

RTO summary

Introduction	We looked at 6 mths of trader referrals for three RTO providers	The majority of cases related to TVs and white goods	55% of these cases involved complaints about defective goods	79% of referrals were for Trader Complaint - Civil breach	Below is the geographic spread by trader postcode	We also look at HP debt client Money Advice
--------------	-----------------------------------------------------------------	------------------------------------------------------	--------------------------------------------------------------	-----------------------------------------------------------	---------------------------------------------------	---------------------------------------------

We are aware that the All Party Parliamentary Group (APPG) on Debt and Personal Finance is launching an inquiry into the Rent to Own market.

While we have not done any detailed work in this area, the following gives a high level overview of relevant data from our Consumer Service. We would be happy to provide further analysis to assist the APPG on request to: laura.vanderhoeven@citizensadvice.org.uk

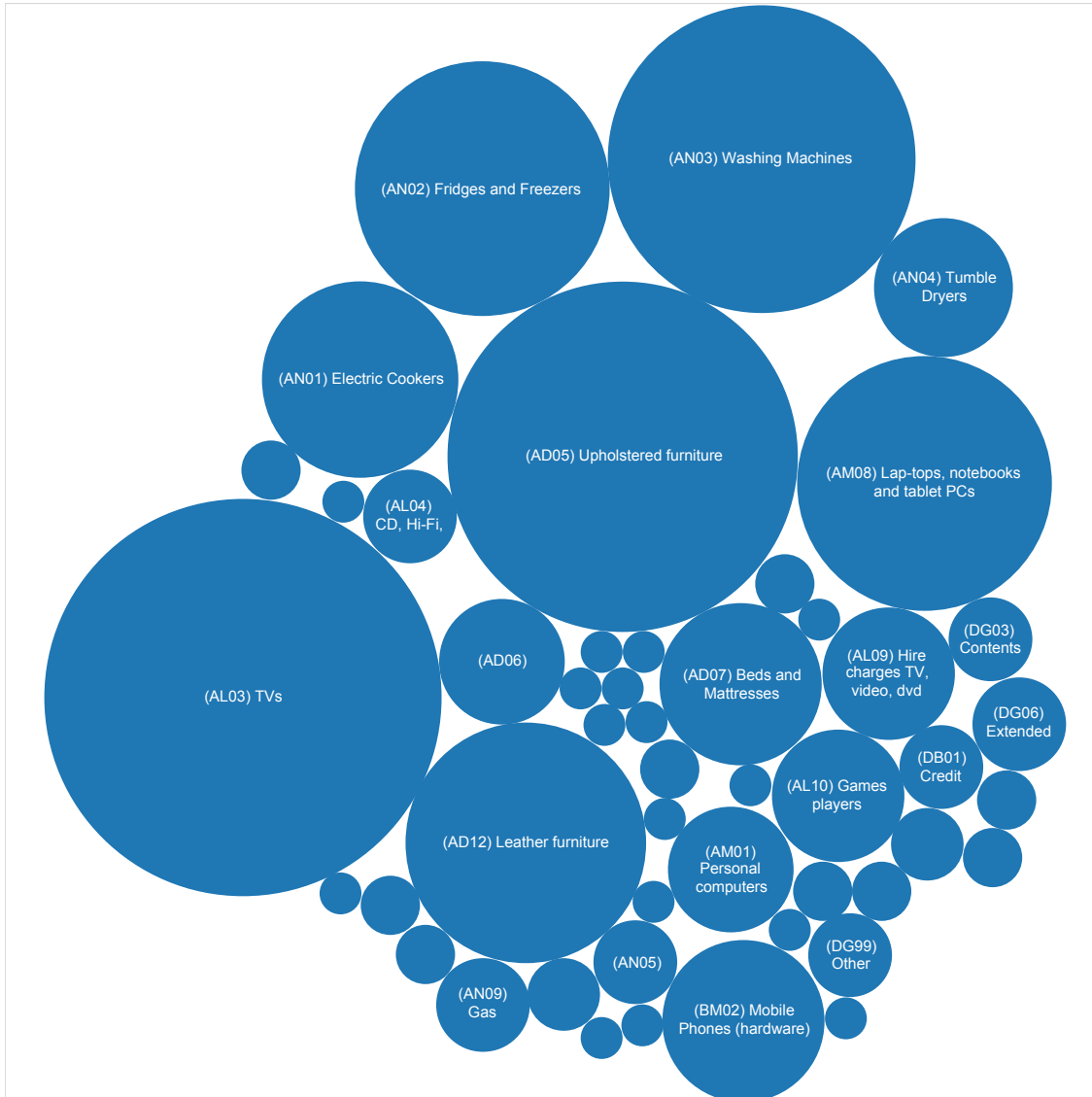
RTO summary

Introduction	We looked at 6 mths of trader referrals for three RTO providers	The majority of cases related to TVs and white goods	55% of these cases involved complaints about defective goods	79% of referrals were for Trader Complaint - Civil breach	Below is the geographic spread by trader postcode	We also look at HP debt client Money Advice
