



National Unit specification: general information

Unit title: Consumer Protection Legislation in Scotland: An Introduction (SCQF level 6)

Unit code: FN50 12

Superclass: EC

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Summary

This Unit is an introduction to the current statutory provisions relating to consumer protection and appropriate remedies. In this Unit candidates will explore the protections afforded to consumers in relation to buying goods, harmful products and consumer credit agreements.

This Unit is suitable for candidates who are undertaking the study of this subject for the first time and who wish to develop a basic understanding of consumer protection legislation. Candidates completing this Unit may be able to progress to HN Units in Legal Services, or to further study in a range of subject areas including Business and Retail.

Outcomes

- 1 Explain the current statutory protection afforded to consumers when buying goods.
- 2 Explain the current principal protections afforded to consumers against harmful products under current consumer legislation.
- 3 Explain the current protection afforded to consumers by consumer credit legislation.

Recommended entry

While entry is at the discretion of the centre, candidates would normally be expected to have attained one of the following or equivalent:

- ◆ Communication (Intermediate 2)
- ◆ Standard Grade English at Credit level

National Unit specification: general information (cont)

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Credit points and level

1 National Unit credit at SCQF level 6: (6 SCQF credit points at SCQF level 6*)

*SCQF points are used to allocate credit in qualifications in the Scottish Credit and Qualifications Framework (SCQF). Each qualification in the Framework is allocated a number of SCQF points at a SCQF level. There are 12 SCQF levels, ranging from Access 1 to Doctorates.

Core Skills

Achievement of this Unit gives automatic certification of the following:

Complete Core Skill None

Core Skill component Critical Thinking @ SCQF level 4

There are also opportunities to develop aspects of Core Skills which are highlighted in the Support Notes of this Unit Specification.

National Unit specification: statement of standards

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Acceptable performance in this Unit will be the satisfactory achievement of the standards set out in this part of the Unit specification. All sections of the statement of standards are mandatory and cannot be altered without reference to SQA.

Outcome 1

Explain the current statutory protection afforded to consumers when buying goods.

Performance Criteria

- (a) Provide a valid definition of a 'consumer contract'.
- (b) Explain what is meant by the term 'goods' under current consumer legislation.
- (c) Explain what is meant by the 'implied terms' as referred to under current legislation.
- (d) Describe the remedies available to consumers.

Outcome 2

Explain the current principal protections afforded to consumers against harmful products under current consumer legislation.

Performance Criteria

- (a) Identify and describe statutory provisions for product safety and liability in respect of a consumer.
- (b) Explain the remedies available to a consumer for harm occasioned by faulty goods.
- (c) Explain the defence available to a producer or manufacturer for harm occasioned by faulty goods.

Outcome 3

Explain the current protection afforded to consumers by consumer credit legislation.

Performance Criteria

- (a) Explain the licensing regulations which apply to credit providers and agencies.
- (b) Define consumer credit agreements under current consumer credit legislation.
- (c) Explain the rules in respect of advertising, canvassing, executing and ending a consumer credit agreement.

National Unit specification: statement of standards (cont)

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Evidence Requirements for this Unit

Written and/or oral recorded evidence produced under controlled open book conditions is required to demonstrate that the candidates have achieved all of the Outcomes and Performance Criteria.

Outcome 1

- ◆ Provide one valid definition of what a consumer contract is.
- ◆ Provide a correct explanation of the term 'goods'.
- ◆ Explain and give two examples of 'implied terms' under current legislation.
- ◆ Provide two practical examples of remedies available to consumers.

Outcome 2

- ◆ Explain, by providing two practical examples, the statutory provisions regarding product safety and liability in respect of a consumer.
- ◆ Identify and describe, by providing two practical examples of each, remedies available to a consumer and defences available to a producer or manufacturer for harm occasioned by faulty goods.

Outcome 3

- ◆ Correctly explain three key elements relating to the licensing regulations of credit providers and agencies.
- ◆ Correctly define the meaning of the term 'Consumer Credit Agreement'.
- ◆ Correctly explain three key elements of the current legislation in respect of advertising, canvassing, executing and ending a consumer credit agreement.

Note — evidence can be holistic or Outcome by Outcome.

