

Consumers urged to use credit cards post-Brexit to ensure "chargebacks"



The European Consumer Centre are advising Irish consumers to use credit or debit cards while shopping on UK-based websites, post-Brexit, should anything be wrong with the product.

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Irish consumers are being advised to use credit and debit cards while shopping on UK-based websites post-Brexit so they can have the “chargeback” option if things go awry.

A chargeback is a reversal of a disputed sales transaction on a credit or debit card.

The European Consumer Centre (ECC) Ireland said it is more important than ever to become familiar with the fine print of terms and conditions.

Its director Dr Cyril Sullivan said: “ECC Ireland advises consumers to take precautions when shopping in/from the UK online or in person by thoroughly reading the terms and conditions, and the returns and cancellation policies.

“It is also advisable to pay using a credit/debit card in order to avail of chargeback for any subsequent problems such as non-delivery or unsafe goods.”

Consumers can contact their card provider to ask them to refund the cost of a purchase if they paid for goods they did not receive or never ordered, or if a business fails to cancel recurring payments.

The card provider will decide if you are entitled to a refund based on the circumstances, according to the Competition and Consumer Protection Commission (CCPC).

ECC Ireland said that if Irish consumers make a purchase from a UK trader with a registered presence in Ireland, their redress options and any request for repair, replacement, or refund remain unchanged.

Complaints against UK brands with a retail presence in Ireland should be forwarded to the CCPC as normal, it said.

However, consumers based in Ireland who have a purchase dispute with a trader based in the UK, including the North, can seek assistance from ECC Ireland, which is now working in collaboration with the Consumer Centre UK.

In relation to holidays, ECC Ireland said EU consumer protections apply to a package holiday booked with a UK-based travel agency or tour operator only if that particular package was marketed to consumers in Ireland.

All other packages are governed by UK law, it said.