

## Code of Conduct

The Consumer Trusted Code of Conduct is based on 9 key principles. Standards under each principle address consumer law and Consumer NZ 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 Products, packaging, delivery, services, uninvited direct sales, layby, and extended warranties meet CGA and FTA requirements.
- 1.3 Integrity of advice is maintained when staff earn incentives, commission or other compensation.
- 1.4 When a business sells products they also manufacture this is disclosed.
- 1.5 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 the CGA and FTA.
- 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. Online Presence – Up to date and informative**

- 3.1 Information provided online is accurate and up to date.

### **4. Contracts – Fair, robust and easy to understand**

- 4.1 Contracts are written in plain English, do not have unfair contract terms, are available in store and online and meet the requirements of the FTA and CCCFA. Key terms are clear and explained to customers.
- 4.2 Contracts have been independently reviewed subsequent to the changes to the FTA in March 2015.

### **5. Pricing and payment – Clear pricing and responsible payment options**

- 5.1 Pricing and any additional fees are clearly displayed and include GST. Any additional fees are fair.
- 5.2 Sale practices and pricing comparisons comply with the FTA.
- 5.3 Payment options are responsible and information and assistance provided to borrowers complies with the Responsible Lending Code.
- 5.4 Businesses treat customers fairly during debt collection.

## 6. Privacy and personal data – Safe and secure

- 6.1 Requirements of the Privacy Act and Unsolicited Electronic Message Act are met.
- 6.2 Online shopping and customer records are safe and secure.

## 7. Advertising and promotion – Accurate

- 7.1 Advertising and promotion of products does not include any misleading claims, 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. Over and above the law - Individual business commitment

- 9.1 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 many need to be added for some industries (e.g. finance) or where particular products are sold (e.g. bicycles, clothing, footwear, children's nightwear, toys, cots etc). These will be identified on a case by case basis.

## More information

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

### 1. Customer Service – Exceptional customer service

#### General:

<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/>

#### Health and Safety in Employment:

<http://legislation.govt.nz/act/public/1992/0096/latest/DLM278829.html>

#### Uninvited direct sales:

[https://comcom.govt.nz/\\_data/assets/pdf\\_file/0035/89666/Door-to-door-and-telemarketing-sales-Fact-sheet-July-2018.pdf](https://comcom.govt.nz/_data/assets/pdf_file/0035/89666/Door-to-door-and-telemarketing-sales-Fact-sheet-July-2018.pdf)

**Layby:**

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

**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/0015/64005/Extended-warranties-Fact-sheet-July-2018.pdf)

<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/>

**Gift cards:**

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

**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

<http://www.comcom.govt.nz/fair-trading/fair-trading-act-fact-sheets/buying-and-selling-online/>

<https://www.consumerprotection.govt.nz/general-help/ways-to-buy-and-pay/online-shopping/#search:c2VsbGluZyBvbmxpbmU=>

<http://www.comcom.govt.nz/fair-trading/fair-trading-act-fact-sheets/buying-and-selling-at-auction/>

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

#### 4. Contracts – Fair, robust and easy to understand

<http://www.comcom.govt.nz/fair-trading/guidelines/unfair-contract-term-guidelines/>

<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/0025/90925/Unfair-contract-terms-Guidelines-February-2018.pdf)

#### 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/0026/90746/Pricing-Fact-sheet-June-2017.pdf)

<http://www.comcom.govt.nz/fair-trading/fair-trading-act-fact-sheets/bait-advertising/>

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

#### 6. Privacy and personal data – Safe and secure

<https://www.privacy.org.nz/the-privacy-act-and-codes/privacy-act-and-codes-introduction/>

[http://www.dia.govt.nz/diawebsite.nsf/wpg\\_url/services-anti-spam-business-info](http://www.dia.govt.nz/diawebsite.nsf/wpg_url/services-anti-spam-business-info)

#### 7. Advertising and promotion – Accurate

<http://www.comcom.govt.nz/fair-trading/fair-trading-act-fact-sheets/unsubstantiated-representations/>

[www.asa.co.nz](http://www.asa.co.nz)