

Your consumer rights

Knowing your rights when
buying goods and services

Money
matters



***Age UK is the new force combining
Age Concern and Help the Aged.***

***With almost 120 years of combined
history to draw on, we are bringing
together our talents, services and
solutions to do more to enrich the
lives of people in later life.***

***The Age UK family includes
Age Cymru, Age NI and Age Scotland.***

This information guide has been prepared by Age UK and contains general advice only, which we hope will be useful. Nothing in this guide should be construed as specific advice and it should not be relied on as a basis for any decision or action. Age UK does not accept any liability arising from its use. We aim to ensure that this information is as up to date and accurate as possible, but please be warned that certain areas are subject to change from time to time. Please note that the inclusion of named agencies, companies, products, services or publications in this information guide does not constitute a recommendation or endorsement by Age UK.

Every effort has been made to ensure that the information contained in this guide is correct. However, things do change, so it is always a good idea to seek expert advice on your personal situation.

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Age UK is the new force combining



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Introduction

When it comes to shopping, we now have more options than ever. We can pop down to our local high street, buy from catalogues over the phone, buy (with care) from doorstep traders or from trusted websites online. Most of these purchases go smoothly and we end up with the things we wanted. But sometimes things go wrong – perhaps our shopping doesn't turn up, is broken or poor quality, or not as it was described.

This guide looks at your rights and options when you choose where to buy from, and what your consumer rights are if you need to make a complaint. It aims to give you the confidence to shop easily and safely.

Throughout this guide you will find suggestions for organisations that can give further information and advice about your options. Their contact details can be found in the 'Useful organisations' section (see pages 25–30). Contact details for local organisations can usually be found in your local phone book. If you have difficulty finding them, your local Age UK/Age Concern* should be able to help (see page 25).

As far as possible, the information given in this guide is applicable across the UK.

Key



This symbol indicates where information differs for Scotland, Wales and Northern Ireland.



This symbol indicates who to contact for the next steps you need to take.

*Many of our local partners will remain Age Concern for a while yet.

Basic steps to avoid problems

Following these simple suggestions before purchasing goods or services can help you avoid unnecessary problems later on.

- Check prices.
- Check the small print.
- Do not sign anything unless you are sure you understand the document.
- Shop around to compare the prices and standard of services.
- Make sure you know who you are dealing with and have their contact details.
- Take care when buying from doorstep sellers – take time to think it over, check prices and compare.
- Using members of trade associations gives you added protection if there is a problem.
- Use a credit card for expensive items – see page 18 for more about buying with credit.
- Get a receipt and keep it safe.

Shopping on the high street

For most of us, shopping on the high street is the main way we buy new items. It allows us to see and feel what we're thinking of buying. It also lets us talk to someone in person about our potential purchase.

Always think carefully before buying anything. Once you've paid, shops do not have to give you a refund just because you have changed your mind. You are only legally entitled to a refund if there is a problem with the item. Check to see if it is:

- **As described.** The item should correspond to any description given about it, such as the quantity and measurements. These descriptions may be verbal statements about the goods, statements in the brochure, on a shelf edge or even on the box. For example, if you buy a shirt that's labelled cotton but turns out to be made of polyester, it is not as described.
- **Fit for purpose.** The items must be fit for everyday purpose as well as anything else agreed when you bought it. For example, if you buy a printer and tell the trader that it needs to be compatible with a specific type of computer and it isn't, then it's not fit for the purpose that you identified.
- **Of satisfactory quality.** It should be a reasonable standard, taking into account the price and description. For example, if you buy a new TV and the picture is fuzzy, then it is not of satisfactory quality.

Stop using any faulty item immediately and contact the store you bought it from. Ask to speak to someone in authority and make a note of their name and what they agree to do. If you're not happy with their offer, contact the head office in writing.

Keep some proof of purchase – ideally the receipt, but you can use other documentation such as a bank or credit card statement. Shops will often only give a refund with proof of purchase.

what next?

See our guide *Help with legal advice* for more information on getting advice from solicitors and advisers. If you want to seek legal advice you can find a solicitor through the Law Society or contact Consumer Direct for more information on your rights (see pages 28 and 26). In Northern Ireland, contact Consumer Line (see page 26).



Once you've paid, shops do not have to give you a refund just because you have changed your mind.



Buying from a doorstep seller

Buying from doorstep sellers can save you the trouble of going to the shops and gives you the chance to talk to someone who represents the company and knows the product. In some cases you can even try out the product before deciding to buy it – plus you have the bonus of having the order delivered to your home.

