

Which? Response To Citizens Advice Consumer Research On PPI And Cold Calling

Thursday 29 August, 2013

Responding to Citizens Advice's Payment Protection Insurance and cold calling consumer survey, Richard Lloyd, executive director at Which? said:

"The Government must give regulators more powers to crack down on unscrupulous claims firms who are contacting consumers without permission and exploiting people who can claim compensation for free themselves for mis-sold Payment Protection Insurance (PPI).

"Consumers can register their frustration with nuisance calls by using our new complaints tool which will send a clear message that more needs to be done to stop this menace."

- Ends -

Notes to Editors:

1. Use our [free online tool](#) to put in your claim for a PPI refund.
2. More than 84,000 people have pledged their support for our Calling Time on nuisance calls and texts campaign - consumers can show their support by visiting: www.which.co.uk/callingtime
3. The new Which? online complaints tool directs consumers to the relevant regulator's complaint form in a matter of seconds, making it easier to register their frustration with nuisance calls and texts.
4. Previous Which? research found more than eight in ten (85%) people received an unsolicited call in one month, of these a staggering one in 10 (8%) people received 50 unwanted calls or more. Six in 10 (62%) people received calls about Payment Protection Insurance and half (48%) from accident claim companies. Populus, on behalf of Which?, interviewed a representative sample of 2,070 UK adults between 19th and 21st April 2013, of these 1,827 had a landline. Data were weighted to be demographically representative of all UK adults. Populus is a member of the British Polling Council and abides by its rules.
5. The Government should make changes to the way consumers' data is used by introducing:
An expiry date when a person consents to being contacted by selected third parties.
An obligation on businesses to be able to prove to the Information Commissioner (ICO) that a person gave consent to being contacted.
The rules to be extended to include firms selling on personal data, not just those that conduct direct marketing.
6. The Government must crack down on CMCs by introducing a ban on upfront fees and requiring CMCs to publish online all of their terms and conditions, fees and charges. We want to see CMCs forced to undertake more rigorous checks to ensure the leads they are buying are above board, and they should be more accountable if unscrupulous marketing practices are undertaken by companies they buy leads from.

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