

Planning for Christmas

Being Ready for Christmas: Pesky Post and Troubleshooting Tips



This session pack has been produced by Citizens Advice's financial capability and consumer education team.

Although care has been taken to ensure the accuracy, completeness and reliability of the information provided, Citizens Advice assumes no responsibility. The user of the information agrees that the information is subject to change without notice. To the extent permitted by law, Citizens Advice excludes all liability for any claim, loss, demands or damages of any kind whatsoever (whether such claims, loss, demands or damages were foreseeable, known or otherwise) arising out of or in connection with the drafting, accuracy and/or its interpretation, including without limitation, indirect or consequential loss or damage and whether arising in tort (including negligence), contract or otherwise.

Copyright © 2017 Citizens Advice All rights reserved. Any reproduction of part or all of the contents in any form is prohibited except with the express written permission of Citizens Advice.

Citizens Advice is an operating name of the National Association of Citizens Advice Bureaux, Charity registration number 279057, VAT number 726020276, Company Limited by Guarantee, Registered number 1436945 England. Registered office: Citizens Advice, 3rd Floor North, 200 Aldersgate Street, London, EC1A 4HD.

Introduction

This toolkit is designed to help advisers provide activities and information to clients on postal issues at Christmas and budgeting for Christmas. Activities can be used as discussion tools or activities for clients to undertake, either individually or in group work.

Lesson objectives

Key objectives are,

- Raise awareness of consumer rights when buying online/ catalogue/ over the phone and then receiving goods through the post
- Help to reduce costs in the run up to Christmas
- To know where to access advice

Subject information

All activities provide answers for the trainer to be able to deliver the sessions, however if questions are raised by participants during discussions further information can be found in the further information section and the following websites

- The debt and money section of [the Citizens Advice website](#).
- The consumer section of [the Citizens Advice website](#)
- Royal Mail - <https://www.royalmail.com/christmas-parcels-2017>

Contents

Top tips printable handout

1 - Plan early

2 - Don't forget to plan for everyday bills

3 - How to pay for goods at a distance

4 - Keep things simple

5 - Shop around

6 - Buy Safe, Be Safe

7 - Read the small print

8 - Returning Goods

9 - Take time to check your rights

10 - Start planning and saving for next Christmas

Further information

Christmas Post tips

<p>Plan early Check postal dates for the UK international dates. You may be charged a delivery fee even though you have missed the last postal date. Check prices and consider the additional cost this will make to your order.</p>	<p>Don't forget to plan for everyday bills Remember that rent, the mortgage, utility bills, food bills and other existing debts still have to be paid – and the consequences can be severe if they're not. Even though it's Christmas get your priorities right.</p>	<p>How to pay for goods at a distance (online, phone, catalogues) Look at the payment methods accepted. Consider which one is most secure for you and will ensure your goods are delivered safely and on time. Look at any possible charges that may be incurred.</p>	<p>Keep things simple If you can afford to pay for your goods outright by cash, cheque or debit card, don't be persuaded to take out extended credit agreements unless they really do work out cheaper.</p>	<p>Shop around Try as many different places as possible to find the best price. Check website information about delivery fees, additional charges and returns information.</p>
---	---	--	--	---

<p>Buy safe, be safe Whatever the deal, whatever the temptation don't buy from unauthorised traders. Check the websites are genuine before buying anything. Check postal/ company addresses are real.</p>	<p>Read the small print Check for hidden extras in any credit agreement. Check for any additional costs. Check for any statements for missed deliveries of goods. Check for possible misleading information on delivering goods.</p>	<p>Returning goods Consider if you really need the good and what it may cost you to return them if you change your mind. Check postal/ delivery costs of returning goods.</p>	<p>Take time to check your rights It's worth checking out what your rights are when buying at a distance and what costs may be your responsibility. Don't assume that the trader is responsible for all costs.</p>	<p>Start planning and saving for next Christmas Once Christmas is over, it's worth looking at what you did well and what you didn't. Start planning how you will do things differently next year. This might also be a good time to start saving.</p>
--	---	--	---	--

Plan early - Trainer's worksheet

Life can be busy, especially around Christmas with all the extra shopping, planning and budgeting. Check postal dates for the UK international dates. You may be charged a delivery fee even though you have missed the last postal date. Check prices and consider the additional cost this will make to your order. Think about when and where you are sending cards or gifts to; visit your local post office or research the information on royal mail website –

