

# YOUNG CONSUMERS COMPETITION 2006

*Practice Questions (taken from the YCC Final 2005)*

## ROUND ONE

### FOOD & DIET

This Round Is Sponsored By The Food Standards Agency. A healthy diet is essential to our well-being. The food industry offers many choices so a consumer needs a wide range of knowledge to achieve a healthy lifestyle.

1. There are two main types of fat, saturated and unsaturated. Which type helps reduce cholesterol levels in the blood? **Unsaturated**
2. Which is the more nutritious way to cook vegetables - steaming or boiling? **Steaming**
3. Does too much salt in a diet contribute to lowering or raising blood pressure? **Raising it**
4. What is the food processing technique that exposes food to electron beams, x-rays or gamma rays? **Irradiation**
5. What red dye caused a product recall for a wide range of food stuffs? **Sudan 1**
6. Where should raw meat be stored in a fridge? **At the bottom on a drip proof tray**
7. Sild is a good source of omega-3 polyunsaturated fatty acids, but what is sild? **Fish, to be precise young herring**
8. Wholegrain cereals, green leafy vegetables, red meat, liver and dried apricots are good sources of what mineral? **Iron**
9. What units are used to express the nutritional energy value on a food label? **Kilojoules or Kilocalories...Given per 100grams but the 2 units will do**

## ROUND TWO

### THE WORLD WE LIVE IN

We live in a fragile eco-system and our choices in the High Street can help to preserve the balance. To make responsible choices requires knowledge.

1. What sort of farm will use an anemometre to control production?  
**Wind farm**
2. Fossil, nuclear and hydro are all fuel sources. Which is the most common type used worldwide? **Fossil**
3. What sort of fuel is produced from rapeseed oil, palm olive or used cooking oil? **Biodiesel / Ecodeisel**
4. Which chain store in Northern Ireland does not supply free plastic carry bags? **Lidl**
5. What did all Northern Ireland civil servants stop doing on January 4<sup>th</sup> 2005? **Smoking in the workplace**
6. Which retail chain store has changed its own brand chocolate to fair trade chocolate? **Co-op**
7. A Toyota Prius is a low emission hybrid car. What two fuels does it use? **Petrol & electricity**
8. There are three colours of bottle banks. What are they? **Green, brown & white (or clear)**
9. Which country in the UK was the first to get a sustainability award for its national forests? **Scotland**

### **ROUND THREE**

#### **EUROPE**

The European Union has initiated many improvements for the consumer but do we know about the European Union.

1. What decade saw the start of the common market, the forerunner of today's European union? **1950**
2. What was the name of the treaty that established the common market? **Treaty of Rome**
3. How many states were in that original common market? **Six**
4. What is presently awaiting ratification by the member states of the European union? **The EU Constitution**
5. How many members are there in the European union now? **25**

6. Why has Germany got the most representatives in the European parliament? **Largest population**
7. Which European country produces the most olive oil? **Spain**
8. Which is the odd one out from ravioli, Canaletto, rigatoni, and cannelloni? **Canaletto**
9. Which European country has the largest cheese production industry? **Germany**

## **ROUND FOUR**

### **CREDIT MONEY & FINANCE**

We are all used to shopping around for goods and services but many consumers do not take the same care in selecting the correct financial product for their circumstances. To make a good choice requires knowledge.

1. What happens should a hire purchase company repossess protected goods without either a court order or the consumer's consent? **All money paid is refundable**
2. If you buy a car on a three-year personal loan from a finance company arranged by the garage, when do you become the owner? **Immediately on entering the agreement**
3. Who is liable if a garage supplies you with a faulty car under a hire purchase agreement? **Hire purchase company**
4. Besides the consumer's signature, name one other piece of information that cannot be omitted from a consumer credit agreement? **APR, loan, repayment schedule**
5. A consumer can end all liability under a hire purchase agreement by paying half the hire purchase price and doing what else? **Returning the goods**
6. How many signatures are required to appear on a hire purchase agreement? **Two**
7. Does a reduction in the lending rate generally cause house prices to rise or fall? **Rise**
8. In a bull market do the investors expect the shares to rise or fall in value? **Rise**

9. If a company is facing a takeover bid does its share price usually rise or fall? **Rise**

## **ROUND FIVE**

### **HOME SHOPPING**

If your home was once your castle it is now becoming your marketplace. There are special rules that apply to home shopping giving extra safeguards but consumers need to know them.

1. You phone a double-glazing company and when their salesman comes to your home you agree to buy a new door at £1000 cash. Have you any rights to a cooling-off period? **No. If you invite a sales person to your home there are no provisions regarding cooling –off rights.**
2. An uninvited salesman knocks the door and sells you a painting for £30. Have you any right to a cooling- off period? **No. Whilst these circumstances would suggest a right to a cooling-off period the goods sold must be at least £35.**
3. An uninvited salesman visits your home and arranges to call back the next night when he sells you a carpet for £300. Have you any rights to a cooling-off period? **Yes. The first visit would have required a cooling-off period and that requirement extends to the second visit.**
4. When does the cooling of period for Internet sales start? **With the delivery of the goods.**
5. How long is the cooling-off period for an Internet sale? **7 days from delivery (or 7 days plus 3 months if no notice of rights has been given).**
6. If you buy a sealed DVD on the Internet what happens to your cooling-off rights when you break the seal? **That ends your cooling-off period**
7. QVC is a sales channel on television. What does QVC stand for? **Quality, value and convenience**
8. What organisation based in Dublin arranges secure payments for eBay transactions? **Paypal**

9. What is feedback on eBay? **Comments made by a Trader's customers, available for inspection and useful for intending purchasers**

## **ROUND SIX**

### **TRAVEL, TOURISM & TRANSPORT**

We all enjoy our trips to sunnier climes but things can and do go wrong even on holiday. So how much do we know about our rights as holidaymakers.

