

# Standing up for consumers

For many people, Buy Now Pay Later is a useful and convenient solution, offering them flexibility with their purchases. But consumers need stronger protections.

The use of BNPL has increased exponentially which means that more and more people could find themselves at risk if things go wrong. More than one in three adults use BNPL. And in the first quarter of 2024, more than £1 in every £7 spent online was through a BNPL product.

But during the cost-of-living crisis, more and more people are facing financial problems because there are no rules or protections with BNPL. In May 2024, Citizens Advice saw two times more cases than in May of 2023, or seven times more compared to three years ago.

**Despite being the fastest growing type of personal debt, BNPL remains completely unregulated.** BNPL companies often don't make it clear to people that they are taking on debt. And they are not required to check if you can afford the debt you're taking on. If you can't afford your BNPL debt, you can't go to the Financial Ombudsman Service for help.

This means that people don't get vital protections that are available with other forms of debt (e.g. credit cards). And BNPL companies don't need to follow the same rules as other lenders.

Martin Lewis, Citizens Advice, Which? and many other campaigners have called for regulation of BNPL.

Our new policy passed today calls on the Government to take a sensible and balanced approach, making sure that BNPL is regulated like all other forms of lending, so that people are protected and can enjoy the flexibility it offers in a safe and sustainable way:

- Stopping BNPL firms from engaging in harmful or misleading advertising
- Bringing BNPL under 'consumer duty' rules for financial products, which require that key terms & conditions are clearly set out
- Requiring that fair and consistent support is available to all BNPL users who need it
- Looking into setting a centralised cap on BNPL late fees to promote fair and consistent treatment across platforms.
- Ensuring that proper affordability checks are in place, with appropriate information-sharing across BNPL firms and other credit providers.
- Reviewing whether BNPL products by large online retailers, such as Amazon or Apple, should be treated in the same way as products by third-party providers.

Read our new policy in full

The previous Conservative Government had promised to introduce protections but they didn't keep their word. In opposition, Labour called for regulation but measures weren't included in the King's speech and while they've indicated they'll take action, they haven't said when they'll bring in any new protections.

Liberal Democrats are leading the way in giving consumers the protection they need.

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## [Closing the attainment gap](#)

From the moment they start school, children from disadvantaged backgrounds are already playing catch-up with their peers, and as they move through the education system, these gaps only widen.

By the end of secondary school, many disadvantaged pupils are now 19.2 months behind their peers – a gap that has grown since 2019 to its highest level since 2012.

**The former Conservative Government had a chance to make a real difference for disadvantaged children, but instead, they fell short, making promise after promise and failing to deliver.**

The attainment gap between pupils eligible for free school meals and those who have never received them has ballooned since the pandemic, erasing over a decade of progress made in closing the gap. Yet, despite this setback, the potential for change remains, if we prioritise the right strategies and investments.

Investments in early years education and tutoring can have a real impact on the life chances of children from disadvantaged backgrounds. Our new policy passed today prioritises investment in these areas to give all children the best possible start in life:

- Investing in **high-quality early years education** and **closing the attainment gap by giving disadvantaged children** aged three and four an **extra five free hours a week** and tripling the Early Years Pupil Premium to £1,000 a year.
- Increasing school and college **funding per pupil above the rate of inflation** every year.
- Introducing a **'Tutoring Guarantee'** for every disadvantaged pupil who needs extra support which would:
  - Be focused on **prioritising children from low-income backgrounds,**

- with low prior attainment or with additional needs.
- Enable an **estimated 1.75 million disadvantaged young people** each year to get **additional tutoring help and support**.
  - **Empower headteachers**, who know their children the best, to **set up tutoring in a way that works for them and their pupils**, by using their own teaching staff, recruiting tutors or choosing from quality-assured external providers.
- Introduce a Young People's Premium, **extending Pupil Premium funding to disadvantaged young people aged 16-18**.

Ensure no child is hungry in school by **expanding free school meal eligibility** to all children in poverty.

Read the motion in full

The widening educational gaps we see today are not inevitable; they are the result of the Conservatives' failures. Our children and young people deserve better.

With the right investment, **we have the opportunity to turn things around and ensure that every child, regardless of their background, has the chance to succeed**.

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## **Restoring links with Europe for young people**

Liberal Democrats want to fix our broken relationship with Europe. **Giving young people the opportunity to live, study and work in Europe is a vital first step**.

The former Conservative Government's botched deal with the EU has been a disaster for young people. And the new Labour Government has repeatedly ruled out key steps to rebuilding our relationship with Europe such as joining Erasmus.

