European Commission

The European Consumer Centres Network

ECC-Net

Justice and Consumers

The European Consumer Centres Network

10 years serving Europe's consumers

Anniversary Report 2005-2015

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Luxembourg: Publications Office of the European Union, 2015

Paper ISSN 1831-3078 doi:10.2772/47229 ISBN 978-92-79-43321-4 ND-AN-14-001-EN-C
PDF ISSN 2363-2542 doi:10.2772/47086 ISBN 978-92-79-43318-4 ND-AN-14-001-EN-N

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Printed in Italy

PRINTED ON ELEMENTAL CHLORINE-FREE BLEACHED PAPER (ECF)

10 years

Foreword

10 years ago, the European Commission together with national governments established a network of European Consumer Centres (ECCs). Since then, between 2005 and 2014, consumers have turned to ECCs for help over 650 000 times. Across the European Union (and Norway and Iceland), the European Consumer Centres help consumers on a daily basis to understand and use their consumer rights.

In this report, we read consumer stories: a car rental company charging for damage caused by someone else, a payment system charging the consumer double for an online flight booking, a football fan being charged for shipping costs of a football shirt when it was advertised as free. In such concrete cases, the ECCs' assistance and intervention has made a real difference.

Consumer policy is high on the Commission's agenda given its important contribution to the Juncker Commission's priority projects. For instance, a strong and coherent consumer policy is crucial in reaping the full benefits of the Digital Single Market – for both consumers and businesses.

With ever more consumers shopping online, the ECCs' role in resolving cross-border disputes has grown and will continue to do so. Their role will become increasingly important in advising consumers, and ensuring that their rights are upheld and that they can have full trust in the digital economy.

In their 10 years so far, the European Consumer Centres have achieved a lot. These achievements are worth celebrating and building on for the future.

We shall continue to work hand in hand with the European Consumer Centres to help consumers defend their rights and make the most of a European Single Market. Confident consumers are at the heart of healthy markets and economies, and so giving them the knowledge and resources to know and enforce their rights is crucial.

Věra Jourová

Commissioner for Justice, Consumers and Gender Equality

"As we enter the digital age, we need to be sure that consumers still have the rights and protections that they currently enjoy in the traditional marketplace. We need to be sure that they do not have fewer rights than they have now. It is important that consumers have the information they need to buy products from another country with confidence, and ECCs play an important role in achieving this."

Vicky Ford, MEP, Chair, Committee on the Internal Market and Consumer Protection

"Proper transposition of EU legislation by the Member States is dear to my heart because problems with transposition can undermine consumer rights. I know from personal experience on the board of the Franco-German ECC that ECCs provide invaluable feedback to the Commission on how transposition is working out in practice."

Dr. Andreas Schwab, Member of the European Parliament, rapporteur: Consumer Rights Directive

"EU consumer protection legislation is comprehensive, but sometimes complex and often difficult for consumers to enforce, particularly in cross-border contexts. The ECCs provide excellent support to consumers and ensure cross-border purchases work out right, not wrong."

Monique Goyens, Director General of The European Consumer Organisation (BEUC)

"We do not advocate only the case of European business. We want to make the Single Market work better for consumers, businesses and citizens alike. European Consumer Centres play a very important role in achieving that for both consumers and traders."

Markus J. Beyrer, Director General, BUSINESSEUROPE

"The ECCs represent a key tool in providing consumers with information and direct help with cross-border problems."

Meglena Kuneva, EU Consumer Protection Commissioner, 2007-2010

"The results of the ECCs' work are proof that the funding provided by the Commission's Consumer Programme ultimately benefits the people who need it most, EU consumers and reputable and innovative businesses."

Neven Mimica, EU Commissioner for Consumer Policy, 2013-2014

Introduction

European Consumer Centres (ECCs) provide information, free advice and assistance on cross-border shopping in the EU, Norway and Iceland. They are co-financed by the European Commission and national governments in order to make sure that everyone can take full advantage of the Single Market, both material and digital, wherever, whatever or however they buy.

They act as a network, the ECC-Net, to provide information and advice on making trouble-free purchases and on the rights available if consumers run into problems either during the transaction or subsequently. These can range from being discriminated against on the grounds of residence to hidden charges, from failure to respect the 14-day cooling-off period for distance and online purchases to cancellation of a flight.

The Centres provide free assistance to consumers so that they are well aware of their rights and can easily reach an agreement with traders on their own. For the more difficult cases, they can also call on the help of the ECC in the trader's country. The network also pools its expertise to provide information on topical issues to consumers and traders. For example, in 2014 they developed a travel app for consumers and advice to traders on consumers' e-commerce rights.

Where the Centres are unsuccessful in brokering a satisfactory agreement between traders and consumers, they will advise consumers to use the court or out-of-court dispute resolution scheme best suited to their case. The Centres also produce studies and reports as input to policy development, and work with enforcement authorities.

Many Centres have existed in some form for twenty years or more, but as dedicated European Consumer Centres, they trace their combined history to 2005. Consequently this year's annual report marks the first decade of this network. It takes a look back at the ECC achievements over the whole period, since the environment in which ECCs operate has evolved very significantly with the development of e-commerce and independent international travel. This has boosted cross-border consumer purchases. Over that time, the EU legislative framework for consumer protection has been strengthened and the ECCs have been instrumental in seeing it is applied in every corner of the EU.

The next chapter

The numerous achievements of the last 10 years and the proposals for improvements already in the pipeline and described in this report are not the end of the story. There are still obstacles to consumers making the most of the opportunities of the EU's Single Market, and above all of the Digital Single Market. Consumers could save EUR 11.7 billion per year if they could choose from the fullest possible range of goods and services from across the EU's 28 countries when they shop online.

Nearly three-quarters of all European Internet users feel they are being asked for too much personal data online, and of all attempts to place a cross-border order, in just over half the seller does not serve the country of the consumer.

In addition, copyright rules are preventing Europeans from watching content from their own country when they travel, or from watching content from other countries from their own homes. Yet, images, films, music and games are the most popular online activities and digital spending on entertainment and media has double digit growth rates.

The Commission's Digital Single Market Strategy is about overcoming the obstacles. Future legislation will improve data protection and give individuals control over their personal data, and further harmonise online rights while tackling unfair practices and discrimination. Other obstacles will be addressed by improving technical standards and telecoms infrastructure, and citizens' digital skills.

But consumers will still need personalised assistance to find their way and benefit from the constantly new services and marketing formats becoming available in digital markets. This is where the ECCs play a vital role. To increase consumers' awareness of them, the European Consumer programme is funding a programme to assist them increase their visibility and efficiency.

A snapshot

The European Consumer Centres Network (ECC-Net)

- The ECC-Net is a network of 30 offices in the EU Member States, Norway and Iceland, providing free-of-charge help and advice to consumers on their cross-border purchases, whether online or on the spot within these 30 countries.

- Today, the ECC-Net is in direct contact with some 100 000 consumers every year and handles about 40 000 consumer complaints. Well over 3 million more find the information they need on the network members' websites, and many others through their apps, from ECC staff on stands at events, or from media reports highlighting warnings or cases published by the Centres.

- The ECC-Net is staffed by legal experts who provide personalised advice and assistance. They help consumers make complaints against traders who sell faulty goods and services, or otherwise fail to live up to the standards required by EU legislation, e.g. on travellers' rights.

- The ECC-Net advises on handling disputes between a consumer and a trader located in two different countries with the aim of achieving amicable outcomes. More than two third of the cases are solved in this way. ECC-Net staff do not have legal powers to settle disputes or offer court representation, but can advise on how to go down these routes if it proves necessary. The ECC-Net Centres strive to deliver services to a common high standard, based on uniform guidance on customer service, good practice, data protection, quality, branding, case-handling and more.

- The ECC-Net Centres work closely with each other and with enforcement bodies to resolve complaints, and to uphold the uniform consumer rights that EU residents enjoy wherever they are in the EU.

- The ECC-Net Centres pool their expertise to research consumer rights topics and consumers' day-to-day experiences with EU legislation in action, and in this way to identify gaps and emerging issues.

Overview

Over the 10 years from 2005-2014, the ECCs had over 650 000 direct contacts with consumers, and the number has grown steadily. In 2014 alone, the figure was well over 90 000, twice as many as in 2005. These are consumers who have made direct contact with an ECC. More often than not, all they need is an explanation about their rights.

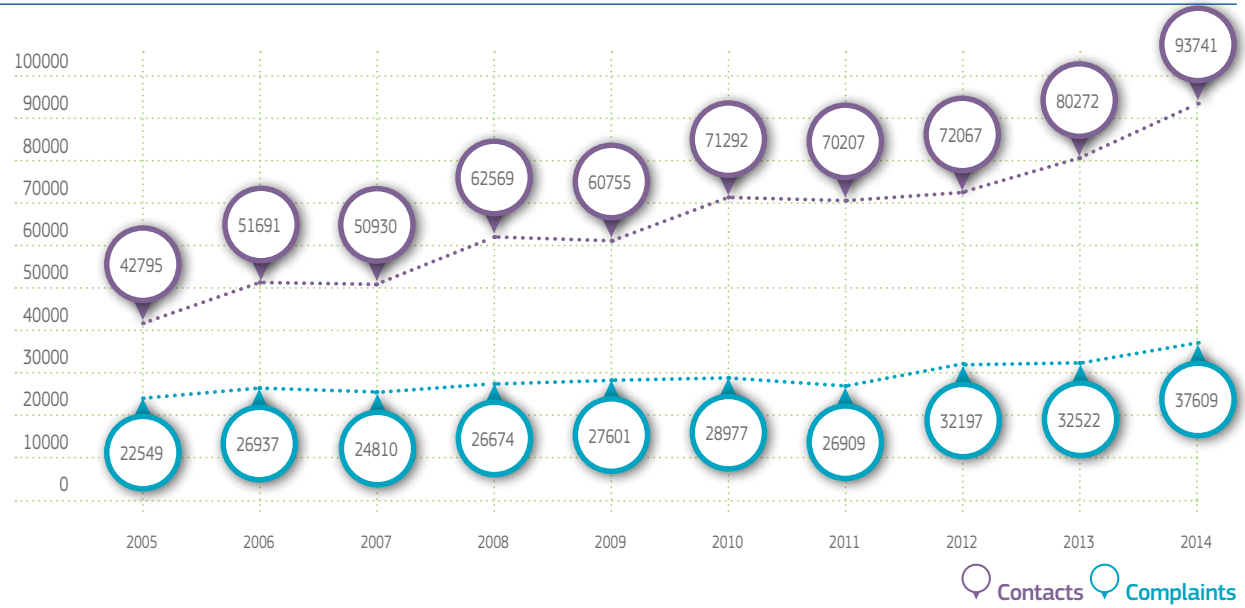
If a consumer has a specific complaint about a trader, the Centres' legal experts provide tailor-made advice. That in itself may be enough for them to reach a solution. If it is not, the ECC may get more directly involved, either by contacting the trader or asking the ECC in the country where the trader is established to do so. ECCs have helped out in this way nearly 300 000 times in the last 10 years. In 2014, they dealt with more than 37 000 complaints.

The direct contacts are only part of the picture. ECCs often reach out to consumer at events with publications and information, and increasingly consumers find what they need on the ECCs' detailed websites. In 2014, they received more than three million visits altogether. This number is planned to grow exponentially thanks to the online visibility efforts being undertaken by the ECCs.

The move to online is also increasingly reflected in the way complaints are lodged, i.e. via online forms (20% of all complaints in 2014).

Contacts and complaints

Source: ECC Case database



Note: Every effort has been made throughout this report to present an accurate picture. However, because of breaks or gaps in the statistical series and clustering of categories, in some cases trend lines have been used or data is not strictly comparable with earlier reports. The ECCs' database was only fully operational from 2007, so this is the base year in a number of cases.

1

The achievements of the last 10 years have been clustered in this report in six topics:

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Guaranteeing the done deal
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Ensuring consumers
can take informed decisions
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Protecting consumers when they travel
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Providing the same services to all
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Finding the best dispute resolution solution
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The section on the 10-year achievements is followed by:

A Year in the life of
the European Consumer Centres –
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Keeping up with **e-commerce**

The growth in e-commerce over the last decade has been the major change in the ECCs' environment. One in six businesses now sells on line and e-commerce accounts for 7% of retail turnover in the EU. This figure rises to three or four times this in sectors such as transportation and accommodation, i.e. hotels.

More than half of all consumers buy some form of goods and services on line. Thirty per cent buy clothing and sports goods on line. One in five buy tickets for events on line. Nearly one in six now buy online from another EU Member State. The number of consumers buying on line from another Member State has risen by half since 2011. These trends have shown up clearly in the pattern of complaints to ECCs. Complaints involving cross-border e-commerce overtook complaints about other forms of cross-border shopping (for example mail order or while on holiday) for the first time in 2007. That year, they accounted for 54% of the total. By 2014, more than two thirds of the complaints involved e-commerce transactions.

The Consumer Rights Directive has harmonised key consumer rights for all types of purchase since **2014**[1], in particular for distance and off-premises contracts, and provided important new online rights for the first time. Earlier legislation on distance selling, which, for example, provided for the principle of a cooling-off period, has been subsumed into this directive.

The **Consumer Rights Directive** protects consumers:

while making the purchase:

- All choices must be deliberate, preventing the use of pre-ticked website boxes;
- The price, any charges and taxes must be clearly shown before the consumer clicks on the 'Buy' button; Traders cannot make a profit on any extra charge for using a credit card;
- Calls to helplines must be at basic not premium rates;
- If goods cannot normally be returned by post, an estimate must be given of the cost of returning them;
- It must be made clear what software and/or hardware are needed when purchasing software or an app.

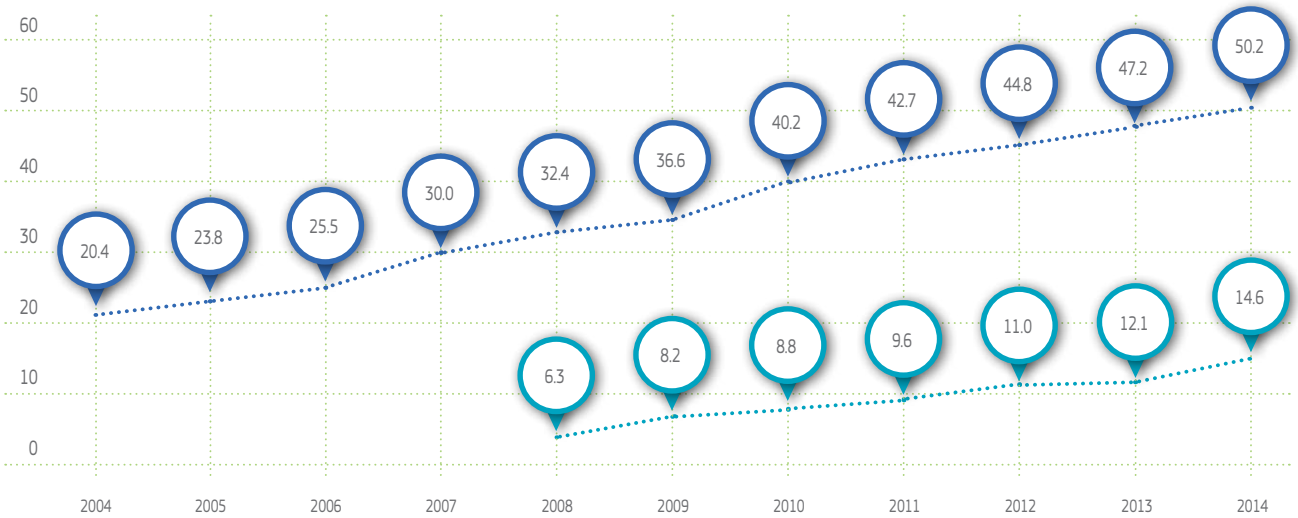
after the order is placed:

- Consumers can withdraw without justification from purchases of tangible goods within 14 days of taking delivery (the 'cooling-off' period);
- The right to withdraw now covers online auctions and digital content up to the point when downloading or streaming begins.

(1) Dates given throughout are of implementation not adoption.

Online purchases in the European Union (% of individuals)

Source: Eurostat database

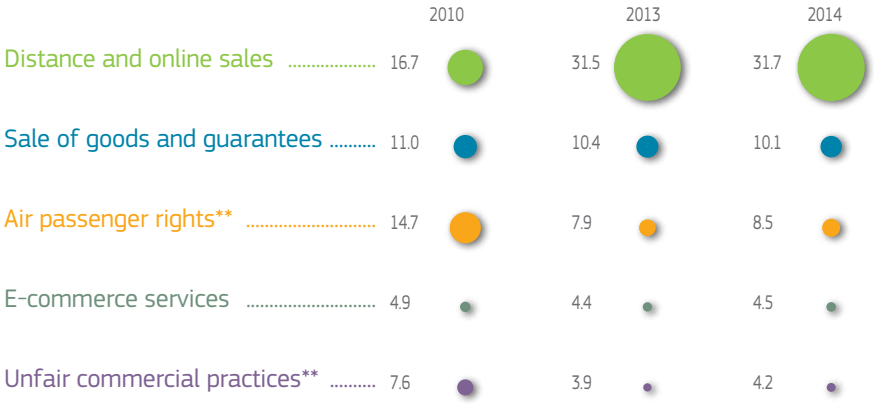


Individuals ordering goods or services online

Individuals ordering goods or services online from sellers from other EU countries

Top five complaint topics by area of EU law (% of all complaints)*

Source: ECC Case database



* No data is available for 2007

** Unusually high in 2010 because of the volcanic eruption in Iceland which disrupted flights across Europe.

Over the last 10 years, **ECCs have dealt with nearly 50 000 cases involving e-commerce.**

2012

A consumer from Slovenia ordered a book online from a Croatian trader, paying in advance. Delivery was due within 14 days, but 40 days later the book had not arrived. After the consumer complained, the trader still did not deliver. ECC Slovenia shared the case with ECC Croatia, which established that the book had been accidentally returned to a warehouse. The trader apologised and sent the book to the consumer.

2013

A Danish firm was offering free samples of cosmetics products through online banners. Consumers had to pay EUR 4 for shipping costs, but they were unaware that they were also subscribing to receive the cosmetics monthly, but this time not for free. Following joint action by ECC Denmark and ECC Belgium, the firm changed the information it provides on its website to clarify the issue. ECC Netherlands and ECC Finland resolved complaints about the same trader in their own countries.

ECC-Net provides practical advice on e-commerce rights

The ECC-Net has supported the development of online consumer fairness with tips for consumers on how to know which traders to trust and how to avoid scams. In the *European Consumer Centres E-commerce report 2014*, for example, consumers can test their knowledge of their rights using a checklist, and there is also a checklist where traders can make sure they are on the right side of the law.

