



Car rental dos and don'ts, Irish e-shopping habits, and Lowcostholidays

There are several perks to renting a car when holiday, and top of that list is the freedom to go where you want, when you want. However, while there are many pros there can also be cons for some unlucky consumers. To help you navigate potential car rental potholes, this month's bulletin will look at the problems that can, and do, occur as well as tips on what to do before hiring a car, collection, during the rental, and returning the vehicle.

We'll also be taking a look at the European B2C E-commerce Report 2016 which was recently published by Ecommerce Europe. The report examines the state of ecommerce in Europe, the challenges it faces, current figures and forecasts as well as opinions and projections from industry experts. The overall gist of the report is that online shopping is here to stay and that, although slow, cross-border online shopping is increasing, even in Ireland where the average e-shopping spend was €3,143 in 2015 – we love to splash the cash, or type in those card digits in this case.

As always, we also have the consumer query of the month which looks at the case of one consumer who run into difficulties as the online travel agent used to book his holiday has ceased trading. This month's success story involves helping a consumer get money back following a failed transaction due to a website glitch.

The rocky road of car rental

The car rental sector continues to be one of the top areas of complaints lodged with ECC Ireland every year.

In 2015, ECC Ireland was actively involved in 49 cases concerning car rental. Twenty-seven such cases involved traders based in Ireland, whilst a further 22 cases were pursued on behalf of consumers from Ireland. During the first half of 2016, ECC Ireland has already dealt with 25 cases in relation to car rental.

So what has caused all these contacts and what problems are consumers encountering when picking their holiday motor? The majority of concerns have involved charges being imposed and deducted after the return of the car for alleged damages. ECC Ireland has also received



complaints in relation to the terms and conditions set out by the car rental providers (for example, administration fees imposed by car hire companies to process damage claims, traffic fines, re-fuelling or additional cleaning).

In 2015, there was a lot of complaints in relation to insurance products; consumers claimed that they had been pressurised at the rental location to buy expensive insurance products in addition to compulsory covers or that those products were added to the rental without their knowledge. Obtaining redress in relation to these types of cases can be difficult as car rental companies can usually produce a copy of the car rental agreement with the consumer's signature.

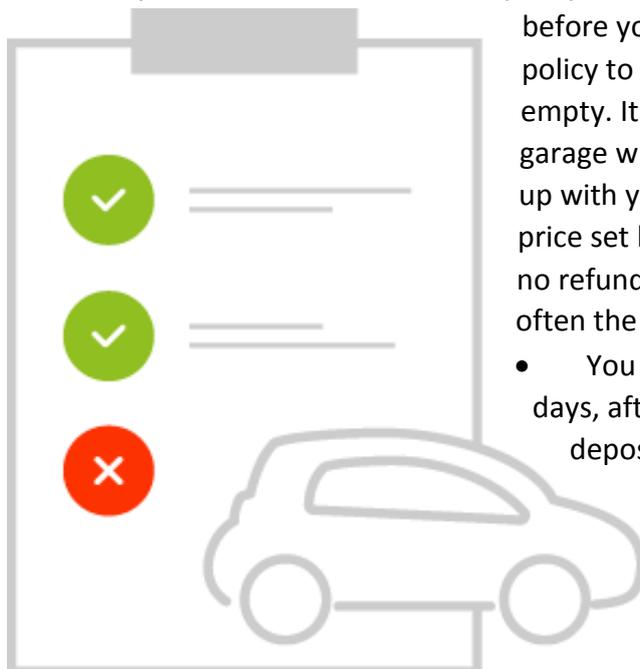
At present, there is no industry specific legislation relating to car rental companies. However, consumers are protected by other instruments which have a more general scope – [Directive 93/13/ECC on Unfair Terms in Consumer contracts](#) and [Directive 2005/29/EC on Unfair Commercial Practices](#).

In 2015, [five major car rental companies agreed to significantly review how they deal with consumers thanks to a joint action from the European Commission and national enforcement authorities based on complaints received by ECC-Net](#).