For young people, studying, living, and working abroad in EU countries has become harder and more expensive. Even something as simple as a holiday now

comes with the burden of soaring roaming charges and frustrating border delays on both sides of the Channel.

**But it doesn't have to be this way. Liberal Democrats want to tear down red tape, bring down roaming charges and reduce delays at the border.**

The UK already has a Youth Mobility Scheme with Japan, South Korea and Australia. Expanding the scheme to include the EU would give young people from the UK greater opportunities and boost the UK economy, especially the hospitality sector.

Our new policy, passed today, would restore vital links with Europe for young people and cut red tape for people travelling to EU countries:

- Opening negotiations with the EU to **extend the Youth Mobility Scheme** on a reciprocal basis to EU countries, **including increasing the age limit from 30 to 35.**
- Expanding **opportunities for young people to study, teach and volunteer abroad** by returning to the Erasmus Plus programme as an associated country.
- **Taking action on excessive roaming charges** – opening discussions with the EU, and **opening a consultation on UK phone company charges**, including the possibility of abolishing them.
- Taking steps to **negotiate passport and visa-free school trips between UK and EU** member states, on a reciprocal basis.

Opening discussions with the EU to reach a **reciprocal exemption** from **electronic travel authorisation schemes** to reduce delays and costs for holiday-makers.

Read the motion in full

Liberal Democrats are committed to fixing the UK's broken relationship with Europe so everyone can benefit from closer cultural and economic ties with our nearest neighbours.

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# We can make the UK the safest place in the world to have a baby

Bringing a new life into the world should be one of the most joyful experiences a person can have. Yet, **in the UK, too many families face the heartbreak of baby loss**, whether through miscarriage, stillbirth, or traumatic birth experiences.

The national ambition set in 2010 to reduce stillbirths, neonatal, and maternal deaths by 50% by 2025 is nearing its expiry, but we are not on track to meet the target. **The UK Government should renew the national maternity ambitions** beyond 2025, to include the four nations, and to enhance them with a clear baseline to measure progress against.

The true scale of miscarriage in the UK is still unknown because no official record of miscarriages is held. **We must do all we can to ensure that every single preventable baby loss is avoided.** And for those who do experience baby loss, we want to ensure that proper support is in place – including support and referral being available for every miscarriage, rather than after three.

Black women are at almost four times greater risk of maternal mortality than White women. Black babies are nearly twice as likely, and Asian babies are nearly 1.5 times more likely, to die during the first 28 days compared to White babies. Infant mortality rates in the most deprived neighbourhoods are double those in the least deprived areas. **The UK must work towards ending discrimination towards diverse parents during pregnancy.**

**We believe it is time for change and our goal is clear; to make the UK the safest country in the world to have a baby.** That's why today, Liberal Democrats have passed new policy to transform and improve care through pregnancy and the neonatal period.

- Making support and referral are available after every miscarriage, not just after three.
- Ensuring best-practice care is accessible 24/7 for anyone experiencing miscarriage, ensuring that no one is left to suffer alone.
- All miscarriages should be recorded, bringing transparency to this hidden problem. Setting national targets to reduce miscarriage rates and improve outcomes.
- Backing the commitments made in the NHS Workforce Plan with sufficient funding; this includes the expansion of the wider maternity and neonatal workforce, ensuring that every expectant parent receives the care they deserve.
- Improving the coding of ethnicity and data – including surveys avoiding overusing 'other' as a category.
- Creating a welcoming and inclusive environment for everyone receiving maternity or perinatal care, including trans and nonbinary people.

Read our new policy in full

**The Liberal Democrats are committed to transforming maternal and neonatal care and ensuring inclusive care for all, so we can create a safer, more compassionate healthcare system for everyone.**

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## [Giving communities more power over their local economies](#)

Liberal Democrats believe in giving communities, businesses and individuals choice and freedom and that should include the right to have a say over Sunday trading hours in their local area.

**Our market system should balance businesses' needs and the rights and freedoms of workers.**

The current Sunday trading laws in England and Wales don't allow local authorities to decide Sunday opening hours in their local community.

Sunday trading laws were last reformed in 1994, moving from an outright ban to restricted opening hours. During the 2012 Olympics Sunday trading laws were suspended.

In Scotland, powers to regulate Sunday trading are devolved. Scotland has chosen to liberalise Sunday trading while protecting workers' rights.

Our new policy passed today would devolve power to regulate Sunday trading to local authorities in England and to the Welsh Government.

This would allow communities to decide for themselves the best regulations to suit people and businesses in their own areas. **Local areas know their own local economy better than anyone else and are best placed to decide their own rules.**

We would also introduce new measures to protect workers who do not want to work on Sundays.

Read the motion in full

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