National Unit specification: support notes

Unit title: Consumer Protection Legislation in Scotland: An Introduction (SCQF level 6)

This part of the Unit specification is offered as guidance. The support notes are not mandatory.

While the exact time allocated to this Unit is at the discretion of the centre, the notional design length is 40 hours.

Guidance on the content and context for this Unit

This Unit is an introduction to consumer protection legislation and only areas of legislation current at time of delivery should be covered. For this reason, specific pieces of legislation are not itemised in these support notes.

The main areas to be covered are:

- ◆ definition of a consumer contract
- ◆ definition of goods.
- ◆ implied terms in contract of sale of goods
- ◆ consumer protection legislation: re faulty goods
- ◆ consumer remedies
- ◆ producers'/manufacturers' defences in relation to faulty goods
- ◆ consumer credit legislation

Practical illustrations of consumer protection and controls are essential and examples of reported cases should be used where possible.

Guidance on learning and teaching approaches for this Unit

A range of learning and teaching approaches can be adopted including:

- ◆ visiting guest speakers, eg from Trading Standards
- ◆ class discussion — candidates may be able to provide examples from their own experience, eg in relation to consumer rights, faulty goods etc, as well as a result of independent or group research
- ◆ working in small groups on case studies
- ◆ using the internet as a research tool
- ◆ working individually or in groups to carry out any research, develop their knowledge and enhance their understanding (self-directed learning)

Candidates should be encouraged to work either independently or in groups to carry out research on the various topics covered by this Unit.

Candidates should be encouraged to gather and collate materials directly relevant to the content of the Unit, principally media and newspaper reports covering problems relating to consumer protection.

National Unit specification: support notes (cont)

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Guidance on approaches to assessment for this Unit

The following approaches to assessment are suggested for each Outcome:

Outcome 1

It is suggested that this could be an open book case study with extended response questions.

Outcome 2

It is suggested that this Outcome could also be an open book case study with extended response questions. Alternatively, there could be one case study combining Outcomes 1 and 2.

Outcome 3

It is suggested that this Outcome be an open book case study with extended response questions.

Opportunities for the use of e-assessment

E-assessment may be appropriate for some assessments in this Unit. By e-assessment we mean assessment which is supported by Information and Communication Technology (ICT), such as e-testing or the use of e-portfolios or e-checklists. Centres which wish to use e-assessment must ensure that the national standard is applied to all candidate evidence and that conditions of assessment as specified in the Evidence Requirements are met, regardless of the mode of gathering evidence. Further advice is available in *SQA Guidelines on Online Assessment for Further Education (AA1641, March 2003)*, *SQA Guidelines on e-assessment for Schools (BD2625, June 2005)*.

Opportunities for developing Core Skills

In this Unit candidates will explore, explain and describe the current statutory provisions relating to consumer protection and appropriate remedies.

Candidates will:

- ◆ define and explain terms relating to consumer protection
- ◆ identify and explain aspects of current legislation
- ◆ research and select appropriate practical examples of legal remedies available to consumers and defences available to producers/manufacturers
- ◆ explore and explain rules relating to consumer credit agreements

In this way, candidates will develop aspects of the Core Skills of *Communication* and *Problem Solving* through completion of the Outcomes and Evidence Requirements.

National Unit specification: support notes (cont)

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In addition, whilst completing this Unit, candidates may develop aspects of the following Core Skills where specific learning and teaching approaches are adopted:

- ◆ *Information and Communication Technology* — through undertaking internet research which may be required in this Unit, the *Accessing Information* component of the *Information and Communication Technology* Core Skills could be developed
- ◆ Where any group research work is undertaken, then the candidate could also develop the *Working Co-operatively with Others* component of *Working with Others*

This Unit has the Critical Thinking component of Problem Solving embedded in it. This means that when candidates achieve the Unit, their Core Skills profile will also be updated to show they have achieved Critical Thinking at SCQF level 4.

Disabled candidates and/or those with additional support needs

The additional support needs of individual candidates should be taken into account when planning learning experiences, selecting assessment instruments, or considering whether any reasonable adjustments may be required. Further advice can be found on our website www.sqa.org.uk/assessmentarrangements

History of changes to Unit

Version	Description of change	Date
02	Core Skills Component Critical Thinking at SCQF level 4 embedded.	26/03/2012

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