Unfortunately, not all doorstep traders are honest. Don't feel pushed into signing anything if you're not comfortable or happy with your purchase. Talk things over with a friend or relative first, and always read the small print on any contract before signing it.

If, after thinking carefully about what the doorstep seller is offering, you decide to buy from them, be very clear about what is included in the agreement. Make sure you understand any contract you sign. If there is anything you don't understand, ask the seller to explain it to you. Follow these tips to stay safe.

- **Keep a note of the seller's name, address and telephone number**, so that you can contact them if any problems arise.
- **Don't hand over any cash in advance.** Always make sure you are given a proper receipt with the company's name and address printed on it when you do hand over any money.

- **If the purchase is going to cost over £100, think about paying for it with a credit card.** If there is a problem and you don't receive your items, then, under current legislation, the credit card company will be jointly responsible as well as the company who you have the contract with. See our free guide *Money matters* for more information about choosing a credit card.
- **An organisation called the Direct Selling Association (DSA)** (see page 27) has produced a code of practice that its members must follow. It encourages doorstep sellers to identify themselves clearly to consumers and to act with integrity. Check whether a seller's order form and information has the DSA logo on it. The DSA also provides an independent complaints resolution service to anyone who has bought anything from one of its members.

Remember: any term of a contract that tries to protect the seller or service provider from liability for death or injury is unlawful. Also, contract terms that try to protect the seller or service provider from liability for negligence or for poor-quality goods may be unlawful. This will often be decided in court or by an ombudsman and are contained in a law called the Unfair Contract Terms Act. This law applies in England, Wales and Northern Ireland, but only partially in Scotland.



**what
next?**

See our free guides *Avoiding scams* and *Staying safe* for more information about avoiding dishonest traders.

***If there is anything
you don't understand,
ask the seller to
explain it to you.***



Changing your mind if you buy from a doorstep seller

You should be given written notice of your cancellation rights when you agree to buy something. If not, the contract may not be enforceable and the seller could have committed a criminal offence.

If you sign a contract during a visit from a sales representative, you should have the right to cancel. It doesn't matter whether you invited the trader or they called on you uninvited – your rights are the same. You have a seven-day 'cooling-off' period during which you can change your mind, cancel the contract and get back any money you have paid. This applies to goods and services, as well as home improvements such as double glazing, provided the cost is more than £35. You should get your money back within 30 days of cancelling the contract.

'Cooling off' doesn't apply to perishable goods or new building work such as home extensions. If you have already had a product installed, or works have started, you will probably have to pay for what you have already received.

If you have bought something on credit you will normally be legally entitled to a five-day cancellation period.

Always cancel an agreement in writing. A phone call is often not enough, and will not provide you with any evidence that you've made a cancellation if there is a dispute.

Agreements must make clear how much you are required to pay both in instalments and in total, how long you are required to pay, cancellation rights and the duration of the payments and contract.

Shopping from home

Shopping from home is convenient and easy, so it's no wonder that many of us choose to buy goods and services by mail order, over the telephone, and on the internet. It's important to know how to buy things safely, so it pays to know your rights.

The Distance Selling Regulations 2000 say the following.

- You must receive clear information about the goods or service before you buy.
- Goods must be delivered within 30 days unless agreed otherwise. If they are not, you are entitled to a full refund.
- There is a 'cooling-off' period where you can cancel the order.

The cooling-off period ends seven working days after the day that you receive your goods. During that period you can return the goods and get a full refund. Some goods and services are not covered by these rules, including custom-made items, perishable goods like fresh food, flowers, newspapers, magazines and lotteries.

what next?

Read the Office of Fair Trading's free leaflet, *Shopping from home*, which outlines your rights as a consumer. This is only available to download from www.oft.gov.uk. The Directgov website (see page 27) also has information on your rights when shopping from home.

Things to remember when buying over the telephone

Don't feel pressurised into buying over the telephone. If a salesperson calls you, they must say which business they are phoning from and why they are calling at the beginning of the conversation. If you're not interested, say 'No thank you' and put the phone down. If you are interested, ask for time to think. Don't rush into making a payment before shopping around.

If you don't like salespeople telephoning you, you can join a free register stating that you don't want to receive these calls. It's called the Telephone Preference Service (TPS), see page 30, and is run by the Direct Marketing Association. It's illegal for British companies to make marketing calls to anyone registered with the TPS. If you register, you will not be able to receive calls from ex-directory numbers. This may prevent you from receiving calls from family and friends who are ex-directory.