<http://www.royalmail.com/sites/default/files/Latest-Recommended-Posting-Dates-2014-Consumer-Aug-Final.pdf>

<http://www.royalmail.com/personal/sending-mail>

Top tips

- **Don't miss a beat - leave yourself enough time to send your cards by Second Class. 1.**
- **Get a free Certificate of Posting when you post important items – just ask at the Post Office counter.**
- **If the item you are posting or sending is valued over £50, you will need to send your gift by Special Delivery and may need to take out additional insurance. If in doubt ask Post Office staff for additional insurance available.**
- **Look into alternatives such as getting goods delivered to the address directly from the supplier/ shop – but again check costs and delivery dates before you commit to the purchase!**

Use the table on the following page to record details of items you are sending.

Plan early - Participant's worksheet

<i>What is the item?</i>	<i>Where are you sending it to?</i>	<i>What is the last postal date?</i>	<i>What is the cost?</i>

Don't forget to plan for everyday bills - Trainer's worksheet

Guide clients into considering what criteria they have applied to make their decision: clients will often use what they value most as their criterion, whereas it is the trainer's role to ensure they start to consider the consequence of non-payment in each case. Priority debts are ones where serious action can be taken against a person if the debt is not paid, such as losing one's home, being disconnected for energy supplies or going to prison. You can't be sent to prison for not paying non-priority debts, but if an offer to pay is not made, the creditors may take that person to court. If the debt is not paid when the court has ordered it, the creditors can take further action. Although all the topics listed are subjective, the general answers are,

1. It is essential to pay the rent. A
2. You must have a season ticket for the football. D
3. You must have a mobile phone. D
4. It is better to buy food weekly instead of when you are hungry. A
5. You have a loan instalment to pay and you have a mobile phone bill. They are both equally important. D
6. It is essential to set aside some money for socialising. A
7. When you see 'terms and conditions apply' on a contract, it means it is ok to sign the agreement. D
8. It is better to pay your utility bills as and when rather than by direct debit. D
9. A mortgage is less important to pay than monthly rental payments. D

Don't forget to plan for everyday bills - Participant's worksheet

Are you sure which of these are essential and non-essential? Mark each question with an 'A' if you agree or 'D' if you disagree.

1. It is essential to pay the rent.
2. You must have a season ticket for the football.
3. You must have a mobile phone.
4. It is better to buy food weekly instead of when you are hungry.
5. You have a loan instalment to pay and you have a mobile phone bill. They are both equally important.
6. It is essential to set aside some money for socialising.
7. When you see 'terms and conditions apply' on a contract, it means it is ok to sign the agreement.
8. It is better to pay your utility bills as and when rather than by direct debit.
9. A mortgage is less important to pay than monthly rental payments.

How to pay for goods at a distance(online, phone, catalogues - Trainer's worksheet

Look at the payment methods accepted. Consider which one is most secure for you and will ensure your goods are delivered safely and on time. Look at any possible charges that may be incurred. Discuss the different types of payment methods you can use when buying at a distance (online, catalogue etc...)

During discussions list participant's answers for,

- different types of payments,
- a positive reason for using the payment method
- a negative reason for using the payment method
- rate how comfortable they feel about using this payment method
- what you can do to reduce problems occurring

Examples given in red

If time permits participants can then look at claims and complaints procedures for each of the payment methods, looking at two or three different examples of each payment method. How easy is this information to find? Discuss the findings but it is also essential to check they are accurate.

How to pay for goods at a distance - Participant's worksheet

Payment method	Positive reason for using this method	Negative reason for using this method	Are there any charges for using this method?	How comfortable are you using this method? 1 - not 5 - very	What can you do to reduce risk or problems occurring? (inc who can help?)
Cheque		<i>Limited opportunity to use cheques</i>			<i>Eg, bank, trader, trading standards etc...</i>
Credit card	<i>Depending on value of goods, may have additional protection</i>				<i>Check website is valid,</i>
Debit card			<i>May be fees to use this method</i>		
Cash transfer					
Secure payment portals (online money transfers)					<i>Check validity of website, look for padlock symbol</i>

Keep things simple - Trainer's worksheet

It can be easy to take out more types of finance than we can handle, often without even noticing. Finance can be used to buy anything, not just cars: furniture, TV's and white goods are all easy to buy on finance.