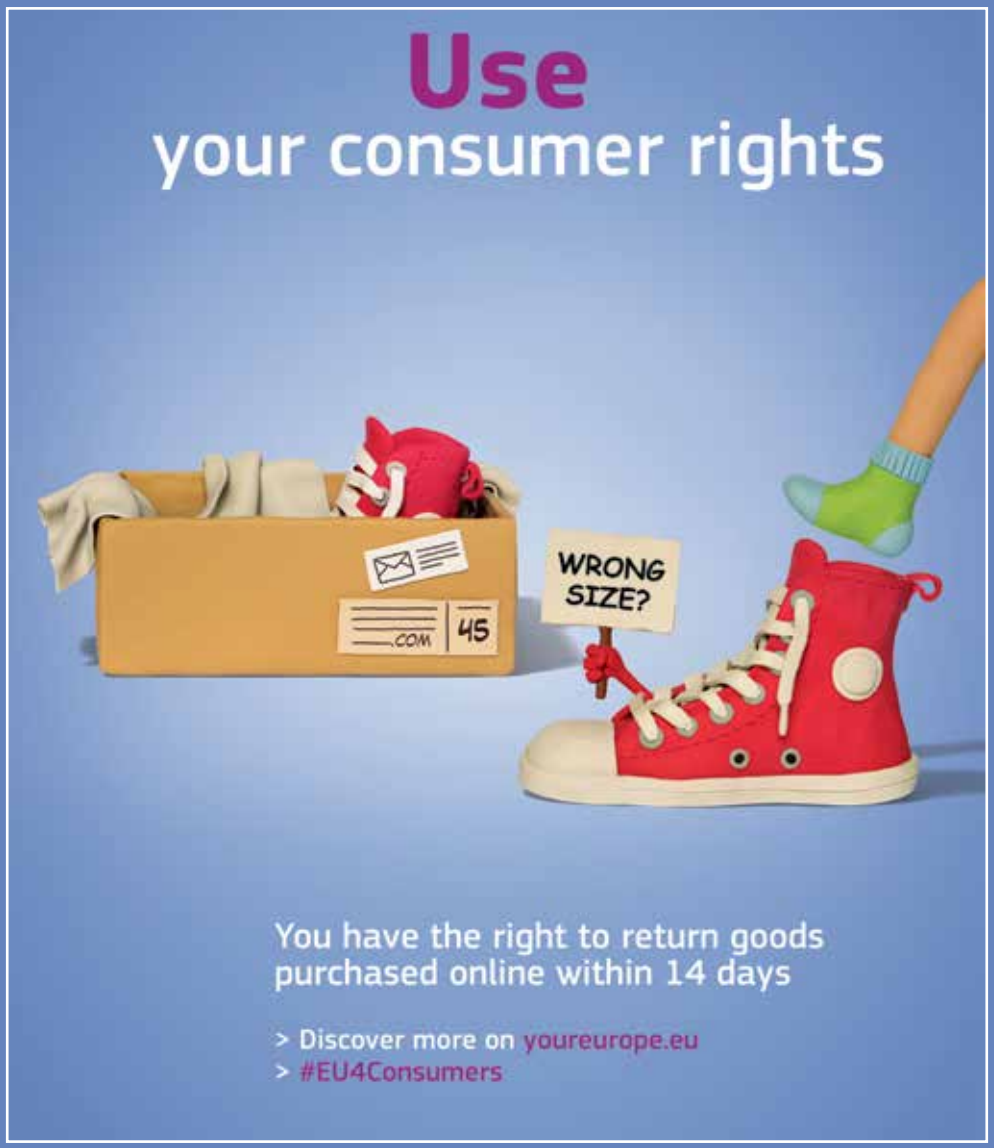
This is just one of a series of reports on e-commerce ECCs have produced jointly over the last decade to obtain – and help policymakers with – a better understanding of online shopping traps .

In 2011, for example, they went 'mystery shopping' online on consumers' behalf in *Online Cross-Border Mystery Shopping – State of the e-Union*. The report uncovered a series of obstacles to cross-border shopping, starting with it being surprisingly difficult to find a website willing to sell to someone in another country. Many websites were not providing basic information about how to contact them, on where they were based, but for the websites agreeing to deliver cross border, there were as few hiccoughs as for a purely domestic transaction.

So while the ECCs concluded that consumers can shop on line with confidence, they stressed the need to check some basics before embarking on a purchase.

Digital 'sweeps' keep traders on their toes

The European Commission and Member States periodically carry out digital "sweeps" to screen websites for malpractice. They check for full contact details, 'hidden' charges, insufficient information on product characteristics, i.e. claiming a product is free when it will have to be paid for after a trial period. They look to see whether information about the right to withdraw from an agreement, return the product or be reimbursed is clear. In a 2013 sweep of more than 500 travel websites, there were only 30% where there were no problems. National authorities approached the companies to get them to change their ways or risk legal action if they did not. Half the faulty websites were immediately corrected, and the others were subject to legal proceedings.



In 2014, the European Commission launched a consumer rights awareness campaign (see page 29). This is one of the campaign posters.

Guaranteeing
the done deal

Most traders respect consumers' basic rights. Nevertheless, failure to deliver goods, cancelling the contract, faulty goods or goods not being what was ordered regularly account for some 45% of all complaints received by ECCs. This is a function of the fact that complaints mostly deal with purchases made on line, and these are more difficult for consumers to deal with than simply checking goods in a shop, or returning them the following day if they do not work. Ensuring that goods can be returned, repaired or replaced in online trade, or that there will be compensation, is therefore important.

EU legislation notably provides protection via legal guarantees. It makes the seller directly responsible for the guarantee and provides for a common minimum guarantee period of two years across the EU. In particular, the seller is liable if a defect appears within the first six months and the consumer makes a complaint within a reasonable time. Once this period is past, it is up to the consumer to prove that the product was already defective at the time they took delivery. The legislation covers solutions and remedies for any lack of conformity between what was ordered or advertised, and what was received.

In addition, since 2014, the directive on consumer rights has required that consumers be given prominent information about the mandatory two-year legal guarantee whether buying online or in a shop.

Over the last 10 years,
ECCs have handled some **50 000 cases of goods or services being defective or not in conformity with the order.**

Chargeback: a solution when the trader refuses to put things right

Chargeback in the EU/EEA: A solution to get your money back when a trader does not respect your consumer rights in 2014 improved consumer information on how to recover money via a credit card if a trader blatantly ignores the right of consumers to receive what they ordered online or by post. This could apply if a trader does not deliver the goods, does not respect the right to withdraw from the contract, or does not agree to repair or replace a faulty product. But this possibility applies to any transaction using a payment card, such as booking a flight and being repaid if the flight is cancelled. The report explains how to use this solution in each Member State and gives useful tips.

Commercial guarantees: the pros and cons

In 2014, the ECC-Net completed a report on commercial guarantees, i.e. those offered by the manufacturer or trader. *Commercial Warranties: Are they worth the money?* compares legal guarantee and commercial warranty schemes in the EU Member States, Iceland and Norway.

The ECC-Net carried out checks online and on sellers' premises. They also looked at reports from consumers on their experience in practice in order to obtain an insight into how well consumers are protected by EU law and/or commercial warranties when they discover that goods they have purchased are not in conformity with what they expected or have defects.

The study led by ECC Belgium as part of this ECC joint project found that 44.6% of the participants had made use of the commercial warranty and 65.3% of these were satisfied with it. On the other hand, only 32.5% of the participants would consider paying again for a commercial warranty (as the costs seemed to outweigh the benefits). It concluded that commercial warranties are not necessarily a bad thing, but that consumers should not pay anything extra until they have compared what is on offer with their statutory rights, and that the commercial warranty offers much more, such as protection against a problem related to the consumer not using the product properly.

An interactive map is available with country fact sheets and checklists for consumers and traders.

Tracking new developments

Being nervous about whether an online trader is trustworthy still deters some consumers. Trust marks are designed to reassure them. But with so many to choose from, how do consumers know what they stand for and whether they can in fact really be trusted?

An ECC-Net Report *Trust marks report 2013 "Can I trust the trust mark?"* complemented the Commission's own 2013 report on *EU online Trustmarks: Building Digital Confidence* in Europe. The ECC Report found that consumers can generally put their faith in trustmarks, but are likely to be confused because different trustmarks stand for different things.

2005

A Czech consumer bought a digital camera online from a German company. Seven months later, the camera developed a fault. The trader pointed out that the burden of proof was on the consumer to prove that the fault was due to a defect in the product. ECC Germany contacted the trader and persuaded them to accept the claim as such a high-tech product should not develop a defect so soon.

2010

A Dutch consumer ordered a laptop screen from an Estonian trader. After some months, the screen stopped working properly. The trader claimed a three months guarantee had already expired. The consumer argued the guarantee should be for two years. Then the trader refused responsibility because it had changed name. ECC Estonia persuaded the trader to replace the screen.

Building trust in electronic payments

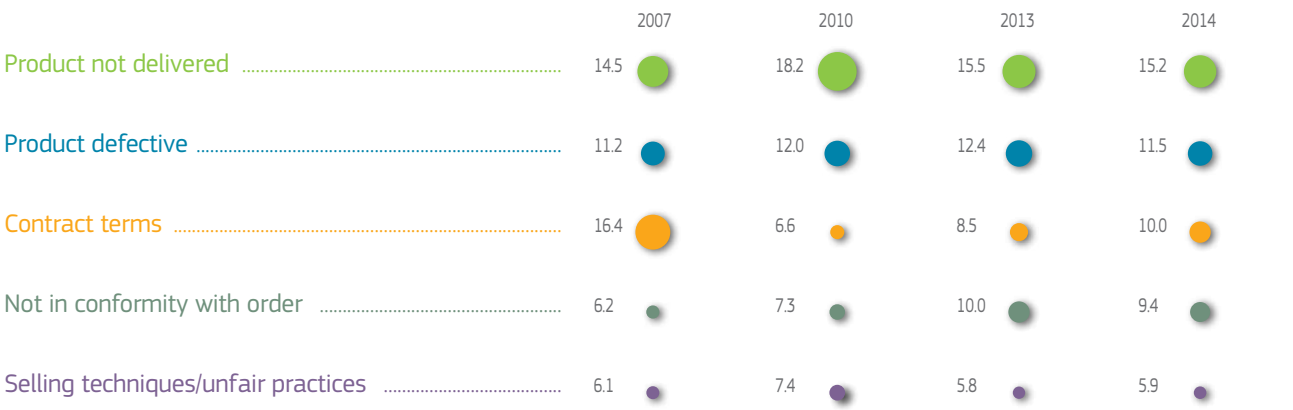
Online trade could only develop when consumers started to trust that their online payments would arrive securely and fast in order not to wait for their order to be processed. Since 2009, under the Payment Services Directive, businesses providing payment services have been strictly regulated.

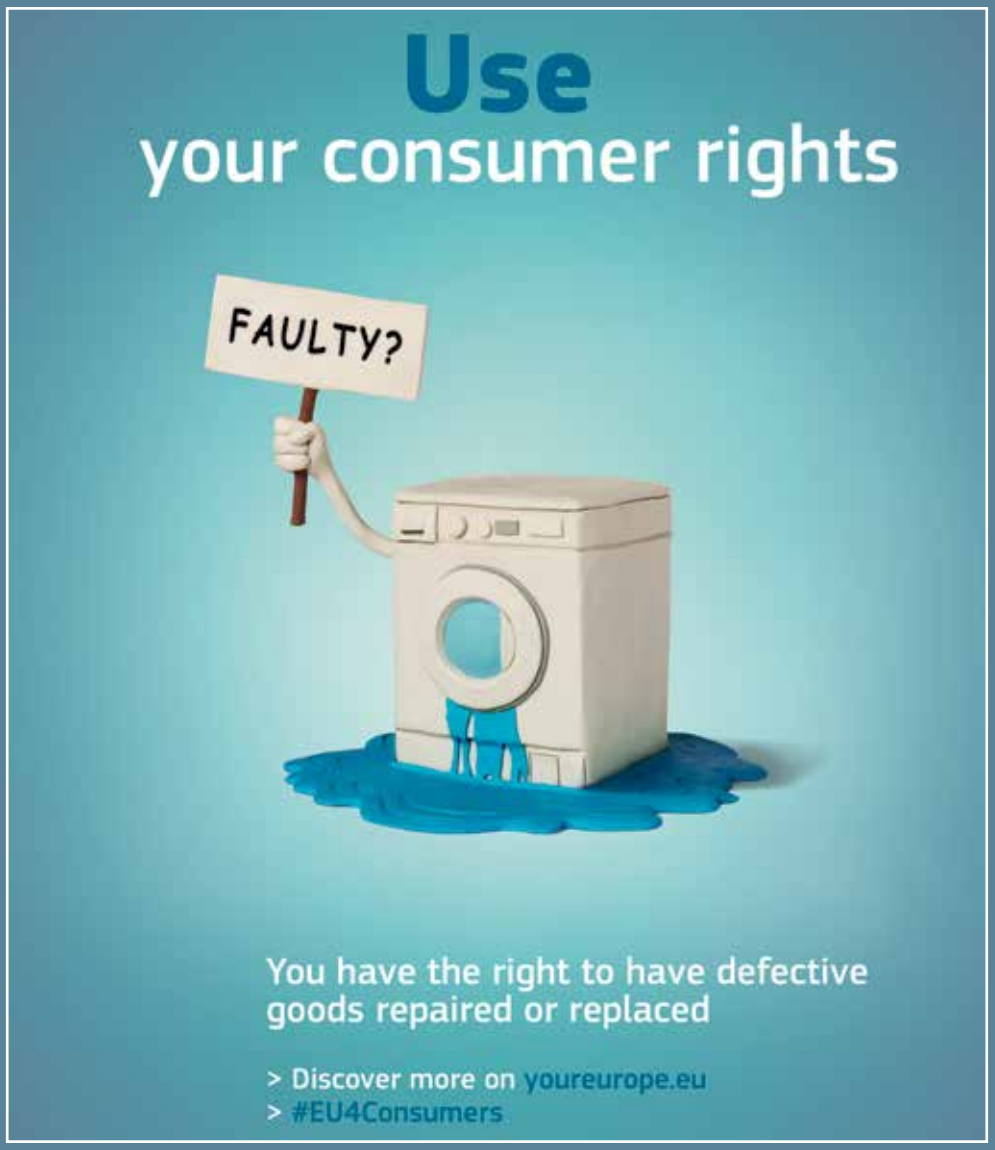
This directive protects consumers against fraud. A consumer's maximum liability is EUR 150. The exception is where they have been grossly negligent or did not inform their provider within a reasonable time that their credit or payment card, or PIN number, have fallen into the wrong hands. As a result of the directive, consumers can also expect an electronic payment to arrive within one day.

The 2013 ECC-Net Report on *Fraud in cross-border e-commerce* concluded that paying by credit card is the safest way of paying for goods in advance, because the payment can be disputed with the credit card company if the purchased item or service is not delivered. It warned that consumers should never pay for online purchases using a money-wiring service because it will be difficult to obtain redress if something goes wrong.

Top five causes of complaints (% of all complaints)

Source: ECC Case database





The right to have defective goods repaired or replaced for free was one of five key rights highlighted in the 2014 consumer rights awareness campaign (see page 29).

Ensuring consumers can take **informed decisions**

ECCs receive a steady stream of complaints about selling techniques, and aggressive or misleading commercial practices – on average 2 500 complaints each year. Complaints about this are consistently among the top five areas of complaint.

EU legislation on unfair commercial practices was strengthened in **2007** at the same time that new legislation on misleading and comparative advertising between businesses was passed. Together these have established a single baseline for good marketing practices and not only protect consumers but also protect honest traders against unfair advantages that could be obtained by competitors.

The legislation on unfair commercial practices ensures that consumers can base their purchasing decisions on pre-contractual information that is accurate and comprehensive. The key characteristics of the product and the full inclusive price must be disclosed prominently upfront and not in the small print of long 'terms and conditions'.

The **Unfair Commercial Practices Directive**

- Bans unfair practices, including misleading and aggressive practices. These range from failing to make consumers aware of their right to replacement or reimbursement to outright harassment;
- Ensures transparency of consumer markets by requiring traders to provide clear pre-contractual information;
- Outlaws a 'black list' of unfair practices. These range from marketing which plays on consumers' fears for their personal security, to 'bait and switch' practices, i.e. attracting potential purchasers with promotion about a product that is not actually available in order then to offer them something more expensive.

Over the last **10 years**, ECCs have dealt with some **20 000 cases involving unfair selling techniques**.

2006

A Greek consumer ordered some clothing from the UK-based online shop of a well known British football team. On its website, the company was advertising free shipping costs for each purchase made by consumers throughout Europe. However, the consumer's credit card was debited for the shipping costs as well. ECC Greece and ECC UK worked together to get the shipping costs refunded.

2008

A consumer in Luxembourg ordered a kitchen from a Belgian company. It was delivered and installed, but the company did not paint the units. The shop's advertising said this was a fitted kitchen and the photos in the publicity material showed painted units, but the shop wanted the consumer to pay extra to have them painted. She contacted ECC Luxembourg who in turn contacted ECC Belgium, which persuaded the shop to paint the units after all.

Battling the obscurities of car rental to find a fair deal

ECCs have dealt with more than 8 000 cases involving car rental over the last 10 years. Moreover, the number of complaints has more than doubled between 2010 and 2014, while the total number of complaints received by ECCs only increased by half.

This has led ECCs to engage vigorously with the car rental industry, requiring it to become much more transparent about total rental costs and various exceptions to the damage coverage solutions proposed, and to be so right from the booking stage.

ECCs have issued leaflets and detailed advice warning consumers about most common unfair commercial practices, such as overcharging for damage or fuel, or high administrative costs for dealing with road traffic fines on behalf of consumers.

The evidence of malpractices accumulated by ECCs led the European Commission to propose to national enforcement authorities that they act jointly at EU level to require the car rental industry to comply with EU consumer legislation.

Protecting consumers **when they travel**

Three European Union residents in every five make at least one trip each year involving an overnight stay. Well over one third of those trips are to another country. Complaints relating to travel to another country, and in particular air travel, therefore unsurprisingly figure highly in the work of the ECCs. Year-in, year-out air travel leads the list of areas about which consumers have complaints.

Package travel used to be the norm. Now, many more consumers are FITs, free independent travellers, who book their own travel and accommodation, and do so over the Internet. In 2014, more than one quarter of Europeans booked travel and accommodation over the Internet, up from one in five in only four years. EU protection of travellers' rights is not only wide-ranging, but has evolved to take this changing nature of travel into account.

New or improved travel rights in the last decade:

- **2005:** Denied boarding, and flight delay and cancellation rights:
  - compensation of up to as much as EUR 600 if a flight to or from an EU airport is cancelled or passengers are denied boarding, wherever the carrier is from;
  - refreshments in the event of short delays, compensation for longer delays and refunds when the delay is five hours or more; the same applies to flights to an EU airport where the carrier is an EU carrier;
- **2008:** Air fare purchases must indicate all taxes, charges and fees;
- **2009:** Rail passenger rights;
- **2012:** Sea and inland waterway passenger rights;
- **2013:** Bus and coach passenger rights;
- **2013:** Proposal to update the rules on air passenger rights, with some new rights, effective complaint handling procedures, strengthened enforcement, monitoring and sanctions.

- **2011:** Updated Timeshare Directive:
  - extension of existing rules to more types of accommodation (such as holiday clubs), and to shorter contracts (one year not three);
  - a 14-day cooling-off period when no payment needs to be made, and a much longer period to withdraw if information rights were not complied with;
- **2013:** Proposal to update the 1992 Package Travel Directive to include new online travel selling models (e.g. separate services bundled by the consumer following offers from travel booking sites).