--------------	-----------------------------------------------------------------	------------------------------------------------------	--------------------------------------------------------------	-----------------------------------------------------------	---------------------------------------------------	---------------------------------------------

Trader	Case Created Datetime						
	2014						
	April	Q2 May	June	July	Q3 August	September	
Bright house	8	6	7	7	2	6	
Brighthous			1				
BrightHouse	37	44	38	29	30	23	
Brighthouse Head Office				1			
Brighthouse Hyde					1		
brighthouse wembly	1			1			
Brighthouse,			1	1		3	
BRIIGHTHOUSE						1	
buy as you veiw		1					
Buy as you view	8	2	9	8	3	5	
Buy As You View Head Office	2	1	1		2	4	
Buy As You View Ltd		2	1	1	5		
Buy as you view.	1			1		2	
Buyasyouview			1	1		1	
Perfect Home	3	2	8	6	6	5	
Perfect Home Improvements						1	
Perfect Home Options	1					1	
Perfect Home Stores						1	
Perfect Home,			1	1	1		
Perfect homes						1	
Perfect homes	15	14	11	12	11	12	
Perfect Homes (Trading Un..					1		
Perfect Homes,			2	1		1	
Perfect Homes.		1				1	
Perfecthome			1				
PerfectHome Store		1					
Purfect Home						1	