Things to remember when buying online

Sellers on the internet can be based anywhere in the world. Don't assume that a company is based in the UK just because its web address has 'uk' in it. Find out the postal address.

If you buy from traders in the European Union (EU), you have many of the same rights you have in the UK. If you buy from a company based elsewhere, problems could be harder to sort out. If you need to take legal action, going to court can be very expensive if the seller is overseas.

what next?

See our free guides *Internet security* and *Making the most of the internet* to find out more about safely using the internet.

Buying from an internet auction site

Internet auction websites such as eBay do their best to protect buyers from fraud. They often have 'seller feedback' lists where people can leave comments about how reliable a seller is. Read the website's terms and conditions to find out what protection you have.

If the site uses PayPal, you may be able to get some of your money back if the items you order don't arrive or are very different from what you ordered. PayPal is an online payment system that lets you transfer money safely over the internet. It is a free service but you need to sign up before you can use it. If you buy an item from eBay, PayPal will protect you for its full value. With other online retailers, it can help you raise a dispute with the seller if there is a problem. Visit www.paypal.co.uk to find out more.

Before buying anything from an internet auction site, make sure that you:

- check the seller's feedback
- check that the condition of the item is specified
- read the item description carefully: check important details, such as the size if you're buying clothes or shoes
- check postage costs (some sellers make money by selling an item cheaply and charging excessive amounts for postage).

You are buying from the seller, not the site, so it is the seller you need to complain to if something goes wrong. The seller could be a business or an individual, and your rights are different in each case.

***Internet auction websites
such as eBay do their
best to protect buyers
from fraud.***



If the seller is a business

You have at least as many rights as if you had bought the item in a shop. This means the item must be of satisfactory quality and match the description on the website. If there is something wrong, complain to the seller. You may be entitled to a refund, repair, replacement or compensation.


If the seller is an individual

You have very few rights. You can't complain officially if the item is unsatisfactory or not fit for purpose, and you don't have the right to cancel your order. You do, however, have the right to complain to the seller if the item doesn't match the description on the website. You may be entitled to compensation from the seller, but this may involve court action which can be costly and may not be successful.

When you buy online from a private seller, you may not be able to make a claim against them if the item is lost or damaged in the post. However, if the seller offered you postal insurance and you accepted, they should make a claim on the insurance on your behalf.

What to do if things go wrong

If things go wrong and the goods or services that you paid for are unsatisfactory, you should make a complaint. Always try to sort out the problem with the company first of all. Write a letter of complaint asking it to put things right. If you're not happy with its response, try the following, depending on the type of company you bought from:

- **UK-based internet company.** Start by downloading a Distance Selling regulations template letter from the Directgov website. If that doesn't get a satisfactory response, contact Consumer Direct for advice (see page 26).
 In Northern Ireland, contact Consumer Line (see page 26).
- **Overseas internet company.** Send a complaint to the E-consumer website (see page 27). Also contact Consumer Direct for advice. Your local Citizens Advice Bureau can also help with complaints (see page 26).
- **Mail order company.** Contact the British Retail Consortium (see page 25).
- **Telephone companies.** PhonepayPlus deals with complaints about phone-paid services such as helplines, competitions, mobile ringtone downloads, votes for TV shows, news and sports alerts, and interactive games. It regulates services using rules that all providers of phone-paid services must comply with. See page 29 for its contact details.

If the company has gone into administration it is still possible to resolve outstanding issues. Check to see whether an administrator has been appointed and write to them. Attach paperwork to support your claim. Remember, if the items purchased were over £100 and you paid with credit, the credit card company is equally liable.

what next?

Visit www.direct.gov.uk for more information and for template letters.



Contact Consumer Line for template letters suitable for use in Northern Ireland (see page 26).

If things go wrong and the goods or services that you paid for are unsatisfactory, you should make a complaint.



‘The company backed down once they realised I knew my rights and was prepared to take action.’

Geraldine had a new kitchen installed, but unfortunately had more trouble than she expected.

‘The builders said it would be a relatively easy job and they finished the job quicker than I expected. Almost immediately I noticed that they had done a really bad job of fitting my new kitchen.

‘I rang the manager to complain but he said they would need more money to put it right. I explained that it was their responsibility, but they wouldn’t budge.

‘I thought I was going to have to take them to court to get my money back. But then I went to see an adviser who explained my rights and helped me to write a letter. The company backed down once they realised I knew my rights and was prepared to take action.

‘In the end, I was able to sort things out without having to pay a solicitor or go to court.’



