

Programme Code of Conduct

The Consumer Trusted Code of Conduct is based on 11 key principles. Standards under each principle address consumer law and Consumer NZ's expectations of a Consumer Trusted business.

The main requirements under each principle are summarised below.

1. Customer service – exceptional customer service

- 1.1 Staff are knowledgeable, well presented and treat customers with respect.
- 1.2 Staff have a good understanding of all obligations under applicable legislation, including specifically consumer law obligations under the Consumer Guarantees Act (CGA) and the Fair Trading Act (FTA).
- 1.3 Products, packaging, delivery, services, uninvited direct sales, layby and extended warranties are clear and not misleading, and meet all legislative requirements – particularly those under the CGA and FTA.
- 1.4 Staff understand the importance of protecting customers' personal information and only using it in the way they have been authorised to use it.
- 1.5 Integrity of advice is accurate and tailored to a customer's needs, even when staff earn incentives, commission or other sales-based compensation.
- 1.6 When a business sells products it also manufactures, this is disclosed.
- 1.7 Customer satisfaction is measured and reviewed, ensuring continuous improvement.

2. Returns, refunds and complaints – putting it right

- 2.1 When things go wrong, customers are treated fairly in accordance with any applicable or relevant consumer laws and/or industry standards.
- 2.2 Appropriate policies and processes for handling returns, refunds, complaints and disputes are in place. These are written in plain English and accessible to consumers.
- 2.3 Complaints and disputes are measured and reviewed ensuring continuous improvement.
- 2.4 Where exchange and gift cards are offered, these have fair terms.
- 2.5 Customers are informed that advice is available, regarding any Consumer Trusted business, from the Consumer NZ Advisory Service and that there is a recognised disputes resolution service available.

3. Digital presence – up to date and informative

- 3.1 Information provided online is accurate, up to date, accessible and easy to understand.
- 3.2 Genuine customer reviews are monitored and are not removed, regardless of scores and feedback.

4. Contracts – fair, robust and easy to understand

- 4.1 Contracts are written in plain English. They do not have unfair contract terms, and are available in store and online. They meet the requirements of all applicable law, including the CGA, FTA and Credit Contracts and Consumer Finance Act (CCCFA). Key terms are clear and are explained to customers.
- 4.2 Contracts are independently reviewed and kept up to date with relevant legislative or industry developments.
- 4.3 A copy of the business' terms and conditions is available online, instore and (if applicable) provided at point of sale.

5. Pricing and payment – clear pricing and responsible payment options

- 5.1 Pricing and any additional fees are clearly displayed in appropriate font size and include GST. Any additional fees are fair and communicated prior to purchase.
- 5.2 Sale practices and pricing comparisons comply with the FTA and relevant industry codes, including the Advertising Standards Authority (ASA) Code.
- 5.3 Payment options are responsible and information and assistance provided to borrowers complies with the Responsible Lending Code and the CCCFA.
- 5.4 Businesses treat customers fairly during debt collection.

6. Privacy and personal data – safe and secure

- 6.1 Requirements of the Privacy Act 2020 and Unsolicited Electronic Messages Act 2007 are met.
- 6.2 Online shopping and customer records are safe and secure.
- 6.3 A copy of the business' privacy policy is available online and instore.

7. Advertising and promotion – accurate

- 7.1 Advertising and promotion of products does not include any misleading claims, or claims that can't be substantiated, supported or verified.
- 7.2 Advertising Standards Authority guidelines are met.

8. Industry standards – met or exceeded

- 8.1 Obligations of industry codes and any technical and professional industry standards are met.

9. Environmental sustainability and ethical practices – individual business commitment

- 9.1 Meaningfully making progress towards environmentally sustainable business practices in the workplace, for example energy-efficient equipment and processes to reduce waste and, where relevant, products are sourced from sustainable and ethical sources.
- 9.2 Where applicable, has or is putting in place processes to ensure there is effective reduction, reuse, recycling or recovery of product(s) sold.

10. Health and safety practices – met or exceeded

- 10.1 This principle provides an opportunity to assess if a business is adhering to health and safety protocols, for example the premises are safe for consumers to visit, items are delivered in a safe way, and health and safety signage is clear and visible.
- 10.2 Correct documentation is kept up to date in relation to health and safety practices.

11. Over and above the law – individual business commitment

This principle provides an opportunity for businesses to outline other ways in which their practices exceed consumer law.

Please note: Some standards will not apply to some businesses. Further standards may need to be added for some industries (for example, finance) or where particular products are sold (eg bicycles, clothing, footwear, children's nightwear, toys, cots). These will be identified on a case-by-case basis.

