



This month's eBulletin focuses on online shopping and the insights into consumer behaviour offered by a new report on the subject produced by the European Parliament. Our **Consumer Query of the Month** discusses the currency exchange rate set by a car hire firm while our **Success Story** deals with a passenger who was denied boarding for their flight. September's **Consumer Survey** is available on our website at [www.eccireland.ie](http://www.eccireland.ie) and this month deals with your rights when you shop online. If you fill in the survey you are in with a chance to win an ipod touch.

If you have had a problem with a purchase from another European country, please contact us on 01 8797620 or click [here](#). For information on your consumer rights in Europe, see [www.eccireland.ie](http://www.eccireland.ie)

### **Ann Neville Manager**

#### **Consumer behaviour in a digital environment**

The European Parliament has released a study on shopping online in Europe. The study, [Consumer behaviour in a digital environment](#) found that the number of EU consumers buying goods and services online doubled to 40% in 2010, from 20% in 2005. However this growth has mainly come from countries where e-commerce was already widespread and shoppers in southern and eastern Europe remain much less likely to buy online, according to the study.

Most consumers still focus on their home market, with an average of only 23% making purchases from a seller based in another EU country. But Ireland bucks the trend, with figures quoted in the report showing that a third (34%) of consumers in Ireland had made a cross-border purchase over the internet in the past 12 months, compared with 26% who had made purchases from national sellers and providers.

The most popular items to buy online were clothes and travel-related goods and services. Computers and electronic goods are the least likely to be bought online. The increase in buyers has not been matched by an increase in sellers, with only around 14% of EU companies selling goods or services over the internet, little changed since 2005. Ireland performs slightly better, being part of a group of eight countries where more than 20% of companies sell via the internet.

#### **Consumer Query of the Month**

**I hired a car at Dublin airport on a recent trip from the UK. Upon arrival at the desk, I was asked to pay a damage deposit of €1,000 and a fuel deposit of €80. The former was charged in pounds sterling (£903.20) and the latter was charged in Euro. When I returned the vehicle, both of these deposits were refunded in Euro, resulting in a discrepancy of £36.99 GBP. Can the car hire company do this?**

No they should not. While it is common for car hire companies to charge a deposit equal to the excess payable in the event of damage to the vehicle, this should be refunded in full if the car is returned in the same condition it was collected.

It can happen that currency fluctuations may result in you receiving a lower amount than you originally paid e.g. the value of the Euro may have fallen over the course of the rental period. This is a risk that consumers bear when transacting in a foreign currency. However, you should have been refunded in the same currency you were charged in. The car rental outlet should not have charged you in Sterling without your express permission. This practice is known as Dynamic Currency Conversion (DCC) and involves the retailer setting the currency exchange rate for the transaction rather than your card-issuing bank. Cardholders must be given a choice whether to make a DCC transaction or to pay in the local currency under both EU and credit card company rules. It seems that you were not adequately informed about this choice. Nonetheless, having charged you in Sterling, you should also have been refunded in Sterling to avoid unnecessary bank costs.

We would advise you to contact the car rental location in writing, providing copies of your bank statement (deleting details that are not relevant to your complaint) showing the transactions and the costs incurred due to the trader's error. If you continue to have difficulties, please do not hesitate to get in touch with us for further assistance.

### **Success story of the Month**

A non-EU national was travelling from Ireland with his EU-national wife and child to visit her family in another Member State. Despite contacting the embassy of the country to which they were travelling to, in order to confirm that no additional visa was required, the non-EU national was denied boarding at the airport, even though there was no valid reason to do so. Denied boarding is governed by [Regulation \[EC\] No. 261/2004](#) which states that if a passenger is denied boarding against their will, despite having presented themselves in good time, with valid documentation to travel, the air carrier must offer, as well as care and assistance, compensation of €250-600, depending on the length of the flight. ECC Ireland requested assistance from our sister office in Hungary, which in turn contacted the airline. The airline agreed to offer the non-EU national compensation of €400.

### **This month's survey**

Here in ECC Ireland we are always interested to hear what you think. This month, we are testing consumers' knowledge of their rights when they shop online. The good news is that your rights are protected by European consumer law but it seems many of us are not aware of our legal entitlements. Take our short survey and test your knowledge and be in with a chance to win an ipod touch. To take part in the survey just go to our home page [www.eccireland.ie](http://www.eccireland.ie)

**If you want more information about this or any other cross-border consumer issue you can contact us on 01 8797620 or at [www.eccireland.ie](http://www.eccireland.ie).**

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