2007

Five consumers booked tickets from Sofia to Barcelona from a Spanish online reservation site. One week later the Sofia-Barcelona-Sofia route was no longer available. The consumers claimed reimbursement of the money they had paid, a total of EUR 438.30. Seven months later, they still had not been reimbursed. With assistance from ECC Bulgaria and ECC Spain, they then received full refunds.

2013

A Lithuanian consumer travelling to Geneva via Frankfurt with a German airline got no further than Frankfurt by air. The flight was first delayed because of bad weather and then cancelled. The airline suggested he continue by train. It then did not respond to his letter claiming the cost of the train ticket and purchases he had to make while he waited three days for his luggage to arrive.
ECC Germany, which was contacted by ECC Lithuania, obtained a refund of the cost of the train ticket and payment of half the cost of the purchases.

ECCs go the extra mile with guidance

ECCs proactively issue guidance on passenger rights, regularly issuing information when airlines go out of business or passenger travel companies are on strike; they frequently take stands at travel fairs and have issued a number of special reports to support consumers and/or policy makers:

2010: *Classification of Hotel Establishments within the EU* provided practical guidance on understanding Europe's complex hotel classification systems. It described each ECC country's system in detail.

2011: *ECC-Net Air Passenger Rights Report 2011 - in the aftermath of the 'Volcanic Ash Crisis'*: the problems passengers experienced in asserting their air passenger rights when many flights were re-routed, delayed or cancelled. These included a lack of information on their rights, a lack of assistance and not getting their money back when they arranged their own alternative transport.

2012: *Alternative Dispute Resolution in the Air Passenger Rights Sector*, highlighting how diverse the ADR landscape is for air travellers and underlining that it had not reached its full potential.

2013: *Ski Resorts in Europe 2012/2013:* the price range and infrastructure of ski, cross-country and indoor resorts all over Europe.

ECCs help consumers keep phone bills down when they travel

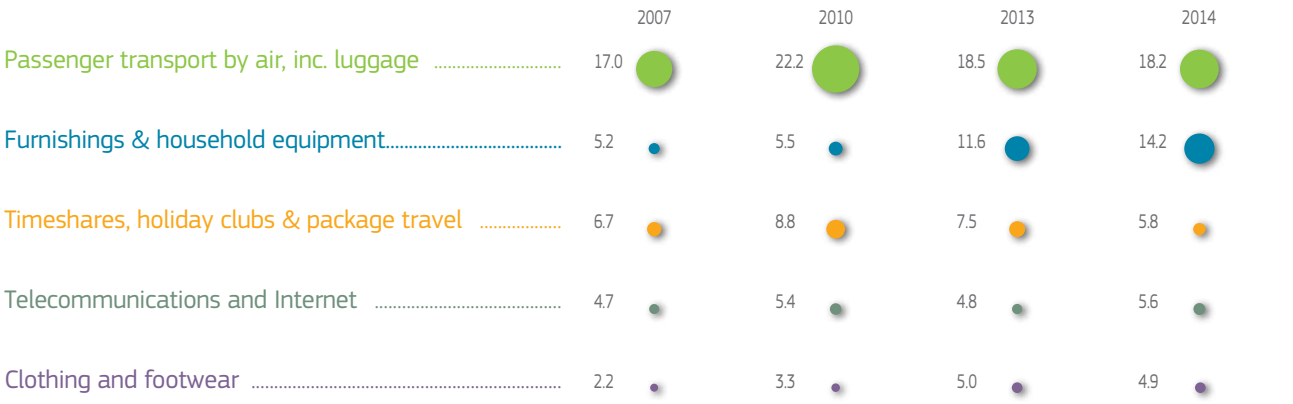
In the past mobile phone users were sometimes charged hefty 'roaming' bills for using a network in another country. The charges started to come down from 2007 thanks to the efforts of the European Commission.

In the meantime, ECCs have been active in giving advice to consumers and providers about the lower charges, since telecommunications and the Internet are among the top five areas for complaints, and complaints about mobile phone services and equipment, in particular, have being increasing more rapidly than the overall number of complaints.

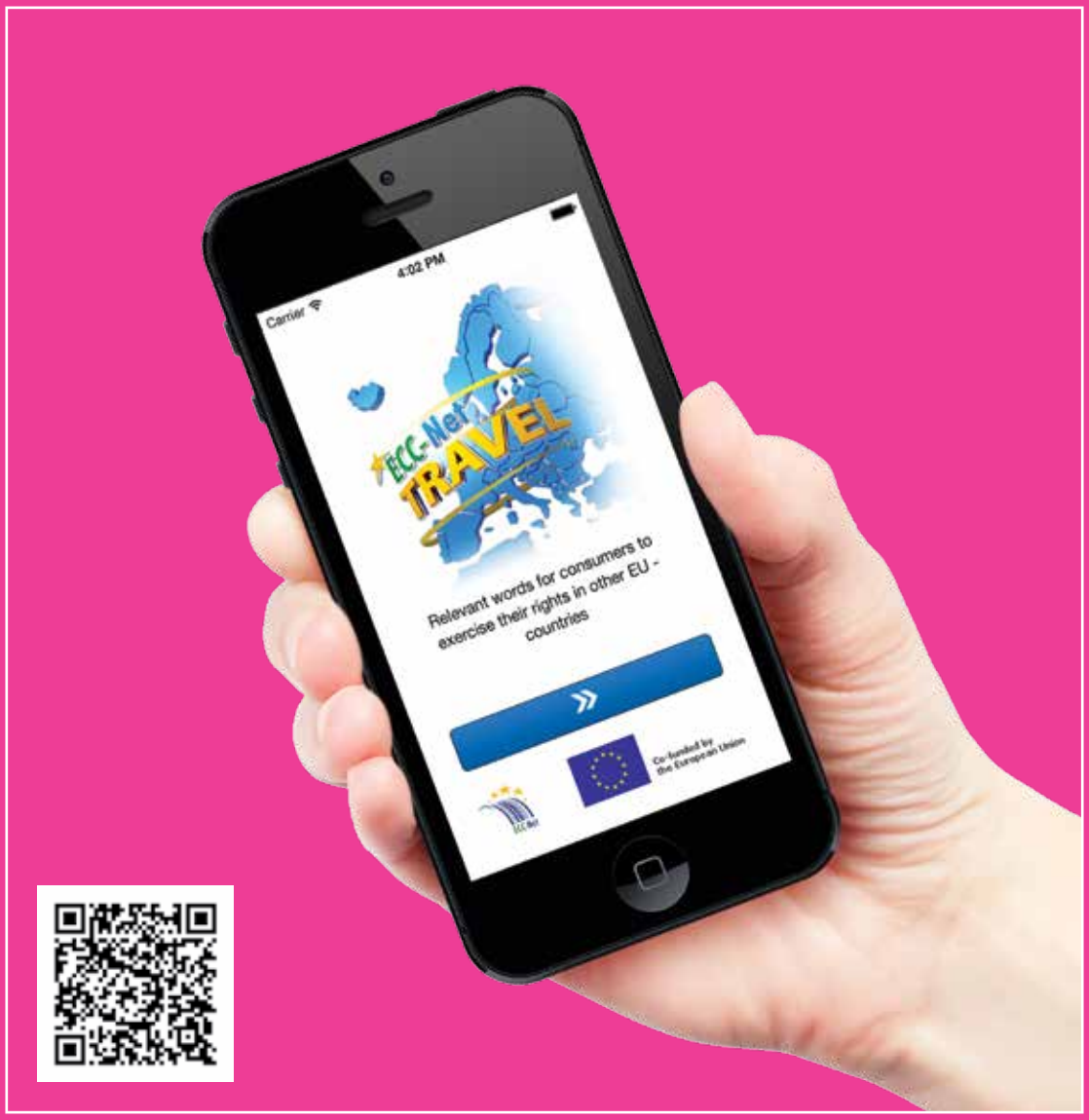
ECCs' local knowledge enables them to provide practical advice on issues legislation cannot cover, such as taking care when phoning near an external land border of the EU: consumers may find they are using the network of a non-EU provider, whose rates are not capped.

Top five areas of complaints (% of all complaints)

Source: ECC Case database



Complaints about **all forms of journey,** together with complaints about **package travel, time shares** – and a growing proportion of complaints about **car rentals** – every year make up between **30-35% of all complaints.**



The ECC-Net travel app: a multilingual application to overcome the most frequent consumer issues when travelling.

Providing
the same services to all

The **2009** Services Directive gives consumers shopping in the EU the right to access services without it making a difference where they live or what their nationality is. As a result consumers cannot be charged more, for example, simply on the basis of their country of residence. The same principle applies to traders. They are free to sell to consumers anywhere in the EU without needing a local operation.

The directive applies to most types of services aimed at consumers with the notable exception of transportation. Most importantly it covers travel services such as car rentals, cruises or accommodation, and goods retailing. Nevertheless, consumers still find themselves unable to exercise their Digital Single Market rights fully. Too many Europeans cannot use online services that are available in other countries, often without any justification, or they are re-routed to a local website with different prices.

The **Services Directive:**

- Bans discrimination against consumers based on nationality or country of residence;
- Provides that traders must have an objective reason not to sell to an EU country other than the one where they have their business establishment; nor may they sell at a different price in different countries without good reason;
- Prevents automatic online redirection to websites which target consumers according to their country of residence;
- Sets up contact points in each Member State where consumers can obtain advice on using services from other EU Member States. *In more than two thirds of the Member States, the ECC acts as the contact point.*

2010

An Irish consumer cancelled a holiday when her father died. Her travel insurance offered cancellation due to death of a close relative. The insurer rejected the claim as her father was resident in the UK and the policy applied to close relatives in Ireland. ECC Ireland contacted the insurer, drawing attention to the right of freedom of movement in the EU and the principle of non-discrimination solely based on nationality or place of residence.
The insurer overturned its decision and paid the consumer.

2013

An Austrian family wanted to book a cruise via the German website of an Italy-based cruise company, where a family cabin cost EUR 849. The company refused the booking as the family had no German residential address. They were redirected to the Austrian website where an identical cabin cost EUR 2 499. After ECC Austria complained, the company changed its policy to allow Austrian consumers to book cruises on the German site.

ECC-Net pinpoints the issues

In a **2013** report, *Enhanced Consumer Protection – the Services Directive 2006/123/EC*, the ECC-Net analysed typical situations where consumers are confronted with different treatment or refusal to provide a service. It also analysed business practices. It found, for example, that traders' websites often automatically detect where a consumer lives and redirect them to a national website, where the offer and prices may not necessarily be the same.

Refusal to supply was the most frequent cause for consumer complaints. It was followed by the practice of charging different prices in different countries. A requirement to have a bank account in a given country was another means used for turning consumers away.

Privacy is paramount

The increase in the amount of personal data stored and transmitted electronically, and the ability to 'mine' it for information about consumers' behaviour and taste means that improved protection of personal data is a priority for the European Commission. Companies cannot assume that consumer silence means consent to using their data, and in the future, national authorities will have expanded powers to clamp down on abuses.

Finding the **best dispute resolution solution**

There has been a steady increase over the last decade in the number of EU-wide rapid and inexpensive cross-border dispute resolution options designed for cases which often involve small amounts of money. Consumers hesitate to engage in court litigation in such cases. Surveys have shown that one third of the EU's consumers have not gone to court after a problem they encountered because the sums involved were too small or the procedure for going to court would be too expensive or too complicated. The same number felt similarly about alternative dispute resolution, or simply did not know this possibility exists.

Pointing consumers in the direction of the right alternative dispute resolution mechanism which offers a fast and cheap solution is therefore an important part of the work of ECCs, once their best efforts to broker an amicable solution have not been successful.

Key improvements **in consumers' access to easy dispute resolution solutions:**

- **2008:** the European Payment Order: using a standard form and applying to a court in their own country, consumers can obtain swift payment of compensation in uncontested and overdue cross-border cases.
- **2009:** European Small Claims Procedure: consumers can settle cross-border claims of up to EUR 2 000 using a standard form with no need of help from a lawyer and even without physically appearing in the court. **2013:** the Commission made a proposal to make this procedure still easier and cheaper to use, and increase the threshold to EUR 10 000.
- **2016:** From January, quality alternative dispute resolution systems will be available across the EU to deal with consumer disputes in virtually all retail sectors. At the same time, the Commission will launch an EU-wide online platform. The Online-Dispute-Resolution (ODR) platform will allow consumers to resolve their disputes online when they have shopped online from a trader in the EU and have encountered a problem. This will strengthen consumers' and traders' confidence in shopping and selling online and across borders.

2007

A Portuguese consumer left four pieces of luggage in the baggage room of an Italian hotel. When he came to retrieve the luggage, one suitcase had disappeared. The consumer filed a formal claim for reimbursement. After several reminders and letters, he had still received no reply. ECC Italy repeatedly contacted the hotel without success. The consumer therefore requested a dispute settlement procedure via an ADR body in Milan. In the end the hotel reimbursed the full value of the missing suitcase.

2009

An event ticket re-sale company sold more tickets than it held, hoping to buy additional tickets later – but failing to do so in several cases. ECC Norway referred the consumers from other countries to a specific alternative dispute resolution (ADR) service aware of this bad practice. This secured refunds in 65 cases involving repayments of EUR 37 000 in one year.

Small claims in practice

The **2012** *ECC-Net European Small Claims Procedure Report* highlighted a lack of awareness of the procedure among judges. It pointed out that translation costs can undermine the principle of obtaining redress. Serving the judgement, and above all, getting it enforced, are other obstacles to this procedure working as well as it might. This work was taken into account by the Commission in its 2014 proposal on a revised Procedure.

In the last 10 years, nearly 5 000 of the complaints dealt with by ECCs were referred to some form **of alternative dispute resolution** (ADR).

A year in the life of the European Consumer Centres

selected highlights of 2014

JANUARY

ECC Finland was at the Nordic Travel Fair to provide more **information about travellers' rights** during this three-day event. This travel fair is the largest of its kind in northern Europe, attracting some 70 000 visitors. Flight cancellations and delays are the topics about which the Centre gets asked most. It regularly reminds Finland's consumers of their rights when airlines are on strike or go under. Many other ECCs also reach out to consumers at travel fairs.

• • • •

The ECC-Net issued an overview coordinated by ECC Belgium of the **rules on transit plates** when buying a car in one ECC-Net country but planning to register it in another. Most EU Member States offer this option, but the rules and the cost vary widely. This guidance covers where to get the transit plates, the charges involved, whether a qualifying period needs to be spent in the country of purchase, and how long the plates are valid for.

FEBRUARY

The **2014-2020 Consumer Programme** was approved by the European Parliament: this EUR 188.8 million programme to boost consumer rights provides inter alia the legal basis for the Commission to fund up to 60% of ECC running costs. During the year, the Centres concluded new three-year framework partnership agreements, a new feature that enables them to plan more strategically.

• • • •

ECC Greece was among the Centres which publicised the news that the Commission and Member States were **raising consumer concerns with the 'app' industry** following complaints from all over Europe. The Commission stressed that consumers and in particular children needed better protection against unexpected costs from in-app purchases. More than 50% of the EU online games' market consisted of games advertised as "free", when they often actually entailed (sometimes costly) purchases. Major players have agreed to change their practices (see page 34).

• • • •

ECC-Net report on securing chargebacks: this comprehensive report explained how to secure chargeback refunds via payment cards (see page 14). The report was coordinated and promoted at various events by ECC Norway.

MARCH

The European Commission launched a **consumer rights awareness campaign** to raise awareness of five key rights in Member States with relatively low consumer awareness, i.e.

> To have defective goods repaired or replaced;

> To return something bought on line during the first 14 days after purchase;

> To get true and complete statements on the nature of products and services and on all the costs involved;

> To have accessible contracts, with clear and understandable conditions; and

> To receive helpful advice in their own country and language in the event of a dispute with a trader from another EU country.

This last right relates to the services provided by the ECC-Net.

• • • •

On the occasion of European Consumer Day, ECC Croatia organised a conference on **'Croatian consumers in the EU Single Market'** in conjunction with the Croatian Ministry of the Economy. It was opened by Neven Mimica, the then EU Commissioner for Consumer Protection. Representatives of trade and commerce, and senior ministry officials discussed in what ways consumers are both an economic challenge and an opportunity.

• • • •

ECC Poland participated in the fifth annual **Consumer Knowledge Fair** alongside other consumer bodies at a major shopping centre in Warsaw. The event focused on how the rights and obligations of consumers would change from June 2014 as a result of implementation of the directive on consumer rights.

• • • •

To coincide with an internationally organised Fraud Prevention Month, ECC Luxembourg reminded consumers that the Centre is there to **help with all types of scam** which originate in another country. These can range from attempts to steal passwords (phishing) to demands for payment that look like invoices but are actually offers to sell, from lottery wins that are no such thing to asking for money to claim inheritances in far-away countries. Most are online scams. The likelihood that they will be from another country is in itself high, but particularly so in Luxembourg where the overwhelming majority of online transactions are with another country.

• • • •

ECC Slovakia highlighted the results of a forum organised by the Slovak Syndicate of Journalists: while Slovakia's **consumer rights law** complies fully with EU requirements, the courts are applying it inconsistently. The uncertainty of the outcome of litigation discourages consumers from asserting their contractual rights.

APRIL

The European Commission – alongside the European Consumer Centres and national enforcers from the Consumer Protection Cooperation network – met with trade association Leaseurope and major EU-wide **car rental** companies to identify the main issues affecting consumers across Europe when renting a car (see page 19).

• • • •

ECC Estonia alerted consumers from other countries about a **fraudulent trader** from Estonia offering very high-priced watches on different websites, including a major auction site. Consumers were being asked to pay in advance, but the company was not delivering any of the goods. A number of other European Consumer Centres picked up the warning and published it on their websites as well.

MAY

Faced with a wave of complaints about a Latvian vendor of electronic cigarettes, ECC Netherlands reminded consumers of what to do if they were being tricked into buying more than they ordered. Consumers were ordering e-cigarettes from a website offering them for EUR 19 and receiving an invoice for EUR 63 from a debt collection agency with an assumption that they had taken out a subscription. ECC Netherlands provided a model e-mail for consumers to use to assert **the right only to pay for what has been ordered**.

• • • •

During Scams Awareness Month, ECC UK turned the spotlight on online purchases of health or beauty products, such as slimming pills and face creams because there had been a noticeable increase in the number of complaints and inquiries about these. While stressing that there are many honest companies, ECC UK alerted consumers to the risk of being taken in by scams which lead to them **signing up unintentionally for subscriptions** to monthly deliveries of unwanted products after only agreeing to a misleading "free" trial.

JUNE

Consumer Rights Directive came into force: The directive increases consumer protection by harmonising several key aspects of national legislation on contracts between customers and sellers. The directive facilitates cross-border commerce, particularly for consumers buying on line (see page 10). Many ECCs issued advice and organised workshops on the new directive during 2014.

• • • •

In time for the **summer sales** and the tourist season, ECC Belgium issued a guide to summer and winter sales dates across Europe. The guide contained information on VAT rates, normal shopping hours, the availability of Sunday shopping and advice to avoid being taken in by offers which claim to be special and are not. It also reminded consumers of their rights if goods are faulty, about the legal guarantee and the right to withdraw from a purchase within 14 days.

