

2025 Annual Report

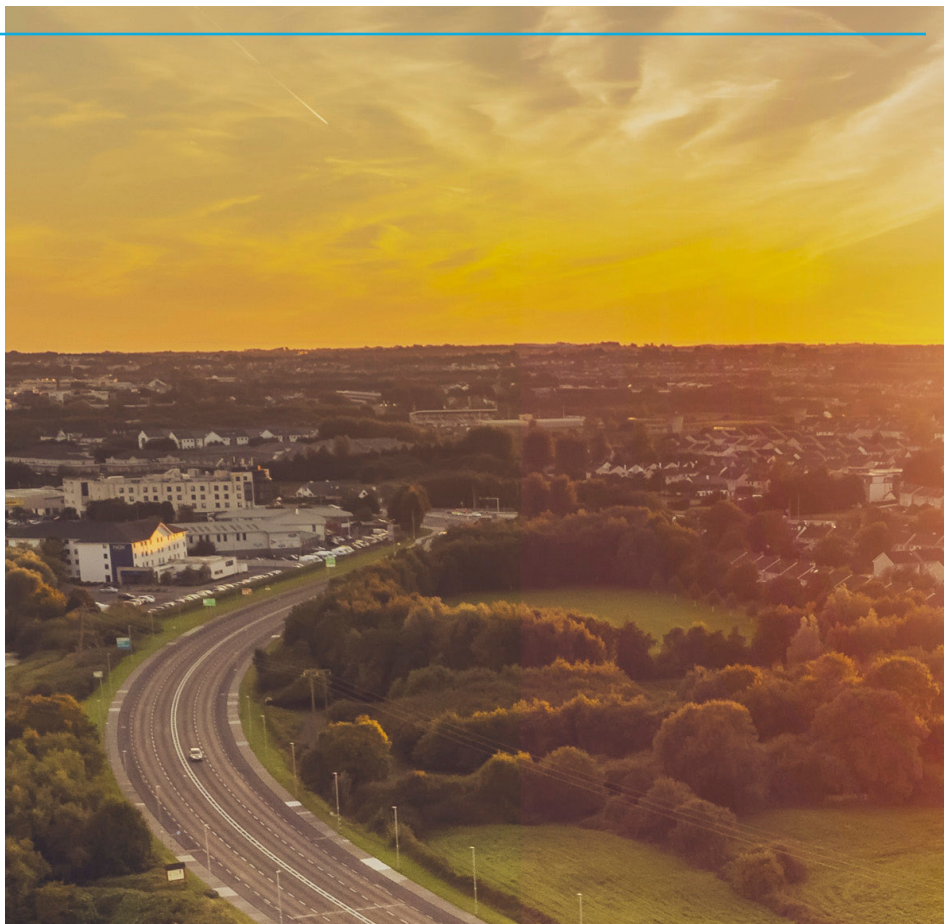


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European Consumer
Centre Ireland (ECCI)

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Colette Crowne
ECCI Director



From the Director

2025 marks the first full year of operation for the European Consumer Centre Ireland (ECCI) within the Competition and Consumer Protection Commission (CCPC), following the launch of our case handling service on 1 April 2024. Building on 2024, this year saw a strengthening of our service, with increased demand, deeper engagement across the ECC Network (ECC-Net), and a growing impact for consumers.

Demand for our services increased considerably in 2025. We handled over 4,100 contacts¹, representing a 44% increase on our first year of operation², with strong growth in both consumer queries and formal complaints. This increase reflects both greater awareness of our service and the growing complexity of cross-border consumer issues in the Single Market.

The issues raised to ECCI by consumers in 2025 highlight how the market continues to evolve at pace. Across all sectors, we are seeing the continued expansion of e-commerce and online marketplaces. While these platforms provide greater access to cross-border goods and services, they also expose consumers to unfair business practices, these include dark patterns, which cover scarcity claims, countdown timers and pressure messages, unclear pricing structures, subscription models and difficulties identifying the responsible business. In addition, the increasing use of automated customer service systems often limits a consumer's ability to effectively resolve disputes themselves.

Despite these challenges, ECCI continues to deliver positive outcomes for consumers. Through our work with ECC-Net and direct engagement with businesses, we secured over €421,000 in financial settlements for consumers in 2025. Our resolution rates demonstrate the value of cooperative, cross-border engagement in addressing consumer issues and achieving fair outcomes. During 2025, we strengthened our relationships with our key stakeholders including public bodies, enforcement authorities and businesses. This engagement supports both the resolution of individual complaints and the identification of recurring issues and trends, which informs the future development of EU consumer protection law.

I would like to acknowledge the continued support of the European Commission, the Department of Enterprise, Tourism and Employment, and our host organisation, the CCPC. I also want to thank the ECCI team and our colleagues across ECC-Net, whose expertise and commitment underpin the delivery of our service. As we look ahead, ECCI remains committed to continuing to develop our service to ensure that consumers are supported, informed and empowered when shopping and travelling across Europe.



Colette Crowne
ECCI Director

¹Contacts cover the questions and complaints ECCI received from Irish and European consumers.

²Covers the timescale 1 April – 31 December 2025 vs 1 April – 31 December 2024.



Overview of ECC Ireland Service

Our mission

We provide free information and advice to consumers on their European consumer rights and assist them in the amicable resolution of disputes with businesses on cross-border issues.

Our service supports consumers to engage more confidently in cross-border transactions so that they can fully benefit from the Single Market.

How we work

ECC Ireland is a member of the European Consumer Centre Network (ECC-Net) that offers advice and support to consumers on their cross-border rights when shopping or travelling in another EU country.

ECC-Net is made up of 29 centres across EU Member States, Norway and Iceland. ECC-Net employ 150 + legal experts who work with businesses to assist consumers to swiftly resolve cross-border disputes. ECC-Net also works with the UK International Consumer Centre to assist on UK cross-border issues.

We work with the ECC-Net and UK centres to help consumers living in Ireland when they have an issue with a business located in another EU country, Norway, Iceland, or the UK. We also work with businesses in Ireland on behalf of consumers in other EU countries, Norway, Iceland and the UK to resolve consumer issues.

Our aim is to find a resolution that is reasonable and acceptable to the consumer and business. We rely on the voluntary cooperation of the consumer and business.

If our dispute resolution process is not successful, we set out the other redress options that the consumer may have and provide them with information as to how they might go about pursuing these alternative routes.

ECC-Net deals with up to 140,000 cases each year, which provides real time data to support the review of consumer law at an EU level to improve the consumer experience in the Single Market.



Contact point for EU legislation

The European Union has various legislative measures to strengthen consumer rights and ensure the smooth functioning of the Single Market. As these rules can be complex, ECCI acts as a contact point for consumers across a range of areas.

