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**Guide to Student Consumer Rights**

**What are your consumer rights as a student?**

Students invest a significant amount of time and money in their higher education studies. In this guide, we will identify key issues impacting students on consumer rights and who to contact to resolve these. Here's a user-friendly guide to help you navigate these rights. I am sorry that it is so long, maybe read it in small chunks or highlight important information to help you.

It is important that your consumer rights are protected when making this investment in your education, and that you are subject to clear and fair terms and conditions that comply with consumer protection legislation.

We want students to have a fulfilling experience of higher education that enriches your life and career. You are paying for a service and we want to ensure that you are getting what you paid for and value for money.

A number of different laws protect the interests and rights of consumers when they buy goods and services (your university education is a service you are paying for – even if funded by SFE).

Some of these laws – such as the [**Consumer Rights Act 2015**](https://www.legislation.gov.uk/ukpga/2015/15/contents) – address the interests and rights of students and the requirements of universities to do, or not do, on certain things.

The Digital Markets, Competition and Consumers Bill 2023 one of its primary purposes is to protect consumers by strengthening the enforcement of consumer protection law.

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Students invest a significant amount of time and money into their higher education studies. This guide is here to help you navigate your rights as a student consumer. Based on student feedback, it is clear that there is a need for clear and accessible information in this area. So grab a drink and snack, and take your time reading through this information – highlight what matters to you.

Why this matters?

You are paying for a service when you enrol at university, and it's important that your consumer rights are protected. This includes receiving value for money, having access to fair terms and conditions that comply with consumer protection legislation.

Consumer Law and Higher Education

Your university education is a service protected by consumer law. Laws like the [**Consumer Rights Act 2015**](https://www.legislation.gov.uk/ukpga/2015/15/contents)apply to the student-university relationship, ensuring services are delivered as promised.

The Competition and Markets Authority ([CMA](https://www.gov.uk/government/organisations/competition-and-markets-authority)) (and in England the [OfS](https://www.officeforstudents.org.uk/)) play important roles in enforcing consumer protection. While newer legislation, like the [Digital Markets, Competition and Consumers Act 2024](https://www.gov.uk/guidance/how-the-uks-digital-markets-competition-regime-works), expands protections, this guide focuses on consumer rights relevant to students.

What can you expect as a student?

Higher education providers must comply with consumer protection laws.

Under consumer law, students can expect the following:

* Before applying or enrolling, institutions must provide accurate and comprehensive details about courses, fees, and services.
* Terms and conditions that apply to students must be fair and balanced.
* Descriptions of the services (course descriptions) for which students are paying should be clear and not misleading.
* Universities and colleges must ensure that how they handle complaints is accessible, clear and fair.
* Must not use False advertising or misrepresentation
* Must not use Unfair terms and conditions in contracts
* Must meet contractual commitments to students

Information You Should Receive Before Accepting an Offer

Universities are required to provide comprehensive information to help you make informed decisions. This includes:

* Course Details: Clear information about the course, including the title, duration, core modules, and potential optional modules.
* Accreditation: Including relevant accrediting body.
* Costs: Detailed breakdown of tuition fees and any additional costs (field trips or specialised equipment)
* Payment Information: How and when to make payments to the institution.
* Complaints Process: Information on the institution's procedures for handling complaints.
* Cancellation Rights: Details about your right to cancel your contract should you change your mind after accepting an offer.
* Terms and Conditions: Explains your rights and obligations as a student.

It's essential to read and understand the above information before making a decision about accepting an offer. If any details are unclear or missing, contact the course provider for clarification.

