



This time of the year is full of festive cheer and merriment. We bring you a cheap and easy way of making the most of it by surveying price differences in the Argos catalogues for Ireland and the UK.

This month's question comes from a UK citizen who is confused about how his credit card was charged while on a trip to Ireland.

Mary Denise O'Reilly  
Editor

- 1. What's bothering you? – Christmas shopping**
- 2. Consumer query of the month – Confusion over using a UK credit card in Ireland.**

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**1. What's bothering you? – Christmas shopping and bargain hunting**

If you have a tendency to leave your Christmas shopping until the last minute and end up spending a fortune we suggest you consider going North this Yuletide.

After comparing only 29 Christmas gifts in both editions of the Argos catalogue for the Republic and the UK we found that savings were to be made on 22 of the goods. The biggest savings were on digital cameras (€6.39) and Apple iPods (€13.91 difference between UK and Ireland editions). There were smaller savings on gifts for garden lovers such as €6.13 on a pressure washer and €3.48 on a cordless blower.

You can straighten your hair for the office party and save €18.16 by buying the Morphy Richards cordless straightener station in the UK edition of the Argos catalogue as opposed to the edition published for Ireland. Or if you decide to stay in and prefer a cool beer from the fridge you can save €3.99 on a personal beer refrigerator in the North than if you bought it in the South of Ireland.

But shopping in Argos in the UK is not always cheaper. For the "yummy mummy" in your life it is €2.05 cheaper to buy a yoga mat and €15.52 cheaper to buy a whole fruit juicer in Ireland. But if you want to make noise this Christmas you can save on acoustic guitars (€4.53) and full size electric guitar sets (€9.83) by going North.

For more details click on; [http://www.eccdublin.ie/news/press\\_release.html](http://www.eccdublin.ie/news/press_release.html)

**2. Consumer question of the month – I am a UK citizen who recently stayed in a hotel in Ireland. When paying my bill with my credit card I was charged in sterling when I thought I should be charged in euro. When I received my credit card statement I noticed I was charged a 3.5% mark-up on the exchange rate. Is it illegal to charge me in this way?**

According to the Financial Regulator this practice is known as Dynamic Currency Conversion (DCC). DCC usually uses a less favourable exchange rate than that used by the credit card companies. The practice is not illegal but the customer is supposed to be asked first by the Merchant which currency they would prefer to pay in. You are entitled to pay in the local currency if you wish.

In general paying in the local currency costs the consumer less when using a credit card. It is recommended to do so and check your credit card slips carefully before signing or entering your pin.

If you wish to email your consumer queries to us please do so to [info@eccdublin.ie](mailto:info@eccdublin.ie)

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