

Minutes

Consumer Panel Meeting

Tuesday 2 September 2025 (via Teams)

Present

Gillian Fyfe (GF), Citizens Advice Scotland (Chair)
Tracey Reilly (TR), Consumer Scotland
Brendan McGinty (BM), Competition and Markets Authority
Chris Gill (CG), University of Glasgow
Louise Johnson (LJ), Scottish Women's Aid

Vicky Crichton (VC), Director of Public Policy, SLCC
[Redacted name] Best Practice Adviser, SLCC
[Redacted names] 2 SLCC SET representative – items 4 and 5
[Redacted name] Observer from SLCC

Introduction

1. Welcome and apologies

The Chair welcomed members and noted apologies from Carly Elliott-Scott (Together).

2. Declarations of Interest

No declarations of interest were necessary.

3. Approval of Minutes

The Minutes of 3 June 2024 were approved, subject to correction of a name, and the substitution of the word "Panel" for the typographical error of "Board" in item 4.

Discussion

4. SLCC Feedback

The Q4 customer feedback report was tabled. A Service Experience Team (SET) representative summarised the main themes. Members noted that the feedback on staff helpfulness and clear explanations did not always tally with positive comments on clear and consistent communication. BM commented on a relatively low number of feedback forms received and the comments that indicated that people may not understand the outcome. VC noted the difference between understanding the outcome and accepting the investigator's reasoning or decision. For that reason, they might feel the decision on outcome was less acceptable or less comprehensible. LJ suggested that perhaps clear direct questions such as "do you understand the reason for the final decision?" or "Do you understand the

outcome?" might assist.

Members asked if the SLCC itself ensured that compensation was payable, and VC explained that in individual cases, where it was made aware of a problem, the SLCC's finance team could follow up. The Master Policy indemnity insurers might become involved too.

Members commented on the strong theme of bias in this quarter's feedback and asked if conflicts of interest were a problem. VC explained that the SLCC had a panel of solicitors to advise the SLCC, chosen after a tender process. If complaints were made about any of the panel firms, this was explained to complainers. The investigations were transparent. Members also asked about a criticism from a complainer that they were not given the right of reply prior to the decision being issued. VC explained that calling for comment was not always necessary at eligibility stage, but full opportunities to comment would be given if the complaint proceeded to investigation.

The SET representative noted that SET was considering how to increase consumer confidence and demonstrate the SLCC's independence and lack of bias. This could include ensuring clear and consistent communication, more informative updates, and directly addressing individual concerns as they were raised. It was clear from the feedback that many consumers did not understand what "evidence-based" investigations meant, so some perceptions of inadequate investigation arose when a consumer's view was not accepted as evidence. Where case references were provided with the feedback, the SLCC could contact the consumer again, to explain how and why a conclusion was reached. The SLCC reports did state that the firm's files were available, and the investigation reports would set out and analyse the evidence. It was possible that more could be done to actively explain an investigator's approach or views on "new evidence" that complainers submitted during an investigation.

VC highlighted a comment about insufficient options for sending through feedback. She confirmed that feedback forms were sent out by email, unless a complainer had indicated a different preference for communication, but that changes have been made to the feedback email to note that feedback could be submitted in a variety of ways. TR agreed that a wider choice might produce a richer range of comment.

TR also noted comments indicating a poor understanding of the role of the Law Society of Scotland. VC said that although the SLCC noted who was to investigate, there was inevitably still some confusion about the different regulatory roles. GF thought it was worth asking the Minister to specifically clarify the system, in any consumer campaigns around the new legislation.

LJ was concerned at a comment about a mediation. VC explained that all mediators were fully independent, registered with and compliant on Scottish Mediation's requirements. Mediators would also explain the process and would meet with individual complainers to explain their roles at the start.

5. Service Experience Team report

The SET representative gave a verbal update. The SET was about to start its project on bias. The Process Assistance Line (PAL) had now been formalised, and solicitors could phone, anonymously if they preferred, to get advice on the process and the next stages. The SLCC would continue to monitor take-up of the PAL over the next few months.

6. Implementation plans for Regulation of Legal Services (Scotland) Act 2025

VC reported that the SLCC was engaging with the Scottish Government on implementation of the Act, specifically the dates of commencement in tranches, and funding. The SLCC needed to develop processes, consult and give sufficient advance notice of changes. Some information on funding had been set out in the financial memorandum to the Bill, primarily about transition costs, but it was expected that ongoing costs would continue to be funded from the professional levy. The SLCC was conscious that the May 2026 elections would have an impact on timing and commencement orders. It was hoped that technical changes to the Board and Consumer Panel functions could be implemented prior to the next operational year. It was important for these changes to take effect to support other implementation in 2027/28. The Panel was aware of the need for public engagement, but the level of this, as well as the scoping of its research would depend on what funding was to be made available.

VC summarised that the Consumer Panel changes fell into two main categories; its extended scope into the broader regulatory sphere; and then the consultation processes. The Panel would play a key role in shaping consumer engagement and satisfaction. A meeting had been arranged for 12 September for Panel members to consider the plan and the broader role. A summary of the Panel's conclusions from the September meeting would be laid before the Board in October.

Meeting arrangements: SLCC

7. Consumer Panel planning session 12 September

VC noted arrangements for an in-person planning meeting on 12 September. As well as being conveyed to the Board, the conclusions that the Panel reached would feed into further discussions with Scottish Government and would be important in illustrating how the Panel intended to implement the extended powers. The Panel could work on some issues even prior to implementation, such as seeking input from stakeholders on what they might consider important, potentially revisiting some of the Panel's previous publications, and comparison of other consumer panels' work.

All: meeting 12 September 10.00

Administration & AOB

8. Updates

VC noted that the SLCC's 2025-26 operating plan was now underway.

VC noted that she was checking whether Teams could send notifications of uploads to the channel to addresses outside the SLCC. However, she would continue to notify by email in the meantime.

9. Future meetings

These would be held as follows:

Planning session: Friday 12 September, in person, 10:00, SLCC offices

Tuesday 2 December 2025, 14:00, MS Teams

Tuesday 3 March 2026, 14:00, MS Teams

Tuesday 2 June 2026, 14:00, MS Teams