Geo-blocking Regulation (Regulation (EU) 2018/302): ECCI provides assistance to consumers on their rights when a business restricts access to goods or services without a valid legal basis.

Alternative Dispute Resolution Directive (2013/11/EU): ECCI directs consumers to the relevant mediation bodies across the EU to help resolve disputes amicably.

EU Online Dispute Resolution Regulation ((EU) No 524/2013): From February 2025, ECCI served as the contact point for the European Online Dispute Resolution (ODR) platform, which allowed consumers and businesses to resolve disputes relating to online purchases amicably. Following the closure of the ODR platform in July 2025, consumers can consult the European Commission's Consumer Redress Portal for information on out-of-court dispute resolution and other redress options.

How we are funded

Our service is free of charge to consumers who contact us when they cannot resolve a cross-border dispute with a business.

Our service is co-funded by the European Commission and the Department of Enterprise, Tourism and Employment.

Ireland's national consumer protection body, the Competition and Consumer Protection Commission, has hosted ECCI since 1 April 2024.



2025 in Numbers

48%

from consumers
in Ireland

52%

from other centres on
behalf of consumers in
their country

€421,402

recovered on behalf of
consumers

4,182

questions and
complaints

46%

of cross-border consumer
complaints were resolved
for consumers

60,654

website visits

88%

of Irish consumers were
satisfied with
our service

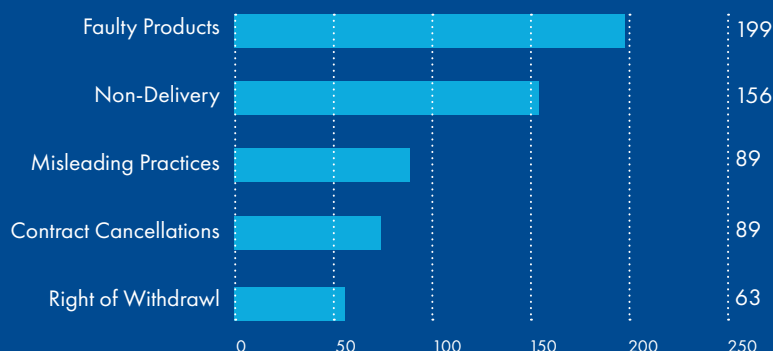
Helping Consumers in Ireland

Irish consumers can fill out our easy-to-use online form to ask us a question or make a complaint. In 2025 there was a strong demand for our services. We received 2,026 contacts, which represents a 57% increase from 2024³.

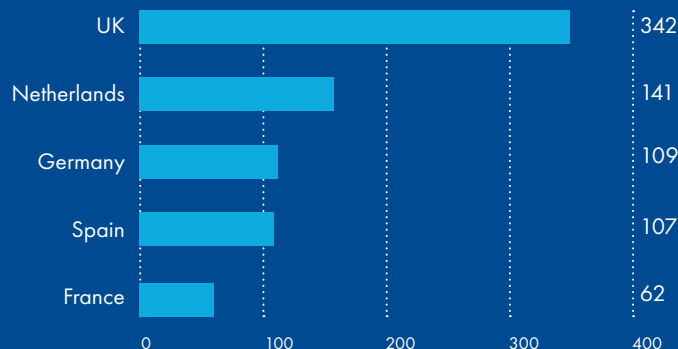
Top 5 sectors which ECCI received questions on



Top 5 queries received by ECCI



Top 5 countries where businesses ECCI received questions about are located



Ask us a question

1,207 consumers used our 'ask a question' service for advice about their legal rights in a specific situation or to find out more about their consumer rights in general. This represents a 53% increase from 2024⁴.

Trends: 2025 v 2024⁵

'Air Travel' was the sector most consumers submitted a question on in 2025 vs 'Clothing and Footwear', which was the sector most consumers submitted a question on in 2024.

In 2025 and 2024, the largest number of questions we received related to businesses based in the **UK**.

^{3,4,5} Covers the timescale 1 April – 31 December 2025 vs 1 April – 31 December 2024.



Make a complaint

819 consumers used our ‘make a complaint’ service as they could not resolve their issue themselves with the business. This represents a 63% increase on 2024⁶. Our case handling team starts the ECC-Net dispute resolution process by reviewing each complaint to assess the issue and liaising with our colleagues in the relevant centres where the business was based.

Trends: 2025 v 2024⁷

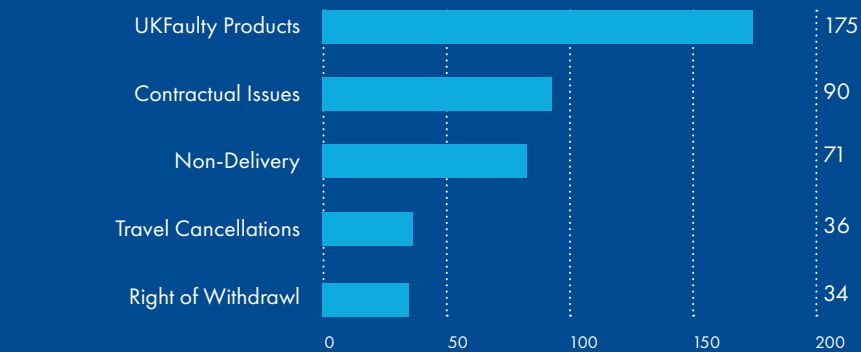
‘Air Travel’ was the sector we received most complaints about in 2025 and 2024. ‘Faulty Products’ was the issue most consumers complained about in 2025 and 2024.

In 2025 and 2024, the largest number of complaints we received related to businesses based in the **UK**.

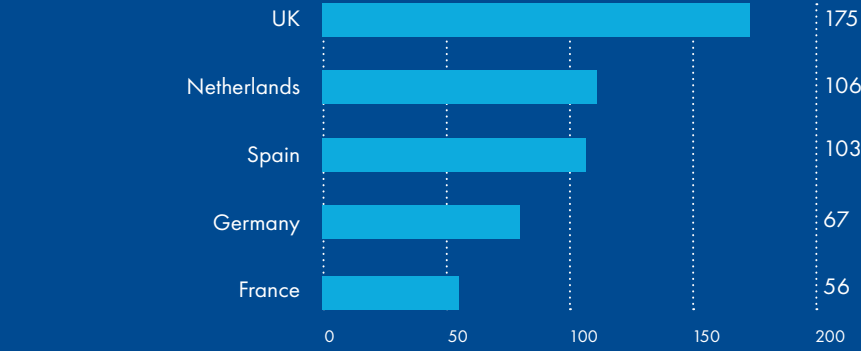
Top 5 sectors which ECCI received complaints on



Top 5 issues which ECCI received complaints on



Top 5 countries where businesses ECCI received complaints about are located



^{6,7} Covers the timescale 1 April – 31 December 2025 vs 1 April – 31 December 2024.

