

negotiate a sale or purchase, or handle a consumer's complaint about your conduct.

KEY POINT - The CPRs apply to the whole range of your business activities that affect consumers (see above for who might be a consumer).

3.3 The CPRs contain broad rules outlining when commercial practices are unfair. These fall into five main categories (see 3.4 in relation to the first four).

1. Giving misleading information to consumers, for example through false or deceptive advertisements or statements.
2. Failing to give necessary information to consumers, for example leaving out or hiding important information.
3. Acting aggressively, for example through sales techniques that use harassment, coercion or undue influence.
4. Failing to act in accordance with reasonable expectations of acceptable trading practice (failing to be professionally diligent).
5. Engaging in any of 31 specific practices that the CPRs ban outright.

3.4 For a practice to be unfair under the first four categories above, it must cause, or be likely to cause, the '**average consumer**' to take a different '**transactional decision**'.

Average consumer

The CPRs are designed to provide a level of protection that is proportionate. However the precise level of care that you have to display depends on the circumstances of the case. The benchmark is the 'average consumer': someone who is reasonably well informed and reasonably observant and circumspect, taking into account social,