CPB EUROPE
Consumer Protection Bureau
*Empowering Consumers, Nurturing Fairnes*

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NEWSFLASH
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# Consumer Protection Without Borders

## Cross-border consumer reality

## Inside Stories

EDITO

# Nail and Beauty Salons: Is It Time for Greater Protection?


**Yousouf Jhugroo**
Founder and Executive Chairman

Nail bars and beauty treatments have become part of everyday life for millions of consumers. From manicures and artificial nails to eyebrow and eyelash treatments, the sector has grown rapidly, providing valuable services, employment and opportunities for many small businesses.

Most treatments take place without difficulty. But when something goes wrong, the consequences can be painful, costly and sometimes long-lasting.

As this edition demonstrates, the standards governing nail and beauty treatments differ considerably between countries. This makes the subject part of a wider question explored throughout NewsFlash: how can consumers be protected when products, services and business practices increasingly cross national borders?

## Are consumers sufficiently protected?

A consumer entering a salon will naturally assume that the person providing the treatment is properly trained, that the products being used are safe, appropriate hygiene standards are followed and adequate insurance is in place.

But how many consumers actually check and how easy is it for them to do so?
Knowing who is providing the treatment
Consumers should be able to understand the qualifications, training and experience of the person carrying out a treatment, particularly where chemicals, adhesives, dyes or other products are being applied close to the skin, eyes or nails.

There are many skilled and responsible practitioners. The issue is whether consumers can easily distinguish between a properly trained and insured professional and someone offering similar treatments without equivalent safeguards.

> “*Good beauty should never come at the expense of good consumer protection.*”

Safety should come before treatment
Good consumer protection begins before treatment takes place. Hygiene, infection control, product safety, allergy and sensitivity checks, informed consent and proper treatment records are important safeguards for both consumers and responsible practitioners.

If a consumer suffers an injury or adverse reaction, is there a clear complaints procedure? Are adequate treatment records available? If something goes wrong, can the consumer identify who is responsible, whether appropriate insurance is in place and how redress may be obtained?

Are adequate treatment records available? Can the consumer identify who is responsible?
And, ultimately, is there an effective route to redress?

These questions are particularly important where services are provided from residential premises or through informal arrangements where consumers may have limited information about the person or business providing the treatment.

Protecting consumers and responsible businesses

This is not an attack on the nail and beauty industry. Responsible practitioners also benefit from clear and effective consumer safeguards. Businesses investing in proper training, hygiene, insurance and safe products should not have to compete with operators who cut corners.

The question CPB is asking is therefore straightforward: do current arrangements provide consumers and responsible practitioners with the protection they deserve?

## We want to hear from you

CPB would like to hear from consumers, practitioners, trainers, insurers and industry bodies.

Have you experienced a problem following a treatment? Do you believe standards should be strengthened? Or do you believe existing safeguards already work effectively?

Whatever your perspective, CPB wants to hear the evidence.

Consumer protection improves when we ask questions, compare international experience and listen to consumers and responsible practitioners.

Good beauty should never come at the expense of good consumer protection.



**Published by Consumer Protection Bureau (CPB)**
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CONSUMER PROTECTION WITHOUT BORDERS

# When Consumer Problems Cross Borders

**Buying, investing and doing business internationally has never been easier. Resolving a problem when something goes wrong can be considerably more difficult.**

Consumers today routinely purchase goods from overseas sellers, book international services online, invest in property abroad and transfer money across borders. Unfortunately, fraudsters and dishonest operators have also taken advantage of this increasingly connected marketplace.

A consumer can be approached in one country, make a payment to another and discover that the people or businesses involved are operating somewhere else entirely.

When that happens, knowing where to turn can become part of the problem.

## Building an international consumer protection network

CPB believes that effective cross-border consumer protection requires cooperation across borders.

We are therefore actively developing an international network of trusted professional contacts, consumer organisations and specialist service providers who may be able to assist when consumer disputes extend beyond the United Kingdom.

Our approach includes developing relationships with government agencies, regulators, consumer protection bodies, civil-society organisations and appropriate professional specialists in different jurisdictions.

The objective is practical: where possible, to help identify appropriate routes for information, intervention, referral or redress when a consumer problem crosses national boundaries.

CPB cannot resolve every international dispute. Our objective is to help consumers examine the evidence, identify the relevant jurisdiction and, where possible, find an appropriate route to intervention, referral or redress.

