



The Consumer Council's “Consumer Parliament 2017”:

An overview of our inaugural event with consumers and partner organisations

March 2017

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1. Main Overview

The Consumer Council held its first Consumer Parliament on 24 March 2017 in the Spires Conference Centre in Belfast. The purpose of the event was twofold:

- 1) For The Consumer Council and partner organisations to inform attendees about consumer rights and provide insight into the consumer landscape in Northern Ireland; and
- 2) For attendees to have a unique opportunity and platform to voice their priority concerns directly with The Consumer Council and other bodies on the day.

There was representation from over 40 organisations (see Appendix 1) and 84 consumers from across Northern Ireland attended. The key concerns raised by consumers at the Parliament centred on themes such as awareness of consumer rights, transport, financial services, consumer empowerment, energy, water, and postal services.

Overall satisfaction with the event was high, with 100% of attendees stating that their “consumer knowledge had improved”.

The accompanying Executive Summary and Main Report provide a thematic overview of the event, including the questions and concerns raised by attendees on the day.

2. Executive Summary

2.1 What were the aims of the event?

The Consumer Parliament had two aims:

- To provide consumers from across Northern Ireland with the opportunity to raise key issues and concerns and have a voice; and
- To provide an opportunity for consumers to learn more about the role of The Consumer Council and their rights as consumers.

2.2 What was delivered at the event?

All participants were provided with The Consumer Council information and materials to assist them in reducing their household bills and receiving the best possible service, including advice about what to do if things go wrong. Partner organisations (see Appendix 1) also had exhibition stands to provide valuable resources to consumers in such areas as public transport, energy, postal services and water. (For an overview of content and the agenda for the day please see Appendix 2 and Appendix 3.)

2.3 Who attended the event?

Eighty-four consumers from nine of the 11 Northern Ireland District Council areas attended the Parliament. They included consumers with disabilities, consumers who are chronically sick, consumers of pensionable age and consumers living in rural areas.

2.4 What themes were raised at the event?

A wide range of questions were raised at the event. These covered financial services, consumer empowerment, energy, transport, water, awareness of consumer rights, and postal services among other issues (please see the table below “issues at a glance”).

Figure 1: Issues at a glance

Issues at a glance	
Energy	Switching; energy bills; and making energy complaints
Public transport	Services used; satisfaction with services; and preferred payment method
Banking	Switching accounts; branch closures; banking apps; and contactless cards
Water	Customer/critical care registers; contacting NI Water; and satisfaction with NI Water services
Postal services	Problems buying online; additional costs for NI delivery; paying more for delivery versus less for collection point
Awareness of Consumer Rights	Paying with a credit card; warranties; refunds; delayed/cancelled air travel.

3. Report of Findings

3.1 Context and background

The Consumer Council undertook research in October 2015¹ which highlighted that consumers would benefit from an increased awareness of their rights and responsibilities. It revealed that:

- Typically people do not seek budgeting advice (73% have not previously sought advice from any source);
- Four fifths of those surveyed had not heard of The Consumer Rights Act 2015; and
- Just over half of respondents (55%) were aware of The Consumer Council, with almost two-thirds (65%) unsure what issues The Consumer Council should be focusing on.

The Consumer Parliament provided the opportunity to further explore the findings of this research and offered a valuable forum for consumers to discuss issues of concern. The event was delivered via a mix of presentations, information stalls, Q&A's and interactive quizzes. The following section (section 3.3) outlines the feedback from attendees as part of the Q&A session and interactive quizzes².

3.3. Feedback from NI consumers at the Consumer Parliament

Consumers were invited to advise The Consumer Council of their key concerns and questions during the Consumer Parliament. These concerns and questions, combined with interactive quizzes meant that measurable data was collected from this event. The following section outlines this feedback thematically; according to financial services, transport, water, energy, post and consumer rights. It is worth noting that most of the feedback centred on transport and goods/services/consumer rights (see Appendix 4 and Appendix 5).

3.3.1 Financial services

Participants at the Parliament raised questions on issues such as wanting standardisation of insurance policies, bank charges and interest rates to allow ease of comparison when shopping around. Concerns were highlighted about potential discrimination of older consumers in terms of goods and financial services.

¹ The Consumer Council's Consumer Outlook Tracking 2015 is available here: <http://www.consumercouncil.org.uk/consumer-outlook/>

² The Consumer Parliament concluded with a consumer rights quiz, hosted by Linda McAuley, presenter of BBC Radio Ulster's 'On Your Behalf' programme. The quiz was broadcast on Linda's show the following Saturday.

Attendees encouraged banks and consumer organisations to provide information on bank switching and on the rights of consumers. There was considerable discussion on recent bank closures, particularly for those who live in rural areas and the consequential impact that this is having on those communities.

Findings from the Consumer Parliament quiz revealed that (see also Appendix 6):

- Half of attendees said they had been affected by bank branch closures;
- Two thirds do not use banking apps; and
- Nearly half of attendees (45%) use contactless payments.

Further work:

- The low numbers of audience members switching bank accounts reflects the need for ongoing financial inclusion research and insight into this area.
- Low levels of consumer switching in banking and effects of branch closures gives credence to the need for The Consumer Council's ongoing financial inclusion work.

3.3.2 Transport

In relation to transport, there were queries from the audience regarding: whether there was evidence to suggest if bus lanes had been truly beneficial in recent years; why there was poorer service provision for bus services on Sundays; whether service provision (mainly bus services) could be improved in rural areas especially to towns with hospital provisions; wanting assurance that senior smart passes would continue to be provided for over 65s; queries about the Metro complaints departments and how to complain to Metro generally; queries about reducing air passenger duty; and concerns that NI ferry services to Scotland are more expensive than similar ferry routes leaving other UK ports.