Dos and don'ts – avoiding car rental potholes

Before hiring a vehicle:

- Make sure you know what is included in the final price and what is not. Pay close attention to the airport and other location related surcharges. For example, if you're booking a one-way rental, the premium for this service won't always be included in the quoted price so check what the additional cost is before booking.
- Always check the cost of extras that you may need during your rental such as a child seat, additional driver, extra insurance, or a sat nav.
- Pay close attention to the fuel policy and make sure it is explained to you clearly



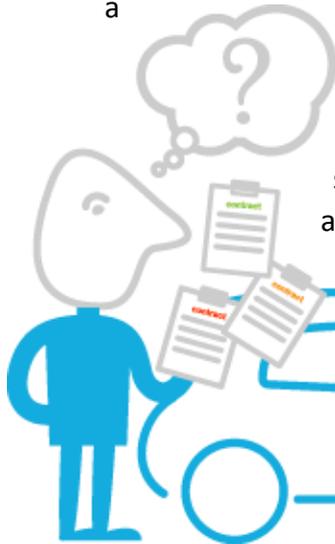
before you confirm the booking. Beware of the policy to pick up the car with a full tank and return it empty. It may seem convenient - to avoid finding a garage when rushing for the plane - but it could end up with you being charged for a full tank of fuel at a price set by the car rental company and there will be no refunds for unused fuel. The best fuel option is often the car full and return full policy.

- You should also be aware that it may take a few days, after the return of the vehicle, to get your deposit back to always ask the car rental company how long the deposit will be held for.

- Check things like age restrictions, the cancellation policy, and familiarise yourself with the rules of the road when driving abroad.
- In countries where there are toll roads you may be offered fitted toll collecting equipment. Make sure to ask about the rental costs, whether it's a legal requirement for the country, and if it can be turned off at no cost to you. Also check if rental costs are capped.

Collection of the vehicle:

- Normally a staff member checks the condition of the car first so make sure any damage is noted correctly, and get a copy of the special check-list or diagram inspection document. For example, if an old scuff on the right-wing is recorded as on the left, this could end up with you footing the bill.
- If someone isn't available to carry out an inspection then you should inspect it yourself, make a written note of any damage and get this signed by a staff member before you leave the premises.
- Take photos or even a video of the car, which will be useful if proof is needed about the car's condition at time of pick-up.
- Get information on the policies in place if the car breaks down or you are involved in a road accident.



- Ensure you clarify what type of fuel that can be used and take a photo of the fuel gauge of the amount that is in the tank.
- The 'hard sell' on excess waiver fees is a regular complaint. A staff member may say that if the car is damaged you'll have to pay an excess fee towards repairs and it's recommended to pay a waiver fee. It can be cheaper to take out your own third-party excess policy. If you do, bring the details with you and show the staff member what you're already covered for. Check the terms and conditions of the hire agreement to see if you have to buy the excess waiver. If you're not allowed to take the car without paying for this, then make it clear

that you are doing so under protest and make a formal complaint as soon as you can.

During the rental:

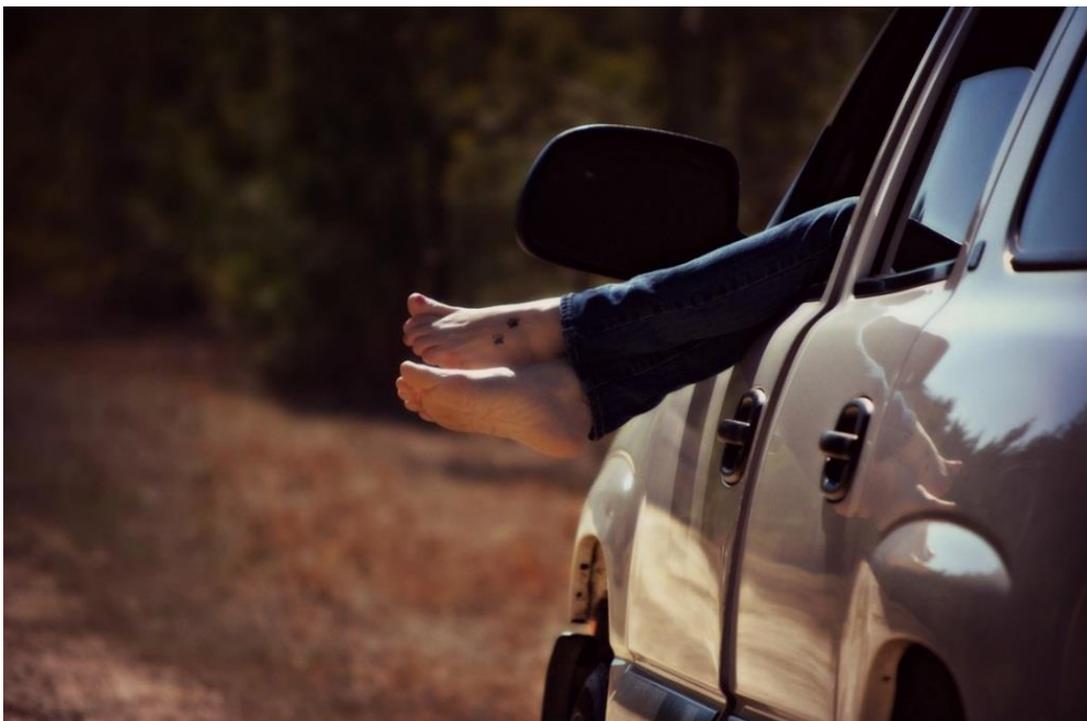
- If the car breaks down, call the rental company and follow the instructions provided.
- If you're involved in an accident, make a note of the names and addresses of everyone involved and contact the police if anyone is injured or there's a dispute over who is responsible. Also contact the car rental company immediately.