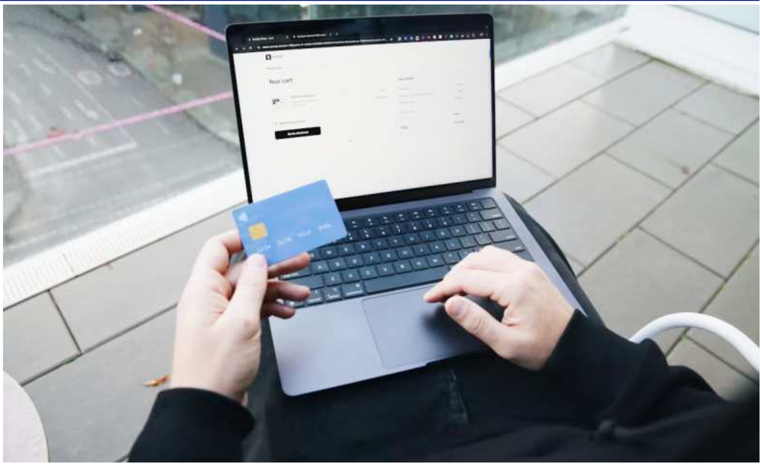
## Scammers operate across borders too

The same technology that allows legitimate businesses to reach consumers around the world also allows scammers to operate internationally.

Websites can appear professional. Companies may claim to operate from prestigious addresses. Communications can arrive through email, social media or messaging platforms.

Money can be transferred internationally within seconds.

Cross-border complaints are rarely straightforward. The consumer, business, payment account and regulatory authority may all be located in different jurisdictions.



Establishing who is responsible and which organisation can act may therefore require cooperation across borders.

transfer substantial sums overseas;
invest in unfamiliar international schemes or property;
pay into accounts held in another jurisdiction;
act quickly because an opportunity is supposedly limited;
rely upon credentials or addresses they have not independently verified; or
make further payments to recover money already lost.

**BEFORE TRANSFERRING SIGNIFICANT SUMS INTERNATIONALLY**

Before transferring significant sums internationally, consumers should independently check who they are dealing with, where the business is actually established, who regulates it and what realistic route to redress exists if something goes wrong.

## Working across government and civil society

Consumer protection does not belong to one organisation or one country.

CPB's international approach is based on cooperation. We seek to work constructively with government and regulatory authorities while also developing relationships with consumer organisations, civil-society bodies and professionals who share an interest in protecting consumers and improving access to redress.

Our developing international relationships are intended to strengthen the exchange of information, professional knowledge and practical assistance where appropriate.

**Tell us what happened**

CPB wants to hear from consumers who have experienced problems involving overseas purchases, investments, property transactions, financial transfers or other cross-border services.

Your experience may not be unique.

An individual complaint can sometimes provide the first indication of a much wider problem.

> “Scammers increasingly operate without borders. Consumer protection must learn to do the same.”

CONSUMER PROTECTION WITHOUT BORDERS (Continued from page 3)

# Cross-Border Transactions: Check Before You Pay

**Buying goods, investing, booking services and transferring money internationally has become part of everyday consumer life.**

But when a transaction crosses borders, resolving a problem can become much more complicated. The business may be registered in one country, operate from another and ask for payment to an account somewhere else entirely.

A few checks before paying can make an important difference.

## BEFORE YOU PAY

### Check who you are dealing with

Do not rely solely on a professional-looking website, social media profile or prestigious business address.

Try to establish: the full legal name of the business; where the business is actually registered and operating; whether the people you are dealing with can be identified; whether the business claims to be regulated or authorised; and whether those claims can be independently verified.

For substantial transactions, particularly investments or property purchases, independent checks become even more important.

## KNOW WHERE YOUR MONEY IS GOING

Before making a bank transfer, ask whether the account details make sense.

Is the account held in the name of the business you are dealing with? Is the bank account in the same country as the business? If not, has a credible explanation been provided?

A request to send money to an apparently unrelated individual, company or jurisdiction should prompt further questions before payment is made.

## KEEP THE EVIDENCE

Documents that seem unimportant today may become essential if something goes wrong tomorrow. Keep copies of: Contracts and agreements Including terms and conditions and anything you were asked to sign.

Advertisements and representations Save webpages, brochures, investment material and important claims made before you paid. Communications Retain emails, letters, text messages and relevant messaging-app conversations.

Payment records Keep invoices, receipts, bank-transfer confirmations and account details supplied to you.

A complete documentary trail can help establish what was promised, what was paid and who was involved.

**Contracts and agreements**
**Advertisements and representations**
**Communications**
**Payment records**

## DID YOU KNOW?

**"A UK web address does not necessarily mean that the business is established in the UK."**

## THREE QUESTIONS BEFORE SENDING MONEY OVERSEAS

**WHO?** Who exactly are you dealing with?

**WHERE?** Where are the business and your money actually going?

**HOW?** How would you seek redress if something went wrong?

## IF SOMETHING GOES WRONG

Act promptly. Contact the business in writing and clearly explain the problem and the outcome you are seeking.
If money has been transferred and you suspect fraud or serious wrongdoing, contact your bank or payment provider promptly.

