

CONSUMER NETWORK FOR SCOTLAND MEETING

Thursday 15 June 2023

10:00 – 12:00

Edinburgh

Present:

David Wilson (Chair); Sam Ghibaldan; Douglas White; Tracey Reilly; Eleanor Mullan; Eva Brahim –
Consumer Scotland

Advice Direct Scotland – Pamela Stewart

Citizens Advice Scotland – Polly Tolley

Competition and Markets Authority – Craig McClue

Chartered Trading Standards Institute (Scottish Branch) – Mark McGinty

Department for Business and Trade – Carol Rice

Energy Saving Trust – Sitar Ramsay

Federation of Small Businesses – Stacey Dingwall

Financial Conduct Authority – Andy Murphy

Ofcom – Glenn Preston

Ofgem – Harry Booty

Ombudsman Services – Craig Wilson

Society of Chief Officers of Trading Standards in Scotland (SCOTSS) – David MacKenzie

Scottish Government – Wendy McCutcheon

Scottish Public Services Ombudsman – Rosemary Agnew

Trading Standards Scotland – Fiona Richardson

Which? – Tim Mouncer

Water Industry Commission for Scotland – Mark Walker

Apologies:

Vicky Crichton, Scottish Legal Complaints Commission

Robert Samson, Transport Focus

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 previous Consumer Network meeting, held on 23 March 2023.

3. Douglas White (Director of Policy & Advocacy at Consumer Scotland) updated Members on a workshop Consumer Scotland organised with the Scottish Government, which was attended by Network members, to discuss its review of the National Performance Framework (NPF).
4. Eleanor Mullan (Head of Analysis at Consumer Scotland) updated Members on the work taken forward around how the Network would share and utilise shared intelligence. While Secretariat was still engaging with members, there was a consensus that an intelligence sharing mechanism would help support the work of the Network.
5. **Actions:**
 - Consumer Scotland will liaise with the Scottish Government NPF team and look for appropriate opportunities for Consumer Network input. Secretariat agreed to circulate a link to Consumer Scotland blog on NPF once published shortly. Members agreed to share copies of their own consultation responses with Secretariat.
 - Secretariat will continue engagement with Members regarding developing intelligence sharing mechanism, and will presenting a proposal at the next meeting.

Discussion of draft Cooperation Agreement

6. Members discussed the draft Cooperation Agreement, which had been circulated in advance of the meeting. The document was agreed, subject to some final amendments discussed.
7. **Action:** Secretariat to circulate finalised version to be agreed by correspondence.

Discussion on proposed Consumer Network 2023/24 Workplan

8. Tracey Reilly (Head of Consumer Markets at Consumer Scotland) provided an overview of the draft workplan, which had been circulated in advance of the meeting. During discussion, it was agreed to include an update on the Consumer Duty for Scotland on the agenda when appropriate and a standing item to allow for ad hoc updates on matters like regulatory changes, consultations, and events..
9. **Action:** Secretariat implement agreed additional items and circulate a finalised version of the workplan, to be agreed by correspondence.

Access to Advice and Information literature review: Key Points/Next Steps

10. Eva Brahim (Policy Manager Consumer Markets at Consumer Scotland) presented a short summary of a Consumer Scotland commissioned literature review regarding information, advice, and individual advocacy support on consumer matters in Scotland. The review noted an increase in demand for, and complexity of, advice provision; issues around funding for the sector; changes in advice provision models; and data gaps.

11. Subsequent discussion noted that subsequent to much of the published literature in this area, the COVID-19 pandemic and the cost of living crisis had resulted in changes to the advice landscape, which would be reflected in more recent data.

Proposed items for the next meeting

12. Members agreed with the proposed focus of future agenda items on Consumers in Vulnerable Circumstances and the Consumer Principles.

13. **Action:** Members agreed to provide Secretariat with any consumer principles, values or frameworks they might use, to help identify commonalities and potential for a cohesive strategic approach.

AOCB

14. The meeting was closed at 12:00.