Buying with credit

We often need to buy things using a credit card. You can use them in the same way as a debit card to buy goods in shops, over the telephone or online.

Both your credit card company and the trader (the company you're buying from) are responsible for your credit purchases. The Consumer Credit Act states that the credit card company is equally liable for any defects to the item.

If you have a problem with your credit purchase, you have the right to claim your money back. You are legally protected, under current legislation, if the goods or services cost over £100. Try to resolve the complaint verbally with the trader first before taking any further action. Otherwise write to them to make a complaint about what you bought. Keep copies of the letter for your records.

If you paid by debit card you are not legally protected and the card provider does not have to reimburse you.

what next?

If the credit card company won't accept responsibility, you can make a complaint to the Financial Ombudsman Service (see page 27) or contact Consumer Direct (see page 26).



In Northern Ireland, contact Consumer Line (see page 26).

Guarantees

Guarantees give you additional rights that could be a useful back-up if you have cause to complain. A free guarantee offered by a trader is legally binding.

There are different types of guarantees and warranties that may:

- allow you to claim a free repair or replacement within a set time
- allow you to reclaim the cost of repairs for a longer period of time
- cover you against faulty materials or work for up to 30 years (e.g. on home improvements); however, this is only useful if the trader is still in business or the guarantee is backed by a valid insurer.

Carefully read your guarantee or warranty to ensure that you fully understand it. You may need to prove that the fault has been caused by something covered by the guarantee or warranty. You may also have to pay for any repair work yourself and then claim the money back from the trader.

Write to the company before you have any work done. Check that they will be willing to cover it.

Purchasing extended guarantees and warranties

Take time to consider whether the extended guarantee or warranty that you are offered is value for money. It could be more expensive than what you would otherwise pay for repair costs.

Goods that you buy new have a manufacturer's guarantee that usually lasts for one year. You do not need to purchase an extended warranty when you buy them.

If you do decide to purchase a warranty, you don't have to buy it from the same shop where you bought the goods. You have a number of options, including insurance companies and the goods manufacturer. They sell extended warranties on everyday household goods from telephones to televisions. On occasion they may be cheaper and more comprehensive than the warranty that the shop offers.

Some warranties will cover a number of appliances, such as electrical equipment in your kitchen. Always shop around for quotes before signing up to an extended guarantee or warranty.

Retailers have to provide certain information about warranties, and you may get rights to cancel your extended warranty if you change your mind.

**what
next?**

Contact the Trading Standards Institute for further advice (see page 30).

Problems with utilities

All utility companies have regulators to oversee how they conduct their business. Most regulators have a watchdog that consumers can turn to for free information and advice. The watchdog can often investigate and try to help resolve complaints.

If you have a problem with your utility supplier, contact the company first to give them an opportunity to resolve the problem. In most cases you will be offered an explanation or compensation. If you're not happy with the outcome, you should complain to the relevant industry ombudsman who will deal with unresolved disputes (see page 25–30: Advertising Standards Authority; Energy Ombudsman Service; Financial Ombudsman Service; Ofcom; Ofwat; Otelo; Waterwatch Scotland).

what next?

If they fail to resolve it, or if you are not satisfied with their response, contact Consumer Direct (see page 26) for further assistance.

i In Northern Ireland, contact Consumer Line (see page 26).

***Most regulators
have a watchdog that
consumers can turn
to for free information
and advice.***

How to complain

Act as quickly as possible. Report the fault to the trader straight away and confirm it in writing. There are examples and templates of letters of complaint on the Trading Standards and Consumer Direct websites (see pages 30 and 26). Or you can ask at your local Trading Standards or local Citizens Advice Bureau (see page 26) – they may have a ‘standard form letter’ to help you compose your complaint to the trader.

Your rights will depend on various points such as what you bought, your reason for being unhappy and how long ago you bought it.

You may be able to do one of the following:

- return the goods and have your money back
- have them replaced
- have them repaired
- receive a partial refund
- get compensation
- cancel the contract you made when you bought the goods.

The following points will help to make an effective complaint:

- make sure you know your rights
- prepare your case well
- don't accept an offer you're not happy with
- complain to somebody in authority, like a manager
- remain calm and objective
- do not give up or accept excuses

- keep a record of your actions such as whom you spoke to, when you spoke to them and what was said; if you follow it up in writing, keep copies of your correspondence
- support your complaint with evidence such as receipts, estimates and statements from witnesses
- if you believe that an offence has been committed, contact your local Trading Standards office before going back to the shop, as they may want to see the item.

