



National Consumer Agency

Annual Report

2011



national consumer agency
gníomhaireacht náisiúnta tomhaltóirí

putting **consumers** first



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Introduction



The National Consumer Agency was set up on 1st May 2007. This Annual Report sets out the activities of the Agency for the period from 1st January to 31st December 2011.

The Board is pleased to submit to the Minister for Jobs, Enterprise and Innovation the 2011 Annual Report in accordance with Section 22 of the Consumer Protection Act 2007.

A handwritten signature in black ink that reads "Stephen A. Costello".

Stephen Costello
Chairman

A handwritten signature in black ink that reads "Ann Fitzgerald".

Ann Fitzgerald
Chief Executive



Chairman's Statement

The National Consumer Agency now operates in an environment where difficult economic circumstances and adverse trading conditions are the norm.

During 2011 consumers responded to decreasing income levels with a resolve to budget better, shop around and save more. For our part, the challenge to the National Consumer Agency in 2011 is to respond to this new environment in order to continue to assist consumers in coping with the ongoing recession while also working towards achieving a truly competitive market where the interests of consumers and businesses alike are well served. At the same time, the NCA had to continue to meet its obligations in regard to enforcement of existing rights and legislation.

This is the basis on which the NCA's strategic work plan 2011-2012, was based. Its implementation continued in 2011.

During 2011 the NCA helped consumers play their part in the development of competitive and efficient markets by providing consumers with timely and accurate price information in a range of key sectors, where consumers had difficulty in accessing and comparing costs.

Notable successes from these surveys included price display agreements for routine procedures with the Dental Council of Ireland and the Irish Medical Organisation. The NCA also launched interactive banking cost comparisons to allow consumers input their own data and compare the options that best suit their requirements.

2011 also saw the expansion of the range of topics addressed in the public awareness and information campaigns operated by the NCA. The aim of these is to assist consumers in organising their finances and empowering them to take appropriate action when something goes wrong.

The success of these campaigns is reflected in the high consumer recognition levels for the NCA and in the increased volume of calls to, visits to, and messages received by our various helplines and online facilities.

The NCA uses market research to track and monitor consumer behaviour on an ongoing basis. Latest data shows a clear upward trend in the number of consumers who are knowledgeable and confident about their rights and in those who are willing to complain and exercise their rights with confidence when they believe they have cause to do so.


An informed and empowered consumer is a fundamental ingredient for a well-functioning competitive economy and the NCA is clearly playing a key role in achieving this.

I wish to express my thanks to the CEO, Ann Fitzgerald and to her staff for continuing to represent the consumer 'voice' in all their activities. The outputs in 2011 have been achieved



against a background of straitened staff resources and uncertainty on the timing of the amalgamation of the National Consumer Agency and the Competition Authority.

I look forward to continuing our work with the NCA in the year ahead and building on the considerable successes achieved to date.



Stephen Costello
Chairman
National Consumer Agency



Chief Executive's Statement

Since the formal establishment of the National Consumer Agency in 2007, Ireland has undergone transformational change. The sharp downturn and deep recession has necessitated a stronger focus on helping consumers as they strive to manage their finances to get more from reduced disposable income. At the same time, we have increased our enforcement activities where necessary, while continuing to support and call for further legislative action in specific areas regarding consumer rights.

In this context, our strategic work plan for 2011-2012 focuses on two main areas: upholding our obligations regarding enforcement and consumer rights, while simultaneously providing consumers with accessible and practical information to make informed decisions.

During 2011 the range of actions undertaken by the NCA included:

- An on-going programme of risk-based “compliance blitzes” involving site visits, by authorised officers, to over 450 traders across a range of retail sectors nationwide. Over 100 enforcement actions were taken against businesses for a range of breaches of consumer law. Enforcement activities are an important exercise of our statutory powers, though in the majority of cases, we engage with businesses to resolve cases to the satisfaction of all parties, without recourse to enforcement action.
- Three prosecutions, initiated by the Agency, came before the courts in 2011. The Agency secured convictions against Tesco Ireland and a Galway based car dealer for breaches of the Consumer Protection Act. Arising from a prosecution of Associated Newspapers (Ireland) Limited, the company was found guilty of four breaches of the Consumer Protection Act and the Probation Act was applied.
- Delivering on our statutory remit to inform and educate consumers about their rights and personal finance was a key priority in 2011, retaining focus on our original statutory awareness mandate – to inform and educate consumers about their consumer rights and maintaining a significant focus on financial information and education. Our new consumer website, nca.ie, went live in November. This work, coupled with the public awareness advertising and promotion during the year, lead to over 980,000 visits to consumer websites, demonstrating strong demand and support from consumers for an independent source of impartial information. In October, we launched new interactive cost comparisons which allow consumers to input their own data and compare the available options which best suit their needs. Our help-line continues to be a key channel for us but increasingly people are opting to search for information online.
- On the 1st January 2011, the formal transfer of the consumer financial services related information and education functions from the Financial Regulator (now the Central Bank) took effect, which also provided that the NCA charge a levy to financial service providers to fund these functions. To date 99.5% of the levy has been collected. Considerable work in the area of personal financial education took place in 2011, most



notably, the 'Money Skills for Life' workplace financial education programme was piloted and evaluated. Results were overwhelmingly positive and the programme was publicly launched in spring 2012. We also developed 'Baby Steps', a financial education booklet for new parents that was distributed via maternity hospitals in Ireland, reaching approximately 60,000 families.

- Tracking and analysing consumer behaviour and experience continued to be a key activity in 2011. Research conducted in November showed that the proportion of consumers who consider themselves to be knowledgeable and protected with regard to their consumer rights is at the highest level recorded to date. The research also shows that the deep recession is continuing to weigh heavily in the minds of consumers with over one in four stating that "*not having enough money to meet day to day expenses*" is their biggest financial worry for the year ahead.

We also carried out research and surveys into key areas of consumer expenditure to support initiatives to drive price transparency, cost competitiveness and fair dealings between businesses and their customers. Surveys in 2011 included fees charged and levels of price display amongst solicitors and opticians, an update of the NCA's periodic grocery price comparison and surveys on the cost of home heating oil and driving lessons. Following our surveys in 2010, notable agreements in relation to price display were reached in 2011 with General Practitioners' and Dentists' representative bodies.

- We continue to be a strong voice for consumers by advocating on their behalf in issues of concern as they arise. Notably in 2011, the Agency intervened when ESB Electric Ireland introduced new price plans but excluded customers in arrears, including those who had agreed a payment plan and were taking steps to clear their liabilities, from availing of the new discounted offerings. Following engagement between the Agency and ESB Electric Ireland, the availability of discounted electricity tariffs was extended to consumers in financial difficulty who are making efforts to clear their debts
- We are responsible for monitoring compliance by manufacturers, suppliers and retailers with a range of EU sector specific product safety legislation and in 2011, 484 cases were investigated, an increase of 20% on the previous 12 months. 1,803 unsafe product notifications received via the Europe-wide rapid alert system (RAPEX) were investigated, of which 122 products were found on the Irish market. We undertook a market surveillance exercise to ensure that novelty and child appealing lighters were not placed on the Irish market. With the support of the National Standards Authority of Ireland, we actively promoted and obtained agreement at EU level for a revision of the current standards for window blinds, in order to eliminate strangulation risks for small children.

In 2012, we will continue to roll out the strategic work plan for 2011-2012 and build on the significant achievements of 2011. The pace of implementation of the work plan will be dependent on staffing levels and the work required on the upcoming amalgamation of the NCA and the Competition Authority.

I would like to extend my thanks to the Chairman, Board and my colleagues in the National Consumer Agency for their commitment during a challenging year. I am confident that the



changes anticipated for 2012 will be to the benefit of the organisation and to consumers, and I look forward to facing them together.