Preserve all correspondence and payment information. Avoid deleting messages simply because the transaction has ended. Where appropriate, identify the regulator, enforcement authority, consumer organisation or professional body that may be able to assist.

**Be cautious of anyone asking for more money to recover funds you have already lost.**

## HOW CPB CAN HELP

CPB is developing its international network of consumer organisations, regulatory contacts, civil-society partners and professional specialists.

Where a consumer problem crosses national boundaries, our objective is to help examine the available evidence and, where possible, identify appropriate routes for information, intervention, referral or redress.

No organisation can resolve every international consumer dispute. But knowing where to turn can be an important first step.

If your complaint involves an overseas business, investment, property transaction or payment, send CPB the agreement, payment records and relevant correspondence. We will examine the available information and consider whether an appropriate intervention, referral or regulatory route can be identified.

# BEHIND THE NAIL POLISH

## How Safe Is the Global Nail Salon?

**From London to Paris, Singapore, South Africa and Dubai, NEWSFLASH looks at how countries are protecting consumers in the rapidly growing nail and beauty industry.**


Walk down almost any high street in London, Paris, Singapore or Dubai and the nail salon has become a familiar part of everyday life.

What was once regarded as an occasional beauty treatment has developed into a substantial international industry. Manicures, acrylic nails, gels, extensions and increasingly sophisticated nail treatments are readily available from major beauty centres and high-street salons to small businesses operating from residential premises.

But behind the colour, fashion and convenience lies an important consumer-protection question:

NewsFlash examined official guidance and regulatory approaches in several jurisdictions to understand how consumers and responsible practitioners are being protected.

The answer depends very much on where the consumer happens to be.

> “Who is making sure the treatment is safe?”

### UNITED KINGDOM - A PATCHWORK OF PROTECTION

Britain does not presently operate one national licensing system requiring every nail technician to demonstrate a recognised qualification before providing ordinary nail services.

That does not mean the sector is unregulated.

Health and safety legislation applies to nail salons and employers must control exposure to potentially harmful substances. The Health and Safety Executive specifically warns about acrylic chemicals, nail dust and fumes, which can contribute to dermatitis, respiratory problems, headaches and other health effects.

Ventilation and extraction are therefore not cosmetic extras. They can be important workplace and consumer safeguards.

Local regulation can go further.
In much of Greater London, manicure is included within the special-treatment licensing regime.
Local authorities can impose conditions and inspect premises.

Some councils also specify qualifications they will accept from practitioners.

The result, however, is a system in which the protection available to a consumer may vary according to location.

That raises an obvious question: should a consumer's expectation of competence and hygiene depend on their postcode?

> Should a consumer’s expectation of competence and hygiene depend on their postcode?

 (Continued from Page 5)

# FRANCE - QUALIFICATION, BUT WITH AN INTERESTING DIVIDE

France provides an illuminating comparison.

French rules treat many beauty treatments as professional aesthetic services requiring appropriate qualifications.

But there is an important distinction in nail services.

A person without the recognised aesthetic qualification may apply false nails. However, if that treatment involves carrying out a manicure on the client's natural nails beforehand, the manicure itself falls within the activity reserved for a qualified beauty professional.

It is a striking example of how regulation can distinguish between treatments that consumers may regard as part of the same appointment.

From 1 September 2025, TPO has been prohibited in cosmetic products across the European Union following its classification as toxic to reproduction. This change illustrates how product regulation can directly affect salon practices and consumer safety.

For salons, suppliers and consumers, product safety is therefore becoming as important as practitioner competence.

# SINGAPORE - FOCUSING ON CHEMICAL RISK

Singapore has taken a particularly practical approach to chemical exposure.

Its authorities have issued dedicated guidance to nail salons explaining that polishes, glues and removers can expose workers and customers to volatile organic compounds and other potentially harmful chemicals.

Nail-care products fall within Singapore's cosmetic-product safety regime. Salons are advised to check that products have been properly notified, comply with restrictions on ingredients and carry appropriate labelling.

The guidance also addresses ventilation, local extraction, protective equipment, spills and safe storage.

> *"What is in the bottle matters as much as what happens at the manicure table."*

# SOUTH AFRICA - HYGIENE AND INSPECTION

South Africa's environmental-health standards place significant emphasis on the physical conditions inside beauty salons.

They cover cleanliness of premises, waste management, protective clothing, disinfection of instruments and sterilisation of equipment that comes into contact with blood.

