



European Consumer Centre DUBLIN



ANNUAL REPORT 2002

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www.eccdublin.ie



European Consumer Centre DUBLIN
13a Upper O'Connell Street
Dublin 1

Tel: + 353 1 809 0600
Fax: +353 1 809 0601
Email: info@eccdublin.ie
Web: www.eccdublin.ie





FOREWORD

The European Consumer Centre (ECC) Ltd operates as a non-profit company limited by guarantee (Registered in Ireland No. 296429). The Centre continues to receive its funding from the European Commission, Health and Consumer Protection Directorate (DG Sanco) and the Office of the Director of Consumer Affairs (ODCA). In 2002 the ECC Ltd also began operating the Clearing House service as part of the European Extra Judicial Network (EEJ-Net) with a separate grant from DG Sanco and the Department of Enterprise Trade and Employment. In 2002 the European Consumer Centre spent a total of €409,000 for both projects.

With a staff of seven the Centre dealt with 9,632 queries, representing a mix of information requests and cases requiring assistance. The Clearing House service dealt with a total of 29 cases in its initial eight months of operation.

In 2002 the number of cases requiring assistance increased as well as the number of cases relating to cross-border shopping. These cases require more time to work on. It is important for the ECC that this area of work is developing and increasing. As well as this reactive work, information on consumer rights was disseminated through the media (125 media articles) and advertising; information leaflets and a topic specific report were produced and disseminated; market research about ECC was carried out; the Centre's outreach programme continued and the ECC joined with The Law Society to participate in tutorials for apprentice solicitors. Staff also continued their own training, both internally and externally, improving skills in order to provide the optimum service for consumers.

Key focus areas in 2002 were Timeshare/Holiday Clubs and e-commerce. The ECC produced and launched a report on problems associated with Timeshare and Holiday Club products and participated in an ECC Network project relating to shopping online. The ECC also launched its new Clearing House service in May 2002 and invested time and energy in background preparatory work for a new project called Interactive Policy Making (IPM) that will begin in 2003.

The following report represents an administrative summary of the European Consumer Centre's achievements in 2002. We look forward to 2003 and to informing consumers of their rights when shopping across borders.

Tina Leonard
Manager ECC Dublin
March 2003

STAFF PROFILE

Manager	<i>Tina Leonard</i>
Legal Adviser	<i>Elena Calavia</i>
PR & Marketing	<i>Mary Denise Fitzgerald</i>
Administrator	<i>Lindis Page</i>
Clearing House Co-ordinator	<i>Susan Reilly</i>
Adviser	<i>Lourdes Marques</i>
Adviser	<i>Michelle Bagnall</i> (from February 2002)
Adviser	<i>Carlos Gonzalez</i> (August 2002 only)

The following people were employed at the Centre on work experience placements:

<i>John McGrath</i>	Travel & Tourism student, Dundrum College, February, (2 weeks) .
<i>Grace Hall</i>	Leaving cert student Margaret Aylward Community College, March (2 weeks) .
<i>Carlos Gonzalez</i>	Law graduate, University of Zaragoza, Spain, April – June
<i>Eve Pouthier</i>	International Marketing graduate, Institute of Technology, Sligo, Ireland, June – July
<i>Carmen Vasquez</i>	Law graduate, University of Galicia, Spain, August (2 weeks) .
<i>Sidonie Gonsette</i>	Law graduate, Université Libre de Bruxelles, Belgium, October – December .
<i>Maggie Martins</i>	Marketing graduate, Instituto Portugues de Administracao de Marketing (IPAM), Lisbon, Portugal, October – December .

The Board of Directors of the company were:

Chairman	<i>Dermott Jewell</i> , Chief Executive, Consumers Association of Ireland.
Directors	<i>Colin Bird</i> , Information Officer, Office of the Director of Consumer Affairs. <i>Sonia Martin</i> , AIB Business Relations Manager, Goodbody Stockbrokers <i>Josette Cuthbert</i> , Regional co-ordinator, Comhairle. <i>Tina Leonard</i> , Manager ECC Ltd. <i>Elena Calavia</i> , Legal Adviser, ECC Ltd <i>Mary Denise Fitzgerald</i> , PR & Marketing Manager, ECC Ltd

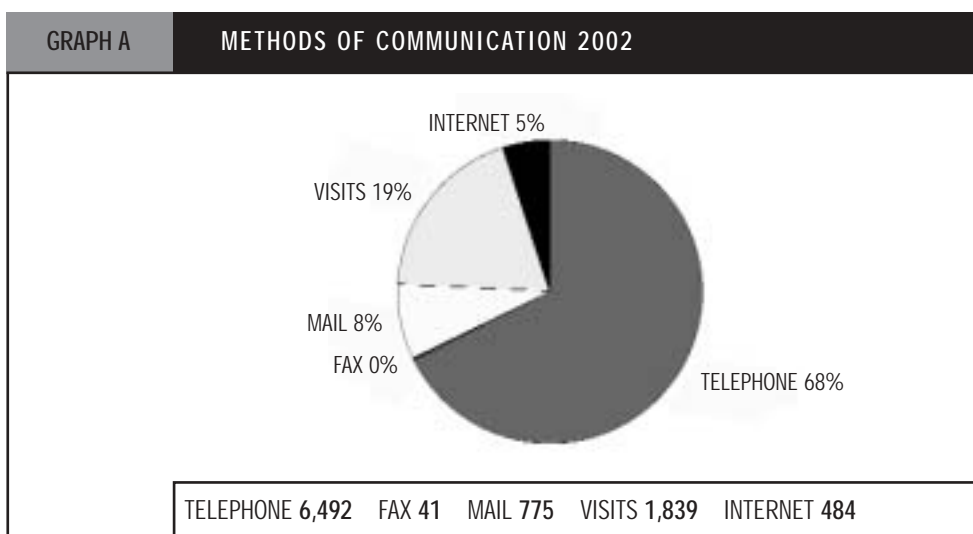
ADVICE SERVICE

- consumer queries
- 'walk-in' centre

Consumer queries

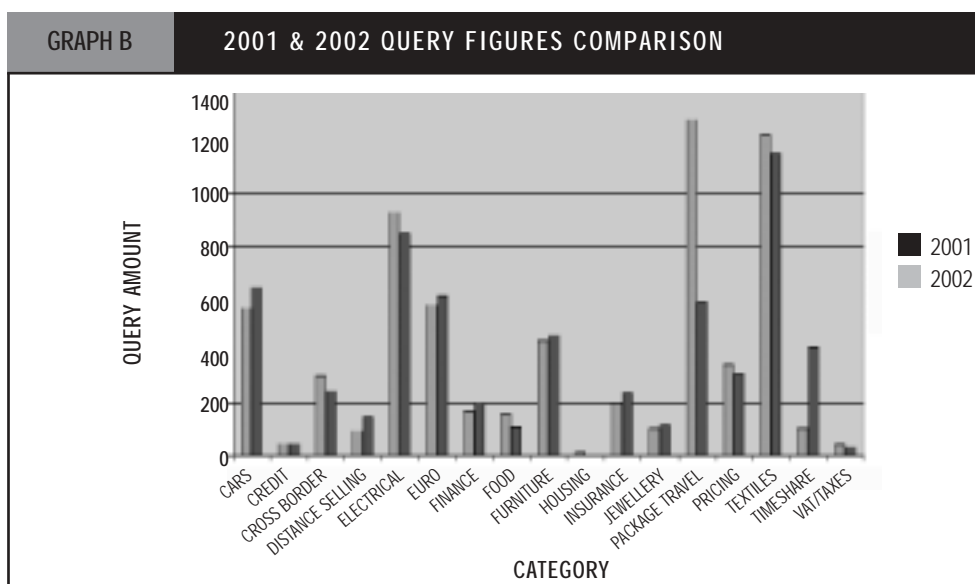
The ECC's advice service forms a crucial part of the company's business. From 9.30 to 17.00 Monday to Friday the Centre's experts answer information requests and assist consumers with cross-border disputes.

As part of a network of 14 Centres across the European Union, co-ordinated and co-funded by the European Commission, DG Sanco, the ECC focuses on European consumer legislation and problems arising from shopping in the internal market. Each Irish consumer is protected by a range of European legislation, and it is important that consumers are advised of their entitlements when shopping across borders. For example, what are you entitled to if your baggage goes missing on a flight? Or what protection do you have when shopping online? In addition the ECC assists consumers in effecting a remedy for a cross border consumer complaint through the co-operation of the pan-European ECC network. For example a faulty camcorder bought on holidays in Spain, or a hotel booked for a weekend in Paris that was not as described in the brochure. If the ECC cannot solve the dispute through 'amicable' means the case is forwarded to the Clearing House section. This is housed within the ECC and is part of the European Extra Judicial Network (EEJ-Net)¹. The Clearing House can forward the case to an alternative dispute resolution (ADR) body (arbitration or mediation) in the relevant country.