Ann Fitzgerald
Chief Executive
National Consumer Agency



Board Members and Senior Management

Board Members

Stephen Costello - Chairperson
Ann Fitzgerald - Chief Executive Officer
Inez Bailey (Retired 30th April 2011)
Georgina Conroy
Marie Dalton
Patrick Desmond
Fergus J Gallagher
Isolde Goggin (Appointed 29th November 2011)
Deirdre McDonnell
Nelius Moriarty (Retired 30th April 2011)
Robin O'Sullivan
David Pierce
Edward Shinnick

Senior Management

Ann Fitzgerald - Chief Executive Officer
Sean Murphy - Legal Advisor
John Shine - Director Commercial Practices
Maria Hurley - Director Research and Policy
Karen O'Leary - Director Public Awareness and Financial Education
Colette Crowne - Secretary to the Board & Asst. Director Corporate Services



Pillar One: Enforcement



RISK-BASED ENFORCEMENT OF CONSUMER LEGISLATION

A risk-based approach to the enforcement of consumer legislation is used in order to make best use of the resources available to the Agency. The approach to enforcement is largely concentrated on those areas where there is potential for significant consumer detriment while not losing sight of a wide range of other areas which impact on consumers' welfare. The Agency has a wide remit across a range of consumer legislation including product safety; retail pricing; car clocking; e-commerce; unfair terms imposed by business and the licensing of credit intermediaries and pawnbrokers. Of particular significance is the Consumer Protection Act 2007, which provides protection to consumers against a range of unfair and misleading practices by business.

The Agency expects businesses to comply fully with consumer law and to treat consumers fairly, as they themselves would wish to be treated in their personal lives as consumers. The Agency does not hesitate to take a robust approach to enforcement when necessary and has a range of enforcement tools, including the option of pursuing prosecutions through the Courts. The Agency publishes Consumer Protection Lists, which identify businesses against whom enforcement actions have been taken by the Agency.

ENGAGEMENT WITH BUSINESS

The Agency is anxious to work with business to ensure that the legal requirements in relation to consumer protection are fully understood. The Agency regularly engages directly with business to ensure that issues arising are dealt with in an appropriate and proportionate manner. The Agency also promotes liaison arrangements with a large number of retailers across a variety of retail sectors. This provides a useful forum for engaging with management in these businesses and addressing not just compliance issues but also discussing other business practices that impact on consumers.

The Agency is happy to work with representative bodies and directly with business to promote best practice and ensure that consumers are treated fairly.

ENFORCEMENT OPTIONS

Arising from the enactment of the Consumer Protection Act, 2007, the Agency has a range of enforcement tools available which are summarised below. In situations where breaches of legislation are established, the Agency seeks to take the most appropriate action, proportionate to the circumstances in each case, in order to ensure that an effective outcome is achieved.

Fixed Payment Notices ("On the Spot" Fines)

The Agency has power under section 85 of the Act to issue Fixed Payment Notices to traders for breaches of price display legislation. A fixed penalty of €300 applies for each notice issued



and this must be paid within twenty eight days. If the trader fails to pay the penalty within the statutory time limit, the NCA can initiate prosecution proceedings. Fixed Payment Notices were issued in cases where the Agency considered that traders were not in compliance with the price display legislation.

During 2011, payments in respect of sixty eight Fixed Payment Notices were received by the Agency.

Undertakings

If the Agency has reason to believe that a trader is involved in a prohibited act or practice, the Agency may seek and obtain a formal written Undertaking that the trader will comply with the requirements of the Act. This usually involves the trader giving a commitment to cease an offending practice and to compensate consumers who have been adversely affected. If the trader fails to provide an Undertaking or reneges on the terms, the Agency has the power to take legal action, which could entail either, applying to the Circuit Court or High Court for a Prohibition Order or taking a prosecution.

Compliance Notices

An authorised officer of the Agency is empowered under the Act to issue a Compliance Notice to a trader (who in his/her opinion is committing/engaging in or has committed/engaged in a prohibited act or practice), directing the trader to remedy the contravention. The trader has fourteen days to appeal the notice to the District Court. If no appeal is made the notice is deemed to have come into effect. Failure to comply with a compliance notice is an offence under the Act.

During 2011, the Agency issued thirty four Compliance Notices to 30 traders, who were in breach of the Act by charging prices higher than the display prices for consumer products, mostly grocery items.

Prohibition Orders

Under Section 71 of the Consumer Protection Act 2007 any person including the National Consumer Agency may apply either to the Circuit or High Courts for an order prohibiting a trader or person from committing or engaging in a prohibited commercial act or practice. In making the Prohibition Order, the Court may impose terms and conditions, which it considers appropriate, including a requirement on the trader to publish corrective statements at his own expense.

Prosecutions

In addition to the aforementioned enforcement tools, the Agency continues to have the power to initiate prosecutions through the Courts. During 2011, three prosecutions were initiated. In two cases, convictions were secured and the Probation Act was applied in the other case.

A number of other prosecution files were being prepared but proceedings had not been initiated by year end.



ENFORCEMENT ACTIVITY

Details of enforcement actions taken in the calendar year 2011 are set out in Appendix 1. The main areas of enforcement activity are summarised below.

RETAIL SECTOR - PRICING

The Agency enforces a variety of legislation in relation to pricing. This covers both price display (where there are specific requirements in relation to the requirement to display prices) and misleading indication of price (charging a price for a product that is higher than the displayed price).

In 2011, just under 700 complaints were received across a variety of price display and misleading pricing issues. Complaints received are followed up in writing with the trader. In the majority of cases, issues arising are resolved to the satisfaction of the Agency. A risk-based sample of traders is selected for on-site inspection by authorised officers of the Agency. During the year, four compliance blitzes were undertaken - in March, June, September and November - with a total of 462 trader premises visited countrywide across a range of retail sectors. These visits were largely informed by complaints received from the public and subsequent engagement with the traders in question. The Agency also undertook proactive checks in a number of areas, in response to issues arising. Details of the enforcement actions arising are set out in Appendix 1.

The grocery/supermarket sector accounted for the greatest number of visits and the largest number of consequent enforcement actions. On-site visits were also conducted across a range of other sectors including catering establishments, licensed premises, garage forecourts, newsagents and clothing/footwear retailers.

Prosecution - Tesco Ireland Ltd

A prosecution was taken in 2011 against Tesco Ireland Ltd. In September 2011, Tesco Ireland Ltd was convicted in the Dublin District Court for a breach of the Consumer Protection Act, 2007. The Agency brought a prosecution in relation to eight alleged breaches of the Consumer Protection Act (in relation to the misleading practice of charging higher prices for a range of products than that displayed) and one alleged breach of product pricing regulations (for failing to display the price of a product).

Tesco was convicted on one charge with the other eight charges being taken into consideration. The company was fined €600. Costs of €1,500 plus VAT and expenses of €1,596 were also awarded to the Agency.

The charges related to inspection activity undertaken by authorised officer at stores in Talbot St and Phibsboro in Dublin; Coonagh Cross in Limerick; Ennis; Maynooth; Wexford Town; Carrick on Shannon; Clane and Greystones.

CAR CLOCKING

During 2011, the Agency continued its focus in the area of car clocking i.e. altering the odometer of a car. Car clocking is a serious area of consumer detriment that can have the twofold impact of (i) decreasing the value of the vehicle being purchased and most likely making it harder to sell on at a later date (ii) exposing purchasers of these cars, and other road



users, to possible road safety issues as such clocked cars have significantly greater mileage than indicated on the odometer with implications for servicing and maintenance.

In 2011, the Agency received 60 complaints from consumers in relation to the purchase of a clocked car (a similar number to 2010). One prosecution was taken (details below) and a number of other cases were being prepared for prosecution at year end. 13 other cases were at various stages of investigation.

In the remaining cases, it was not possible to progress the investigation to the enforcement stage for a variety of reasons – sufficient evidence was not available; unwillingness of some complainant to pursue the complaint and provide statements; some car dealer had ceased trading; due to the passage of time since the alleged offence (there is a statute of limitations of two years in such cases).

The Agency also undertook a risk-based proactive enforcement exercise resulting in a number of car dealers being visited and examining cars for sale on forecourt and past sales records.

Prosecution - Mr Oleksandr Tabachuk, trading as Sasha Auto Sales and Repairs

In December 2011, the Agency secured the conviction of Mr Oleksandr Tabachuk, a former car salesman trading as Sasha Auto Sales and Repairs, Ballybane Industrial Estate, Tuam Road, Galway at Galway District Court for breaching the Consumer Protection Act 2007.