• • • •

ECC Czech Republic was in the departure hall of Terminal 2 of Prague's Vaclav Havel Airport on June 26 to mark **European Passenger Rights' Day.** The centre provided departing travellers with advice on what to do when luggage is delayed or lost, and when the flight is delayed or cancelled. ECC Portugal for its part chose Lisbon's main railway station, Santa Apolonia, as its location for handing out advice in cooperation with the national civil aviation authority.

With the holiday season about to start, ECC Denmark warned consumers against the risk of being trapped in **expensive holiday club contracts** while away. The four Nordic centres together received well over 500 inquiries about holiday clubs in 2013 and the inquiries were running at the same rate in the first few months of 2014. These consumers were typically losing thousands of kroner paid as a deposit and were wanting help to get their money back.

• • • •

ECC Hungary organised e-commerce workshops for traders in Kecskemét and Szeged. The emphasis was on how to operate **web shops** that both comply with European and Hungarian law, and are consumer friendly. ECC Hungary hopes that in the long run this will lead to a reduction in the number of complaints.

JUNE/JULY

A leaflet prepared by ECC Belgium and disseminated by all ECCs advised European football supporters among the 3.4 million people attending matches at 2014's **FIFA World Cup** about their consumer rights in host nation Brazil. Written in 13 European languages and produced in collaboration with Brazilian consumer defence association, Proteste, the leaflet informed fans about travel-based consumer issues and local customs, and where to obtain more consumer information and help in Brazil.

• • • •

The *Times of Malta,* a leading newspaper, published an article on the **directive on consumer rights** from information provided by ECC Malta. In May, it had highlighted the role ECCs in an article on consumer rights when travelling. It followed these with another in November on shopping for Christmas goods on line.

JULY

The free-to-download **ECC Travel app** was launched at the European Parliament in Strasbourg. It advises consumers of their rights when buying goods and services in the 30 ECC-Net countries, and in 25 languages. It enables consumers to ask relevant questions when encountering problems abroad with retail purchases, car rentals, hotels, medical treatment, air, rail, bus and ferry travel. It advises on using the Internet and mobile phones when travelling around Europe, and includes information about health services, important phone numbers and emergency contacts, such as ECC offices and embassies. The app works offline and on iOS, Android and Microsoft Windows platforms.

• • • •

ECC Bulgaria participated in an **information tour** entitled 'My Rights in Europe' organised by the European Commission Representation in Sofia. The tour went to four different cities on Bulgaria's Black Sea coast. The tour included information stands, interactive games to test visitors' knowledge of their rights, and a beach volleyball tournament.

AUGUST

ECC Iceland and the Consumers' Association of Iceland held an **open house** to promote the work of the ECC-Net and the Association. This was timed to coincide with Culture Night to promote the work of the ECC-Net and the Association. This annual event is celebrated across Reykjavik with the slogan 'Come on in'.

• • • •

ECC Spain prepared a leaflet in English for basketball fans travelling to the **Basketball World Cup** in Spain. It covered preparing for the trip, air passenger rights, the health care system, the public transport system, hotel classification and shopping. It was widely disseminated by other ECCs.

SEPTEMBER

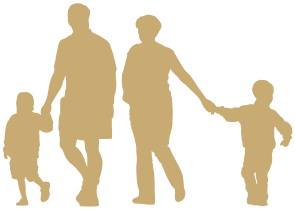
ECC Austria warned consumers about the risk of being offered **fake tickets for the 2015 Eurovision Song Contest** in Vienna. Supposed tickets were already on offer even though it was not clear when official ticket sales would start and how much they would cost. It also reminded consumers of their rights to compensation if they got caught out by ticket agencies who cannot deliver the promised tickets because they have been over-optimistic about the quota they would receive.

• • • •

ECC Romania announced a partnership with Media Production Group (MPG) and Events ProAm Foundation to inform amateur athletes about their **rights in sports and health**, particularly when they buy sports goods and equipment on line from another EU country. As part of this campaign, ECC Romania had an information stand at the Runfest running event held in the Baneasa Forest north of Bucharest during European Mobility Week.

• • • •

ECC Slovenia was on hand to provide **information on consumer rights** at the Otroski Bazar Ljubljan, a four-day event for families and children which focuses on educational opportunities and cultural interaction. It attracts some 36 000 visitors. The following month, ECC Slovenia provided information to young people at Slovenia's biggest student fair, the Student Arena, where 18 000 students turned up to find out about academic, employment and leisure opportunities.



OCTOBER

The ECC-Net completed research coordinated by ECC France comparing **legal guarantee and commercial warranty schemes** across Europe. This was in preparation for a report published in 2015 on whether commercial warranties really keep their promises and are worth paying extra for (see page 15).

• • • •

Be on guard against **unofficial websites** offering driver theory tests, to process visas for the United Stated or applications for the European Health Insurance Card (EHIC), ECC Ireland told consumers. These were often charging much more than the actual fee for visas and driver theory test, and were charging for the EHIC which is available free of charge. In some cases, the website companies were not even providing anything in return for the payment for the test or the EHIC.

NOVEMBER

The ECC-Net released the two-part ***European Consumer Centres E-commerce 2014*** report - one for traders and one for consumers, coordinated by ECC Sweden. The report told shoppers about their legal protection under EU law when offered free package samples, unsolicited goods and when using dating websites, for example, detailing a comprehensive checklist of their consumer rights. It informed traders about such key issues as cooling off periods and distance contracts, including a test helping businesses check EU consumer law knowledge.

• • • •

ECC Cyprus organised an information session **on secure e-commerce markets** in conjunction with the Representation of the European Commission. This coincided with the launch of the *European Consumer Centres E-commerce report 2014*. E-commerce is particularly important in small and island countries. In 2014, around one in four of all Cypriots bought goods and services online, and nearly 90% of those purchases were from another EU country.

NOVEMBER

ECC Lithuania issued a **checklist of tips** for consumers travelling with luggage. It followed this in December with four more – one for e-commerce in general, one on what to do when products turn up unordered, and two on topics where consumers are often fooled into thinking they are obtaining a free service or goods when in fact they are taking out a subscription, i.e. dating websites and "free" samples.

• • • •

With Swedish consumers potentially affected by a series of train drivers' strikes in Germany, ECC Sweden drew consumers' attention to the fact that they not only enjoy air passenger rights, but also **rail passenger rights**. It had taken similar action in June in relation to rights to compensation for cancellation when travelling by sea or on an inland waterway. This was triggered by delays to the start-up of a new line from Västervik to the island of Gotland.

DECEMBER

The European Commission announced that Google had been implementing comprehensive engagements made to it in July 2014 on informing consumers about the true costs involved in certain online games and to strengthen the payment authorisation settings. It noted that Apple had made further proposals which national authorities considered to be a positive step, especially with regard to the withdrawing of the use of the word "free" when games offer **in-app purchases** and to the preparation of a change of default payment settings. These steps were taken following pressure from the Commission and EU national consumer protection authorities, and reflected growing concerns on the part of ECCs.

• • • •

For the second year running, ECC France published *Winter Tires, within Europe, Iceland and Norway*. There was also an interactive map for consumers to check where **winter tyres** are mandatory (and from when to when), where they are mandatory in certain weather conditions, when certain road signs are up or never under any circumstances.

• • • •

For those tempted to imbibe too much Christmas spirit and still take to the wheel, ECC Germany published a guide to the **drink-driving limits** across Europe, and the size of the fines. Consumers could also check on an interactive map. Limits start at zero and go up to 0.8 pro mille. Fines range from EUR 90 to EUR 1 200.

• • • •

ECC Italy drew consumers' attention to a decision by Italy's competition authority on the **protection EU consumers enjoy when travelling.** The authority decided that several tour operators had acted unfairly by not providing full reimbursement or offering equivalent alternatives to consumers who cancelled trips to Egypt on the basis of travel advice from the Italian Foreign Ministry.

• • • •

ECC Latvia organised a seminar for traders on the latest **regulatory developments in e-commerce** following implementation of the Consumer Rights Directive. This was part of a special information campaign ECC Latvia ran in 2014 on avoiding the pitfalls of Internet shopping and trading. At the seminar, it highlighted its interactive version of the quiz ECC's have developed jointly for traders to test their knowledge.

The ECCs country-by-country

Austria

"Acting as a mentor has offered ECC Austria the possibility of sharing its comprehensive knowledge with newly established ECCs, thereby supporting a higher level of consumer protection among new EU citizens."

ECC-Net Austria - Director
Georg Mentschl

Recent success stories

Battling banking bureaucracy

When Silvia's mother passed away, her mother's account at a German bank was closed. Silvia, as her heir, was entitled to the money in that account. She repeatedly asked the bank over six months to make the transaction. She sent all the documents required to Germany (in copy and originals), but still no inheritance. Silvia found the bank's replies unsympathetic and they were also often contradictory.

This was a difficult time for Silvia - she was at a loss as to what to do about the bank while having to come to terms with her mother's death at the same time. She turned to ECC Austria for help. Once the ECC-Net intervened, the German bank suddenly transferred the money. The bank also apologised for its unfriendly and unhelpful behaviour.

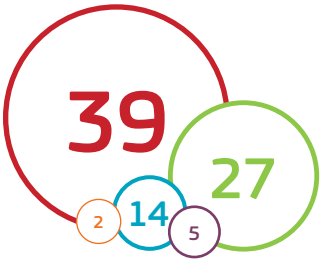
Virtual money causes real problems

The 12-year-old son of Petra from Korneuburg in Lower Austria used Petra's credit card to buy virtual money for a computer game. When Petra received her credit card bill, she first thought that some sort of fraud had occurred and that the amount had been debited wrongfully. When she found out that her son had run up the bill, she asked the credit card company for a chargeback. They responded by agreeing to refund part of the amount.

Shortly afterwards, Petra received a letter from the computer game provider in Luxembourg claiming that she still owed them money given that her son had indeed purchased the game. After ECC Austria intervened, the game provider withdrew all its invoices and even refunded the amount not covered by the credit card company's chargeback.

Main subjects of complaints (%)

- Recreation and culture
- Communication
- Transport
- Furnishings, household equipment and routine household maintenance
- Restaurants, hotels and accommodation services

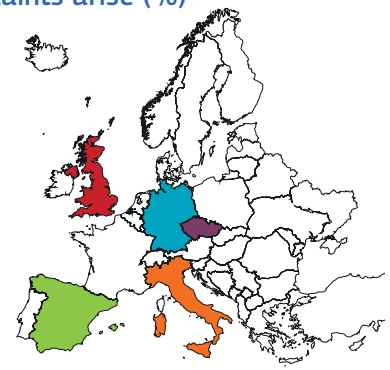


Figures calculated over aggregate data for the period 2007-2014

Where most complaints arise (%)

Trader based in

- Germany 78
- United Kingdom 4
- Spain 3
- Czech Republic 2
- Italy 2



Belgium

"ECC Belgium is very happy to be part of this strong network of very efficient ECCs. Over these 10 years its small team of six enthusiastic people has devoted all its energy to helping consumers, in writing for consumers and in trying to reach those consumers in need of our assistance."

ECC-Net Belgium - Director
Karen Ghysels

Recent success stories

Getting into hot water

Alfred owns an apartment in Nice, France. He contacted a French retailer during the summer of 2014 to have a new water heater installed. The company was offering an attractive price for the equipment and its installation. Unfortunately, the staff brought the wrong product and did not manage to install it. The company had to come back a second time and then invoiced him a second time for its services. Despite phone calls and repeated e-mails, he could not get justice.

By searching on the Internet, Alfred found out how to contact ECC Belgium and put together a file with the e-mails, photos and the quote, which he had kept. When contacted by the ECC, the company then agreed to compensate Alfred and return the sum due to him.

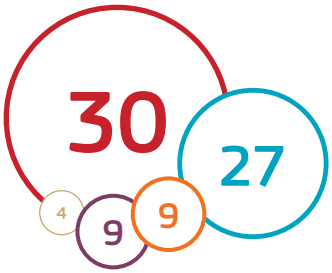
Fly me to the Caribbean

Domenica had a long-standing plan to celebrate the 2014-2015 New Year in Cuba. Having bought her tickets from a French airline, Domenica had to travel to one of the French capital's airports before flying to the Caribbean. However, just before she left for Paris, Domenica was surprised to receive an e-mail warning her that her departure had been delayed by six hours!

In the New Year, upon her return from Cuba, Domenica contacted the company to get compensation for the delay. Faced with silence, she contacted ECC Belgium, which she had already heard people talk about at her work. Supported by staff she praises for being "friendly and efficient", she was quickly able to put her file together and subsequently received offers of compensation from the company.

Main subjects of complaints (%)

- Recreation and culture
- Transport
- Restaurants, hotels and accommodation services
- Furnishings, household equipment and routine household maintenance
- Health

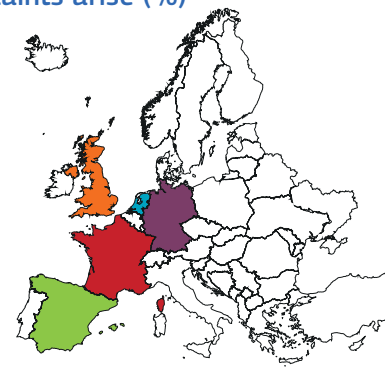


Figures calculated over aggregate data for the period 2007-2014

Where most complaints arise (%)

Trader based in

- Netherlands 26
- France 25
- Spain 10
- Germany 9
- United Kingdom 8



Bulgaria

"I am particularly happy that ECC Bulgaria is part of ECC-Net. Our network helps increase consumers' confidence in the Single Market when they shop or travel cross-border, allows consumers to feel the benefit of being European citizens and increases their trust in Europe."

ECC-Net Bulgaria - Director
Ignat Arsenov

Recent success stories

A black and white problem

Ahmed from the town of Dobrich decided to purchase a tablet on sale through an online electronics site based in Romania. He placed an order for a white tablet, but received a black one. Ahmed sent an e-mail to the trader and also filled in the online shop's claims form twice, describing the problem and requesting that the product be exchanged for a white one. He waited a long time for a response, but to no avail.

After ECC Bulgaria intervened, Ahmed filled in the return and replacement form for the tablet, carefully following the trader's instructions – but the trader still did not respond. The ECC had to intervene again and eventually, three months after the original purchase, Ahmed received the white tablet that he had ordered, as a replacement for the black one.

Lost in transit

When Victoria from Sofia decided to order clothes from an online shop based in France, she paid for both the purchase and delivery. However, the package never arrived. She tried several times to obtain information from the online trader on the location of the package and why she had not received the goods ordered. After waiting two months for clarification, she decided to seek assistance in exercising her consumer rights.

From a friend, Victoria learnt of the ECC. She completed the online form on the ECC website and experts from the Centre contacted her to clarify details of the case. Following their intervention Victoria received a message from the trader who explained that the courier company had lost the package. The trader reimbursed the prepaid amount to Victoria.

Main subjects of complaints (%)

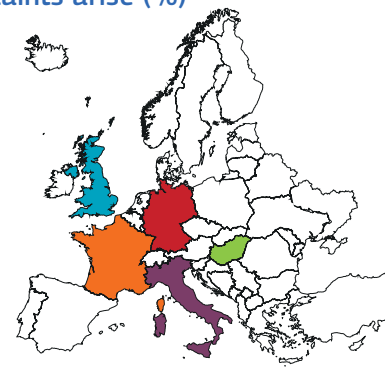
- Transport
- Clothing and footwear
- Recreation and culture
- Restaurants, hotels and accommodation services
- Communication

Figures calculated over aggregate data for the period 2007-2014

Where most complaints arise (%)

Trader based in

- United Kingdom 22
- Germany 14
- Hungary 13
- Italy 9
- France 9



Croatia

"ECC Croatia is very proud to be part of ECC-Net and as the youngest ECC I am particularly pleased with the work we have done in the last two years assisting consumers with their complaints and raising confidence in cross-border purchases."

ECC-Net Croatia - Director
Danijela Marković-Krstić

Recent success stories

A question of fit

A couple from Split bought covers in Austria to fit on a sofa. Upon their return to Croatia, they realised that the size was wrong, so contacted the store immediately. They agreed on an exchange for the right size, but with a price difference of EUR 60 as they had chosen a slightly more expensive style. However, they then received an invoice for EUR 298, and some time later a notice from a law firm with a demand for EUR 430.

In collaboration with ECC Croatia, ECC Austria managed to solve the problem by providing the merchant with the correspondence proving the agreed price difference. The debt collection demand was then promptly withdrawn. By way of apology, the price difference was waived.

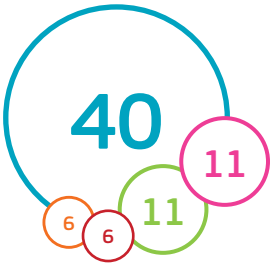
A question of size

Jakov from Zagreb ordered a jacket online from a company registered in Slovenia. When it arrived, it was the wrong size. He immediately informed the trader, who agreed to send one in the right size. Jakov returned the jacket but did not receive a replacement. After months of correspondence and still no jacket, Jakov decided to contact ECC Croatia.

Jakov completed a complaint form through ECC Croatia's website, which was forwarded to ECC Slovenia. The trader was warned that non-delivery of the agreed package breached Jakov's rights, and was asked to fulfil his contractual obligation. Not long afterwards, the jacket was delivered.

Main subjects of complaints (%)

- Transport
- Clothing and footwear
- Communication
- Recreation and culture
- Restaurants, hotels and accommodation services

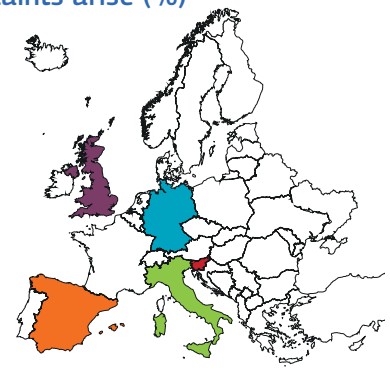


Figures calculated over aggregate data for the period 2007-2014

Where most complaints arise (%)

Trader based in

- Germany 23
- Slovenia 19
- Italy 13
- United Kingdom 10
- Spain 7



Cyprus

"I am especially pleased with the work we have done on enhancing consumers' trust in the Single Market of the European Union and in assisting consumers to reap the full economic and other benefits offered by the Single Market over the last 10 years."

ECC-Net Cyprus - Director
Elena Papachristoforou

Recent success stories

Tired of waiting

After years of buying his car tyres through local dealers, Alexis, a computer engineer in Nicosia, decided to look for a better deal online. Alexis purchased four all-season tyres from an online retailer based in the United Kingdom. When he tracked the status of the order, he realised the tyres were not heading for Cyprus, but to an address in Germany.

"I tried to find out what was happening, but communicating with the dealer was not easy", says Alexis. "E-mails went unanswered." Alexis eventually learned the tyres were being dispatched from a German port via sea freight. "I was very stressed by this", says Alexis. "I had been expecting the tyres to be delivered in a couple of days. I worried about losing my money."

Less than a month after he filed a complaint with ECC Cyprus, he was getting his new wheels balanced.