Findings from the Consumer Parliament quiz revealed that (see also Appendix 6):

- 77% of attendees were either 'very satisfied or fairly satisfied' with public transport services.³

Further work:

³ This compares well to other findings in this area such as Translink's Charter Monitoring Results for Autumn 2016, which showed that overall customer satisfaction was 84% for Ulsterbus, 85% for NI Railways and 73% for Metro (<http://www.consumercouncil.org.uk/news/consumer-council-comments-on-latest-public-transport-results/>)

- Transport queries dominated the day and comprised approximately a third of questions raised (see Appendix 6). Even though satisfaction levels with Translink were high, this level of interest suggests further work is needed in this area.

3.3.3 Energy

Regarding energy issues, the majority of participants highlighted that they have not switched energy supplier. The reason provided by consumers for this lack of switching was encapsulated in the words of one individual who felt that after an enticer deal, he would end up paying more in the long run. Additionally, there was concern from attendees that electricity prices in NI are much higher than elsewhere. Added to this, attendees were keen to understand the factors which comprises an energy bill.

Findings from the Consumer Parliament quiz revealed that (see also Appendix 6):

- Over half of consumers had not switched energy provider; and
- Nearly two thirds (63%) had not heard of energy companies' critical care register, designed to protect vulnerable consumers in the event of a power outage.

Further work:

- Where consumers are unsure about the benefits of switching energy providers, the Consumer Council's 'Switch and Save' campaign offers ongoing advice and assistance

3.3.4 Postal Services

Attendees raised concerns about surcharging and delivery issues for Northern Ireland consumers. The feedback from the Consumer Parliament event suggested that the average cost of ten pounds for delivery to Northern Ireland¹ is an unreasonable amount and the majority felt no extra charges should apply. Previous research undertaken by the Consumer Council⁴ found that a third of online retailers apply delivery exclusions to NI consumers (exclusions can include higher costs, longer delivery times, and no delivery available to NI). The report also identified cases where free and standard delivery for NI addresses were withdrawn.

Findings from the Consumer Parliament quiz revealed that (see also Appendix 6):

- Almost half of participants (47%) complained about delivery charges to NI; and
- Two thirds felt that this extra delivery charge should not be applied to NI consumers.

⁴ The Consumer Council Online Parcel Premium report (2015)
<http://www.consumercouncil.org.uk/publications/the-online-parcel-premium/>

3.3.5 Water

In relation to water issues, attendees at the Consumer Parliament were mostly concerned about the following two aspects: whether domestic customers will face water charges and whether water meters will be fitted. It is clear that consumers are concerned about potential impact of greater household costs, particularly in relation to potential water billing.

Findings from the Consumer Parliament quiz revealed that (see also Appendix 6):

- Almost half (47%) of attendees had contacted NI water at some stage;
- Of these, six in 10 attendees were fairly satisfied or very satisfied with how the contact was dealt with; and
- Concerns were expressed regarding the potential introduction of domestic water charging.

Further work:

- Domestic water charging: Whilst this would be a political decision if introduced, the Consumer Council will continue to ensure that consumers are at the centre of all decisions regarding this.

3.3.6 Consumer Rights

Most attendees at the Consumer Parliament were aware that the law protects them when they purchase goods as well as services. However, over a fifth of attendees did not realise their food shopping and dining experiences are also protected under consumer law. A number of questions were also raised relating to access and inclusion.

Findings from the Consumer Parliament quiz revealed that (see also Appendix 6):

- In the 'Buying a new sofa costing £1,000' question, four in ten attendees answered incorrectly. This demonstrates that although many do know about the joint liability⁵ of credit card providers for goods costing £100 up to £30,000, there is less awareness of the protection available when paying even a small proportion of the full cost by credit card.

Further work:

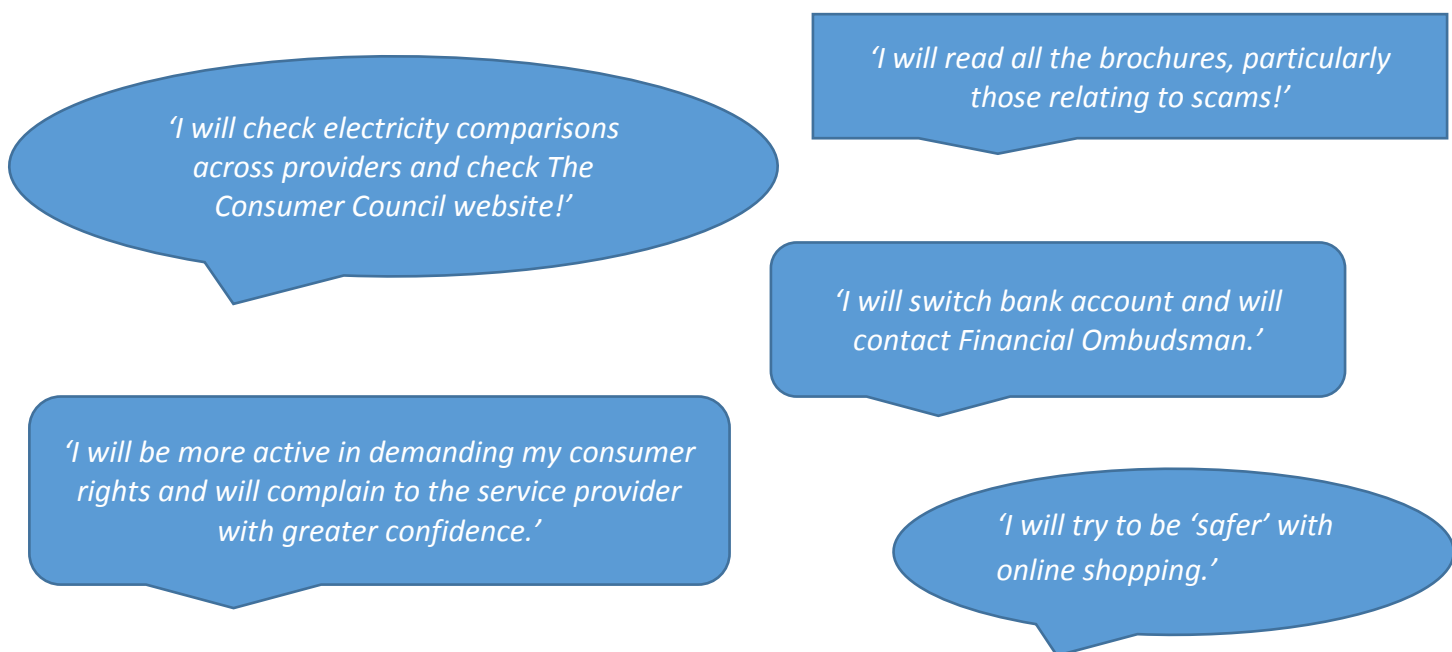
⁵ Under section 75 of the Consumer Credit Act 1974, customers who have a claim against a supplier for breach of contract or misrepresentation will generally have an equal claim against the card issuer. This makes the credit provider jointly liable with the retailer for anything you buy, provided the item costs between £100 and £30,000. Depending on the individual circumstances, S75 can also be helpful if a company goes out of business, before you take delivery of goods or a problem occurs later down the line.