The offences related to misleading a consumer by providing false information in relation to a vehicle's prior history, namely a false mileage reading on the vehicle's odometer, and also providing an NCT Cert with the false mileage reading on it.

At a subsequent sentencing hearing in February 2012, the Agency secured a compensation order of €4,000 under the Consumer Protection Act 2007 for the consumer who had purchased the car. Mr Tabachuk was also fined €1,200 by the Court.

This was the first occasion that the Agency had sought a Compensation Order, as provided for by the Consumer Protection Act 2007.

OTHER MISLEADING COMMERCIAL PRACTICES

The Agency remains vigilant regarding advertising by traders in the media. Business should act in good faith in relation to their advertising and ensure that consumers are not misled.

Prosecution - Associated Newspapers (Ireland) Limited

The Agency initiated a prosecution against Associated Newspapers (Ireland) Limited, the publishers of the "Irish Mail on Sunday" newspaper. This arose from offences which occurred on 6 February 2011, when the "Irish Mail on Sunday" produced an edition of their newspaper with a "wraparound" cover which had the effect of misleading consumers into believing that the paper being purchased was a "Sunday Tribune" newspaper.

Following on from a trial in December 2011, in the Dublin District Court, Associated Newspapers (Ireland) Limited was found guilty of four breaches of the Consumer Protection Act 2007.



The Judge applied the Probation Act on the basis that Associated Newspapers (Ireland) Limited made a payment of €15,000 to charity. Full costs to the order of €25,000 were also awarded to the NCA.

“Was/Now” Advertising and the “28 Day” Rule

The Agency regularly receives complaints from consumers regarding was/now price promotions, in particular where complainants believed the previous higher price was not genuine. In this regard “Was/Now” price advertising applies when a trader compares the current selling price of a product or service with a previous price. A genuine reduced price should take into account a number of factors including that the goods must be offered for sale at the higher price for a *reasonable* preceding period.

The basis of a price comparison with a previous higher price should be *reasonable* in terms of time. What is *reasonable* will depend on the circumstances. In a general context and with some limited exceptions “28 successive days in the previous three-month period in respect of price reductions” is considered *reasonable*.

The Agency investigates complaints by engaging with the relevant retailer and seeking past price history in order to establish that the higher price was indeed applied for a *reasonable* period.

Car Rental

The Agency had concerns about certain practices in the car rental sector including potentially unfair terms in rental agreements and lack of transparency of all elements of the rental agreement/full costs when making a booking online. The Agency suspended its work in this area pending the outcome of an initiative between the European Commission and representatives of the sector at EU level. Unfortunately, progress has been slow and the Agency intends re-engaging at local level on this issue during 2012.

Doorstep Selling/Digital TV Switchover

The Agency has been active in this area for some time engaging with key stakeholders including the Department of Communications, Energy and Natural Resources; RTE and installers/retailers/manufacturers. At the turn of the year, the Agency wrote to the retail sector emphasising the importance of not misleading consumers when selling TV equipment. The Agency has also been in regular contact with RTE (which has responsibility for the introduction of Saorview) in relation to the activities of unscrupulous installers who may seek to mislead consumers about the extent of new equipment needed in order to receive a digital signal.

An information campaign, comprising of a radio advertisement, press release and updated website material was launched at end August on the general issue of doorstep sales activity. Further information on Agency website at <http://www.nca.ie/index.jsp?p=100&n=101&a=547>.



PRODUCT SAFETY

What is a safe product?

All products placed on the Irish market must be safe. A “safe” product is a product (including free giveaways and products supplied as part of a service) which under normal or reasonably foreseeable conditions of use does not present an undue risk to the health and safety of consumers.

Sometimes, risks are associated with products arising from their normal use. These risks are called “inherent risks”. Inherent risks exist (in candles, for example), and in such cases there is a duty on producers to provide adequate warnings to the consumer about those dangers and advise on safe use.

The role of the National Consumer Agency

The Agency is responsible for monitoring compliance by manufacturers, suppliers and retailers with a range of EU sector specific product safety legislation, as follows:

- Toy Safety
- Low Voltage Electrical Equipment (in practice, nearly all electrical devices found in the home or office)
- Personal Protective Equipment in the leisure and consumer sectors (bicycle helmets, life jackets, etc.)
- Gas Burning Appliances (cookers, heaters, patio heaters etc.).

There is a wide range of other legislation relating to, and Agencies responsible for, other consumer products such as food, medicines, medical devices, pharmaceuticals, cosmetics and a range of other non-food products.

The Agency is also the competent authority for products coming within the remit of the EU General Product Safety Directive (GPSD). The GPSD is intended to ensure a high level of product safety throughout the EU for consumer products that are not covered by specific sector legislation. The GPSD also complements the provisions of sector legislation which do not cover certain matters, for instance in relation to producers’ obligations and the authorities’ powers and tasks. The Directive provides a generic definition of a safe product. Products must comply with this definition. If the Agency is of the opinion that a product presents a hazard to the consumer it has the power to order an economic operator to remove the item from the market and can take enforcement action if s/he fails to do so. However, in the vast majority of cases operators co-operate with the Agency and legal action would be the last resort.

The Agency carries out its functions by:

- Following up on complaints received from consumers or from other parties
- By carrying out market surveillance activities, possibly in co-operation with other regulatory bodies in Ireland, e.g. Customs authorities
- By engaging in joint surveillance initiatives with other Member States (e.g. via the Prosafe network of market surveillance authorities across Europe)
- By acting as the single RAPEX contact point for Ireland - see below



- Raising consumer awareness through information on its website (www.nca.ie), press releases, information campaigns and booklets, etc.
- By liaising directly with the economic operators and their representative bodies.

Obligations of Producers and Distributors

In addition to the basic requirement to place only safe products on the market, producers must inform consumers of the risks associated with the products they supply. In the event that a product placed on the market was subsequently found to present a hazard to consumer safety, the economic operator must take appropriate action, which may include a withdrawal or recall of the product from the market. Companies are required by law to notify the Agency when they become aware that a product is unsafe and to take appropriate measures to remove unsafe products from sale, to adequately and effectively inform consumers about the risk and, if appropriate, make efforts to trace the affected products. The Agency in turn notifies the European Commission and other Member States via the EU product safety RAPEX system.

Consumers have a role to play

Consumers also have a role to play by, for instance, only purchasing products from reputable traders, by following the manufacturer's instructions, by only using the product for its intended purpose, by being vigilant and ensuring that young children are not placed at risk. For further information and advice please consult our website at www.nca.ie.

PRODUCT SAFETY INVESTIGATIONS IN 2011

RAPEX - The EU Product Alert System for Dangerous Products

The Agency is the contact point in Ireland for the EU RAPEX system. RAPEX is the EU rapid alert system that facilitates the rapid exchange of information between Member States and the Commission on measures taken to prevent or restrict the marketing or use of products posing a serious risk to the health and safety of consumers (with the exception of food, pharmaceutical and medical devices, which are covered by other mechanisms).

Since 1 January 2010 the system also facilitates the rapid exchange of information on products posing a serious risk to the health and safety of professional users and on those posing a serious risk to other public interests protected via the relevant EU legislation (e.g. environment and security). Once received, the Agency posts the alerts to its website and circulates the notifications to businesses and also to the Irish Market Surveillance Forum, a body established by the Department of Jobs, Enterprise and Innovation to co-ordinate actions and to facilitate communication on issues of common interest.

All businesses are required to notify the competent market surveillance authority (the National Consumer Agency) if they are aware that any of the products notified under the RAPEX system are available on the Irish market and to provide information on any measures taken to eliminate the hazard.

