

BOROUGH STANDARD

BUSINESS NEWS FROM L B RICHMOND TRADING STANDARDS
MARCH 2009



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 LONDON BOROUGH OF
RICHMOND UPON THAMES

Introduction and Welcome

A warm welcome to the March 2009 edition of the Borough Standard, the newsletter produced by Richmond Trading Standards specifically for traders and businesses of the London Borough of Richmond upon Thames.

Much has happened since our last edition a year ago, and we see a very different trading environment than we saw last March. Who then had heard of “sub-prime mortgages”; who would have predicted the financial collapse of major institutions; who would have believed the base rate of interest would drop to just 1/2 %? With rising unemployment and many fearful for the future, it’s not too surprising that individual spending has plummeted giving, in turn, problems for many businesses.

We certainly don’t want to add to your problems, rather we want to be as helpful as possible to your business in terms of the many rules and regulations we enforce. If you have any view on the form of this Borough Standard or any content you would like to see in future editions please let us know. If you want advice or assistance with any aspect of consumer/trader law then please contact our duty line and we will do our best to assist you.

In this edition we include articles about the new regulations on doorstep sales, an update on the requirements around metrication, the new guidance on pricing and changes to the law on underage sales of cigarettes. We have also given some space away to our colleagues in Licensing and Environmental Health to update you on a number of issues.

One member of the government thought they had seen the green shoots of recovery. Perhaps that was rather optimistic. But lets all hope those green shoots aren’t too far away.

David Smith
Head of Trading Standards



David Smith, Head of Trading Standards

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CONTACTS

TRADING STANDARDS 7B Parkshot, Richmond TW9 2RT

Phone : **020 8487 5487**
 Fax : **020 8891 7726**
 email : **tradingstds@richmond.gov.uk**
 Web : **www.richmond.gov.uk/consumerprotection**

Doorstep Selling – Consumers Right to Cancel

It seems to be common these days for traders to enter into contracts for the supply of goods or services whilst in a customer's home, at their place of work, in another individual's home or even on an excursion organised by the trader away from their business premises. If you do any of these then it's essential that you understand new legal requirements regarding the traders duty to give to the customer a notice of their cancellation rights and for you to understand the rights the customer has to cancel that contract. These are contained in the Cancellation of Contracts made in a Consumers Home or Place of Work etc Regulations 2008.

The regulations apply to contracts, signed by the customer away from the trader's premises, for a payment of more than £35. They apply whether or not the trader's visit was cold calling or at the request of the customer. In these circumstances the customer has a right to a cooling off period of a minimum of seven calendar days. Also the regulations require that these cancellation rights are clearly and prominently displayed in any written contract or provided in writing if there is no written contract.

Goods and Services delivered within the Seven Day Period

However if the consumer decides to have work done, or to receive goods, within the seven day cooling off period, they need to give their agreement in writing. If they have given this written agreement for any of the following goods or services and then decide to cancel within the seven day period, they have to pay for work done up to that point or for the goods already received:

- Goods supplied to meet an emergency
- Goods that are personalised or made to the consumer's specification
- Goods whose price is dependent on fluctuations in financial markets
- Perishable goods
- Goods which by their nature are consumed by use and cannot be returned
- Goods that have become incorporated into land
- Goods or services related to a funeral
- Supply of magazines or newspapers
- Advertising in any medium
- Supply of services of any kind

Exemptions

There are some types of contracts which are exempt from the regulations. These include the following. For a definitive list of exempt contracts please call our duty officer.

- Catalogue orders where there is a notice showing the right to return goods or cancel the contract
- Contracts for food and drink supplied by regular roundsmen
- Insurance contracts
- Contracts for mortgages or home purchase plans
- Agreements that are already cancellable under the Consumer Credit Act
- Contracts for the sale or rental of property
- Contracts under £35

Notice of Right to Cancel

The notice of the right to cancel must be dated and given to the consumer at the time the contract is made. If the contract is wholly or partially in writing the notice must be incorporated in the



same document. The notice must be easily legible, and if incorporated in a contract or another document, must be set out in a separate box with the heading "notice of right to cancel".

