

Advisory Committee on Consumers in Vulnerable Circumstances

Terms of Reference

Background

1. Consumer Scotland, representing consumer interests in Scotland, is a non-ministerial office under the provisions of the Consumer Scotland Act 2020 (“The Act”). This legislation provides the statutory basis to establish the organisation Consumer Scotland, as well as outlining its functions as a consumer advocacy and advice body and establishing a duty on other public bodies to have regard to consumer interests.
2. To deliver our functions, our key roles include:
 - a. analysing and assessing the interests of consumers and the views of consumers;
 - b. representing consumers to government and policy makers and making policy proposals.

Our focus is to identify the key issues affecting consumers in Scotland and to work with the private and public sectors so they are addressed. This includes consideration of the needs and aspirations of consumers in vulnerable circumstances (defined in the Act as consumers with “significantly fewer or less favourable options as consumers than a typical consumer;” or consumers at “significantly greater risk of harm... or more substantial harm.... than a typical consumer.”)

Consumer Scotland has the further responsibility to consider the needs of ‘consumers of the future;’ to promote sustainable consumption, and to otherwise advance inclusion, fairness, prosperity, and other drivers of wellbeing in Scotland.

Remit

3. The Advisory Committee on Consumers in Vulnerable Circumstances (CCVC) will provide insight, support and advice to Consumer Scotland in carrying out its work in this area, with a view to ensuring Consumer Scotland’s work is grounded in the lived experience of consumers in Scotland, including those who have experienced ‘vulnerability’ as detailed above. Members will be asked to:
 - a. draw from their networks and professional experience to inform Consumer Scotland’s policy making, including by sharing best practice and lessons from other sectors and organisations;

- b. support Consumer Scotland to represent the needs of consumers in vulnerable circumstances to decision-makers;
 - c. provide advice and comment on how considerations of issues regarding consumers in vulnerable circumstances are embedded within the organisation;
 - d. offer advice on engagement methods regarding this work to ensure that the views of consumers in vulnerable circumstances are properly represented and taken into consideration, including identifying gaps in representation;
 - e. provide input into discussions regarding Consumer Scotland’s research and advocacy priorities related to consumers in vulnerable circumstances.
4. This will be achieved at key points including:
- a. **Work planning** – to assist Consumer Scotland in looking ahead and identifying key issues that will affect consumers in vulnerable circumstances in Scotland;
 - b. **Policy development** – offering guidance and insight to help inform the development of Consumer Scotland’s strategic priorities and policy positions so the needs of consumers in vulnerable circumstances are consistently considered;
 - c. **Stakeholder insight** – providing a view on how the current consumer landscape affects consumers in vulnerable circumstances, and how this landscape might be improved;
 - d. **Net zero insight** – facilitating engagement with stakeholders and providing expert insight, to ensure the needs and potential detriment faced by consumers in vulnerable circumstances are considered as part of policy development focused on sustainability and climate change mitigations.
5. The remit of the CCVC will be reviewed at regular intervals to ensure it is able to contribute effectively to the work of Consumer Scotland.

Operation of the CCVC

- 6. As an advisory committee of Consumer Scotland, the CCVC is established under paragraph 8 of Schedule 1 to the Act and will operate strictly in accordance with the terms of its remit.
- 7. The CCVC will comprise Consumer Scotland Board members and individuals who are not Board members. The membership of the CCVC must include at least two Consumer Scotland Board members.
- 8. At least one Consumer Scotland Board member to be present for any Committee business to be transacted.
- 9. As an advisory committee to Consumer Scotland the CCVC will not need to reach decisions that require members to vote. Therefore, the provisions of the Consumer

Scotland Standing Orders relating to the entitlement of non-Board members to vote do not apply.

10. The CCVC is expected to be convened three to five times annually for meetings. Members are expected to prepare in advance of meetings and complete any follow up activity. CCVC meetings may be in-person or online.
11. Members may also be invited to provide expertise to Consumer Scotland between formal meetings in line with their specific skills and knowledge.
12. Members will agree the minutes to confirm that they are an accurate representation of the meeting.
13. The minutes of the Committee will then be tabled and approved for publication at each subsequent Board meeting. Minutes will be published on the CS website in final form within fourteen calendar days of the Board meeting at which they were approved for publication.
14. Consumer Scotland will provide the CCVC with relevant information on the work of Consumer Scotland and appropriate access to staff, as necessary for the CCVC to fulfil its remit.

