

CMA secures over £500k for Argos extended warranty customers

- Argos will provide over half a million pounds to customers who may have missed out on a cheaper extended warranty deal.
- The firm failed to remind shoppers of their options to shop around, breaching a legally binding commitment.

Extended warranties offer people the chance to pay for increased protection when buying products, over and above any standard guarantee. In 2012, Argos signed a legally binding agreement – or ‘undertakings’ – promising to provide a link to a price comparison website every time it offers an extended warranty for domestic electrical products online, so that customers can compare the price of the warranty.

As part of routine monitoring, the CMA found that Argos was not displaying this link and the company subsequently admitted it had not been doing so for more than a year. In total, Argos’ breach affected sales of over 400,000 extended warranties and 114,000 of those customers may have found a cheaper deal through the price comparison website, had they been prompted to shop around.

Argos will now contact all customers who may have missed out on a lower price and make them aware of the error. These people will have the option to cancel their Argos extended warranty and all will receive a goodwill gesture, amounting to over £500,000 in total. Argos has also reinstated the link to the website and agreed to carry out regular internal checks to avoid breaching the undertakings again.

Adam Land, CMA Senior Director of Remedies Business and Financial Analysis, said:

“We welcome Argos’ promise to provide a goodwill gesture of over half a million pounds to customers who may have missed out on a cheaper extended warranty deal, after it failed to remind shoppers of their options.

“It’s only right that Argos is now taking steps to fix its error and make sure that something similar doesn’t happen in the future. Any breaches of this kind must be put right immediately, or we will take action.”

The CMA has also [written publicly to Argos](#), outlining the steps the retailer has agreed to take. It will now monitor Argos’ compliance and consider formal enforcement action should it fail to do as agreed. The breach has been logged on the CMA’s register of breaches, which records all significant breaches of market and merger remedies and is updated quarterly.

The CMA can take companies to court if they refuse to put right any breaches. However, it cannot currently impose financial penalties on businesses for breaches of this kind but is calling for the power to do so. Imposing fines would allow the CMA to take quicker action against companies that break the

law and would increase the deterrent effect of its enforcement action, benefiting UK consumers.

If people think they have been incorrectly sold an extended warranty, they should first ask the business to look into the complaint. [Citizens Advice](#), [Consumer Advice Scot](#) and Northern Ireland [Consumerline](#) may also be contacted for additional help.

The CMA has updated its guidance – [Extended warranties: what you need to know before you buy](#) and published a blog – [Extended warranties: what are they and do you need one?](#). These are not a substitute for legal advice and should not be relied on as such.

1. Extended warranties are optional – remember that products typically come with a manufacturer’s guarantee which might be enough for your needs.
2. Don’t feel pressured to buy an extended warranty straight away – shop around to find the best deal for you.
3. You might already be covered – your home contents insurance provider can advise what you are covered for. Or check with your bank, as some bank accounts also cover gadgets.
4. There might be better options out there – for example, if you have lots of gadgets, it might be better for you to buy multiple item insurance, which could cover a range of your items.

Notes to Editors:

1. During the period of the breach, Argos sold 414,578 extended warranties in breach of the undertakings. This includes 114,002 Breakdown Care customers (for larger electrical items). Those who purchased extended warranties for Breakdown Care may have found a cheaper option through a price comparison website, had a link been provided.
2. The total goodwill payments which will be given to affected customers by Argos amounts to £570,010 in e-gift cards.
3. The undertakings were given in 2012 to the CMA’s predecessor, the Office of Fair Trading, under the market investigations provisions of the Enterprise Act 2002. They require Argos Limited and DSG Retail Limited (owner of Currys) to ensure that extended warranty prices are made clear and cancellation rights are in place at the point of sale (for example, on the internet and in shops). More info can be found on [Argos Limited and DSG Retail Limited undertakings – GOV.UK \(www.gov.uk\)](#)

4. The undertakings refer to 'Domestic Electrical Goods', which means a product designed to be connected to an electrical supply or powered by batteries and used for domestic purposes, but does not include watches, jewellery or fixed installations (other than integrated appliances).
5. The CMA secured improvements to Currys' sale of extended warranties in 2019: [CMA secures improvements to Currys' sale of extended warranties – GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/news/cma-secures-improvements-to-currys-sale-of-extended-warranties)
6. For media enquiries, contact the CMA press office on 020 3738 6460 or press@cma.gov.uk.