Information that must be in the "Right to Cancel Notice"

- Traders name
- Contract reference number
- A statement that the customer has the right to cancel the contract within seven days
- The name and address of the person to whom a cancellation notice may be given
- A statement that the consumer may use the cancellation form provided
- A statement that the cancellation notice is deemed to be served as soon as it is posted

You should be aware that if you fail to provide a notice of the right to cancel which includes all the required information you may be guilty of a criminal offence. If the customer sends their cancellation notice to you by post, even if it is received by you beyond the seven day deadline, it is regarded as being issued at the time of posting.

If you would like to see an example of a notice of the right to cancel, or need any further information about a customer's right to cancel, please contact our duty officer.

Pricing reminder

There are several laws which control what information you must give to your customers about the cost of goods and services that you sell.

These are:

- **The Price Marking Order 2004** which applies to products only and is limited to sales between traders and consumers – it does not apply to products supplied in the course of the provision of a service, sales by auction or sales of works of art or antiques.
- **Consumer Protection from Unfair Trading Regulations 2008** which is again limited to sales between traders and consumers and prohibits traders from giving misleading information to consumers about prices for goods and services.

(Note: there are separate regulations **The Business Protection from Misleading Marketing Regulations 2008** that apply to Business-to-Business transactions.)

More detailed information is contained in the “Pricing Practices Guide” which can be found on the BERR website at www.berr.gov.uk, but the following checklist can be used to ensure that the general pricing provisions are complied with:

- Where goods are offered for retail sale, the selling price and, where appropriate, the unit price (eg 80p per Kilo) must be given to consumers in writing (includes prices in catalogues, shops and online)
- Pricing information must be clearly legible, unambiguous, easily identifiable, inclusive of VAT and any additional taxes or compulsory charges.
- Pricing information must be given close to the product, or in the case of distance contracts (eg online or mail order sales) and advertisements, close to a picture or written description of the product.
- In relation to sales by telephone, price indications must be clearly audible and linked to the subject of the transaction
- You need to ensure that the price you indicate for goods or services (eg on an advert, website or shelf label) is not less than the price you actually charge – ie that the indication is accurate.
- If you make price comparisons you must be able to justify them and to show that any claims are accurate and valid. In particular, any price advantage claimed must be real.
- “Free Call out” claims should not be made if consumers are to be charged an initial diagnostic fee - this should be made clear before the work is carried out
- Any “minimum call-out” or “flat-rate” charges should be made clear
- The term “introductory offer” should only be used where you intend to offer the same product at a higher price once the offer period is over
- An introductory or other special offer should not run on so long that it becomes misleading – in general, you should state the date the offer ends
- If you quote a future price, you should explain what you mean in full eg the date that the future price will be applicable from.
- Comparisons with your own previous price should generally be with the most recent price charged, available for 28 consecutive days or more, and should not be made with prices last offered more than six months ago.
- The time period that the new lower price will be available should not be longer than that for which the higher price was available.



- If the basis for the comparison does not meet these criteria or is with an earlier price you should make it clear what price/time period it relates to.
- Certain pricing practices are banned:
 - bait advertising (inviting consumers to purchase products where it is not realistically possible to supply at a particular price or in quantities demanded)
 - bait and switch (luring people in with a product you don't have with the intention of promoting a different product)
 - false information about limited availability, closing down sales, and ceasing to trade;
 - passing on inaccurate information about market conditions
 - describing a product as “free” where a consumer has to pay anything other than the unavoidable cost of responding and collecting or paying for delivery of the item.

If you want more information about pricing of goods and services or what you can and cannot do in relation to discounting of prices please call our duty officer on **020 8487 5487**.

Trust Mark

– Introduction of Assured Trader Scheme

Although at an early stage of planning, we are hoping to become involved in promoting the “TrustMark – Assured Trader Scheme” during the next few months. The TrustMark Scheme is a scheme, backed by government, to help consumers find reputable tradesmen to carry out work inside and outside their home. The consumer will look out for the TrustMark logo wherever the tradesmen advertise and they can search for local traders via the TrustMark website and helplines.

The benefit to the reputable, competent, trader is, of course, being chosen by the consumer, in preference to a less reputable, less competent trader.