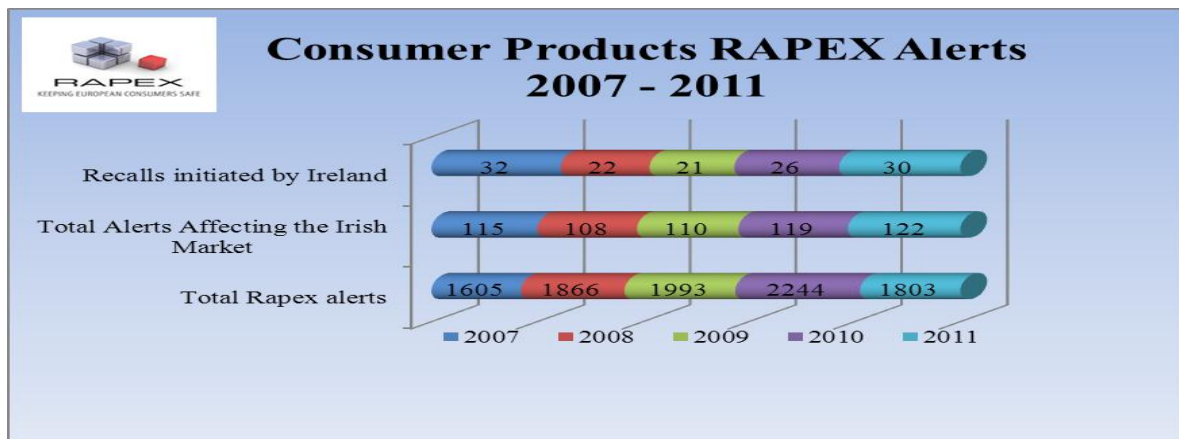
Number of RAPEX Notifications

While the number of RAPEX notifications had increased substantially during the period 2003 to 2010, there was a decline of 20% last year to 1,803 which the European Commission has



attributed to a reduction in market surveillance activities by Member States. All notifications received are examined by the Agency for relevance to the Irish market. Notwithstanding the EU wide decline, the number of products affecting the Irish market has increased slightly from 119 to 122 in 2011. Each of these 122 products involved extensive follow up by the Agency with the relevant economic operators. Please see Appendices 2, 3 and 4 for a breakdown of unsafe products affecting the Irish market.

Figure 1: RAPEX Notifications 2007 to 2011



The product categories most frequently notified through the RAPEX system in 2011 were:

- Clothing, textiles and fashion items (423 notifications, 27%)
- Toys (324 notifications, 21%)
- Motor vehicles (171 notifications, 11%)
- Electrical Appliances and equipment (153 notifications, 10%)
- Cosmetics (104 notifications, 7%).

These categories of consumer products accounted for almost 80% of all products notified in 2011. 54% of all notifications identified China as the country of origin, reflecting the significant market penetration of Chinese manufactured consumer products in European markets.

ANALYSIS OF PRODUCT SAFETY COMPLAINTS AND ISSUES

In 2011, the Agency investigated 484 cases, a year on year increase of 20%. Generally these cases require a number of actions by the Agency including assessment of technical documentation to determine compliance with relevant standards/directives/regulations; possible referral of items for independent testing; placing consumer alerts and notices on the Agency website; requiring economic operators to attach appropriate warnings/safety instructions and where necessary, and following a comprehensive evaluation of the risk, the withdrawal or recall of the unsafe products from the market place. In most cases businesses co-operate fully with the Agency.

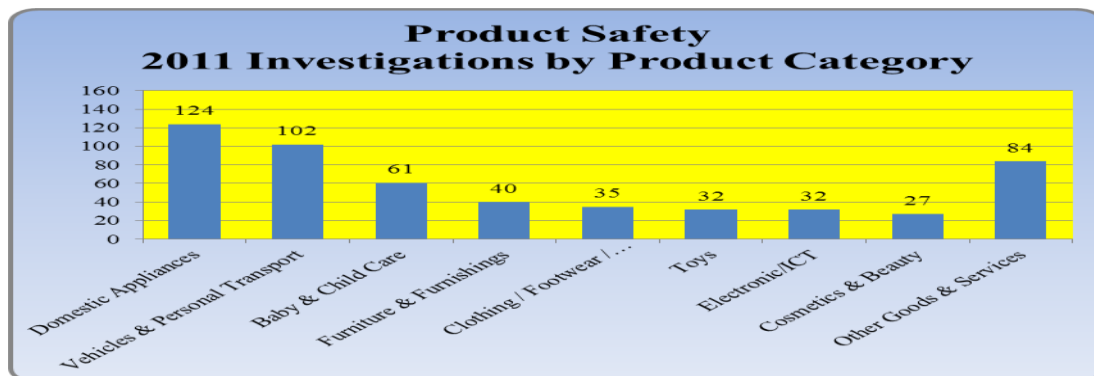
Product Safety Investigations

Similar to 2010, over half the investigations carried out by the Agency in 2011 related to domestic appliances, vehicles and childcare items. Domestic appliances such as washing



machines, tumble dryers, dishwashers, cookers and hobs were the largest category of products investigated.

Figure 2: 2011 Product Safety Investigations



Of the 484 cases investigated in 2011, compliance was achieved in 208 of the cases (43%) with appropriate remedial action being taken by the economic operator to remedy the fault and/or to withdraw or recall the unsafe product from the market. In 140 cases (29%), it was found that there was no breach of the relevant legislation or relevant standards. Information about applicable legislation and standards was provided to businesses in 13% of cases. The Agency was unable to fully progress investigations in the remaining 15% of cases for a variety of reasons – difficulties in contacting the consumer or in identifying the product / retailer or the retailer had ceased trading.

SIGNIFICANT PRODUCT RECALLS IN 2011

a) Risk of Carbon Monoxide Poisoning from certain Gas (LPG) Cookers

Following on from a number of fatalities, relating to carbon monoxide poisoning, the Agency has been working closely with the relevant companies to contact the purchasers of the affected models of Beko, Flavel, Leisure & New World gas cookers to arrange for a free refit. Over 7,600 of these cookers were sold in Ireland over a period between 2003 and 2007. Because of the relatively poor response from purchasers and due to the significant danger involved, the manufacturers, with the support of the Agency, intensified their recall campaign throughout 2010 and 2011.

By the end of 2011 up to 1,300 of the cookers are still unaccounted for and can pose a danger if their grill is used with the door closed, resulting in high levels of Carbon Monoxide building up due to the “incomplete combustion” of the gas. While some of these unaccounted for cookers have been scrapped, it is likely that there are a considerable number continuing to be used. The Agency urges consumers to check their cookers and, if necessary, to contact the relevant company for a free refit. Further details on Agency website at <http://www.nca.ie/index.jsp?a=763&n=101&p=100>.

b) Refit of GeminoX Ebs Immersion Water Cylinders

During 2011 the Agency continued to work with GeminoX to recall these units which were imported into Ireland between 2001 and 2008 and sold mainly in the Cork / Kerry area. A series of media campaigns was carried out over the course of the year and supported by the Agency. By the end of the year over 60% of the 680 units placed on the Irish market had been

identified and refitted. Consumers are urged to check their immersion units and contact GeminoX to arrange for a free refit, if they think they have an affected unit. Further details on Agency website at <http://www.nca.ie/index.jsp?a=801&n=391&p=127>.

c) BEKO frost-free fridge freezer Recall

In March 2011 the Agency was notified of a recall of a mode of BEKO frost-free fridge freezers due to the risk of fire. 8,169 units of this product had been placed on the Irish market. Following meetings with the Agency, Beko wrote directly to all known suppliers of the product in Ireland and to all Irish consumers for whom they had contact details. Beko set up a free phone number for affected customers and the Agency posted a notice on its website providing details of the products to consumers and what they should do if they were concerned they may be affected. Further details on Agency website at <http://www.nca.ie/index.jsp?a=776&n=101&p=100>.

d) Grasslin QE7 Electric Water Heater Timers

This voluntary recall of over 38,000 QE7 water heater timers which began in 2005 has been on-going with the support of the Agency. By the end of 2011 over 27,000 units had been identified and replaced where necessary. Throughout 2011, Grasslin carried out further communication campaigns supported by the Agency. The Agency urges all homeowners to check if they have a Grasslin QE7 Electric Water-Heating Timer. Those with such a unit should stop using it and contact the contractor “Mr. Electric” on free phone 1800 311 606 to arrange for a free replacement. Further details on Agency website at www.nca.ie/index.jsp?a=783&n=127&p=103.

e) RVR Sixteam Water Pump

In December 2011 the Agency received information from a fire investigator in relation to an incident caused by a “Sixteam” water pump, which was installed in the hot water press of a home in Dublin. In total 887 of these units were placed on the Irish market and, to date, 405 units have been checked and where required, replaced. The Agency continues to monitor the progress of this recall and through its website has provided advice and information to consumers. Further details on Agency website at <http://www.nca.ie/index.jsp?a=772&n=127&p=103>.

