



CPB

Consumer Protection Bureau

Empowering Consumers, Nurturing Fairness

July 2026

NEWSFLASH

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We Do Not Just Advise Consumers

We Stand Beside Consumers and Act on Their Behalf

From high-street purchases to complex service complaints, we help consumers across every sector.

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Professional Consumer Assistance Without Financial Barriers



Dear CPB Supporters, Ambassadors, Well-wishers and the Consumer Community at Large, Today marks one of the most important milestones in the history of the Consumer Protection Bureau.

Since our inception, we have believed that every consumer deserves access to professional assistance, fair representation and practical support when things go wrong. Yet we also recognised that, for some people, the cost of obtaining that assistance could itself become a barrier to justice.

I am therefore delighted to announce that, through the *CPB Consumer Access Initiative*, we have removed financial barriers to accessing our core consumer assistance service. No consumer should be denied professional support simply because they cannot afford to pay for it.

When consumers come to CPB, they receive far more than information or signposting. They receive professional, independent assistance from experienced consumer specialists. Where appropriate, we engage directly with traders, businesses, service providers and organisations on their behalf, working constructively to resolve disputes and secure fair outcomes. Our objective is not simply to advise consumers what they could do, but to help them achieve practical solutions wherever possible.

This approach is now reflected in five strategic pillars that define our work:

1. **Professional Consumer Assistance:** providing independent, professional guidance tailored to each consumer's circumstances.
2. **Consumer Representation:** engaging directly with businesses and organisations on behalf of consumers to help resolve disputes.
3. **Complaint Resolution:** pursuing practical, fair and evidence-based solutions through dialogue, negotiation and appropriate referral.
4. **Universal Access:** ensuring that financial circumstances are no longer a barrier to receiving professional consumer assistance.

5. **International Reach:** supporting consumers in both domestic and cross-border disputes while continuing to strengthen our international partnerships.

These principles distinguish CPB as an organisation that does more than provide advice. We work alongside consumers throughout their journey, offering practical support, constructive engagement and independent representation whenever appropriate.

None of this would be possible without the dedication of our Board, staff, volunteers, ambassadors, partners and supporters, whose commitment continues to strengthen our ability to serve consumers both in the United Kingdom and internationally. I extend my sincere gratitude to each of them.

As we enter this new chapter, our mission remains unchanged: to promote fairness, accountability and confidence in the marketplace while ensuring that every consumer has access to the support they need when they need it most.

Thank you for your continued trust and support. Together, we will continue Standing Beside Consumers.

Yousouf Jhugroo

Founder and Executive Chairman

Consumer Protection Bureau (CPB)



A New Direction for the Consumer Protection Bureau

The Consumer Protection Bureau has embarked on a new chapter in its development.

For many consumers, the cost of obtaining professional assistance has been a significant obstacle to pursuing legitimate complaints and resolving disputes. Through the CPB Consumer Access Initiative, we have removed those financial barriers so that every consumer can access independent, professional support regardless of their financial circumstances.

This development reflects more than a change in funding. It represents a renewed commitment to ensuring that consumer protection is practical, accessible and focused on achieving fair outcomes.

CPB's Work is Now Guided By Five Strategic Principles.

Professional Consumer Assistance

We provide independent, professional consumer assistance delivered by experienced specialists committed to helping consumers understand their rights and resolve disputes effectively.

Consumer Representation

Where appropriate, we engage directly with traders, service providers and organisations on behalf of consumers, working constructively to achieve fair and reasonable outcomes.

Complaint Resolution

We seek practical resolution through dialogue, negotiation, evidence-based advocacy and, where necessary, referral to appropriate regulatory or legal mechanisms.

Universal Access

Through the CPB Consumer Access Initiative, access to professional consumer assistance is no longer determined by a consumer's ability to pay.

International Reach

CPB assists consumers in the United Kingdom and internationally, particularly where disputes involve cross-border transactions, while continuing to strengthen partnerships with organisations around the world.

Together, these principles define the future direction of the Consumer Protection Bureau and reaffirm our commitment to helping consumers obtain professional support, practical solutions and fair treatment whenever they need it.

Protecting Consumers Through Practical Action

CPB continues to assist consumers across a wide range of disputes involving retailers, contractors, online services and product suppliers. The following matters represent a selection of cases currently under active investigation.

Refund Dispute : Mattress Return

A consumer contacted CPB after purchasing a mattress that proved unsuitable and was returned in accordance with the retailer's returns policy. Although the retailer confirmed receipt of the returned mattress and advised that only a collection fee would be deducted, the consumer alleges that no refund has been received despite repeated requests.

CPB has reviewed the available evidence and is engaging directly with the retailer to clarify the basis for the continued delay. We are seeking a clear explanation, supporting documentation where appropriate, and a fair resolution to the consumer's refund dispute through constructive engagement.

