

Title	Demonstrate knowledge of consumer problems and ways to resolve them		
Level	3	Credits	3

Purpose	People credited with this unit standard are able to: identify consumer problems and related legal rights and obligations; and describe ways of resolving consumer problems.
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Classification	Core Generic > Social and Cooperative Skills
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Available grade	Achieved
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Guidance Information

- 1 Definition
Trader may mean a goods trader or a service provider.
- 2 The following legislation and subsequent amendments provide reference, where needed, for this unit standard:
Consumer Guarantees Act 1993
Fair Trading Act 1986
Credit Contracts and Consumer Finance Act 2003.
- 3 While credit for this unit standard indicates basic knowledge in this area, the following unit standards indicate related knowledge and skills:
Unit 7127, *Make an informed choice in deciding on a major goods or service purchase*;
Unit 8555, *Describe the objectives and evaluate the application of consumer law*.

Outcomes and performance criteria

Outcome 1

Identify consumer problems and related legal rights and obligations.

Performance criteria

- 1.1 Consumer problems are identified in relation to goods and service purchases.

Range two problems in relation to goods purchased;
two problems in relation to a service purchased.

1.2 Legal rights and obligations of consumers and traders are identified in relation to the problems identified in performance criterion 1.1, in accordance with legislation.

Range Fair Trading Act – one right for the consumer and one obligation for the trader and/or advertiser;
Consumer Guarantees Act – one right and one obligation each for consumer and trader.

1.3 Legal rights and obligations of consumers and traders are identified in relation to a contract problem.

Range Credit Contracts and Consumer Finance Act 2003 – one right and one obligation each for consumer and trader in relation to the problem.

Outcome 2

Describe ways of resolving consumer problems.

Performance criteria

2.1 Agencies that provide advice and/or assistance with consumer problems are described.

Range one community-based agency, two agencies established by statute.

2.2 The stages of resolving a consumer problem are described in accordance with legal rights and responsibilities of the trader and consumer.

2.3 The role of the Disputes Tribunal is described in terms of the resolution of disputes between consumers and traders.

Replacement information	This unit standard replaced unit standard 546.
Planned review date	31 December 2027

Status information and last date for assessment for superseded versions

Process	Version	Date	Last Date for Assessment
Registration	1	24 March 1998	1 December 2013
Revision	2	10 March 2005	1 December 2013
Review	3	16 July 2010	1 December 2013
Revision	4	15 March 2012	31 December 2019
Rollover	5	18 June 2015	31 December 2019
Review	6	25 January 2018	31 December 2025
Review	7	2 March 2023	N/A
Revision	8	28 August 2025	N/A

Consent and Moderation Requirements (CMR) reference

0113

This CMR can be accessed at [Search Framework](#).

Comments on this unit standard

Please contact NZQA National Qualifications Services nqs@nzqa.govt.nz if you wish to suggest changes to the content of this unit standard.