Outcomes for Irish consumers through ECCI

We progressed 632 complaints with businesses in other countries, where we requested that a business address the consumer's issue and agree a solution with them.

We achieved a 43% positive resolution rate with businesses in other countries, who worked with ECC-Net to agree a solution with consumers.

We recovered €102,729 on behalf of consumers in Ireland as part of resolving their issue with the businesses in other countries.

Referral Process for Irish Consumers

In 2025, we signposted 41% of the Irish consumers who contacted ECCI to other redress options to assist them to progress their issue. The top three redress referrals were:

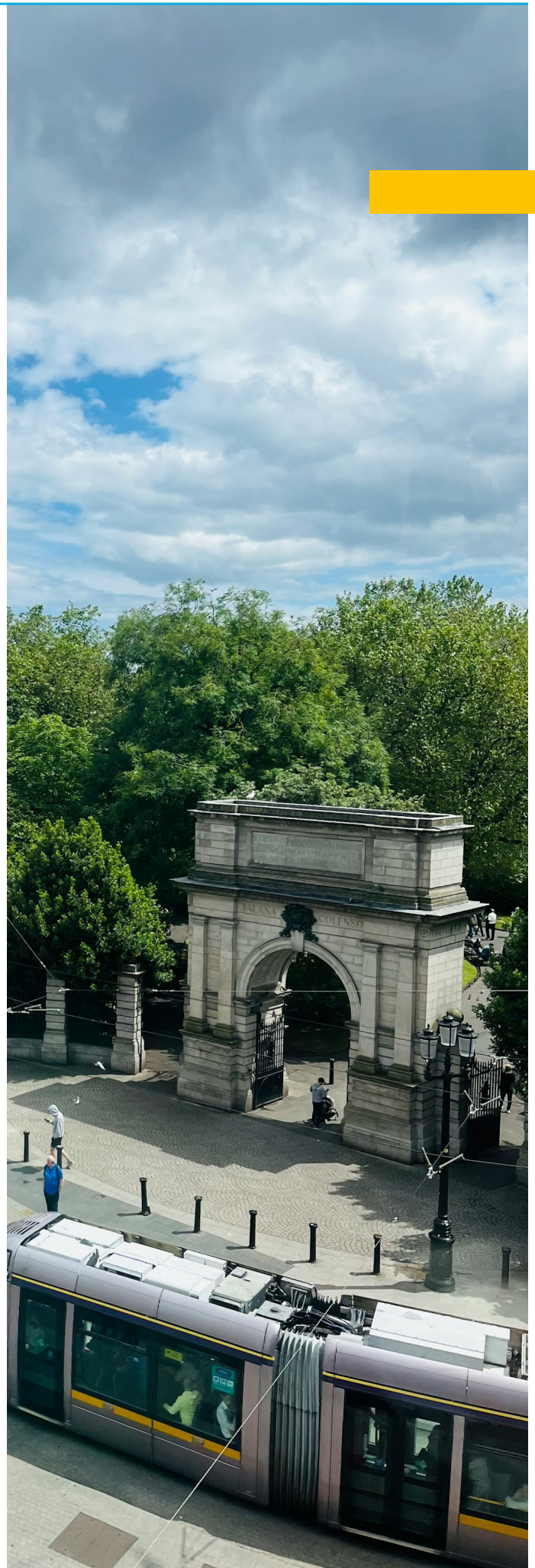
- o European Small Claims Procedure: We advised 15% of Irish consumers about this option as it is a simple, fast-track legal process for cross border disputes with a value up to €5,000.
- o Alternative Dispute Resolution bodies: We suggested using an impartial resolution body to 11% of Irish consumers as an easier and faster route than going to court.
- o A bank chargeback: We recommended that 8% of Irish consumers contact their bank when they paid by credit or debit card when they disputed a transaction.

Online Dispute Resolution Platform

From February 2025, ECCI was the contact point for the European Online Dispute Resolution (ODR) platform, where consumers and businesses could resolve disputes relating to online purchases amicably.

We answered 101 queries from consumers on how the ODR platform could help, what their consumer rights were and their other redress options.

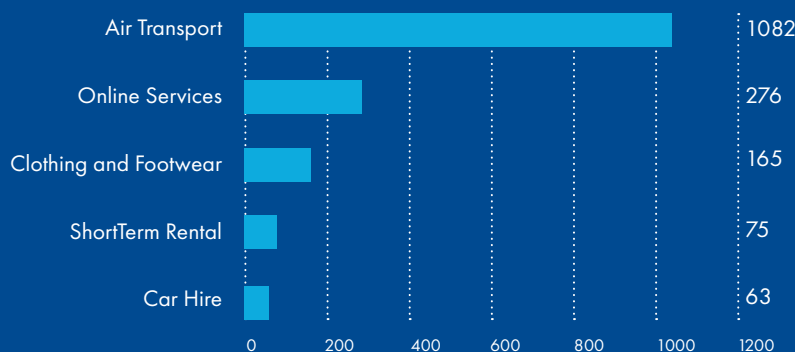
Following the closure of the platform in July 2025, consumers can consult the European Commission's Consumer Redress Portal for information on out-of-court dispute resolution and other redress options.



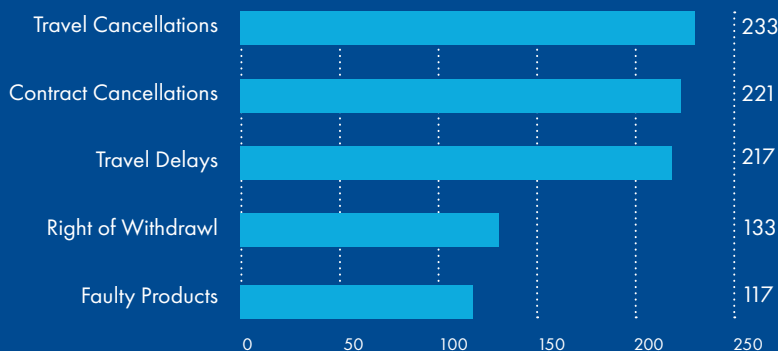
Helping European Consumers

ECCI works to build productive relationships with Irish-based businesses to help resolve issues encountered by consumers across Europe. This engagement includes Irish businesses that sell goods and services in the Single Market, as well as companies operating in sectors such as technology and aviation. Ireland is the European headquarters of many leading global technology companies and one of Europe's largest airlines, making effective cooperation with businesses an important part of what we do.

