









ANNUAL ACTIVITY REPORT TO CHARTERED TRADING STANDARDS INSITUTE (CTSI) FOR THE PERIOD OF MAY 2020 – APRIL 2021

Pursuant to the Alternative Dispute Resolution for Consumer Disputes (Competent Authorities and Information) Regulations 2015 (As Amended)

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Schedules:

- 1. Complaint statistics in Excel
- 2. Systematic or significant problems encountered during reporting period

1. Introduction

- 1.1. On 5th May 2015, Consumer Dispute Resolution Limited ("**CDRL**") which at the time traded as "The Retail Ombudsman" was approved by Chartered Trading Standards Institute ("**CTSI**"), pursuant to the Alternative Dispute Resolution for Consumer Disputes Regulations 2015 ("**the Regulations**"), as an approved provider of alternative dispute resolution services ("**ADR**").
- 1.2. Following approval by CTSI in 2015, CDRL operates the following ADR schemes:
 - 1.2.1. RetailADR
 - 1.2.2. AviationADR
 - 1.2.3. UtilitiesADR
 - 1.2.4. CommsADR
 - 1.2.5. Consumer Arbitration
- 1.3. In June 2017, CDRL ceased to run its 'retail' scheme as an 'ombudsman' and consequently rebranded the scheme to 'RetailADR'. CDRL has since increased its ADR schemes to also provide arbitration, with an aim to encourage a wider engagement in non-mandatory sectors and reduce consumer detriment.
- 1.4. The schemes within the CTSI approval form part of this Annual Activity Report. Aviation ADR is independently approved by the Civil Aviation Authority and CommsADR is independently approved by Ofcom. These schemes are therefore subject to separate reporting requirements direct to their applicable competent authorities. For the remainder of this Annual Activity Report, all relevant approved sectors shall be referred to as the collective CDRL.
- 1.5. CDRL provides ADR in respect of unresolved disputes between consumers / businesses and:
 - Retailers (in relation to distance sale purchases and in store purchases)
 - Supermarkets
 - Leisure providers
 - Airport lounges
 - Supply of home fuels (i.e. oil and liquid petroleum gas)
 - British Gas (in respect of non-regulated complaints)
 - EON (in respect of non-regulated complaints)
 - SSE (in respect of non-regulated complaints)

Note: complaints in relation to regulated activities (e.g. the actual supply of energy) are dealt with by Ombudsman Services: Energy.

1.6. As part of CTSI's approval, CDRL is required under Schedule 5 of the Regulations to produce an annual activity report.

2. Complaints CDRL processes

- 2.1. CDRL processes complaints raised in regard to its members and, on occasion, non-members.
- 2.2. In respect of complaints received against non-members, CDRL deals with such complaints where the non-member trader agrees to engage with CDRL and abide by its Scheme Rules in relation to the particular complaint. Many traders work with CDRL on this basis.

3. Statistics

- 3.1. Schedule 1 contains raw data in relation to domestic and cross-border complaints.
- 3.2. CDRL has specifically recorded complaints relating to:
 - 3.2.1. Complaint types:
 - Not of satisfactory quality (which includes complaints relating to returns due to goods being faulty)
 - Not as described
 - Late delivery
 - Cancelled/no delivery (which includes complaints where the retailer states goods have been delivered and the consumer claims that they have not received them)
 - Out of stock (which includes general complaints about stock levels and complaints where the consumer claims the retailer has breached its contract to deliver out of stock items despite money being exchanged by the consumer i.e. issues of invitation to treat)
 - Service issues (which includes customer service issues, issues with staff (e.g. allegations of rudeness / discrimination), issues with the provision of services (such as installation issues and energy provider home service complaints))
 - Other (which includes 'not fit for purpose' complaints, returns complaints where the consumer has 'changed their mind', discrimination allegations, and complaints in relation to mis-selling and pricing.
 - 3.2.2. Goods/services categories:
 - Electrical goods
 - Clothing
 - Food (which includes complaints relating to supermarkets/dine in halls)
 - Other (which includes trade and energy provider home services complaints)

4. Average length of ADR procedure

- 4.1. The average time taken to resolve disputes (from receipt of complaint):
 - 4.1.1. RetailADR = 100 days
 - 4.1.2. Utilities ADR = 111 days
 - 4.1.3. Consumer Arbitration = 13 days

- 4.2. The average time taken to resolve disputes (from 'complete complaint file'):
 - 4.2.1. RetailADR = 68 days
 - 4.2.2. Utilities ADR = 65 days
 - 4.2.3. Consumer Arbitration = 13 days

The pandemic forced CDRL to make changes to its overall response times due to staff furloughs, whilst continuing to manage the complaints that were submitted to us. CDRL also had to make allowances and adjustments to both parties (consumers and members) during the complaint handling process. If extensions were granted, both parties were kept informed of the reasons for the extension. Extensions were granted in instances such as i) a business having staff on furlough or transitioning to remote working and ii) consumers and/or members staff having to self-isolate or unfortunately falling ill with Covid-19.