What the University of Leicester commits to:-

* Students of the University of Leicester should receive a high-quality educational experience,
* Support students to complete the qualification for which they registered.
* If the UoL alters or withdraws either individual courses or areas of study registered students will be supported to complete their studies.
* Take reasonable steps to protect students in the event of closures or changes. Unfortunately, this is not always possible due to a wide range of factors, many of which are outside of the Universities’ control and there may be circumstances under which the University has to make amendments to your course.
* Being open and transparent with students should any risk to the continuity of studies arise and inform you in a timely manner
* Taking reasonable steps to protect you should the University discontinue a programme or discipline, close a location where a programme is taught or close altogether
* Taking into consideration the needs of all of our students and the impact on them of any proposed changes and protective measures
* Supporting our students with advice and guidance and other support as appropriate, in the event of significant changes that impact studies
* Ensuring that the processes for raising a complaint to the University are transparent and accessible
* The University commits to informing the OfS of any changes that may necessitate a review of the plan or any of the measures contained within it. The University will ensure that students have the opportunity to contribute to the development and review of this plan.
* The University will ensure that staff are aware of the implications of the Student Protection Plan when proposing programme changes or reviewing our portfolio of courses. The core requirements of this plan are reflected in the University’s [Code of Practice on Programme Development and Approval](https://uniofleicester.sharepoint.com/sites/staff/academic-quality-standards/SitePages/Programme-Development-and-Approval.aspx) and this plan will be circulated within the University’s academic governance framework on an annual basis.

**The University of Leicester** has the following in place:-

* [Student Protection Plan](https://le.ac.uk/study/how-to-apply/student-protection-plan) (if you require an accessible version of this document, please contact [qualoffice@le.ac.uk](mailto:qualoffice@le.ac.uk))
* [Code of Practice on Personal Tutoring (PDF, 259Kb)](https://le.ac.uk/-/media/uol/docs/policies/quality/code-of-practice-on-personal-tutoring-23_24-v4.pdf)
* [Undergraduate and Masters Students T&C](https://le.ac.uk/policies/admissions/after-applying/ts-and-cs/ug-pgt)
* [Postgraduate Research Students T&C](https://le.ac.uk/policies/admissions/after-applying/ts-and-cs/pgr)
* [Students' Union Code of Practice](https://le.ac.uk/policies/codes-practice/students-union)
* [Student Complaints Procedure](https://le.ac.uk/about/info/contact/student-complaints)
* [Student Compensation and Refund Policy](https://le.ac.uk/policies/admissions/after-applying/compensation)
* [List of University Policies and Regulations](https://uniofleicester.sharepoint.com/sites/staff/education-support/SitePages/Policy%20and%20regulations.aspx)
* [Academic quality and standards | Policies | University of Leicester](https://le.ac.uk/policies/quality)
* [Policy on Consumer rights with respect to taught programmes](https://le.ac.uk/policies/quality)

Other Useful Information

[UCAS - Useful info](UCAS%20Track%20your%20application)

[Here is a breakdown of where your fees go](https://le.ac.uk/about/info/facts-figures/where-fees-go)

Student Protection Plan

The [Student Protection Plan](https://le.ac.uk/study/how-to-apply/student-protection-plan) sets out the University’s assessment of risk relating to the ongoing delivery of courses and the mitigating actions that the University would take to protect your studies in the event that any of the risks were to arise.

The Plan has been submitted to and approved by the Office for Students.

Code of Practice on Personal Tutoring

The [**Code of Practice on Personal Tutoring (PDF, 259Kb)**](https://le.ac.uk/-/media/uol/docs/policies/quality/code-of-practice-on-personal-tutoring-23_24-v4.pdf) sets out the principles and operation of the Personal Tutor system (which is expected to be adhered to) within the University, including the roles and responsibilities of Personal Tutors.

Terms and Conditions

The OfS ensures that terms and conditions outlined by the University are:-

* Transparent: Clearly communicated without hidden surprises.
* Balanced: Not disproportionately favouring the institution over the student.
* Compliant with Law: Aligning with consumer protection legislation to avoid unfair terms.

PhD students will typically be regarded as consumers for the purposes of the Unfair Terms in Consumer Contracts Regulations 1999 (the Regulations). Those regulations afforded protection to a consumer against unfair terms within contracts between a consumer and a seller or supplier, which included contracts made between universities and their students for the provision of education.

****What Can You Do if Something Goes Wrong?****

It is important to note that matters relating to private accommodation are **not** within the scope of this subject. Click on the link to see the Advice Service’s [Housing Information and Tenancy Rights](https://www.leicesterunion.com/support/housing/) Guide and Housing Information page.