Returning the rental car:

- Try to return the car during the working hours of the car rental company and have it inspected by a competent employee. The condition of the vehicle should be confirmed in writing and signed by the representative of the company and the consumer. If this is not possible, take more photos to go with the ones you took when you picked up the vehicle.
- If you are returning the car outside the working hours of the car hire company, you should park it in the designated area. You can take pictures of the vehicle as confirmation that it was returned in good condition.
- Cars returned outside working hours are inspected for damage on the following day and therefore the excess can still be charged to the customer's credit card.
- Fill up the car's tank close to the airport to avoid the tank being less than full when you return it and keep your fuel receipts. You should have already taken a photo of the fuel gauge when you picked up the vehicle but you should also take a photo of the fuel gauge when it's returned to the car rental company.

When you return home:

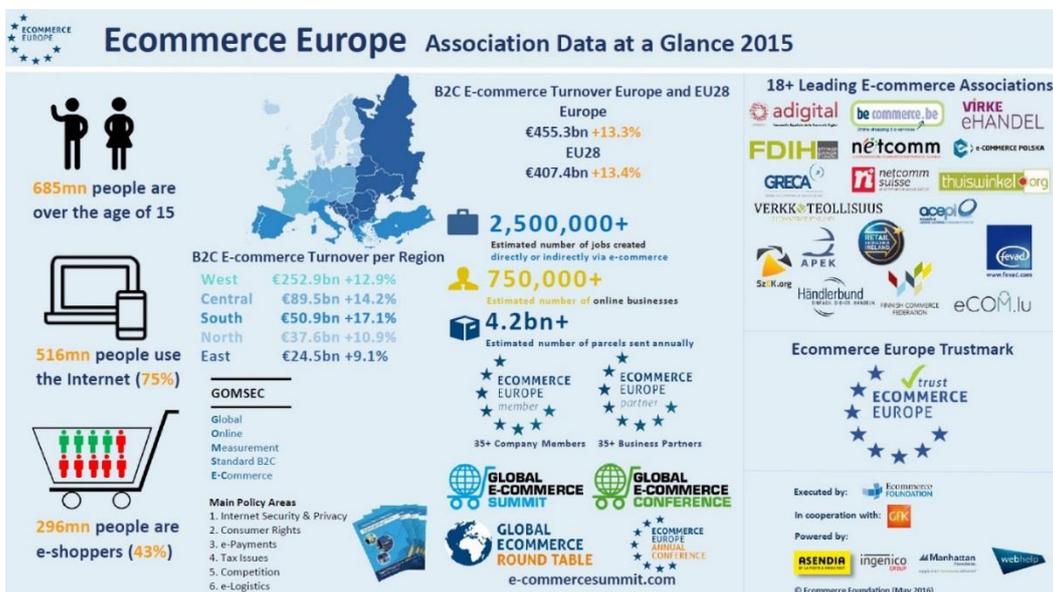
- As soon as possible you should go through your bank or credit card statement to check for unauthorised payments. If there are unexpected charges you should contact the car rental company to enquire as to what these are and hopefully the issue can be resolved. If there is a dispute over the charges you can contact your card provider or bank to see if you can avail of chargeback.
- If you're based Ireland and you've had a problem with a car rental trader in another EU country then you can contact ECC Ireland for free advice and, where needed, further assistance.