Checking into a building site

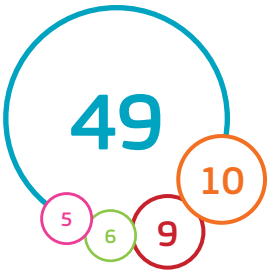
Konstantinos and his family from Nicosia learned the hard way that what you see or read on a hotel's website is not always what you get. "We toughed it out for two nights only because we couldn't find a room at another hotel - everything was booked", Konstantinos said of his family trip to Budapest.

It was not just the hotel's misleading pictures online that spoilt this family's holiday, but they had literally walked into a building site. The rooms reeked of fresh paint. The whole place was covered in construction dust. The management was unresponsive.

"The information we had was that the hotel's renovation had been completed in July", said Konstantinos. "When we arrived in August, the work was nowhere near completion. When we complained, the management simply tried to find excuses." After the ECC intervened, the hotel agreed to a full refund.

Main subjects of complaints (%)

- Transport
- Restaurants, hotels and accommodation services
- Recreation and culture
- Communication
- Clothing and footwear

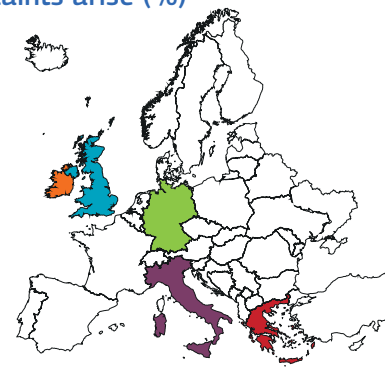


Figures calculated over aggregate data for the period 2007-2014

Where most complaints arise (%)

Trader based in

- United Kingdom 31
- Greece 19
- Germany 7
- Italy 7
- Ireland 6



Czech Republic

"I am always happy when we manage to resolve a legally difficult case in favour of the consumer."

ECC-Net Czech Republic - Director
Tomáš Večl

Recent success stories

Three strikes and you're out

A notebook computer ordered by Martin from Brno had the same fault three times in a row, and the seller repaired it three times. When it broke down a fourth time, his patience ran out.

After the fourth fault, Martin went back to the Irish company that had sold him the computer notebook online. He had expected openness and a refund. What he got was disdain when he invoked his rights as an EU consumer. Lawyers in the claims department passed him from pillar to post; it was clear nobody wanted to deal with his request.

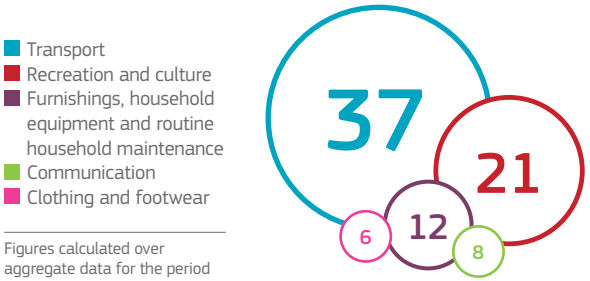
Once the ECC in Prague had familiarised itself with Martin's problem, it took less than six weeks for Martin to get his money back.

Short-lived pleasure

Alexandra from Trutnov bought her kitchen in Poland. The larger selection and affordable prices were attractive, but the joy of a good deal did not last long. At first glance the kitchen was the one she had picked, but soon she found lots of flaws and defects. Some were immediately visible, such as the colour of the drawers or rounded corners instead of square. Others appeared after installation. This was included in the price, but the result was amateurish. A gap between the units and the wall magnified the problems.

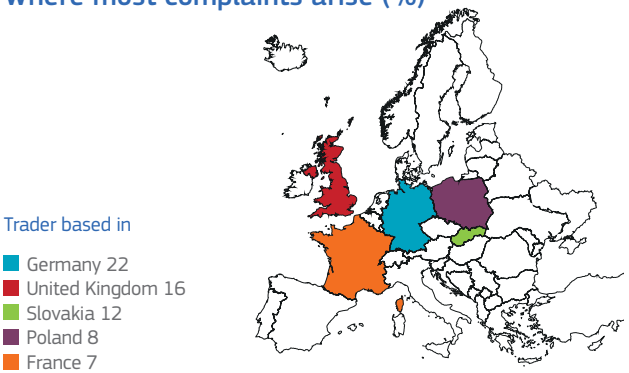
Then Alexandra tried to get redress. First the seller did not react. Then he said the kitchen was fine. Even an expert opinion did not change his mind. The case dragged on for two years. Once Alexandra involved the ECC, the seller did offer compensation, but it seemed inadequate. The ECC continued pushing and Alexandra eventually got back 75 % of the original purchase price.

Main subjects of complaints (%)



Figures calculated over aggregate data for the period 2007-2014

Where most complaints arise (%)



Denmark

"In the end it all comes down to people. The ECC staff members help European consumers. Every day. I don't think you will find a more dedicated effort for a well-functioning European Single Market anywhere."

ECC-Net Denmark - Director
Lars Arent

Recent success stories

Never give up

Jørgen from Esbjerg was flying to Malaga with his family, but their flight was delayed by 7-1/2 hours. It was the middle of the night by the time they reached their destination.

Jørgen contacted the airline to get compensation. "I sent several e-mails to the airline and called them, but it made no difference. They did not respond," he explains. "ECC Denmark took up our fight and kept me constantly updated on the case. I was about to give up, but they just kept going."

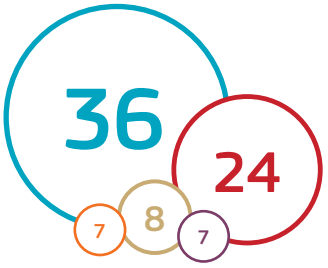
It took 18 months, but the airline refunded the full amount. "It was quite a relief to have ECC Denmark take over the case. It really saps your resources to fight a big corporation," Jørgen said. "The corporations know the law inside and out, but that is not my speciality. ECC Denmark turned out to be the missing link that made the difference."

Unwarranted refund refusal

Susie from Ørbæk bought a lamp from a UK supplier. After it was installed in her home, it turned out to have a manufacturing defect. She contacted the supplier when the problems began, because the lamp was still under warranty. She got the lamp working, but an electrician found that it was affecting the electrical systems in her home. When she contacted the supplier again, they would not give her a refund or send her a new lamp. "The company responded to my inquiries, but they did not want to give me any kind of refund. Now they were saying that the lamp was no longer covered by the warranty, even though the warranty was still valid when I first contacted them." Susie provided ECC Denmark with a summary of her expenses for the electrician and an estimate of how much it would cost to have the lamp repaired. That produced results. "I received an e-mail saying that the supplier was to cover the expense of having the lamp repaired and refund the amount I had initially paid the electrician to identify the problem."

Main subjects of complaints (%)

- Transport
- Recreation and culture
- Health
- Furnishings, household equipment and routine household maintenance
- Restaurants, hotels and accommodation services

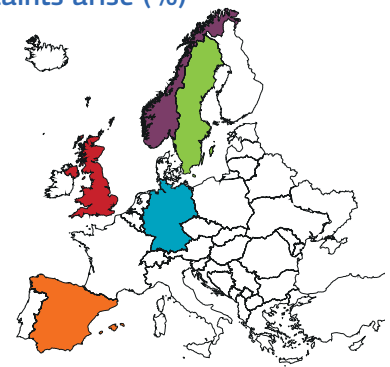


Figures calculated over aggregate data for the period 2007-2014

Where most complaints arise (%)

Trader based in

- Germany 23
- United Kingdom 17
- Sweden 14
- Norway 11
- Spain 8



Estonia

"I have been working within ECC-Net for all the past 10 years and I am so happy to see that the number of satisfied consumers is constantly growing, and that ECC-Net is actually helping so many people across Europe."

ECC-Net Estonia - Director
Kristina Vaksmaa

Recent success stories

When a good deal goes bad

When planning a trip to Thailand, Marten from Tallinn found a good online deal on a Swedish website, flying from Helsinki to Phuket via Amsterdam and Hong Kong. Unfortunately, one flight was cancelled, making the journey impossible. No replacement flight was available, so Marten requested a refund. The booking site refused as Marten had not purchased the appropriate level of 'customer service'. Paying for an upgrade so he was entitled to after-sales service did not change the company's stance.

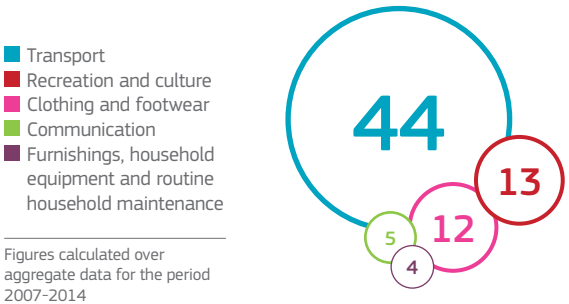
Marten contacted ECC Estonia via e-mail and asked for help. By this point, he had already contacted the airlines, who said it was the responsibility of the booking site to arrange a settlement. ECC Estonia contacted ECC Sweden about Marten's complaint, which in turn contacted the booking site. As a result, the trader accepted Marten's claim and refunded the total amount paid — EUR 1 035.

Disappointing delivery

Erkki from Turku purchased several electronic appliances from an Estonian web trader. The items, including a tablet, games console, camera, micro system, TV set and headphones, amounted to EUR 1 800. However, the trader failed to deliver most of the products that Erkki had ordered and paid for in advance. Communication between the consumer and trader failed to find a solution.

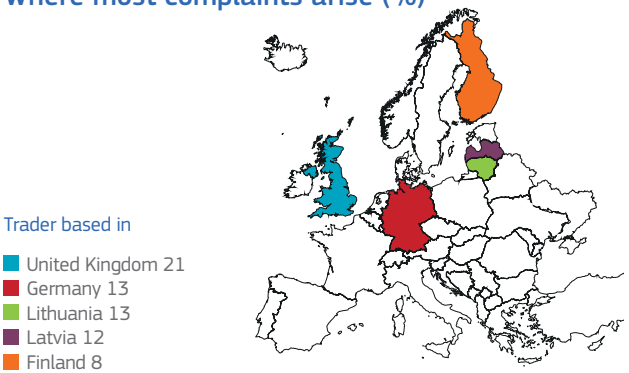
Since the consumer had used the Estonian trader's Finnish website to submit the order, the case was first reviewed by Finland's alternative dispute resolution (ADR) body. When the trader did not follow the ADR body's recommendation, Erkki turned to ECC Finland for help. The case was shared with ECC Estonia, which contacted the company to find an amicable out-of-court solution. Finally, the trader became cooperative and agreed to refund Erkki the full amount paid.

Main subjects of complaints (%)



Figures calculated over aggregate data for the period 2007-2014

Where most complaints arise (%)



Finland

"While not everyone is on the go, a remarkable number of consumers have found the vast European online markets and are today benefiting from a wider selection of goods and services and better deals. At ECC Finland we take pride in having helped thousands of consumers discover the possibilities of and benefit from this large European shopping plaza."

ECC-Net Finland - Director
Leena Lindström

Recent success stories

Gift card is no compensation

Harri from Orivesi flew to Miami via Berlin, but one suitcase did not arrive until days later. "The airline was reluctant from the beginning and did not answer my phone calls," Harri says. And when the bag arrived after four days – at another airport – Harri even had to collect it himself.

Once home, Harri complained to the German airline, sending all the receipts and a compensation claim. Only weeks later he was told he would receive an airline gift card – with a value considerably lower than his claim.

The national consumer authorities told him to contact ECC Finland. "Right from the beginning, I got the impression that they were going to do something. It was a busy period and it took time, but finally I received the compensation in my bank account. It was not as much as I had originally claimed, but still a decent sum."

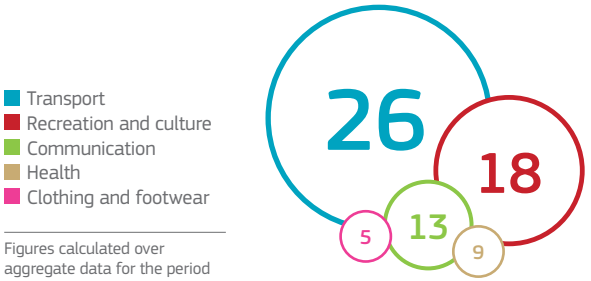
Return with no refund

Jaakko from Kankaanpää ordered clothes from an online shop. When his order arrived, he realised that some items were the wrong size. He arranged the return with the Swedish seller, who sent a courier to pick them up.

"Then, I didn't hear anything for a long time. Whenever I contacted them, they said there had been problems with the money transfer and promised to take care of it. But they didn't, and I started to feel nervous – weeks had gone by and the sum was not a small one," Jaakko recalls. "'I contacted the ECC, and after a week the money was back in my bank account. I was really satisfied with how they dealt with my case.

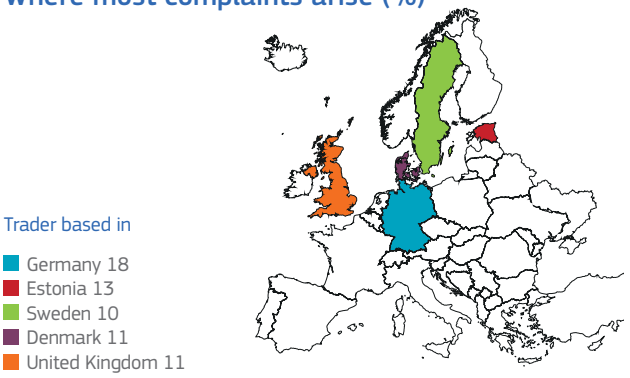
"I should have contacted them immediately. I had struggled with the shop for more than a month, but once I contacted the ECC, all it took was two e-mails," Jaakko concludes.

Main subjects of complaints (%)



Figures calculated over aggregate data for the period 2007-2014

Where most complaints arise (%)



France

"For the last 10 years, consumers with a cross-border question or complaint have been able to count on the help of the European Consumer Centres for free legal expertise and language assistance."

ECC-Net France - Director
Bianca Schulz

Recent success stories

Reroute or refund

Lucas booked a ferry ticket to go to Morocco on a ship operated by an Italian shipping company. A few days before leaving, he discovered that recent bad weather meant he would not be able to leave from France. He therefore decided to travel to the south of Spain in order to make the crossing across the Straits of Gibraltar with another shipping line.

Lucas then asked the Italian shipping company to reimburse the cost of the ticket. It would only offer Lucas a voucher redeemable for another trip. Rejecting this, he contacted ECC France, which contacted ECC Italy since a refund in the form of travel vouchers cannot replace a cash refund of the ticket unless the passenger agrees. After being reminded by ECC Italy of its obligation to reroute passengers or refund them, the Italian shipping company finally agreed to refund the price of the unused ticket to Lucas.

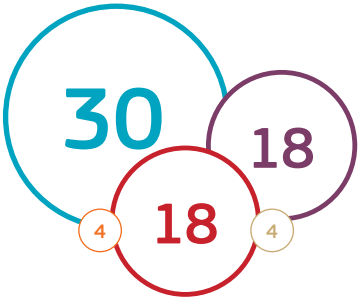
Pet purchase goes wrong

From the moment the purebred cat arrived that Laurent from Brussels bought over the Internet from a French breeder for EUR 1 500, he began showing signs of respiratory distress. He sadly died a month later despite receiving treatment from a vet.

Laurent decided to contact ECC Belgium in order to seek an amicable solution to the dispute. ECC France, contacted by its Belgian counterpart, got in touch with the French breeder to remind him of the regulations on guarantees against hidden defects. As a result, the breeder finally agreed to reimburse Laurent the full amount.

Main subjects of complaints (%)

- Transport
- Furnishings, household equipment and routine household maintenance
- Recreation and culture
- Health
- Restaurants, hotels and accommodation services

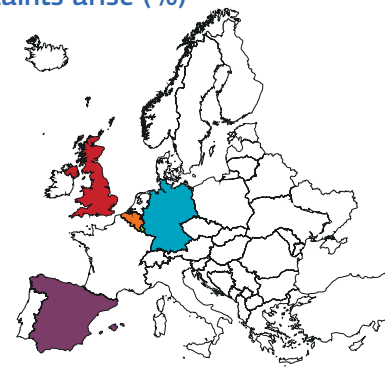


Figures calculated over aggregate data for the period 2007-2014

Where most complaints arise (%)

Trader based in

- Germany 26
- United Kingdom 23
- Luxembourg 15
- Spain 9
- Belgium 7



Germany

"I feel that through our having coordinated our Joint ECC-Net:Travel App in 2014 the network has proved its competence in providing practical support for every single consumer in a progressive way."

ECC-Net Germany - Director
Bernd Krieger

Recent success stories

Good advice has a cash value

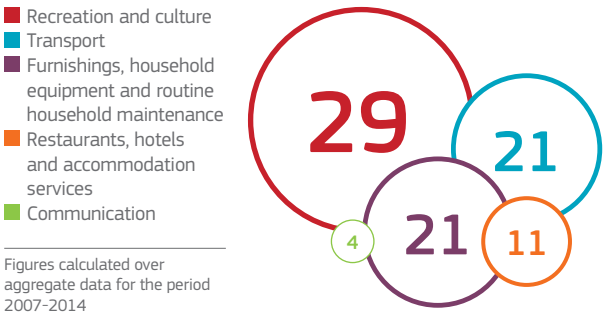
Anna and Matteo from the Italian city of Bolzano booked a package tour to the Egyptian resort of Hurghada with a German travel agency. First their departure was delayed by 4 hours and 40 minutes and then their return trip was brought forward two hours at short notice. They had already booked and paid for a diving course for their last day and had to cancel it.

They approached ECC Italy about getting a refund of part of the cost of the holiday as it had been shorter than planned. In the process, they learned to their pleasure that they were eligible for compensation for the delay. ECC Germany passed the case to the Conciliation Body for Public Transport (SÖP) in Berlin. Shortly after that the couple received a cheque for over EUR 800 – far more than the reduction they had hoped for on the price of the package tour. They used the money for a weekend trip to Paris — this time without a flight delay.

Hit and robbed

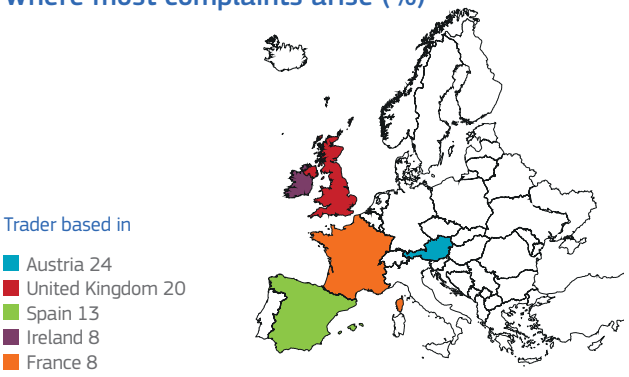
A French motorist ran into the car Franz from Munich had rented for his holiday in Nice with his family. Both parties acted just as they should: they exchanged owners' details and completed the European Accident Report, and Franz immediately informed the car hire company and supplied them with all the relevant documents. As the French driver was responsible for the accident, Franz thought he would hear no more, but very soon discovered his credit card had been debited with more than EUR 600. He immediately protested. He presumed the French motorist's insurance company would be paying for the damage, but the car hire company insisted that Franz had to pay.
Franz contacted ECC Germany. In cooperation with their French colleagues, they insisted on seeing the company's documents in order to understand why the cost of repairs had not been met at the expense of the person responsible for the accident. Suddenly, the company became sympathetic: it refunded the full amount.