The problem is that finance can be easy to misunderstand; the numbers and rates do a good job of hiding what you'll actually end up paying. There are two things to keep in mind when you are tempted by finance in the future:

1. Do you really need it? Don't skip asking yourself this: it's really important. Think about the things that you've bought before on finance in the past. If you could go back and get them again, would you? Did you really need them? Often, once you have some time to think about them, those essential things seem a lot less essential!
2. How much does it actually cost? Look at the table below outlining what the numbers behind a finance agreement can ACTUALLY mean. Let's say that I buy a TV on finance. It sounds like a good deal: £26 a week for the latest 55-inch curved SMART TV. In three years, it'll be paid off. But what does this mean?

The TV costs...	APR (%)	Weekly cost	Total cost
£2113.26	64.7	£26.00	£4056
£2113.26	Up-front	£0	£2113.26

Top tip



Beware of 0% finance deals; they can have long or confusing terms and conditions and early/exit payment fees. Don't be afraid to work out what the full cost will be or ask the shop assistant to work out the full cost for you!

Ask participants to find their own examples and work out the costs.

Shop Around - Trainer's worksheet

The purpose of this activity is to consider what information consumers should look for when considering shopping online or at a distance. Although we do have consumer rights when buying at a distance, checking company information carefully before we buy can help to reduce the risk of problems occurring.

Information around consumer rights can be found here www.which.co.uk/consumer-rights/regulation/distance-selling-regulations
www.citizensadvice.org.uk/consumer/

Use the worksheet to list,

- Who and where you are sending items to
- What companies are you using? What are their final dates?
- What are the postal costs?
- How easy is this information to find?

Compare information from different companies to gauge what may be most suitable.

This information should help consumers to make informed decisions, if information is misleading or confusing it may be wise to choose a different trader/ company. Ensure participant's have the contact details for the Citizens Advice consumer service <https://www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue/>

Shop around - Participant's worksheet

What are you sending and where are you sending it to?	Which company are you using?	What are the costs incurred and what are the timescales?	How easy is this information to find? Where can you ask/ look?
	1) 2) 3)		
	1) 2) 3)		
	1) 2) 3)		

Buy Safe, Be safe - Trainer's worksheet

Whatever the deal, whatever the temptation don't buy from unauthorised traders. Check the websites are genuine before buying anything. Check postal/ company addresses are real. Think about the types of information a website should provide to the consumer.

Use the consumer section of the Citizens Advice website www.citizensadvice.org.uk/consumer/ and Get Safe online www.getsafeonline.org/shopping-banking/ to search for key information for online consumers including,

- Check the web address is the genuine company address
- Know if it is a company or a private seller (who may trade on auction sites)
- Look for a geographical trading address for the company
- Check full price and delivery costs are provided
- Look for secure payment symbols - such as the padlock
- Check they provide details of cancellation rights

Contact Citizens Advice consumer service for further information or advice

www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue/

Buy Safe, be safe - Participant's worksheet

	Yes	No	How easy is this information to find? Record findings	Who can help advise you if you are concerned?
Have you checked the validity of the website?				
Is there a secure payment symbol? (i.e padlock)				
Does the website offer a geographical address? And contact details?				
Is there information around your rights to return the goods?				
Is it an auction site?				

Read the small print, Check before you buy- Trainer's worksheet

Discuss with participants the importance of checking for hidden extras in any credit agreement, check for any additional costs, check for any statements for missed deliveries of goods, check for possible misleading information on delivering goods.

Check for hidden costs when you order presents from outside the EU. You might be liable for customs duty, excise duty or import VAT on these goods, depending on their value and contents. A handling fee is automatically imposed by postal operators if they pay any duty on your behalf.