Some examples of complaints regarding a breach of a student’s consumer rights

* Non-delivery of teaching, learning and assessment (Covid, Strikes)
* Changes to delivery of teaching, learning and assessment or misrepresentation
* Course, campus or provider closure
* Communication about delivery of the course
* Poor communication or lack of staff availability
* Misleading information about a course
* Lack of reasonable adjustments

If you feel that you are not getting what you signed up for then there are steps that you can take to rectify this:

**Internal Resolution:** First, use the UoL or SU complaints procedure to address the issue.

To raise a complaint with the institution you are studying at, you should contact them in the first instance and follow their internal procedures. [(*Please request the complaints information and How to Guide from the Advice Service so that we can advise and support you through the process*)](https://www.leicesterunion.com/login/?redirect=%2fsupport%2fadviceservice%2fgetintouch%2f)

University of Leicester Complaints

If you are unhappy with any of the services provided by the University, please familiarise yourself with the [Senate Regulation 12 - Complaints](https://le.ac.uk/policies/regulations/senate-regulations/senate-regulation-12) and how the process works and they will be happy to look into the issues for you.

University of Leicester ownedAccommodation Complaints

If you are unhappy with any of the services provided please familiarise yourself with the [Accommodation Complaints Process](https://le.ac.uk/study/accommodation/policies-and-procedures), which differs from non-accommodation procedures.

**External Adjudication:** Once the internal procedures have been completed and if still unresolved, you can escalate to the Office of the Independent Adjudicator (OIA), which reviews student complaints. [(Please request the OIA information from the Advice Service so that we can advise you)](https://www.leicesterunion.com/login/?redirect=%2fsupport%2fadviceservice%2fgetintouch%2f)

**Legal Action:** As a last resort, consider legal proceedings, ensuring you seek appropriate advice.

**Report to the CMA** – If consumer rights have been breached, students can report unfair practices to the CMA.

Useful Resources

* [HE Undergraduate Students: your rights under consumer law (CMA)](https://www.gov.uk/government/publications/higher-education-guide-to-consumer-rights-for-students)
* [short-guide-to-consumer-rights-for-students](https://www.gov.uk/government/publications/higher-education-a-short-guide-to-consumer-rights-for-students)
* [UCAS Consumer protection law and higher education](https://www.ucas.com/file/40306/download?token=kCG-xCin)
* [Consumer Rights for Undergraduates](https://www.gov.uk/government/publications/higher-education-a-short-guide-to-consumer-rights-for-students/consumer-rights-for-undergraduate-students?utm_source=chatgpt.com)
* [Digital Markets, Competition and Consumers Act 2024](https://www.legislation.gov.uk/ukpga/2024/13/contents)
* The Digital Markets, Competition and Consumers Bill 2023 one of its primary purposes is to protect consumers by strengthening the enforcement of consumer protection law.

**Who else is looking out for your rights as a student?**

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Office for Students (OfS)

The [Office for Students](https://www.officeforstudents.org.uk/publications/protecting-students-as-consumers/#:~:text=While%20the%20idea%20of%20students,should%20contain%20fair%20terms%20and) regulates the higher education system in England, working in the interests of:-

* undergraduates and postgraduates
* students studying full-time and part-time
* those based on campus and distance learning

They work to:

* **Monitor Compliance:** Ensure institutions adhere to consumer law and provide value for money.
* **Provide Guidance:** Offer resources and advice to both students and institutions about their rights and responsibilities.
* **Address Breaches:** Take action if institutions fail to meet required standards, protecting student interests.

They want to make sure that students

* are helped to [access, succeed in, and progress from higher education](https://www.officeforstudents.org.uk/for-providers/equality-of-opportunity/)
* receive a [high quality academic experience](https://www.officeforstudents.org.uk/for-students/teaching-quality-and-tef/student-guide-to-quality-and-standards/)
* have their [interests protected](https://www.officeforstudents.org.uk/for-providers/student-protection-and-support/student-protection/) while they study
* can progress to employment or further study, with qualifications that hold their value over time
* receive [value for money](https://www.officeforstudents.org.uk/for-students/student-finance/value-for-money-as-a-student/).