¹ EEJ-NET covers the EU, Norway and Iceland.

In 2002 the ECC dealt with 9,632 queries and complaints. The number of cross-border cases increased significantly from 4% to 10% as did cases dealing with distance sales, indicating that Irish citizens are increasingly exercising their right to shop across borders and are shopping by remote means.



The biggest increase was seen in the area of Timeshare and Holiday Clubs. The ECC dealt with 414 queries relating to Timeshare/Holiday Clubs in 2002. 100 of these were cases representing a total loss to the Irish consumer of €700,000. In other travel related areas the number of complaints relating to package travel decreased while the number of complaints relating to air travel increased by 20.7%. Queries relating to the introduction of the euro increased by 6.3%, with all of these queries being received in the first two months of the year as consumers adjusted to the new single European currency.

TABLE 1		THE TOP 4				
	2000		2001		2002	
1.	Textiles	1,575	Travel	1,639	Textiles	1,154
2.	Electrical	1,187	Textiles	1,226	Travel	1,147
3.	Travel	1,111	Electrical	929	Electrical	848
4.	Cars	1,099	Euro	574	Cars	634

TABLE 2		ANNUAL TOTAL QUERIES (information & assistance)			
	2000		2001		2002
	13,631		10,044		9,632

In 2002 the majority of consumers contacted the Centre via telephone, representing 68% of all queries. The number of queries received by mail and internet/email increased from 3.5% to 8.01% and from 4.83% to 5.02% respectively. This is interesting as it corresponds to the increase in cases requiring assistance, the majority of which are received by these means.

Case examples

An Irish consumer bought a foot spa from a UK company at a public fair in Dublin. The same day the consumer decided that the product was too expensive and cancelled the contract as she was entitled to do under Directive 85/577/ECC 'cancellation of contracts negotiated away from business premises'. However, the company only offered a partial refund. ECC Dublin intervened directly with the company in the UK and secured a full refund for the consumer.

Outcome: *Success.* This case shows the positive effect of existing consumer legislation.

A French consumer hired a car from Shannon airport in Ireland and paid a refundable deposit for insurance. However, the money was not refunded to the consumer. The ECC Dublin was contacted by the ECC Lille and contacted the company on the consumer's behalf. A full refund was secured.

Outcome: *Success.* This case shows the effectiveness of seeking an amicable solution through the ECC network.

An Irish consumer bought a watch at an airport in France. On returning home the consumer discovered that the watch was defective. The consumer contacted the retailer in France who said they would send a new watch but this was not received. ECC Dublin contacted ECC Lille who intervened with the French retailer. A new watch was received.

Outcome: *Success.* This case shows the importance of entitlements related to defective products and the successful nature of communication within the ECC network.

An Irish consumer booked 2 flights with a UK online travel agency but although credit card details were given, no tickets were issued. When the consumer contacted the company she was told that they could issue the tickets but that the price had increased by STGE200. As the consumer had already secured connecting flights she had no choice but to accept this offer. ECC Dublin intervened on behalf of the consumer, but to no avail.

Outcome: *Unresolved.* Buying airline tickets online does not come under the Distance Selling Regulations so the consumer was only protected by contract law. As payment had not been processed there was no contract to enforce and so the consumer was not protected at all. Inadequate provision of European consumer protection can effect consumer confidence when shopping in the internal market.

Walk-in Centre

The ECC's has a 'walk-in' centre in its city centre premises. There is a public reception desk where consumers can ask for information or assistance. The area also displays a range of free information leaflets which can be read in the seated reception area or taken away. Leaflets include ECC's leaflets, and leaflets from the Food Safety Authority of Ireland, the Food Safety Promotion Board, the Consumers Association of Ireland, and the European Commission.

All ECC leaflets as well as comprehensive information on consumer rights and links to Irish and European legislation is available on the ECC website: www.eccdublin.ie Information can be used as an information and research tool by consumers, students, legal professionals and other consumer and consumer related organisations.

INFORMATION DISSEMINATION

- publications
- advertising
- public relations
- outreach programme

As well as reacting to consumers' questions and complaints the ECC also aims to proactively give consumers information on their consumer rights in the EU. This is achieved through the distribution of publications, advertising, press related activities, outreach presentations and publishing reports on consumer related topics.



Mary Denise Fitzgerald,
Marketing & PR Manager

Publications

All ECC information leaflets are distributed through the Citizens Information Centres, Money Advice and Budgeting Service, libraries, through the ECC/EEJ-Net network and other relevant organisations. All publications are available from the ECC office and can be downloaded in both word and .pdf format from the ECC website (www.eccdublin.ie).

In 2002 ECC distributed relevant information leaflets through 26 main tourist offices throughout the country and in Dublin port terminal. A supply of leaflets was maintained at these venues for the duration of the year.

(Copies of all publications produced in 2002 are attached to this report).

ECC QUARTERLY NEWSLETTER

Issues 13 to 16 of the ECC's quarterly newsletter Consumer Watch were produced in 2002. Each issue includes a section on legislative development, consumer news in the EU, a report of ECC activities and a Question and Answer section.

Quantity: 700 copies per issue

ECC ANNUAL REPORT

The ECC published its Annual Report 2001 in March together with a press release which received good coverage in the media.

Quantity: 50 copies



Elena Calavia, Legal Adviser and Mary Denise Fitzgerald, Marketing & PR at the launch of the ECC Annual Report 2002. 'The year of the missing potatoes and a pair of knickers'.

ECC TIMESHARE/HOLIDAY CLUB REPORT

Due to the increase in the level of cases received relating to Timeshare and Holiday Club products the ECC published its 20 page report on Timeshare/Holiday Clubs in May 2002. The Report describes the current EU Timeshare Directive as inadequate; cites cases involving Irish consumers and offers proposals for amendments to the legislation.

The Report was launched at the European Parliament office in Dublin by Ms Patricia Mc Kenna MEP who described Holiday Clubs as "*a sophisticated form of mugging*". Presentations were given by the Report's author Elena Calavia, ECC Legal Adviser and M. Lucas Arias, Director ECC Barcelona. The launch and discussions were chaired by ECC Manager Tina Leonard. The event received significant publicity including repeat coverage on the main news bulletins on two Irish TV channels.

Quantity: 50 printed copies, available in .pdf format on www.eccdublin.ie

The report was distributed to the ECC network, European Commission, MEPs and the Irish media.



At the launch of the ECC Timeshare/Holiday Club report, L - R: Tina Leonard, Manager, Patricia McKenna MEP, Elena Calavia, Legal Adviser, Lucas Arias, Director ECC Barcelona

HOLIDAY CLUB WARNING LEAFLET

Media attention received after the launch of the above Report resulted in an influx of Holiday Club queries. The ECC decided to issue a follow up press release in October and produced a Holiday Club warning leaflet. This leaflet was distributed by ECC staff directly to travellers in Dublin and Cork airports each Thursday in the month of October.

Quantity: 5,000 copies. Word and .pdf copies on www.eccdublin.ie



'Avoid all Holiday Clubs' holiday club warning leaflet



Mary Denise Fitzgerald, Marketing & PR and Tina Leonard, Manager on the way to Dublin airport to distribute Holiday Club warning leaflets.

The following is a list of ECC publications available both in print form and on www.eccdublin.ie

ECC Newsletter *ConsumerWatch*, Issues 1 – 16

About ECC (*reprinted 2002*)

About the Clearing House (*EEJ-Net*)

ADR in Ireland

General consumer rights

How to complain

Know your consumer rights folder

Consumer rights contact card

Buying a new car

Buying a used car

Package Travel

Air passenger rights

Timeshare and Holiday Clubs

Holiday Club warning leaflet

Home improvements

Consumer guide to pricing

Credit cards – your consumer rights

The Small Claims Court – A Consumers Guide

Visitors to Ireland – Your consumer rights (*English*)

Visitors to Ireland – Your consumer rights (*Spanish, French, Italian*)

Shop across borders (Ireland and UK)

The Euro & You: A Consumers Guide

The Euro and pricing

The National Code on the Euro Changeover

ECC website



Homepage of new ECC Dublin website

In 2002 the ECC decided to re-develop its website making it fully accessible in order to meet Irish Government accessibility standard requirements. The content of the website was also re-developed with new information added. In addition a content management system was created for the internal updating and upkeep of the site.