Environmental-health standards also envisage inspections of beauty salons.

At local level, controls can become stronger still. Some municipal by-laws expressly include manicures, pedicures, nail technology, artificial nails and extensions within the definition of beauty or cosmetology services and require operators to obtain permits and health certification.

> *"Someone has checked the premises."*

**SPECIAL REPORT** (Continued from Page 6)

## DUBAI - SALON STANDARDS AS PUBLIC HEALTH

Dubai Municipality has developed detailed health and safety guidance for beauty centres, salons and barber shops.

The emphasis extends beyond appearance and customer service to hygiene, premises standards and safe operating practices.

Dubai's approach is significant because it treats salon standards as part of a wider public-health and service-quality framework.

In an industry where treatments can involve chemicals, close skin contact and reusable instruments, that connection between beauty and public health is increasingly difficult to ignore.

## WHERE REGULATION IS STILL DEVELOPING

Not every jurisdiction has reached the same point.

In Mauritius, for example, the Ombudsman's 2024 annual report recorded concerns about potentially invasive treatments being offered by beauty salons and raised questions with health authorities about the adequacy of regulation, qualifications, health, safety and sanitation.

The case involved procedures extending beyond ordinary nail treatment, but the underlying policy question is familiar:

> *"Where does beauty treatment end and regulated health intervention begin?"*

## DIFFERENT COUNTRIES - THE SAME CONSUMER QUESTIONS

The international picture shows there is no single model. Some jurisdictions concentrate on qualifications. Others emphasise premises licensing, hygiene, chemical safety, product regulation or local authority inspection.

But the consumer questions remain remarkably similar.

- Who is carrying out the treatment?
- Are they properly trained?
- Are the products safe?
- Are reusable instruments properly disinfected?
- Is there adequate ventilation?
- Is the business insured?
- And if something goes wrong, who is responsible?

The popularity of nail and beauty treatments is unlikely to diminish. Nor should responsible businesses be burdened simply because their industry is growing.

**But growth brings responsibility.**

The challenge for policymakers is to ensure that regulation protects consumers without unnecessarily penalising the thousands of skilled and professional practitioners already providing safe services.

> *"What level of regulation gives consumers reasonable protection while allowing responsible businesses to flourish?"*

**International comparison at a glance**

| Jurisdiction | What we found | Editorial significance |
|---|---|---|
| UK | Health and safety/COSHH requirements; local licensing varies; London legislation expressly covers manicure | Protection is not uniform nationally. |
| France | Many aesthetic services require qualification; false-nail application alone is treated differently from manicure | Shows how qualification rules can distinguish between very similar-looking services. |
| European Union | TPO prohibited in cosmetics from 1 Sept 2025 | Strong example of product regulation directly affecting nail salons. |
| Singapore | Cosmetic-product controls plus nail-salon-specific chemical-safety guidance | Strong focus on products, fumes, ventilation and exposure. |
| Dubai/UAE | Municipal technical health and safety standards for beauty centres and salons | Treats salon quality and hygiene as a public-health matter. |
| Mauritius | Ombudsman has highlighted regulatory questions concerning more invasive treatments offered by salons | Excellent example of a jurisdiction actively confronting gaps in oversight. |
| South Africa | Environmental-health standards covering hygiene, disinfection, sterilisation and inspection. | Strong emphasis on premises hygiene and public-health protection. |

CPB believes consumers should be able to establish whether a practitioner is appropriately trained, insured and operating to proper hygiene and product-safety standards, regardless of where the treatment is provided.

Sources consulted: Official health, safety, cosmetic-product and professional guidance published by the relevant authorities in the United Kingdom, France, the European Union, Singapore, South Africa, Dubai and Mauritius

INTERNATIONAL COOPERATION IN ACTION

# COMCO Delegation Heads to London

## CPB to host Democratic Republic of Congo competition professionals for UK study mission

**The Consumer Protection Bureau will welcome a professional delegation from the Competition Commission of the Democratic Republic of Congo (COMCO) to the United Kingdom from 12 – 16 October 2026.**

The mission will mark the next stage in the professional relationship between CPB and COMCO, bringing together specialists working in competition policy, consumer protection and regulatory enforcement.

The three-member delegation will comprise:

The programme is intended to promote practical professional exchange and identify opportunities for future cooperation between UK and DRC institutions.


**DELEGATION**

**Mr Dolly Mwanza Kenga**

Deputy Coordinator for COMCO Economic Integration

**DELEGATION**

**Mr David Mavuma Ndona**

Adviser to the Minister of Economy for Competition

**DELEGATION**

**Mr Jean Jacques Kibwe Lusuna**

Competition Expert at COMCO

### FROM AGREEMENT TO ACTION

A central moment of the visit will be the planned formal ratification of the Memorandum of Understanding between CPB and COMCO.

