

PRESS RELEASE

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RADIOCENTRE GATHERS SUPPORT FOR CAMPAIGN TO REDUCE LENGTHY TERMS AND CONDITIONS

Radiocentre CEO Siobhan Kenny and Special Projects Director, Judith Spilsbury, will today present their case in Brussels for improving the warnings on commercial radio advertisements to better protect consumers. Having gained support from the Plain English Campaign and the UK advertising industry, and following questions being asked in the European Parliament, Radiocentre will seek to persuade the European Commission to reconsider Article 4 of the Consumer Credit Directive 2008 as part of their deregulation programme (REFIT).

Radiocentre has been asking both the UK Government and European regulators to consider a growing body of evidence which shows that the warnings which apply to financial advertisements are not effective in an audio environment. Research is available [here](#). In a letter to Radiocentre in November 2015 Creative Industries Minister Ed Vaizey explained that he has asked DCMS officials to consider the rules on warning messages for different types of financial advertising and to work with Radiocentre on possible options. Read the letter in full [here](#).

Radiocentre, as well as the Association of European Radio Operators (of which Radiocentre is a member), have met with the European Commission to discuss their concerns and made a submission to the Commission's new REFIT platform which looks at ways to improve EU legislation. Radiocentre's REFIT submission is available [here](#).

The Conservative MEP for the West Midlands, Daniel Dalton, has raised concerns about the Consumer Credit Directive and radio advertising in a written question to the European Commission and is still awaiting a response.

Steve Jenner, media spokesman of the Plain English Campaign, said:

"The Plain English Campaign applauds Radiocentre in taking this stand. This is a particularly annoying and intrusive form of gobbledygook. Good intentions aren't enough when making policy to protect consumers. If terms and conditions are not clear and are not fit for purpose, they might as well not be there at all. They advise and protect no-one. We hope this initiative leads to real change in policy – and eventually, what commercial radio listeners hear."

Tim Lefroy, Chief Executive of the UK Advertising Association, said:

"Better regulation suggests the rules should work best for the consumer. A mass of legal qualification – whether written or recited – isn't doing that any more, and there's a big opportunity for regulators to ask industry for a simple alternative."

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Ian Twinn, from the UK advertiser body, ISBA, said:

“The present rules simply fail consumers and business. Getting the message across to consumers is made doubly difficult by mandating long legalese. Advertisers should be able to rotate short and impactful wording so that consumers are less likely to ignore the advice.”

Notes to editors

The main points of Radiocentre’s request to ask for Article 4 of the Consumer Credit Directive to recognise the particular circumstance of radio are:

- The warnings manifestly fail in their primary intent, to protect consumers (only 4% of consumers in independent tests could recall any relevant information).
- There was no impact assessment, prior to introduction of the regulations, contrary to best practice.
- Cost to industry – radio, motor, retail, finance – 150m euros pa of which 90m is attributable to the consumer credit directive.
- Access to market – particularly for motor and retail sectors – the unappealing nature of the long terms and conditions deter advertisers from reaching markets in this way.
- These warnings are uniquely impactful in an audio environment – a factor acknowledged in draft EU guidance on the Energy Labelling Directive 2015 which states in paragraph 10a: *In the case of radio advertising, it would be appropriate for implementing acts to provide for less comprehensive details.*