Home Improvement Dispute

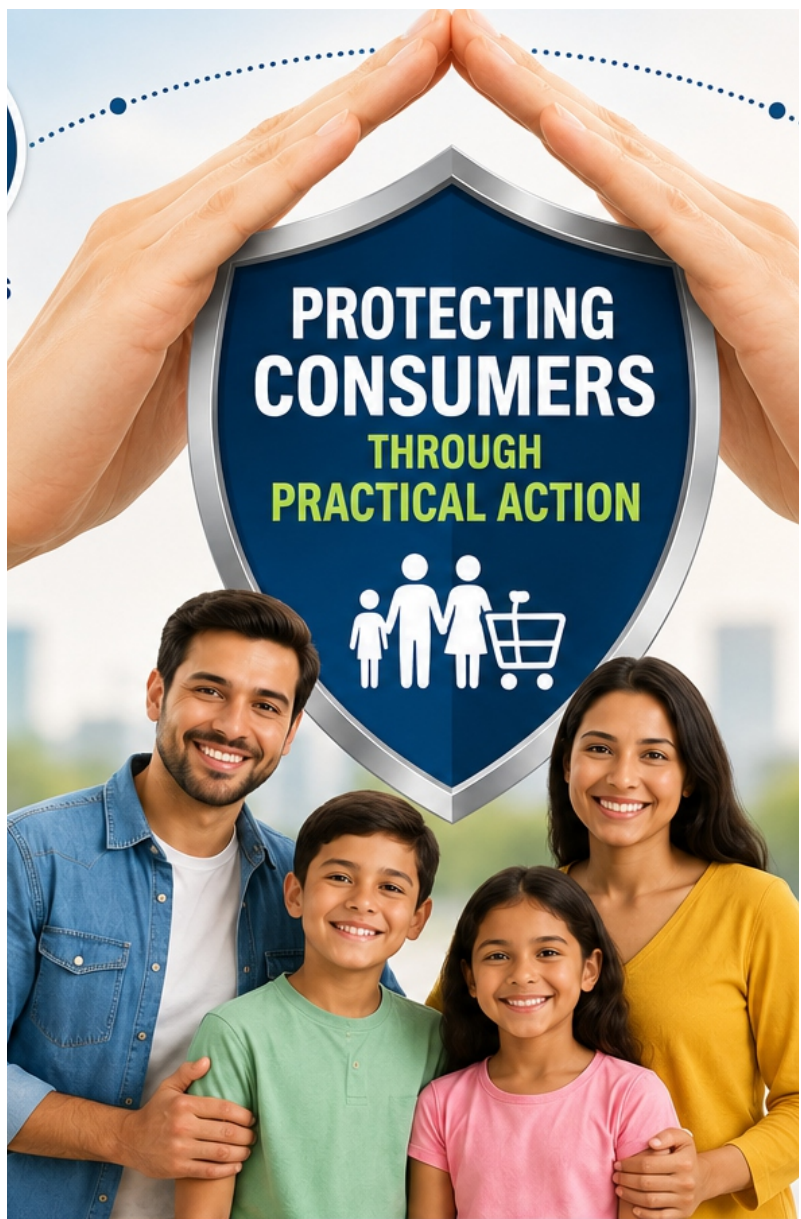
CPB is assisting a consumer who paid a contractor to carry out kitchen installation and associated property improvement works. The consumer alleges that the work was left incomplete, significant defects remain outstanding, and concerns have been raised regarding the quality of workmanship despite substantial payments having already been made.

CPB is reviewing the evidence provided, including photographs and correspondence, and has formally contacted the contractor to seek their response. We are working to establish the facts, encourage constructive dialogue, and pursue a practical and fair outcome for the consumer.

Bespoke Eyewear Order Dispute

CPB is assisting a consumer who paid £550 for a bespoke spectacles frame after being assured it would be completed and dispatched within a few weeks. Several months later, the order remains undelivered despite repeated attempts by the consumer to obtain an update from the business.

CPB has commenced formal engagement with the business, reviewed the available evidence, and requested a substantive response regarding the outstanding order. We will continue pursuing the matter with the aim of securing a fair resolution for the consumer as promptly as possible.



CPB continues to support consumers across a broad range of disputes involving retailers, service providers, contractors and online businesses.

The examples above illustrate the diversity of matters currently receiving our attention.



Driving Positive Change

#FOSFailings Financial Ombudsman Service Reform

CPB continues to intensify its campaign advocating greater openness, oversight and reform within the Financial Ombudsman Service. Research and evidence gathering remain ongoing.

Fair Terms for Fair Travel Public Transport Rights Campaign

Work has continued on CPB's campaign promoting fairness, clarity and stronger consumer rights across public transport and travel services.