The cooperation framework is intended to support professional exchange and future collaboration in areas including competition policy, consumer protection, regulatory enforcement, research, institutional development and public education.

But the mission is intended to go beyond formalities.

CPB is facilitating opportunities for the visiting delegation to engage with leading UK institutions and exchange professional experience on the practical challenges facing competition and consumer protection authorities.

Discussions are being developed with the international functions of the Competition and Markets Authority (CMA) and the Financial Conduct Authority (FCA) as part of the professional programme.

The mission will also provide an opportunity to explore how stronger relationships between institutions in different jurisdictions can contribute to better understanding of cross-border markets and emerging consumer risks.

## 12 - 16 OCTOBER 2026

**Three delegates. Five days. One professional mission.**

Competition • Consumer Protection • Regulatory Enforcement

NEWSFLASH EXCLUSIVE

# Proposed DRC Economy Minister Visit to the UK

## Proposed high-level visit could take UK–DRC cooperation to the next stage

**NewsFlash can reveal that plans are being developed for a future visit to the United Kingdom by the Democratic Republic of Congo's Minister of Economy.**

A future UK visit by the DRC Minister of Economy is under discussion and would follow the COMCO professional mission. The proposed visit would provide an opportunity for high-level dialogue on competition policy, consumer protection and regulatory cooperation.

It is envisaged that the programme would include an opportunity for the Minister to meet with his United Kingdom counterpart, alongside other appropriate high-level engagements.

If confirmed, the visit would represent a further step in strengthening professional and institutional dialogue between the Democratic Republic of Congo and the United Kingdom.

Further details, including the timing and programme of the visit, will be announced when arrangements are confirmed.

> FROM PROFESSIONAL EXCHANGE TO HIGH-LEVEL DIALOGUE
>
> *The October COMCO mission could mark the beginning of a wider programme of UK–DRC engagement.*

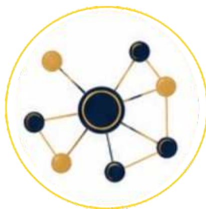
## BUILDING BRIDGES

CPB believes that international cooperation becomes meaningful when relationships lead to the exchange of knowledge, professional contacts and practical opportunities to work together.

The October mission is an important step in turning the CPB–COMCO relationship from an agreement on paper into cooperation in practice.

**AGREEMENT ON PAPER**

**DIALOGUE AND EXCHANGE**



**COOPERATION IN PRACTICE**

**Connecting professionals.**
**Building institutions.**
**Strengthening consumer protection across borders.**

# Strengthening CPB's European and International Voice

**Consumer problems increasingly cross national boundaries. Effective consumer protection therefore depends not only on strong organisations at home, but also on cooperation, information sharing and professional relationships across borders.**

During recent months, the Consumer Protection Bureau has continued expanding its engagement with organisations involved in consumer protection, competition, financial regulation and public-interest journalism.

The objective is clear: to build relationships that can strengthen CPB's ability to represent consumers, exchange knowledge and respond more effectively to emerging consumer issues.

> "Consumer problems cross borders. Consumer organisations must cooperate across them."

## Strengthening Europe's Consumer Voice - BEUC

CPB has applied to join BEUC - The European Consumer Organisation, which brings together consumer organisations from across Europe.

For CPB, participation in the wider European consumer movement would create opportunities for greater exchange of information, experience and policy thinking on issues affecting consumers across national boundaries.

It also reflects an important reality: many of the problems confronting UK consumers from digital markets and financial services to product safety and cross-border transactions are not confined to one country.

Consumer problems cross borders. Consumer organisations must be able to cooperate across them.

If accepted, membership would give CPB greater opportunities to contribute to European consumer-policy discussions and learn from the experience of established consumer organisations.

## Developing Public-Interest Journalism - IFJ

CPB has also submitted an application for Associate Membership of the International Federation of Journalists (IFJ).

The application forms part of CPB's continuing development of its investigative and public-interest work.

Consumer protection increasingly requires more than responding to individual complaints. It also requires the ability to investigate recurring problems, examine evidence, ask difficult questions and bring matters of legitimate public interest to wider attention.

If approved, IFJ membership would provide opportunities for professional development, international exchange and engagement with recognised principles of responsible and ethical journalism.

For CPB, investigative journalism is not separate from consumer protection. It is another means of giving consumers a voice.

CPB's application reflects the growing importance of evidence-based investigation and responsible public-interest reporting within its consumer-protection work.