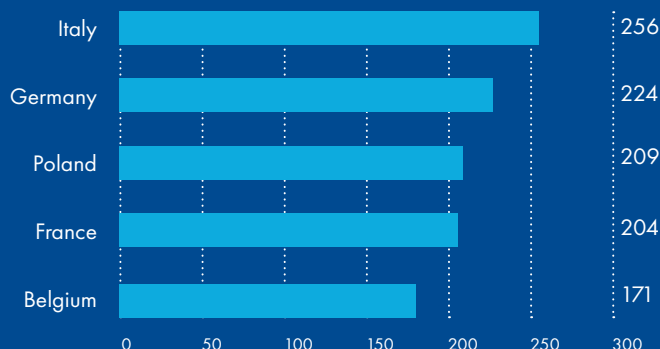
Top 5 sectors where ECCI received complaints about Irish registered businesses



Top 5 issues where ECCI received complaints about Irish businesses



Top 5 countries where businesses ECCI received questions about are located



In 2025 there was a strong demand for our services. We dealt with 2,156 contacts from consumers outside Ireland, which represents a 34% increase on the contacts we received from other centres in 2024⁸.

Outcomes for consumers from elsewhere in ECC-Net

We progressed 1,760 complaints with businesses, where we requested that a business address the consumer's issue and agree a solution with them. We achieved a 49% positive resolution rate with Irish based businesses, who worked with ECC-Net to agree a solution with consumers. We recovered €318,673 on behalf of consumers in Europe as part of resolving their issue with the business.

Trends: 2025 v 2024⁹

'Air Travel' was the sector we received the most complaints from European consumers about in 2025 and 2024. 'Travel Cancellations' was the issue most European consumers complained about in 2025 vs 'Travel Delays' in 2024. Italy was the country we received the most complaints from in 2025 vs Poland in 2024.

^{8,9} Covers the timescale 1 April – 31 December 2025 vs 1 April – 31 December 2024.

Spotlight on Key Sectors in 2025

We support Irish and European consumers across a wide range of sectors, where we work closely with our ECC-Net colleagues and follow up directly with Irish businesses to resolve issues.

In 2025 we received 4,182 contacts, where five sectors represented 65% of the contacts we handled and accounted for 78% of the financial settlements we secured for consumers.



Online Services

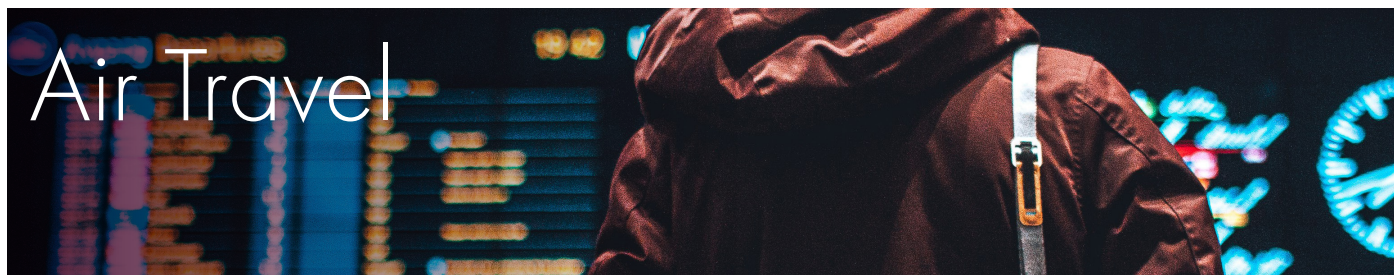
8%

Hotels/Holiday Accommodation

6%

Car Hire

6%



The air travel sector covers a wide range of stakeholders, including airlines, online travel agents and intermediary booking platforms. It is an area that often experiences disruptions due to schedule changes, weather events, industrial action and global conflicts. EU passenger rights are well established.

Regulation (EC) No 261/2004 (EU261) establishes passenger rights in cases of flight cancellations, long delays, and denied boarding. In addition, Regulation (EC) No 889/2002 (Montreal Convention) plays a significant role in addressing claims relating to baggage issues, including loss, delay, or damage.

The types of complaints we received

ECCI continues to receive a broad range of air travel complaints, including:

- Flight cancellations and delays
- Denied boarding
- Lost, damaged and delayed baggage
- Oversized/excess baggage disputes
- Check-in and boarding issues
- Booking confirmation errors
- Intermediary-related disputes (e.g. online platforms)
- Refund and reimbursement issues

Complaint trends

In 2025, we dealt with more niche issues which were often outside the core legal framework of EU261 and were more complex to resolve. For instance, an increase in consumers complaining about difficult check-in conditions and charges for late check-in, which are governed solely by the terms and conditions of the airline.

The volume of complaints for oversized and non-standard baggage disputes indicates they continue to be a significant concern for consumers.

The complaints for standard flight disruptions (e.g. cancellations, delays) reduced in 2025, which may reflect that consumers are more aware of their rights, there is better airline compliance, or some airlines have more streamlined refund and rebooking processes.

Resolution rates

ECCI has a resolution rate of 48% for Irish and European consumers, which is supported by established cooperation with airlines across Europe.

Market insights

While EU passenger rights are well-established, there remains a gap between legal entitlement and actual outcomes. It is our experience that many consumers must escalate claims to ECC-Net or pursue legal action before receiving compensation from the airline.

Consumers are reporting an increase in ancillary charges, including baggage fees, seat selection and priority boarding. This practice can affect the ability of consumers to make informed comparisons between providers, and they can potentially incur unwanted additional charges.

Air travel often involves travelling across many borders, with different airlines on one booking, where an online intermediary may be involved. When an issue occurs, it creates significant complexity in complaint handling and identifying the responsible party.

How we helped consumers

Case Study 1

An Irish consumer booked flights through an online travel agent (OTA) and was informed just days before departure that the return flight had been cancelled. EU law states that cancelled flights must be refunded in full. However, the consumer received only a partial refund of 10% for the cancelled flight, with the OTA referring them to the airline. In this instance, the OTA is responsible for the refund of the full ticket price, and ECCI in conjunction with our colleagues in the UK International Consumer Centre obtained a full refund of the balance for the consumer from the OTA directly.



