

## Your money

# Beware of risky buys online

## 'Flood' of unsafe products on online marketplaces

LOUISE McBRIDE

Children's car seats that would offer no protection in the event of a car crash, teeth whiteners that could burn gums and damage tooth enamel, smoke detectors that fail to detect smoke, and dangerously inaccurate thermometers are some of the products that have been sold on popular online marketplaces, a new report has found.

The report – by the European consumer organisation, BEUC – also listed cosmetics containing chemicals banned in the EU, toys that could pose a choking hazard to children, a fire escape ladder that was actually a fire hazard, and a night light that led to the electric shock of a child amongst the unsafe products that have been sold on online marketplaces.

This report follows research conducted by BEUC members in 2020 – where two-thirds of products sold on online marketplaces failed safety tests.

Online marketplaces – essentially e-commerce sites that connect buyers with sellers – have become increasingly popular in recent years. These marketplaces allow consumers to shop in the one place but from many different sources – and they allow sellers to sell goods without setting up their own online store. Some examples of online marketplaces are Amazon, AliExpress, eBay and Wish.com – and some of the unsafe products highlighted in BEUC's recent report were sold on those sites.

"Even though marketplaces will remove dangerous products upon request, this is too late as often consumer harm has already been done and research shows that the products reappear," said the BEUC report.

The sellers of unsafe products sold on online marketplaces are often based outside the EU and UK, including in China. As a result, the products bought from such a seller may not meet the same safety requirements as those you would expect when bought within the EU. Some products even falsely claim to meet the safety standards of a national body.

For example, blood oxygen testing devices sold on online marketplaces did not have the correct safety markings and in some cases, falsely claimed to be approved by the UK's National Health Service, according to recent product safety investigations by the British consumer organisation, Which?. Blood oxygen testing devices have become increasingly popular since the Covid-19 pandemic began and are often used by vulnerable patients to monitor Covid or post-Covid symptoms at home.

"It is clear that the current approach is not working, leaving people exposed to a flood of unsafe products online," said Sue Davies, head of consumer protection policy with Which?.

"Online marketplaces must be given greater legal responsibility for the safety of products sold on their sites, so that shoppers are far better protected."

### SOCIAL MEDIA SHOPPING

Unsafe products are also being sold on popular social media websites, according to Dr Cyril Sullivan, director of the consumer watchdog ECC Ireland (eccireland.ie).

"You may be buying a product through a reputable social media website – that doesn't mean the website has checked the product you're buying," said Sullivan.

Drop-shipping businesses often use social media websites to sell products. A drop-shipping business is essentially a seller who accepts customer orders but does not keep goods in stock and instead transfers the order elsewhere, such as to another retailer or a manufacturer. The business that the order is transferred to then ships the goods directly to the customer. As there are no guarantees that the business shipping the goods is covered by – or is following – EU law, the goods sent in such instances could be unsafe or of poor quality.

"With drop-shipping, you could be buying from someone who is simply redirecting your order – and the product may come from a third party or a country outside the EU," said Sullivan.

"People are buying through social media platforms or websites and they don't know who they're buying from. It's not only that the product may not be covered by EU law – the product may also not have regulated safety built into it – and there could be some very serious issues arising from that. You could end up in a very serious situation if you buy a cheaper third-party product to try to save money – particularly if it's a product that has a choking hazard or if it's a child's car seat that is unsafe."

### 2 ONLINE MARKETPLACES

Online marketplaces say they take product safety seriously.

Wish.com, Amazon, AliExpress, eBay and Etsy are among the online marketplaces that have voluntarily signed up to the European Commission's product safety pledge. As such, they have committed to react within two working days to government notices to remove listings reported as unsafe. They have also committed to other product safety actions, such as providing a clear way for consumers to notify them of dangerous product listings.