Membership

15. The Chair of Consumer Scotland, after consulting the Chief Executive, will appoint a Chair of the CCVC. The Chief Executive of Consumer Scotland, after consulting the Chair of the CCVC and the Chair of Consumer Scotland, will then appoint further members of the CCVC.
16. Membership of the Committee will be by invitation only and deputies are not permitted at meetings.
17. The initial appointment term will run until 31 March 2025. There may be the option to extend in one-year periods beyond this initial term at the discretion of Consumer Scotland.
18. Letters of appointment will be issued to each member detailing terms and conditions of appointment.
19. The CS Secretariat, within the Operations Directorate, will maintain a register of CCVC members and ensure appropriate public access to information regarding membership is provided. The current list of members of the CCVC can be found at Annex A to this document.

20. Members of the CCVC are expected to subscribe to and comply with the Consumer Scotland Code of Conduct. It can be found on Consumer Scotland's website [here](#).
21. CCVC members will be required to register their interests as defined in the code of conduct within one month of the date of their appointment. That register will be kept by the Consumer Scotland Secretariat for that purpose. This register will be available for public inspection.
22. Where there is any dispute as to whether a conflict of interest arises in respect of any member, the following procedure will apply:
- a. in the event of the potential conflict arising during the course of a meeting, the Chair of the CCVC will have the power to rule as to whether such a conflict exists. In the event of a positive ruling, the member concerned will not be permitted to be further involved in that part of the meeting affected by the conflict;
 - b. in the event that the potential conflict arises out with a meeting, then the Chair of CCVC will have power to rule as to whether such a conflict exists. In the event of a positive ruling, the member concerned will not be permitted to be further involved in the business affected by the conflict;
 - c. before ruling in either of the circumstances set out in (a) or (b) above, the Chair of CCVC may take views of other CCVC members, or the Chair or Chief Executive of Consumer Scotland as they deem necessary;
 - d. a record of the area of potential conflict, the ruling reached and by whom, will be retained.
23. Membership will be reviewed annually with the Chair of the CCVC, Chair of Consumer Scotland and Chief Executive of Consumer Scotland.

Document security

24. CCVC members will be held personally responsible for the safe custody of any papers or documents which have been received by or entrusted to them in the course of their duties. The loss of any such documents must be reported immediately to the Chief Executive, the Senior Information Risk Owner (SIRO) and, in the absence of either the Chief Executive or the SIRO, the CS Secretariat.

Members Remuneration and expenses

25. Consumer Scotland will remunerate CCVC members, and any other persons appointed to any Committee established by the Board, in accordance with the scales set out in Annex B, provided that the person is not already in receipt of a salary or payment for the time they expend on CCVC business.

26. CCVC members will not be entitled to a pension in respect of their appointment, and are not entitled to any gratuity or compensation when the appointment ends (whatever the reason).
27. Remuneration will be paid through payroll and is taxable. PAYE deductions in respect of income tax and National Insurance will be made, but CCVC members are otherwise responsible for their own tax liabilities.
28. Consumer Scotland will reimburse reasonable expenses incurred by CCVC members, and any other persons appointed to any Committee established by the Board, in accordance with the scales set out in Annex B, provided that the person is not already in receipt of expenses in relation to costs incurred on CCVC business.
29. The scales for remuneration and reimbursement of expenses will be reviewed annually by Consumer Scotland.

ANNEX A

List of CCVC Members

Chair

Angela Morgan

Consumer Scotland members

Nick Martin

Other members

Aaliya Seyal	Legal Services Agency/Scottish Refugee Council
Karen Nailen	Citizens Advice Bureau - West Lothian
Chris Birt	Joseph Rowntree Foundation
Artemis Pana	Scottish Rural Action
Kendal Morris	Scottish Power Energy Networks
John McKendrick	Glasgow Caledonian University
Kirsten Urquhart	Young Scot
Twimukye Mushaka	Shelter Scotland (though representing herself)

ANNEX B

Rates of Remuneration

Chair – £226.92 per day

Members appointed on an individual basis - £150 per day

Members appointed on behalf of an organisation will not be remunerated but may claim reasonable expenses

Expenses

Expense type	Code	Rate/unit
Car parking	TRCP	Receipted, no maximum
Day subsistence over 5 hours	DSFH	Receipted up to £4.90 per day
Motor mileage rate	MMRT	£0.45 per mile
Public transport bus	TRBU	Receipted, no maximum
Public transport ferry	TRFE	Receipted, no maximum
Public transport rail (first class)	TRRF	Receipted, no maximum
Public transport rail (standard)	TRRS	Receipted, no maximum
Public transport taxi	TRTX	Receipted, no maximum
Toll charges	TRTC	No maximum

Claims for remuneration and expenses should be submitted on the expenses and remuneration proforma on a monthly basis by the second Thursday of the month and will be paid in that month's payroll run (last working day).