We are looking to implement the scheme across the seven SW London Boroughs and are currently in talks with a scheme operator who will run the scheme on our behalf and carry out all the necessary pre-registration checks, monitor the firm’s practices and customer satisfaction on an ongoing basis.

In order to become a TrustMark registered firm you would need to show the scheme operator that you satisfy a minimum set of standards intended to help consumers find good quality tradesmen who operate locally and thereby giving householders greater confidence in the trustworthiness of any firms they select.

Registered firms have to pass various checks which include the following:

- Assessment of your technical skills, experience and qualifications.
- On-site inspection of your work.
- Verification of your trading address, minimum trading record and/or bank records.
- Simple credit checks.
- Checks with local Trading Standards.
- A search for County Court Judgments.
- Confirmation of your mandatory insurance (such as employer’s and public liability cover).



- Checks on your health and safety policy.
- Checks on your customer complaints procedures.
- Simple customer satisfaction checks.

Discussions are still at an early stage, but if you think this might be something for your firm then get further details from the TrustMark website at www.trustmark.org.uk and let us know of your interest.

GAS SAFE REGISTER™ WILL LAUNCH ON 1 APRIL 2009

Gas Safe Register will replace CORGI gas registration in Great Britain on 1 April 2009. It will be the official industry stamp for gas safety.

The Health and Safety Executive, who is responsible for regulating gas safety in Great Britain, will oversee the Register.

The new regime will provide enhanced levels of service and clearly written rules of registration.

There will also be new services and benefits designed to improve the registration scheme and promote gas safety.

If you are you already registered with CORGI and intend to continue trading from 1 April you will need to register with Gas Safe Register at www.gassaferegister.co.uk

Age Restricted Sales

As ever, the issue of sales of age restricted products in the borough of Richmond is a high priority. Over the last year, working closely with the Metropolitan Police and the local Primary Care Trust, we have undertaken a significant number of covert operations to test whether retailers are complying with the law, in particular in relation to alcohol, cigarettes and knives. Whilst the message seems to be getting through in relation to underage sales of alcohol, the results were somewhat disappointing when we used an underage volunteer to attempt to purchase knives and cigarettes, the latter from both shops and vending machines. The paragraphs below go into further detail about the sales of knives and of cigarettes with some recommended key steps to avoid making illegal sales, but if you want further advice about sales of these or other age restricted products, please contact us on **020 8487 5487**.

Knives – putting it bluntly

This Department carried out a series of test purchase operations relating to the sale of knives to persons under the age of 18 during October/November 2008. This exercise was part of a London wide campaign in conjunction with the Metropolitan Police. Unfortunately 6 premises out of the 22 tested sold a knife/blade to our underage volunteers.

What does the law say?

The Criminal Justice Act 1988, as amended by the Offensive Weapons Act 1996, makes it illegal to sell the following items to anyone under 18-years-old:

- any knife, knife blade or razor blade;
- any axe;
- any article which has a blade or which is sharply pointed, and which is made or adapted for causing injury to the person.



The prohibition does not apply to:

- a folding pocket knife with a blade of less than three inches (7.62cm); or
- a razor blade permanently held in a cartridge or similar housing where less than 2mm of the blade is exposed.

The prohibition is not intended to apply to articles such as scissors or compasses. Anyone found selling prohibited items to anyone under 18-years-old risks a maximum fine of £5,000 and/or a term of imprisonment of up to six months.

New legislation to tackle underage sales of cigarettes

As from 1st April 2009, new legal sanctions come into force enabling the Local Authority to apply to a Magistrates Court for a restricted

premises order or a restricted sale order or, in certain circumstances, both to be made. The purpose of this legislation is to tackle the persistent illegal sale of tobacco products to young people under the age of 18 years. These new sanctions can be imposed if you or your staff repeatedly sells tobacco products or cigarette papers to young people under the age of 18 years in addition to the penalties that already exist i.e. a criminal record and a fine of up to £2500.

A restricted premises order means that the retail business at the location where the offences took place is prohibited from selling tobacco products for a period of up to 12 months – to be determined by the court. This means that NO sales of tobacco or tobacco papers may take place from that business premises.