REVIEW – The Code of Conduct will be reviewed annually. Any changes, following each review, will be notified.

More information

Information about the consumer law requirements under each principle is available at the following links:

1. Customer Service – exceptional customer service

General:

[Consumer Guarantees Act 1993](#)

[Fair Trading Act 1986](#)

[Changes to the Fair Trading Act 2021](#)

[Credit Contracts and Consumer Finance Act 2003](#)

<https://www.consumer.org.nz/articles/fair-trading-act>

<https://www.consumer.org.nz/articles/consumer-guarantees-act>

<https://www.consumerprotection.govt.nz/general-help/consumer-laws/consumer-guarantees-act/>

<https://www.consumerprotection.govt.nz/general-help/consumer-laws/fair-trading-act/>

https://comcom.govt.nz/_data/assets/pdf_file/0016/60514/Buying-and-selling-online-Fact-sheet-July-2018.pdf

<https://www.consumer.org.nz/articles/consumer-protection>

<https://www.consumer.org.nz/topics/shopping-rights>

Uninvited direct sales:

<https://www.consumerprotection.govt.nz/assets/uploads/Door-to-Door-Sales-Leaflet.pdf>

<https://www.consumerprotection.govt.nz/general-help/ways-to-buy-and-pay/telemarketing-and-door-to-door-sales>

<https://comcom.govt.nz/consumers/dealing-with-typical-situations/mobile-traders-and-door-to-door-sales/door-to-door-and-telemarketing-sales>

Layby:

<https://www.consumerprotection.govt.nz/general-help/ways-to-buy-and-pay/laybys-and-buy-now-pay-later/>

<https://comcom.govt.nz/consumers/dealing-with-typical-situations/buying-goods-and-services/buying-goods-on-layby>

<https://comcom.govt.nz/business/dealing-with-typical-situations/offering-layby-sale-agreements>

<https://comcom.govt.nz/business/your-responsibilities-if-you-provide-credit>

Extended warranties:

https://comcom.govt.nz/_data/assets/pdf_file/0015/64005/Extended-warranties-Fact-sheet-July-2018.pdf

https://comcom.govt.nz/_data/assets/pdf_file/0026/93941/Credit-related-insurance,-extended-warranties-and-repayment-waivers-Fact-sheet-July-2018.pdf

<https://comcom.govt.nz/business/dealing-with-typical-situations/selling-extended-warranties>

<https://www.consumerprotection.govt.nz/general-help/guide-to-buying-smart/warranties/>

<https://www.consumerprotection.govt.nz/guidance-for-businesses/complying-with-consumer-laws/>

Delivery:

<https://www.consumerprotection.govt.nz/guidance-for-businesses/complying-with-consumer-laws/obligations-under-the-consumer-guarantees-act/>

<https://www.consumerprotection.govt.nz/general-help/common-consumer-issues/delivery-issues/>

2. Returns, refunds and complaints – putting it right

Returns/Refunds:

<https://www.consumerprotection.govt.nz/general-help/common-consumer-issues/faulty-products/>

<https://www.consumerprotection.govt.nz/guidance-for-businesses/customer-returns-and-complaints/>

<https://comcom.govt.nz/consumers/dealing-with-typical-situations/returns-and-refunds>

<https://comcom.govt.nz/business/your-obligations-as-a-business>

<https://comcom.govt.nz/consumers/your-rights-as-a-consumer/enforcing-your-rights-and-dispute-resolution>

Gift cards:

<https://www.consumerprotection.govt.nz/general-help/ways-to-buy-and-pay/gift-vouchers-and-pre-loaded-cards/>

<https://comcom.govt.nz/consumers/dealing-with-typical-situations/gift-cards-and-vouchers>

<https://www.consumer.org.nz/articles/drop-the-dates>

Complaints:

<https://www.consumerprotection.govt.nz/guidance-for-businesses/customer-returns-and-complaints/>

<https://www.consumerprotection.govt.nz/guidance-for-businesses/complying-with-consumer-laws/>

3. Online presence – up to date and informative

<https://comcom.govt.nz/consumers/dealing-with-typical-situations/buying-goods-and-services/buying-online>

<https://www.consumerprotection.govt.nz/general-help/ways-to-buy-and-pay/online-shopping>

<https://comcom.govt.nz/business/dealing-with-typical-situations/selling-goods-and-services/selling-online>

<https://comcom.govt.nz/business/dealing-with-typical-situations/selling-goods-and-services/selling-at-auction>

<https://comcom.govt.nz/consumers/dealing-with-typical-situations/buying-goods-and-services/pricing>