Hopefully, now that you're armed with these tips you won't have any problems and get to be king of the open road, enjoy your holiday, and have no fuss when you return the car and get home. However, if you do, you know where we are!

European B2C E-commerce Report finds online shopping increasing but full potential not yet realised

The [European B2C E-commerce Report 2016](#), which was published recently by the [Ecommerce Europe](#), has found that the “digital sector is booming” with online retail continuing to grow significantly. However, while European e-commerce turnover increased 13.3% to €455.3 billion in 2015 the full potential of the European e-commerce market has not yet been reached.

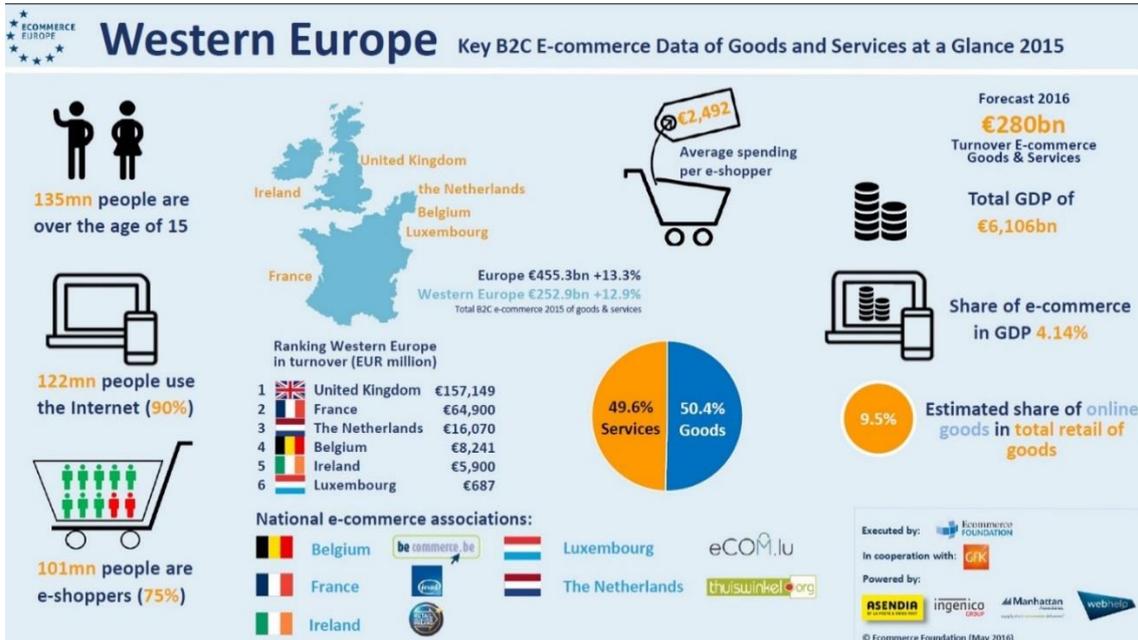


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Currently, 57 per cent of European internet users shop online but only 16 per cent of SMEs sell online, and less than half of those sell online across borders (7.5 per cent). In 2015, 16 per cent of all individuals in the EU28 purchased goods and/or services online from sellers based in another EU country. This is an increase of 33 per cent from 2013 figures. In Ireland, cross-border online shopping increased from 24 per cent in 2013 to 30 per cent in 2015. It's that although the full potential of ecommerce has not yet been realised we are inching closer with cross-border online shopping increasing gradually year-after-year. The total online sale of goods and services in Europe is forecasted to grow to around €509.9 billion by end of 2016.