This does not affect other businesses within the same group or chain. For example where a National Company is the subject of a restrictive premises order, it will apply ONLY to the specific location where the illegal sales have taken place.

A restricted sale order means that a named person within a business is prohibited from selling tobacco or from having any management role in any premises relating to tobacco sales within a business for a period of up to 12 months – to be determined by the court. This means that the business premises may still sell tobacco products but that the named individual may not. The order will apply to the named individual regardless of where they are employed.

Cigarette Sales from Vending Machines

Alarming results from recent test purchases across the borough of Richmond and other south west London authorities have shown that unsupervised cigarette vending machines are encouraging under-age smoking through their accessibility to young people,

Around 90% of attempts resulted in under-age volunteers being able to purchase cigarettes from the machines unhindered. In some cases the machines were found to be cited close to a door catering for people who now have to smoke outside as a result of the smoking ban. Others are located down corridors out of sight of staff or customers.

It is an offence to sell cigarettes to anybody under 18 years and the owner of the business, any licensees and the vending machine owners face the possibility of prosecution when these illegal sales are made. If your business has a cigarette vending machine on the premises you

should be taking, as a minimum, the following precautions:

- Ensure the vending machine displays the required statutory notice as shown below.
- Place the machine in full view of the bar or other staff at all times to ensure it is continually supervised.
- Provide staff, including bar staff, with instructions and training on monitoring sales from vending machines to ensure that no illegal sales take place.

You may also wish to consider whether the vending machine should be converted to take tokens instead of cash to ensure that every sale is drawn to the attention of a member of your staff.

The following notice must be displayed on the vending machine: You may need to contact the vending machine's owner in order to obtain their assistance in repositioning vending machines or converting them to take tokens.

THIS MACHINE IS ONLY FOR THE USE OF PEOPLE AGED 18 OR OVER

IT IS ILLEGAL TO SELL TOBACCO PRODUCTS TO ANYONE UNDER THE AGE OF 18

Recommended Key Steps to prevent underage sales

1. Ensure new and existing staff are properly trained, and that all staff are regularly reminded about the law. Keep records of any training and refreshers you provide.
2. Issue clear, written instructions for

your staff, and ensure that these have been read and understood.

3. Ensure that staff are clear about how to deal with attempted underage purchases and are able to refuse sales when necessary.
4. Have a clear policy such as asking for proof of age identification if there is any doubt about the person's age. A "No ID - No Sale" policy can minimize the risk of making a sale and assists staff when they are faced with making judgements about a purchaser's age. (see below for acceptable ID)
5. Implement a system of recording incidents where you have refused sales to underage persons eg in a refused sale logbook.
6. Set up a "till-prompt" system, if possible, for when age-restricted products are scanned.
7. Consider the use of display material and/or till stickers which will help deter youngsters attempting to purchase.
8. In addition give consideration to the positioning of age restricted products within your shop to minimize the risk of theft
9. For some products eg knives you may want to consider making access that much harder by taking steps such as having them kept in locked cabinets or having security devices or fixtures that require staff intervention before sale.

The only acceptable proof of age on which you can rely is:

- A photo ID driving licence
- A passport
- A proof of age card with the PASS symbol such as CitizenCard

Licensing Act 2003:

changes that affect your premises or personal licence

Do you hold a premises licence, a personal licence or are you a designated premises supervisor? If any of these apply to you please read on. We offer some helpful hints on keeping yourself and therefore your business in line with the law.

If you hold a premises licence there are a number of matters that you must keep the Licensing Authority informed about; not only because the law requires you to, but because it may cost you money if you don't. Remember, a premises licence is a possession and as such has value. Keep it safe and up to date. Don't fall foul of the law for what in effect is straight forward housekeeping.