A new sharper design and information architecture was created and content was developed in the following areas:

- **About us** – information on the ECC network and ECC Dublin.
- **News** – what's new at ECC Dublin and in consumer affairs.
- **Consumer topics** – explanations of entitlements in 6 main consumer areas with 16 sub-categories.
- **Complaints & Disputes** – How to handle an Irish complaint and a European/cross-border complaint. There is a section on the Clearing House of the European Extra Judicial Network – how it can help, what is ADR? and other Clearing Houses.
- **Legislation** – explanations of the European legislative process, a consumer legislation timeline, and synopsis of 19 pieces of consumer legislation with links provided to the legislative text.
- **Resources** – ECC publications, questions & answers, useful links and an archive.

In addition, a search facility was added and relevant sections translated into Spanish and French. A mail-back form is provided where consumers can e-mail their complaint directly to the ECC.

In order to ensure that the upkeep and future development of the site be as easy as possible, a content management system was added. This enables all staff to

edit, delete or add data using a 'word' programme with no need for knowledge of web script such as HTML.

The site was developed as a useful tool not only for consumers but also for ECC staff, lawyers, consumer organisations personnel and other professionals as well as students and teachers.

It was also decided to change the address of the web site to better reflect the company's name. The new address is: www.eccdublin.ie

The launch and promotion of the site is planned for early 2003.

Advertising

In 2002 the ECC continued to use its small advertising budget to promote consumer issues and ECC services across the country.

EURO GAMES COMPETITION

In January the ECC continued to inform people of the newly introduced Euro currency. A competition was advertised in the popular weekly magazine *Womans Way* which asked readers the question: "*When will Irish notes and coins cease to be legal tender? Is it: January 31st, February 9th, or February 28th.*" Out of a total of 233 entries, 30 euro games were sent to the first 30 names of the hat.

VALENTINES DAY

On February 14th to mark St Valentines Day the ECC placed an advertisements in the 'small ads' section of the three national newspapers, *The Irish Times*, *The Irish Independent* and the *Irish Examiner*. The text read: "*Long Distance Relationships – Problem free*" and gave information about the European Consumer Centre.



"SHOPPING IN THE EU, KNOW YOUR CONSUMER RIGHTS"

In March an advertisement was placed at the luggage carousel in Dun Laoghaire (Co. Dublin) port passenger terminal for a 12 month period. The message read

"*Shopping In The EU? Know your consumer rights*".

'Shopping in the EU, know your consumer rights' advert.

ADVERT IN INSIGHT MAGAZINE

In July an advert was placed in *Insight* magazine. This is a direct mail magazine for people with disabilities and has a print run of 25,000.

ECC SHOPPING BAGS

In August the ECC produced 500 jute shopping bags with the ECC's name and contact details. The bags were distributed to ECC colleagues and to media contacts complete with a pack of ECC leaflets.

TRINITY COLLEGE WALL PLANNER

An advert regarding the services provided by ECC was placed on the Trinity College wall planner for the university term from October to the end of December. The wall planner was distributed free of charge to all Trinity college students on registration.

ONLINE ADVERTISEMENTS

In December the ECC produced online advertisements for Ireland's premier shopping portal *buy4now*. Ads were placed on the home page of the site and in the *giftstore.ie* section. Different ads were produced, some with a general message which clicked through to the home page of www.eccdublin.ie and others with a specific shopping online message which clicked through to the section on shopping online of the ECC Dublin website.

Public relations

In 2002 there were a total of 125 articles in the printed press and radio and TV interviews conducted. The majority of press coverage was achieved in the national media and high profile radio coverage was gained through interviews on the most popular radio programmes on Ireland's national radio station (*RTÉ Radio 1*). In addition the regular Questions and Answers column continued with the national newspaper *The Sunday Business Post*.

(see appendices for lists of press coverage)

Outreach programme

The ECC continued to talk to schools and community groups about consumer rights in 2002. This service is organised and largely carried out by Lindis Page, Administrator. Due to limited personnel resources the ECC is unable to develop this service further but is nonetheless committed to bringing information to groups around the country.

In general the presentations involve:

- Description of ECC and its activities
- EU consumer protection legislation
- Sources of consumer advice and information
- How to complain
- How to assert your rights

ECC leaflets are also distributed at outreach events.

VENUE	DATE
Loreto College, Balbriggan, Dublin	23rd January
Leeds university students	5th March
St Peters College, Dunboyne, Co Meath	12th March
Hartstown Community College, Co Dublin	21st March
L.S.U Banagher, Co Offaly	7th May
St Ryanaghs College, Banagher, Co Offaly	7th May
Office of the Director of Consumer Affairs, Dublin	30th September
Castleknock Community College	2nd October
Dundrum College of Further Education	7th October
FAS group, Loughlinstown, Co Dublin	11th October
Cooley Secondary School, Bush, Co Louth	15th October
Office of the Director of Consumer Affairs, Cork	25th October
Citizens Information Centre call centre, Cork	25th October
St Josephs Secondary School, Foxford, Co Mayo	8th November
Prsentation College, Headfort, Co Galway	8th November
Parnell School of Business, Dublin	15th November

Other presentations:

Legal Adviser Elena Calavia gave tutorials on consumer legislation to law students at the Law Society of Ireland in March 2002. Elena also gave a paper on '*Emerging Consumer Policy in the EU*' to a seminar of representatives from Central

and Eastern European applicant Member States. The seminar was organised by the Institute of Public Administration in Ireland and held in November.



Elena Calavia,
Legal Adviser

Elena also presented the ECC's Timeshare and Holiday Club report in May at the press launch chaired by Tina Leonard, Manager. In June Tina gave a presentation on the ECC to delegates from the Hungarian Inspectorate for Consumer Protection. Tina also chaired and gave a presentation at an ECC meeting in July called to discuss and develop the newly launched EEJ-Net Clearing House project. Susan Reilly, Clearing House Co-ordinator also presented a paper at this event.

In October, Tina Leonard gave a presentation in the workshop '*Assisting consumers with complaints and redress*' at the Annual Assembly of Consumer Associations in Brussels and organised by the European Commission.

In May, Lindis Page, Administrator, facilitated a workshop for Excellence Ireland entitled '*Excellence in Customer Service – what businesses can do better*'.

Mary Denise Fitzgerald, PR & Marketing, gave a presentation entitled '*Comparative Living Costs in the EU*' at a EURES conference for Employment Placement officers in Dublin in both February and November. Mary Denise also gave a presentation to a study group from Uzbekistan. The visit was facilitated by the Institute for Public Administration in Dublin.

The ECC will continue to provide expert legal knowledge of consumer issues in 2003.

CLEARING HOUSE (EUROPEAN EXTRA JUDICIAL NETWORK, EEJ-NET)

- Set up and launch
- Promotional activities and information dissemination
- Cases
- Future



Susan Reilly,
Clearing House Co-ordinator

Set up and launch

Throughout 2001 and for the first 4 months of 2002 the ECC attended group meetings and expert working groups hosted by the European Commission regarding the establishment of the European Extra-Judicial Network (EEJ-Net). The ECC also created business plans and projected budgets for the Irish Clearing House of the EEJ-Net. Although the network was officially launched by Commissioner David Byrne in October 2002, the Irish Clearing House opened for business in May 2003.

Susan Reilly, previously Senior Adviser and Web Master at ECC Dublin was appointed to the position of Clearing House Co-ordinator and set about establishing the Clearing House during its pilot phase.

The Clearing House can take unresolved cross-border consumer disputes to arbitration/mediation bodies in another Member State. This has the benefit of avoiding the costly Court system and can be done remotely. The EEJ-Net exists in all Member States and Norway and Iceland. Alternative Dispute Resolution bodies in each country must adhere to the principles of at least one of two European Commission Recommendations and are nominated by their government to be a part of the network.

The ECC formally announced, via a press release, the opening of the new Clearing House service on 9th July. On the same day the ECC held a meeting with

representatives from the six nominated Irish Alternative Dispute Resolution (ADR) bodies, the European Commission, and two representatives from the Department of Enterprise, Trade and Employment. Presentations on the ECC and EEJ-Net were given by Tina Leonard, Manager ECC, Susan Reilly, Clearing House Co-ordinator, Giles Buckenham, DG Sanco, and Pat Hayden, Department of Enterprise, Trade & Employment. Each ADR representative spoke about their own service and it was agreed that the meeting was successful in introducing participants to the project and in laying the groundwork for future development.



