

# Limitations and constraints of marketing

[Business](#), [Marketing](#)



These laws are: Data Protection Act 1998 Trade Description Act 1968 Consumer Credit Act 1974 The Data Protection Act controls how your personal information is used by businesses or the government. People who are responsible for using data have to follow strict rules called Data Protection Principles. This means they must make sure the information is used fairly and lawfully, specifically stated purposes and used in a way that is acceptable, relevant and not excessive.

All information has to be accurate and kept safe and secure. Any companies that keep information on living and identifiable people, all must comply with the Data Protection Act; this has to apply to any computerized or manual records containing personal information about people. Barclay Bank will use this information, with them having accounts on students etc. They will use their information to send out any type of services or offers the bank is promoting, this is a form of advertising.

Barclay may also use this information for market research, for example if the bank wants a review of consumers' opinions on a new service or if they would be interested in a new service, they can send questions, surveys to the information they have. Merchandise Marks laws were replaced with The Trade Descriptions Act this came into place on 20 November 1968, the laws and this new Act dealt with MIS-description of goods and its particular job is to ensure that organizations tell the truth about goods, prices and services.

This Act makes it an offence if a company uses false trade descriptions to any of their goods and services, this Act's purpose is to stop businesses advertising goods or services with false propositions. This Act covers a lot

from the quantity, size or they were made; their fitness for purpose; strength, performance, behavior or accuracy and any other physical characteristics. Barclay will have to obey to this law, they cannot sell, promote a service with false intent.

The Student Additions Account's will have to meet to their description alongside the features included into the account have to be accurate and precise. Consumer Credit Act The Consumer Credit Act was put into effect in 1974, it requires organizations that loan money to consumers or offer merchandise or services on credit or participate in certain additional credit activities, have to be licensed by the OFT. If a company traded without a license, it would then lead to court case, not having your license or following this act is a criminal offence and can result in a fine or imprisonment.

This act regulates consumer credits and insures content and form of credit agreement, procedures relating to events of default, termination or early settlement, credit advertising, method of calculating annual percentage rate (PAR) and section 75 which gives consumers extra protection on items that cost over OHIO and up to EYE. OHO paid by credit card. Before Barclay give out their services to consumers they will assess their creditworthiness, they will use sufficient information obtained from a customer and a credit reference agency.

Once a regulated agreement is in place, Barclay Bank will amply with the law and follow the act. Advertising Standards Authority (AS) The AS are an industry that deals with most types of ads, they deal with peoples complaints about advertisements, anything that people may find inappropriate,

offensive, irresponsible or potentially harmful. Once a complaint has been made the AS will do all it can to get the advertisement removed or changed.

The types of ads they deal with include: Magazine and newspaper advertisements Radio and TV commercials Television Shopping Channels Advertisements on the Internet. Commercial e-mail and SMS text message ads Posters on legitimate poster sites Leaflets and brochures Cinema commercials Direct mail Door drops and circulars Ads on CD Rooms, DVD and video, and faxes Sales promotions, such as special offers, prize draws and competitions wherever they misled and will meet principles and meet standards to a fair nature, these ads should be truthful and responsible.

When a company produces any type of advertisement they have to make sure images, scripts they use are acceptable otherwise there ads could be removed or told to change. There are certain things that the AS do not find acceptable alongside consumers, such as binge drinking, concerns of obesity, smoking all markets should be aware. Pressure groups are people who all have a strong opinion on something and act upon it; if an organization produced something a pressure group did not agree with it would have a negative impact against the company.

Consumerism Consumerism is a movement for people; consumerism protects the customer against useless, inferior, or dangerous products, misleading advertising and unfair pricing. It is rights for all customers to have their say, before 1960 consumers had very little rights, now the law has changed and consumers have a lot more. This was put into place

because of consumers wanting to be heard, they wanted a right to choose and to be informed.