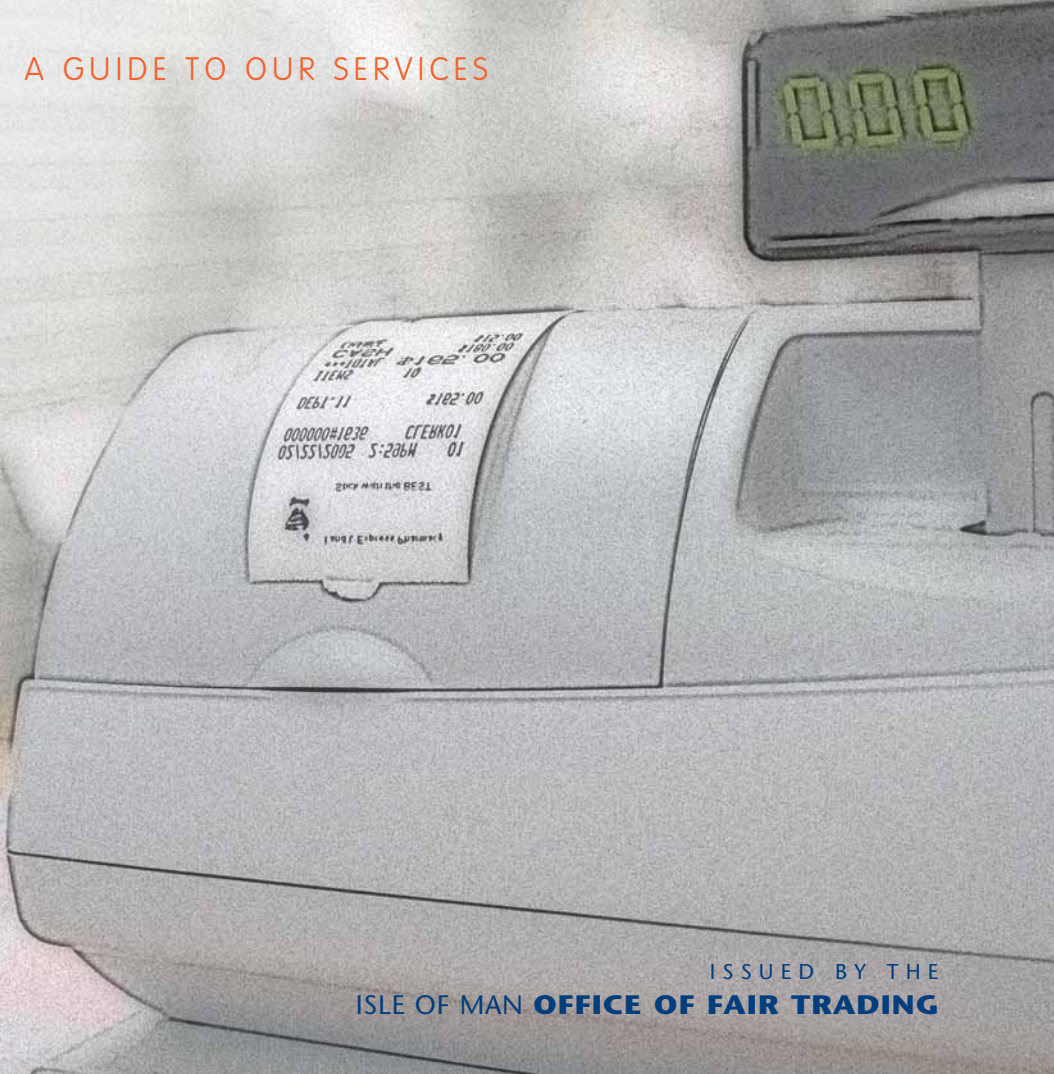


ISLE OF MAN **OFFICE OF FAIR TRADING**

For consumers, with business

A GUIDE TO OUR SERVICES



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ISLE OF MAN **OFFICE OF FAIR TRADING**

For consumers, with business

A GUIDE TO OUR SERVICES

Who we are

The Isle of Man Office of Fair Trading is a Statutory Board of the Isle of Man Government. We administer the appropriate legislation, advice and compliance services to benefit and protect our Island's consumers and businesses from unfair trading practices.

We provide services that support a safe, fair and competitive market place. We provide consumers with comprehensive & consistent advice as well as information to assist in avoiding or resolving consumer disputes. We also ensure that goods

and service providers have access to compliance and advice services, so that they can comply with legislation. We help consumers and businesses to be fully aware of their respective rights and legal obligations.

We also constantly monitor trading practices in the Island and proposed consumer protection measures relating to our neighbouring counterparts in the UK, Ireland and the European Union to ensure that our existing legislation meets the needs of our community & international standards.

