

CONSUMER NETWORK FOR SCOTLAND MEETING

Thursday 21 September 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 – David Hilferty

Competition and Markets Authority – Craig McClue

Chartered Trading Standards Institute (Scottish Branch) – Mark McGinty

Department for Business and Trade – Carol Rice

Financial Conduct Authority – Andy Murphy

Ofcom – Glenn Preston; Ross Hamilton

Ofgem – Adam Cochrane-Williams

Trust Alliance Group – Craig Wilson

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

Scottish Government – Jill Rosie; Wendy McCutcheon

Scottish Legal Complaints Commission – Vicky Crichton

Scottish Public Services Ombudsman – Rosemary Agnew

Trading Standards Scotland – Fiona Richardson

Which? – Tim Mouncer

Apologies:

Harry Mayers, Energy Saving Trust

Stacey Dingwall, Federation of Small Businesses

Robert Samson, Transport Focus

Andrea Mancini, Water Industry Commission for Scotland

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 15 June 2023.
3. Members were invited to submit any best practice examples or case studies in relation to the consumer principles to the Secretariat.

4. Members approved the Consumer Network Cooperation Agreement as well as the Work Programme.

Discussion on Consumers in Vulnerable Circumstances

5. Tracey Reilly (Head of Consumer Markets at Consumer Scotland) led a discussion focussed on how the Consumer Network can work together to improve the general understanding of challenges faced by consumers in vulnerable circumstances, and how such challenges might be mitigated. A plenary discussion followed breakout groups discussing potential projects around language issues, compounded vulnerability, and technological advances.
6. The discussion noted interest in:
 - Streamlining and optimising language around consumer vulnerability
 - Working to produce something outcome focussed
 - Compounding vulnerabilities which are becoming a bigger issue
 - Examining issues around technological advancements and the interplay between technological and behavioural changes, e.g. changes in how consumers access banking and other services
7. Members agreed that the Consumer Network would seek to examine how technology is impacting on cross-cutting vulnerabilities consumers are facing.
8. **Actions:**
 - Members were asked to consider what their organisation could contribute to help examine the impact of technology on cross-cutting consumer vulnerabilities and to share their own current definitions of consumer vulnerability with the Secretariat.
 - Secretariat agreed to send information to members about creating a subgroup to work on this workstream.

Intel sharing

9. Following engagement with Members regarding how the Consumer Network can best share information, Eleanor Mullan (Head of Analysis at Consumer Scotland) spoke to a briefing paper which had been circulated advance of the meeting. The paper proposed that the main function of a Member-led intel group would be to support the Consumer Network in its discussions and actions through ad hoc workstreams, while it may also identify issues and flag them for consideration in the form of flash updates.
10. In discussion, Members agreed that the Consumer Network should endeavour to base initial work around the agreed Work Programme and seek to agree on workstreams as far in advance as possible. It was agreed that the initial priority would be to take forward work on vulnerability as highlighted above.

- **Action:** Secretariat to issue an initial call for participation in this work

Proposed items for next meeting:

11. Cost of Living: Douglas White (Director of Policy and Advocacy at Consumer Scotland) invited comments on what the discussion at the next meeting should focus on.
12. Complaints and Redress: Members were asked to consider and contribute any insights they have regarding which consumers do not complain, what detriment is going unaddressed, and whose voices are not being heard.
13. Consumer Duty: Members to advise Secretariat if they wish Consumer Scotland to cover any particular aspects at the December meeting.
 - **Action:** Secretariat agreed to issue an email update following the meeting summarising where input was sought from members.

Flash updates

14. Fiona Richardson advised Members of the establishment of a coordination group for strategic relationships within the trading standards sector in Scotland; she will update Members at future meetings.
15. Sam Ghibaldan (Consumer Scotland Chief Executive) updated Members on the ongoing development of the Investigations Function at Consumer Scotland.
16. Glenn Preston updated Members on Ofcom's work on the future of the universal postal service, inviting members to engage with the process.

AOCB

17. Douglas White updated Members that the Scottish Government is now moving into the policy development stage of National Performance Framework work and he would look to arrange another engagement session when appropriate.
18. The meeting was closed at 12:00.