



Already this year consumers face a Europe that is different from 2006. On the 1<sup>st</sup> January Bulgaria and Romania joined the EU and Slovenia introduced the euro as its national currency. On the 29<sup>th</sup> Dec 2006 the Consumer Protection Cooperation Regulation was introduced to combat the plague of cross-border scams affecting thousands of European consumers. We take a look at what this regulation will mean for consumers in Ireland.

In our regular consumer query slot we find out if a shop in Scotland can refuse sterling from Northern Ireland.

Mary Denise O'Reilly  
Editor

- 1. What's bothering you? – Overseas scams**
- 2. Consumer query of the month – Can a shop in Scotland refuse sterling from Northern Ireland?**

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### **1. What's bothering you? – Overseas scams**

Consumer agencies in Ireland and around the EU regularly hear from consumers who have lost money to scams. It is estimated that every year hundreds of thousands of euro are siphoned off by fraudsters who run cross-border scams with little fear of being detected. But efforts are being made by the EU to stop this activity via the Unfair Commercial Practices Directive and the new regulation on Consumer Protection Cooperation (CPC).

The new Regulation will tackle issues such as;

- Illegal prize draws
- Premium rate phone calls
- Email scams
- Misleading advertising
- Online banking cons including "phishing"
- Timeshare and holiday club rogue traders

The aim of the Regulation is to establish formal links with national consumer enforcement authorities in each Member State to take co-ordinated action against rogue traders targeting overseas consumers. For example if there is a rogue trader operating in the UK who is targeting Irish consumers then the Office of the Director of Consumer Affairs will liaise with the UK Office of Fair Trading to tackle this problem.

ECC Dublin welcomes the introduction of the CPC Regulation and would encourage consumers who have been targeted by overseas scams to contact our Centre for further advice.

To view the CPC Regulation, please click here;

[http://ec.europa.eu/consumers/prot\\_rules/admin\\_coop/index\\_en.htm](http://ec.europa.eu/consumers/prot_rules/admin_coop/index_en.htm)

## **2. Consumer question of the month – Can a shop in Scotland refuse to accept sterling from Northern Ireland?**

A consumer recently emailed our Centre to ask if IKEA in Scotland can refuse to accept sterling from Northern Ireland. We contacted the Bank of England and were informed that retailers in Scotland, England and Wales do not have to accept sterling from Northern Ireland. We therefore advised our client that he would be best to try and change his Northern Ireland sterling in a bank before travelling to Scotland.

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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