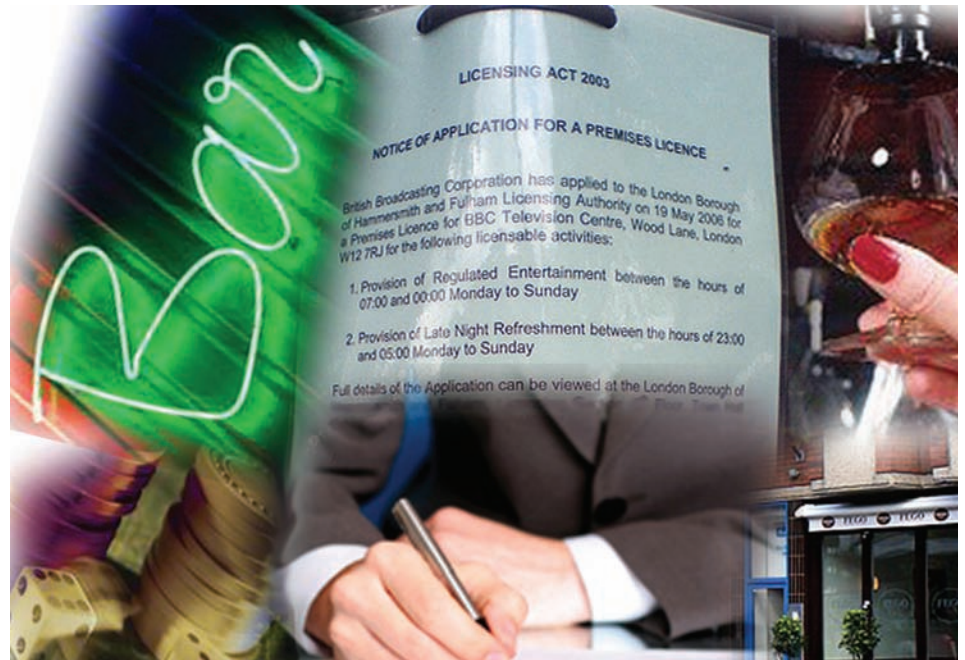
The onus is on you to keep the Licensing Authority up to date with changes in your personal or business arrangements so that your licence can be amended to incorporate the latest information. Failure to do so could lead you to be in breach of the law. If in doubt check it out. See below for details.

Changed your name and or address?

If you are the holder of a premises licence, a designated premises supervisor, or a personal licence holder and you change your name and or address you must inform the Licensing Authority. Cost £10.50. We will send to you an amended licence.

Change of Designated Premises Supervisor (DPS)

Alcohol may not be sold by retail without a current DPS on the premises licence. If you are changing your DPS make sure your business can continue



to sell alcohol by notifying the Licensing Authority in time. You will need to show the consent of the new DPS. The cost of change notification is £23 and we will send you an amended licence.

Selling your business?

If you sell your business including the premises licence with the sale you will need to transfer your licence by completing a transfer form. Cost of transfer application is £23. A new licence will be issued.

Transferring your premises licence?

Don't forget a transfer form must be completed. This will usually be filled in by the prospective owner and requires the consent of the existing owner. The form is quite straight forward and the fee to transfer is £23.

Surrender of licence

If you no longer need authorisations for the sale of alcohol, the provision

of regulated entertainment or late night refreshment you may wish to surrender your premises licence. Similarly if your business fails and you have no buyer to transfer your premises licence to you may wish to surrender it.

Annual fee

The annual fee is due on the anniversary of the original grant of the premises licence. No one likes paying fees, so ensure that your liability for the annual fee is correctly recorded. The named holder of the premises licence is usually responsible for paying the annual fee on the due date. This liability remains unless you transfer or surrender the licence.

Personal licence

As personal licences last for ten years it is vitally important to keep the Licensing Authority who issued it informed of changes. A change to your name or address must be notified to them. Failure to do keep

the Licensing Authority informed is an offence. Don't take a chance, keep us informed.

If you need help or advice about your licence please don't hesitate to contact the Licensing Authority by telephone 020 8831 6455 or by email to licensing@richmond.gov.uk. Information and links to forms can also be downloaded on our web site www.richmond.gov.uk go to L in the A to Z search and navigate from Licensing Act 2003 pages.

Shop front trading: do you want or should you have a licence?

Use of the pavement to display your goods or extend your services by the use of tables and chairs can enhance street scene and add valuable floor space to your business. Not all shop frontages are suitable and not all displays are enhancing!