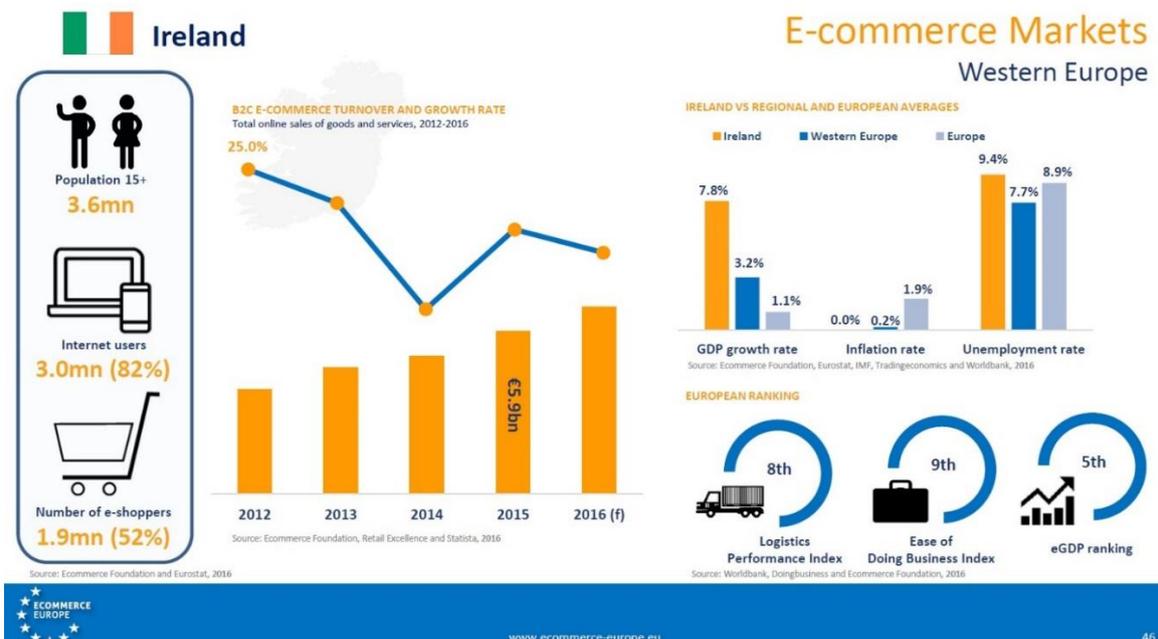
A breakdown in the figures for Western Europe (Ireland, United Kingdom, The Netherlands, Belgium, Luxembourg, and France) showed that total e-commerce turnover for these countries combined was €252.9 billion (+12.9 per cent) and it is forecasted to grow to €280 billion in 2016. Breaking this down even further revealed that United Kingdom came first place (€157,149 million), followed by France (€64,900 million), The Netherlands (€16,070

million), Belgium (€8,241 million), Ireland (€5,900 million), and Luxembourg (€687 million). There were 122 million people using the internet (90 per cent) and 101 million people were e-shoppers (75 per cent). The average spend per e-shopper in Western Europe in 2015 was €2,492.



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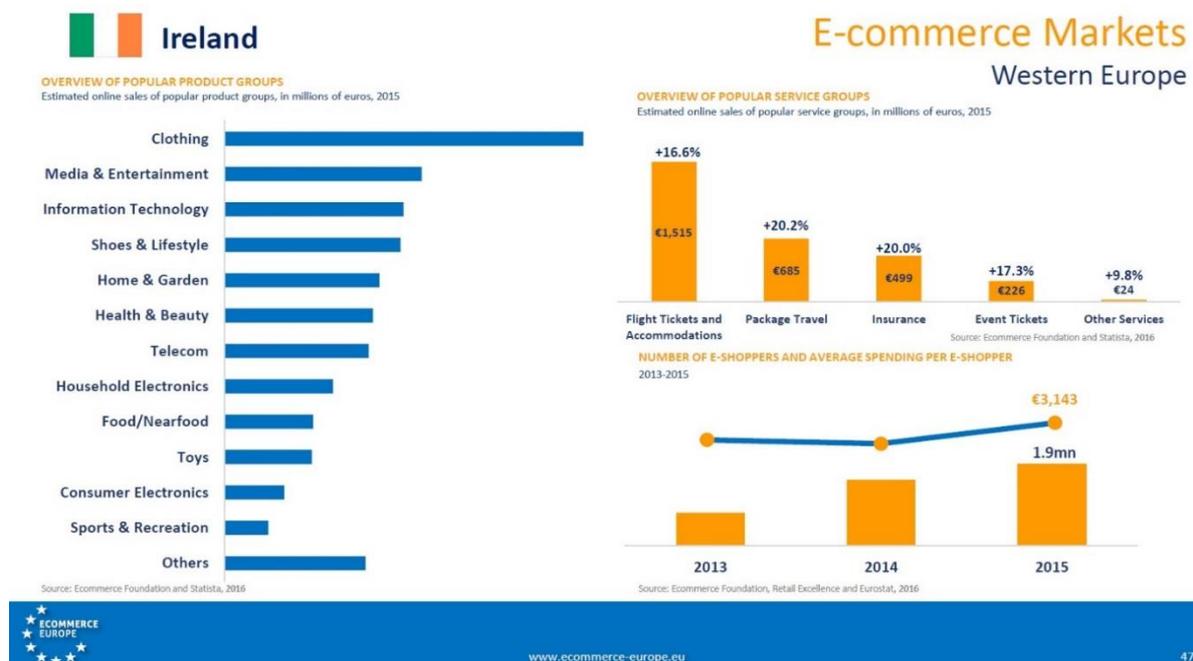
A closer look at Ireland shows that there were 3 million (82 per cent of the total population) using the internet in 2015 and 1.9 million (52 per cent) were e-shoppers. The average spend per e-shopper in Ireland increased to €3,143 in 2015.