Main subjects of complaints (%)



Figures calculated over aggregate data for the period 2007-2014

Where most complaints arise (%)



Greece

"ECC Greece is very proud to be part of ECC-Net and I am particularly pleased with the work we have done defending consumers across Europe and providing trust in the European Single Market."

ECC-Net Greece - Director
Athina Kontogianni

Recent success stories

Complaint gets a hearing

Ioanna decided to purchase her new smartphone from a retailer in France. Within a week, the microphone stopped working, so no one could hear her on the other end. She notified the French retailer and was told to take the phone to the retailer's Athens branch for repair. "After a lot of back and forth, they told me that I would need to send the phone back to France because its systems software was not yet available in Greece", Ioanna said.

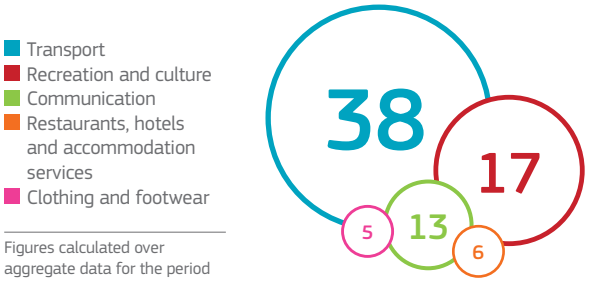
The retailer in France refused to replace the phone, offering instead to repair it within a month. "This was unacceptable," Ioanna said. "One month is just too long to be without a phone." Ioanna filed an online complaint with the ECC and informed the retailer. "I think the mere mention of the ECC was enough to persuade the retailer to satisfy my demand for a new phone", Ioanna said. "They immediately offered to replace it." Four days later, Ioanna had a new phone.

Patience pays off

When Anna purchased a new doner kebab machine from a German retailer via an online auction site, it broke down after its first spin. She immediately contacted the retailer through the site. He agreed to give her a refund and promised to contact her with more details. But he never did. "I sent him numerous messages," Anna said, "but got no response."

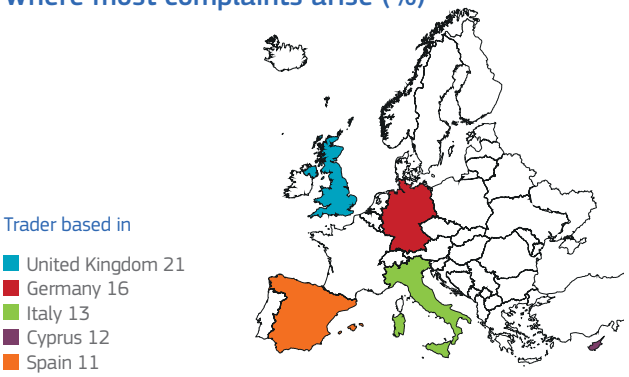
After more than a month had passed, Anna finally decided to return the machine to the retailer, paying shipping costs herself. That left her still waiting to hear about a refund. Searching the Internet to find out about her rights, she found the ECC website. "I filed my complaint and submitted all the e-mails and proof I had," Anna said. "It was only after their intervention that the retailer agreed to the refund and I got my money back. Even though it took almost a year to resolve the dispute, I don't think I would have been successful if I had not called on the ECC to help."

Main subjects of complaints (%)



Figures calculated over aggregate data for the period 2007-2014

Where most complaints arise (%)



Hungary

"European Consumer Centres carry out unique and essential activities. We are very proud to be a member of this strong and efficient European network that has solved thousands of cross-border consumer complaints and raised the awareness of consumers and businesses of consumer rights in the last 10 years."

ECC-Net Hungary - Director
Attila Kriesch

Recent success stories

One night, two bills

During a holiday that Erzsébet and her husband, from Budapest, spent travelling around western Europe, a German hotel debited their account twice. They always made their reservations whilst on the road, using an online booking service. On the day in question they arrived at the hotel late and the receptionist could not find their reservation. They were nevertheless given a room and paid the following morning.

The hotel had handled their online reservation separately, and after deciding that they had not shown up, charged them for the room. Erzsébet at first thought that the booking service would sort out the problem, but it was the start of a long correspondence. Even after everybody understood and acknowledged what had happened, the money was still not repaid. That was when Erzsébet turned to the ECC. Once they heard that, the booking company was prepared to make the repayment. In the end, however, it was the hotel that credited the money to their account.

Unexpected detour

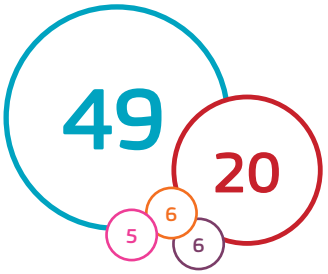
Tamás and his wife in Szombathely were travelling to Rome for a weekend. They had already checked in to fly from Budapest with a foreign airline when the flight was cancelled. Instead of going directly to Rome, they had to first fly to Belgrade and then change planes.

Naturally the couple requested compensation, but the airline refused. Tamás started to look for a solution on the Internet. He wanted to understand the legal situation and explore the options. This brought him to the website of ECC Hungary.

Tamás said that after he had provided detailed information on the situation, things suddenly became very simple. He sent the ECC all the documents related to the case, and they took over. The only thing Tamás had to do was to provide a bank account number to which the airline could transfer the equivalent of EUR 500.

Main subjects of complaints (%)

- Transport
- Recreation and culture
- Restaurants, hotels and accommodation services
- Furnishings, household equipment and routine household maintenance
- Clothing and footwear

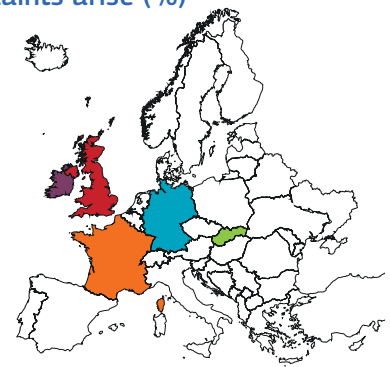


Figures calculated over aggregate data for the period 2007-2014

Where most complaints arise (%)

Trader based in

- Germany 17
- United Kingdom 16
- Slovakia 14
- Ireland 7
- France 6



Trend data used in earlier years to remove statistical anomalies

Iceland

"The way the ECC Centres work closely together within the network is a source of pride to me, and I feel the relationship between the Centres across Europe has strengthened greatly over the last years."

ECC-Net Iceland - Director
Hildigunnur Hafsteinsdóttir

Recent success stories

Police cause nasty surprise

Having rented a car for his trip around Britain, Guðmundur from Reykjavík returned it without problem. Shortly afterwards, an additional debit from the car rental company of £36 appeared on his bank statement, designated as an 'administration fee', which Guðmundur queried.

It transpired that the UK police had sent an inquiry to the rental company requesting details of who had been recorded as using the car at the time Guðmundur had it, as a suspected offence was under investigation. Guðmundur contacted the police himself. They told him, to his great relief, that he had not committed any offence. But even though the police confirmed that neither he nor the car was under further investigation, the company kept the £36 – until he got in touch with ECC Iceland, which, with the help of their UK colleagues, got Guðmundur his money back.

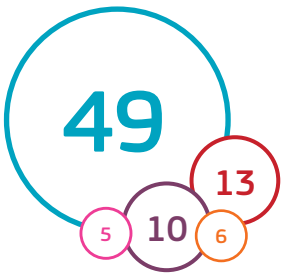
Camping on the cheap!

Eric from France was flying with his friends from Paris to Denver, US, with a stopover in Keflavík. By the time they changed flights their luggage had disappeared. In the hope that their bags would turn up before too long, they set off without their camping gear. They started by buying essential items, but when their luggage still did not show up, they had to spend money to hire camping equipment, trying to cut down on costs by shopping in discount stores.

By the time the party returned to Paris after three weeks under canvas, there was still no sign of the luggage. After repeated demands to the airline for reimbursement of US$ 1 181, the travellers turned to the ECC-Net, which contacted the airline. As a result, the airline eventually reimbursed the friends for the costs they incurred and also offered them gift certificates for all the inconvenience they had suffered.

Main subjects of complaints (%)

- Transport
- Recreation and culture
- Furnishings, household equipment and routine household maintenance
- Restaurants, hotels and accommodation services
- Clothing and footwear

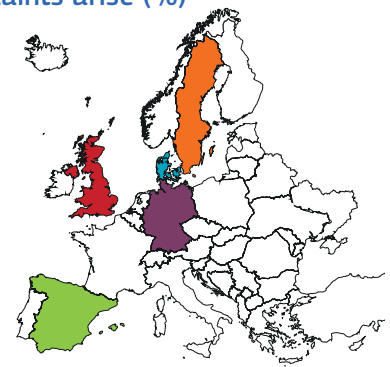


Figures calculated over aggregate data for the period 2007-2014

Where most complaints arise (%)

Trader based in

- Denmark 23
- United Kingdom 23
- Spain 11
- Germany 8
- Sweden 7



Ireland

"We are delighted to have worked so closely with ECC-Net over the past 10 years, assisting a huge number of consumers and helping to raise awareness of consumer rights throughout Europe."

ECC-Net Ireland - Director
Ann Neville

Recent success stories

Charges reversed

After booking flights to Dubai via a Dutch website, Eoin from Cork later noticed that the same website had cheaper flights and asked to rebook. Eoin agreed to pay a fee of EUR 150 to change his booking. With the old flights cancelled and the new flights booked, Eoin saved EUR 249 per ticket. However, he later noticed that he had been charged a further EUR 500 by the booking website.

Eoin contacted the booking website company to complain and was told the airline had imposed this fee because of the cancelled booking. But when Eoin contacted the airline, they denied this was the case. When further requests for an explanation from the booking company went unanswered, he contacted ECC Ireland. ECC Ireland shared the case with ECC Netherlands, which then contacted the booking company. As a result of this intervention, Eoin was refunded EUR 500.

Refund beats repeated repairs

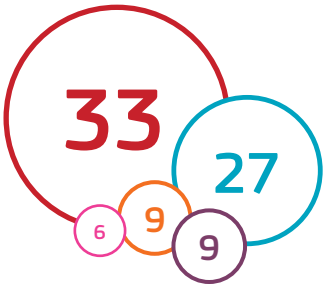
Triona from Donegal purchased a laptop from a UK-based website. She was disappointed to find that, on arrival, the laptop did not function properly. The trader advised her to send the laptop to the manufacturer for repair. She did this, but a short time later the fault reoccurred.

Triona contacted the trader again to ask for a refund, but was told this would not be considered until the laptop had been repaired three times. At this point, Triona contacted ECC Ireland for help.

The Irish office shared the case with its counterpart in the UK, which set about contacting the trader. The UK ECC's intervention was successful, with the trader collecting the laptop and issuing Triona a full refund of EUR 445.92.

Main subjects of complaints (%)

- Recreation and culture
- Transport
- Restaurants, hotels and accommodation services
- Furnishings, household equipment and routine household maintenance
- Clothing and footwear

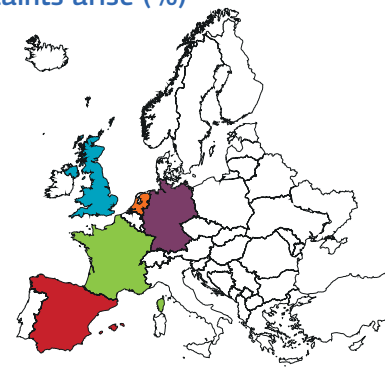


Figures calculated over aggregate data for the period 2007-2014

Where most complaints arise (%)

Trader based in

- United Kingdom 67
- Spain 8
- France 7
- Germany 4
- Netherlands 3



Italy

"Behind small amounts there are big rights - we always bear this principle in mind and step by step over the last 10 years we have built confidence in the Single Market."

ECC-Net Italy - Director
Maria Pisano

Recent success stories

Riviera robbery

Mariella, an architect from Turin, decided to take a short holiday on the French Riviera with a friend. During their stay at the hotel, both Mariella and her friend were robbed. The following morning, when they reported the incident to the hotelier, he did not seem at all surprised. What was all the more surprising was that, of the many hotel guests, those targeted were all Italian.

As Mariella was not getting any result from either the hotelier or his insurance company, Mariella decided to contact the ECC, which provided her with "excellent and courteous help".

Once the facts were verified and the procedure for the theft report was followed, the ECC managed to secure for Mariella full compensation for the damages she suffered, to her full satisfaction.

One Europe, one price

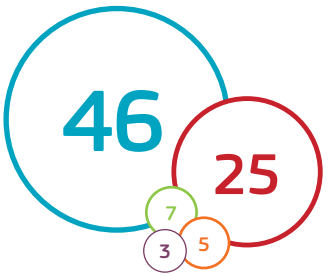
Udo, who lives in Alto Adige, found a very good deal from a German tour operator and decided to snap it up. But he was informed that he would have to pay a EUR 900 surcharge because the offer was open only to German customers, and not those from Italy.

Udo, aware that he had fallen victim to an illegal discriminatory practice, decided to report the incident to ECC Italy at the suggestion of his local MEP. They advised Udo to go on the trip and pay the extra charge, because it was very likely that he would be refunded upon his return, given that the Centre had managed to obtain this solution in previous cases.

Following the ECC's intervention, the German tour operator returned the sum of EUR 900 to Udo.

Main subjects of complaints (%)

- Transport
- Recreation and culture
- Communication
- Restaurants, hotels and accommodation services
- Furnishings, household equipment and routine household maintenance

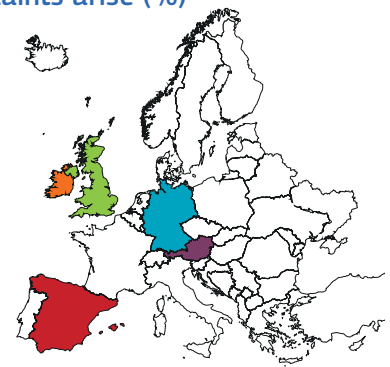


Figures calculated over aggregate data for the period 2007-2014

Where most complaints arise (%)

Trader based in

- Germany 36
- Spain 14
- United Kingdom 11
- Austria 10
- Ireland 8



Latvia

Working within ECC-Net together with friendly colleagues from 30 countries is unique. We do a lot: inform about legislation, assist with cross-border complaints, organise informative campaigns on consumer protection related issues, put out press releases on EU legislation on consumer protection in different areas - on on-line shopping, air passenger rights, car rental etc. It really is a fantastic opportunity!

ECC-Net Latvia - Director
Aija Gulbe

Recent success stories

Photographic proof

When picking up car rented from a Germany company, Jānis from Riga checked it thoroughly and took several photos. It was quite sunny in the car park and he did not notice any damage. Later, Jānis discovered damage to the right side doors. Checking the photos, he was relieved to see that this was not new, but as the car was returned outside of working hours, Jānis was unable to explain the situation.

Shortly afterwards, Jānis received a letter from the car hire company saying that damage had been discovered following the car's return and the company would be taking the cost of repairs from Jānis's account. Jānis responded by stating that he could not be held responsible for the damage as it had existed before he used the car, and that he had photos to prove this. After ECC Latvia intervened, the company refunded the money it had taken.

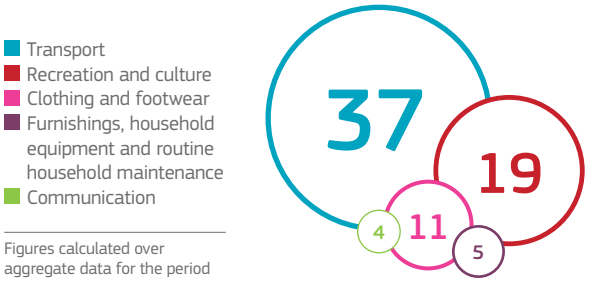
Don't pay for general knowledge

Inga from Daugavpils ordered a professional one-month diet plan via a Lithuanian website. The plan cost her EUR 20, and the trader's website offered a 30-day money-back guarantee for customers not satisfied with the product.

Inga had thought from the information on the website that she would receive a personalised plan, but instead received a diet programme listing well known facts that everyone knows or could find very easily on the Internet. Inga felt deceived by the trader as the diet plans had been advertised by Latvian celebrities.

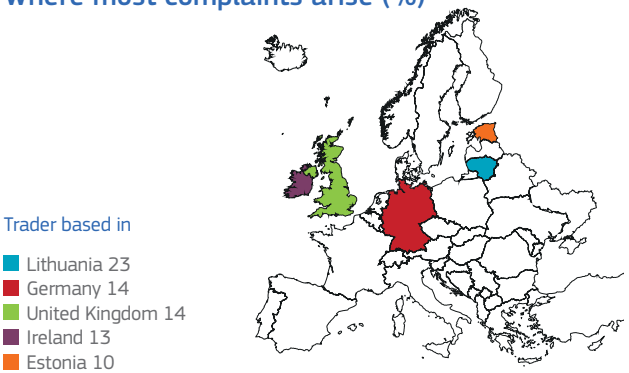
A few days later, Inga wrote an e-mail to the trader stating that she wanted a refund of the money she had paid. When a month had passed and Inga still had not received her money, she contacted ECC Latvia. The office contacted its counterpart in Lithuania and the EUR 20 was eventually refunded.

Main subjects of complaints (%)



Figures calculated over aggregate data for the period 2007-2014

Where most complaints arise (%)



Lithuania

"I am very proud of what ECC Lithuania has been able to do in the area of cross-border issues over the last 10 years and in achieving significant changes in Lithuanian consumers' confidence in the EU Single Market."

ECC-Net Lithuania - Director
Tomas Kybartas

Recent success stories

Misleading labels

While on a business trip in Hamburg, Viktoras from Kaunas bought trousers for his son, who had chosen the design from the company's online shop. Unfortunately, the trousers did not fit, so Viktoras wanted to return them by mail and get his money back. However, the store said items bought in the shop could only be returned to the shop itself. The size problem was not the fault of Viktoras. He had chosen the trousers based on the size on the outer label. It was only after his son tried them on that he realised the manufacturer's label on the inside showed a smaller size than the outside label.

Viktoras contacted ECC Lithuania who advised him to write to the clothing store's headquarters in Germany about returning the trousers and getting his money back. This did not work, so Viktoras sent the purchase receipt, the correspondence and photos of the product labels to an ECC lawyer. A month later, ECC Germany reached an agreement with the shop, which agreed to refund Viktoras.

Double debit

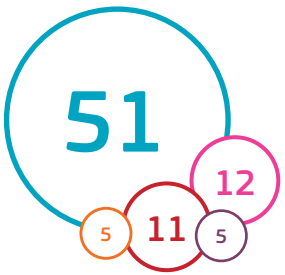
Jolanta from Vilnius ordered and paid online for two return flights to Sicily. At the first attempt, Jolanta received a message that the booking had not been successful. The second worked and she received an e-mail confirming that the flights had been booked.