To extend your business in this way you may need to seek permission and obtain a shop front street trading licence. A condition of licence is public liability insurance of at least £5 million. We will need to see evidence of this cover for the licensed trading area.

No licence is required for trading on your own private forecourt if you only trade in what you offer in the shop or the area is more than 7 metres from the highway.

If you are interested in finding out more or think you should have or would like a licence, contact the licensing team for an application form and or additional information, 020 8831 6455 or licensing@richmond.gov.uk. or write to the Licensing Authority, 7b Parkshot, Richmond, TW9 2RT. You will be sent an application form.

On receipt of your application we will consider the proposed site. An

inspection may be carried out by the local street scene officer, who will recommend what area, if any, is suitable for licensing. If you are located in a 'designated street' and your trading area is approved a three year licence may be issued quite quickly. If the street needs to be designated, that process can take some months and in the interim a temporary licence may be issued.

The fee for a three year licence applied for in 2009/2010, is only £234 and for a temporary licence for up to six months, £80. Excellent value to extend your premises!

Make sure the correct postage is on your envelope!

When sending documents to the licensing team it is vitally important that you put the correct amount of postage on the envelope. If you do not, the post office may not deliver it. Your application, renewal, Temporary Event Notice, or whatever your communication is may not arrive and we will not know you have sent it.

This could, in the case of Temporary Event Notices, mean that your event will not be authorised for any licensable activities, such as the sale of alcohol. By the time you chase up the licensing team to ask where your authorised Notice is, it may be too late to submit a new Temporary Event Notice because of the requirement to give ten clear working days notice prior to the event.

For licence renewals it may mean your licence lapses because we have not received a renewal before the expiry of the previous licence. For new applications we will be unaware of your application.



It is your responsibility to familiarise yourself with the post office charging scheme and get it right. The Council will not undertake to pay charges on under stamped mail, if notified by the post office.

To assist you there are currently three main categories, based on the size of envelope used, Letter, Large Letter and Package, however the price also reflects the weight. Below are the size categories only

Letter Max.

240mm(L) x 165mm (W) x 5mm (D)

Large Letter Max.

353mm (L) x 250mm (W) x 25mm (D)

Packet Over -

353mm (L) x 250mm (W) x 25mm (D)

For full details check with a post office or on their web site. There is a leaflet 'Pricing made Easy' that spells out the options.

Sufficient stamps? Don't risk it. Check it out first. Be smart and fix the right stamps on then we can get on with the business of dealing with your business.

The Smoking Ban - Update

On 1 July 2007 smoking in all enclosed public places and work places in England and Wales became illegal. This followed similar action taken in the Republic of Ireland and Scotland.

Despite the negative press generated by the pro-smoking lobby the move has been an overwhelming success and perhaps the most significant piece of public health legislation since the Clean Air Acts in the 1950s.

Very little enforcement of the law has been necessary nationally, and here in Richmond we have not had to take any formal action against individuals or businesses. Perhaps this is because Environmental Health, Trading

Standards and Licensing Officers have discussed the legal requirements with traders and businesses at the same time as carrying out over 2,500 of their normal visits and inspections. It has been possible to resolve each of the ten complaints we have received informally.

A recent Department of Health report on the ban provided the following statistics:

- 98% of premises and vehicles are smoke free compliant
- 87% comply with the signage requirements
- 76% of the people and 81% of the businesses questioned supported the ban
- 70% of those questioned thought the ban has had a positive effect on health

The key improvements have been:

- Improved air quality in pubs, clubs and restaurants – a cleaner environment
- Exposure of staff and the public to second hand smoke significantly reduced – health benefits
- 20% increase in the uptake of the NHS Stop Smoking Service

For more information on the ban or its enforcement in Richmond contact Commercial Environmental Health at 7b Parkshot, Richmond, TW9 2RT, tel **020 8891 7988** or email commercialeh@richmond.gov.uk You can also visit www.smokefreeengland.co.uk

If you want to give up smoking or help your employees to quit, contact the Kingston and Richmond Stop Smoking Service on 0800 085 2903 or email at smoking.team@rtpct.nhs.uk

Focus on the Safety of Children's Clothing

If you manufacture, import or retail children's clothing you need to be aware of rules governing its safety.