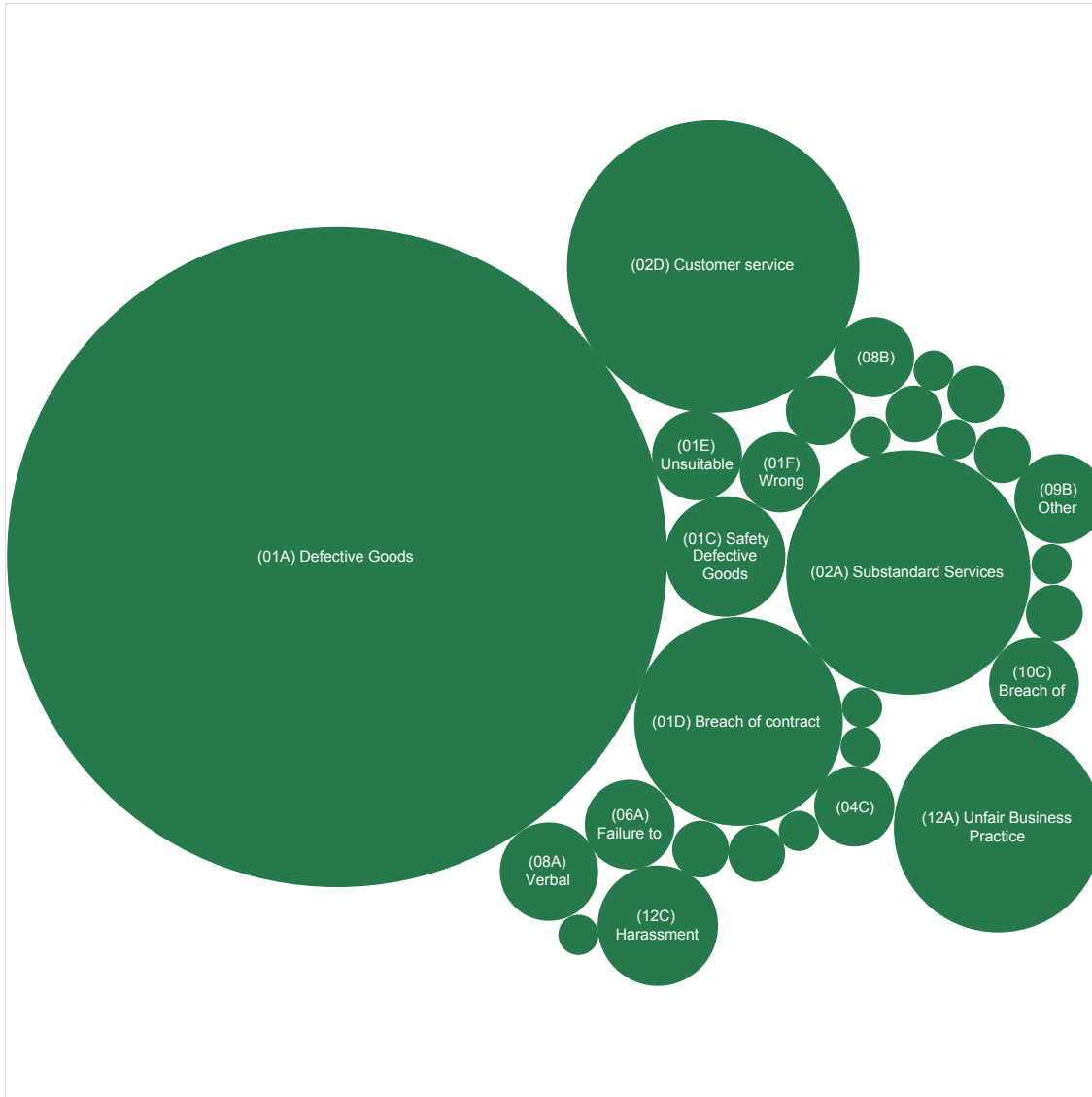
RTO summary

Introduction	We looked at 6 mths of trader referrals for three RTO providers	The majority of cases related to TVs and white goods	55% of these cases involved complaints about defective goods	79% of referrals were for Trader Complaint - Civil breach	Below is the geographic spread by trader postcode	We also look at HP debt client Money Advice
--------------	-----------------------------------------------------------------	------------------------------------------------------	--------------------------------------------------------------	-----------------------------------------------------------	---------------------------------------------------	---------------------------------------------