- **Who can help if you have been charged more than you thought you would be? Speak to the company to clarify what is on your invoice/ receipt/ contract. In addition speak to the organisation through which you made your payment i.e. bank, credit card, paypal etc...**
- **Who can help if you think the small print is unfair or misleading? Speak to the company to voice your concerns. Also speak to Citizens Advice Consumer Service 03454 040506, who may notify Trading Standards.**
- **Who can help if the company are charging you for a missed delivery time, even though you were home until the specified time? Check the contract, agreement before you agree to the terms, check the contract if the problem occurs and speak to the company. In addition get advice from Citizens Advice Consumer Service 03454 040506 if you need additional advice.**
- **Who can help advise you on any additional costs on ordering presents from outside the EU, which may be liable for excise duty? Check with the company before you enter the contract, you can also check with the HMRC www.hmrc.gov.uk/customs/post/internet.htm#5**

It is important to check all of this information before you enter into a contract or buy at a distance, in order to fully understand what the agreement is and to avoid disappointment. Don't rush to make a purchase without understanding the full cost. Check details about your rights with Citizens Advice <https://www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue/>

Returning goods - Discussion and Research

Consider if you really need the goods and what it may cost you to return them if you change your mind.

Check postal/ delivery costs of returning goods.

Ask these questions or search for the information on the website or in the catalogue. Make sure you know the answers to these questions before you go ahead with the purchase. This will help you to make an informed choice before you make the purchase or feel more confident to deal with any problems that may occur. For further information Contact Citizens Advice consumer service

<https://www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue/>



What is the cost to have these goods delivered?



Who is liable if the goods go missing?



Is it cheaper to travel to the shop and arrange collection?



When will the item be delivered? Can I specify a time?



When do the goods have to be returned?



What will it cost to return these goods?



What should I do if the goods arrive and are faulty or not as described?

Take time to check your rights - Trainer's worksheet

Christmas shopping can be fun but it can also be quite stressful; knowing your rights before you buy, when you buy and after you buy can help to reduce stress and financial detriment over the festive season. When you buy goods or services in shop you can look over the items and discuss the purchase with the shop staff. However shopping at a distance does not allow for this, therefore it is important to know what information you should look for when you are buying at a distance (online, catalogue etc...) New regulations have given extra consumer protection to consumers buying at a distance... Work through the questions below to identify what your consumer rights are...

1. When you are buying at a distance, how long do you have to exercise your cancellation rights?
 - 7 days
 - **14 days – increased from 7 days under the new regulations**
 - 30 days
2. If you choose to return goods you have bought at a distance, within what time period should you return them?
 - 10 days
 - **14 days**
 - 21 days
3. If you are responsible for paying for the postage of returning goods, when should the trader tell you this?
 - **Pre contract**
 - When you receive the goods
 - When you reject the goods
4. If the returns postage cost is not in the contract are you still liable for the return costs?
 - Yes
 - **No - you can return them or ask the trader to pay the return costs**
 - Don't know

5. If the goods are faulty do you have to pay for the postal return costs?

- Yes
- **No - if the goods are faulty the trader must fund the return costs**
- Depends on the what the fault is

6. Who is the regulator for post?

- **OFCOM**
- OFTEL
- OFPOST

Ensure participants are given the Citizens Advice consumer service contact details

<https://www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue/>

If time permits work through how participants can also contact the regulator OFCOM, advice OFCOM offers for consumers and complaints procedures.

<https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers>

Take time to check your rights - Participant's worksheet

Christmas shopping can be fun but it can also be quite stressful; knowing your rights before you buy, when you buy and after you buy can help to reduce stress and financial detriment over the festive season. When you buy goods or services in shop you can look over the items and discuss the purchase with the shop staff. However shopping at a distance does not allow for this, therefore it is important to know what information you should look for when you are buying at a distance (online, catalogue etc...)

New regulations have given extra consumer protection to consumers buying at a distance... Work through the questions below to identify what your consumer rights are...

- 1. When you are buying at a distance, how long do you have to exercise your cancellation rights?**
 - 7 days
 - 14 days
 - 30 days
- 2. If you choose to return goods you have bought at a distance, within what time period should you return them?**
 - 10 days
 - 14 days
 - 21 days
- 3. If you are responsible for paying for the postage of returning goods, when should the trader tell you this?**
 - Pre contract
 - When you reject the goods
 - After you have posted the goods back to the trader

4. If the returns postage cost is not in the contract are you still liable for the return costs?

- Yes
- No
- Don't know

5. If the goods are faulty do you have to pay for the postal return costs?

- Yes
- No
- Depends on the what the fault is

6. Who is the regulator for post?

- OFCOM
- OFTEL
- OFPOST

You can get advice on postal issues from Citizens Advice Consumer Service

www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue/

Budgeting and bills - Trainer's worksheet

Ask the client to come up with a list of ways that particular bills can be reduced. The following is a non-exhaustive list, if examples are needed by the client.