<https://www.consumerprotection.govt.nz/general-help/common-consumer-issues/misleading-prices-or-advertising/>

<https://www.consumerprotection.govt.nz/guidance-for-businesses/complying-with-consumer-laws/understanding-product-safety>

<https://www.cert.govt.nz/>

4. Contracts – fair, robust and easy to understand

<https://comcom.govt.nz/consumers/your-rights-as-a-consumer/unfair-contract-terms>

<https://www.consumerprotection.govt.nz/guidance-for-businesses/complying-with-consumer-laws/obligations-under-the-consumer-guarantees-act/>

<https://www.consumerprotection.govt.nz/general-help/guide-to-buying-smart/contracts-and-sales-agreements/>

<https://comcom.govt.nz/business/your-responsibilities-if-you-provide-credit/consumer-credit-contracts>

<https://www.consumer.org.nz/articles/when-goods-arrive-damaged-or-late>

https://comcom.govt.nz/_data/assets/pdf_file/0025/90925/Unfair-contract-terms-Guidelines-February-2018.pdf

https://comcom.govt.nz/_data/assets/pdf_file/0034/89647/Consumers-and-unfair-contract-terms-Fact-sheet-July-2018.pdf

<https://www.consumerprotection.govt.nz/assets/uploads/visual-guides/what-you-must-do-for-customers.pdf>

<https://comcom.govt.nz/consumers/your-rights-as-a-consumer/unfair-contract-terms>

5. Pricing and payment – clear pricing and responsible payment options

<https://comcom.govt.nz/business/pricing-your-products-or-services>

https://comcom.govt.nz/_data/assets/pdf_file/0026/90746/Pricing-Fact-sheet-June-2017.pdf

https://comcom.govt.nz/_data/assets/pdf_file/0029/116984/Bait-advertising-Fact-sheet-May-2018.pdf

<https://comcom.govt.nz/consumers/dealing-with-typical-situations/borrowing-money-and-buying-on-credit>

https://comcom.govt.nz/_data/assets/pdf_file/0026/272429/The-CCCFA-Fact-sheet-November-2021.pdf

<https://www.consumer.org.nz/articles/what-the-recent-cccfa-lending-rule-changes-mean-for-consumers>

6. Privacy and personal data – safe and secure

<https://www.privacy.org.nz/privacy-act-2020/campaign/>

<https://www.legislation.govt.nz/act/public/2020/0031/latest/LMS23223.html>

<https://www.consumerprotection.govt.nz/general-help/consumer-laws/privacy-act>

<https://www.consumer.org.nz/articles/privacy-law>

7. Advertising and promotion – accurate

<https://comcom.govt.nz/business/dealing-with-typical-situations/advertising-your-product-or-service>

www.asa.co.nz

<https://www.consumer.org.nz/articles/advertising-and-broadcasting-standards>

<https://www.bsa.govt.nz/>

8. Industry standards – met or exceeded

<https://comcom.govt.nz/business/your-obligations-as-a-business/product-safety-standards/what-are-product-safety-regulations-and-standards>

<https://comcom.govt.nz/business/your-obligations-as-a-business/product-safety-standards>

<https://www.standards.govt.nz/about-us/regulations-and-standards/>

https://comcom.govt.nz/_data/assets/pdf_file/0028/59365/Product-safety-standards-Know-your-responsibilities-as-a-trader-Fact-sheet-December-2019.pdf

<https://www.consumerprotection.govt.nz/general-help/consumer-laws/product-safety/>

9. Environmental sustainability and ethical practices – individual business commitment

[Waste Minimisation Act 2008](#)

<https://www.toitu.co.nz/>

<https://www.eeca.govt.nz/>

<https://www.nzgbc.org.nz/>

<https://environment.govt.nz/>

<https://www.nzte.govt.nz/>

<https://www.business.govt.nz/getting-started/business-planning-tools-and-tips/how-to-be-environmentally-sustainable/>

<https://www.treesthatcount.co.nz/>

10. Health and safety practices

[Health and Safety in Employment Act 1992](#)

<https://www.employment.govt.nz/workplace-policies/health-and-safety-at-work/>

<https://worksafe.govt.nz/managing-health-and-safety/workers/your-rights-and-obligations/>

<https://www.sitesafe.org.nz/guides--resources/free-H-and-S-guides/>

<https://www.business.govt.nz/risks-and-operations/health-and-safety/health-and-safety-basics/>

<https://www.newzealandnow.govt.nz/resources/health-and-safety-at-work>

<https://www.mbie.govt.nz/business-and-employment/employment-and-skills/health-and-safety/>