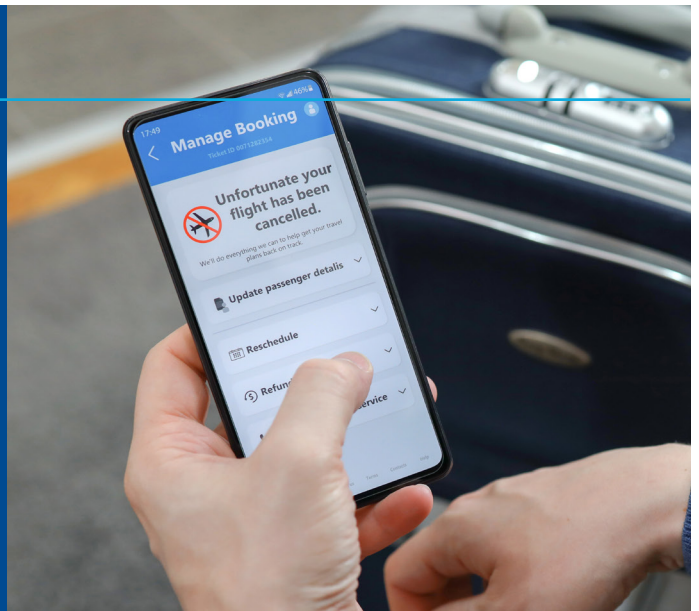
Case Study 2

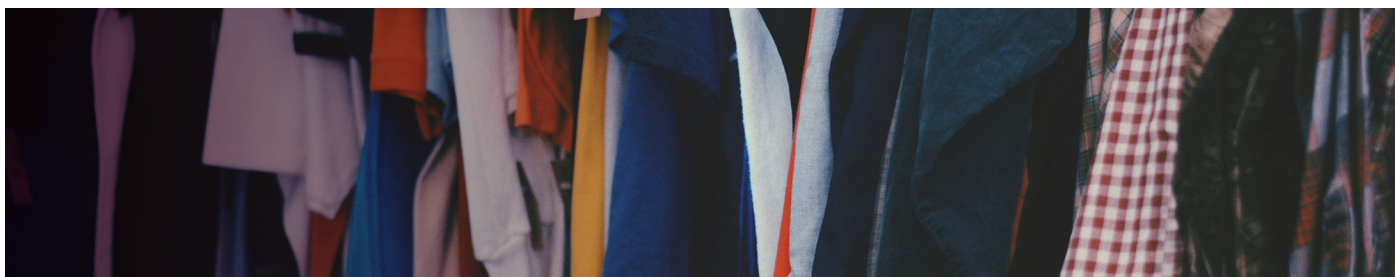
An Irish consumer and their young family were travelling to a wedding in France with a French airline, and their connecting flight was cancelled at short notice. The airline could not arrange an alternative flight to suit their travel plans, and the consumer had to book alternative flights themselves at their own cost. EU law requires that when a consumer does not choose an alternative flight with the airline they booked with, the airline is responsible for reimbursing the consumer the cost of the alternative flight with another airline. ECCI and ECC France worked together to obtain a refund for the consumer for the cost of the alternative flights.



Case Study 3

ECC Italy contacted ECCI on behalf of an Italian consumer who was informed of a time change immediately after booking flights through an intermediary platform. As they had not booked the flights directly with the airline, they were unable to access their booking on the airline's portal to accept the new time, as the intermediary had booked the flights using their own email address, which the consumer was not informed of. The consumer contacted the intermediary for assistance, who informed them they would handle everything on the consumer's behalf and receive a full refund. This refund approval was subsequently withdrawn, despite case law citing that flights which are moved forward more than one hour are considered cancelled. ECCI obtained a full refund for the consumer.





The clothing and footwear sector remains a significant source of consumer complaints, particularly in the context of online and cross-border purchases. This reflects that the sector has evolved rapidly in recent years, especially during Covid-19, with increasing volumes of low-cost imports sold directly to consumers through online platforms and marketplaces.

Consumer Rights Directive (Directive (EU) 2011/83/EU), Sale of Goods Directive (Directive EU 2019/771) and the Unfair Commercial Practices Directive (Directive 2005/29/EC). EU consumer law gives consumers rights to clear pre-contract information, a 14-day right of withdrawal, and remedies where goods are not as described, not fit for purpose, or not of satisfactory quality.

A range of consumer law covers this area including the

The types of complaints we received

ECCI continues to see a broad range of complaints in the clothing and footwear sector, particularly where goods are purchased online. Common complaint types include:

- Goods not matching description or images online
- Poor quality or faulty items
- Incorrect sizing or misleading product presentation
- Delayed delivery or non-delivery
- Difficulties exercising the 14-day right of withdrawal
- Delayed, partial, or refused refunds
- Return processes that are unclear, costly or impractical

Complaint trends

Businesses can attempt to unfairly shift the burden of proof to consumers when delivery or returns issues arise. This can include asking a consumer for CCTV footage, to contact their neighbours or even file police reports. This is far beyond a consumer's obligations, but an insistent business can lead to confusion on the part of the consumer.

Resolution rates

Complaints in the clothing and footwear sector can often be resolved where the seller is identifiable, responsive and operating as a business within the EU consumer law framework. Outcomes tend to be more challenging where the business identity is unknown or their registered address is unclear, the sale took place via a complex marketplace structure, or where consumers face practical barriers in returning goods and obtaining refunds. Despite this, ECCI has a positive resolution rate of 61% for this sector for Irish and European consumers.

Market insights

The sector is characterised by large volumes of low-value purchases, which can lead to some consumers abandoning complaints with ECCI even when they have valid rights. The individual financial loss may be lower, but the cumulative impact across consumers can be substantial.

Consumers have strong rights, including pre-contractual information, withdrawal, refund and remedies for faulty goods. In practice these rights can be challenging to obtain for a cross-border online transaction involving distant sellers or unclear marketplace structures.

How we helped consumers

Case Study 1

ECCI was contacted by ECC Slovakia about an issue a Slovakian consumer had with shoes that became faulty after two months of normal wear. The shoes started fraying at the laces. Under the Sale of Goods Directive, goods that become faulty within two years of purchase are eligible for a repair or replacement remedy. The business would not confirm to the consumer if they would receive a remedy or not, only supplying vague responses around looking into the issue or escalating to a manager. ECCI contacted the business, reminding them of their obligations under the law, and obtained a full refund for the consumer, as a repair was not feasible and as the shoes were out of stock, as a replacement was not possible.



Case Study 2

A consumer contacted ECC Poland as they wanted to exercise their right of withdrawal on clothes that did not suit them, which they bought from an Irish business. The Consumer Rights Directive details how consumers who buy online can avail of a cooling off period for certain items. The consumer had posted the items back to the nominated warehouse after they informed the business they wished to return the goods. The business asserted that the item was not returned to the warehouse. As the business had provided their own return label, the issue with the delivery was the responsibility of the business and the consumer obtained a full refund with ECCI's assistance.



Case Study 3

An Irish consumer purchased her wedding dress from a sample sale in a UK store she visited, where the price was marked in sterling on the dress. The consumer double checked the price with the sales assistant before paying. The following day, she was contacted by the business seeking further monies as they claimed the dress was more expensive than what the consumer had paid, and she was to pay the extra amount or bring the dress back. ECCI advised the consumer about her rights under the Consumer Rights Directive where the final price must be the price advertised, and the consumer kept the dress without paying any further amount.