EXAMPLES OF PRODUCT SAFETY INVESTIGATIONS IN 2011

a) Python Gun Novelty Cigarette Lighter Destroyed

Working with the Customs Authorities at Dublin Port, the Agency stopped the release of a consignment of 200 imitation gun novelty cigarette lighters. Following discussions between the Agency and the importer, the consignment of non-compliant product was destroyed in an environmentally safe manner, at the expense of the importer.

b) VIDA IT Laptop Computer Power Plug Cable Destroyed

Working on information supplied to the Agency by colleagues in UK Trading Standards, the Agency commissioned testing of samples of this product. This testing found that the product presented a critical safety hazard to consumers and the Irish supplier agreed to withdraw the product from the market and recall affected items from consumers. The supplier also agreed to have the remaining stock destroyed in an environmentally friendly manner.



MARKET SURVEILLANCE ACTIVITIES IN 2011

In addition to investigating product safety complaints and alerts received from consumers and business, the Agency also participated in the following market surveillance activities during the year.

Market Surveillance of Cigarette Lighters

In support of the on-going EU ban on novelty and non-child resistant cigarette lighters the Agency carried out a market surveillance programme to ensure Irish businesses are complying with the ban. This project was carried out in co-operation with Irish customs authorities. During the investigation Agency staff visited 30 stores and contacted 94 multiples, symbol groups, cash and carries and chain stores to ensure that only cigarette lighters, which are child-resistant, are placed on the market and that novelty and child appealing lighters are not placed on the market.

In summary, the Agency found that the traders visited were complying with the ban. However, the investigation raised a number of questions related to the current technical standard, which have been brought to the attention of the European product safety authorities.

PROSAFE Market Surveillance Activities

The Agency is a member of PROSAFE, a non-profit professional organisation for market surveillance authorities from throughout the European Economic Area. Its primary objective is to improve the safety of users of products and services in Europe, to promote informal discussions and cross border cooperation, to share valuable information and learn from each others' experience. Over the past number of years we have taken part in a number of joint market surveillance activities, including cords and drawstrings in children's clothes and cigarette lighters, aimed at taking unsafe products off the European market. Prosafe is an invaluable source of experience, expertise and best practice, which the Agency can call upon in its investigations. During the year the Agency regularly attended Prosafe meetings and two staff members participated in a pilot programme designed to provide on-line training for product safety enforcement officers.

OTHER SIGNIFICANT PRODUCT SAFETY ISSUES

Window Blind Cords

Following representations by the NCA and with the support of the NSAI, the EU General Product Safety Committee issued a mandate to CEN, the European standardisation body, to revise the current technical standards as they are considered inadequate to protect young children from strangulation and asphyxiation. The new standards will extend to new products such as roman shades, Austrian/Festoon blinds, panel blinds, plantation shutters, roll-up blinds and will also cover safety devices.

It is not expected that these EU standards will be published until mid 2013. In the meantime, the NSAI is drafting a new Irish standard and a guidance document for the industry and for consumers.



EU Activities

The Agency represents Ireland in various EU product safety committees, such as, the General Product Safety Committee, the Consumer Safety Network and the Toy Expert Working Group. It is also the national contact point for RAPEX – the EU rapid alert system for unsafe products.

The work in these committees covers a variety of issues such as legislation, market surveillance activities, risk assessment methodologies, standardisation and enhancing cooperation between businesses and market surveillance authorities.

Dimethylfumarate (DMF) ban extended

During 2011 the European Commission extended the ban for another year on the sale of products containing the biocide dimethylfumarate (DMF), an anti-mould chemical which had been used in leather furniture / clothing etc.

DMF can be found in little pouches or sachets fixed inside leather furniture or in shoeboxes, where it is used to prevent damage by moulds during storage in a humid climate or during transport. All distributors and retailers must ensure that they do not place products containing DMF on the market. DMF can eventually come into contact with the skin and may cause dermatitis, skin itching, irritation, burns, and in some cases, acute respiratory difficulty.

Novelty and non child resistant Cigarette Lighter ban extended

The Commission also extended the ban on cigarette lighters, which are considered novelty or are not child resistant, until 2012. All importers, distributors and retailers of cigarette lighters must ensure that all novelty lighters are prohibited from being placed on the Irish market. They must also ensure that low cost non refillable lighters are child resistant. Novelty lighters can be attractive to young children and lead to accidents.

Reduced Ignition Propensity (RIP) Cigarettes

With effect from 17 November 2011, all cigarettes sold in Ireland must comply with new fire safety standards. Reduced or Low Ignition Propensity cigarettes are not “fire-safe” cigarettes but merely “fire-safer”. A fire-safer cigarette has a reduced propensity to burn when left unattended. Fire-safer cigarettes are produced by adding bands or “speed bumps” to the cigarette paper during manufacture in order to slow the burn rate at the bands. If the cigarette is left unattended the burning tobacco will hit one of these bands and should then self-extinguish, because the band restricts the air / oxygen supply. An RIP cigarette cuts down the burning time, thus reducing the chance of igniting furniture, bedding or other material. Research into the sources of ignition has identified that cigarette fires remain the single largest cause of fatal dwelling fires in the EU and it has been estimated that during the period 2003 to 2008 cigarette related fires caused more than 30,000 fires every year, with more than 1,000 deaths and over 4,000 injuries.



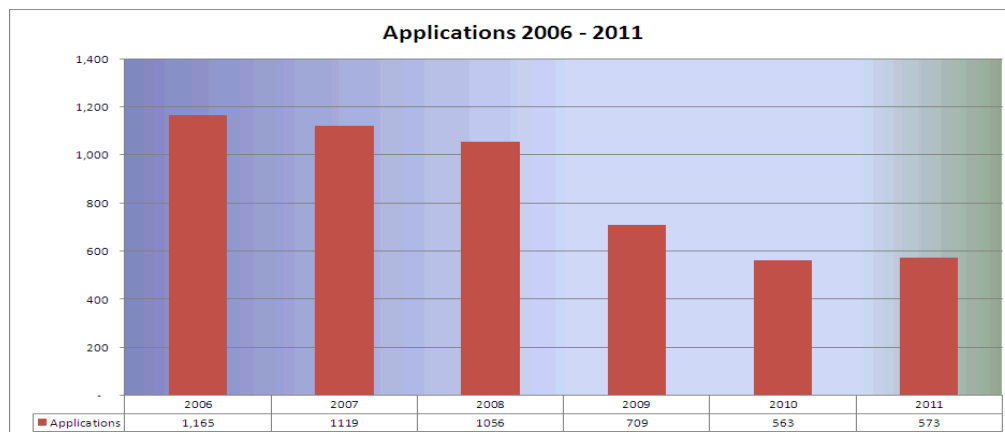
CREDIT INTERMEDIARIES / PAWNBROKERS

Credit Intermediaries

Under the Consumer Credit Act, 1995 (as amended) all credit intermediaries are required to be authorised by the Agency in order to provide credit facilities to the public. Credit intermediaries are persons who, in the course of their business, arrange credit for consumers in return for a payment or consideration of any kind. The majority of credit intermediaries are engaged in car sales with some involved in other retail sectors, notably furniture and electrical appliances. Credit intermediaries are required to display their authorisations publicly in their premises, and, before any agreement is signed, must give consumers written details of the agreement and of the financial institution on whose behalf they act. They must also inform customers that they are paid for their services.

During 2011, 573 applications were processed, an increase of 10 on the previous year. This marks a slight reversal of the trend in recent years, which has seen a decrease in applications of over 50% from the 1,165 processed in 2006. The decline in applications reflects the challenging economic situation, with less demand from consumers, traders going out of business and consolidation by the finance houses. In 2011, fee income of just over €345,000 was received.

Figure 3: Credit Intermediaries Applications (2006 to 2011)



Public Registers

The Agency maintains a public register of all those who are authorised to operate as credit intermediaries. The register is accessed by the financial institutions and may be inspected by members of the public on our corporate website (www.nca.ie). Consumers are advised to deal only with authorised credit intermediaries and are encouraged, prior to organising credit, to consult the public register to ensure that the intermediary they are dealing with is authorised.