[Insolvency Service launches new guidance for Official Receivers](#)

News story

The Insolvency Service has launched new guidance for Official Receivers and has made it available for the wider insolvency profession.



As part of efforts to increase support and share knowledge with the insolvency profession, the Insolvency Service has published brand new guidance for Official Receivers when acting as Liquidator or Trustee.

Following feedback from stakeholders requesting accessible guidance on technical matters, the Insolvency Service has published its new [Technical Guidance for Official Receivers](#) available on GOV.UK.

The new guidance includes relevant legislation and processes for Official Receivers when acting as Liquidator or Trustee.

The Technical Guidance for Official Receivers uses an expandable menu format,

where chapters are initially collapsed. This affords users to navigate the guidance quickly and then expand the desired chapter with a single click to view or print the complete chapter.

Justin Dionne, Chief Technical Officer for the Insolvency Service, said:

We know that many of our stakeholders have requested comprehensive insolvency guidance. The new Technical Guidance for Official Receivers should serve as a useful resource to share knowledge amongst the insolvency profession, while complementing other guidance we share through our regular technical bulletins.

If you have any questions about the Technical Guidance for Official Receivers, please contact insolvency.technical@insolvency.gov.uk.

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[New music curriculum to help schools deliver world-class teaching](#)

More young people will have the opportunity to listen to and learn about music through the ages, from Mozart and Bach to The Beatles and Whitney Houston, as part of a new plan for high-quality music lessons in every school.

To support the Government's ambitious plan for all children to have access to an excellent music education, the Department for Education has today (26 March) published a [new music curriculum](#) for Key Stages 1, 2 and 3. The plans to refresh music lessons follow the full return to school for all pupils this month, and alongside wider plans to help pupils recover time out of the classroom.

As part of the curriculum, pupils will learn about the great composers of the world and develop their knowledge and skills in reading and writing music. They will be taught about a range of genres and styles covering historically-important composers such as Vivaldi and Scott Joplin, world renowned pieces like Puccini's *Nessun Dorma*, and be introduced to instruments and singing from Year 1.

The Model Music Curriculum has been developed by a panel of 15 music education specialists – teachers, education leaders and musicians from across the UK – and led by Baroness Fleet, Veronica Wadley. The Associated Board of the Royal Schools of Music (ABRSM) was contracted by the Department for Education to draft the Model Music Curriculum under the guidance of the

panel.

The department has also committed £79 million in the 2021/22 financial year for Music Education Hubs which provide pupils with instruments to play in class, and £1 million for charities which teach pupils about different styles of music.

School Standards Minister Nick Gibb said:

Music is a hugely important part of most people's lives. This is especially true during the lockdown period, in which music has been used to inspire, soothe and energise us.

A rich variety of music should be part of the daily life of every school. We want all schools to have a rigorous and broad music curriculum, that inspires their pupils to love music, and stands alongside high levels of academic attainment.

I know music lessons will have been challenging during remote education, and while there is rightly a focus on academic catch-up, it is also important for children and young people experience music, sport and arts for their wider development.

After the most difficult of years, it's time for a musical renaissance across England's schools and I hope this will inspire a new generation of musicians.

Pupils will be encouraged to listen to classical music such as Beethoven and Tchaikovsky, Rock n Roll songs from Little Richard and Elvis Presley, jazz from Nina Simone and modern classics such as Queen.

The plan aims to support all pupils in their musical progression from Year 1 – where they'll be introduced to beat, rhythm and pitch – through to secondary school, where pupils will be introduced to more technical aspects of music like quavers, treble clefs and staccato and legato.

At Key Stage 1 and 2, listening to a variety of music styles and sounds is designed to broaden pupils' musical horizons and encourage them be open minded about the music they listen to. At Key Stage 3, pupils will have the opportunity to discuss and interpret the musical meaning behind songs, and develop their creativity through improvisation and composition.