Online services represent a significant and growing source of complaints, reflecting the continued expansion of the digital economy and consumer access to cross-border e-commerce. The sector includes a wide variety of businesses, such as online marketplaces, subscription-based platforms, streaming services, cloud-based services, and intermediary platforms.

This sector is governed by a range of EU legislation, including

the Consumer Rights Directive (2011/83/EU), the Unfair Commercial Practices Directive (Directive 2005/29/EC), Digital Content and Digital Services Directive (Directive (EU) 2019/770) and more recently by the Digital Services Act (Regulation (EU) 2022/2065). These frameworks establish rules on transparency, fairness, contract performance and consumer rights in digital transactions.

The types of complaints we received

The nature of complaints in the online services sector is diverse and includes:

- Subscription and auto-renewal disputes
- Cancellation and termination issues
- Failure to deliver digital services
- Misleading or unclear contract terms
- Pricing transparency issues
- Refund and reimbursement disputes
- Account suspension or access restrictions

Complaint trends

There is a continuing shift from goods to digital services complaints which reflects evolving consumer behaviour.

Consumers are reporting issues with auto-renewals, unclear contract terms and difficulties cancelling subscriptions, particularly where services are bundled or offered through intermediaries. Consumers have reported many issues with “subscription traps” where they unknowingly enter a one-year contract by using a free trial or by taking up other promotional offers.

Disputes are arising where services are purchased via marketplaces or third-party platforms. This includes issues about the identity of the contracting party, responsibility for service delivery and refund procedures.

Hidden fees, unclear pricing structures and misleading advertising practices remain persistent issues, particularly in relation to “free trials” that convert into paid subscriptions.

Resolution rates

ECCI continues to achieve a resolution rate of 48% for Irish and

European consumers in the online services sector. However, outcomes can be more variable compared to traditional sectors, due to issues like the intangible nature of online services, the involvement of multiple parties and uncertainty on the registration of businesses.

Market insights

The online services sector continues to expand rapidly, with increasingly complex business models, including subscription-based services or platform marketplaces. This complexity increases the risk of consumers being misinformed about their contractual rights or being unclear on their contracting party.

Consumers often struggle to identify the legal entity responsible for the service, particularly where transactions involve marketplaces, app stores, or third-party sellers. While ECCI is often able to assist in the identification of the contracting parties, this creates barriers to effective complaint resolution for the consumers themselves.

Certain online services utilise design practices (“dark patterns”) that encourage consumers to sign up and then makes cancellation difficult by making key contract terms hard to identify or find.

How we helped consumers

Case Study 1

A German consumer's email account was locked and they could not access the gift cards it contained, which were worth €300. ECCI contacted the business to seek their position on the matter, and the consumer received assistance via email from a specialist support team for the account and voucher recovery and retrieved the gift cards in full.



Case Study 2

A Swedish consumer's online subscription automatically renewed. The consumer insisted that this was performed without their knowledge or consent. Under the Consumer Rights Directive, the business must inform the consumer if their right of withdrawal is not available and should also inform the consumer where a subscription automatically renews. ECCI obtained a refund for the consumer after reminding the business about their obligations under the Directive.



Case Study 3

A Bulgarian consumer experienced issues with a video game, where the purchases they made on the game were not functioning correctly. The character's images were pixelated and often did not move at all in the game. ECCI used the Sale of Digital Goods and Service Directive requirement that a product must be in full conformity with the contract to outline to the business that a partial refund was required as some elements of the product worked while others did not. The business provided a partial refund to the consumer on that basis.



Hotels/Holiday Accommodation

The hotel and accommodation sector remains a key source of cross-border consumer complaints, particularly in the context of online bookings. This sector has undergone significant change in

recent years, with the rapid growth of platform-based booking models and short-term rental markets.

The types of complaints we received

ECCI continues to receive a broad range of complaints in this sector, including:

- Booking cancellations by providers
- Consumer cancellations and associated fees
- Non-refundable or restrictive booking conditions
- Refund delays or refusals
- Misleading or inaccurate property descriptions
- Overbooking and denial of accommodation on arrival
- Issues with booking platforms and intermediary services
- Disputes regarding deposits, prepayments, and no-show charges
- Fraudulent or non-existent accommodation listings

Complaint trends

Complaints frequently arise from unclear or misleading terms, particularly concerning cancellation policies, payment terms and non-refundable rates.

Delays or refusals in processing refunds remain a persistent issue, particularly where bookings involve intermediaries or multiple parties.

The expansion of short-term rental platforms has resulted in additional complaints relating to misleading listings, inaccurate descriptions and fraudulent accommodation offers.

Resolution rates

While many hotel and holiday accommodation complaints can be resolved through engagement with businesses and platforms, resolution outcomes vary significantly depending on whether the booking was made directly or via an intermediary and on the clarity of contractual terms, particularly cancellation conditions. Despite these challenges, ECCI was able to obtain a resolution rate of 52% for complaints from Irish and European consumers relating to this sector.

Market insights

Consumers are increasingly booking accommodation through Online Travel Agents (OTAs) and intermediary platforms. While convenient, this often creates confusion on the identity of the contracting party and the responsibility for cancellations, refunds and complaints.

The increasing prevalence of non-refundable and inflexible booking options shifts the risk onto consumers, particularly when unforeseen events occur such as illness or travel disruption.

Delays or refusals in issuing refunds remain an issue, particularly where multiple parties are involved, the booking terms are unclear, and platforms act as intermediaries without clear responsibility.

Consumers face ongoing risks from fake or misleading accommodation listings and inaccurate descriptions. This can result in financial loss and significant disruption to travel plans and unfortunately can be very difficult to obtain a resolution on.

How we helped consumers

Case Study 1

An Irish consumer booked a hotel with a pool as advertised on the hotel's website. When they arrived, the pool was in the next complex and accessed only via the main public street. The consumer had chosen the accommodation as they wanted a pool in their building for convenience and privacy. The consumer was refunded a partial amount to compensate for the inconvenience, which was secured with the assistance of our colleagues in ECC Netherlands.



Case Study 2

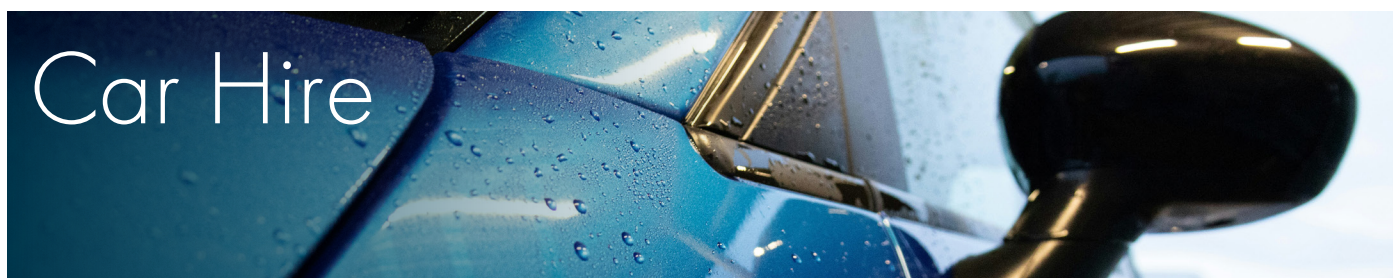
A German consumer booked accommodation in Ireland via a booking platform, and all seemed well when they arrived at the accommodation. During the night, the owner of the apartment entered the property and did not know why the consumer was in their apartment. The 'host' listed as the responsible person on the platform did not have authority to sublet the apartment. ECCI secured a full refund for the German consumer from the platform as the 'host' was unable to be located.



