

CONSUMER NETWORK FOR SCOTLAND MEETING

Wednesday 14 August 2024

10:00 – 12:30

Edinburgh

Present:

Consumer Scotland – David Wilson (Chair); Douglas White; Eleanor Mullan; Craig McClue; Eva Ablett
Advice Direct Scotland – Hazel Knowles
Citizens Advice Scotland – Emma Jackson
Competition and Markets Authority – Carol-Anne Frame; Brendan McGinty
Department for Business and Trade – Carol Rice
Energy Saving Trust – Harry Mayers
Financial Conduct Authority – Andy Murphy
Ofcom – Ross Hamilton
Ofgem – Adam Cochrane-Williams
Trust Alliance Group – Craig Wilson
Society of Chief Officers of Trading Standards in Scotland (SCOTSS) – Alex Connell
Scottish Government – Wendy McCutcheon
Scottish Legal Complaints Commission – Vicky Crichton
Scottish Public Services Ombudsman – Rosemary Agnew
Trading Standards Scotland – Fiona Richardson
Transport Focus – Robert Samson
Water Industry Commission for Scotland – Danny Taylor

Apologies:

CTSI Scotland Branch – Mark McGinty
Federation of Small Businesses – Stacey Dingwall

Also attending:

Argyll & Bute Citizens Advice Bureau – Jen Broadhurst; Lisa Ross

Welcome and introductions

1. The Chair welcomed everyone to the meeting with a round of introductions.

Minutes and matters arising

2. Members approved the minutes of the March 2024 Consumer Network meeting for publication on the Consumer Scotland website.
3. Douglas White advised that Consumer Scotland is currently analysing the responses it received to its public consultation on Consumer Duty Guidance.

Issues affecting Rural Consumers

4. Jen Broadhurst (Bureau Manager) and Lisa Ross (Executive Assistant) of Argyll & Bute Citizens Advice Bureau (ABCAB) delivered a presentation on issues they see affecting rural and island consumers in general as well as transport, telecommunications, and energy.
5. The presentation and discussion highlighted the following points:
 - The importance of investing in local skills development to ensure timely delivery, repair, and maintenance of goods and services in rural areas.
 - The compounding impact of the 'rural premium' and the 'poverty premium', as well as the intersection of rurality and disability, which Consumer Scotland is researching this year.
 - As rural and island consumers are more reliant on online shopping, this increases the risk of having difficulties in pinning down sellers and obtaining redress.
 - Rural and island consumers can feel isolated and alone in their experiences with consumer issues and it is desirable that advice providers support them throughout their journey.

Cost of Living Series: Affordability of Essential Services

6. Douglas White delivered a presentation on a study Consumer Scotland has conducted into the affordability of essential services.
7. The presentation and subsequent discussion highlighted the following key points:
 - Tensions between devolved and reserved interventions regarding energy affordability measures.
 - While social tariffs are helpful, the root cause of the lack of income should be addressed.
 - Energy suppliers have varying timetables for Warm Home Discount Scheme applications, which makes the process difficult to navigate for consumers and advice bodies alike. A consistent, long term, cross-market approach to affordability is needed.
 - More transparent pricing may increase acceptability of affordability measures.

Consumers in Vulnerable Circumstances – TCV Subgroup Presentation

8. Eleanor Mullan and members of the Technology Compounding Vulnerability (TCV) subgroup presented examples of technology being used to assist consumers in vulnerable circumstances:
 - Consumer Scotland accessibility guidance collating best practice and other resources
 - Trading Standards Scotland is working with Neighbourhood Watch to disseminate their weekly ScamShare Bulletin through their ALERT system reaching 30,000 consumers
 - ADS uses a programme called Insights which recognises preprogrammed phrases and customer tone during calls, to help ensure that vulnerabilities are not missed.

- Ofcom 999 British Sign Language (BSL) allows users to call emergency services in their first language, allowing life-saving instructions to be conveyed quickly .
 - Transport Focus created Passenger Assist, a free app and booking website specifically designed to help disabled and older people request assistance for rail travel in advance.
 - The FCA TechSprint Programme considered how technology can be deployed to help improve outcomes for consumers who have been excluded or not well-served in the past.
 - The SPSO has created free workshop resources to help equip participants with the skills and knowledge to identify and support individuals who may be experiencing vulnerability.
9. The TCV subgroup continues to examine tech challenges to consumers in vulnerable circumstances, with a view to submitting a final report to the Consumer Network.

Flash updates and AOCB

10. Adam Cochrane-Williams will invite Members to a stakeholder event on 15 September on how to raise awareness amongst consumers of the Radio Teleswitch (RTS) switch-off. Ofgem also intends to convene a working group.
11. Robert Samson drew attention to the bus users survey Transport Focus recently published, highlighting that 50% of bus users have no alternative means of transport.
12. Andy Murphy advised that the FCA will circulate a link to the final rules and guidance for designated firms following a consultation on access to cash provision.
13. Ross Hamilton highlighted that, following extensive consultation, Ofcom recently published its final statement regarding Mid-Contract Price Rises on mobile, broadband, and Pay-TV services.
14. Carol-Anne Frame advised that, following the passing of the Digital Markets, Competition, and Consumers Act, the CMA continues to engage with stakeholders around the implementation.
15. Carol Rice reminded attendees that the new UK Government Secretary of State for Business and Trade is Jonathan Reynolds MP and the Parliamentary Under-Secretary of State (Minister for Employment Rights, Competition and Markets) is Justin Madders MP.
- **Action:** Secretariat agreed to circulate presentation slides.

Close

16. The meeting closed at 12:30.