As well as ensuring all pupils can benefit from knowledge rich and diverse lessons, the Model Music Curriculum is expected to make it easier for teachers to plan lessons and help to reduce workload by providing a structured outline of what can be taught in each year group. Case studies for each year of Key Stages 1 and 2 are provided as part of the plan to clearly demonstrate how teachers can combine knowledge, skills and understanding in a practical way.

Veronica Wadley (Baroness Fleet), Chair of the expert panel, said:

I passionately believe that every young person should be able to experience music and have the opportunity to learn a musical instrument. This experience can build confidence and self-esteem and also helps raise the aspirations of what children and young people can achieve in all areas of their life.

Music unites people and communities – and gives great joy and comfort. In schools, it brings together young people through the shared endeavour of whole school singing, ensemble playing, experimenting with the creative process and through the love of listening to friends performing.

The new curriculum, with its year-by-year guidance, is designed to help schools provide high quality music education for all pupils and reinforces the important role that music plays as part of a broad and balanced curriculum for all children.

Julian Lloyd Webber, Cellist and Conductor, said:

Music has immeasurably enriched my life and I cannot imagine existing without it. It provides motivation, stimulation and, most of all, joy.

We should never underestimate the power of music, it knows no boundaries of language, race or background. It is the universal language – everyone has a soundtrack to their lives.

The new Model Music Curriculum will provide children with a wealth of knowledge about music – and it's fun too.

Simon Toyne, President of the Music Teachers' Association, said:

The Model Music Curriculum is an important step in supporting our teachers to ensure every child is able to access meaningful music lessons in the classroom.

Culture Minister Caroline Dinenage said:

The importance of arts and culture in children's education cannot be overstated. Music has helped many of us through the challenges of the past year in how it connects, inspires and entertains. I am delighted this new curriculum will mean all children have access to a high quality music education. This will help bring through a whole new generation of talented musicians.

For children and young people to grow as musicians, they need to

experience the world of music in all its richness and depth, with their musical knowledge and skills steadily growing over time. This cannot be achieved through short soundbites or teaching on a carousel system.

The curriculum's expectation of a minimum of one hour's classroom music per week from Year 1 to Year 9 – with first access instrumental tuition, and musical ensembles in addition to that one hour – could make a substantial difference to the musical lives of our children and young people, and to the country at large.

Thousands of schools are already working with Music Education Hubs, which were set up in 2012 to support the teaching of music both in and out of school and to deliver the curriculum in the most effective way.

Schools and other education settings should be continuing to provide high quality music education, with regard for the department's guidance on activities such as singing and playing instruments.

[Commercial cannabidiol \(CBD\) products: call for evidence](#)

News story

Advisory Council on the Misuse of Drugs (ACMD) call for evidence on cannabinoids in CBD products.



The Advisory Council on the Misuse of Drugs (ACMD) has been [commissioned](#) to provide impartial and independent scientific advice on the acceptable levels of constituent cannabinoids in cannabidiol (CBD) products (in other words, other than CBD itself) marketed as consumer products.

The commission does not extend to prescribed products/medicines. The ACMD

invites all sections of society to provide written evidence with regards to this [commission](#).

We are specifically seeking evidence on the following questions. Your written submission can provide responses to some or all of the questions:

1. The commission refers to the cannabinoids Δ 9-THC, CBN and THCV. Are there any further phytocannabinoids which should be considered? If so, which cannabinoids and please provide evidence.
2. At what dose would each of these cannabinoids cause a psychoactive effect in humans? Are there any potential harmful effects at these doses?
3. What are the conditions that precursors of cannabinoids such as Δ 9-THCA-A might be transformed into controlled cannabinoids?
4. What is the combined level of the psychoactive cannabinoids that would not produce a psychoactive effect (in other words maximum combined dose of active ingredients) given the standard use of consumer CBD products?
5. Are you aware of any evidence of CBD products causing adverse reactions or harms which might be attributable to cannabinoid impurities? If so, please attach such evidence.
6. For producers of CBD-containing products for supply to consumers, what certification of quality of CBD extracts from raw materials do you require or expect?
7. For which controlled phytocannabinoids are there reference standards available or likely to become available in the near future for their use in testing?