- Gaps in consumer rights awareness demonstrate the value of The Consumer Council helping consumers learn about their consumer rights and equipping them with the skills to become more informed, confident consumers.

3.4 Satisfaction with the event

Attendees were asked to fill in a satisfaction questionnaire at the end of the event and overall satisfaction with the event was high. Over three quarters of respondents to our post-event satisfaction survey said they were satisfied, and a similar proportion of individuals (76%) said they would be 'very likely' to recommend The Consumer Council to a friend or family member.

Moreover, 100% of respondents said the event had improved their knowledge, with 82% of respondents saying they intended to make changes following the event. Examples of these changes and positive feedback included the following:



3.5 Conclusion

The aim of the Parliament was to provide consumers with the opportunity to ask questions and receive answers in person. Attendees responded very favourably to the opportunity to voice their concerns, with 76% saying they were 'very satisfied' with the event and the same percentage saying they would recommend the Consumer Council to another person. This suggests there would be an appetite for future similar events.

4. Appendices

Appendix 1: Organisations attending

- 1) Advice NI
- 2) Alzheimer's Society
- 3) Belfast City Council
- 4) Choice Housing Association
- 5) Citizens Advice Belfast
- 6) Commissioner for Older People NI
- 7) Equality Commission for Northern Ireland
- 8) Federation for Small Businesses NI
- 9) Girlguiding Ulster
- 10) National Energy Action
- 11) NI Direct
- 12) NI Water
- 13) NICS Policy Champions Network Dept. for Infrastructure
- 14) NIE Networks
- 15) NIHE - Sustainable Development Unit
- 16) Patient Client Council
- 17) Post Office
- 18) Power NI
- 19) Public Appointments Unit – DfE
- 20) Royal Mail
- 21) Trading Standards / Consumerline
- 22) Translink
- 23) Utility Regulator



Consumer Parliament

Come along and discuss the consumer issues most important to you.

Learn about your consumer rights, how to save money and make a complaint.

Friday 24 March 2017
9.30am – 2.30pm

Spires Conference Centre, Belfast
(opposite Grand Opera House)

Free to attend, refreshments and lunch provided.

Book your place now - email:
keelin.kelly@consumercouncil.org.uk
028 9025 1667.



9.30 Tea, coffee & scones on arrival

10am

- Welcome - Consumer Council Chair, Sheila McClelland
- Short overview of the work of the Consumer Council - Consumer Council CEO, John French
- Case studies – examples of resolved consumer complaints
- Andrew Webb – research findings - Consumers on Low Income in NI – comparisons with GB

10.30am

- **Energy** – *Richard Williams Consumer Council Head of Energy & Kevin Shiels Utility Regulator Director of Retail & Consumer Protection*

Audience voting and discussion - Energy switching, are bills easy to understand, have you had an energy-related complaint, was it resolved satisfactorily?

10.55am

- **Transport** – *Scott Kennerley Consumer Council Head of Transport & Ciaran Doherty Translink General Manager Bus Services*

Audience voting and discussion - Do you use public transport, which services do you use, do you pay cash or use a Smartlink/Senior Smartpass?

11.20am

- **Banking** – *Maeve Holly Consumer Council Senior Policy Officer & Anna Whitelock Financial Ombudsman Service Policy and Communications Adviser*

Audience voting and discussion - Have you switched bank account? Do you feel there are barriers? What could banks do to encourage you to switch? Have you been affected by branch closures? Do you use banking apps? Do you use contactless cards?

11.45am

- **Water** – *Graham Smith Consumer Council Head of Water & NI Water -tbc*

Audience voting and discussion - Are you aware of utility companies' Customer Care and Critical Care Registers? Have you had any reason to contact NI Water in the past? How satisfied were you/are you with NI Water's services?

12.10pm

- **Postal services** – *Kellin McCloskey Consumer Council Head of Postal Services & James Stinson Ofcom Regulatory Affairs Manager*

Audience voting and discussion – Do you encounter delivery problems when ordering things online? How often do you encounter extra charges based on where you live? Would you prefer to pay more to get goods delivered to the door or pay less and pick up from a collection point? What do you do when you encounter extra delivery charges? What is a reasonable amount extra to pay for delivery to NI?

12.45 – Lunch

1.30 – 2.30pm

- **Consumer Proficiency / Rights** – *Philippa McKeown-Brown Consumer Council Head of Consumer Empowerment and Protection & Linda McAuley BBC On Your Behalf*

What Are My Rights? - Table quiz

with BBC's On Your Behalf's Linda McAuley, Philippa McKeown-Brown, the Consumer Council and David Cresswell, Financial Ombudsman Service.

Close - Sheila McClelland Consumer Council Chair

Appendix 4: Priority consumer concerns

Consumers were invited to advise The Consumer Council of their key concerns and questions before, during and after the Consumer Parliament. Several issues were raised and are summarised below, according to subject area, together with The Consumer Council's responses.