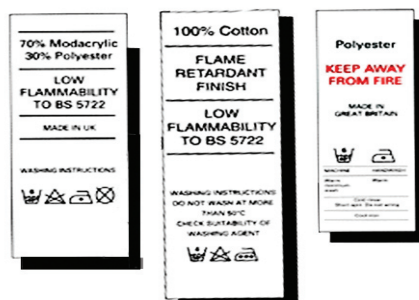
Apart from garments with hood cords and nightwear which are subject to specific regulations the General Product Safety Regulations cover the safety of children's clothing by placing a responsibility on businesses to supply safe goods. In assessing the safety of a product regard is given to any relevant standards or codes of practice.

Nightwear

Each year there are approximately 80 fatal accidents involving clothing catching light. Loose fitting garments like nightdresses and dressing gowns can easily catch fire so it is very important they meet the required standards.

The supply of children's nightwear (other than pyjamas, babies' garments and terry towelling bathrobes) that do not meet flammability performance requirements is prohibited. Pyjamas, baby garments and terry towelling

bathrobes which do not meet the flammability requirements must include a label with the wording "KEEP AWAY FROM FIRE". Where manufacturers of such garments choose to meet the requirements they must include a label with the wording "LOW FLAMMABILITY TO BS 5722" or "KEEP AWAY FROM FIRE". Nightwear treated with flame retardant chemicals must also bear a label "Do Not Wash at More Than 50oc. Check suitability of washing agent".



Mail order adverts must include the above wording as appropriate or use the following symbols.



Drawstrings and Cords

Garments for young children up to the age of 7 must not have drawstrings or decorative cords because they pose a risk of strangulation.

For older children cords and sashes must not be long enough to get caught in moving vehicles, bicycles of lift mechanisms etc.

Outer garments with a measurement across the chest of 44cm or less must not have a hood secured by a cord which passes through the material. Clothing for very small children must be designed to minimize the risk of choking or inhalation from, for example, buttons or decorative patches.

Please contact our duty officer on **020 8487 5487** should you have any queries regarding the above.

Selling on the Internet

There is more and more demand for goods and services to be available via the internet, and many businesses have sprung up to satisfy that demand. In addition established retailers have also sought to increase sales by making their goods and service available in this way. However there are a number of regulations which must be observed in order to comply with the law and, just as importantly, be fair to the customer so that they are not discouraged from internet shopping in the future.

Unfortunately when we check through websites we often find that information which is required to be given is just not there and the seller, therefore, commits a criminal offence.

The Consumer Protection (Distance Selling) Regulations 2000 (as amended) and the Electronic Commerce (EC Directive) Regulations 2002 are particularly relevant for internet sales. The regulations are complex and some of the

requirements vary according to the circumstances, but generally the regulations require the website to contain at least the following:

- Your full company name, a UK geographic address and an email address
- Your full terms and conditions which are fair and meaningful
- An accurate description of the goods or services being sold
- Prices which are fully inclusive of any delivery charges, taxes, excise duty etc
- Information about how long the offer or price applies
- Information about the availability, delivery and dispatch of goods
- Information about substitutes in the event goods or services are not available including telling the customer that the cost of returning unsatisfactory substitute goods will be refunded
- Your policy on returning goods
- Your complaints procedure clearly explained

- Information about withdrawal/cancellation rights
- Details of any registration scheme you belong to (eg NICEIC, ABTA, etc) your registration number or other means of identification in that register
- Details of any code of practice to which you subscribe
- VAT number (if appropriate)

If any of the goods you sell are age restricted goods such as alcohol, cigarettes, knives, fireworks, spray paints, videos etc, then we recommend that you adopt systems to ensure you do not sell to anyone under the relevant legal age. Even though this is a sale over the internet, you will still commit an offence if you sell to someone who is underage.

If you want any further help in ensuring your website fully complies, contact our duty officer on **020 8487 5487**.

Dealing with Loan sharks

As well as protecting consumers the Consumer Credit Act also covers business borrowing up to £25,000. This therefore protects struggling businesses which do not have access to main stream lenders.