The Office of Fair Trading
develops legislation which ensures a **safe, fair**
and progressive trading environment for
consumers and businesses.

What we do

Trading Standards

The Office provides a comprehensive range of services to meet its statutory obligations. An enforcement policy has been developed which identifies courses of action to ensure compliance. The lead officers are professionally qualified Inspectors of Trading Standards who are trained to advise and enforce all aspects of consumer protection legislation. A range of enforcement tools are used to encourage businesses to meet their legal obligations such as advice, warnings and formal cautions but businesses who knowingly fail to

industry and can supply details of relevant statutory requirements and international standards as well as offering metrology and calibration services. We rigorously pursue manufacturers or sellers of counterfeit goods on the Island under the Trade Marks Act 1994 to ensure that the owners of registered trade marks are protected. Legislation is in place that provides for false or misleading advertisements and prices which empowers the Office to prosecute or obtain a High Court injunction in appropriate cases. A code of practice for traders which gives guidance on good practice for price descriptions has also been approved by the Office.

A significant part of the work carried out by the Office is devoted to ensuring that consumer products sold or manufactured in the Island meet modern day safety standards.

comply with the legislation can expect to be prosecuted. Businesses that sell petrol, fireworks and videos together with non-resident traders and moneylenders are all required to be licensed or registered with the Office. The enforcement of age restrictions on the sale of tobacco products, videos and solvents is a high priority for the Office with considerable efforts made to ensure that both retailers and young people understand the restrictions in place.

We provide an advice service for

18 + Proof of Age Card

The sale of cigarettes and tobacco products, alcohol, fireworks, solvents, videos and petrol are all controlled by laws which restrict the age at which they can be purchased.

The 18+ Proof of Age Card provides young people over the age of 18 with a method by which they can prove their age.

Consumer Advice

Consumer Advisers provide advice and support to consumers on their rights and responsibilities when buying goods and services. They give advice on civil legislation but the consumer can only pursue redress through the Courts - the Office cannot enforce these rights on a consumer's behalf. However Consumer Advisers will work with consumers to give them the best advice they can to help resolve their problem in a fair and reasonable manner. Based upon their knowledge and experience they will tell them honestly if they feel that they do not have a case worth pursuing and sometimes the best advice our staff can give is for the parties involved to take legal advice.

Examples of matters covered by civil legislation include:-

- Unsatisfactory goods and services
- Delays in supplying goods and services

The Financial Services Ombudsman Scheme

The scheme is a free, independent dispute resolution service for customers with a complaint against an Isle of Man financial firm such as a bank, insurance company or financial adviser which the firm itself has been unable to resolve.

Debt Counselling

The Office operates a Debt Counselling Service with fully trained staff who will discuss debt problems with customers and guide them in total confidence to deal with their problems. Customers can make an appointment with our counsellors at our Offices in Lord Street, Douglas, by calling us on our dedicated confidential phone line **686510** or email **debt@gov.im**

Our website **www.gov.im/oft** has a range of interactive money management tools which have been designed to assist consumers with budgeting, debt management, lending and saving decisions. A booklet on money management can be obtained from our office.

Fair Trading and Competition

It is the responsibility of the Office of Fair Trading to ensure consumers are protected from unscrupulous traders who are found to be regularly breaching consumer protection legislation. Under the Fair Trading Act 1996 the Office can request individuals who are regularly breaching such legislation to give an undertaking that they will stop such activity. Where the individual refuses to give an undertaking or subsequently breaches an undertaking the Office may apply to the High Court for an injunction. If the individual then breaches the injunction they may face an unlimited fine or imprisonment. The Office was given increased powers under the Fair Trading Act to investigate anti-competitive practices of individual businesses. Such Competition Investigations are conducted at the request of the Council of Ministers and any subsequent reports and recommendations would be for the Council's consideration. Price Investigations can also be conducted by the Office for consideration by the Council under the Act. The Office will investigate and report back to the Council on whether

Consumer and Business Education

Providing information and giving advice to consumers and businesses are important elements of the work of the Office.

We deliver these in a variety of ways including one-to-one advice, the production of leaflets, media information, websites and talks and events.

A wide range of leaflets can be obtained from our office or from our website.

an excessive price has been charged for goods or services.

Further information on Competition and Price Investigations can be found on our website www.gov.im/oft/

The Isle of Man Office of Fair Trading website provides extensive information on the work of the Office and its future plans. It allows direct access to leaflets, licence application forms and guidance notes. You can view the website at www.gov.im/oft/

The Young Consumers website is aimed at young people aged from 12 - 25 years old and deals specifically with issues affecting that age group. You can view the website at www.gov.im/youngconsumers/ Both the Office website and the Young Consumer website meet the standards necessary to ensure accessibility to people with disabilities.

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Isle of Man
Office of Fair Trading



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