It's good to work up a list in a thought shower exercise, and discuss the tips with the client in as much detail as time allows.

- Water -**
 - Showers instead of baths
 - Fix any leaky taps
 - Turn off the tap when brushing teeth
 - Only do full loads of washing

- Gas -**
 - Don't cover your radiators
 - Lowering your thermostat by 1 degree can save £75/year

- Electric -**
 - Only put as much water as you need in the kettle.
 - Energy saving lightbulbs
 - Don't leave appliances on standby

- Other -**
 - Single person discount for council tax
 - Online streaming does not require TV license (apart from live BBC programs)
 - Don't have a package with channels you don't really watch.
 - Shop around online for your insurance renewals

<https://www.moneyadvice.service.org.uk/en/articles/smarter-shopping---tips-and-tricks-to-save-money-when-shopping>

Weekly Spending Diary

Use the diary below to keep a record of what you are spending on outgoings during the week. This may help to budget and reduce costs on certain items.

Outgoings	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Item and Amount (£)							
Item and Amount (£)							
Item and Amount (£)							
Item and Amount (£)							
Item and Amount (£)							
Item and Amount (£)							
Total							

Who this pack is for?

Main user groups: Advisers and support workers working with clients across England and Wales who are interested – or have already taken out – mobile phone contracts

Other user groups: anyone who has an interest in providing community learning

Updates

Although every care has been taken to ensure that this pack is accurate at the time of delivery, many of the areas contained within will evolve and change over time. This means that there may be short periods where the information in this toolkit will require updating. All the Citizens Advice financial capability toolkits will be subject to regular reviews to ensure that these occasions are kept to a bare minimum.

Feedback

We'd be happy to get your feedback on this toolkit, and in fact on any of the financial capability resources. You can email us at Financial.skills@citizensadvice.org.uk

Further information on consumer rights

Reference materials contain information on The Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013

On June 13th 2014 new consumer legislation came into force for distance and doorstep selling rights. It has been established that many consumers do not know their rights so the changes may go unnoticed for many. The Consumer Rights Directive should act as a catalyst for Citizens Advice and partners to promote consumer rights and responsibilities to consumers.

The Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 (the ICAC Regulations) consolidated existing legislation previously referred to as the Distance selling regulations and Doorstep selling regulations* into one piece of legislation and brought in some new provisions around digital content. It brought the regulations in line with EU regulations, giving consumers one set of rules in these areas wherever they buy, sell or enter into contracts across the EU. It is important to note that the requirements only apply where businesses are dealing with customers who are consumers, not other traders.

The aim of the regulations is to ensure consumers and traders are clear about what information should be provided prior to entering into a contract so no hidden costs can appear at a later stage.

Arguably the new regulations will put more onus on the consumer to be aware of their rights and responsibilities, for example the rules around your right to return on-line goods will require the consumer to ensure that goods are returned in good condition.

It is anticipated that the new regulations will bring some challenges around interpretation of key concepts and concerns about the loss of the current doorstep selling regulations. However they bring clear and consistent information for consumers and clear and consistent rules for traders.

What is covered?

- Information traders should provide to consumers;

Consumers should receive clear information before purchase, at the time of purchase and clear information about their cancellation rights. This applies to both distance (e.g. online) and 'off-premises' (doorstep) sales. Much of this will already be covered by existing legislation for information provision, however there will be new information provision for digital content.

- Rules regarding cancellation rights for distance and 'off premises' (*was referred to as doorstep*) contracts

Cancellation rights for distance and off-premises sales have been aligned to 14 days, previously this was 7 days, so offers consumers an extended period of time to exercise their consumer rights.

Traders do not have to provide a refund until the goods are returned and that customers should return the goods within 14 days of the cancellation, and in good condition.

When cancelling the main contract any ancillary contracts, such as insurance, will also be cancelled automatically.

Preventing hidden costs

The directive stipulates measures to prevent hidden costs; hidden costs such as fees or payment charges, can mislead consumers and also prevent them from understanding the actual cost of their purchase. Consumers will not be liable for fees they were not aware of pre-contract and the trader will need to have the consent of the consumer for all payments.

