



THE CONSUMER TRUSTED ACCREDITATION PROGRAMME CODE OF CONDUCT.



**A Commitment to Providing
Exceptional Customer Experiences**

Introduction

The Consumer Trusted accreditation programme recognises businesses committed to providing exceptional and fair customer experiences. Consumer Trusted businesses comply with the Consumer Trusted code of conduct based on eight key principles including a complaints process for when things go wrong.

The programme is designed to encourage retailers and service providers to go beyond the minimum standards of consumer law (the Consumer Guarantees Act and the Fair Trading Act) thereby raising standards for New Zealand consumers.

The purpose of the Accreditation Programme is to:

- Advance the interests of consumers
- Assist consumers in choosing best practice service providers and retailers
- Provide consumers with confidence when dealing with accredited businesses
- Lead the way in raising standards of retailers and service providers
- Recognise stand-out business practices and fair dealings with consumers
- Inspire businesses to “up their game” – create a desire to go beyond the minimum standards of Consumer law
- Guide businesses to identify areas for continuous improvement.

The Consumer Trusted Code of Conduct is based on eight key principles

- Customer Service – To provide exceptional customer service
- Returns and Refund Policies – To have fair, clear policies
- Online Presence – To have an up-to-date, informative website
- Feedback, Complaints and Disputes – To deal with all customer feedback, complaints and disputes fairly and proactively
- Contracts – To have fair and easily understand contracts
- Pricing – To have clear prices and fees displayed
- Privacy and use of personal data – To ensure personal customer details are not exploited
- Advertising – To ensure information. advertising and promotion is accurate.

1. Customer Service

Key Principle: To provide exceptional customer service

- 1.1 Staff are trained to and do treat customers with respect, consideration and courtesy. They make themselves available to answer questions, solve problems and address customer concerns as soon as is practical.
- 1.2 Staffing levels are adjusted to meet anticipated customer demand to ensure staff are available to answer questions, solve problems and address customer concerns in a timely fashion.
- 1.3 Staff are trained to and do provide honest and informed advice about products and services. When technical, product or service advice is provided to assist with the purchase decision and/or after sale use staff will have received training specifically in (or have knowledge of) the area of advice being provided.
- 1.4 Should staff gain additional financial compensation or commission by selling one product or service over another, integrity of information and advice provided is maintained.
- 1.5 Staff are trained in and kept up-to-date with all emergency and evacuation procedures to ensure that customer safety is paramount.

2. Returns & Refund Policies

Key Principle: To have fair, clear policies

- 2.1 Businesses have clear and relevant return and refund policies and/or guidelines with any exceptions clearly noted. These meet any requirements under the Consumer Trusted Accreditation Programme that exceed consumer law in addition to meeting consumer law/CGA.
- 2.2 Copies of return and refund policies and/or guidelines are available to consumers in-store (if requested) and online (if the company has a website) prior to making a purchase.
- 2.3 Staff are trained in, and do where necessary, explain key points of the returns and refunds policies and/or guidelines to consumers.
- 2.4 No verbal or written statements are made or displayed on premises, websites or materials that contradict provisions contained in the Consumer Guarantees Act.
- 2.5 Consumers returning goods for repair or replacement under the Consumers Guarantees Act or manufacturers' warranty, are advised of the likely time required for repair or replacement, and the business adheres to that time-frame.

- 2.6 Consumers who change their mind about a product can exchange or return it for a full refund within 30 days of purchase provided goods are non-perishable and returned in as new condition. Exceptions will be clearly noted.
- 2.7 Where an exchange card is offered to customers purchasing gifts these will be valid for a minimum of 30 days provided goods exchanged are non-perishable and returned in as new condition.
- 2.8 When faulty goods are returned and the fault is likely to be covered by the CGA no bond will be charged. Where a bond is charged, the fee must be reasonable and reflect actual costs. In addition, the consumer must be informed that should the fault be found to be covered by the CGA, the bond will be refunded.
- 2.9 Consumers will not pay for the cost of returning or exchanging goods purchased online that were sent incorrectly or were faulty or damaged.
- 2.10 The Consumer Guarantees Act provisions will be extended to products under \$5,000 when sold to small business, incorporated societies, trusts and schools where use has been comparable to normal personal (or domestic) use.

3. Website

Key Principle: To have an up-to-date, informative website

3.1 Website Information

- 3.1.1 Information on the business website is correct and current (ie: not out of date or superseded).
- 3.1.2 Opening hours, special and holiday hours, company addresses, physical locations and contact details including telephone numbers, are all displayed.
- 3.1.3 Contact numbers and email addresses are available on the business website for assistance if products/goods fail or are faulty.
- 3.1.4 Where product/technical advice is provided online it is clear, up to date and accurate.

