



Many Irish people are travelling abroad for medical procedures these days. However, the European Consumer Centre has recently received some distressing reports from consumers who have lost substantial amounts of money, paid in advance of 'gastric band' surgery in France/Belgium. See more below.

Our consumer query this week comes a person who has been offered more than the asking price for a car he is selling. Suspicious!

If you have had a problem with a purchase of goods or services from another EU country, please contact us on 01 8090600 or at info@eccireland.ie. For information on your consumer rights when buying something in another European country, see www.eccireland.ie.

Rosaleen Quinlan
Editor

1. Medical procedures abroad; do your homework

We have been contacted in recent weeks by consumers who sought to have 'gastric band' surgery done in France/Belgium. They made contact with an 'agent' via a website, and subsequently paid large deposits for the procedure. When later they were informed that the procedures were cancelled, they were unable to get their money back.

If you are considering travelling abroad for this or any other medical procedure, bear the following advice in mind:

- Speak to your GP; you may or may not be a suitable candidate for a procedure and you need expert advice before, during, and especially after any procedure.
- Ensure that you have full contact details for the actual clinic, not just contact details for any 'agent'.

- Research the clinic/physicians where the surgery will be carried out. Check that all facilities and doctors are regulated and reputable, with the necessary qualifications. Do not rely on website 'testimonials' from other patients.
- Check the terms and conditions of any agreement that you enter into. It is most irregular to pay large amounts for medical procedures in advance.
- Beware of 'special offers' or 'great deals'- reputable clinics will not advertise in this manner.
- Check the follow-up care that will be provided when you return to Ireland- if there is no provision for follow-up care, you should be suspicious.
- If you decide to proceed, calculate the full cost of the procedure, including travel and accommodation.
- Check your health insurance cover- your European Health Insurance card will not cover you if you travel to another European country specifically for medical treatment.
- If you have need of urgent medical treatment which is not available in Ireland, you may be able to access it another European country under the E112 scheme. Contact your local HSE office for further information.
- You will have a higher level of protection against fraud if you pay by credit card rather than bank transfer/cheque. You should never use money transfer services (e.g. Western Union) as a method of payment

2. A potential buyer in Denmark has offered me €12,000 for my car- I was only asking €9,000 for it, but he says the difference is for a 'shipping fee' that he wants me to pay his agent to ship it to him in Denmark. He has sent me a cheque for the €12,000 but I'm suspicious. Is this a scam?

Yes! These 'cheque overpayment' scam-artists have been contacting hundreds of Irish consumers in recent months. The 'story' can sound quite convincing, whereby the buyer needs his agent to ship the car to him, and needs you to pay the agent in advance. He will ask you to send the €3000 to his agent, usually via Western Union money transfer.

However, you will find that you will lose your €3000 paid in good faith, as your own payment cheque for €12,000 will bounce or will be found to be forged or stolen. Ignore any communication of this kind- if it sounds too good to be true, it is. See here for more information http://www.garda.ie/crimeprev/cadvice_cheques.html

The European Consumer Centre is funded by the European Commission and the National Consumer Agency.

Disclaimer: Whilst every effort is made to ensure accuracy, the European Consumer Centre cannot be held responsible for matters arising from any errors or omissions contained in this publication. The information provided is intended as a guide only and not as a legal interpretation.