Pawnbrokers

The Agency is also responsible for issuing pawnbroker licences, under the Pawnbrokers Act 1964 and the Consumer Credit Act 1995 (as amended).

The basis of pawnbroking is a lending agreement between a consumer and a pawnbroker, usually for a four month period. The consumer receives a loan in return for an item(s) handed



over to a Pawnbroker. The consumer is given a copy of the agreement, which shows the amount of the loan, the APR, the cost of credit, late redemption fee and the amount due to be repaid to the Pawnbroker. If the consumer does not repay the loan, during this period, the Pawn is then sent to Public auction for sale and the Pawnbroker is entitled to the amount of the loan plus expenses. The consumer is entitled to any excess money obtained at auction for the Pawn and the consumer has one year to claim this amount from the Pawnbroker. Normally the Pawnbroker holds the pawn for a period of time after the four months when the consumer can come to an arrangement to redeem the pawn for an additional fee.

Four licences were issued to pawnbrokers in 2011, with licence fees of €5,088.94 received. Three were existing long standing operations, as follows:

- Carthy Pawnbroking Ltd, Marlborough St, Dublin 1
- Kearns Pawnbrokers and Jewellers Ltd, Queen St, Dublin 7
- John Brereton Pawnbrokers Ltd, Capel St, Dublin 1.

A further pawnbrokers licence was issued to a new applicant, D.B.E. Pawnbrokers Ltd, 36/37 MacCurtain Street, Cork.



Pillar Two: Research and Policy



INTRODUCTION

The NCA's enforcement work sits at the heart of the Agency's mandate; protecting consumers' interests by working to ensure that consumer laws are respected and that breaches of those laws are sanctioned. However, not all consumer detriment arises from breaches of the law, therefore it is essential that the NCA has the capability and resources to identify and intervene, in a credible way which is backed by research, when such issues arise. It is also imperative that the consumer "voice" is represented when important decisions are being made by the Government or the agencies of the State.

For these reasons the work of the Research & Policy function of the NCA has expanded beyond research to support enforcement and into research which underpins the Agency's, economy wide, advocacy and policy initiatives, particularly those which are designed to help consumers make informed purchasing decisions.

The Research & Policy Division's work in 2011 concentrated on three main strands:

- 1) Through the use of regularly conducted market research, the Agency tracks consumer concerns, behaviour and experiences. Over time this research has developed and expanded to collect information in respect of consumers' experience and changing behaviours in a wide range of areas and helps to inform the planning, design and execution of the awareness raising and enforcement activities of the Agency.
- 2) By conducting price surveys, price transparency studies, ongoing banking product comparisons and regular insurance cost comparisons the Agency provides price and cost information in key sectors where consumers have difficulty accessing and comparing prices/costs. By providing timely and accurate information the Agency empowers consumers to make more informed choices.
- 3) Ensuring that the consumer "voice" is heard by responding to Government and State Agency consultations and participating in policy discussions (note that this work is not confined to the Research & Policy Division but is furthered, where relevant, by all Divisions of the NCA).

MARKET RESEARCH

The Agency's quantitative tracking market research, similar to previous years, took the form of two nationally representative face to face surveys of 1,000 adults, aged 15-74 conducted in May/June and November.

While core modules relating to consumer empowerment, awareness of consumer rights, consumer behaviour with regard to shopping and pricing, and trends in switching goods/service providers are included in all iterations of the research, new modules are



included in each “wave” of research to reflect emerging topics and also to complement and inform the work of the Agency. New topics for 2011 included direct (doorstep and telephone) selling and financial planning.

In addition to the regular tracking research, quantitative research was also undertaken in relation to back to school costs and online discount sites, both of which were conducted via online surveys. Research into consumers’ experiences of scams and behaviour in relation to motor car fuel consumption and efficiency was conducted via a hybrid research methodology of online and face to face interviewing.

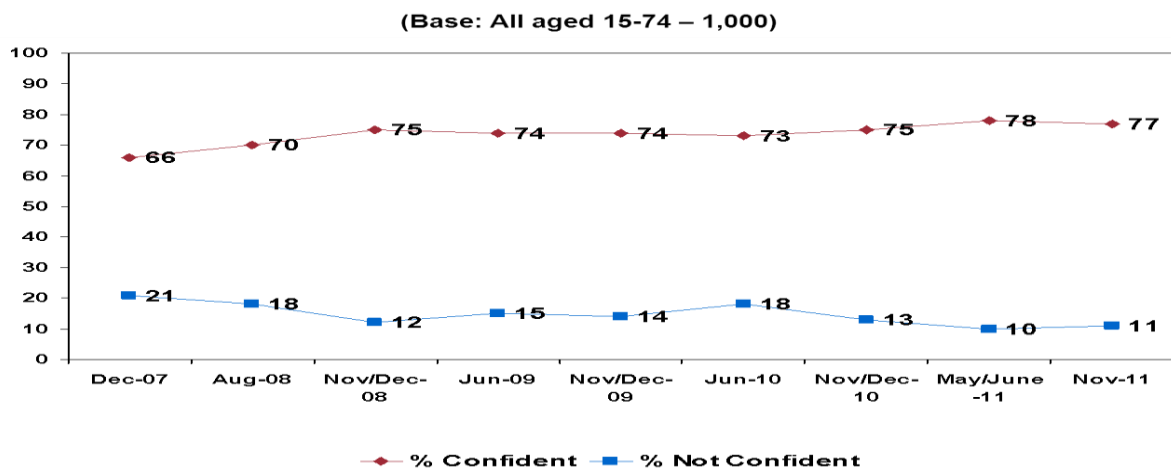
The key findings¹ from the Agency’s 2011 research can be summarised under the headings:

- Empowerment and Complaints
- Switching Product and Service Providers
- Direct (Doorstep and telephone) Selling
- Coping with the Recession and Money Resolutions
- Online Discount Sites
- Motor Car Fuel Consumption and Efficiency.

Empowerment and Complaints

The quantitative market research results show increased levels of confidence, illustrated in Figure 4, and awareness amongst consumers of their rights in the period since the Agency was established on a statutory footing in May 2007. Specifically, the percentage of consumers who consider themselves to be confident about their consumer rights increased from 66% in December 2007 to 77% in late 2011, with those describing themselves as not confident of their rights falling from 21% to 11%.

Figure 4: Confidence About Rights as a Consumer



¹ Only a summary of the NCA’s 2011 market research is presented here, for full details see http://www.nca.ie/eng/Research_Zone/Reports/

Over the same time period, December 2007 to November 2011, the percentage of consumers who consider themselves to be knowledgeable of their consumer rights increased from 59% to 72%; those who describe themselves as not knowledgeable fell from 26% to 14%. The proportion of consumers considering themselves to be protected in respect of their consumer rights increased from 61% in December 2007 to 76% in late 2011; with the number who do not feel protected at 8% down from 16% in December 2007.

The most recent research into the complaints process, conducted in May/June 2011, revealed that 85% of consumers were willing to complain when they have cause or reason to do so. The number with cause or reason to complain or return an item and actually doing so was at a record high of 92%. Encouragingly, over 3 in 4 (78%) of those who complained found the complaint process easy, and 84% of those who complained had their problem completely resolved.

The difficult economic environment and trading conditions in existence since the recession took hold in 2008 should be borne in mind when analysing the trends in relation to empowerment and complaints. It is possible that the challenging financial circumstances which consumers are experiencing may have resulted in them being more likely and willing to complain when they encounter a problem. In parallel, businesses may be more rigorous in their complaints handling approach in a tighter economic environment.

Coping with the Recession and Money Resolutions

Research into how consumers were reacting to the recession and their money resolutions for 2011, revealed that there was a move to budget better in order to cope with decreasing income.

The research found that 33% of consumers stated that their number one money resolution for 2011 was to *"budget better"* with 22% of consumers resolving *"to save more"*. The biggest financial worries for 2011 were *"not having enough money to meet day to day expenses"* (mentioned by 32%) and *"not being able to meet unexpected expenses"* (23%).

The research also discovered that, as a result of the recession, 56% of consumers are budgeting more for household expenses and 44% of consumers were spending more time *"bargain hunting"* when buying groceries than they were pre-recession. 36% were spreading their shopping across a greater number of shops, and 34% spent less on their groceries overall.

