

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 – for the purposes of this unit standard this term 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 more advanced knowledge and skills:
Unit 7127, *Exercise informed choice in deciding on a major goods or service purchase*;
Unit 8555, *Describe the objectives and 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 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 two contract problems.

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

Outcome 2

Describe ways of resolving consumer problems.

Performance criteria

2.1 Agencies that provide advice and/or assistance with consumer problems are identified by name and location, and the types of problems they deal with and services they provide 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.

Range stages – clarify the problem in relation to legal rights and responsibilities, make a complaint directly to the trader, use a legal remedy;
legal remedy may involve use of the Disputes Tribunal or may involve another body that has appropriate statutory powers.

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

Replacement information	This unit standard replaced unit standard 546.
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Planned review date	31 December 2022
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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	N/A

Consent and Moderation Requirements (CMR) reference

0113

This CMR can be accessed at <http://www.nzqa.govt.nz/framework/search/index.do>.

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.