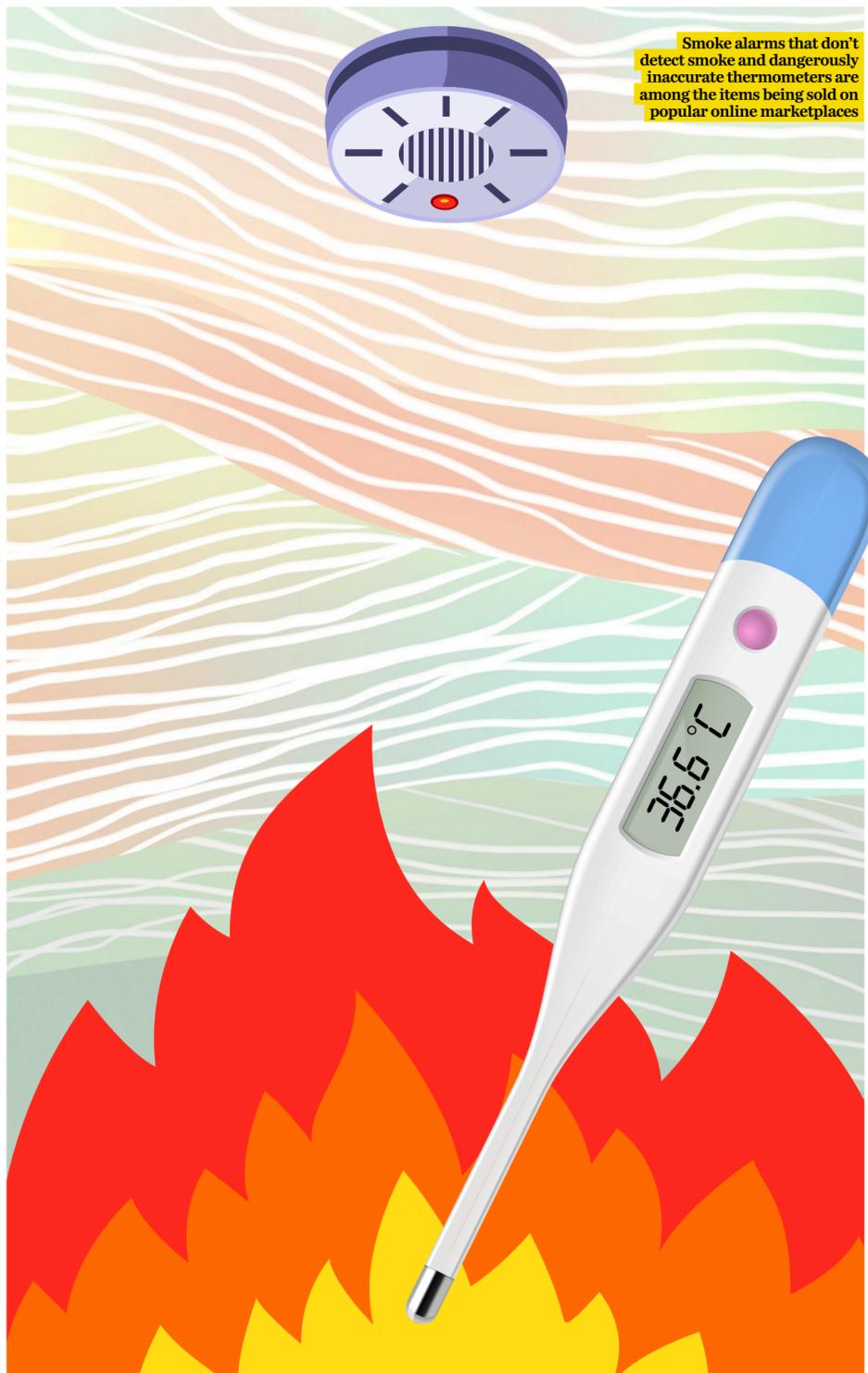
Most of the popular online marketplaces say they have measures in place to help prevent dangerous products being listed for sale.

"All of the merchants on our platform undergo a range of checks before being permitted to trade," said a spokeswoman for Wish.com.

"They are also required – through our merchant terms of service and merchant policies – to adhere to local laws and safety standards wherever their goods are sold. In the instance where a product falls foul of those standards, it is promptly removed and, where appropriate, the merchant in question faces a potential fine, suspension, or even termination from the platform."

eBay said it uses block filter algorithms to prevent unsafe products being listed on its site.