In addition to this, websites and paperwork will be banned from including pre-ticked boxes for additional payments (something consumers may often overlook or not understand.)

Traders are under no obligation to provide a phone line for consumers to call about something they have bought, but if one is provided it must be a basic rate, equivalent to a geographic landline or mobile rate; or a free call. Consumers should not incur further high costs to speak to the trader.

Delivery of goods

Goods should be delivered to consumers within a reasonable time and no later than 30 days, unless this is agreed between the trader and consumer, or the item has a manufacturer's delivery time, again though the consumer must be informed of this. Traders will be entitled to reduce reimbursement to the consumer if the goods by handling them in an unreasonable manner.

Risk will remain with the trader until the goods are delivered. If however, a consumer has chosen to pay for express delivery a trader would not be expected to refund the cost.

Inertia Selling

This is the practice of sending unwanted or unrequested goods to a consumer, generally in order to entice them into a purchase with the company; although the consumer was protected, under the soon to be revoked distance selling regulations, and under no obligation to buy or return the item, Inertia selling will now be placed under the banned practices under the consumer protection from unfair trading regulations 2008.

Consumers should be aware...

- Cancellation rights will now apply to online auction traders
- There will be a single set of rules for cancellation rights, for both distance and off-premises contracts and purchases
- An increase in cancellation rights from 7 to 14 days for both distance and off-premises
- Traders will be entitled to reduce reimbursement to the consumer if the goods by handling them in an unreasonable manner.
- Digital purchasing is now covered in the new regulations; this means that to purchase/ allow for instant downloads, consumers will be able to forgo their consumer rights and will lose their right to cancel.

Quick guide

<p>Information traders should provide to consumers (applies to distance and off-premises sales [off-premise previously referred to as doorstep])</p>	<p>Clear information:</p> <ul style="list-style-type: none">• before purchase• at time of purchase• about cancellation rights <p>Much of this will already be covered by existing legislation for information provision however there will be new information provision for digital content.</p>
<p>Rules regarding cancellation rights for distance and 'off premises' contracts</p>	<p>Cancellation rights for distance and off-premises sales both 14 days, offering consumers an extended period of time to exercise their consumer rights.</p> <p>Traders do not have to provide a refund until the goods are returned. Consumers should return the goods in good condition within 14 days of the cancellation.</p> <p>Cancellation of the main contract automatically cancels any ancillary contracts, such as insurance.</p>
<p>Preventing hidden costs (e.g. fees or payment charges that can mislead consumers and prevent them from understanding the actual cost of their purchase)</p>	<p>Consumers will not be liable for fees they were not aware of pre-contract.</p> <p>Trader will need to have the consent of the consumer for all payments.</p> <p>Websites and paperwork will be banned from including pre-ticked boxes for additional payments (something consumers may often overlook or not understand.)</p> <p>Traders will have to provide a basic rate phone line for consumers to call about something they have bought, equivalent to , geographic landline or mobile rate; or a call. Consumers should not incur further high costs to speak to the trader.</p>

<p>Delivery of goods</p>	<p>Goods should be delivered to consumers within a reasonable time and no later than 30 days, unless:</p> <ul style="list-style-type: none"> · this is agreed between the trader and consumer, · the item has a manufacturers delivery time (consumer must be informed of this) <p>Traders will be entitled to reduce reimbursement if value of goods is reduced by consumer handling them in an unreasonable manner. Risk will remain with the trader until the goods are delivered. If however, a consumer has chosen to pay for express delivery a trader would not be expected to refund the</p>
<p>Inertia Selling (the practice of sending unwanted or unrequested goods to a consumer, generally in order to entice them into a purchase with the company.</p>	<p>Inertia selling will now be specified as a banned practice under the Consumer Protection from Unfair Trading Regulations 2008.</p>

Copyright

Copyright © 2017 Citizens Advice. All rights reserved. Any reproduction of part or all of the contents in any form is prohibited except with the express written permission of Citizens Advice.

Company information

Citizens Advice is an operating name of the National Association of Citizens Advice Bureaux, Charity registration number 279057, VAT number 726020276, Company Limited by Guarantee, Registered number 1436945 England. Registered office: Citizens Advice, 3rd Floor North, 200 Aldersgate Street, London, EC1A 4HD.