



# Your consumer guide

The British Healthcare Trades Association (BHTA) ensures those who need healthcare and assistive technology products and services can have peace of mind that they are buying from a reputable company, and are protected in the event of a dispute.



## Why buy from a BHTA member?

When searching for the right healthcare and assistive technology product or service, it is important you find a provider that puts your needs first. By choosing a BHTA company, you can rest assured that you will be treated fairly, and will have somewhere to turn if the worst should happen.

The right product or service can transform your, a friend's, or family member's, life. It can enable the user to regain their mobility, independence, freedom and confidence. However, it can be difficult to know which company to trust to help you with such an important buying decision.

By choosing to work with an accredited BHTA member company, you can be sure to receive expert advice and customer service. Our members voluntarily commit to abide by our Code of Practice, which is approved by the Chartered Trading Standards Institute. This means they have to provide a level of service above and beyond that of their legal obligations.

### What to expect from a BHTA member

By choosing to buy from one of our accredited members, you can expect to work with a company that is ethical, trustworthy and has your best interests at heart.

In particular, you can:

- Always expect to be treated with respect, compassion and dignity from our members
- Always expect our members to be fully compliant with all relevant legislation
- Always expect accurate and clear advice, guidance and information from our members, as well as fair comparisons
- Always expect to only be recommended and supplied products and services that meet a genuine need
- Always expect a full assessment where your ability, well-being, environment, and activities may have an effect on the safe use and suitability of a product
- Always expect a high standard of after-sales service from our members and to ensure a prompt and adequate service and repair policy



## How the Code protects you

Our **Code of Practice** was created to help protect you, the consumer. Our members provide you peace of mind by pledging to adhere to the strict rules of our Code of Practice.

By choosing a BHTA member, you can be confident that the advice given, products bought, and services provided will have your best interests at heart.

### What does committing to the Code mean?

Our Code is at the heart of our association, developed to give you confidence that the companies you buy from are ethical and trustworthy.

Importantly, being a member of the BHTA is not mandatory; it is a commitment that companies who believe in going above and beyond make for their customers.

### How does the Code protect you?

Our Code sets out a comprehensive set of rules and requirements that our members must follow when interacting with you.

In particular, our Code provides you:

- Reassurance that our members' behaviour, customer service, approach to sales, and terms and conditions relating to refunds are being checked
- Peace of mind that our members commit to putting the needs of their customers' first, with requirements to provide product assessments and high-quality aftersales service
- Support in the event of a dispute arising, with independent arbitration available at no cost to you
- Certainty that you can trust in the advice, information, products and services that our members provide to you

### Endorsed by the Chartered Trading Standards Institute

The BHTA Code of Practice is the first in the healthcare industry to have been approved by the Chartered Trading Standards Institute (CTSI) Consumer Codes Approval Scheme (CCAS).

To achieve approval, our Code clearly demonstrated that we are dedicated to the reduction of consumer detriment and improving service standards.





## How we support you

We understand just how important healthcare and assistive technology services and equipment are to you. This is why it is essential you can find a company that you can trust.

The British Healthcare Trades Association (BHTA) represents over 400+ companies who put their customers' needs first by committing to our Code of Practice – a comprehensive set of rules and measures developed to give consumers confidence.

Using a BHTA member also ensures you are not alone in the event of a dispute, that you cannot resolve, arising. We are able to step in to help find amicable resolutions when disagreements occur, taking an impartial stance and holding members to account, at no cost to you.

### Look for the logo

How can you make sure the company is a member of the BHTA? Our members proudly display the BHTA logo on their shop fronts, websites, literature, vehicles and advertisements.

Our logo is a badge of trust which only our members can use, showcasing their dedication to providing exceptional customer service.



### We can also protect you from underhand selling practices

Unfortunately, there are some unsavoury selling tactics still in use today which can catch even the best of us out. Ensure you do not fall prey to any of these inappropriate practices by buying from our members.

Six examples of common high-pressure selling / mis-selling tactics that we protect you against:

- A salesperson stays an unreasonably long time in your home
- A salesperson suggests a high initial price, followed by the offer of a discount (often followed by a telephone call to the 'manager')
- A discount is given on the condition that you agree to the sale that day
- A salesperson withholds price information until the end of the sales discussion/visit
- There is alleged limited availability of a product
- A misrepresentation of the product, price or contract

Working with our members means you can expect to never have these tactics used against you. In the unlikely event you believe an accredited member has used any of the above, you can report them to us and we have the power to hold the member to account.



## How we investigate complaints

If you choose to raise a formal complaint with the BHTA, our expert team will determine whether the complaint is valid. In particular, we will consider:

- If the member has infringed your legal rights
- If the member has been guilty of maladministration (including inefficiency or undue delay) in a way that has resulted in you losing money or suffering inconvenience
- If the member has not complied with our Code of Practice

Once we have confirmed that the complaint is valid, we'll begin to get to the bottom of what has happened.