They offer guidance on:-

* Student protection, welfare and wellbeing
* Complaints, notification and the OfS’s role
* How to explore quality, standard and teaching excellence
* Resources on if you are planning to study
* Tackling inequalities in higher education
* Finance, funding and value for money
* Graduate employment guide and postgraduate opportunities

When registering with the Office for Students, all higher education providers have to show how they’ve given due regard to guidance about how to comply with consumer law.

## The OfS expectations for students:-

expect providers to make sure that:

* prospective students can access the information they need to make the choices that are best for them
* all students understand what they can expect in terms of teaching and support
* students have access to clear, accurate and timely information at all stages of their education, including information about course content, structure and total course costs
* contracts are understandable, fair and transparent
* if things do go wrong, students have access to a user-friendly complaints process.

**Resources**

[OfS Protecting students as consumers](https://www.officeforstudents.org.uk/publications/protecting-students-as-consumers/)

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Office of the Independent Adjudicator (OIA)

The [OIA](https://www.oiahe.org.uk/) is responsible for handling student complaints about universities, colleges, and other higher education providers. While the OIA does not create laws or university policies, it ensures that students are treated fairly and that institutions follow their own procedures correctly.

Key Student Rights According to the OIA:

* **Fair Treatment** – Universities must follow their own policies and procedures fairly, without bias or discrimination.
* **Right to Complain** – Students can complain to their university about academic issues, disciplinary actions, or service quality. If they are unhappy with the university’s response, they can escalate their complaint to the OIA.
* **Right to Appeal** – Students should have access to fair appeals processes for academic decisions, disciplinary matters, or other grievances.
* **Access to Clear Policies** – Universities must have clear, transparent rules on academic performance, disciplinary procedures, fees, and complaints.
* **Reasonable Adjustments for Disabilities** – Institutions must provide appropriate support and accommodations for students with disabilities.
* **Consumer Rights** – Universities must deliver courses and services as promised in their prospectuses and marketing materials. If significant changes are made, students should be consulted.
* **Protection Against Unfair Academic Decisions** – The OIA reviews cases where students believe they have been unfairly penalised in assessments, grading, or disciplinary actions.
* **Compensation in Cases of Maladministration** – If a university is found to have acted unfairly or in breach of its policies, the OIA can recommend compensation or corrective actions.

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**Competition and Markets Authority (CMA)**

The [CMA](https://www.gov.uk/government/organisations/competition-and-markets-authority/about) is the main consumer protection Law enforcement body which protects the rights of **higher education (HE) students** by ensuring that universities comply with **consumer protection laws.** Their main focus is on making sure students are treated fairly as **consumers** and that institutions **deliver what they promise.**

### **How the CMA Protects HE Student Rights:**

#### **Ensuring Clear and Accurate Course Information**

* Universities must provide **accurate**, **clear**, and **accessible** information about courses, fees, and services before students apply.
* Key details should include tuition fees, course content, assessment methods, and any potential additional costs.
* **Misleading advertising or failure to provide key details** can be a breach of consumer law.

#### **Protecting Students from Unfair Contract Terms**

* Universities **cannot** impose unfair contract terms, such as:
* **Unexpected fee increases** (without a fair reason and proper notice).
* **One-sided policies** that allow the university to make major course changes without consulting students.
* Cancellation and refund policies must be **fair and reasonable**.

Terms and Conditions

Universities must ensure that their terms and conditions are fair, transparent, and easily accessible to students. Unfair terms could be deemed unenforceable under consumer protection law. It's vital for institutions to review and, if necessary, revise their terms to comply with legal standards.

#### **Enforcing Fair Complaint and Appeals Procedures**

* Students must have access to **clear and fair complaint procedures** for issues like academic disputes, service quality, or unfair treatment.
* Universities must handle complaints **promptly and transparently.**
* Students who are unsatisfied with internal complaints processes can escalate their cases to the **Office of the Independent Adjudicator (OIA).**

#### **Ensuring Teaching Quality and Service Delivery**

* Universities **must deliver courses as advertised**. If a course is changed significantly or discontinued, students must be given:
* The option to **agree** to the change.
* An opportunity to **withdraw and seek a refund** if the changes are unfair.

#### **Investigating and Taking Action Against Universities**

* The CMA has taken enforcement action against universities that:
  + **Increased tuition fees unfairly**.
  + **Failed to provide key information upfront**.
  + **Had unfair complaint processes**.
* If a university is found to be in breach of consumer law, the CMA can demand **policy changes, compensation for students, or legal action**.