Furthermore, regulators can automatically remove a listing from eBay



**“ YOU COULD END UP IN A SERIOUS SITUATION IF YOU BUY A CHEAPER THIRD-PARTY PRODUCT TO TRY TO SAVE MONEY ”**

if the product is unsafe, according to a spokesman for the site.

"If one of these authorities informs us a product is dangerous, we immediately remove existing listings, warn buyers, ban it on all our marketplaces globally and inform and educate sellers," said the eBay spokesman.

A spokesman for Amazon said it has "proactive measures in place to prevent suspicious or non-compliant products from being listed" and that it monitors the products sold in its stores for product safety concerns.

"When appropriate, we remove a product from the store, reach out to sellers, manufacturers, and government agencies for additional information, or take other actions," said the spokesman. "Safety is important to Amazon and we want customers to

shop with confidence on our stores."

AliExpress said it has policies in place which all sellers must comply with to help create a safe shopping environment. "When we are made aware of unsafe items on our platform, we act quickly to remove them and take action against the sellers, which can include suspending their accounts or removing them from the platform," said a spokeswoman for AliExpress.

Despite these measures, it is clear that unsafe products are still being sold on online marketplaces – hence the concern of BEUC and other consumer organisations.

### 3 WHO'S LIABLE?

BEUC believes online marketplaces should be liable for dangerous products sold through their websites. This has met with resistance from online marketplaces.

In a letter written to EU policymakers last September, Etsy said that making online marketplaces liable would "create legal obligations and liability beyond what applies to retailers in the offline world".

"Marketplaces would be obliged to check each and every product offered for sale – an impossible task for our platforms, which never take direct control of merchandise, but instead connect sellers and buyers to enable the purchase of items," added the letter. "While considerations around the role and responsibility of marketplaces are important, new obligations and liability for online marketplaces should be proportionate and workable."

The Wish.com spokeswoman told the *Sunday Independent*: "While we

do not believe online marketplaces should be held liable for the products sold by third-party merchants on their platforms, we do believe that online marketplaces can play an important role in partnering with consumer protection authorities to help ensure consumers purchase safe products."

### 4 HOW TO PROTECT YOUR PURCHASES

Look carefully at where you are buying from and whether it is clear who the seller is. "The more information you have on the product manufacturer, importer or seller, the better," said Sullivan. "Know who the underlying product manufacturer is. If you don't know who the manufacturer is, where do you go if something goes wrong?"

Stick to EU high street stores or EU-based online shops. "Buyer beware if you go beyond these," said Sullivan. "You've a better chance of redress if you stick with EU suppliers."

Stick with well-known reputable brands.

"Products that are branded often come from a core supplier," said Sullivan. "A brand usually offers some comfort or reassurance that the product is okay."

Check independent reviews of a product before buying too.

"Check the safety warnings and if you come across something faulty or dangerous, report it to ECC Ireland or the Competition and Consumer Protection Commission," said Sullivan.

"Don't make assumptions that a product is okay."

### MY MONEY KIERAN LALLY



**'I can't think of anything I could not do without. I firmly believe the best things in life are free'**

Mayo man Kieran Lally is the author of *Beyond The Summit* – a book about his experience climbing Mount Everest. A plumber by trade, he has had an interest in mountain climbing all his life. He climbed a number of other peaks before Everest, including Mount Kilimanjaro in Africa, Mount Elbrus in Georgia, Aconcagua in Argentina and Cho Oyu in Tibet. He lives in Dublin with his wife Geraldine Jennings and the couple have one son, Eoghan. You can buy his book at [ballpointpress.ie](http://ballpointpress.ie) or in store in many book shops.

**What's the most important lesson about money which you learnt while climbing Everest?**

When you are in a high-risk or hazardous situation, the value of money seems to be lessened. Money becomes secondary if you are struggling in a hazardous situation – where your life may be on the line.

**What has the coronavirus crisis taught you about money?**

I'm a plumber by trade and during the pandemic it turned out to be one of the more essential professions. So the pandemic taught me that it's very important to earn your money from something that's necessary and essential.

**What's the best advice you ever got about money?**

'Let the last day be the hardest' – which means to spend all your money before your last day. I got that advice from my wife's mum Peig Jennings.