To do this, we:

- Ask for your side of the story in full, including documentation, email correspondences, letters, telephone records, and more
- Ask for the member company's side of the story within seven working days, including as much evidence as possible
- We evaluate both sides in detail, searching for evidence where breaches of our Code of Practice, or of the law, have occurred
- We attempt to settle the dispute by proposing a solution following the findings of our investigation

### Giving you confidence

When you turn to us, you can rest assured that you will be treated fairly.

You can be confident that:

- We never charge consumers for our services
  - Our complaints conciliation services are free to you
- We are always impartial – We treat all parties equally and handle all complaints objectively, ensuring all parties can be confident they have been treated fairly
- We have robust processes in place that are audited by the Chartered Trading Standards institute (CTSI) – Our Code and operations have to meet the stringent restrictions set out in the CTSI's Consumer Code Approval Scheme (CCAS)



# Making a complaint about a BHTA member

We know how distressing it can be when a dispute arises between you and a company. In the rare event that a dispute does occur with a Code-accredited member of the BHTA, we are able to assist you in reaching an amicable outcome.

There are five steps to raise a complaint against a BHTA member:

## Step 1: Give the company a chance to put things right

Before we can start any investigation, you must give the business an opportunity to resolve your complaint first.

Raise your complaint directly with the company to explain why you are dissatisfied with the product or service they provided to give them an opportunity to put things right.

In these instances, we would encourage you to:

- Telephone the company from straight away, and see if your problem can be sorted out
- Keep a note of when you rang and who you spoke to
- Ask them what their complaints procedure is and go through that process
- Follow up in writing, keeping a copy of your letter(s)/ email(s) and their replies

If, after 12 weeks at most, your complaint has not been resolved to your satisfaction, you should proceed to Step 2.

## Step 2: Make sure the business is a BHTA member

Verify that the business you have a dispute with is signed up to our Code of Practice on our website [bhta.com/bhta\\_members](https://bhta.com/bhta_members)

If the company is not a member of the BHTA, we will be unable to assist. Citizens Advice may be able to assist in these instances, with more information available on their website ([www.adviceguide.org.uk](https://www.adviceguide.org.uk))

## Step 3: Check that your complaint falls within our remit

Check to ensure that your complaint is within our remit to investigate.

Ensure your complaint:

- Has gone through the company's complaints process and reached stalemate
- Is against a company that is a Code member of the BHTA
- Is not currently, nor has been, dealt with by a court, an alternative dispute resolution provider, or similar body
- Does not relate to a point in time prior to the company becoming a Code member of the BHTA (ask the company when they became a member or call BHTA to confirm)



#### Step 4: Get in contact with our Complaints team

If your complaint is eligible, contact the BHTA by email or post to take the matter further.

In order to investigate your complaint, you **must write**, rather than ring\*.

Gather copies of all emails, paperwork, letters, records of telephone calls etc. as part of your case.

\*You can always call or email our expert team if you require advice or guidance, however, we cannot initiate a formal investigation until we receive your complaint in writing.

##### Submit complaint by email

Email [complaints@bhta.com](mailto:complaints@bhta.com) to raise a complaint about a BHTA member

##### Submit complaint by post

Send a letter to BHTA Office, 404 Tower Bridge Business Centre, 46-48 East Smithfield, London, E1W 1AW

#### Step 5: Reach an agreement

After you have formally submitted your written complaint to us, we will launch our investigation.

In particular, we will:

- Send you a copy of our Code of Practice
- Request to see all of your documentation
- Ask the company to report within seven working days, giving as much evidence as possible
- Look for evidence of any breaches of our Code of Practice

Importantly, you will not be charged a fee at any stage of the process – this is free for all consumers. Once we have obtained all the facts, we will attempt to settle the dispute by advising an agreement between you and the company within 90 days.

#### Pursue other options

If you are not satisfied with our proposed agreement, you have two options available to take the complaint further:

- We can refer the case to the Independent Arbitrator
- You can take up your own independent court action

Where referral to the Independent Arbitrator is chosen, we will pass all the evidence gathered, including copies of all correspondence between the parties and BHTA, to the Independent Arbitrator within five working days. At this point, both you and the company may make direct representation of further evidence to the Arbitrator.

**Important to note: You do not have to accept the decision of the Independent Arbitrator, and still have the route of court proceedings available. However, if the Independent Arbitrator against the company, the decision is binding.**



## Further information

For more information on how the BHTA protects you as a consumer, visit [www.bhta.com](http://www.bhta.com).

If you have any queries on the BHTA or anything in this guide, please call us on 020 7702 2141.



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The BHTA is a trade association with members in healthcare and assistive technology, all of whom commit to the BHTA Code of Practice, the only one in this industry to be approved by The Chartered Trading Standards Institute. BHTA member companies operate to higher standards of customer protection than the law requires.