

**THE CONSUMER
CONTRACTS
REGULATIONS
AND YOUR LEGAL
RESPONSIBILITIES**

**A PASSION
FOR PEOPLE**

**harrison clark
rickerbys
SOLICITORS**

The Consumer Contracts Regulations and Your Legal Responsibilities

With the majority of businesses selling products to consumers online and at a distance, it is surprising to see that so many are completely unaware of their legal responsibilities under the Consumer Contracts Regulations (Information, Cancellation and Additional Charges) 2013 ("CCR"), which came into force 13 June 2014. The CCR applies to all 'Business to Consumer' contracts whether the service or product is sold in store, online, at a distance or off-premises.

We are all familiar with the Consumer Rights Act 2015 ("CRA 2015") and the statutory implied terms for goods to be of satisfactory quality, fitness for a particular purpose and as described (see <https://www.hcrlaw.com/blog/consumer-rights-act-2015-are-you-ready/>). The CCR adds an additional layer of protection for consumers and imposes strict legal requirements on businesses. In particular, businesses must provide specific pre-contract information to consumers.

The failure to provide such information can:

1. result in a breach of contract claim by the consumer
2. affect the consumers right to cancel and extension of the cancellation period
3. affect the ability of the business to recover payments relating to services/goods provided.

How we can help

We have a wealth of experience in our specialist teams which include members of the Commercial and Commercial Litigation departments who will work together dealing with all aspects of the CRA 2015 and CCR including:

- claims for the recovery of payments for services/goods from the consumer;
- claims for breach of contract (under the CRA 2015 and the CCR);
- advice and guidance concerning pre-contract information that must be provided to the consumer
- advice and review of your current terms and conditions to comply with the CCR
- drafting new terms and conditions.

We will assist you in reviewing your terms and conditions to ensure full compliance with the CCR and to provide expert guidance on realistic solutions for you, in an understanding and pragmatic manner, if you find yourself in a dispute.

We are strong believers in the use of Alternative Dispute Resolution as an effective means of achieving early and cost effective settlement and are often able to resolve dispute for our clients without becoming embroiled in protracted litigation.

For further information please contact Elizabeth Beatty, Partner (Commercial Litigation) or Robert Capper, Partner (Commercial).



Meet the Team

Commercial Litigation



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Services

Harrison Clark Rickerbys is a full service law firm with dedicated teams in the following areas:

Business services:

- Banking and Finance
- Commercial
- Corporate
- Dispute Resolution
- Employment
- In-house Counsel
- Insolvency
- Intellectual Property
- Notarial services
- Partnerships
- Planning and Environment
- Procurement
- Real Estate
- Renewables
- Start-up businesses
- Technology and Innovation

Private client services:

- Family law and divorce
- Personal Injury and clinical negligence
- Real Estate
- Wills, trusts estates

Specialist legal services:

- Alternative Dispute Resolution
- Equine law
- Financial services and fraud
- Older and Vulnerable Clients
- Public Notary
- Regulatory

About Harrison Clark Rickerbys

Harrison Clark has been the dominant law firm in Worcester since 1904 and Rickerbys in Cheltenham since 1796. Now united as Harrison Clark Rickerbys, we have responded to the needs of our clients and consolidated our position as a leading full service law firm. Whilst staying close to our clients and providing them with the best possible legal advice, our continued growth has been driven by seeking and developing opportunities for our clients, developing innovative new products and focusing on key sectors.

We are proud that we have developed an enterprising culture that has acted as a magnet for some of the brightest and best legal talents. Our clients benefit from our respective strengths, extensive skill sets and breadth of services the firm can offer as a result of the merger. We operate out of Worcester, Cheltenham, Reading, Birmingham, Hereford, Ross-on-Wye and also have serviced offices in London.

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