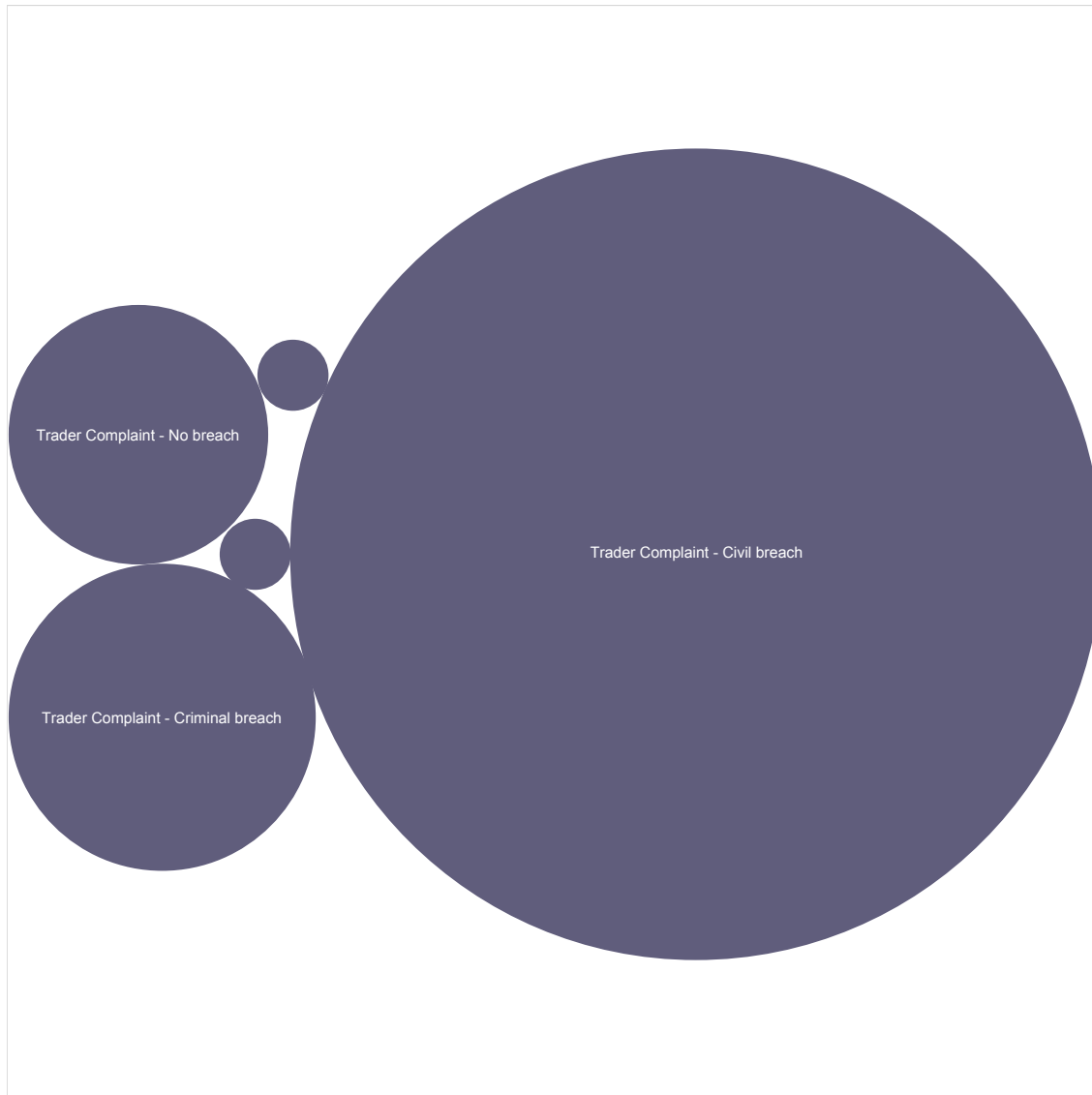
RTO summary

duction	We looked at 6 mths of trader referrals for three RTO providers	The majority of cases related to TVs and white goods	55% of these cases involved complaints about defective goo..	79% of referrals were for Trader Complaint - Civil breach	Below is the geographic spread by trader postcode	We also looked at HP debt clients in or Money Advice Mod.
---------	-----------------------------------------------------------------	------------------------------------------------------	--------------------------------------------------------------	-----------------------------------------------------------	---------------------------------------------------	-----------------------------------------------------------



RTO summary

ooked at 6 mths ader referrals for e RTO providers	The majority of cases related to TVs and white goods	55% of these cases involved complaints about defective goo..	79% of referrals were for Trader Complaint - Civil breach	Below is the geographic spread by trader postcode	We also looked at HP debt clients in our Money Advice Mod..	And the geographic spread of these clients
----------------------------------------------------------	------------------------------------------------------------	--------------------------------------------------------------------	--------------------------------------------------------------------------	---------------------------------------------------------	-------------------------------------------------------------------	--------------------------------------------------