INTERNATIONAL ENGAGEMENT AND COOPERATION *(Continued from page 10)*

## Developing Dialogue with UK Institutions

CPB is also developing professional engagement with the international functions of two of the United Kingdom's important regulatory and competition institutions, the Financial Conduct Authority (FCA) and the Competition and Markets Authority (CMA).

These developing contacts provide opportunities for professional dialogue and greater understanding of international approaches to financial regulation, competition and consumer protection.

They also complement CPB's growing relationships with overseas consumer protection and competition bodies.

## Government and Civil Society

CPB's approach to international engagement is deliberately broad. Effective consumer protection requires contributions from government, regulators, enforcement agencies, consumer organisations, civil society, journalists and appropriate professional specialists.
Each has a different role.

Bringing those perspectives together can improve understanding, encourage cooperation and help identify more effective responses when consumer problems extend beyond one organisation or jurisdiction.

CPB will continue developing relationships with organisations in the United Kingdom and internationally where there is a shared interest in fairness, accountability and stronger consumer protection.

**Connecting institutions. Sharing expertise. Strengthening consumer protection.**

# CPB'S EXPANDING NETWORK

**CONSUMER PROTECTION**
UK and international consumer organisations

**COMPETITION**
Professional and institutional engagement

**FINANCIAL REGULATION**
Developing international dialogue

**PUBLIC- INTEREST JOURNALISM**
Investigative and ethical reporting

**GOVERNMENT AND CIVIL SOCIETY**
Building relationships across sectors

CPB's objective is to connect consumers, regulators, professional specialists and civil-society organisations where a complaint or wider consumer issue requires expertise across more than one sector or jurisdiction.

CONSUMER ALERT

# Hiring a Vehicle? Check Before You Sign or Pay

**A recent complaint received by CPB concerning disputed vehicle-rental documents and an attempted £1,500 deposit charge has highlighted the importance of checking every document before payment is authorised.**

The consumer alleged that documents connected with the rental contained information and an electronic signature that the consumer did not recognise or authorise.

The complaint remains under review and the allegations have not been independently determined. However, the matter highlights the importance of checking every document connected with a vehicle rental, particularly where a large deposit or security payment may be charged.

## Consumers hiring a vehicle should:

- Read the complete rental agreement before accepting the vehicle.
- Confirm the deposit amount and the circumstances in which it may be charged.
- Request a copy of every document bearing an electronic or handwritten signature.
- Check that the personal, payment and vehicle information is correct.
- Photograph the vehicle at collection and return.
- Retain booking confirmations, inspection reports, receipts and correspondence.
- Challenge any document or signature that is not recognised.
- Contact the card provider immediately if an unauthorised charge is attempted or processed.
- Ask the rental company to explain any document or charge you do not understand before signing or accepting the vehicle.

Large deposits can carry significant risk.

Check everything.
Keep evidence.

Protect yourself.

## BEFORE YOU DRIVE AWAY

Check the contract. | Check the deposit. | Check the signature.

INSIDE CPB INVESTIGATIONS

# Behind the Casework: Investigations in Progress


### 1. Disputed Vehicle Rental Documents and £1,500 Deposit

On 4 August 2026, CPB received a complaint concerning a vehicle rental transaction and an attempted deposit charge of £1,500.

The consumer alleged that documents connected with the rental contained information and an electronic signature that they did not recognise or authorise.

The complaint raises questions about how rental documents are prepared, how electronic signatures are obtained and whether consumers are given a proper opportunity to check contractual information before a payment is attempted.

CPB is reviewing the available documents and supporting evidence. No conclusion has yet been reached.

**Status:**
Under Review

### 2. Missing Collectible Following an Early Delivery

A consumer reported paying £256 for a collectible item and arranging with the courier for delivery on 1 July, when somebody would be available at the property.

According to the complaint, the parcel was delivered one day earlier, when nobody was home, and was reportedly handed to another person. The parcel could not later be located, but the delivery was recorded as completed.

CPB is progressing the matter with the courier and seeking clarification concerning the agreed delivery instructions, the identity of the person who received the parcel and the available proof of delivery.

**Status:**
Clarification Requested

### 3. International Eyewear Order Remains Undelivered

An international consumer reported paying £550 for an eyewear frame that was never delivered.

The consumer provided CPB with proof of payment and correspondence from the business. The available communications reportedly included an explanation for the delay, but the consumer did not receive the product or a satisfactory resolution.

CPB reviewed the evidence, requested an updated position from the consumer and prepared formal correspondence to the business seeking an explanation, confirmation of the order status and proposals for resolving the complaint.

**Status:**
Formal Intervention Prepared


### 4. Property Maintenance Dispute Requires Independent Evidence

A consumer reported paying £4,571.69 for property maintenance work and later raised concerns about electrical defects, workmanship and responsibility for the condition of the property.