Please note that owing to the specific focus of this ministerial commission, the ACMD will only consider information relevant to these questions. Additional information will not be considered.

If you would like to submit written evidence, please email the ACMD Secretariat at acmd@homeoffice.gov.uk by Wednesday 21 April.

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Conference on Disarmament: Minister Cleverly's Address on the UK Integrated Review

Mr President,

Thank you for the opportunity to address the Conference on Disarmament. It is a particular pleasure to do so under the Presidency of the UK's friend and

Ally, Bulgaria. As the single multilateral negotiating forum on disarmament, this Conference has played a decisive role in developing the international legal framework on weapons of mass destruction that make the world safer.

Today, I would like to brief the Conference on the UK's Integrated Review of Security, Defence, Foreign and Development Policy, that we published last week. The review is about building resilience at home and overseas; strengthening defence and security partnerships; contributing to scientific and technological innovation, and shaping the open international order of the future that allows all countries, and all peoples, to be secure, prosperous and free.

Through all these objectives runs the UK's enduring commitment to solving problems with our partners through multilateral channels. We are a European country with a uniquely global set of partnerships, capabilities and interests. We want to work with the entire international community towards mutual security and prosperity, and to establish the norms in the future frontiers of cyberspace, new technologies, data and space. The Conference on Disarmament has an important role to play.

Mr President, Our Integrated Review also serves as an official statement of the UK's nuclear deterrence policy. We are clear that we intend to maintain the UK's nuclear deterrent, for as long as we need it, as the ultimate guarantee of our security and that of our NATO Allies.

We are equally clear that we remain committed to, and will actively pursue, the long-term goal of a world without nuclear weapons. The fundamental purpose of the UK's nuclear weapons remains to preserve peace, prevent coercion, and deter aggression.

And we remain committed to maintaining only the minimum destructive power needed, to guarantee that our nuclear deterrent remains credible and effective, against the full range of state nuclear threats, from whichever direction.

This represents the continuation of our longstanding policy. But we are also adapting to ensure that our nuclear deterrent remains aligned to the current realities. The nuclear security environment has deteriorated over the past decade; and as we look at the darkening global security picture, we place as much emphasis on the "credible" bit of the policy as on the word "minimum".

In this context, the UK intends to increase the limit of our overall weapons stockpile from 225, to no more than 260 warheads. I must stress that this is a ceiling, not a target, and is not our current stockpile. We will continue to keep this under review in light of the international security environment. The UK is committed to the principle of transparency, in both our nuclear doctrine and our capabilities, to the extent compatible with our national security considerations and non-proliferation obligations.

But a measure of deliberate ambiguity contributes to strategic stability by complicating the calculations of potential aggressors, and by reducing the risk of deliberate nuclear use by those seeking a first strike advantage.

Therefore, the UK remains deliberately ambiguous about precisely when, how and at what scale we would contemplate the use of our nuclear weapons. And we are extending this policy by no longer giving public figures for our operational stockpile, either for deployed warheads or deployed missile numbers.

We also reviewed the UK's unilateral negative security assurance. As has been the case for many years, the UK will not use, or threaten to use, nuclear weapons against any non-nuclear weapon state party to the Treaty on the Non-Proliferation of Nuclear Weapons. This assurance does not apply to any state in material breach of those non-proliferation obligations.

Our Integrated Review makes clear that we reserve the right to review this assurance, if the future threat of weapons of mass destruction – such as chemical and biological capabilities, or emerging technologies that could have a comparable impact – makes it necessary to do so.

Mr President, Let me be clear: we remain committed to multilateral disarmament and our shared long-term goal of a world without nuclear weapons. The UK's unequivocal undertaking, with the other nuclear weapons states, to eliminate our nuclear arsenals persists; as do our obligations under Article 6 of the Non Proliferation Treaty. As such, the UK has taken, and will continue to take, a consistent and leading approach to nuclear disarmament. The UK possesses the smallest stockpile of any of nuclear state recognised by the Non-Proliferation Treaty, and we are alone amongst those states in operating a single nuclear weapon system.

