



## European Consumer News

June 2010

This month's e-bulletin deals with the European Commission's Consumer Markets Scoreboard. If you have a problem with a purchase from another EU country, please contact us on 01 8090600 or at [info@eccireland.ie](mailto:info@eccireland.ie). For information on your consumer rights in Europe, see [www.eccireland.ie](http://www.eccireland.ie)

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### Consumer Markets Scoreboard

The Consumer Markets Scoreboard is an annual European Union report which provides a snapshot of the current economic and social realities for consumers in the European Union. In contrast to the sentiments expressed in most EU countries which have seen a year on year decline in what consumers think of their national conditions, Ireland was one of only eight EU countries in which consumers thought that consumer conditions have improved since 2008. In general, Ireland had excellent results in terms of consumer trust in the consumer environment, with 69% of people feeling adequately protected by existing measures. This shows a notable increase of 13% from the previous year's figure.

Irish consumers remain among the most trusting in Europe. 73% of respondents in Ireland still think retailers have shoppers' best interests at heart. 68% of Irish shoppers have confidence in public consumer protection watchdogs such as the National Consumer Agency, while 69% believe their rights were respected last year.

The level of consumers surveyed that had a complaint in the previous year has dropped to 7.7%, half the level that was reported in the previous scoreboard. 49% of those who did complain said that they were satisfied with the way it was handled. Irish retailers reported that 6% of them had been investigated by consumer watchdogs, while only 1% were found to have broken the rules.

The most worrying findings of the report from a consumer's perspective was that only 4% of Irish retailers surveyed knew the specific rights consumers are entitled to, such as the length of the "cooling off" period for distance contracts. Only 66% of retailers stated that they would consider themselves to be "well informed" on product safety legislation.

Financial products were the area that Irish consumers are least satisfied with. Some 84% of Irish consumers thought that the pension funds on offer need to be simplified, placing Ireland at the top of EU dissatisfaction alongside Britain. In addition, Irish consumers are more likely than any other Europeans to say mortgage

products should be simplified. Nine out of ten Irish respondents say that they find mortgage products difficult to understand. Irish consumers also stated that they wanted greater clarity about debit card products, with 61% of respondents calling on the products to be simplified.

For more on the Scoreboard see:

[http://ec.europa.eu/consumers/strategy/facts\\_en.htm#3CMS](http://ec.europa.eu/consumers/strategy/facts_en.htm#3CMS)

**2. Last month I purchased a boiler from an online trader but I was supplied with a French instruction manual which I am unable to understand. What can I do as I now have a product that I am unable to use?**

Although there is no general EU law requiring information to be provided in the language of the consumer, there are specific pieces of legislation providing for this. In this case please be advised that under Directive 2009/142/EC, the instructions and warning notices for appliances which burn gaseous fuels must be provided in the official language of the Member State of destination.

Furthermore, article 8 of Directive 2001/95/EC on product safety requires that any product that can pose risks in certain conditions must be marked with suitable, clearly worded and easily comprehensible warnings, in the official languages of the Member State in which the product is marketed, on the risks it might present to the user. Article 1.2(b) specifically refers to the instructions for assembly and, where applicable, for installation and maintenance.

For all the above you could contact the trader in writing pointing out their obligations under the mentioned legislation and requesting that you be provided with the relevant documentation as soon as possible. Should you encounter any further difficulties you can contact us for further assistance.

If you want more information about this or any other cross-border consumer issue you can contact us at [www.eccireland.ie](http://www.eccireland.ie)