

# NEWS RELEASE

FOR IMMEDIATE RELEASE  
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## NEW ADVICE GUIDE EXPLAINS CREDIT CARD RIGHTS

The UK Cards Association has published a new plain English advice guide giving Britain's 30 million credit card holders clear information about their rights when using their card.

'Credit cards – your rights, a consumer guide' is being sent to every Citizens Advice Bureau in the country during May and is also available to download from [www.theukcardsassociation.org.uk](http://www.theukcardsassociation.org.uk)

Credit card holders benefit from a range of protection that shoppers using either cash or cheques miss out on. For example, Section 75 of the Consumer Credit Act 1974 gives unique legal protection if a credit card is used to buy something costing between £100 and £30,000.

'Credit cards – your rights, a consumer guide' sets out:

- your rights if you don't get what you paid for or it turns out to be faulty;
- if your credit card details are used by a fraudster;
- if changes are made to your account;
- if you need information from your card company;
- if you are in financial difficulties; and
- if you need to complain.

The advice guide follows a package of measures agreed by industry to help consumers manage their personal finances. These include:

- provision of an Annual Credit Card Statement, to help consumers see at a glance how they have used their card, as well as fees and costs incurred;
- agreement to no longer impose debit card charges for purchasing currency or travellers' cheques in the UK;
- the improvement of summary box information on foreign transaction fees, helping consumers to compare products against their own needs;
- provision of better breakdowns of travel money charges on current account and credit card statements; and
- best practice guidelines published on the role of card providers in the cancellation of recurring transactions.

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Craig Jones, Spokesperson for The UK Cards Association said:

*“Credit cards offer a greater level of protection to consumers than payment by cash or cheques – meaning that purchases can be made with much greater confidence. To make sure that consumers know exactly what they are entitled to, we’re pleased to publish this new advice guide, which sets out people’s rights when shopping with a card. This sets out the full range of measures agreed by industry to better empower consumers when it comes to managing their finances”.*

#### **ENDS**

For further information contact The UK Cards Association press office on 020 3217 8441/ 8234 or [press@ukcards.org.uk](mailto:press@ukcards.org.uk).

#### **Notes to editors**

‘Credit cards - your rights, a consumer guide’ is available to download as a pdf from The UK Cards Association website:

[http://www.theukcardsassociation.org.uk/wm\\_documents/creditcard\\_yourrights\\_a\\_consumer\\_guide%281%29.pdf](http://www.theukcardsassociation.org.uk/wm_documents/creditcard_yourrights_a_consumer_guide%281%29.pdf)

The clarity of ‘Credit cards – your rights, a consumer guide’ has been approved by the Plain English Campaign’s Crystal Mark. Copies of the guide are being sent to advisors in every Citizens Advice Bureau in the country this month. Further copies can be ordered directly from The UK Cards Association.

The UK Cards Association is the leading trade association for the card payments industry in the UK. With a membership that includes all major credit, debit and charge card issuers, and card payment acquirers, the Association contributes to the development of legislative and regulatory frameworks; develops industry best practice; safeguards the integrity of card payments by tackling card fraud; develops industry standards; and co-ordinates other industry-wide initiatives across matters relating to both card payments and the provision of credit.

[www.theukcardsassociation.org.uk](http://www.theukcardsassociation.org.uk)

For further information on tracking fraud, please visit

<http://www.financialfraudaction.org.uk>