When Jolanta checked, she found that she had been debited twice. She contacted the airline to warn them of the mistake, but only received polite standard answers. Jolanta then went to ECC Lithuania for help: "My children travel a lot, and the ECC has been repeatedly helpful in resolving their disputes with airlines so I knew where I should look for help," Jolanta said.

Jolanta wrote to ECC Lithuania, who assigned a lawyer to solve her problem. All Jolanta had to do was send the ticket purchase documents. Once ECC Lithuania intervened, the airline admitted their mistake and agreed to return the money.

Main subjects of complaints (%)

- Transport
- Clothing and footwear
- Recreation and culture
- Furnishings, household equipment and routine household maintenance
- Restaurants, hotels and accommodation services

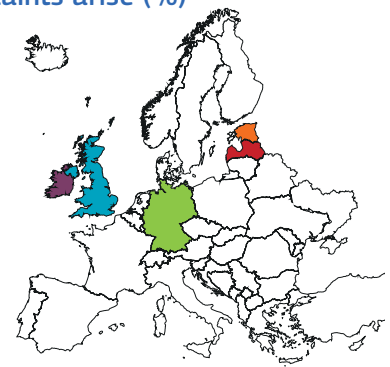


Figures calculated over aggregate data for the period 2007-2014

Where most complaints arise (%)

Trader based in

- United Kingdom 17
- Latvia 14
- Germany 10
- Ireland 8
- Estonia 7



Luxembourg

"The ECCs' progress and achievements over the last 10 years are mainly thanks to the motivated and talented teams working together across the ECC-Net. This is a successful and effective network."

ECC-Net Luxembourg - Director
Karin Basenach

Recent success stories

Foul play

Thomas from the city of Luxembourg took a fancy to a particular design of football boots. The boots were quickly found and ordered through a large online retailer with a branch in Germany. When they arrived, they were unfortunately too small. They were quickly sent back and the dealer refunded the purchase amount. However, he turned stubborn regarding the EUR 15 shipping costs.

The ECC confirmed to Thomas over the phone that the retailer had an obligation to refund him. But even with this information, Thomas got no further. The ECC took the case on directly together with its German colleagues. A short time later the EUR 15 was returned to Thomas's bank account.

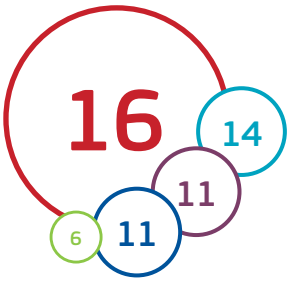
Double VAT for two-wheeler

Aurélien, who is from Luxembourg, bought a motorcycle from a car dealer based in France in August 2014. The dealer assured Aurélien that he had to pay the VAT, so he paid the amount requested. However, when he decided to register the vehicle in Luxembourg, Aurélien realised that he had paid once too often as he had to pay VAT a second time. He phoned the dealer and sent him letters by registered post, but the dealer remained silent.

By searching on the Internet, Aurélien found ECC Luxembourg and then gathered together the documents and e-mail exchanges to make up his file. He had the pleasant surprise of being contacted by the dealer the same day and was then subsequently reimbursed.

Main subjects of complaints (%)

- Recreation and culture
- Transport
- Furnishings, household equipment and routine household maintenance
- Housing, water, electricity, gas and other fuels
- Communication

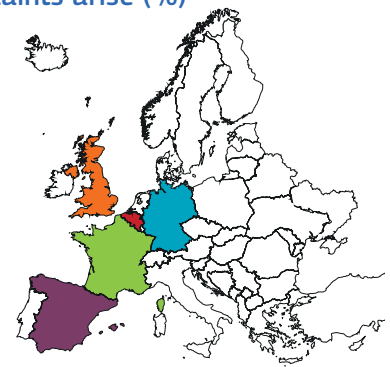


Figures calculated over aggregate data for the period 2007-2014

Where most complaints arise (%)

Trader based in

- Germany 46
- Belgium 23
- France 14
- Spain 5
- United Kingdom 3



Malta

"Working within ECC-Net is about providing help and assistance to European consumers with problems and queries they may have in their activities in the European Singe Market. This makes us very proud and committed to continuing to provide them with good service and an effective means of redress."

ECC-Net Malta - Director
Phyllis Bezzina

Recent success stories

Lost machinery

Needing a spare part for his boat, Jesmond from Naxxar ordered the machinery he needed from a German company. According to the company, the machinery was sent. The customer never received it, so it somehow got lost on the way.

Jesmond contacted the company that had sold him the machinery, but they refused to resend the machinery or to refund the money he had paid for it. He then called ECC Malta after searching on the Internet for where he could get help.

ECC Malta asked Jesmond to send all the necessary documentation by e-mail and then collaborated with ECC Germany. In the meantime, the customer was kept informed of all the correspondence taking place with the company that was supposed to send the machinery. Within two weeks, the company had sent the requested machinery and the case could finally be closed.

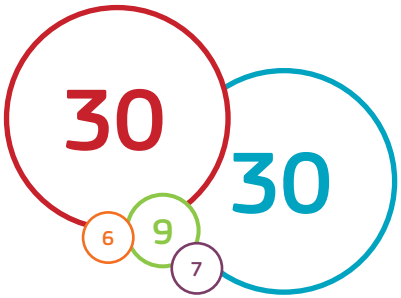
Silent speakers

Earnest from Ħaż-Żabbar bought a set of speakers online from a UK company. The speakers arrived but did not work. Earnest immediately contacted the company. At first they cooperated, but when their suggestions did not produce results, the company stopped responding. Earnest found himself chasing the company with e-mails and phone calls, but to no avail. He then contacted the company's representative in Malta, but they said they needed instructions from the UK branch.

Left with no alternative, Earnest contacted ECC Malta. Once he had supplied an account of all that had happened, the Centre immediately contacted the company and, within a very short time, the company instructed its representative in Malta to see to the customer's needs. "They were extremely efficient and after the company instructed its representative to assist me, I even received a call from the ECC to see if the problem had been solved," Earnest added, satisfied.

Main subjects of complaints (%)

- Recreation and culture
- Transport
- Communication
- Furnishings, household equipment and routine household maintenance
- Restaurants, hotels and accommodation services

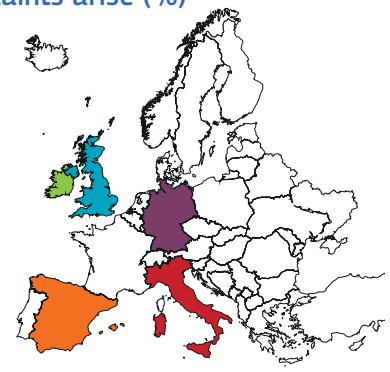


Figures calculated over aggregate data for the period 2007-2014

Where most complaints arise (%)

Trader based in

- United Kingdom 51
- Italy 17
- Ireland 7
- Germany 6
- Spain 5



Netherlands

"ECC-Net is an excellent example of EU cooperation in advising and assisting consumers. We look expectantly to continuing in the years ahead to be a successful and effective network providing good service to European consumers who rely on our legal expertise."

ECC-Net Netherlands - Director
Eva Calvelo Muiño

Recent success stories

Asserting passenger rights

When she was in England checking in for a flight to Amsterdam, Sharon from Arnhem's flight was suddenly cancelled due to short staffing. "This caused me to miss important meetings. Even though we were well treated by the UK carrier and were able to fly out a day later, I still suffered loss," she points out.

"The airline handed us a leaflet outlining our rights, and according to European legislation we were entitled to EUR 250 in compensation. I claimed the amount once home, but the airline continuously failed to respond.

"My husband had once read something about the ECC and advised me to turn to them. They communicated clearly and very quickly. I told my story in English, which was forwarded to the UK ECC offices. After two months, I received the EUR 250 in my account."

A not-so-perfect solution

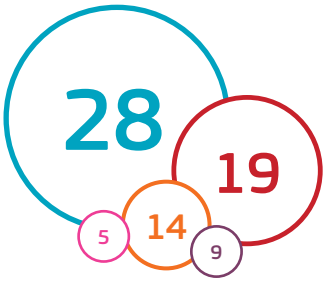
Mrs R. from Belgium thought she had found just what she needed online. "Not only does my husband snore a lot, he snores extremely loudly. I found the perfect solution in an Amsterdam online shop: an anti-snoring bracelet. Every time he snored, he would receive a shock, which would make the noise stop.

"That went well for a year and a half, but then he suddenly got second-degree burn wounds on his wrist and arm – exactly where he wore the bracelet. This required medical treatment and the expenses for bandages and cream started to add up.

"We felt the online shop should pay for the damage, but they refused. So then we turned to ECC Belgium, who in turn notified ECC Netherlands. After they intervened, the company repaid us EUR 109."

Main subjects of complaints (%)

- Transport
- Recreation and culture
- Restaurants, hotels and accommodation services
- Furnishings, household equipment and routine household maintenance
- Clothing and footwear

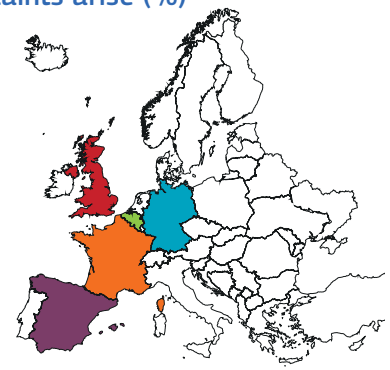


Figures calculated over aggregate data for the period 2007-2014

Where most complaints arise (%)

Trader based in

- Germany 28
- United Kingdom 14
- Belgium 14
- Spain 12
- France 7



Norway

"The role we have been able to play with our ECC-Net partners over the years in supporting Norwegian consumers with free guidance and advice on their shopping online and abroad is a source of great satisfaction to us."

ECC-Net Norway - Director
Ragnar Wiik

Recent success stories

Subscription trap

In a weak moment, Kari from Oslo ordered a free trial of diet pills promising rapid weight loss from a British company that advertised online. She entered her credit card details for postage. After receiving the first shipment, Kari received several more — and discovered she was being charged via her credit card, which she had not agreed to.

Upset, Kari turned to ECC Norway, who assured Kari that she was not alone in being taken in. They recommended sending a written complaint to the seller, stating that she had never intended to enter into an agreement and that the company could not charge her. They also recommended asking for a refund and seeking a refund from the bank on her credit card if she did not get her money back from the seller. Kari did this and was repaid the money wrongfully taken from her account.

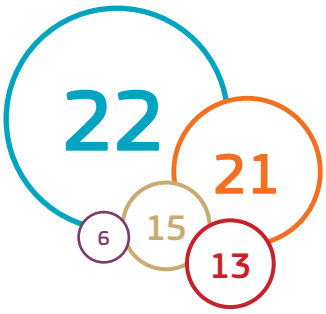
Charged for free advice

Surfing the Internet one evening, Anders from Trondheim came across an Estonian company offering value estimates for used cars. He had plans to sell his car and there was nothing to say that there was a charge for the service, so he considered he had nothing to lose. Immediately after he had filled out the online form, Anders received an estimate of sorts by e-mail, but it did not seem very reliable. He then received an invoice for EUR 75.

When he contacted ECC Norway for advice, they told him they knew the Estonian company and said it was clear that there was no binding agreement between Anders and the trader because it was clear that there was no information on the service costing money. They recommended Anders send a complaint to the seller and not pay the invoice. He followed the advice, and has not heard from the trader again.

Main subjects of complaints (%)

- Transport
- Restaurants, hotels and accommodation services
- Health
- Recreation and culture
- Furnishings, household equipment and routine household maintenance

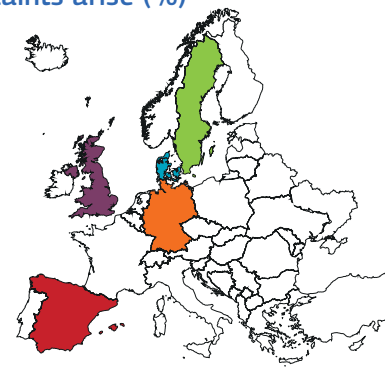


Figures calculated over aggregate data for the period 2007-2014

Where most complaints arise (%)

Trader based in

- Denmark 20
- Spain 20
- Sweden 15
- United Kingdom 13
- Germany 10



Poland

"I am particularly pleased that over the 10 years working with our ECC-Net colleagues we have had the chance to provide valuable and wide-ranging assistance to consumers whenever they feel like doing their shopping in the European Single Market outside their home country."

ECC-Net Poland - Director
Piotr Stańczak

Recent success stories

Lesson learned

After completing her first term at a British law school in Warsaw, Justyna from Wołomin decided to discontinue her studies. The school demanded payment for the entire course rather than just the first term, an amount of around EUR 1 200.

Justyna appealed to the company's head office in the United Kingdom, but after a few months had received no answer. It was only when the British and Polish ECCs intervened that the school abandoned attempts to charge her for the remainder of the course. The school's management also admitted it had infringed European and Polish law and gave assurances it would change its rules.

"ECC Poland was very helpful, everything went very smoothly, I don't know if I would have managed on my own. It is good that there is such a centre, because ordinary people would find it very difficult to tackle this kind of problem," said Justyna.

Insurer pays up

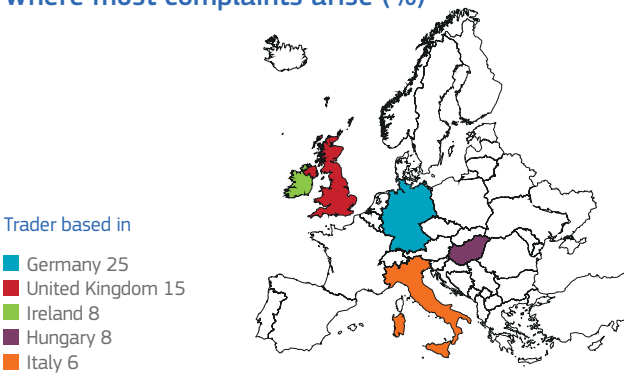
Monika from Głogoczów was robbed in a Spanish hotel. The thieves broke into her room through the balcony doors and stole money, a laptop, a tablet, a camera and lenses, and mobile phones. Monika notified a travel agency representative and the hotel reception desk, and also reported the theft to the police, who drafted a report. The hotel provided its insurance policy number and gave assurances that their insurer would cover the losses.

Upon her return home, Monika sent the hotel her bank account details. However, the contact soon stopped and e-mails went unanswered. The travel agency was no help either. "From the moment I approached the ECC, the case suddenly moved forward. I quickly received an e-mail from the hotel manager saying that the insurer had assessed the loss at EUR 3 000," said Monika. "I was advised by the Centre to sign a statement accepting this compensation. I then received the money."

Main subjects of complaints (%)

Figures calculated over aggregate data for the period 2007-2014

Where most complaints arise (%)



Portugal

"We are all proud of our work in helping consumers exercise their rights over the last 10 years and looking forward to continue doing it in the future."

ECC-Net Portugal - Director
Maria do Céu Costa

Recent success stories

Unusable miles

As Teresa from Lisbon makes frequent trips to Barcelona and is used to accumulating and using air miles, she believed the process would be similar with a low-cost carrier. She spent EUR 80 to buy the points she lacked for a new trip, but whenever she tried to make a reservation, she got an error message.

She called the company and was told to keep trying. Teresa considered that this was misleading advertising and contacted ECC Portugal. After initial contact by e-mail, Teresa went to the ECC office in Lisbon, where it was decided that the ECC would contact ECC Spain. This in turn sent a claim to the company headquarters.

Less than a year later, Teresa received a bank transfer from the airline company for the money spent on the purchase of miles she was never able to use.

e-commerce fails e-cigarettes

Although she considered the shipping costs high, Inês from Lisbon placed a second order of electronic cigarettes and the corresponding liquid from a French company through its Internet page. The promised delivery time was not respected, and Inês waited double the time indicated at the time of purchase.

She sent a complaint by e-mail and was told that her address was wrong. But Inês had already received the first order at that same address. This time, not only did she not receive the cigarettes, but her money was not refunded to her either.

She filled out a form on the ECC website and attached the entire set of e-mails exchanged. The ECC promised to contact the company. About two weeks later, Inês received an e-mail notifying her of the reimbursement, with shipping costs included.

Main subjects of complaints (%)

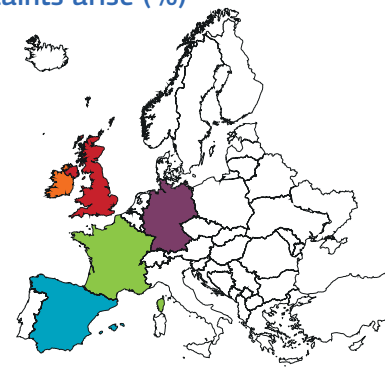
- Transport
- Recreation and culture
- Restaurants, hotels and accommodation services
- Communication
- Furnishings, household equipment and routine household maintenance

Figures calculated over aggregate data for the period 2007-2014

Where most complaints arise (%)

Trader based in

- Spain 37
- United Kingdom 20
- France 11
- Germany 9
- Ireland 5



Romania

"Our greatest achievement is to be able to help consumers when they need it. I'm thankful to all my colleagues from the ECC-Net for all their support and cooperation in our work of letting all Romanian consumers know they are European consumers and that they are protected when making purchases in the EU Single Market."

ECC-Net Romania - Director
Irina Chiritoiu

Recent success stories

Missing out

Radu is a software developer from Bucharest who ordered a T-shirt and other products printed with the name of his favourite band from a British-based website. He paid for everything online, but only received the T-shirt in the parcel. Radu notified the website, but was ignored.

He then searched online to find out his rights when purchasing from abroad. When he came across the ECC Romania website, he requested their help. The ECC replied promptly: they would contact the UK website and do everything in their power to reach an amicable settlement. The ECC kept Radu informed of all their actions.

A few weeks later, Radu received a reply from an employee of the website apologising for the delay and promising to reimburse him for the missing part of the order.

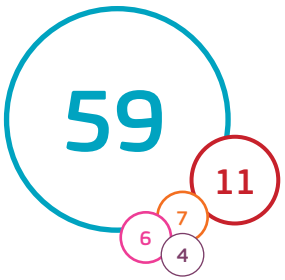
Breaking out of a vicious circle

Marius bought a package tour for a dream trip to the Dominican Republic with his wife. But on their way back, their first flight landed late in Madrid and they missed their next flight. The airline that caused the delay refused to pay for their new tickets. Forced to pay himself, although he had purchased a complete package, Marius tried to find out who was actually responsible: the agency, the tour operator or the airline.

Marius wasted a year sending complaints everywhere and then he remembered the adverts about consumer rights. That is how he found ECC Romania, which responded promptly, advising him to focus on the airline and file suit against them in Madrid. The ECC helped him to coordinate his actions. The airline finally offered the requested compensation.