RTO summary

ed at 6 mths
referrals for
O providers

The majority of cases
related to TVs and
white goods

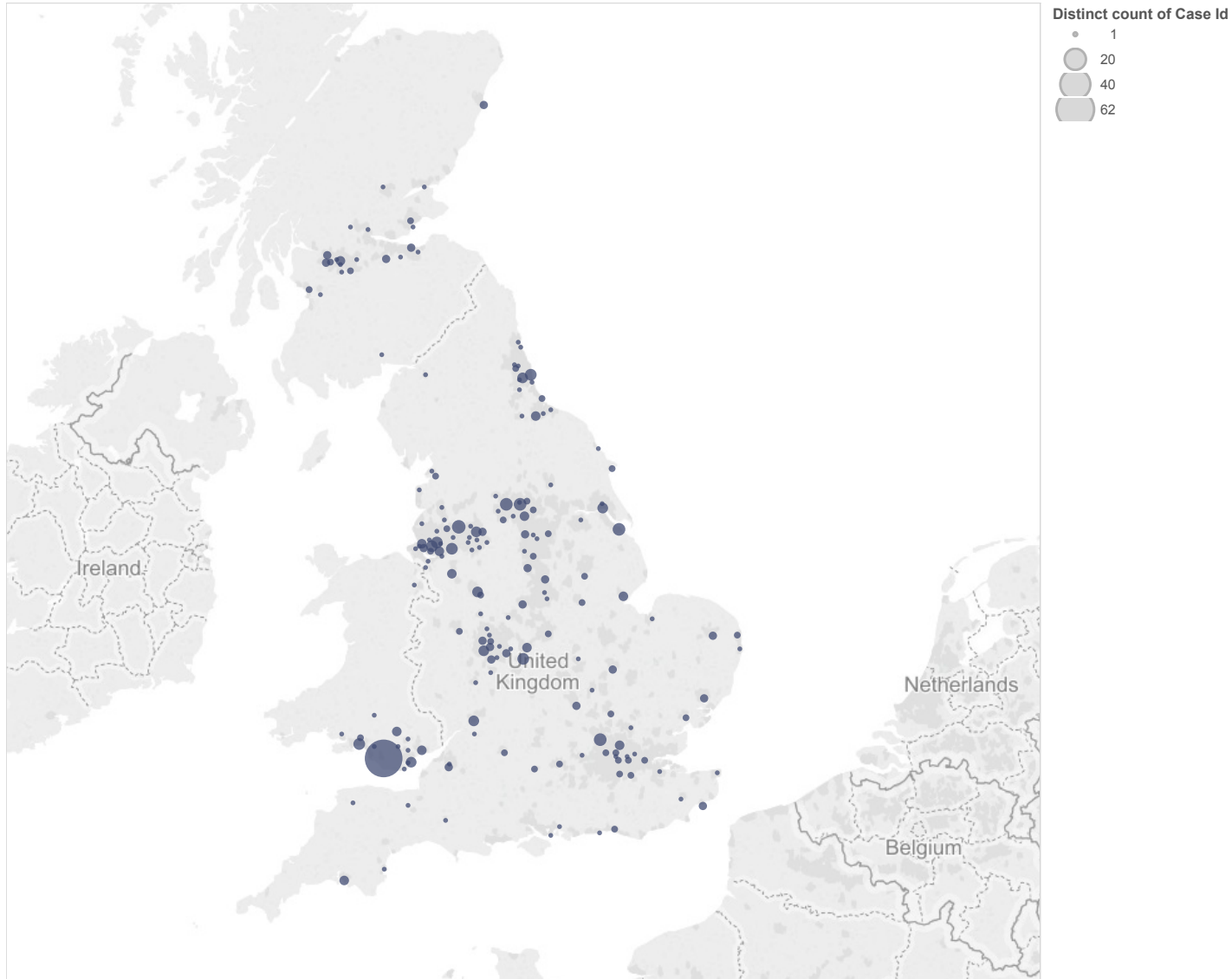
55% of these cases
involved complaints
about defective goo..

79% of referrals were
for Trader Complaint
- Civil breach

**Below is the
geographic spread
by trader postcode**

We also looked at
HP debt clients in our
Money Advice Mod..

And the geographic
spread of these
clients



RTO summary

ed at 6 mths referrals for O providers

The majority of cases related to TVs and white goods

55% of these cases involved complaints about defective goo..

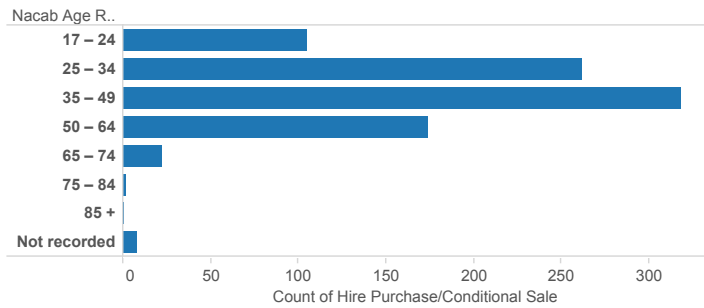
79% of referrals were for Trader Complaint - Civil breach

Below is the geographic spread by trader postcode

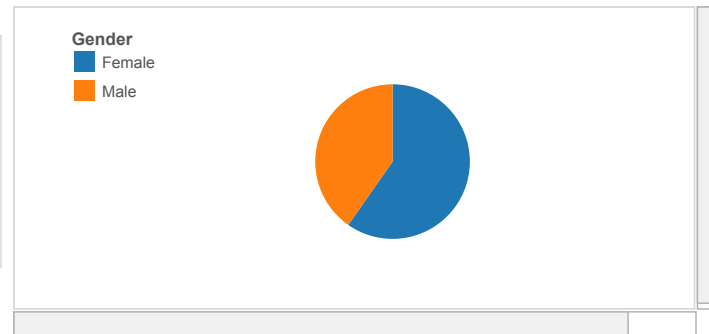
We also looked at HP debt clients in our Money Advice Mod..

