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traps for customers when they are signing up for services. The FSA said that it was first publishing the guidelines last year as part of a programme of work that followed a review of its customer agreements policy. The principles include clear and upfront information about terms and charges, and details on how customers can contact their provider for help and to have changes made. The FSA said that this would protect consumers and reduce 'clutter' in customer contracts. The guidelines will apply to contracts made between 1 January 2017 and 31 December 2018 and cover the following areas: Descriptions of services No-value terms of service Advice on dealing with poor service and/or high service charges The FSA also said that the principles would apply to new contracts from January 2019. It said that customers could still make a complaint about such contracts and that the FSA would take enforcement action where it thought appropriate. The FSA's chief executive, Andrew Bailey, said: "We're actively encouraging firms to follow the guidelines and make the changes that will mean they are easier to understand and not trapping customers. "By creating more choice for consumers, we can help firms to be more accountable and to ensure there are fewer unnecessary changes and unexpected fees." Meanwhile, the Consumer Contracts Regulation has also been updated to give more details of how one can make a complaint about a