Financial Services

Question 1: 'Why are insurance policies, bank charges and interest rates, dentists' fees etc, (which are) all services essential to the quality of life of most people, not standardised so that Mr and Ms public can easily and on the spur of the moment compare like with like when considering using any of these services?'

A: 'The Consumer Council agrees that all insurance products should be easy to understand and compare. Information should follow a simple and easy to understand format. While terms and conditions can be technical, most financial products will have a 'key facts' documents which should be much simpler.

If customers come across leaflets that are densely technical they should report it to The Consumer Council, who will in turn work closely with the Financial Conduct Authority to ensure this information is provided more simply.

The Consumer Council has challenged unfair charges on behalf of consumer and will continue to act in the interest of all bank customers in NI.' (The consumer was referred to the NHS website and also to the Patient Client Council in relation to dental fees.)

Question 2: 'I'm interested in the discrimination of older consumers in terms of Goods and Financial Services.'

A: The NI Assembly is preparing legislation on this matter. Further information is available from the Equality Commission.

Question 3: 'I would like more information on bank switching and rights of consumer.'

A: 'The Consumer Council has an advice leaflet on bank switching, which is also available on the website. Information is also provided about online banking security, how to make a complaint to the Financial Ombudsman Service, and how to get a refund if things go wrong.

Question 4: 'Bank closures have broader impacts on communities. For example, the branch manager provided many non-banking services, such as signatures for passport forms etc.'

A: 'The Consumer Council has no say over a bank's commercial decisions. However, it is clear that the impact of a bank branch closure is not limited to the loss of banking facilities. The Consumer Council has been working with NI banks to mitigate the impacts of these closures and ensure consumers are aware of alternative providers of financial services near them.'

Energy:

Question 1: '(I haven't switched energy supplier because) I think I will end up paying more in the long run. It might be cheaper for one week or month, but it will even itself out in the long run.'

A: The Consumer Council strongly encourages consumers to visit our online switching tool and highlights the importance of shopping around to get the best deal.

Question 2: 'You say that the cost of electricity prices in NI are average compared to GB and the rest of Europe, but if you compare it to NI wages it is much more expensive.'

A: 'Electricity prices in Northern Ireland are currently cheaper than in GB (they are also cheaper than in the Republic of Ireland and lower than the EU median). However, households' annual energy bills may account for a larger proportion of their disposable income because of lower wages in NI.'

Question 3: What makes up an energy bill?'

A: 'The international price of raw fuel accounts for 50%, the grids that get the energy to the house accounts for 30% and the remaining 20% is the provider's charge.'

Transport:

Question 1: 'There is no transport from Newry to Craigavon, which is a huge issue as many hospital appointments have been moved to Craigavon.'

A: 'Research⁶ carried out by The Consumer Council and the Patient Client Council in 2013 found that 20% of missed hospital appointments had been caused due to transport issues and 25% of patients had cancelled an appointment due to anticipated transport problems. Research carried out more recently by Age Sector Platform had similar results. The Consumer

⁶ Transport issues in Accessing Health and Social Care Services, March 2013

Council and Translink will continue to work together to develop a public transport service that meets the needs of passengers.

Question 2: ‘Have bus lanes been of any real benefit?’

A: Translink report that bus lanes are increasing bus speeds and are therefore reducing passenger journey times. More people using buses means fewer cars on the road, which ultimately reduces congestion.

Question 3: Why is there no defined complaints system on Metro services?

A: Translink have posters on board vehicles advising how passengers can contact Translink with their feedback, suggestions, compliments and complaints.

Whilst there are no ‘feedback’ cards on board buses, these can be obtained from any main bus or rail station and the Metro kiosk in Donegal Square West, Belfast.

Question 4: ‘Why do so many service routes have no service on a Sunday – the traditional (both Catholic and Protestant) day for cemetery visits?’

A: Translink advises that: “Regrettably passenger demand on some of Translink’s ‘Sunday’ bus routes is not sufficient to operate a service”.

Question 5: ‘Has The Consumer Council put pressure on to reduce air passenger duty?’

A: Yes, The Consumer Council has raised this issue. 75% of flights in and out of NI are to other ‘Band A’ destinations, which means NI passengers pay £13 in and out. A report produced for DfE, however, found that if it was removed it still wouldn’t benefit NI consumers.

Question 6: ‘Why is the ferry from NI to Scotland so expensive compared to the ferry from England to France?’

A: There are a range of issues that contribute to the difference in prices such as different passenger numbers, port sharing agreements, higher on-board spend for cross channel services etc. However, this is an area The Consumer Council is continuing to monitor.

Question 7: ‘My friend went on a flight from the Isle of Man, but the company went bust and she had to pay the price of her flight home. Should this be the case?’

A: In this particular case, it was the booking company that went bust. The responsibility for the financial loss of the flight lies with the airline.

Question 8: ‘Do you think Translink should require customers getting on the bus to provide exact change? It takes a long time for people getting change, especially on cold evenings.’

A: Translink is introducing a new ticketing system that will introduce contactless ticketing onto vehicles. Contactless and improved smart cards may improve this issue, but Translink will continue with cash as their research has found that passengers want to continue using cash.

Question 9: ‘Bus stops in rural areas: How do passengers get to the bus stop, especially if they have a disability or don’t want to walk on a busy road when there are no footpaths? Government Departments don’t talk to one another. Could these issues be addressed?’

A: Translink advises that there are issues with Ulsterbus as it is very challenging to give the same level of service in every region. For those with a disability the Disability Action Transport Service (DATS) may be of benefit. Further information on this service is available at <http://www.disabilityaction.org/services-and-projects/transport-services/>

Contact Numbers: Belfast City Area – 02890297870; Derry/Londonderry – 02871267555; All other Urban Areas – 08456085555; Email: transport@disabilityaction.org

Question 10: ‘My bus stop is ½ a mile away from my house. A lot of the community have difficulty getting around and I am concerned that I will be similarly affected when he is no longer able to drive. Will transport in rural areas be improved?’