**What's the most expensive country you have ever visited?**

Canada. I went to Toronto.

**Do you still carry cash?**

Yes. I don't like using cards – there are too many people trying to break into accounts. So I use cards as little as possible.

**What's the most you'd pay for a bottle of wine?**

€20.

**What's your favourite Irish coin?**

The old half crown with the horse on it. The horse is a beautiful animal.

**If you could design your euro note, what would you put on it?**

The Mayo colours of green and red.

**Your biggest financial mistake?**

Buying Eircom shares.

**Are you a spender or a saver?**

Both. I spend but I always like to have a nest going.

**The last thing you bought online?**

I've never bought anything online mainly because I mistrust online payments – and also because I like to support small independent shops.

**Would you buy Irish property now?**

No – because when the culture funds are kicked out [of Ireland], I believe house prices will start to become affordable.

**If you won the EuroMillions, what would you do with the money?**

I'd look after family.

**Do you ever haggle?**

I've travelled a lot around India and Southeast Asia. One of the most entertaining things you can achieve in India and south-east Asia is haggling. Haggling is a way of life over there. The locals would have no time for you if you didn't haggle – though you'll still likely pay twice what a local will pay for something after haggling! I became quite good at haggling when travelling around India and Southeast Asia.

**What was the best thing financially about growing up in Mayo?**

The lack of dependency. I grew up on a farm in Mayo. The self-sufficiency of it was wonderful.

**What was your worst job?**

In a workshop in Darwin in northern Australia, drilling holes all day in pipes to create a sprinkling system – in the humidity and heat.

**Three things you could not do without if tightening your belt?**

I can't think of anything I wouldn't be able to do without – I firmly believe that the best things in life are free.

## Four vital product safety checks before you buy through an online marketplace

### CHECK FOR THE CE MARK

Many products require CE marking before they can be sold in the EU. CE marking indicates that a product is deemed to meet EU safety, health and environmental protection requirements. The CE marking is required for products manufactured anywhere in the world that are then marketed in the EU. Some of the products which require CE markings are toys, electrical and electronic equipment, medical devices and gas appliances. Don't buy any such item if it has no CE mark.

### ALERTS & REVIEWS

The EU has a rapid safety alert system ([ec.europa.eu/safety-gate-alerts](http://ec.europa.eu/safety-gate-alerts)) which lists safety alerts about non-food products. This would be worth consulting if you have any concerns about a product. You can also check with ECC Ireland or the CCPC. Check product reviews before you buy too – but make sure the review is independent and genuine.

### CAN YOU GET A REFUND

You may be able to get a refund

if you discover that you have bought a dangerous item from a seller on an online marketplace – though it may not be as straightforward as would be the case if you had bought from an EU high street store or EU-based online shop. Check what process you must follow to seek a refund.

"AliExpress is a third-party online marketplace – therefore if a buyer wants a refund, they should contact the seller directly," said a spokeswoman for AliExpress. "Merchants and buyers are able to contact each other directly to dis-

cuss any order issues. However, the buyer is also able to raise a dispute against the seller if disagreement occurs and the platform will make an evidence-based decision on how to proceed. The buyer can return the item to the seller to get a full refund either after the seller agrees, or after the platform has ruled in buyer's favour."

Amazon offers a guarantee (known as A-to-Z) to protect those who buy products from third-party sellers listed on its website. The condition of items ordered from third-party sellers –

as well as problems with returns – are amongst the things covered by that guarantee. Under that guarantee, a problem can be reported to Amazon, which will then decide if you're eligible for a refund.

You may need to seek a refund within a certain amount of time. "Where an item is received that does not match the product description, customers are eligible for a refund as long as sufficient evidence is provided to our customer services team within 30 days of receipt," said a spokeswoman for Wish.com.

### CHECK IF EU SUPPLIER

Even if items for sale in an EU online retailer or Irish store are declared unsafe, you're likely to have a better chance of getting recourse than if you bought from a non-EU supplier. The discount retailer Dealz for example recently issued a product recall for a doll sold in its stores. Unacceptable levels of a chemical that poses a serious health risk to young children were identified in the dolls. Dealz has asked customers who bought the toys to return the product to the store for a full refund.