PARTICIPANTS AT ECC/ADR MEETING

Front row: l-r Mr Jonny McCoy, Vice Chairman, Charter Institute of Arbitrators; Ms Tina Leonard, Manager, ECC Dublin; Mr Joe Behan, Centre for Dispute Resolution; Ms Caroline Gill, Insurance Ombudsman of Ireland; Ms Mary Denise Fitzgerald, PR & Marketing Manager, ECC Dublin.
Second row: Ms Dorothea Dowling, Arbitrating Scheme for Tour Operators and Consumers, Charter Institute of Arbitrators; Ms Susan Reilly, Clearing House Co-ordinator, ECC Dublin; Mr Pat Hayden, Department of Enterprise Trade & Employment; Mr Edward Cumisky, Chief Executive, Advertising Standards Authority of Ireland.
Third row: Mr Gerry Murphy, Ombudsman for Credit Institutions; Mr Giles Buckenham, DG Health & Consumer Protection, European Commission.
Back row: Mr Denis Henderson, Arbitrator, Electricity Supply Board; Ms Nina Brennan, Department of Enterprise, Trade & Employment.

Subsequently, individual meetings took place with representatives of all nominated ADR bodies in order to discuss business methods and any concerns that arose.

During 2002 the Clearing House Co-ordinator and/or Manager attended a further two European Commission organised EEJ-Net meetings, participated in an expert working group and attended an ADR/EEJ-Net conference in Lisbon, Portugal and a second conference in Alveiro, Portugal.

Promotional activities and Information dissemination

Postcard announcing new service

In July a postcard was created announcing the opening of the Clearing House and describing the service. This was sent to the 550 members of the ECC mailing list.

Press release announcing service

A press release entitled 'New European disputes service to benefit Irish consumers' was issued on 9th July describing the new Clearing House service of the ECC. Five radio interviews followed and the story was also released as a news item by the Irish News Network (INN) who distribute news to 24 independent radio stations for broadcasting.

Dublin port advertisement

From June a poster advertisement was placed near the luggage carousel at the Dublin Port passenger ferry, with the message: '*Shopping in the EU? Resolve your consumer disputes*'. The poster will remain for a 12 month period.



'Shopping in the EU? Resolve your consumer disputes.'

Train and bus advertisements

A limited national train and bus station advertising campaign began in July and continued until the 11th August, carrying the same message as the poster in Dublin port. Advertisements were placed in Heuston Station (Dublin), Cork, Galway, Dundalk, Rosslare (Co. Wexford) and Tara Street (Dublin) train stations and on bus cards in buses in Cork.

Magazine advert

An advert was placed in the August issue of *Cara* magazine, the in-flight magazine of Aer Lingus, the national airline carrier. The image and message of previous advertisements was continued here.

Information leaflets

In September two information leaflets were produced and disseminated. One leaflet describes the services of the Clearing House and the other lists the nominated Irish ADR bodies and describes their services. The latter leaflet was also produced in Spanish and French. Both leaflets were distributed through the usual channels of the Citizen Information Centres, libraries, the Money Advice and Budgeting Service, relevant organisations, government departments and schools. The leaflets are also available on the ECC web site www.eccdublin.ie

Newspaper advert and shopping bag offer

In August a cotton shopping bag was produced carrying the same image as used in previous campaigns.

In order to distribute the bag it was decided to insert an advertisement in a national newspaper, the *Irish Independent*. The half page advertisement described the Clearing House service and contained a coupon which readers could fill in and return to the ECC in order to receive a complimentary bag. There was a huge response to this with over 1,500 replies received.

NEW SERVICE TO BENEFIT CONSUMERS SHOPPING IN EUROPE

If you have a dispute with a retailer in Europe that you cannot resolve locally, you can now use the services of the Clearing House.

3 STEPS

1. Contact the Clearing House via our website or by phone.
2. Contact the retailer in your country and the retailer in the other country. We will help you with the process of mediation.
3. Contact the Clearing House again if you are still not satisfied with the results of the mediation.

WHAT IS ALTERNATIVE DISPUTE RESOLUTION?

This is a way of resolving disputes other than going to court. It is a quick alternative to court.

- It is a free service to help you with your dispute.
- You don't have to make your own case.
- You don't have to go to court.

All you have to do is give us your details and the details of your dispute.

European Consumer Centre
100, North Circular Road, Dublin 10, Ireland
Tel: +353 1 452 1000
Fax: +353 1 452 1001
Email: info@eccdublin.ie

European Consumer Centre DUBLIN

Clearing House advert and bag offer
in national newspaper

Case examples

29 cases were dealt with in the pilot phase of the Clearing House Dublin from May to December 2002.

The following are synopses of 3 cases dealt with by the Clearing House:

An Irish consumer booked a holiday apartment in Spain and paid a refundable deposit. However the deposit was never returned. ECC Dublin tried to solve the case amicably and several times the company in question said the refund was coming but it was never received. The Irish Clearing House then took over the case and forwarded it to the Clearing House in Madrid. The case was sent to arbitration in Spain and the consumer received their full refund.

Outcome: *Success.* An ADR body in Spain resolved a dispute for an Irish consumer.

An Irish consumer took a flight from Dublin to Nice with a UK air carrier and his luggage did not arrive until three days later. The consumer requested compensation, to which he was entitled, but this was refused. The consumer contacted the Clearing House as he wanted to avail of an Alternative Dispute Resolution (ADR) procedure. However, firstly the Clearing House directly intervened by writing to the company in question. As a result a cheque for €350 was received by the consumer.

Outcome: *Success.* This case shows the importance of seeking an amicable solution prior to beginning an ADR procedure.

A case was referred to the Irish Clearing House from the Norwegian Clearing House concerning a Norwegian consumer who had booked flights with an Irish low-fares airline, but had never received confirmation of the booking. After several unsuccessful attempts at contacting the air carrier, the consumer decided to cancel the flights and travel with a different carrier. The company refused to refund the costs. The Irish Clearing House made contact with the air carrier to no avail. As there is no ADR body in Ireland that can deal with air travel, the matter could be taken no further.

Outcome: *Unresolved.* The lack of nominated ADR bodies in Ireland results in unsolved cross-border consumer disputes.

Future

While the pilot phase of the Clearing House/EEJ-Net project has been promising in many respects, in Ireland a barrier to successful outcomes is created by the lack of nominated ADR bodies.

In 2003 the Irish Clearing House will endeavour to discuss the possible development of ADR in Ireland with relevant bodies, such as, the Department of Enterprise, Trade and Employment, ADR bodies and business groups.

The ECC also looks forward to receiving and solving more cases and to the completion of the consolidation phase of the EEJ-Net by summer 2003.

OTHER PROJECTS

- Market research
- Food safety project
- European Young Consumer Competition
- Consumer Advisory Council
- E-commerce project
- ECC Working group
- Interactive Policy Making (IPM) project
- Conferences/meetings
- Staff training

Market research

In 2002 ECC Dublin initiated two pieces of market research, one relating to customer satisfaction of ECC services, and one relating to the ECC Newsletter.

In August 182 questionnaires on consumer satisfaction with the ECC service were posted to consumers whose cases had been dealt with by the office and closed within the first six months of 2002. A good response rate of 88 was achieved. The following were the main results:

- The majority of respondents found out about ECC Dublin through media coverage
- The majority of respondents were Irish, over 35 years of age and had third level qualifications
- Local radio and Sunday newspapers featured as the most popular means of keeping in touch with current events
- 96% of respondents would recommend the services of ECC to others

In a 'free text' box supplied in the questionnaire comments were made regarding ECC's service. These comments and those highlighted above resulted in a review of ECC Dublin's case handling system, with changes implemented and a review of media actions taking into account future planning.

In September a questionnaire relating to ECC's newsletter ConsumerWatch was distributed with the autumn copy of that Newsletter to 550 recipients. The response rate was poor with a total of 34 responses, and each respondent received a

complimentary ECC shopping bag for their efforts. The results of the survey showed that readers wanted more: consumer legislation, shopping online information and advice and information on shopping across borders. As a result the ECC has modified the content of *ConsumerWatch* and decided to suspend the print version of the newsletter in favour of an electronic version. The first electronic version of *ConsumerWatch* will be published in March 2003.

Samples of both surveys are annexed to this report.

Food Safety Project

The ECC Dublin was a partner in a project called '*Safefood for Life*' launched by the all-Ireland body the Food Safety Promotion Board.

The aim of the project was to teach transition year students the general principles and practicalities of food safety. As many students have part time jobs in restaurants and shops, this course is of great practical value, giving them crucial food hygiene skills which they can apply to their work, at home and in the future.

Each school received a free teacher's pack which contained notes for a nine session course. Students could also pay a nominal charge which entitled them to take part in an exam and receive a certificate from the Environmental Health Officers Association (EHOA).

The ECC published information about this project in its newsletter, and housed a window display at it's city centre location for a 2 month period from the launch of the project.