A: Community transport may provide a suitable alternative in some areas for consumers living in rural areas. Information about Community transport is available at <http://www.ctauk.org/in-your-area/northern-ireland.aspx> or by contacting the Northern Ireland office on tel 028 9094 1661 or at Room 110 City East, 68 - 72 Newtownards Road, Belfast BT4 1GW

Question 11: ‘Is there any sign of the Over 60s Smart Pass being maintained?’

A: Translink advises that there is no plan to take away any aspects of the over 60s Smart Card.

Question 12: ‘The free Senior Smartpass was an entitlement transferred from the Republic of Ireland as part of the Good Friday agreement. Will Brexit have a negative impact on this?’

A: The provision of the free Smartpass is an NI Executive commitment; therefore, Brexit should not have any direct negative impact on this.

Water

Question 1: ‘Will domestic customers face water charges?’

A: NI Water advises that this is a political decision. Consumers are advised to make their views known to their local MLAs on this matter.

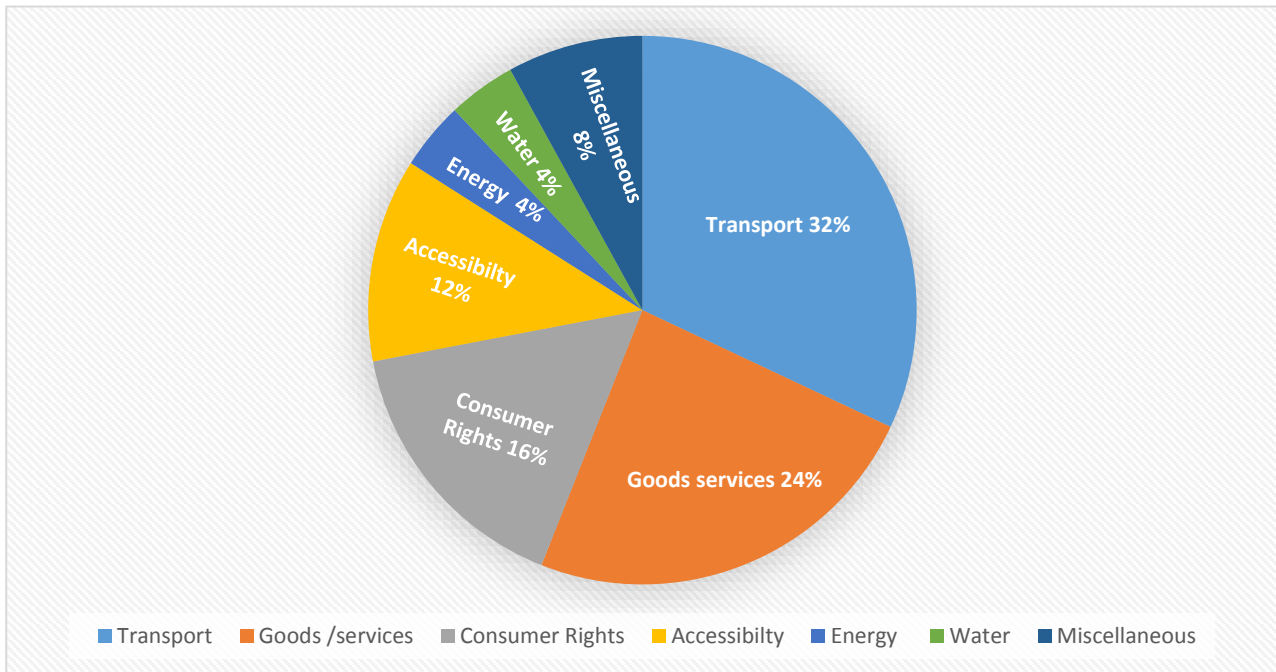
Question 2: 'Are water meters being fitted?'

A: NI Water advises that legislation has been passed to stop the installation of household water meters.

Miscellaneous

A number of questions were raised relating to access and inclusion. The Consumer Council works closely with stakeholders to ensure no consumers are disadvantaged as a result of having a disability.