Motor Car Fuel Consumption and Efficiency

Research published in February examined consumers' behaviour in relation to motor car fuel consumption and efficiency and revealed that a large proportion of consumers are taking steps to improve fuel efficiency. The findings include:

- Half of all drivers claim to be combining trips in their vehicles in order to be more efficient, with women and the 45 to 54-year-old age group more likely to do this.
- Almost three quarters of respondents said they shop around when buying fuel. This figure was higher for drivers with diesel or larger engines (1.5 litre and above).



- 66% of consumers stated that they check the pressure in their tyres at least every 6 months, with 42% checking at least once a month.
- 82% claimed to get their car serviced at least once a year, however, only 36% said they actually shopped around for vehicle servicing.

Direct (Doorstep and Telephone) Selling

A module was included in the May/June wave of market research in relation to Irish consumers' experience of door-to-door and telephone sales. The results of the research include:

- 41% of consumers had experienced some form of door-to-door sales pitch in the past 12 months. Of those, nearly 4 in 5 (79%) have had someone from an energy provider call to their door.
- Of those who signed up for a product or service at the doorstep, just fewer than 3 in 5 (57%) received the required cancellation form upon signing-up. Over 1 in 5 (21%) of those who experienced a door-to-door sales pitch felt pressurised into signing-up for/purchasing the product or service.
- 24% of consumers had experienced telephone selling in the past 12 months, of which 3 in 4 (76%) had a call from a telecommunications provider. Of those who had experienced telephone sales, 2 in 5 (40%) received a sales call in relation to energy suppliers.

Back to School Costs

The findings of research conducted into parents' attitudes and behaviours towards "back to school" costs were published in July. The results, based on an online survey of 413 parents of primary and secondary school children, include:

- 4 in 5 (80%) parents indicated they had financial concerns in relation to "back to school" costs and 3 in 4 (74%) parents said they are more concerned about "back to school" costs this year than they were last year.
- 74% of parents budget for "back to school" costs, which means a significant minority, 26%, do not.
- 6 in 10 (61%) parents compare prices across stores when purchasing back to school items with a similar proportion purchasing items on sale or on special offer.
- Circa 8 in 10 (78%) parents of primary school going children who wear a uniform must purchase from a designated shop, increasing to almost 9 in 10 (87%) for those attending secondary school. 90% of all parents believe that they should be allowed to purchase the crest and uniform separately.

Switching Product and Service Providers

Another key section of the NCA's ongoing research addresses consumers' propensity to switch provider for a range of key goods and services. The latest research, conducted in November revealed that 38% of consumers had switched provider in at least one category surveyed in

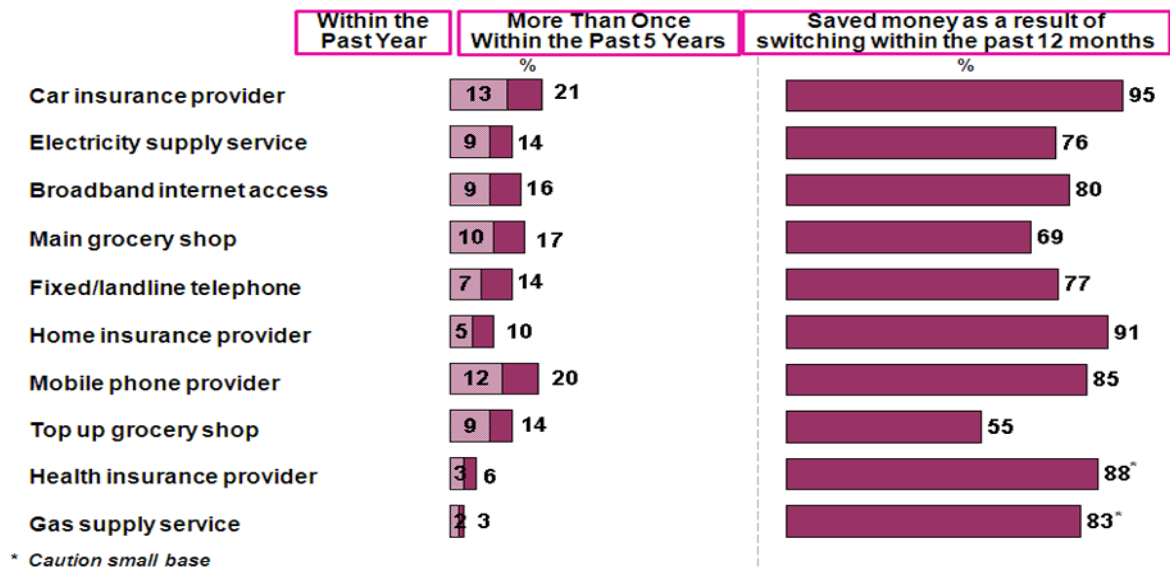


the previous 12 months. The highest proportion of consumers switched in the following markets: car insurance (13%), mobile phone provider (12%) and main grocery shop (10%).

As can be seen from Figure 5, the majority of those who switched provider have saved money. 95% of those who have switched car insurance provider stated that they saved money by switching and the average amount saved was €102. In relation to home insurance 91% of those who switched said they made savings by switching, with the average amount saved being €84.

Figure 5: Extent of Switching Providers in Past 5 Years and Resulting Savings

(Base: All aged 15-74 – 1,000)



Research was also conducted in 2011 regarding the prevalence of repeat switching, i.e. having switched more than once in the past five years. It was found that just over 1 in 5 (21%) have switched car insurance provider more than once within the past five years with a similar proportion of consumers, 20%, switching their mobile phone provider more than once (see Figure 5). The next markets with the highest amount of repeat switching are main grocery shop (17%), broadband internet access (16%), electricity supply service (14%), fixed/landline telephone (14%) and top up grocery shop (14%).

Online Discount Sites

In November, research was conducted into customers' experiences of using online discount sites. The main focus of this study was to gauge the level of consumer satisfaction with the use of online discount sites and consumers' experiences in relation to making complaints arising from purchases on such sites.

The key findings of the research are as follows:

- 57% of consumers have signed up to an online discount site. Of those who have signed up, 56% have purchased a product or service from an online discount site, which is equivalent to 32% of the adult population.
- Over one in four (28%) of those who purchased from an online discount site have had reason to be dissatisfied with a purchase. The main reasons cited for the dissatisfaction

were product or service not as described (19%), poor product quality (15%), and issues with the terms and conditions (11%).

- Almost half (49%) of those who were dissatisfied complained, 59% complained to the online discount site company and 32% complained to the actual provider of the product or service. Just over half (52%) of those who complained had their complaint resolved.

PRICE TRANSPARENCY AND AWARENESS

The objective of Agency's price transparency and awareness work is to help consumers play their part in developing competitive and efficient markets by providing access to timely and accurate price information. Access to full price information empowers consumers to make informed purchasing decisions. In recent years the Agency's work in this area has focused on both price levels and on the ease to which consumers can obtain price information for routine services. Studies conducted in 2011 were concerned with solicitors and opticians. Price surveys in relation to the cost of driving lessons, home heating oil, home insurance, motor insurance and life insurance as well as another iteration of the Agency's long running grocery price comparison were also published in 2011.

GP and Dentist Price Display

In April the Dental Council of Ireland announced the publication of a new Code of Conduct for its registrants relating to price display for private fees. This important development marked the culmination of almost a year of negotiations, between the NCA and representative bodies in the sector, following publication of an NCA survey in 2010, which found that 32% of dentists displayed fees at their premises. The new requirements which took effect from June 1st 2011 will enable consumers to know, in advance, what they will pay for routine services. Enforcement of the new requirements will fall to the Dental Council under their internal regulations.

In November the Irish Medical Organisation (IMO) advised its members to introduce price lists for routine medical treatments, such as a normal hours consultation or a home visit, with a commencement date of 1st December 2011. This initiative came after engagement between the NCA and the IMO and followed an NCA survey in 2010 which found that 50% of GPs surveyed displayed their prices. As with dentists, this welcome development will increase transparency in the sector and will allow consumers to make a more informed choice when choosing a GP.

