*These notes refer to the Consumer Rights Act 2015* (*c.15*) *which received Royal Assent on 26 March 2015* 

# **CONSUMER RIGHTS ACT 2015**

# **EXPLANATORY NOTES**

## **COMMENTARY ON SECTIONS**

#### **Part 1:** Consumer Contracts for Goods, Digital Content and Services

#### **Chapter 2:** Goods

#### What statutory rights are there under a goods contract?

### Section 10: Goods to be fit for particular purpose

- 65. This section provides that if a consumer acquires goods for a specific purpose, and has made this purpose known to the trader beforehand, the goods must be fit for that purpose unless the consumer does not rely or it would be unreasonable for the consumer to rely on the skill or judgement of the trader. This section corresponds to section 14(3) SGA, section 10(3) SGITA and sections 4(4)-(6), 9(4)-(6), 11D(5)-(7) and 11J(5)-(7) SGSA, but as with all of this Part it only relates to trader to consumer contracts.
- 66. *Subsection* (2) makes similar provision for transactions in which the consumer makes the purpose known to a credit broker but actually contracts with another party. For example, a consumer buying goods in a store on a payment plan may make a contract with a finance company (which would be the trader) which is introduced by the store (as credit-broker), with the store selling the goods to the finance company in order for it to sell them to the consumer. In this situation, if the consumer makes the specific purpose known to the salesperson in the store (the credit-broker) that is sufficient and the goods must be fit for that purpose there is no need for the consumer to also have made it known to the credit provider. "Credit-broker" is defined in section 59.