DRAFT STATUTORY INSTRUMENTS

2008 No.

The Consumer Protection from Unfair Trading Regulations 2008

PART 2

PROHIBITIONS

Misleading omissions

- **6.**—(1) A commercial practice is a misleading omission if, in its factual context, taking account of the matters in paragraph (2)—
 - (a) the commercial practice omits material information,
 - (b) the commercial practice hides material information,
 - (c) the commercial practice provides material information in a manner which is unclear, unintelligible, ambiguous or untimely, or
 - (d) the commercial practice fails to identify its commercial intent, unless this is already apparent from the context,

and as a result it causes or is likely to cause the average consumer to take a transactional decision he would not have taken otherwise.

- (2) The matters referred to in paragraph (1) are—
 - (a) all the features and circumstances of the commercial practice;
 - (b) the limitations of the medium used to communicate the commercial practice (including limitations of space or time); and
 - (c) where the medium used to communicate the commercial practice imposes limitations of space or time, any measures taken by the trader to make the information available to consumers by other means.
- (3) In paragraph (1) "material information" means—
 - (a) the information which the average consumer needs, according to the context, to take an informed transactional decision; and
 - (b) any information requirement which applies in relation to a commercial communication as a result of a Community obligation.
- (4) Where a commercial practice is an invitation to purchase, the following information will be material if not already apparent from the context in addition to any other information which is material information under paragraph (3)—
 - (a) the main characteristics of the product, to the extent appropriate to the medium by which the invitation to purchase is communicated and the product;
 - (b) the identity of the trader, such as his trading name, and the identity of any other trader on whose behalf the trader is acting;

- (c) the geographical address of the trader and the geographical address of any other trader on whose behalf the trader is acting;
- (d) either—
 - (i) the price, including any taxes; or
 - (ii) where the nature of the product is such that the price cannot reasonably be calculated in advance, the manner in which the price is calculated;
- (e) where appropriate, either—
 - (i) all additional freight, delivery or postal charges; or
 - (ii) where such charges cannot reasonably be calculated in advance, the fact that such charges may be payable;
- (f) the following matters where they depart from the requirements of professional diligence—
 - (i) arrangements for payment,
 - (ii) arrangements for delivery,
 - (iii) arrangements for performance,
 - (iv) complaint handling policy;
- (g) for products and transactions involving a right of withdrawal or cancellation, the existence of such a right.