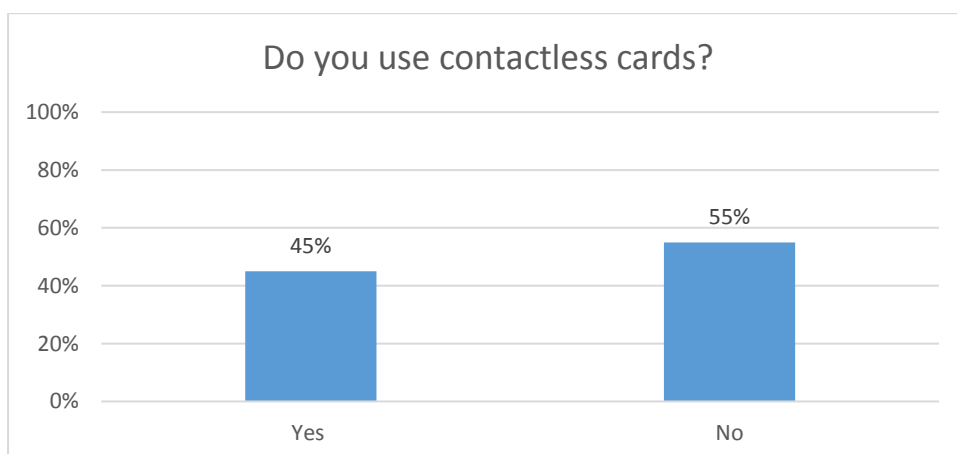
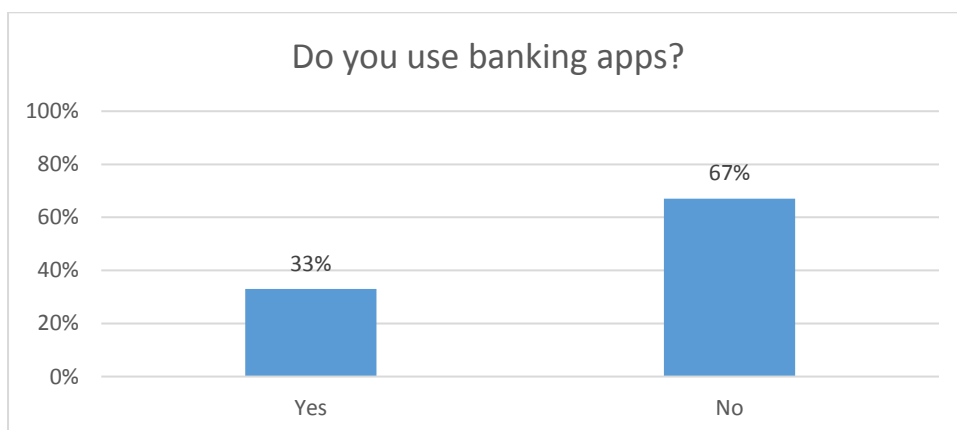
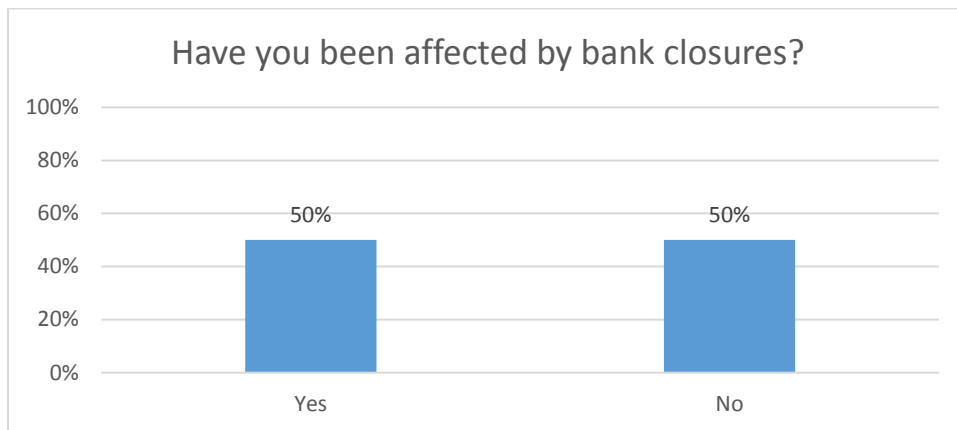
Appendix 5: Issues raised by consumers from the floor



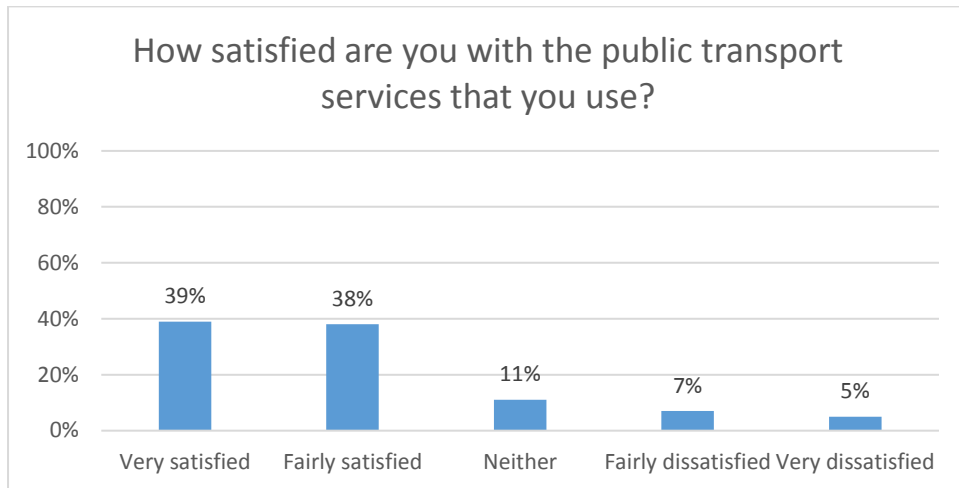
Appendix 6: Consumer behaviour and satisfaction levels

Following the presentations, participants were asked questions designed to gauge consumer behaviour and satisfaction levels. This information was provided using interactive handheld devices equipped with voting buttons.

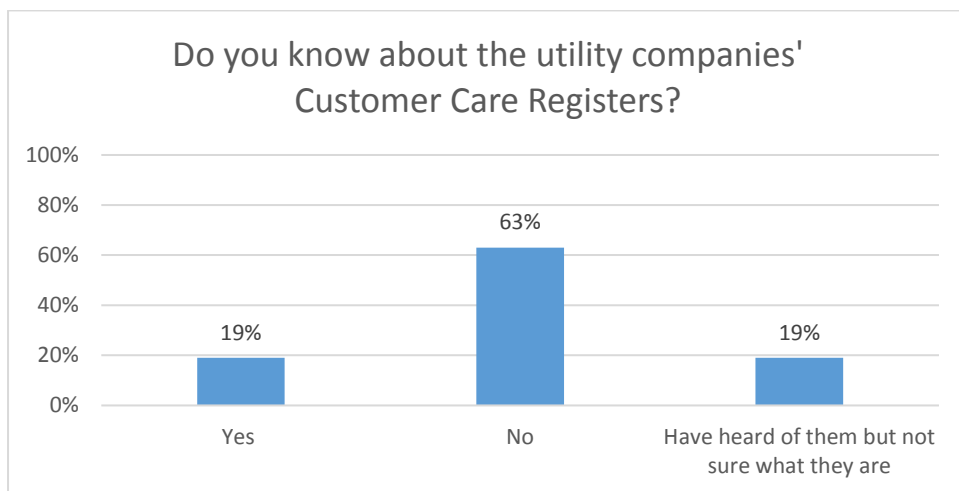
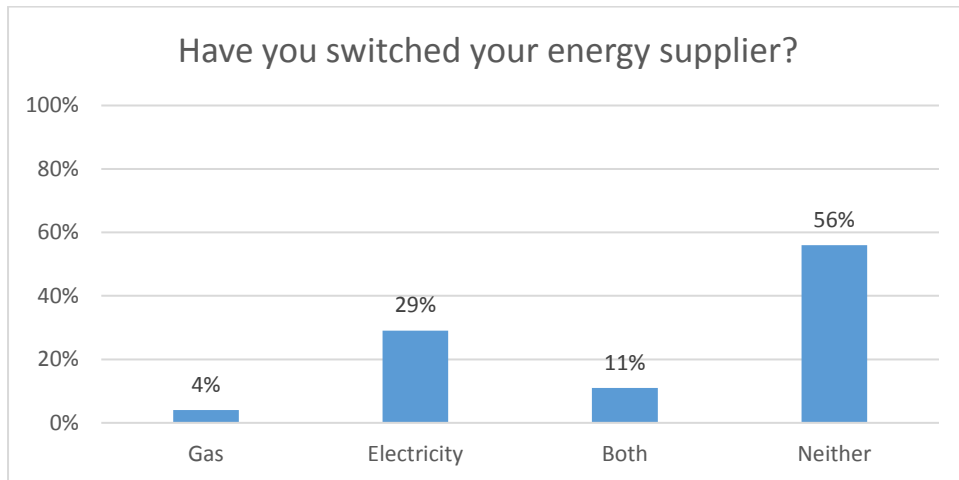
Financial Services:



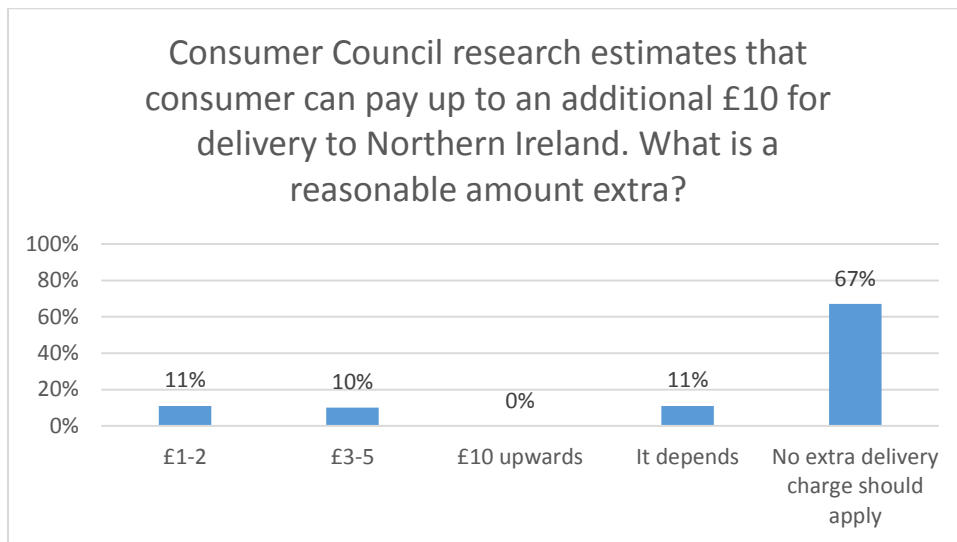
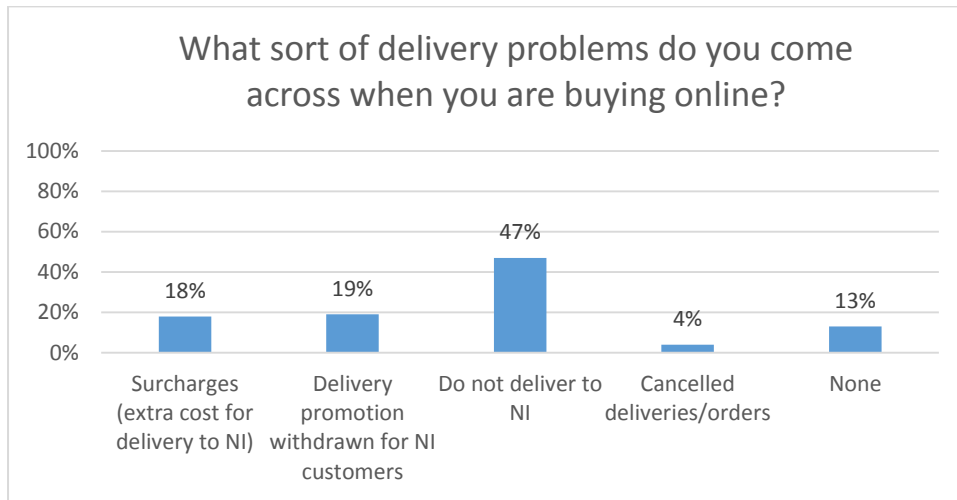
Transport:



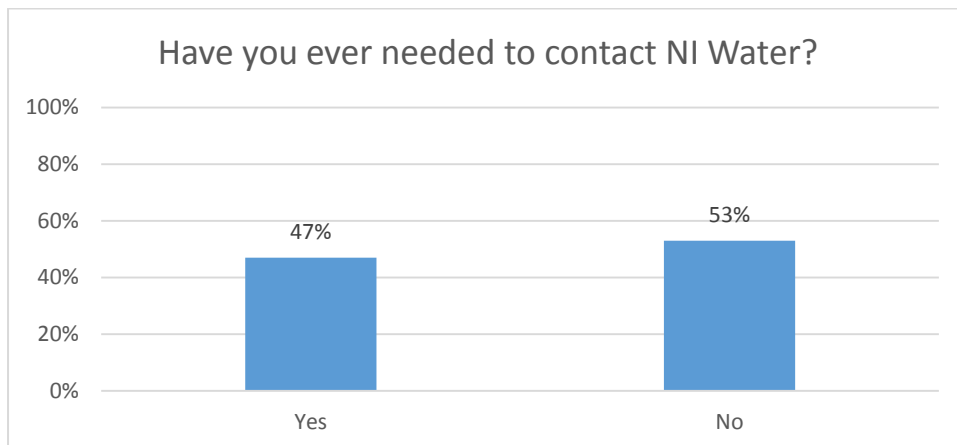
Energy:

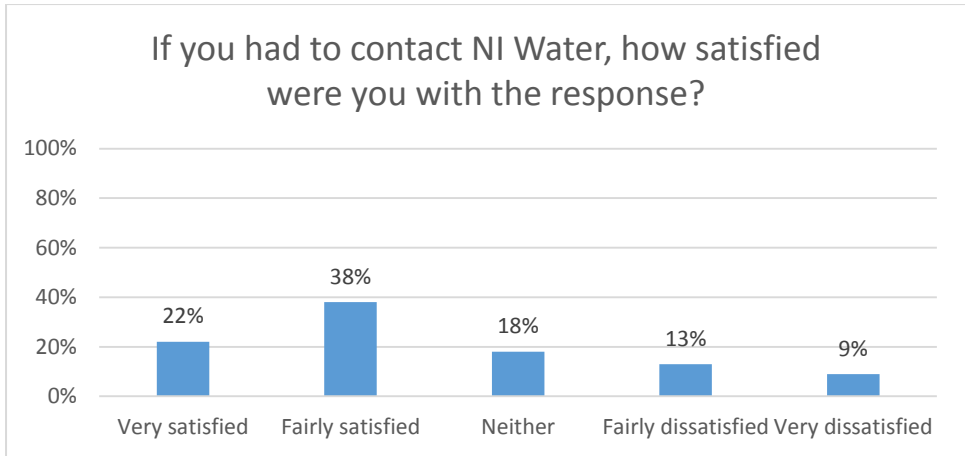


Postal services:

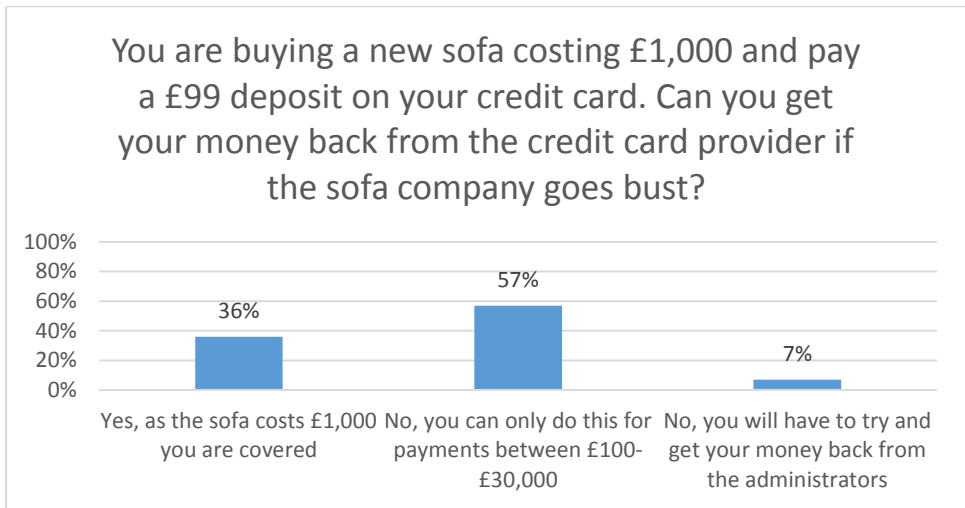


Water:





Consumer Rights:



Appendix 7: Table quiz questions and answers explained

Q1: 'Does the Consumer Rights Act 2015 apply to the sale of a fresh cream cake?'

- **71% answered correctly:** Yes, the law states that anything you buy must be of satisfactory quality; must fit the description; and must be fit for purpose. Therefore, the cake should match any description provided, in this case that the cream is fresh.

Q2: 'Does the Consumer Rights Act 2015 give you any rights if your hairdresser cuts your hair too short?'

- **93% answered correctly:** Yes, if you had explained how much you wanted taken off, and the hairdresser gets scissor-happy, they haven't performed the service with 'reasonable care and skill', as provided for in the legislation. In cases where the service has failed to meet the required standards, the consumer is entitled for the service to be provided again free of charge or to be refunded in full or in part.

Q3: 'You are buying a new sofa costing £1,000 and pay a £99.00 deposit on your credit card. Can you get your money back from the credit card provider if the sofa company goes bust?'

- **36% answered correctly:** Paying by credit card for a single item costing between £100 up to £30,000 gives the consumer extra protection. Even if the consumer pays just part of the full amount by credit card, it means if the sofa fails to arrive, is faulty, or is not as described, the credit card company must help the consumer get their money back.

Q4: 'True / False? It is against the law for a shop to display a 'No Refunds' sign'

- **79% answered correctly:** True, such signs are illegal as they may discourage a consumer from bringing back an item that is faulty or not of satisfactory quality.

Q5: True or False? It is against the law for a web retailer to charge Northern Ireland consumers for next day delivery if they offer this free of charge to other UK consumers.

- **93% answered correctly:** False, it isn't against the law, but the website has to make it clear from the outset if any delivery restrictions or additional charges may be applied. If this information is provided on approach to the online checkout, they could be breaking the law.

Q6: 'What do the initials PIN stand for?'

- **100% answered correctly:** Personal Identification Number.

Q7: 'If you book connecting flights on separate tickets and your first flight is delayed, causing you to miss your connecting flight, what are you entitled to?'

- **86% answered correctly:** Neither the first nor second airline is obliged to provide a refund or provide assistance if the consumer misses their connecting flight. The consumer should leave plenty of time between flights that are booked on separate tickets.

Q8: 'True or False? If your laptop starts crashing after you've had it for two years, you still have rights, even if the 12 month warranty has run out. '

- **85% answered correctly:** True, the warranty has nothing to do with consumer rights. The law stipulates that goods must stay in good working condition for a reasonable length of time. The length of time will depend largely on how the goods are made, the cost of the goods and whether all the care instructions were followed. Under the legislation, consumers have up to six years to make a complaint.