Case Study 3

When an Irish consumer arrived at their hotel in the UK, they discovered that the hotel was next door to a construction site. The noise from the building works started at 7am and did not finish until after 5pm. The consumer was not informed before booking that their stay would be affected by the building works. The consumer complained to the organiser. Under the Package Holiday Directive, the organiser is responsible for rectifying the issue, but they instructed the consumer to find alternative accommodation, and they promised to refund the price difference. However, they did not subsequently provide the refund. The UK International Consumer Centre mediated with the package travel organiser on the consumer's behalf and secured the refund.





The sector is characterised by international providers, local rental companies, and intermediary platforms, with transactions usually concluded online prior to travel.

Disputes are primarily governed by general consumer protection law, including the Consumer Rights Directive (Directive 2011/83/EU), the Unfair Commercial Practices Directive (Directive 2005/29/EC) and national contract law.

The types of complaints we received

ECCI receives a broad and often complex range of complaints within the car hire sector, including:

- Retention or delayed return of security deposits
- Lack of transparency regarding insurance coverage and excess liability
- Unexpected additional fees (e.g. fuel charges, cleaning fees, administrative costs)
- Issues with vehicle condition at pick-up or return
- Disputes over alleged pre-existing damage
- Difficulty obtaining refunds following cancellations
- Conflicting terms between intermediary platforms and rental providers

Complaint trends

Consumers often report that key contractual terms, particularly around insurance, excess charges, and additional fees, are not clearly presented prior to booking.

A large proportion of complaints arise after the rental period, particularly when deposits are withheld or additional charges are applied. Consumers often state that the charges related to alleged damage are unfounded and they are not provided with evidence.

Resolution rates

Resolution rates in the car hire sector tend to be lower than in other sectors, as the outcome can depend on the interpretation and enforceability of contractual terms, rather than clearly defined statutory rights. As a result, the resolution rates for Irish and European consumers in this sector is 35%. ECCI often refers consumers to the European Car Rental Conciliation Service (ECRCS) whose decisions are binding for the participating car hire companies.

Market insights

Car hire transactions are heavily governed by detailed contractual terms, which may include insurance exclusions, fuel policies, damage liability clauses, deposit and excess conditions. These terms are frequently lengthy, technical, and not easily understood by consumers, leading to disputes regarding their interpretation and fairness.

Many consumers are booking vehicles through third-party platforms, creating uncertainty regarding the identity of the contracting party, responsibility for handling complaints, applicable terms and conditions and supplementary charges.

How we helped consumers

Case Study 1

A Spanish consumer hired a car which was slightly damaged when the consumer was driving it. The car hire company sent costings which appeared very expensive for the level of damage. The consumer discovered that the charges were for a different size and model of car and none of the fees associated with damages were disclosed to the consumer in their contract prior to the rental. ECCI reminded the business of their obligations to provide important information up front in accordance with the Consumer Rights Directive, and a refund for the overcharge was received by the consumer.



Case Study 2

An Irish consumer hired a car to drive from Germany to Austria. The car rental company did not disclose to the consumer that there was a fee for travelling across state lines before the consumer paid for and collected the car. The consumer received a fine per day from the car hire company for the days the car was in Austria. The consumer received a full refund of the fee as it was not disclosed in advance in accordance with the Consumer Rights Directive, with the help of ECC Germany.



Case Study 3

An Irish consumer booked a car and used their debit card to make the booking. When they arrived at the rental desk they were informed they must have a credit card for the rental deposit. The consumer does not have a credit card and was unable to hire the car. The car rental company retained the full amount of the rental costs. ECCI contacted our colleagues in ECC France for assistance, and a refund was obtained as the credit card requirement was not outlined to the consumer in the relevant terms, in contradiction to the information requirements under the Consumer Rights Directive.



Reaching out to Consumers in Ireland

In 2025, our website www.eccireland.ie was our key communication channel for consumers and we received 60,654 visits with 142,011 pageviews. We continued to improve our content to ensure it was timely and relevant, clear and easy to read, while also optimising it for search engines and AI systems.

Promoting consumer rights

The 'Contact Us', 'Ask a Question' and 'Submit a Complaint' were the most popular sections of our website, as 30% of the pageviews in 2025 covered visitors reading how we can help them and how to use our online forms.

Contacting ECCI

We focused on ensuring that our website content clearly explained consumer rights when shopping and travelling in Europe for the most common purchases consumers make.

- Buying in the EU: We highlighted that consumers have strong consumer rights when buying a product or a service. We explained what to do when things go wrong - how to cancel an order and get a refund and what to do if a product is faulty or a delivery is late or does not arrive at all.
- Travelling in the EU: We highlighted the range of consumer rights that travellers benefit from. We provided information and advice when consumers experience issues including flight cancellations or delays, lost luggage, car rental or accommodation issues.

Our consumer rights section accounted for 23% of the website pageviews in 2025. The most visited consumer rights pages were:

- Air travel delay – 5,753
- Air travel compensation – 4,924
- Luggage – 2,703
- Faulty goods – 2,618
- Travelling in the EU – 2,266





Highlighting consumer experiences

We created website content to alert the public to the most common issues other consumers had experienced. We continually published online news stories during the year to provide practical advice on consumer rights and what consumers should watch out for when shopping and travelling in Europe:

- Wish We Weren't Here: How to Solve Accommodation and Package Holiday Problems
- Faulty Product? Here's What your Rights are in the EU
- Avoid App Heartbreak This Valentine's Day - Know Your Rights with App Subscriptions
- Flight FAQs: Get Answers to your Air Travel Consumer Rights Questions
- Car Hire in Europe – Help and Advice for a Smooth Journey
- Travelling Abroad? What to do when your Luggage gets Delayed
- Package Holiday Pitfalls: What to Know Before You Book
- What are my Rights this Black Friday?
- Lost Deposits, Unfulfilled Bookings, Maxed Out Credits Cards: Avoid Costly Car Hire Mistakes
- Weekend Breaks: Top Tips and Consumer Rights for Travellers
- Deliveries - What are my Rights?

