

Buying online in a post Brexit world is a tricky business

Learn who you're buying from, where they're based, and what additional charges may apply



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The UK's exit from the EU has meant that online shopping isn't what it used to be for Irish consumers.

Now more than ever, you need to know who you're buying from, where they're based and what additional charges may apply.

The Competition & Consumer Protection Commission (CCPC) has just brought out a list of top tips that consumers need to know before buying online.

First of all, a '.ie' domain name doesn't necessarily mean that the business you're buying from is based here. Check the business's registered address in the terms and conditions (T&Cs) section of the website.

This is an essential step, even if you've bought from this business before, or if the site has a '.ie' or even a '.eu' domain.

If you can't find these details, consider buying elsewhere.

The key point here is that if the registered address is within the EU, they are not only required to provide their trading name and address, they must also comply with a range of long standing consumer protections.

If the registered address is outside of the EU — in the UK for example — your consumer rights will be different. And if a business has more than one website with a number of different domains — e.g. '.de' or '.co.uk' be sure to check the registered address on each website before you buy from it.

Goods imported from UK-based businesses (excluding Northern Ireland)

Goods €22 or less	(including shipping, delivery, insurance and handling charges)	No additional charges
Goods over €22	(including shipping, delivery, insurance and handling charges)	VAT is payable
Goods €150 or more	(including shipping, delivery, insurance and handling charges)	Customs Duty and VAT is payable
All alcohol, tobacco, perfumes and eau de toilettes	(including shipping, delivery, insurance and handling charges)	VAT, customs duty and excise duty are payable

From the first of last month, all online shopping orders received from the UK (excluding Northern Ireland) are subject to Irish Vat and customs charges, depending on the value and the type of items purchased.

Before ordering from outside the EU, check the T&Cs to find out what Vat and import charges you may have to pay.

Full information about the additional charges can be found at [revenue.ie](https://www.revenue.ie).

EU websites are required to tell you about any additional c

osts before you make a purchase.

If you make a purchase and only find out about additional charges when the goods arrive at your house, you can refuse to pay and send them back.

Distance buying within the EU also gives you an automatic right of return for any reason on most goods. This means that if you do decide not to accept the delivery, you should immediately contact the business, tell them you're cancelling your order and want a full refund.

More details about your right to cancel are available at

[CCPC](#) or by calling the CCPC's dedicated consumer helpline on 01 402 5555.

Rights to return

If you're buying from a non-EU website, you won't automatically have the right to return a purchase. So, before you buy, always check the T&Cs. Find out if you can return an item if you change your mind, and if so, within what timeframe.

Find out too if you can cancel an order before it's dispatched.

Know who pays for the cost of returning it — you, or the business.

Also check what the T&Cs say about faulty products and if there are any limits to the business's returns or faulty goods policy. If so, it might be worthwhile switching to an EU-based website to get those beefed up consumer rights.

The CCPC notes that we've seen a lot of reports of delayed deliveries in the past few weeks. They point out that if you buy from an EU website you're entitled to delivery within 30 days.

If the business doesn't deliver within the timeframe, you can cancel and get a refund, or you can agree a new delivery date.

Remember that the business is responsible for the purchase until it arrives at your house — unless of course you organised your own delivery.

This means that if a business organises a courier to deliver a purchase to you, it's up to them to make sure it arrives. If it never shows, they have to organise a replacement or a refund.

Refunds

Buying from a UK website means that the suite of consumer protections afforded by EU law do not automatically apply and therefore, if something does go wrong it may be more difficult to get the issue resolved.

This is particularly important to consider if you are buying high-value items.

The European Consumer Centre (ECC Ireland) makes a good point: Brexit hasn't changed everything.

[Read More](#)

[Families in lockdown increased grocery spending by €172 in January.](#)

If you make a purchase from a UK trader with a registered presence in Ireland, your redress options and any request for repair, replacement, or refund are the same as they were before.

The business may be headquartered in the UK, but it's operating in an EU country, and that means it must continue to adhere to EU rules.

Note too that if you do find yourself in dispute with a UK trader over a purchase, there's always chargeback.

Chargeback

If the supplier will not refund your money and you paid using a credit or debit card, your card provider can reverse the transaction. This is called a chargeback.

In order to start a chargeback, contact your bank or credit card provider as soon as possible. Give them details of the disputed transaction and request that they follow it up.

There are different terms and conditions depending on whether your card is Visa or MasterCard.



Most schemes offer full chargeback rights but there can be specific timeframes for requesting a chargeback, such as 120 or 180 days after the transaction takes place, or the agreed date of delivery.

The other recent development of note is the news that Amazon is building what it calls a 'fulfillment' centre in Baldonnell, Co Dublin. Fulfillment centres are basically warehouses where the company receives and dispatches orders.

Amazon also has a facility in Rathcoole, Co. Dublin, but this is more of a distribution hub, there to facilitate Amazon Prime deliveries within Ireland.

With the news of the Baldonnell facility however comes speculation that we may now be getting an Amazon.ie. Time will tell.

In the meantime, the pandemic has seen so many great Irish businesses improve their online sales channels. If you can buy locally, do it.