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The top five products bought by Irish consumers were clothing followed by media and entertainment, information technology, shoes and lifestyle, and home and garden. When it

came to services paid for online flight tickets and accommodation was the most popular with an estimated sale of €1,515 million (+16.6 per cent), followed by package travel with a sale of €685 million (+20.2 per cent), insurance sales came to €499 million (+20 per cent), event tickets sales were €226 million (+17.3 per cent), and for other services an estimated €24 million was spent (+9.8 per cent).



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Find out more about the current state of e-commerce in Europe by downloading the [European B2C E-commerce Report 2016](#).

Consumer query of the month:

Question: I have booked a holiday including flights and accommodation through Lowcostholidays who are now an insolvent company. I have contacted both the airline provider and the accommodation provider. The airline has informed me that the flights have been paid for by Lowcostholidays but the hotel has informed me that it has not been paid for. What are my options?

Answer: In Ireland, travel agents and tour operators selling packages originating in the Republic of Ireland are required to be licensed by and bonded with the [Commission for Aviation Regulation](#) (CAR) to protect consumers in the event of the company going bust. Because of this Irish consumers should address their consumer complaints regarding Lowcostholidays with CAR.

If as in this situation the flights have been paid for and the hotel has not been paid for the consumer has two options. They can cancel their whole holiday including flights and accommodation and fill out the claims form for the Commission for Aviation Regulation

(accessible [here](#)). Alternatively, consumers can avail of their flights and pay their accommodation costs a second time and then try and seek the costs they originally paid for accommodation through the Commission for Aviation Regulation. Consumers should bear in mind, however, that they may have to pay a higher cost for their accommodation when asked to pay a second time. Consumers should check with their accommodation provider prior to travelling what they will be expected to pay a second time as it is presumed that the Commission for Aviation Regulation will only cover the consumer for the original amount paid to Lowcostholidays for accommodation.

Consumers who have booked a package that does not include the travel departing from the Republic of Ireland or accommodation only with Lowcostholidays are not covered by the Commission for Aviation Regulation's bond and should instead pursue their complaints through a chargeback request with their credit or debit card provider, or travel insurer, if their cover includes financial failure of the travel organiser.

- [If you're one of the thousands of holidaymakers affected by the Lostcostholidays announcement then click here for more information on what to do.](#)

Consumer success story of the month:

A consumer from Ireland placed an order on the website of a trader from the UK. Due to a glitch on trader's website, no order number was generated after authorising the payment of €385. No email confirmation was received either and the goods ordered were not delivered. The consumer's card, however, was charged the full amount. The consumer tried to resolve the issue by contacting the trader but the latter was unable to trace the transaction. In light of the situation, the consumer contacted ECC Ireland for assistance. The trader was subsequently contacted through the local Trading Standards office and the trader agreed to reimburse the €385 without further delay.

If you want more information about this or any other cross-border consumer issue, please contact us on 01 8797 620 or go to www.eccireland.ie. You can also follow us on [Twitter](#).

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Press and Communications Officer

The European Consumer Centre is part of the European Consumer Centres Network (ECC-Net), which covers 30 countries (all EU countries plus Norway and Iceland), and offers a free and confidential information and advice service to the public on their rights as consumers, assisting customers with cross-border disputes. ECC Ireland is funded by the European Commission and the Competition and Consumer Protection Commission.

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FOR FREE CONSUMER ADVICE CALL US ON 01-8797620 OR EMAIL INFO@ECCIRELAND.IE



Coimisiún um
Iomáiocht agus
Cosaint Tomhaltóirí

Competition and
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Commission



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