Supporting consumers to contact a business

We supported consumers to give businesses the chance to put an issue right by using their complaints process in our 'take action' section. We explained the information that they should provide to the business and provided letter templates covering the most common scenarios:

- Shopping: Return products bought online, Late or non-delivery, Repair or replacement for a faulty product, Ending a subscription
- Air travel: Flight cancellation refund, Cancelled flight compensation, Delayed flight compensation, Overbooked flight compensation
- Luggage: Damaged luggage compensation, Delayed luggage compensation, Lost luggage compensation
- Travel: Complaint to car rental company, Dispute rental deposit charge, Cancelled train service refund, Cancelled ferry refund, Cancelled bus refund

Our 'take action' section accounted for 5% of the visits to the website in 2025. The most downloaded templates were:

- Faulty products repair or replacement (463)
- Non-delivery (374)
- Compensation for delayed flight (335)
- Returning products (294)
- Refund for flight cancellation (175)

What Consumers Say about Us

Delivering good customer service is central to our role to ensure that consumers feel supported, informed, and confident when dealing with cross-border issues. It underpins trust in ECCI and ECC-Net and encourages consumers to seek help and engage with their rights.

Consumer Survey

When ECCI close a question or complaint on our system we ask consumers to respond to a voluntary anonymous survey to review the service they received and provide feedback on how effective and helpful our service is. Our only exceptions on seeking feedback are when an issue is outside of our remit, the consumer did not engage with the process, or there was no legal basis for the complaint. The survey was developed by the European Commission and is used by all ECCs to ensure consistent evaluation of service levels across ECC-Net.

In 2025, the survey results indicated a high level of satisfaction with ECCI services with approximately 88% of the consumer responses expressing satisfaction with the assistance they received.



Feedback from Consumers

Several consumers highlighted that ECCI provided crucial support where alternatives were limited, helping them navigate difficult situations and engage effectively with businesses.

"We felt we had nowhere to turn, this service made all the difference"

"ECCI staff were professional and dedicated to resolving my issue."

Many consumers noted that their cases were handled quickly and efficiently, with timely communication and clear guidance throughout the process.

"I was impressed by how the ECCI process worked and how effective the service is."

"My issue was handled quickly and efficiently. Excellent service."

Consumers reported that the service was easy to access and simple to use, making it straightforward to seek assistance and understand the next steps.

"The service was easy to access and very simple to use."

"The process was easy to follow from start to finish."

Some consumers emphasised that the service should be more widely promoted.

"More people should know about this service as it provides excellent support."

"This is an excellent service that deserves greater promotion."

Stakeholder Engagement

Stakeholder engagement is central to ECCI's role in supporting consumers in the Single Market. We liaise with public sector bodies, enforcement authorities, the European Commission, and businesses as part of supporting consumers and informing the development of cross-border cooperation and legislation.

In 2025, we presented at the North/South Consumer Organisations Working Group to strengthen cross-border cooperation in cases where a business is based in Northern Ireland.

We engaged regularly with our colleagues in the Competition and Consumer Protection Commission, to discuss cross-border issues affecting Irish consumers dealing with EU-based businesses. We participated at an ECC-Net and Consumer Protection Cooperation (CPC) joint workshop in November 2025 to support the development of closer working relationships.

We engaged with Comisiún na Meán, Ireland's competent authority under the Digital Services Act, to explore how the legislation could support ECC-Net in addressing consumer complaints relating to social media accounts.

To inform the Alternative Dispute Resolution support service we provide, we engaged with the Financial Services and Pensions Ombudsman on its remit in handling cross-border financial services complaints.

We continued to engage directly with businesses based in Ireland to build effective working relationships, address recurring issues identified through casework and encourage voluntary compliance. This engagement remains a key priority for ECCI in order to support improved consumer outcomes and promote a fair and transparent marketplace.



ECC Network Activity



An Roinn Fiontar,
Turasdíreachta agus Fostaíochta
Department of Enterprise,
Tourism and Employment



Since its establishment in 2005, the European Consumer Centres Network (ECC-Net) has supported consumers across Europe in resolving cross-border disputes. The strength of ECC-Net is based on this close cooperation framework, which enables the practical implementation of European legislation for consumers. At the same time, it contributes to the smooth functioning of the Single Market and strengthens consumer confidence across Europe.

Involvement within ECC-Net

ECCL is actively engaged in the strategic development of ECC-Net. The Director serves as a member of the Strategic Management Group. This involvement ensures that ECCL contributes directly to defining the ECC-Net focus and priorities.

Activities and Exchanges within ECC-Net

In 2025, ECCL took part in several events organised within the framework of ECC-Net, including:

- Cooperation Day, Copenhagen, Denmark
- 20th Anniversary Celebration of ECC-Net, Brussels, Belgium
- IT Tool Workshop, Warsaw, Poland
- Communication Workshop, Strasbourg, France
- 10th Conference on Consumer Rights in Europe, Luxembourg
- ECCL hosted a study visit in Dublin aimed at sharing experiences and best practices, and discussing emerging trends among the European Consumer Centres. The event brought together the ECCs of the Netherlands, Denmark, Poland and Cyprus.

Promoting ECC-Net

ECCL supported ECC-Net communications initiatives for ECC-Net Consumer Rights Day 2025, Internet Safety Day and the ECC-Net 20th anniversary, tailoring online messaging to assist consumers while also raising awareness of ECC-Net and how it supports consumers across Europe.

The ECC-Net website provides general information on EU consumer rights and serves as a gateway to the national ECCs. ECCL also took part in a workshop organised by ECC Netherlands to consider the website's content and target audience and how it can best complement each centre's national website.

ECC Network 20th Anniversary

In 2025, the ECC Net marked its 20th anniversary, celebrating two decades of supporting consumers across the EU. The European Commission marked the anniversary with an event, attended by Michael McGrath, European Commissioner for Democracy, Justice, the Rule of Law and Consumer Protection, which brought together institutional representatives, subject matter experts and members of the network from across Europe, including ECCL.

The anniversary provided an opportunity to reflect on two decades of successful cross-border cooperation and to reaffirm the importance of strong consumer protection in supporting a fair and competitive Single Market. Discussions highlighted both current and emerging challenges in consumer policy, particularly in the context of the digital and green transitions and emphasised the need for continued collaboration among European stakeholders.

The event underscored the strength and resilience of ECC-Net and its ongoing commitment to supporting and empowering consumers across Europe.

In Ireland, the celebrations included a visit by Michael McGrath, European Commissioner for Democracy, Justice, the Rule of Law and Consumer Protection, to ECCL, where he attended the launch of the 2024 Annual Report.



An Roinn Fiontar,
Turastóireachta agus Fostaíochta
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