The business disputed aspects of the complaint and suggested that some electrical problems may have existed before its involvement. The parties have therefore provided different accounts of what happened.

CPB has identified the need for independent technical evidence. Correspondence has been prepared for an electrical contractor who inspected the property, seeking clarification about the defects observed, their likely age, their possible cause and any associated safety concerns.

**Status:**
Independent Evidence Requested

## INSIDE CPB INVESTIGATIONS

*(Continued from Page 13)*


### 5. £4,750 Equipment Deposit Dispute

A consumer reported paying a deposit of £4,750 for heavy equipment after completing an earlier successful transaction with the same supplier.

The consumer stated that delays were initially accepted because of the previous business relationship. However, communication reportedly became increasingly difficult, and the equipment was not supplied.

CPB is examining the transaction documents, payment evidence and communications between the parties. The purpose of the investigation is to establish what was agreed, what explanations were provided for the delay and what appropriate complaint or recovery routes may remain available.

**Status:** Transaction Evidence Under Review


### 6. £608 Appliance Order Not Delivered

A consumer reported paying £608 for an appliance that was not delivered.

The consumer stated that attempts to contact the business did not produce a meaningful response and that communications appeared to be handled through automated messages. Concerns were also raised about other consumers reporting similar experiences.

CPB is assessing the order confirmation, payment records and correspondence. The investigation will consider whether formal intervention with the business or referral through an appropriate payment, regulatory or enforcement route is required.

**Status:** Intervention Route Being Assessed


### 7. Complex Property Investment Disputes

CPB is assisting a consumer with several unresolved property-investment disputes involving different businesses, contracts, payments and potential routes to redress.

Because progressing every dispute simultaneously could make the case difficult to manage, CPB agreed that the most urgent property investment matter should be prioritised first.

CPB is organising contracts, payment evidence and correspondence, separating the allegations relating to each business and identifying the most appropriate complaint, regulatory or legal routes. The disputes remain unresolved, but the work has established a structured starting point for further intervention.

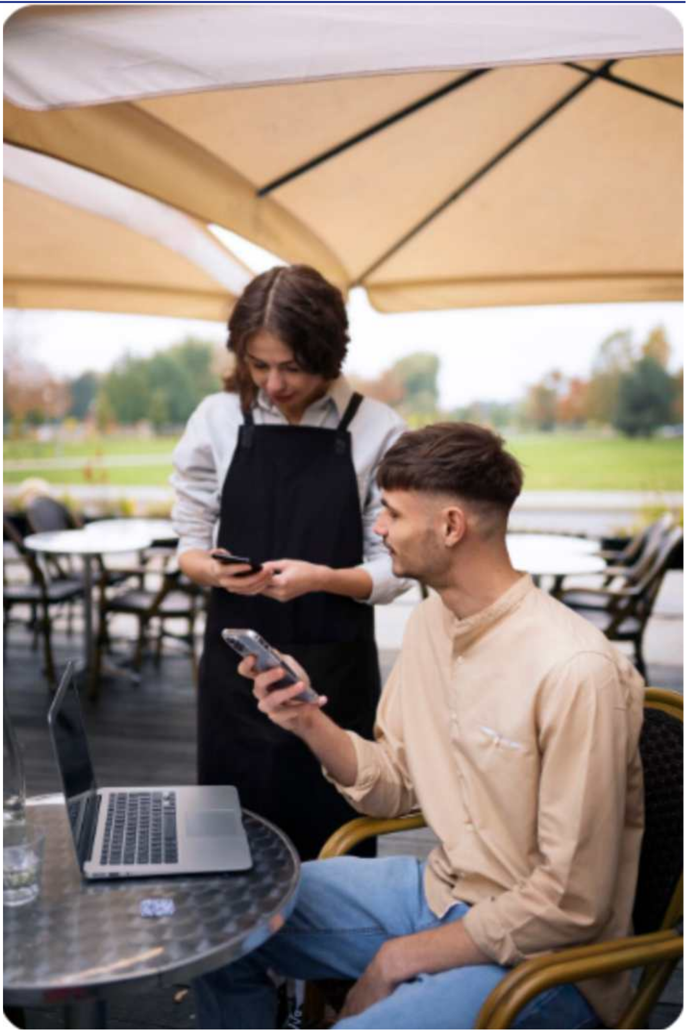
**Status:** Priority Case Review in Progress

**August casework**

During August, CPB progressed complaints involving disputed documents, undelivered goods, courier delivery, property maintenance, equipment supply and complex property investments. The cases demonstrate the importance of retaining contracts, payment records, advertisements and communications.