Your Students’ Union and Membership

The Students’ Union is an independent organisation and separate from the University. As a student you are **automatically a member** of the [Students’ Union](https://www.leicesterunion.com/). Please see the information on all the [exciting things](https://www.leicesterunion.com/) you can be involved in whilst here at University.

If you are unhappy with any of the services provided please familiarise yourself with our [Complaints Process](https://www.leicesterunion.com/yourunion/unioncomplaints/#:~:text=Please%20email%20su%2Dcomplaints%40le,uk%20to%20lodge%20your%20complaint.) and we will be happy to look into the issues for you.

The SU complaints policy can be found [here](https://www.leicesterunion.com/pageassets/yourunion/unioncomplaints/Students-Union-Complaints-Procedure-2024.pdf)

Other Legislation that Protects you (Whilst in UK)

Retail Rights in the UK

As a consumer in the UK, you are protected by various laws that ensure fair treatment when buying goods and services. **Good tips** are to complete any warranty information that comes with the product, keep receipts of purchase and don’t pay by cash/non-traceable means.

These laws apply to purchases made in physical stores, online, and from private sellers.

Key Laws Protecting Consumers in Retail

[**Consumer Rights Act 2015**](https://www.legislation.gov.uk/ukpga/2015/15/contents)Ensures that services provided (like education) are delivered with reasonable care and skill.

* Covers the sale of goods, digital content, and services.
* Ensures that products must be of satisfactory quality, fit for purpose, and as described.
* Grants consumers the right to a refund, repair, or replacement if goods are faulty.

[**Consumer Protection from Unfair Trading Regulations 2008**](https://www.legislation.gov.uk/uksi/2008/1277/contents)Prohibits misleading actions and aggressive sales tactics by institutions.

* Protects against misleading actions (e.g., false advertising).
* Prohibits aggressive sales tactics and unfair commercial practices.
* Covers online purchases, ensuring sellers provide accurate descriptions of goods.

[**Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013**](https://www.legislation.gov.uk/uksi/2013/3134/contents)Requires institutions to provide specific information before a contract is made and grants rights to cancel certain contracts within a cooling-off period.

* Gives consumers the right to cancel online or distance purchases within 14 days for a full refund.
* Requires businesses to provide clear pricing and terms before a sale.

[**Sale of Goods Act 1979 (for older purchases)**](https://www.legislation.gov.uk/ukpga/1979/54)

* Previously governed sales before the Consumer Rights Act 2015 but still applies to goods bought before October 2015.
* Ensures that goods must match their description and be of satisfactory quality.

[**The Price Marking Order 2004**](https://www.legislation.gov.uk/uksi/2004/102/contents)

* Requires businesses to clearly display the prices of goods, including VAT.

[**The Consumer Credit Act 1974**](https://www.legislation.gov.uk/ukpga/1974/39/contents)

Regulates credit agreements and protects consumers using credit cards or loans.

* Allows for [**Section 75 protection**](https://www.moneysavingexpert.com/reclaim/section75-protect-your-purchases/), meaning if something goes wrong with a purchase over £100 but under £30,000, the credit card company is equally responsible for a refund.

What To Do If Your Retail Rights Are Violated

Contact the Retailer First – Explain the issue and request a refund, repair, or replacement.

Use Alternative Dispute Resolution (ADR) – If the retailer refuses to help, consider mediation services.

Report to Trading Standards – If you believe a business is acting unfairly, you can report them to Trading Standards.

Seek Legal Advice – If the dispute is serious, you may take legal action in the Small Claims Court.

What can the Advice Service do to help?

[**Advice Service**](https://www.leicesterunion.com/support/adviceservice/)– Here in the Advice Service we provide confidential academic and housing advice. We also offer guidance and signposting to Employment Rights, Legal, Wellbeing Services and anything else that enriches your University experience  We are an independent organisation and separate from the University.

If you have any questions or would like to discuss your situation with one of us, our Advisers are on hand to give you advice.

