Your Consumer Rights

If you have a problem with something that you buy or pay for there are laws that can protect you. There are also several organisations that can give you information and advice to help you.

Your legal rights

Your chances of getting a shop, tradesperson or other service provider to deal with your problem properly are much better if you know your legal rights.

See our article on **where to get legal advice** for more information.

Problems with products

If you have a problem with a product, you should first complain to:

- the place where you bought it from; or
- the manufacturer, if it is still under guarantee.

They may offer to give you a refund, fix it for free, or replace it without an argument. You should be clear which one of these options you want them to do.

There are several laws that you can quote when **making a complaint**. The most important is the Consumer Rights Act 2015.

In summary, this law says that goods must:

- fit the description given to them;
- be of satisfactory quality;
- be fit for their purpose;
- match any sample you were shown; and
- come with adequate installation or self-assembly instructions (if needed).

It is the responsibility of the shop or company that sold the goods to you (the retailer) to keep this law . This includes:

- market stalls;
- mail-order companies; and
- websites.

You have the same rights to a refund, replacement or repair with items that you buy in a sale, as you do with non-sale items. However, if the goods were reduced because of a fault that should have been obvious to you in the shop, or was pointed out to you, you won't have these rights.

Problems with services

If you have a problem with a service, you should first complain to the service provider or company involved. It is best to put your complaint in writing and to be clear about what you want them to do about it.

Examples of complaints you might have include:

- work that has not been done properly or left unfinished
- inconvenience caused during the service
- poor quality work
- work that was not completed on time

If someone supplies you with a service, you have rights under the Supply of Goods and Services Act 1982, which has been strengthened by the Sale and Supply of Goods Act 1994.

In summary, this law says that a service provider must:

- carry out the service with reasonable skill and care;
- complete it within a reasonable time;
- make a reasonable charge for the service; and
- use materials which are of satisfactory quality and fit for the purpose.

Protection for credit card purchases

Section 75? of the Consumer Credit Act means your credit card must protect anything you buy for more than £100 for free, so if there's a problem or the company ceases trading, you can still get your money back. Section 75 doesn't apply to debit cards, or purchases on either debit or credit cards that are under £100.

For purchases under £100 there is a scheme known as Chargeback, which is part of banks' and card companies' internal rules and not a legal requirement. Chargeback also gives you a chance of getting your money back from your bank if you bought faulty goods, a service wasn't provided, or the company you bought something from went bust and your goods weren't delivered.

Organisations that can help you

Citizens Advice Newcastle (CAN) offer free information and advice to help you with your legal, financial and consumer problems. They can do this face-to-face at drop-in sessions and also by telephone and email.

Citizens Advice is an online advice service where you can read numerous consumer fact sheets, amongst other things.

Trading Standards – Newcastle City Council cannot help with individual consumer problems, however, they do investigate:

- short weights or measures;
- goods that don't fit their description;
- misleading prices or overcharging;
- credit agreements or advertising;
- unsafe goods; and
- under age sales.

Resolver is a free website that helps you make complaints online. The website will take you through the complaints process step by step, explain your rights to you and help you write an email of complaint.

Which? Consumer Advice website provides advice on Understanding Consumer Regulations.

Newcastle University Students' Union (NUSU) Student Advice Centre help Newcastle University students and prospective students with consumer, finance and housing advice.

Last updated: September 30, 2026

Useful Organisations

Citizens Advice Newcastle (CAN)

Email: citycab@newcastlecab.org.uk

Website: http://citizensadvice-newcastle.org.uk

Telephone: 0808 223 1133

Address: 4th Floor, City Library, NE1 8AX

Trading Standards – Newcastle City Council

Email: tradingstandards@newcastle.gov.uk

Website: https://www.newcastle.gov.uk/tradingstandards

Address: Newcastle Civic Centre, NE1 8QH

Citizens Advice

Website: www.adviceguide.org.uk

Telephone: 0808 223 1133

Address: Citizens Advice, EC1A 4HD

Trading Standards Institute

Website: http://www.tradingstandards.uk/advice/index.cfm

Telephone: 03444 111 444

Ombudsman Association

Email: secretary@ombudsmanassociation.org

Website: www.ombudsmanassociation.org

Address: Leonard House, BR1 1RJ

Resolver

Website: http://www.resolver.co.uk/

Which? Consumer Rights

Email: support@which.co.uk

Website: http://www.which.co.uk/consumer-rights

Telephone: 020 7770 7000

Address: 3 Capital Quarter , CF10 4BZ

Citizens Advice Northumberland

Website: https://www.citizensadvicenorthumberland.org.uk/

Telephone: 0800 144 8848

Address: Post Office Chambers, NE63 8RH

Newcastle University Student Union – Support and Advice Hub

Email: student-advice-centre@ncl.ac.uk

Website: www.nusu.co.uk/sac

Telephone: 0191 239 3900

Address: Newcastle University Students' Union (NUSU), NE1 8QB

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