We also maintain our voluntary moratorium on the production of fissile material for the use in nuclear explosive devices. Building on these unilateral measures, we will continue to press for key steps towards multilateral disarmament. And this includes the entry into force of the Comprehensive Nuclear Test Ban Treaty, and successful negotiations at this Conference on a Fissile Material Cut-Off Treaty.

The UK will continue to take a leading international role on nuclear disarmament verification, which is essential for achieving and maintaining a world without nuclear weapons under strict and effective international control. We will also continue to work to reduce the risk of nuclear conflict through misinterpretation and miscalculation, and to enhance mutual trust and security.

We will champion strategic risk reduction and seek to create dialogue, both among states who possess nuclear weapons, as well as between states who possess nuclear weapons and those who do not. The road to a nuclear weapon-free world will remain challenging. But we firmly believe that the best way – indeed the only credible way – to get there is by the gradual, multilateral, negotiated, step-by-step approach within the framework of the Non-Proliferation Treaty. The Integrated Review explicitly commits the UK to doing just this. The UK takes its responsibilities as a nuclear weapon state seriously, and will continue to encourage others to do the same.

Mr President, The prevention of an arms race in outer space has been on the

agenda of this Conference since the early 1980s, and remains a core issue. Our Integrated Review recognises the centrality of space systems to our security and prosperity. It also highlights the growing range of threats to space systems, and the risk that those threats could lead to miscalculation and, in turn, escalation.

The open international order must extend to outer space, to tackle these threats to international peace and security. General Assembly resolution 75/36 on reducing space threats through norms, rules and principles of responsible behaviours in outer space, which the UK had the honour to lead, contributes to this goal. We will continue this important work as a way to manage and mitigate the perceptions of threat, and avoid conflict.

Mr President, Let me also highlight some aspects of the Integrated Review that touch on the wider non-proliferation, arms control and disarmament picture.

We are determined to strengthen international prohibitions on the use of Chemical and Biological weapons. We are also determined to ensure accountability for those who use them – such as those responsible for the poisoning of Alexey Navalny, those responsible for the chemical weapons attack in Salisbury in 2018, and members of the Syrian regime responsible for the appalling use of chemical weapons against its own people. The Chemical Weapons Convention Conference of States Parties must take a stand against these incidents, and against the Syrian regime's failure to accurately declare its chemical weapons programme.

The Covid-19 pandemic has demonstrated the devastating effects of disease, and the need to strengthen global biosecurity. The UK has been at the forefront of international efforts to ban biological weapons for decades, and will continue to champion ways of strengthening the Biological and Toxin Weapons Convention, at the forthcoming Ninth Review Conference.

We will also support global efforts to protect our citizens from the risk of terrorists acquiring weapons of mass destruction, including through our leadership of the Global Partnership under our G7 Presidency.

Our Integrated Review recognises the extraordinary potential that technology has for global prosperity, to the benefit of all. But the exploitation and proliferation of new technology poses risks too, and we must work together to extend the international order to cover them, supplementing domestic controls and protections.

Our Integrated Review also makes clear that the UK remains determined to prevent the destabilising accumulation and illicit transfers of conventional weapons. We will work with our partners across the world to advocate for conventional arms control regimes, which reduce the likelihood of war and its humanitarian impact, including through our upcoming Presidency of the Convention on Cluster Munitions.

Finally, the UK has now fulfilled its legal obligations to the Anti-Personnel Mine Ban Convention, by clearing all landmines from the Falkland Islands, and

we will continue to uphold our moral obligation to support mine action across the globe.

Mr President, The UK's Integrated Review puts multilateralism, arms control, non-proliferation, and disarmament at the heart of our approach to security.

We recognise that in order for all to succeed and prosper, it is no longer enough simply to defend the status quo; we must dynamically shape the international order of the future, extending it to the new frontiers of cyberspace, emerging technology and outer space. And it is vital that we protect democratic values as we do so.

The UK commits to continue to work with you all, to play a constructive and creative role in this Conference, and in the wider multilateral disarmament machinery, in order to turn this vision into a reality.

And I thank you.