3.2 Online Purchasing

- 3.2.1 Information on the website is displayed clearly with sufficient descriptions and specifications to assist consumers to make informed choices.
- 3.2.2 Costs and conditions of delivery for goods purchased online are set out clearly, and include time expectations.

- 3.2.3 A safe and secure online shopping experience is provided. Payment information is used only for the purpose of completing the transaction/s.
- 3.2.4 Terms and conditions of purchase are easily found.

4. Feedback, Complaints & Disputes

Key Principle: To deal with all customer feedback, complaints and disputes fairly

4.1 Customer feedback

- 4.1.1 Consumer satisfaction is measured.
- 4.1.2 Consumer satisfaction information is reviewed and appropriate action taken to ensure continuous improvement of service provision.

4.2 Complaints

- 4.2.1 Businesses have clear and relevant complaints policies/procedures. This includes referral to a Consumer NZ approved disputes resolution service.
- 4.2.2 Staff are trained in areas of the complaints policies/procedures relevant to their role.
- 4.2.3 Complaints policies and procedures are explained clearly to consumers when necessary.
- 4.2.4 Complaints are handled in a fair and reasonable manner.

4.3 Disputes

- 4.3.1 The business belongs to an independent industry Consumer NZ recognised disputes resolution service where one is available.
- 4.3.2 Referral to an appropriate Disputes Resolution Service is made when complaints cannot be resolved between the business and the consumer. Contact details for Disputes Resolution Service must be available on the website.

- 4.3.3 Complaints and disputes are recorded and reviewed. When issues are identified plans are developed and implemented to minimise re-occurrence.

5. Contracts

Key Principle: To have fair and easy to understand contracts

- 5.1 Contracts and terms and conditions are written in plain English. Any cancellation or termination fees are clear and easy to find.
- 5.2 Contracts and terms and conditions are regularly reviewed to ensure they comply with consumer law and do not contain unfair terms or unreasonable fees, including unreasonable cancellation fees.
- 5.3 Copies of contracts and terms and conditions are available to consumers in-store and online (if the company has a website) prior to making a purchase.
- 5.4 Staff are trained in and do explain to customers all key points and any financial penalties included in contract and terms and conditions.
- 5.5 Where relevant, contracts and terms and conditions clearly state a customer's credit limit will not be increased without their specific written consent.

6. Pricing

Key Principle: To have clear prices and fees displayed

- 6.1 Pricing is clearly displayed and can be linked to a product/service by the consumer in-store and online.
- 6.2 Where relevant, model numbers can be clearly identified in-store and online.
- 6.3 Prices and fees are GST inclusive.
- 6.4 All quotes and estimates (verbal and written) are GST inclusive.
- 6.5 Any additional fees e.g. cheques, credit cards, online purchases and delivery are clearly explained or displayed for consumers, in advance of making a purchase.

- 6.6 Any extra costs charged to customers using credit cards or cheques are equal to the **actual** cost incurred by the business when customers use this payment method.
- 6.7 A price guarantee for goods over \$100 is offered. If the same item bought by a customer goes on sale within a week of purchase, the sale price will be matched and a refund for the difference given, provided the customer approaches the business with proof of purchase within the sale period. The refund is made using the same method of payment as the original purchase. This policy will be displayed online.
- 6.8 When a deposit or part or full-payment is required for goods or services this is fully refundable should the goods or service not be delivered to agreed specifications and timeframes.

7. Privacy and Use of Personal Data

Key Principle: To ensure personal customer details are not exploited.

- 7.1 When businesses collect personal details processes are in place to ensure they meet the Privacy Act and the Unsolicited Electronic Messages Act.
- 7.2 Businesses ensure that when any personal details are held, customers are aware of this and that they can access their own information should they wish.

8. Advertising

Key Principle: To ensure information, advertising and promotion is accurate.

- 8.1 Published information, advertising and promotion of products and services do not include any claims that are misleading and cannot be substantiated, supported or verified.
- 8.2 Published information, advertising and promotion of products and services are reviewed to ensure they meet Advertising Standards Authority guidelines.

Appendix One

Clauses relevant to specific industries

A1 Industry Specific Standards

A2 Nursery Products

When nursery products are sold, the products will meet relevant safety standards developed by recognised Australian, New Zealand, EU or UK standards bodies.