European Young Consumers Competition

The ECC's manager Tina Leonard once again joined the judging panel of the *Irish Young Consumers Competition* in March 2002. Organised by the National Youth Council of Ireland, the theme of the competition was on the changeover to the euro. At a prize giving ceremony at the European Parliament offices in Dublin in May, Minister for Consumer Affairs Mr. Tom Kitt announced a team of 7 – 10 year olds from the Sisters of Charity, Clonmel, Co Tipperary as the Irish winners. The team represented Ireland at the final of the European Young Consumers Competition in Brussels.

Consumer Advisory Council

The Consumer Advisory Council acts:

- as a mechanism for informing Council members of national and international developments
- as a forum for consultation with the Department of Enterprise, Trade & Employment and the ODCA.
- in an advisory capacity in relation to the implementation of consumer policy.

Representatives from consumer and trade organisations, business and regulatory groups are members of the Council and are appointed by the Department of Enterprise, Trade and Employment.

As a member of the Council, Tina Leonard attended a meeting of the Council in April. In October the first meeting of the council under the chairmanship of An Tánaiste Mary Harney, Minister of Enterprise, Trade and Employment, was held. Elena Calavia, Legal Adviser attended the meeting on behalf of ECC.

The ECC is proud to be represented on the Council and looks forward to the development and success of the Council in future years.

E-commerce project

ECC Dublin participated in the ECC network 'e-commerce' project co-ordinated by colleagues in ECC Düsseldorf. The project aimed to examine the quality of internet shopping on the basis of the Distance Selling Regulations 2001 and the Electronic Commerce Act 2000. The project also examined web traders in each EU Member State and their compliance with the relevant legislation.

Michelle Bagnall, ECC adviser, took responsibility for participation in the project for ECC Dublin. Michelle examined the various pieces of information that are supplied to consumers including delivery details, return of goods policies and clarity of terms and conditions.

The results of this pan-European project will be announced in spring 2003.

ECC working group

Lindis Page, ECC Administrator participated in the ECC Network expert working group on the 'registration form'. The 'registration form' is used to collect data relating to case details from all ECCs. The form needed to be updated in order to reflect the needs of each Member State. Effort was also made to adapt the form so that it could be adjusted for use by the Clearing House of the EEJ-Net and consideration was given to the needs of the ECC network in relation to its involvement in the Interactive Policy Making project.

The working group achieved its goal by producing a homogenised and useful 'registration form' which can be used by both ECC and EEJ-Net networks.

Interactive Policy Making (IPM) project

The European Commission's '*Reform White Paper*' of 2000 identified the "e-Commission" as one of the fundamental pillars for the successful achievement of reform. A key element of this was the establishment of appropriate consultation and feedback mechanisms using the internet, enabling the Commission to obtain continuous access to the opinions and experiences of EU citizens, consumers and businesses. This information will allow the Commission to; assess impact of its policies; evaluate proposals for new actions and to respond rapidly to citizen, consumer and business demand.

Having agreed to ECC involvement, in 2002 the ECC network discussed the feasibility and practicalities of being involved with the Interactive Policy Making project run by DG Internal Market. The ECC Dublin, along with all other ECCs gave input and feedback to changes required to the form used for encoding consumer data.

ECC Dublin looks forward to starting work on this project in January 2003.

Conferences/meetings

Meetings organised by European Commission DG Sanco:

Euroguichet Directors' meeting, IPM, Brussels,	4th February
Euroguichet working group on registration form,	25th February
Euroguichet Directors' meeting, Brussels,	14th May
Euroguichet annual directors' meeting, Brussels,	19th/20th September
Euroguichet Directors' meeting, Brussels,	22nd November

EEJ-Net pan-European meetings:	15th May, 14th October
EEJ-Net IT working group meeting:	21st January, 24th June/December.

Irish Consumer Advisory Council meetings:	12th April, 18th October
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Other:

- Launch of '*Safer food for life*' project, Food Safety Promotion Board, Dublin, 1st March
- Presentation '*Comparative living costs in the EU*', EURES conference, Dublin, 25th March
- Public Relations Institute of Ireland Annual Conference, Dublin, 25th April
- Excellence Ireland, '*Excellence in Customer Service*', Dublin, 15th May
- Young Consumer Competition, awards ceremony, Dublin, 22nd May
- Food Safety seminar, Milan, 10/11th June
- Euro Commerce, Euro Label seminar, Brussels, 24th June
- Food Safety Authority consultative council, open meeting, Dublin 1st July
- ECC meeting of Government and ADR bodies, Dublin 9th July
- Seminar on ADR process and EEJ-Net, Lisbon, 19th, 20th July
- European Consumer law conference, Dublin, 21st September
- Annual Consumer Assembly, Brussels, 8/9th October
- Presentation '*Emerging Consumer Policy in the EU*', to delegates from applicant Member States, Institute of Public Administration, Dublin, 21st November.
- Consumers and the Market of Europe conference, Copenhagen, 7/8th November
- Presentation '*Comparative living costs in the EU*', EURES conference, Dublin, 25th November.
- Seminar of ADR process and EEJ-Net, Alveiro, Portugal, 29/30th November

Staff training

The ECC continued to be committed to updating and developing the expertise of all staff members. Each month a staff-training meeting was held covering all areas of consumer legislation. Another monthly meeting involved the discussion of case studies which facilitated the discussion of different consumer complaint cases. Representatives from related organisations also gave presentations to ECC staff including the Food Safety Authority of Ireland and the Office of the Director of Telecommunications Regulation.

To thank ECC staff for their commitment and hard work, a day out to the historic town of Kilkenny was organised.



ECC staff day out in Kilkenny

External staff training also took place to develop skills and enhance job performance. The following external training was undertaken in 2002.

COURSE	DATES	STAFF MEMBER	ORGANISATION
Sale of Goods Act	Feb - March	Adviser	Law Society of Ireland
E-commerce	Feb - March	Adviser	Law Society of Ireland
European Consumer legislation	4th - 12th April	Legal Adviser	Universite Libre de Bruxelles
English language	April - September	Adviser	Private tuition
Role of the Director of Corporate Enforcement	22nd May	Legal Adviser	Law Society of Ireland
Spanish language	May - July	Adviser	Instituto Cervantes
Principles of Photography in PR	17th September	Marketing & PR	Public Relations Institute of Ireland
Presentation skills	4/5th October	Legal Adviser	University College Dublin
French conversation	Oct - December	Administrator	Alliance Francais
French cinema through French	Oct - December	Administrator	Alliance Francais
Leadership and Motivation	19/20th November	Manager	Institute of Management of Ireland
Business Studies	October - December	Adviser	Westmoreland College of Business

The European Consumer Centre Ltd would like to thank the European Commission, DG for Health and Consumer Protection, the Office of the Director of Consumer Affairs and the Department of Enterprise, Trade and Employment for their continued support.



ECC staff 2002

MEDIA COVERAGE 2002

General Press Coverage

JANUARY

Where to complain, Comhairle booklet

Your money 2002, book on entitlements by Bill Tyson

- 4 *30,000 households still awaiting delivery of euro converter*, Irish Examiner – Cormac O’Keeffe
- 6 *Ireland will be slow to enjoy euro benefits*, Sunday Times – Margaret E Ward
- 6 *Is the ring returnable if it doesn’t engage?* Sunday Business Post – Aileen Power
- 13 *Drive a good deal and avoid the potholes*, The Sunday Times – Margaret E Ward
- 16 *Travel Tips, Medical cover*, Evening Herald – Anne Marie Walsh
- 16 *Dublin Bus defends no change rule*, Southside People – Fiona Gartland
- 19 *€u got to be joking*, Irish Independent – Gemma O’Doherty
- 19 *Rules vary when changing those unwanted gifts*, Irish Independent – Bill Tyson

FEBRUARY

- 3 *Does buying abroad mean repenting at home?* Question of Money, Sunday Business Post
- 5 *Euro Games Competition*, Womans Way magazine
- 6 *Car prices higher here despite EC move*, Irish Times – Caroline O’Doherty
- 12 *Rail fares among lowest in Europe – survey*, Irish Independent – Aileen Sheehan
- 15 *Motorists await tax deliverance*, Irish Examiner – John Hearne