PUBLIC-INTEREST INVESTIGATION

# Where Does the Restaurant Service Charge Go?



**CPB is examining concerns about whether service charges collected from restaurant customers are being distributed fairly and transparently to staff**.

The investigation follows a complaint received in August concerning an East London restaurant. The consumer reported speaking with several members of staff during visits in April, May and August 2026. According to the complaint, staff indicated that they were not receiving money collected through the restaurant's service charge.

During the most recent visit, a service charge of £18.13 was added to a bill of approximately £145. After asking whether the service charge was distributed to employees, the consumer requested its removal and instead gave £20 directly to the staff.

The consumer said similar concerns had been raised during two earlier visits and reported that some employees appeared reluctant to discuss the matter because they feared consequences at work.

These accounts remain allegations and have not been established facts. CPB intends to examine the available receipts and other evidence and provide the business with a fair opportunity to explain its tipping and service-charge arrangements.

Since 1 October 2024, employers have been required to pass qualifying tips and service charges to workers without deductions, except in limited circumstances, and to distribute them fairly and transparently. Employers must also maintain a written tipping policy and appropriate records.

## CPB is seeking evidence concerning:

- Service charges collected but allegedly not distributed to staff.
- Differences between card payments, cash tips and mandatory or discretionary service charges.
- Whether customers are clearly informed how service charges are distributed.
- Whether workers can access the employer's written tipping policy.
- How service-charge payments are recorded and allocated.
- Delays in distributing tips and service charges.
- Workers who feel unable to raise concerns without fear of adverse treatment.
- Similar practices reported at other restaurant locations.

Restaurant workers, customers, employers, trade bodies and other interested parties are invited to provide relevant evidence. Information will be handled responsibly, and no allegation will be presented as established without appropriate examination.

## INVESTIGATION PRINCIPLE

A service charge paid for good service should reach the people who provided it.

CPB HIGHLIGHTS

# CPB AT A GLANCE

## Verified August organisational indicators

| Figure | Verified activity |
| --- | --- |
| 3 | Confirmed COMCO delegation members |
| 8 | United Kingdom organisations approached regarding the professional mission |
| 2 | International membership pathways: BEUC and IFJ |
| 1 | Executive Chairman’s editorial platform established |
| 4 | Editorial purposes: Raising Issues, Encouraging Debate, Seeking Evidence and Driving Improvement |
| 1 | Planned formal CPB and COMCO Memorandum of Understanding ratification |

**20,000+** website users

**1,200+** enquiries received

**90+** complex cases handled since 2023

**72%** recorded outcome rate

**These figures describe verified organisational activity**

LOOKING AHEAD

# Campaigns and Looking Ahead

CPB will continue developing its work in product safety, cross-border consumer protection, public-interest investigations and consumer-policy research.

Forthcoming priorities include the COMCO professional mission, further engagement with UK and international institutions, continued investigation of property and financial complaints, and the development of CPB's Product Safety Watch programme.

### COMCO UK Mission

Prepare for the professional delegation planned for 12 to 16 October 2026, including institutional meetings and the planned MoU ratification.

### International Network

Progress relationships with consumer organisations, regulators, competition bodies and public-interest journalism networks.

### Public-Interest Investigations

Take forward the Executive Chairman's call for evidence on consumer safety in nail and beauty services.

### Consumer Campaigns

Continue the #FOSFailings, Consumer Alerts and Fair Terms for Fair Travel campaigns, supported by evidence from consumers.

### Complex and Cross-Border Casework

Continue structured intervention, third-party evidence requests and support for consumers dealing with disputes across jurisdictions.


> "What we investigate matters. What changes as a result matters more."

# NEED HELP WITH A CONSUMER ISSUE?

## Independent consumer assistance is free of charge

### CPB may be able to assist with:

- Faulty or unsafe products
- Online shopping and refund disputes
- Poor services or workmanship
- Vehicle and transport complaints
- Subscription and payment disputes
- Digital services and account restrictions
- Complex and cross-border consumer matters
- Unresolved complaints with businesses or service providers

### Before contacting CPB

Please have receipts, contracts, photographs, correspondence, payment records and complaint reference numbers available. This helps CPB assess the enquiry more efficiently.

## CONTACT CPB

**Email:**
info@consumerprotectionbureau.co.uk

**Telephone:**
+44 (0)203 585 4002

**Website:**
www.consumerprotectionbureau.co.uk

**Address:**
83 Victoria Street, Westminster, London
SW1H 0HW

CPB EUROPE Consumer Protection Bureau
*Empowering Consumers, Nurturing Fairnes*

**Consumer Protection Bureau Europe**
**Information • Intervention • Investigation • Action**

**“ On Your Side. Every Step of the Way. ”**