Consumer Alerts Consumer Awareness Campaigns

Throughout June, CPB expanded its public awareness activity through consumer alerts covering online scams, misleading subscription practices and emerging risks affecting consumers in digital marketplaces.

Strengthening Partnerships for Consumer Protection



During the past month, the Consumer Protection Bureau has continued to expand its engagement with government bodies, regulators, elected representatives and international organisations to promote stronger consumer protection and encourage constructive dialogue on issues affecting consumers.

In the United Kingdom, CPB has maintained contact with Members of Parliament, government departments and regulatory bodies on matters including consumer rights, complaints handling, market fairness and regulatory oversight. These engagements aim to ensure that consumers' experiences and concerns contribute meaningfully to policy discussions and service improvement.

Internationally, CPB has continued developing partnerships with organisations and public authorities in several countries. Discussions have progressed on initiatives to strengthen cross-border consumer protection, facilitate the exchange of knowledge and good practice, and promote cooperation in addressing consumer issues that increasingly extend beyond national boundaries.

A significant area of progress has been CPB's growing dialogue with institutions in the Democratic Republic of the Congo, where preparations continue towards a formal cooperation agreement to support consumer protection initiatives and institutional capacity building. The Bureau has also received increasing enquiries from consumers overseas seeking guidance on disputes involving UK businesses as well as multinational companies operating across different jurisdictions.

These developments reinforce CPB's vision of becoming a recognised centre of expertise that supports consumers, encourages responsible business practices and promotes collaboration between organisations working to improve consumer protection both in the United Kingdom and internationally.

Online Task Scams Continue to Target Consumers



Online task scams typically begin with an unsolicited message offering consumers the opportunity to earn easy money by completing simple online activities, such as liking videos, rating products or completing small digital tasks.

Small initial payments are often made to gain the consumer's trust before they are encouraged to deposit their own money to unlock higher-value tasks and greater rewards.

During June, CPB received information concerning a number of consumers who reported being drawn into these schemes. After making increasingly larger payments, they found that withdrawals were blocked and were told that further deposits were required to recover their funds. In many cases, the promised earnings never materialised, leaving consumers facing significant financial losses.

These scams are carefully designed to appear legitimate and often use professional-looking messaging, fake account balances and high-pressure tactics to persuade consumers to continue making payments. Once substantial sums have been transferred, communication frequently stops or additional payments are demanded under various pretexts.

CPB encourages consumers to exercise caution whenever they are approached with offers of guaranteed online earnings or investment-style task schemes. Anyone who believes they have been targeted should retain all communications and payment records and seek advice as soon as possible. Early reporting may improve the prospects of recovering losses and help prevent others from becoming victims.

CPB in Numbers

Activity Summary

A snapshot of CPB's work during the period covered by this edition.

250+**Consumers assisted**

Advice, case assessment and formal complaint handling for consumers across a wide range of disputes.

200+**Complex matters reviewed**

Consumer matters assessed in detail across multiple sectors, including retail, home improvement and online services..

70+**Active investigations**

Formal interventions and active investigations currently underway on behalf of consumers.

35**Stakeholder engagements**

Engagements with businesses, public authorities and stakeholder organisations on consumer protection matters.

4**International cooperation initiatives**

Cross-border consumer protection, education and best-practice exchange initiatives progressing internationally.



Property Damage Dispute Successfully Resolved

Resolved

Compensation Recovered Following CPB Intervention

A consumer contacted CPB after suffering property damage during telecommunications installation works. Despite reporting the damage to the company, the consumer remained out of pocket after the cost of remedial repairs was not recovered.

After reviewing the evidence provided, CPB engaged directly with the company on the consumer's behalf, presented the available documentation, and pursued the matter through constructive dialogue. As a result of CPB's intervention, the company agreed to reimburse the consumer for the cost of the remedial repairs, bringing the matter to a successful conclusion.

This case demonstrates how early intervention, professional representation and constructive engagement can help consumers achieve fair and practical outcomes.

Looking Ahead

CPB Priorities: July 2026

During the coming weeks, CPB will continue to focus on:

- Expanding consumer awareness campaigns
- Developing the Consumer Sentinel Network
- Strengthening international partnerships
- Expanding CPB's Consumer Reach and Public Engagement
- Publishing further consumer guidance and research
- Supporting consumers affected by emerging online scams and unfair commercial practices

Every case we investigate represents an opportunity to improve standards, strengthen consumer confidence and encourage fairer business practices across the marketplace

Consumer Protection Bureau (CPB)

Need Help With a Consumer Issue?

- Faulty or defective goods
- Poor services or workmanship
- Refund and payment disputes
- Online shopping problems
- Misleading advertising or scams
- Unresolved consumer complaints

**CPB provides independent,
Professional consumer assistance
Now free for everyone.**

Get in Touch



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