MARCH

- 1 *Are “no win, no fee” offers a legal pest or the last line of defence?* Irish Times – Una McCaffrey
- 3 *Ryanair fly straight to top of consumer complaints list*, Irish Examiner – Colette Keane
- 10 *Count the costs of this year’s model*, The Sunday Times – Margaret E Ward
- 10 *Ryanair tops complaints list*, The Sunday Times – Liz Edwards
- 17 *EU celebrates Consumer Day*, Irish Times – Clare O’Dea
- 17 *Question of Money*, Sunday Business Post – Aileen Power
- 22 *Tough Job deciding on rights of consumers* Profile of Tina Leonard, ECC Manager, Irish Examiner
- 24 *Get your finances in shape*, The Sunday Times – Margaret Ward
- 30 *Paying by credit card gives you cover if the goods don’t arrive*, Irish Independent – Bill Tyson
- 30 *Dentists a hard bill to swallow*, Irish Independent – Gemma O’Doherty

APRIL

Consumer Organisations, Consumer Choice magazine – Kathy Burke

- 4 *Buyers abroad urged to seek advice*, Irish Examiner – Colette Keane

MAY

- 5 *Cashing in on credit*, Sunday Tribune – Niall Brady
- 26 *How to beat Ireland’s holiday blues*, The Sunday Times – Fiona McGoran
- 31 *The silent treatment just won’t work with complaints*, Irish Times – Clare O’Dea

JUNE

- 2 *Airlines face 500% rise in delay payouts*, The Sunday Times – Fiona McGoran
- 5 *My business life* Tina Leonard, Evening Herald – Shane Hickey
- 21 *Consumer centre begins work*, Irish Times – Clare O’Dea

JUNE cont

- 28 *EU rules on ATM charges*, Irish Times – Laura Slattery
- 28 *Compensation for overbooking of flights to hit new heights*, Irish examiner – John Hearne

JULY

- 5 *New EU rules cut ATM costs for holidaymakers*, Irish Times – Laura Slattery
- 13 *Furniture customers let down as Dublin stores owner liquidated*, Irish Independent – Samantha McCaughren
- 19 *Customers left in limbo*, Fingal Independent (local newspaper)
ODCA Annual Report 2001

AUGUST

- 10 *Tourist in Dublin: Could you tell me the way to Glocca Morra?*
Irish Independent – Kim Bielenberg
- 15 *Airlines must pay for lost bags, says watchdog*, Irish Independent – Fergus Black

SEPTEMBER

- 13 *Bogus firms con holiday-makers*, Irish Examiner – Colette Keane
- 14 *Tourists stung in €525k rip off*, Daily Mirror – Paul Clarkson
- 19 *EC laws to reduce car prices "hit by high Irish taxes"*, Irish Examiner – Michael O'Farrell
- 26 *Spiralling costs indicate tourism industry "has lost control of itself"*
Irish Examiner – Michael O'Farrell

OCTOBER

- 18 *Best Bargains*, Irish Independent – Eddie Lennon
- 25 *Law bolsters protection for online consumers*, Irish Times
- 27 *Avoiding court over a foreign claim*, Sunday Business Post

NOVEMBER

- 7 *Best buys*, Irish Independent
- 16 *Tourist rights and wrongs*, Irish Times magazine
- 17 *Question of money*, Sunday Business Post

DECEMBER

- 5 *Best buys*, Irish Independent
- 19 *Best Buys*, Irish Independent
- 22 *Yours rights when returning online goods*, Sunday Business Post

General Radio Coverage

JANUARY

- 2 Interview on euro, *Litefm*
- 4 Interview on the euro in the EU, *CBC Canadian Network of Radio Stations (8 Stations)*
- 23 Interview on euro, *Anna Livia radio*
- 31 Interview on pricing in the eurozone, *Morning Ireland, RTÉ Radio 1*

FEBRUARY

- 4 Interview on new EU proposals on car distribution, *North-West Radio FM*
- 4 Interview on new EU proposals on car distribution, *Five Seven Live Radio 1*

FEB cont

- 6 Interview on new EU proposals on car distribution, *Midlands Radio 3*
- 12 Interview on changeover to euro, *Dublin South FM*

MARCH

- 7 Interview on consumer complaints list, *Litefm*
- 11 Mentioned in connection to Rocca Tile receivership, *Marian Finnuane Show, RTÉ Radio 1*
- 12 Mentioned in connection to Rocca Tile receivership, *Marian Finnuane Show, RTÉ Radio 1*

APRIL

- 12 Chat about the latest eurobarometer survey on the euro, *Litefm*

JUNE

- 17 Interview on lost and damaged luggage, *Litefm*
- 19 Comparative euro prices in the EU, *Newstalk 106FM (Dublin)*
- 19 Comparative euro prices, *Anna Livia radio (Dublin)*

AUGUST

- 8 Interview about holidays, *Newstalk 106FM, Late night live programme*
- 16 Interview on lost luggage, *Litefm*
- 20 Interview on lost luggage, *Live95FM Limerick*

SEPTEMBER

- 13 Interview on holiday clubs, *Cork 103FM*
- 16 Interview on holiday clubs, *LMFM radio*
- 23 Interview about Vehicle Registration Tax, *Newstalk106FM*

OCTOBER

- 22 Interview about new regulations on air passenger rights, *Litefm*

General Coverage on Internet

MARCH

- 19 *How to return your unwanted Christmas gifts*, Bestvalueireland.ie
- 28 *UK website aimed at schools offering news coverage on topics of interest to students*, www.proquest.co.uk

NOVEMBER

Clearing house (EEJ-Net) reference, www.oasis.gov.ie

General TV coverage

APRIL

- 24 *Soundbite for Bill Tyson's Your money 2002*, NTL Local channel in Dublin

MARCH 11: Press Release : *2001 - The year of the missing potatoes and a pair of knickers*

Press

- MARCH 11 *Beware the bogus holiday companies*, Irish Examiner – Colette Keane
12 *Bogus Holiday scam cost tourists €500k*, Irish Mirror – Caoimhe Young

Radio

- MARCH 11 What's in the papers *RTÉ Radio 1*
11 Morning Ireland, *RTÉ Radio 1*
11 Gerry Ryan show, *RTÉ Radio 2*
11 *Cork 96 FM*
11 *Cork 96 FM (Bandon studios)*
11 *98FM, Dublin*
12 *Limerick 95 FM*
12 *Clare FM*
13 *Youghal community Radio*

MAY 21: Press Release : *Scams in the sun rob holidaymakers of thousands*

Press

- MAY 21 *Irish tourists fall victim to "holiday club" racket offering bargain prices*
Irish Times – Clare O'Dea
21 *Irish tourists swindled in Iberian holiday scam*, Irish Times
21 *Tourists ripped off by bogus companies*, Irish Examiner – Colette Keane
21 *How not to get burned in the sun by con men*, Evening Herald – Bernie O'Toole
22 *Irish tourists urged to reveal timeshare scams*, Irish Times – Clare O'Dea
22 *"Dream holiday" scam targets Irish tourists*, Irish Independent – Lorna Reid
22 *Beware Bogus hols on the Costa Del Con*, Daily Mirror – Elaine Edwards
22 *The Great Holiday Club Rip-Off*, Womans Way – Valerie Sweeney
30 Faraway Hills, Business and Finance Magazine
JUNE 23 *Avoid joining holiday clubs, Question of Money*, Sunday Business Post – Aileen Power
29 *Bitten by the sunshine sharks*, Irish Independent – Eddie Lennon
JULY *Scams in the sun*, Consumer Choice Magazine – June Caldwell
12 *Complaints of bogus holiday clubs multiplying*, Irish Examiner – John Hearne

Radio

- MAY 21 Morning Ireland, *RTÉ Radio 1*
Litefm
Radio Kerry

- MAY 21 cont** *Galway Bay Radio*
Today FM News
BBC Foyle radio (Northern Ireland)
Shannonside Northern Sound
- MAY 22** *Anna Livia Radio*
Galway Bay Radio
Clare FM
Cork 103FM
Highland Radio
- MAY 24** *Southeast Radio*
- JUNE 4** *Cork 96 FM*
- JULY 10** *Anna Livia radio (Dublin)*
- JULY 17** *Newstalk 106FM (Dublin) with Patricia McKenna MEP*

TV

- MAY 21** www.irelandlive.com
 21 National News at One, 6 & 9pm, RTÉ 1
 21 National News 5.30pm, TV3

JULY 9: Press Release : *New European disputes service to benefit Irish consumers*

Radio

- JULY 9** *INN News Network* to 24 independent radio stations
- 10 *Live95FM Limerick*
- 10 *Litfm*
- 11 *Inishowen Community Radio, Donegal*
- 22 *Southeast Radio*
- 24 *LMFM radio*

OCTOBER 24: Press Release : *Munster issued with holiday club warning*

Press

- OCT 25** *Consumer body warns sunseekers of holiday club fraudsters, Irish Examiner*

Radio

- OCT 25** *News at One, Radio Kerry*
- 25 *News, Cork 95 FM*

DECEMBER 5: Press Release : *Holiday Club rackets come to Ireland*

(Limited release: only issued to Irish Times, Irish Independent and Irish Examiner newspapers)

Press

- DEC 13 *Holiday Club warning issued*, Irish Times – Laura Slattery
- 18 *Consumers warned over holiday club scams*, Irish Examiner – Colette Keane
- 19 *Beware the holiday clubs that come bearing gifts*, Irish Independent – Eddie Lennon

Radio

- DEC 19 *Live, 95 FM Limerick*
- 20 *Pat Kenny radio show, RTÉ Radio 1*

EMBARGO

11 March 2002

2001: THE YEAR OF THE MISSING POTATOES AND A PAIR OF KNICKERS.