5. ADR procedures which were discontinued for operational reasons

CDRL has no data to report here (from the date the complaint was received during the period applicable to this report).

6. The rate of compliance, if known, with the outcomes of its alternative dispute resolution procedures

CDRL has not recorded data on the rate of compliance with outcomes as a matter of course for this reporting period. However, if CDRL receives any reports from consumers that a member has failed to comply with the award set out in the Final Determination within the requisite 28 day period, CDRL duly follows this up with the trader and ensures that the consumer is kept informed throughout in an effort to ensure that the remedy is fulfilled.

7. Co-operation with other ADR entities in relation to cross-border disputes

CDRL has not had any opportunity to co-operate with any other ADR entity in relation to cross-border disputes. Annual complaint figures for May 2020 – April 2021 are as follows:

Dispute type		Number of complaints (Domes	tic)			Number of complaints (Cross-boar	der)		Totals Acce
Not of satisfactory	e qualite	rec'd	l re	ejected	accepted		rec'd	rejected	accepted	
-	Electrical goo		24	10			3	1	2	16
	Clothing		37	11	26		4	1	3	29
	Food		4	2	2		0	0	0	2
	Other		349	94	255		39	10	29	284
	Total		14	117	287		16	12	34	331
Not as described										
	Electrical goo	ds	26	16	10		3	2	1	11
	Clothing		45	32	13		5	4	1	14
	Food		2	1	1		0	0	0	1
	Other		182	61	121		20	7	13	134
	Total	2.	55	116	145		28	13	15	166
Late delivery										
	Electrical goo	ds	13	4	9		1	0	1	10
	Clothing		21	13			2			9
	Food		1	1			0	0		0
	Other		51	20			6	2		35
	Total		86	38	48		5	3	6	54
Cancelled/no delive	erg									
	Electrical goo	ds	43	16	27		5	2	3	30
	Clothing		209	75	134		23	8	15	149
	Food		6	2	4		1	0	1	5
	Other		175	87	88		20	10	10	98
	Total	- 1	33	186	253		15	26	28	282
Out of stock										
	Electrical goo	ds	3	0	3		0	0	0	3
	Clothing		0	0	0		0	0	0	0
	Food		1	1			0	0		0
	Other		10	2	8		1	0	1	9
	Total		14	3	"		1	6	1	12
Other										
Other	Electrical goo	ds	516	223	293		57	25	32	325
	Clothing		607	258			68	29		388
	Food		76	37	39		9	4		44
	Other	2	287	727	1560		254	81		1733
	Total	34	86	1245	2241		388	138	248	2486
Service issues										
	Electrical goo	ds	22	10			2	1	1	13
	Clothing		15	8	7		2	1	1	8
	Food		12	6	6		1	1	0	6
	Trade		0	0			0	0	0	0
	Other		260	94	166		29	10	19	185
	Total	3.	65	118	ISI		34	13	21	212
TOTALO			.0.7	40.00	2400	CD	FFF	200	AFF	0-11
TOTALS		49	197	1811	3186	Cross B	555	200	355	3541

SCHEDULE 2

Problems Encountered During Reporting Period

Systematic or significant problems that occur frequently and lead to disputes between consumers and traders of which the ADR entity has become aware due to its operations as an ADR entity	How can this problem be avoided or resolved in future
A lack of awareness and understanding surrounding consumers statutory rights, in accordance with the Consumer	It is important that traders' complaints procedures, particularly in relation to dealing with goods that are
Rights Act 2015 and/or Consumer Contracts Regulations 2013	not of satisfactory quality, are in line with the rights that
(and other relevant consumer laws), on behalf of both the	a consumer is statutorily entitled to under the relevant
consumer and the trader.	legislation.
Complaints that arise in relation to a purchase and/or a contract for a service are often exacerbated by the level of customer service received during the complaint handling process when attempting to reach a resolution in respect of their complaint.	It is appreciated that businesses were required to rapidly make agile and decisive changes in order to continue functioning throughout the Covid-19 pandemic. In particular, businesses had to change their business model where possible to remote working and some businesses partook in furloughing staff members. However, as we slowly emerge into the next phase of the UK's Covid-19 recovery strategy, it is important that Traders' complaint handling processes are effective and efficient to resolve disputes raised by consumers in a timely manner.