If you want to take your complaint further, you can try:

- **Alternative Dispute Resolution (ADR).** This is where an independent third party is appointed to look into a dispute and to find a solution that both you and the service provider can agree on. This is usually provided for in the agreement by which you purchased the goods or services, or may be provided for by the county court if and when you decide to take a claim to the court. ADR is not available in Northern Ireland.



- **Ombudsman.** A person who acts as a trusted intermediary between yourself and the trader and can investigate complaints on your behalf.

- **Small claims procedure.** A low-cost way of suing for small amounts in the county court (up to £5,000 in England and Wales, or up to £3,000 in Scotland). Legal costs are not usually awarded in the Small Claims Court and most claimants choose to represent themselves and are usually assisted by the court. This also means that if you are unsuccessful, you do not need to pay the other side's legal costs. See page 30 for details of how to contact the Small Claims Court in your region.



Your rights will depend on various points such as what you bought, your reason for being unhappy and how long ago you bought it.



Useful organisations

Age UK

Age UK is the new force combining Age Concern and Help the Aged. We provide advice and information for people in later life through our Age UK Advice line, publications and online.

Age UK Advice: 0800 169 65 65
www.ageuk.org.uk

In Wales, contact

Age Cymru: 0800 169 65 65
www.agecymru.org.uk

In Northern Ireland, contact

Age NI: 0808 808 7575
www.ageni.org

In Scotland, contact

Age Scotland: 0845 125 9732
www.agescotland.org.uk

Advertising Standards Authority (ASA)

The UK's independent regulator of advertising across all media, including TV, internet, sales promotions and direct marketing.

Tel: 020 7492 2222
www.asa.org.uk

British Retail Consortium

The trade association for the UK retail industry.

Tel: 020 7854 8900
www.brc.org.uk

Citizens Advice Bureau (CAB)

National network of free advice centres. For details of your local CAB call 020 7833 2181 (this number gives local contact details only, not advice).

www.citizensadvice.org.uk (for local CAB details in England and Wales)

www.cas.org.uk (for local CAB details in Scotland)

www.adviceguide.org.uk (for online information)

Consumer Council for Water

Non-departmental public body that represents the interests of water consumers across England and Wales.

Tel: 0845 039 2837

www.ccwater.org.uk

Consumer Direct

Provides advice before you buy and the information you need to resolve your consumer issues after you have made a purchase.

Tel: 08454 04 05 06 (England and Scotland)

Tel: 08454 04 05 05 (Wales)

www.consumerdirect.gov.uk

Consumer Focus

Champions consumer interests and provides information on the website.

Tel: 020 7799 7900

www.consumerfocus.org.uk

Consumer Line

Consumer information for Northern Ireland.

Tel: 0300 123 6262

www.consumerline.org

Direct Marketing Association

Trade association for the direct marketing industry.

Tel: 020 7291 3300

www.dma.org.uk

Direct Selling Association

Information and advice for direct selling in the UK.

Tel: 01604 625 700

www.dsa.org.uk

Directgov

The official government website, providing information on public services such as benefits, jobs, the environment, pension and health services.

www.direct.gov.uk

In Northern Ireland, visit NI Direct at www.nidirect.gov.uk

E-consumer website

Portal allowing consumers to report complaints about online and related transactions with foreign companies.

www.econsumer.gov

Energy Ombudsman Service

Service set up to sort out disagreements between gas and electricity companies (energy companies) and their customers.

Tel: 01925 530 263

www.energy-ombudsman.org.uk

Financial Ombudsman Service

Settles individual complaints between consumers and businesses providing financial services.

Tel: 0800 0 234 567

www.financial-ombudsman.org.uk

Law Society of England and Wales

Helps you find a solicitor in your area.

Tel: 020 7242 1222

www.lawsociety.org.uk

Law Society of Northern Ireland

Tel: 028 9023 1614

www.lawsoc-ni.org

Law Society of Scotland

Tel: 0131 226 7411

www.lawscot.org.uk

Ofcom

Communications industry regulator offering free information and advice.

Tel: 020 7981 3040

www.ofcom.org.uk

Office of Fair Trading

Enforces consumer protection law and competition law, reviews proposed mergers and conducts market studies.

Tel: 08454 04 05 06

www.oft.gov.uk

In Northern Ireland, contact the Department of Consumer Affairs: www.detini.gov.uk/deti-consumer-index.htm

Ofwat (Office of Water Services)

Regulator of the water industry in England and Wales.