Main subjects of complaints (%)

- Transport
- Recreation and culture
- Restaurants, hotels and accommodation services
- Clothing and footwear
- Furnishings, household equipment and routine household maintenance

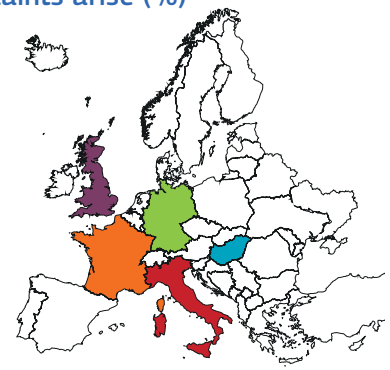


Figures calculated over aggregate data for the period 2007-2014

Where most complaints arise (%)

Trader based in

- Hungary 22
- Italy 14
- Germany 13
- United Kingdom 11
- France 7



Slovakia

"I am proud that Slovakia is part of a network that is helping consumers to trust in cross-border purchases through free advice and providing help with cross-border complaints. Thanks to the cooperation within the network, there are more satisfied consumers across the EU."

ECC-Net Slovakia - Director
Dženšída Veliová

Recent success stories

Soft landing at last

Irena from Kanianka was planning to travel to Cuba, but the tour she had bought online from a Czech company got off to a bumpy start. The plane experienced problems in the air and had to make an emergency landing. The passengers then had to wait for more than 24 hours for alternative transport, shortening their holiday by a whole day. The travel agency offered the tour participants compensation of US$ 30, but they considered this insufficient.

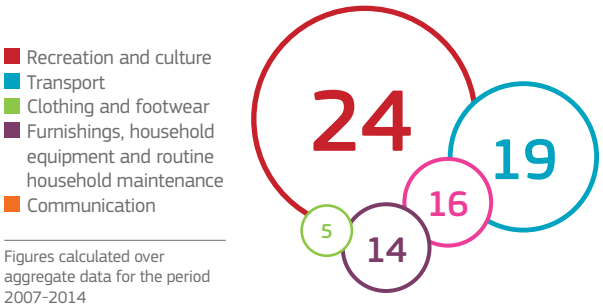
Once home, they pursued the issue. This was complicated because they had bought the tour from a Czech company, but the organiser was an Austrian company. A flood of e-mails and phone calls failed to find a satisfactory solution. So Irena decided to contact the ECC. They reacted promptly: they found a solution to her case within a month and the company paid the appropriate financial compensation into her account.

Short-changed

Marek, a coin collector, ordered coins worth EUR 600 from a verified Belgian dealer. However, the coins did not arrive when he expected. As Marek had already bought from this dealer, he was not worried. However, when the delivery had not arrived several weeks later, he wrote to the dealer. They found out that the delivery had been lost. It had been insured, but the dealer was only prepared to reimburse the amount of the insurance cover, which was EUR 500. Several e-mails and phone calls failed to produce a result, and then the Belgian dealer stopped replying altogether.

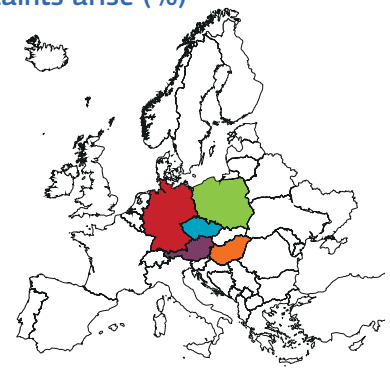
"I didn't want to go to court, mainly because of the long procedures and uncertain results. I was looking for help everywhere and finally came across the ECC website. I sent all the documents and in two weeks I was already celebrating because I received reimbursement for the order."

Main subjects of complaints (%)



Figures calculated over aggregate data for the period 2007-2014

Where most complaints arise (%)



Trader based in

- Czech Republic 36
- Germany 12
- Poland 9
- Austria 8
- Hungary 7

Slovenia

"Every "thank you" from a consumer is a success which inspires us to work even better. But, this "thank you" belongs to the Network!"

ECC-Net Slovenia - Director
Romana Javornik

Recent success stories

Danger averted

Branka from Jakobski Dol purchased a multipurpose juicer through a special online offer from a Croatian company. The product had a few minor defects but Branka did not want to 'complicate matters' and so did not return the product immediately. However, when she later turned on the juicer, liquid flowed into the motor, resulting in an unpleasant smell, as well as being dangerous.

After that, she returned the juicer by post and within 10 days received a new item. Unfortunately, this one had the same defect. Because she did not want to exchange the juicer yet again, she this time requested that the company refund her purchase. They denied her request without any explanation.

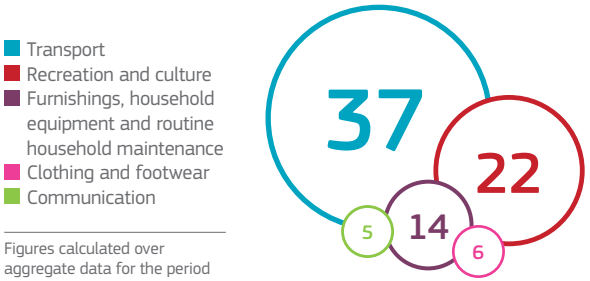
So Branka turned to ECC Slovenia, which intervened with the Croatian company. Within a month the trader had paid the refund of the cost of EUR 32 into her bank account.

Campsite rip-off

For many years, Sonja from Velenje has had a holiday trailer parked at a campsite in Croatian Istria, for which she pays an annual fee. In 2014, she lent the trailer to her nephew, a student, for a short holiday. He was more than a little surprised when the campsite reception requested EUR 60 to rent a plot. Only after they had paid did they notice that the plot listed on the receipt was not even in the category for which the family pays an annual fee; it was more expensive. Her nephew had had to return home early because he had not foreseen these costs.

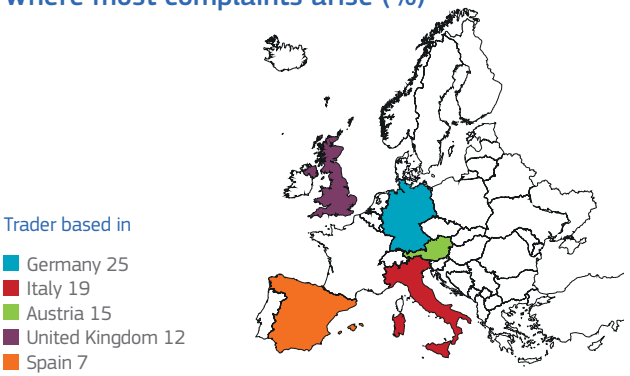
Sonja repeatedly tried to communicate with the campsite management and after six months, her attempts had either gone unanswered or had been rudely turned down. After she turned to ECC Slovenia, things moved with lightning speed. Within a few hours she received an apology from the campsite management and soon afterwards the full amount.

Main subjects of complaints (%)



Figures calculated over aggregate data for the period 2007-2014

Where most complaints arise (%)



Spain

"ECC Spain is delighted to be part of this essential network that has been working for a decade to defend and empower consumers across Europe and contributing to providing trust in the European Single Market."

ECC-Net Spain - Director
José Maria Tamames

Recent success stories

Bus company pays for flight

A holiday with a bittersweet ending was how a trip to England turned out for Alex. After spending several days in London without incident, Alex prepared to return from the English capital to his home city of Seville.

After exploring the best ways to travel from London to Stansted Airport, Alex opted to take a bus from Victoria Station at 2.15 p.m. The bus should have reached Stansted Airport in 1 hour and 15 minutes. However, it arrived 3 hours late, 'because the GPS broke', the company explained. As a result, the London–Seville flight departing at 6 p.m. took off without Alex on board.

Alex had to spend the night in the airport and buy another ticket for EUR 309.90. He recovered this money after seeking help from ECC Spain, which intervened with the bus company.

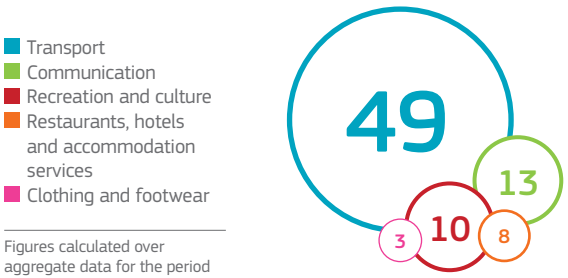
No excuses

After a few days in Belgium, Javier prepared to return home to Madrid from Brussels Airport. Everything went smoothly. He checked in his suitcase, boarded the plane and landed in Madrid on time.

When the passengers' luggage appeared on the carousel, it was all there except for Javier's, so he complained and returned home. Twenty days later he received his suitcase, damaged and with clear signs of tampering: personal items, including a camera, had disappeared.

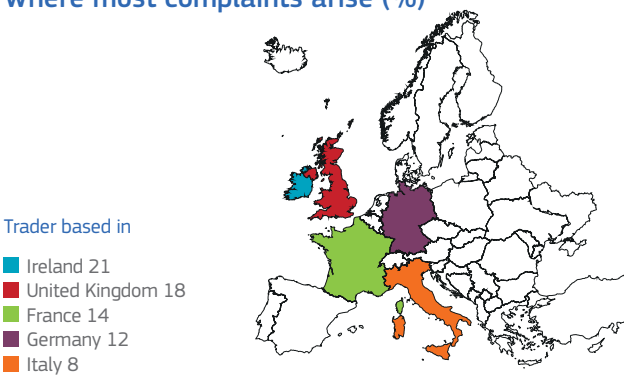
Javier claimed compensation for the items from the airline, but it offered EUR 64, arguing that 'they should never have been checked in.' Javier contacted ECC Spain who helped him reach an amicable agreement. He received EUR 674 for the items and the suitcase.

Main subjects of complaints (%)



Figures calculated over aggregate data for the period 2007-2014

Where most complaints arise (%)



Sweden

"ECC Sweden is proud to be a member of a network that has raised the awareness of consumers and businesses of consumer rights over the last 10 years, contributing to providing trust in the European Single Market and also showing its possibilities and benefits."

ECC-Net Sweden - Director
Jolanda Girzl

Recent success stories

Relieved pensioner

Lennart from Östersund ordered a printer accessory that never showed up. A retired teacher, he ordered a printer accessory from Germany over the Internet and paid through his bank as instructed by the company. Then he waited. And waited. And waited some more. Still, the product did not show up. He e-mailed the company several times - without result.

After Lennart approached ECC Sweden, he got a result via ECC Germany within a matter of weeks. They contacted the company and it finally agreed to cancel Lennart's order and reimburse the order amount of SEK 1 198, which, as Lennart points out, "is a significant amount for someone who is retired."

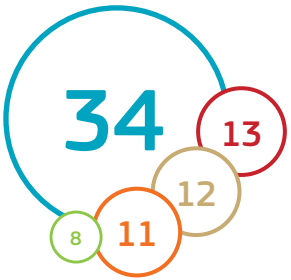
We only speak German

After he bought some tyres online from an international company which is headquartered in Germany, Mattias from Borlänge returned two of them because of a manufacturing defect. He was sent the correct tyres instead. Initially, everything went smoothly, including service and customer contact in Swedish. A year later, however, the parent company demanded payment for the defective tyres as well. It turned out that their sub-supplier had not approved the return of these tyres.

When Mattias disputed the company's demand for payment, the parent company in Germany - and the German personnel - demanded that Mattias contact them in German. ECC Sweden recommended that Mattias report the issue to Sweden's National Board for Consumer Disputes (ARN). ECC Sweden also contacted ECC Germany, which in turn contacted the tyre company. Not until then did the company finally give in and drop the demand for payment.

Main subjects of complaints (%)

- Transport
- Recreation and culture
- Health
- Restaurants, hotels and accommodation services
- Communication

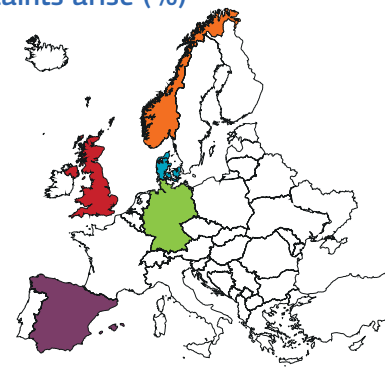


Figures calculated over aggregate data for the period 2007-2014

Where most complaints arise (%)

Trader based in

- Denmark 16
- United Kingdom 14
- Germany 14
- Spain 13
- Norway 5



United Kingdom

"Ten years of rising caseloads have shown the increasing importance of the ECC network in protecting consumer confidence when shopping across borders."

ECC-Net United Kingdom - Director
Andy Allen

Recent success stories

Airline delays over flight delay

Miss H, a primary school teacher from Essex, arrived at her destination more than four hours late after an airline cancelled her flight from Dublin to Southend with an Irish airline. After checking in, she was told at the gate that the flight was cancelled due to a maintenance fault.

The airline offered Miss H two alternatives: a flight some four hours later or a flight to London Heathrow and then a bus to Southend. Miss H took the later direct flight and arrived 4 hours and 15 minutes later than originally scheduled.

She then contacted the airline directly to claim compensation. When she received no response, her father suggested approaching ECC UK, which he had heard about in a TV series featuring consumer news. ECC UK asked ECC Ireland to contact the trader on Miss H's behalf and was able to recover EUR 250 for her.

Age bar

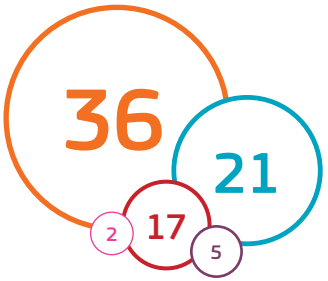
On holiday in Malta, Miss B from Kent and her partner were approached in the street and invited to a hotel for a sales presentation on discounted holidays. Also on offer were free holidays if booked within a certain period. Miss B bought a software package for booking the holidays and paid a £1 720 deposit. The balance due was £3 187.

Once home, Miss B tried to book a free holiday, only to be told that the trader in Malta would not accept bookings from anyone over the age of 65 (which would have made her ineligible by the date of the holiday). When Miss B e-mailed the sales representative to complain, she was told the balance of the money would still have to be paid.

After ECC UK intervened, the company in Malta agreed not to pursue the balance. She was very relieved: "The result was exactly what we wanted."

Main subjects of complaints (%)

- Restaurants, hotels and accommodation services
- Transport
- Recreation and culture
- Furnishings, household equipment and routine household maintenance
- Clothing and footwear

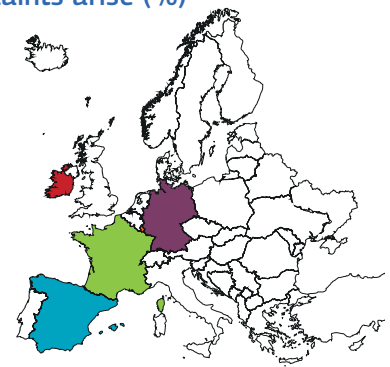


Figures calculated over aggregate data for the period 2007-2014

Where most complaints arise (%)

Trader based in

- Spain 40
- Ireland 10
- France 8
- Germany 7
- Luxembourg 6



Further **information**

http://ec.europa.eu/consumers/index_en.htm
http://ec.europa.eu/ecc-net

- Council Directive 90/314/EEC of 13 June 1990 on package travel, package holidays and package tours; http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=CELEX:31990L0314:en:HTML
- Directive 95/58/EC of the European Parliament and of the Council of 29 November 1995 amending Directive 79/581/EEC on consumer protection in the indication of the prices of foodstuffs and Directive 88/314/EEC on consumer protection in the indication of the prices of non-food products; http://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:31995L0058
- Directive 1999/44/EC of the European Parliament and of the Council of 25 May 1999 on certain aspects of the sale of consumer goods and associated guarantees; http://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:31999L0044
- Directive 2000/31/EC of the European Parliament and of the Council of 8 June 2000 on certain legal aspects of information society services, in particular electronic commerce, in the Internal Market; http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=CELEX:32000L0031:en:HTML
- Regulation (EC) No 261/2004 of the European Parliament and of the Council of 11 February 2004 establishing common rules on compensation and assistance to passengers in the event of denied boarding and of cancellation or long delay of flights; http://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32004R0261
- Directive 2005/29/EC of the European Parliament and of the Council of 11 May 2005 concerning unfair business-to-consumer commercial practices in the internal market; http://eur-lex.europa.eu/legal-content/EN/ALL/?uri=CELEX:32005L0029
- Directive 2006/114/EC of the European Parliament and of the Council of 12 December 2006 concerning misleading and comparative advertising; http://eur-lex.europa.eu/legal-content/EN/TXT/?uri=:32006L0114CELEX
- Regulation (EC) No 1107/2006 of the European Parliament and of the Council of 5 July 2006 concerning the rights of disabled persons and persons with reduced mobility when travelling by air; http://eur-lex.europa.eu/legal-content/EN/ALL/?uri=CELEX:32006R1107
- Regulation (EC) No 1896/2006 of the European Parliament and of the Council of 12 December 2006 creating a European order for payment procedure; http://eur-lex.europa.eu/legal-content/EN/ALL/?uri=CELEX:32006R1896
- Directive 2007/64/EC of the European Parliament and of the Council of 13 November 2007 on payment services in the internal market; http://eur-lex.europa.eu/legal-content/EN/TXT/?uri=celex:32007L0064

- Regulation (EC) No 861/2007 of the European Parliament and of the Council of 11 July 2007 establishing a European Small Claims Procedure; http://eur-lex.europa.eu/legal-content/EN/ALL/?uri=celex:32007R0861
- Regulation (EC) No 1371/2007 of the European Parliament and of the Council of 23 October 2007 on rail passengers' rights and obligations; http://eur-lex.europa.eu/legal-content/en/ALL/?uri=CELEX:32007R1371
- Communication from the Commission to the Council and the European Parliament on the implementation of Directive 1999/44/EC of the European Parliament and of the Council of 25 May 1999 on certain aspects of the sale of consumer goods and associated guarantees including analysis of the case for introducing direct producers' liability; http://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=CELEX:52007DC0210&from=EN
- Directive 2008/122/EC of the European Parliament and of the Council of 14 January 2009 on the protection of consumers in respect of certain aspects of timeshare, long-term holiday product, resale and exchange contracts; http://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32008L0122
- Regulation (EC) No 1008/2008 of the European Parliament and of the Council of 24 September 2008 on common rules for the operation of air services in the Community http://eur-lex.europa.eu/legal-content/EN/ALL/?uri=CELEX:32008R1008
- Regulation (EU) No 1177/2010 of the European Parliament and of the Council of 24 November 2010 concerning the rights of passengers when travelling by sea and inland waterway; http://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32010R1177
- Directive 2011/83/EU of the European Parliament and of the Council of 25 October 2011 on consumer rights; http://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32011L0083
- Regulation (EU) No 181/2011 of the European Parliament and of the Council of 16 February 2011 concerning the rights of passengers in bus and coach transport; http://eur-lex.europa.eu/legal-content/EN/TXT/?uri=celex:32011R0181
- Directive 2013/11/EU of the European Parliament and of the Council of 21 May 2013 on alternative dispute resolution for consumer disputes; Directive 2013/11/EU of the European Parliament and of the Council of 21 May 2013 on alternative dispute resolution for consumer disputes
- Regulation (EU) No 524/2013 of the European Parliament and of the Council of 21 May 2013 on online dispute resolution for consumer disputes; http://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX:32013R0524

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- more than one copy or posters/maps:
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  from the delegations in non-EU countries (http://eeas.europa.eu/delegations/index_en.htm);
  by contacting the Europe Direct service (http://europa.eu/europedirect/index_en.htm)
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