



Nottinghamshire
County Council
Community Services

Trading Standards

Information

Extra protection when you pay by credit

Your rights as a consumer

When you buy any goods or services from a trader you are making a legally binding contract. Your part of the contract is that you will pay the agreed price. The trader's obligations are set down by laws such as The Sale of Goods Act 1979 (as amended). This states that goods supplied must be 'of satisfactory quality', 'as described' and fit for a particular purpose made known to the seller. Therefore, if you buy something which does not meet the requirement the trader is in breach of contract and you are entitled to compensation, for example your money back. Similar laws apply to traders who have provided a service.

Extra protection

But what if the trader refuses to compensate you, or has gone out of business? If you have bought something costing more than £100 on credit -either through a credit agreement or on a credit card -you may be able to claim against the credit company. (The amount of credit you are given must be less than £25,000).

This is known as equal liability -the credit company is equally liable for any claim you have against the trader.

You can choose to claim against the trader, the credit company or both. However, it is usually better to claim from the trader first if he is still in business.

It does not apply if you arrange your own credit, for example by taking out a bank loan, or if you use your credit card to obtain cash to pay for something.

Please turn over...

Trading Standards County Hall West Bridgford Nottingham NG2 7QP Tel: 08450 505 200	Trading Standards 16 Regent Street Mansfield Nottinghamshire NG18 1SS Tel: 08450 505 200	Trading Standards 2 Middle Gate Newark Nottinghamshire NG24 1AG Tel: 08450 505 200	Trading Standards 17B The Square Retford Nottinghamshire DN22 6DB Tel: 08450 505 200
Website: www.consumercomplaints.org.uk		Minicom: 0115 9772395	

Please note

Although equal liability applies to credit cards, it does not apply to debit cards, or charge cards like American Express or Diner's Club, where you have to settle the full amount each month.

Further advice is available from Trading Standards Advice Centres shown in the panel overleaf.

All our information leaflets are available in a range of formats, including tape, large print or Braille. They can also be translated into any main language spoken in Nottinghamshire. If this would be useful to you please contact us on 0115 9773389.