Tel: 0121 644 7500

www.ofwat.gov.uk

In Scotland, contact Water Industry Commission for Scotland (WICS)

Tel: 01786 430 200

www.watercommission.co.uk

Otelo (Office of the Telecommunications Ombudsman)

Sorts out disagreements between public communications providers and consumers using their services.

Tel: 0845 050 1614

www.otelo.org.uk

PayPal

Secure online payment service that allows you to pay or get paid quickly and easily without sharing any of your financial information.

www.paypal.co.uk

PhonepayPlus

Organisation that regulates phone-paid services in the UK.

Tel: 020 7940 7474

www.phonepayplus.org.uk

Small Claims Court

Low-cost way to sue for small amounts if you have been unable to resolve your complaint any other way.

In England and Wales, visit www.hmcourts-service.gov.uk (you can start claims for a small amount of money online at www.moneyclaim.gov.uk)

In Scotland, visit www.scotcourts.gov.uk

In Northern Ireland, visit www.courtsni.gov.uk

Telephone Preference Service

Official central opt-out register on which you can record your preference not to receive unsolicited sales or marketing calls from British companies.

Tel: 0845 070 0707
www.tpsonline.org.uk

Trading Standards Institute

Investigates complaints about goods and services as well as providing information and advice.

Tel: 08454 04 05 06
www.tradingstandards.gov.uk

In Northern Ireland, contact Consumer Line

Tel: 0300 123 6262
www.consumerline.org

Waterwatch Scotland

National complaints handling body for all water customers and the consumer representative body for the water industry in Scotland.

Tel: 0845 850 3344
www.waterwatchscotland.org

Can you help Age UK?

Please complete the donation form below with a gift of whatever you can afford and return to: Age UK, FREEPOST LON13041, PO Box 203, London N1 9BR. Alternatively, you can phone 0800 169 80 80 or visit www.ageuk.org.uk/donate. If you prefer, you can donate directly to one of our national or local partners. Thank you.

Personal details

Title:	Initials:	Surname:
Address:		
Postcode:		
Tel:	Email:	

By providing your email address and/or mobile number you are agreeing to us contacting you in these ways. You may contact us at any time to unsubscribe from our communications.

Your gift

I would like to make a gift of: £

I enclose a cheque/postal order made payable to Age UK

Card payment

I wish to pay by (please tick) MasterCard Visa CAF CharityCard
 Maestro American Express

(Maestro only)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Signature X
Expiry date	<input type="text"/>	/	<input type="text"/>	Issue no. (Maestro only)	<input type="text"/>	

Gift Aid declaration

(please tick) Yes, I want Age UK and its partner organisations* to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as gift aid donations. I confirm I pay an amount of income tax and/or capital gains tax at least equal to the tax that the charity will reclaim on my donations in the tax year. Date: ___/___/___ (please complete). *Age Cymru, Age Scotland and Age NI



We will use the information you have supplied to communicate with you in line with Data Protection guidelines. Age UK (registered charity no 1128267) comprises the Charity, its group of companies and national partners (Age Cymru, Age Scotland and Age NI). If you would prefer not to hear from them or carefully selected third parties, let us know by phoning 0800 107 8977.

Take time to consider whether the extended guarantee or warranty that you are offered is value for money. It could be more expensive than what you would otherwise pay for repair costs.



What should I do now?

For more information on the issues covered in this guide, or to order any of our publications, please call Age UK Advice free on **0800 169 65 65** or visit **www.ageuk.org.uk/moneymatters**

Our publications are also available in large print and audio formats.

The following Age UK information guides may be useful:

- *Help with legal advice*
- *Avoiding scams*
- *Internet security*

The Age UK Group offers a wide range of products and services specially designed for people in later life. For more information, please call **0800 169 18 19**.

If contact details for your local Age UK/Age Concern* are not in the box below, call Age UK Advice free on **0800 169 65 65**.



*Many of our local partners will remain Age Concern for a while yet.

Age UK is a charitable company limited by guarantee and registered in England (registered charity number 1128267 and registered company number 6825798). The registered address is 207-221 Pentonville Road, London N1 9UZ. Age Concern England (registered charity number 261794) and Help the Aged (registered charity number 272786), and their trading and other associated companies merged on 1 April 2009. Together they have formed the Age UK Group, dedicated to improving the lives of people in later life. The three national Age Concerns in Scotland, Northern Ireland and Wales have also merged with Help the Aged in these nations to form three registered charities: Age Scotland, Age NI and Age Cymru. ID8836 03/11