And the geographic spread of these clients

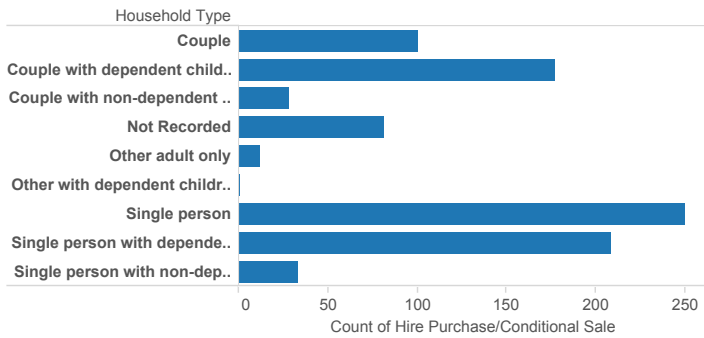
age



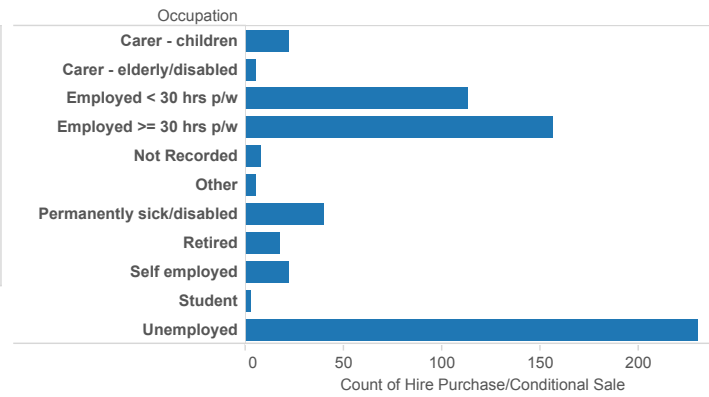
gender



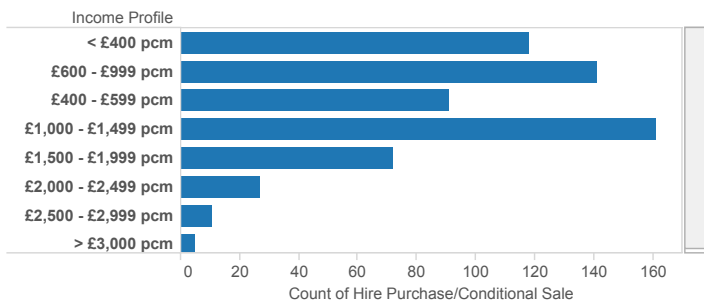
household type



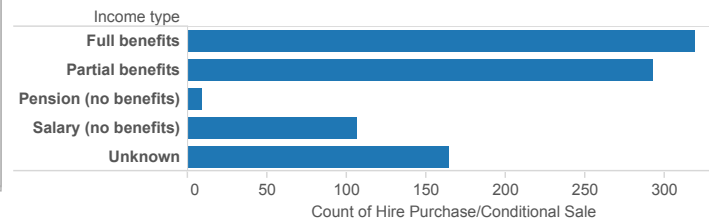
occupation



income profile



income type



RTO summary

ed at 6 mths referrals for O providers	The majority of cases related to TVs and white goods	55% of these cases involved complaints about defective goo..	79% of referrals were for Trader Complaint - Civil breach	Below is the geographic spread by trader postcode	We also looked at HP debt clients in our Money Advice Mod..	And the geographic spread of these clients
----------------------------------------------	------------------------------------------------------------	--------------------------------------------------------------------	-----------------------------------------------------------------	---------------------------------------------------------	-------------------------------------------------------------------	--------------------------------------------------