The European Consumer Centre (ECC) published its Annual Report for 2001 today, 11 March. The Report charts the work of the ECC in a year when travel and textiles topped the list of consumer complaints.

The ECC dealt with 10,044 queries in 2001. The biggest increase in queries in 2001 was in the area of travel, including both package travel and air travel. In fact travel complaints in 2001 doubled relative to the previous year. The most frequent complaint about package holidays was that the resort fell short of the description in the brochure. One of the more unusual complaints came from Irish holidaymakers who said they weren't served potatoes in Rome. Another complaint came from a holidaymaker who said he booked a skiing holiday but when he arrived at the resort there was no snow.

Textiles came second on the list of complaints to the ECC. Consumers complained about everything from blood stained curtains to knickers that were placed incorrectly in a store. One UK consumer called the ECC to say that a jumper she bought from an Irish golf club shrank in the wash. Other textile complaints concerned bad dry cleaning experiences where items of clothing were burnt or in some cases lost.

The ECC assisted an increased number of consumers with cross border complaints in 2001. Some examples of the cases handled included the Spanish couple who had problems with a major Irish airline carrier. These were resolved with intervention from the ECC. Another example was of the consumer who ordered a flute over the phone from a retailer in Northern Ireland, sent the deposit by post but never received the flute. The ECC contacted the office in the North and arranged for the deposit to be refunded to the consumer.

"The ECC is here to help and advise consumers about their rights when shopping in the EU" Tina Leonard, ECC Manager stated. "All consumer complaints, no matter how small, are welcome."

Ends

Mary Denise Fitzgerald, PR & Marketing Manager,
 Tel: 01 8090607 Mobile: 086 8057339
 Email: maryd@ecic.ie

EMBARGO

21 May 2002

SCAMS IN THE SUN ROB HOLIDAYMAKERS OF THOUSANDS

Today, 21st May, the ECC launched its Report on Timeshare and Holiday Clubs, with Patricia McKenna MEP, in the European Parliament Office in Dublin. The Report describes the current EU Timeshare Directive as inadequate. Citing cases involving Irish consumers the Report offers proposals for amendments to the legislation.

Holiday Clubs, sometimes mistaken as Timeshare, offer luxury holidays at knock down prices to club members. Membership lasts 35 months after which you can "supposedly" redeem your money. So, in theory, club members can enjoy exotic trips to the sun at a fraction of the cost and even get their money back when their contract ends.

"The truth is holiday clubs rip people off", stated Tina Leonard ECC Manager "many of them are fronts for criminal activities and should be avoided".

Holiday Club queries to the ECC have increased from 2001 with 45 queries already recorded since January of this year. 26 of these queries have developed into complaints with an estimated loss of over €100,000. This Report gives examples of cases where couples have lost between €3,800 and €19,000.

"The scourge of Holiday Clubs is felt throughout the EU as our sister Centres also report increasing number of complaints," says Leonard. "Irish holiday-makers are not alone in being misled by Holiday Club representatives who will say and do anything to get their credit card details".

Ms Patricia McKenna MEP welcomed the ECC Report and committed to support the recommendations made by the ECC at EU level.

"the scope of the Directive must be broadened and its terms revised to reflect the changes in the market...which have allowed some companies to thrive with impunity by conning consumers into buying their products" stated Ms McKenna.

Mr David Byrne, Commissioner for Health and Consumer Protection, reminds consumers to be vigilant in their dealings with Timeshare and Holiday Clubs.

"I am currently reviewing the Timeshare Directive to see what changes may be necessary and this report will be a valuable input into this review," stated Commissioner Byrne.

Ends

Mary Denise Fitzgerald, PR & Marketing Manager,
Tel: 01 8090607 Mobile: 086 8057339
Email: maryd@ecic.ie

EMBARGO

9 July 2002

NEW EUROPEAN DISPUTES SERVICE TO BENEFIT IRISH CONSUMERS

Today, Tuesday 9th July, the ECC Dublin announces the launch of a new service, which will help consumers take unresolved cross border disputes involving goods and services to arbitration. The service is part of the new European Extra Judicial Network (EEJ-Net) and will operate throughout the EU plus Iceland and Norway.

It is often time consuming and costly for a person to take a legal action in another country to resolve a consumer dispute. Arbitration is a good alternative as it is a quick, inexpensive and easy way to reach agreement between the consumer and company involved.

The EEJ-Net will operate through national contact points called Clearing Houses. The ECC Dublin is the designated Irish Clearing House. If consumers have problems with goods and services bought in another EU country they should contact the ECC in Dublin. Through the existing ECC network of consumer centres, ECC Dublin will assist the consumer reach a solution. If this fails the new service will come into play.

“The EEJ-Net complements the services already provided by the ECC” Tina Leonard ECC Manager states, “ If we can’t assist the consumer through mediation and liaison with our sister centres then we can now offer consumers access to arbitration in other countries.”

Mediation in some cases hasn’t been successful eg a car rental company in France refused to refund a consumer his deposit even though he had not damaged the car. In another case a Spanish airline refused to compensate for damaged luggage. Arbitration can help these consumers to reach a solution without going to court.

There are six arbitration bodies in Ireland recommended by the Department of Enterprise, Trade and Employment that are co-operating with the EEJ-Net.

The arbitrators are as follows:

1. Arbitration scheme for Tour Operators (Chartered Institute of Arbitrators).
2. Centre for Dispute Resolution.
3. Elcom, the ESB.
4. Insurance Ombudsman of Ireland.
5. Ombudsman of Credit Institutions.
6. The Advertising Standards Authority for Ireland.

The new service will be co-ordinated by Ms Susan Reilly who can be contacted in the ECC at (01) 8090600 or disputes@ecic.ie.

Ends

Mary Denise Fitzgerald, PR & Marketing Manager,
 Tel: 01 8090607 Mobile: 086 8057339
 Email: maryd@ecic.ie

EMBARGO

24 October 2002

MUNSTER ISSUED WITH HOLIDAY CLUB WARNING

Today, 24th Oct, the European Consumer Centre went to Cork Airport to warn holidaymakers to avoid all holiday clubs when in Spain and Portugal.

Holiday clubs offer luxury holidays at knockdown prices to club members. In theory club members can enjoy exotic trips in the sun at a fraction of the cost and even get their money back when their contract ends. The reality is consumers get ripped off.

Since January of this year the ECC has received 326 queries from worried consumers about holiday clubs. This represents a total loss of €525,000 to Irish holidaymakers in the past year.

Holiday Club queries from the Munster region total twenty cases with some holidaymakers loosing on average €7,000.

"Our reason for visiting Cork airport is to tell holidaymakers that holiday clubs are scams, stated Tina Leonard, ECC Manager. "You will only loose money and probably give yourself heartache if you sign up"

Spain and Portugal in particular are destinations where holiday club representatives scout for business. If someone approaches you in the resort with a scratch card and this reveals a prize you should walk away. If you go back to the "brief presentation" you may find yourself signing on the dotted line for membership of a holiday club. No holiday club will give you value for money as they are not covered by the EU Timeshare Directives.

"Prevention is better than cure and this is very true when we talk about holiday clubs" Tina Leonard reiterated. "If you sign up to a holiday club the chance of getting your money back is very slim. If we can stop holidaymakers from signing in the first place we can save them money."

The ECC visit to Cork airport completes our current outreach programme which included three visits in Dublin airport in October.

The ECC Dublin is funded by the Director of Consumer Affairs and the European Commission.

Ends

Mary Denise Fitzgerald, PR & Marketing Manager,
Tel: 01 8090607 Mobile: 086 8057339
Email: maryd@ecic.ie

IMMEDIATE RELEASE

5 December 2002

HOLIDAY CLUB RACKET COMES TO IRELAND

Today, 5 December, ECC Dublin issued a warning to consumers to beware of Holiday Clubs in Ireland inviting them to attend a presentation to collect a free holiday.