Licensed money lenders are regulated by the Office of Fair Trading and must follow the OFT's code of practice. You can check if a lender is licensed by phoning the OFT's public register on 020 7211 8608

If you borrow from loan sharks, it is likely you will get a loan on bad terms, pay an extortionate rate of interest, be harassed if you get behind with your repayments and be pressurised into

borrowing more from them to repay one debt with another. However if you have borrowed money from a loan shark the loan may be unenforceable against you.

A team has been set up to deal with issues relating to loan sharks. Their London hotline is **020 7364 6886** or you can text "shark bait" and your message to 60003 or email sharkbait@lotsa.org.uk.

Should you have debt problems you can get free and impartial advice from the Consumer Credit Counselling Service on **0800 138 1111** or the National Debt Line on **0808 808 4000**.

Word of Warning to Licensed premises

We are aware that some licensed premises in the area have received letters from a CCTV company which states that LB of Richmond and the Police Authorities require that all licensed premises have a compliant CCTV system in operation. This information is incorrect as it is not compulsory – unless of course it is a specific condition on your licence! If anyone contacts you suggesting that this is a requirement please contact Trading Standards on **020 8487 5487**.

**If you have any difficulty understanding this publication
please visit reception at the address below where we can
arrange a telephone interpreting service**

Albanian Nese keni veshtersi per te kuptuar kete botim, ju lutemi ejani ne recepcionin ne adresen e shenuar me poshte ku ne mund te organizojme perkthime nepermjet telefonit.

Arabic إذا كانت لديك صعوبة في فهم هذا المنشور، فنرجو زيارة الإستقبال في العنوان المعطى أدناه حيث بإمكاننا أن نرتب لخدمة ترجمة شفوية هاتفية.

Bengali এই প্রকাশনার অর্থ বুঝতে পারায় যদি আপনার কোন সমস্যা হয়, নিচে দেওয়া ঠিকানায় রিসেপশন-এ চলে আসুন যেখানে আমরা আপনাকে টেলিফোনে দোভাষীর সেবা প্রদানের ব্যবস্থা করতে পারবো।

Farsi اگر در فهمیدن این نشریه مشکل دارید، لطفاً به میز پذیرش در آدرس قید شده در زیر رجوع فرمایید تا سرویس ترجمه تلفنی برایتان فراهم آورده شود.

Gujarati જો તમને આ પુસ્તિકાની વિગતો સમજવામાં મુશ્કેલી પડતી હોય તો, કૃપયા નીચે જણાવેલ સ્થળના હિસેબના પર આવો, જ્યાં અમે ટેલિફોન પર ગુજરાતીમાં ઇન્ટરપ્રિટિંગ સેવાની ગોઠવણ કરી આપીશું.

Panjabi ਜੇਕਰ ਤੁਹਾਨੂੰ ਇਸ ਪਰਚੇ ਨੂੰ ਸਮਝਣ ਵਿਚ ਮੁਸ਼ਕਲ ਪੇਸ਼ ਆਉਂਦੀ ਹੈ ਤਾਂ ਹੇਠਾਂ ਦਿੱਤੇ ਗਏ ਪਤੇ ਉੱਪਰ ਰਿਸੈਪਸ਼ਨ 'ਤੇ ਆਓ ਜਿੱਥੇ ਅਸੀਂ ਟੈਲੀਫੋਨ ਤੇ ਗੱਲਬਾਤ ਕਰਨ ਲਈ ਇੰਟਰਪ੍ਰਿਟਰ ਦਾ ਪ੍ਰਬੰਧ ਕਰ ਸਕਦੇ ਹਾਂ।

Urdu اگر آپ کو اس اشاعت کو سمجھنے میں کوئی مشکل ہے تو، براہ کرم نیچے دیے ہوئے ایڈریس کے استقبال پر جا کر ملیئے، جہاں ہم آپ کیلئے ٹیلیفون انٹریپریٹنگ سروس (ٹیلیفون پر ترجمانی کی سروس) کا انتظام کر سکتے ہیں۔

Trading Standards, 7(b) Parkshot, Richmond TW9 2RT

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