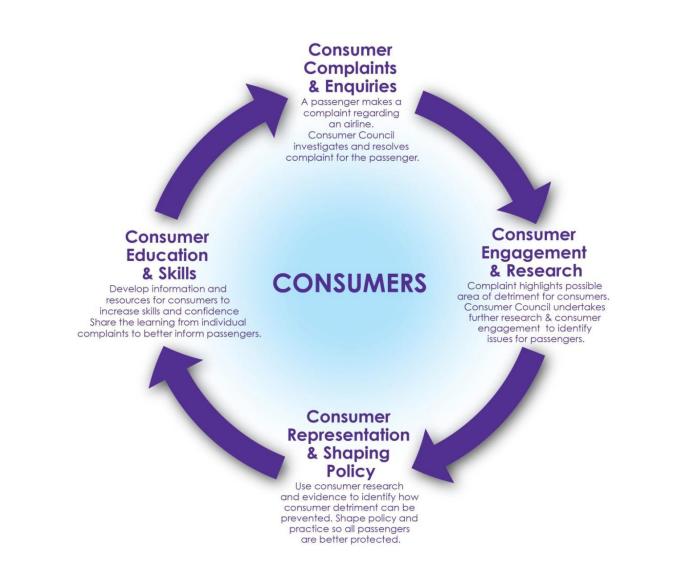
## WHY NIPSA BELIEVES THE CONSUMER COUNCIL NI

## SHOULD BE RETAINED

- The public consultation focuses solely on the role of the Consumer Council NI (CCNI), questioning the continuing need for the organisation and its costeffectiveness. The efficiency and effectiveness of CCNI has been established repeatedly through previous reviews and is reinforced by the Department of Enterprise, Trade and Investment (DETI) in the public consultation document.
- The consultation document contains factual inaccuracies, omits key information and offers unbalanced comments - see the Consumer Council's initial response to DETI at <u>http://www.consumercouncil.org.uk/publications/?id=1059</u>.
- A strengthened Consumer Council, rather than a diluted or externally funded body, is the best model for consumer representation in NI. It offers a uniquely integrated model of consumer representation which brings a uniquely strong emphasis and consistency to key issues affecting consumers.
- Consumers suffering from spiralling living costs need a stable and powerful advocate. The suggested alternatives are untested, insufficient and incapable of affording the level of protection, advice, education and cohesive empowerment that consumers have a right to expect.
- Consumer spending is 60% of GDP. It is essential that consumers and businesses are confident of their rights, know how to express them and who to turn to for help to drive the NI economy forward.
- The CCNI currently provides an objective, independent voice for consumers throughout NI at local, regional, national and EU levels, influencing key decisions and policies. It works from Government to company level to ensure the potential for consumer detriment is minimised.
- The CCNI covers the following areas: energy, water, food, transport, money affairs, consumer skills and education, consumer complaints and enquiries and, from April 2014, postal services. Its portfolio continues to expand because of its proven effectiveness and independence.
- CCNI provides a unique mix of research, policy, education and complaint handling roles in an integrated fashion unmatched by any other organisation in NI.
- In last year, CCNI have handled almost 4500 consumer enquiries and complaints and returned over £300k directly to consumers.
- Below is an example of how the CCNI integrated model works on local issues affecting consumers:



- CCNI's joined up approach is key to identifying consumer issues and trends and responding through policy work and education/outreach activities. Each function supports and informs the others – if one or some of the functions were removed, the integral strength of the CCNI model would be lost, to the detriment of all citizens.
- The CCNI is committed to working to find new ways to prevent negative experiences occurring and ensure consumers are appropriately protected. Examples include "Affordable Credit" pilot aimed at helping people move away from high cost (payday) loans; pilot brokering scheme to lower the cost of home heating oil for homes in fuel poverty; improving disability access at airports.
- CCNI already has the established credibility and network with stakeholders to advise, influence and challenge decision-makers and service providers on behalf of us all. Statutory powers held by the CCNI ensures that consumer needs are placed at the heart of decisions taken by policy makers and service providers in NI.

- It plays an integral role representing consumers in areas such as price controls, establishing consumer priorities, performance levels and challenging practices in areas such as energy, water and banking e.g. CCNI was the voice of consumers against Phoenix Gas and NIE recent attempts to price hike.
- 97% of consumers helped by the CCNI are satisfied with how their complaint was handled.
- CCNI is the only organisation in NI that produces regularly updated price comparison tables for electricity, gas, home heating oil, petrol and diesel to help consumers to get the best deal.
- The CCNI must be adequately resourced so it can continue to react effectively to current and future issues for consumers in order to shape policy and afford greater protections to consumers and prevent detriment arising in the first place.
- NIPSA believes that the CCNI should be <u>strengthened</u>, not undermined or dismantled – "If it ain't broke – don't fix it!"
  - Option 1 is the best way forward retention of the CCNI.
  - Do not accept any dilution or undermining of the consumer voice and the CCNI's independence.