Many Irish consumers have already been conned into joining Holiday Clubs while on holidays mainly in Spain and Portugal. Now, the ECC has learned that a Holiday Club is directly mailing Irish consumers to entice them to join up.

Holiday clubs offer luxury holidays at discount prices but experience proves that these offers are too good to be true.

Since 2000 the ECC has seen a significant increase in complaints from holiday-makers about Holiday Clubs. Already this year the ECC has received over 150 queries on Holiday Clubs. Complaints made against these Clubs range from not getting what was promised, to intimidation during presentations. On average members of Holiday Clubs have lost €7,000 each and there is little or no success in seeking compensation.

"We warn consumers to avoid Holiday Clubs" stated Tina Leonard ECC Manager, "police are conducting ongoing criminal investigations into many of these companies."

Holiday Clubs are similar to timeshare but it is important to point out that timeshare is regulated by EU Timeshare Directives. Holiday clubs are not regulated and therefore offer no protection to their members.

"If you don't want to waste your money think very carefully before becoming a member of any holiday club", warned Tina Leonard.

Ends

Mary Denise Fitzgerald, PR & Marketing Manager,
Tel: 01 8090607 Mobile: 086 8057339
Email: maryd@ecic.ie

MARKET RESEARCH QUESTIONNAIRE

1. How did you find out about ECC?

- Media (e.g. Radio, Newspapers, TV)
- The Internet
- Friends & Colleagues
- Telephone book
- Office of the Director of the Consumers Affairs
- Consumer Associations of Ireland
- Citizen Information Centre (CIC)

2. Was it a cross border problem
(i.e. a dispute with a business in another EU country)?

- Yes No

3. How did you find the first contact with the office?

- Excellent
- Very good
- Good
- Not good

4. Once you formally wrote to ECC, how long did it take to receive a response?

- 1 week
- 2 weeks
- 3 weeks
- More than 3 weeks

5. During the course of your complaint how well informed were you?

- Excellent
- Very good
- Good
- Not good

6. How long did the entire case take?

- Less than a month
- 1-3 months
- 3-6 months
- More than 6 months

7. Were you satisfied with the time it took us to solve your case?

- Very satisfied
- Satisfied
- Neither
- Not very satisfied
- Not at all satisfied

8. How would you rate our performance?

- Excellent
- Very good
- Good
- Not good

9. Were you satisfied with the outcome?

- Yes
- No

10. Are you now more confident to shop cross-border (i.e. in another EU country)?

- Yes
- No

If not, why?

- Problem of language differences
- Afraid to be ripped off
- No need to shop cross-border
- Others (please specify) _____

11. Would you recommend us to your Friends & Colleagues?

- Yes
- No

12. How could we improve our service?

Please provide Name and Address so that we can send you our ECC reusable shopping bag

Name: _____

Address: _____

DEMOGRAPHICS

Age: 16-25 35-50 26-34 50+

Nationality: _____

Level of education attained: Primary
 Post Primary
 Third level

Occupation: _____

Which of the following do you read most often?

- Irish Times
- Irish Independent
- Irish Examiner
- Evening Herald
- The Star
- Irish Mirror
- Sunday Newspapers
(please specify) _____

Which of the following radio stations do you listen to most often?

- Radio 1
- 2FM
- TodayFM
- Local (please specify) _____

Do you have access to the Internet?

Yes No

If yes, for what use?

- Shopping online
- Games
- Research/Work
- Others (please specify) _____
- Education tool
- Emails

How many times a year do you holiday in (a) Ireland? (b) Europe?

(a) Once a year Twice a year 3 or more times
(b) Once a year Twice a year 3 or more times

ECC ConsumerWATCH QUESTIONNAIRE

1. What is your organisation type?

- | | |
|---|---|
| <input type="checkbox"/> Business Organisation | <input type="checkbox"/> Media |
| <input type="checkbox"/> Citizens Information Service | <input type="checkbox"/> Private Individual |
| <input type="checkbox"/> European institution | <input type="checkbox"/> Student |
| <input type="checkbox"/> European Consumer Centre | <input type="checkbox"/> University/Research Centre |
| <input type="checkbox"/> Government Department | <input type="checkbox"/> Others (Please specify): _____ |
| <input type="checkbox"/> Library | |

2. What is your opinion of the Newsletter from the point of view of: *(please tick)*

	Excellent	Good	Average	Bad	No opinion
Content					
Graphical presentation					

3. Would you prefer an electronic version to the paper version?

- Yes No

4. Would you like more information on certain themes e.g. EU consumer legislation, shopping online, cross border shopping etc?

- Yes No

If yes, please specify? _____

5. Any comments? _____

Contact details (if your contact details as given on the address label are incorrect, please give the correct address below)

Organisation: _____

Name: _____

Street: _____

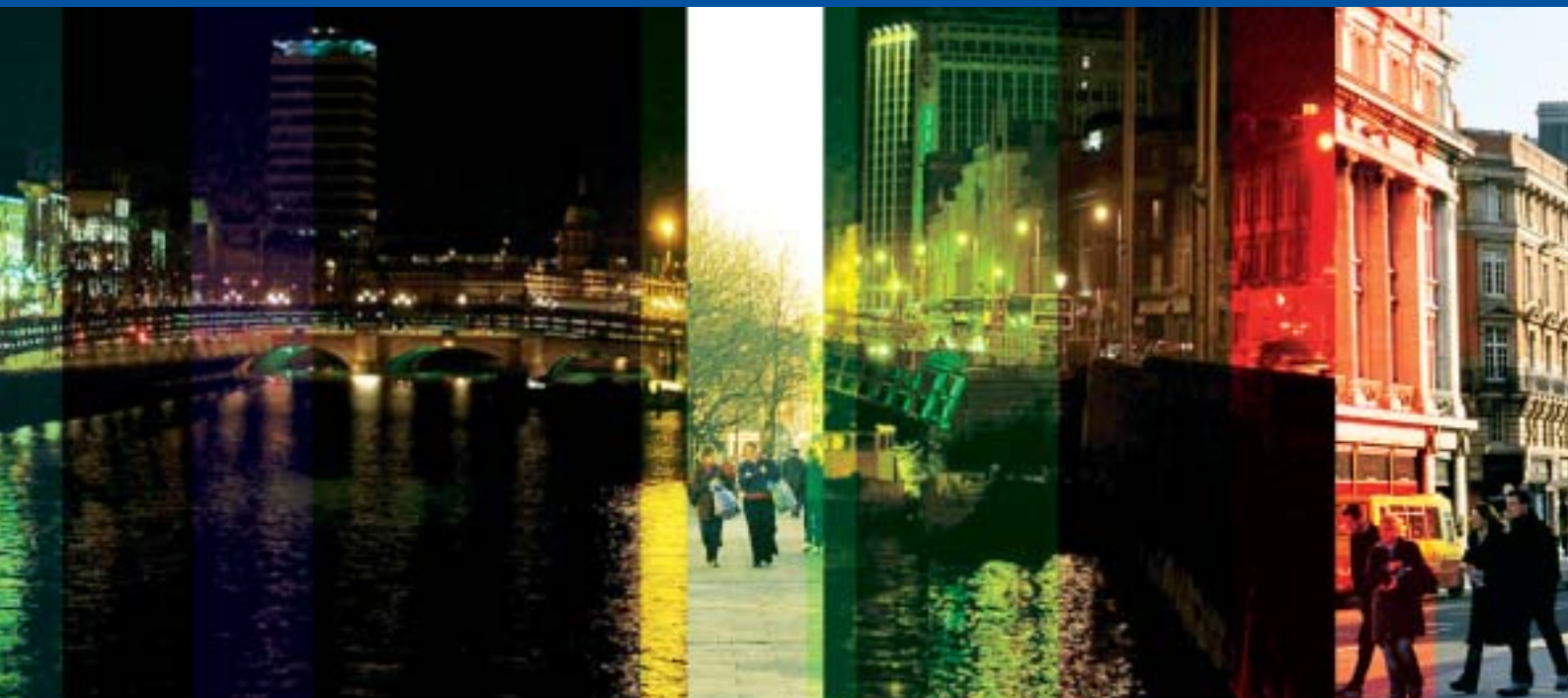
Town: _____

Post code: _____ Country: _____

Email: _____

Please return completed questionnaire before 30th September to receive a free ECC shopping bag. Thank you for your cooperation.

European Consumer Centre,
13a Upper O'Connell St, Dublin 1 Fax 01 8090601



European Consumer Centre DUBLIN

13a Upper O'Connell Street,
Dublin 1

Telephone: +353 1 809 0600

Fax: +353 1 809 0601

Email: info@eccdublin.ie

Web: www.eccdublin.ie