Feel free to get in touch with us via our [contact form](https://www.leicesterunion.com/support/adviceservice/getintouch/), and we will then get back to you as soon as we can to offer you an appointment, or provide further advice, depending on what is needed.

Opening hours are 11am-3pm, Monday to Friday.

If your query is urgent you can contact us on [advice@le.ac.uk](mailto:advice@le.ac.uk) or +44 (0)116 223 1132.

We also have a number of How to Guides which explain what to do. Please contact us and we will send them to you and see if one of our Advisers can provide further advice.

Other University Support

[**Student Counselling & Wellbeing Service**](https://le.ac.uk/study/wellbeing/support-services)– If you feel that you need mental health support, the University offers a counselling service for students. You can book an appointment by filling in their [online form](https://corenet4.coreims.co.uk/LeicesterUni/selfreferral/selfreferralstart.aspx). You can also contact them on +44 (0)116 223 1780 or [wellbeing@le.ac.uk](mailto:wellbeing@le.ac.uk).

[**Student Welfare Service**](https://www2.le.ac.uk/offices/welfare)– If you need advice on any financial issues, you can book an appointment with the Welfare Service. They’re located in the Percy Gee Building, and their contact details are + 44 (0)116 223 1185 or [welfare@le.ac.uk](mailto:welfare@le.ac.uk).

[**Careers and Employability Service**](https://le.ac.uk/career-development-service)– The University’s Career Development Service can discuss your options with you, and help you think about career and study options. To book an appointment please log onto MyCareers or email [careerhelp@leicester.ac.uk](mailto:careerhelp@leicester.ac.uk)

External Support Information

[Citizens Advice](https://www.citizensadvice.org.uk/)

**Citizen’s Advice Bureau** - provides free, independent advice on housing and other issues through local advice centres and online. You can find your nearest centre online at: [www.citizensadvice.org.uk/](https://eur03.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.citizensadvice.org.uk%2F&data=04%7C01%7Cadvice%40leicester.ac.uk%7C0169e451b07b49afa12808d94c44797e%7Caebecd6a31d44b0195ce8274afe853d9%7C0%7C0%7C637624679250818088%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=SjgDhIoCkUgof3WiHIJqMeQEIGJ0YX56KaOYC8i%2BLlE%3D&reserved=0) or by telephone on: 08444 111 444 .

**Community Legal Advice** – can provide free independent legal advice if you are eligible for legal aid. Their helpline number is: 0845 345 4345. Their website is at: [www.legalservices.gov.uk](https://eur03.safelinks.protection.outlook.com/?url=http%3A%2F%2Fwww.legalservices.gov.uk%2F&data=04%7C01%7Cadvice%40leicester.ac.uk%7C0169e451b07b49afa12808d94c44797e%7Caebecd6a31d44b0195ce8274afe853d9%7C0%7C0%7C637624679250828042%7CUnknown%7CTWFpbGZsb3d8eyJWIjoiMC4wLjAwMDAiLCJQIjoiV2luMzIiLCJBTiI6Ik1haWwiLCJXVCI6Mn0%3D%7C1000&sdata=WkOvTloZZIUyxn2lGlfxtYM6Ysmh0bhBmI8yjMSHrLo%3D&reserved=0)

The [Office for Students](https://www.officeforstudents.org.uk/publications/protecting-students-as-consumers/#:~:text=While%20the%20idea%20of%20students,should%20contain%20fair%20terms%20and) regulates the higher education system in England. [Contact details.](https://www.officeforstudents.org.uk/contact-us/)

[Office of the Independent Adjudicator (OIA)](https://www.oiahe.org.uk/). [Contact details](https://www.oiahe.org.uk/students/how-to-complain-to-us/).

[CMA - Competition & Markets Authority](https://www.gov.uk/guidance/tell-the-cma-about-a-competition-or-market-problem#report-a-problem-to-the-cma) Contact

[Money Saving Expert](https://www.moneysavingexpert.com/)

[National Trading Standards](https://www.nationaltradingstandards.uk/)



***(\*Please note it is up to you to check the information is current and up-to-date as information/Legislation updates change). We endeavour to ensure that the information we signpost to is up-to-date but if you find that the links do not work or are out of date please do not hesitate to let us know by emailing advice@leicester.ac.uk***