1. The hotel on your Spanish package holiday is very poor. To whom should you make your first complaint? **The tour representative in Spain**
2. Many tour operators hold an ATOL. What is an ATOL? **Air Travel Organisers Licence**
3. A package holiday must contain two out of three elements. Can you name any two? **Transport, Accommodation Or Other Tourist Services**
4. What is the cooling-off period for a timeshare sold in France? **10 days because the sale is regulated by European Regulations**
5. How much of an advance deposit may a timeshare seller demand prior to the cooling-off period? **No deposit**
6. What is the cooling-off period for a timeshare sold in the Fermanagh Lakeland's? **14 days because this sale is regulated by UK law & the regulations provide a longer period**
7. Hopefully you will not need form e111 but what does it do? **Gets you free health treatment in European Union**
8. To visit the USA your passport must be valid for how long from the date of your proposed visit? **Six months at least**
9. How many customs channels are there at an international airport in the United Kingdom? **3 – Red, Blue & Green**

## **ROUND SEVEN**

### **CONSUMER SAFETY**

Accidents can happen, but if we know what can go wrong we will be better able to avoid them happening to us. Are our Finalists ready for the unexpected?

1. Is the following statement true or false? Easter sees a peak in DIY accidents. **True**
2. Is the following statement true or false? On very cold winter nights elderly people may use a hot water bottle along with an electric blanket provided both are kitemarked. **False – in NO circumstances**
3. Is the following statement true or false? Babies should be given less sun tan lotion to build up natural melanin tanning. **False -most at risk group**
4. What activity causes 2/3 of domestic fires? **Cooking**
5. What was the last European country to increase its speed limits for motorway traffic? **Republic of Ireland on 20<sup>th</sup> January 2005**
6. Some skin products have a SPF number. What is SPF? **Sun protection factor**
7. What should you not find on a child's hooded anorak? **Drawstring fastener**
8. What will an RCD prevent? **Electric shock**
9. When should consumers look for a D.O.E. plate? **On entering a taxi**

## **ROUND EIGHT**

### **CONSUMER LAW**

In the Young Consumers Competition, it will be no surprise to have a round on consumer law. As always knowledge is the key to your rights.

1. All goods sold must be of a satisfactory quality. True or false? **False, does not apply to private sales.**
2. All goods sold must be as described. True or false? **True, applies to all sales.**
3. A charity shop is exempt from the requirements of the Sale of Goods Act as long as it represents a charity registered with the charity commission. True or false? **False**
4. What age must you be to buy tobacco? **16**
5. What age must you be to buy an offensive weapon? **16**

6. What age must you be to buy liqueur chocolates? **16**
7. What does The Sale of Goods Act define as a monetary consideration?  
**Price**
8. If your Estate Agent decides to sell your house to his Brother-In-Law, what must he do? **Tell you of his interest in the sale**
9. Who should you sue if the sofa you ordered does not fit in your living room? **No one, it is your own fault.**

## **ROUND NINE**

### **BUZZER ROUND**

- There are only ten questions first on the buzzer gets the question a correct answer earns the point
  - There is no penalty for a wrong answer
  - The question stays open and the other teams can have a try
  - Again first on the buzzer gets the question and a correct answer earns a point
  - But only one try from each team
1. What chain store sells the Per Una range? **Marks & Spencer**
  2. What is the largest packet of paracetamol tablets you can buy in a Tesco's supermarket – 12, 16, 24 or 32? **16**
  3. What gastropod leads the food standards agency campaign on salt?  
**Sid the Slug**
  4. Pierre Oniydar could not register echobay.com. What did he register instead? **EBAY.COM**
  5. We have an acronyms question now! What do the initials FSA mean? That is foxtrot, sierra, alpha. It aims to maintain clean, efficient and orderly financial markets and to help retail consumers achieve a fair deal. **Financial Services Authority**
  6. And another acronym! GHD is a leading grooming company. What does GHD stand for? **Good Hair Day**
  7. The love of money is the root of all evil, but can you tell me what UK coin features a lion on its obverse? **None - the lion appears on the REVERSE of the coin - sovereign's head always appears on the obverse**

8. 'Miami Gold' is to Jennifer Lopez as 'Curious' is to whom? **Britney Spears**
9. Women Empowering Women and the Money Tree were schemes where people made money by recruiting other members. How are they commonly known? **Pyramid Schemes/ Multilevel Marketing**
10. It is a miserable £750 in Scotland and a generous £5000 in England and Wales but what is it in Northern Ireland? **£2000 the small claims court limit.**