

## Annex One

**‘Typical consumer’** means-

- (a) the average consumer to whom the commercial practice is addressed or whom the commercial practice reaches; or
- (b) The average member of a particular group of consumers to who the commercial practice is directed; or
- (c) The average member of a clearly identifiable group of consumers –
  - (i) who are particularly vulnerable to the commercial practice or to the underlying product because of their mental or physical infirmity, age or credulity in a way which a consumer could reasonably be expected to foresee; and
  - (ii) who are not particularly vulnerable to the commercial practice by reason only of that commercial practice being the common and legitimate advertising practice of making exaggerated statements of statements which are not meant to be taken literally.

**‘Transactional decision’** means any decision taken by a consumer whether to act or to refrain from acting concerning –

- (a) whether, how and on what terms to purchase, make payment in whole or in part for, retain or dispose of a product; or
- (b) whether, how and on what terms to exercise a contractual right in relation to a product.