Survey of Driving Lesson Costs

In April, a nationwide survey of driving instructors was conducted, which focussed on the cost of driving lessons, particularly in relation to a requirement for Learner Permit applicants to complete an Essential Driver Training (EDT)² programme, which came into effect on April 4th 2011.

Pricing information was collected from 130 driving instructors across 12 individual areas and the key results are outlined below:

² The RSA has detailed information on its website: <http://www.rsa.ie/en/RSA/Learner-Drivers/Driver-Training/Car-Training-EDT/>



- The average price across all survey locations for a one-hour driving lesson was found to be €33.
- The difference between the maximum and minimum price nationally was €20, with prices ranging from €25 to €45, and 7 of the 12 areas had price variations of €10 or more, with the Dublin - Churchtown/Dundrum area recording the highest variation within an area of €16.
- A number of driving instructors offered discounts when purchasing multiple lessons, in certain cases the level of discount appeared to be discretionary. For those who provided defined multiple lesson prices, on average discounts in the region of 10% were available.

Upon publication of the results the Agency highlighted the fact that learner drivers can make significant savings by “shopping around” in their local areas, with variations of up to €16 per lesson found. The Agency also advised that there are discounts available for purchasing multiple lessons and suggested that consumers should ask for such discounts as it was found that they appeared to be discretionary in some cases.

Grocery Price Survey

The Agency conducted its eighth grocery price survey in July. The survey compared the price of a basket of 92 branded grocery items in Tesco, Dunnes Stores, Superquinn and SuperValu³. It was found that the difference between the cheapest and most expensive retailer was just 3.4%.

A total of 34 out of 92 products (37%) had identical prices across all five stores, which was higher than the comparable figure of 24% (21 out of 87 goods) recorded in the July 2010 survey. Comparable baskets for Tesco, Dunnes Stores and Superquinn were also analysed and it was found that the cost of a “comparison” basket had increased across all three stores from July 2010 results.

Commenting on the price survey upon its release the Agency highlighted that price matching and special offers continue to remain a feature of the grocery market whereas NCA market research has shown that consumers have a preference for everyday low prices as opposed to special offers. Despite this, shoppers have reacted to increasing prices by astutely playing the existing system to get the best value possible. The Agency strongly encouraged consumers to consider the full range of options available to them, both within and between individual retailers.

Home Heating Oil Price Survey

A home heating oil survey, published in September, examined the prices charged across the country for the supply and delivery of 1,000 litres of home heating oil. Pricing information was collected from 170 home heating oil suppliers on the same day, servicing 24 distinct delivery areas where it was found prices varied nationwide by up to €80, or 10%.

³ As there is not a uniform policy of national pricing in SuperValu stores, two locations were reported upon in order to get a fairer representation of the prices on offer.



- The results showed that the average price for 1,000 litres of kerosene across all survey locations nationwide was €818, or 0.818c per litre, inclusive of Value Added Tax (VAT).
- Price variations around this average were striking however - consumers in Ennis, County Clare buying on the day of the survey would, on average, have paid €841 while the lowest average price (€808) was recorded in Dundalk, County Louth.
- Nationally, the lowest price (€770) was recorded in Dundalk, County Louth and the highest price quoted was in Ennis, County Clare, where €850 was charged.
- 10 of the 24 areas had price variation of €30 or more; with Dundalk, County Louth recording the highest variation within an area of €70.

In conducting the survey it was found that suppliers were more willing to provide price quotes without attempting to make a sale than was the case in 2010. The survey highlighted to consumers that a couple of quick and easy phone calls could result in significant savings on home heating costs.

Opticians - Levels of Fees Charged and Price Display

In September the NCA undertook a nationwide survey of opticians, investigating levels of price display and fees charged for a number of routine eye examinations to private customers, namely standard eye examination, eye examination for the purpose of a driving licence (Group I - Category B driving Licence) and contact lenses eye examination for a first time wearer.

In total, 122 opticians were contacted across 17 different locations nationwide and from those, information was received from 103.

- The overall average price for a standard eye examination across all regions nationally was €32, with the average price per area ranging from a low of €20 in the Donegal - Letterkenny/Buncrana area to a high of €45 in Galway City, a difference of 125% (€25).
- The highest overall price nationally of €60 was recorded in Dublin 2 and in two instances it was found that a free eye test is provided, one in the Dublin 1 area and the other in the Donegal - Letterkenny/Buncrana area.
- From 100 quotes obtained the overall average price nationally for eye examination for the purpose of a driving licence was €22, with the average price per area ranging from a low of €14 in Louth to a high of €30 in the Cork City and Galway City areas.
- Overall, 62% of opticians display prices (64 out of 103). There was a wide variation in the level of price display, ranging from 90% in Wexford to 33% in three locations - Kilkenny, Louth and Dublin - Castleknock/Blanchardstown.

The results of the survey showed there is scope for consumers to save money by simply checking prices in a few opticians before making their choice and also that consumers should



enquire to see if there are discounts available as discretionary discounts were available in certain circumstances.

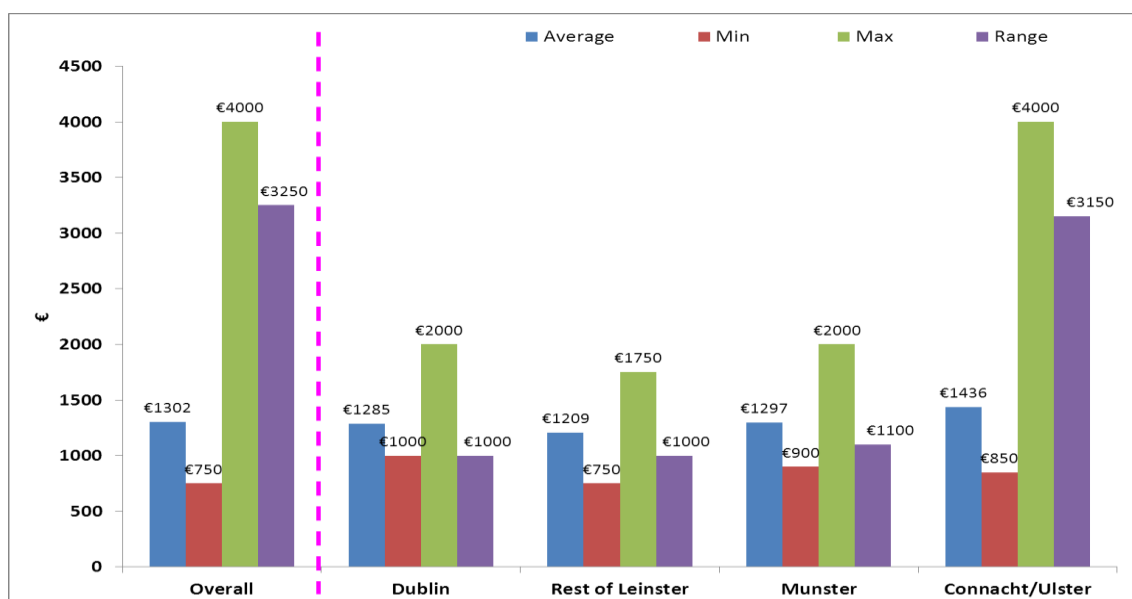
Solicitors - Fees Charged and Price Availability

This study, conducted in November and December, surveyed the fees charged by solicitors for a small number of routine services namely, a typical conveyancing transaction, making a will and taking out a grant of probate. 329 solicitors were contacted with a questionnaire containing details of the three straightforward scenarios outlined above. Relevant information was received from 65 solicitors, a response rate of just 20%.

In relation to price display, only one solicitor out of 65 indicated that prices are displayed at their premises. Of those solicitors with websites (36), none stated that fee information was displayed online. Substantial price differences were found across all three scenarios. The fees referred to below exclude VAT and associated outlays.

- For Scenario I - A Typical Conveyance: from a total of 64 quotes received from solicitors in relation to a specific scenario, the national average fee charged was €1,302, ranging from a low of €750 (Rest of Leinster) to a high of €4,000 (Connacht/Ulster), a difference of €3,250 (433%). [See Figure 6]
- For Scenario II - Making a Will: from a total of 62 quotes received from solicitors in relation to a specific scenario, the average professional fee charged was €119. The maximum price surveyed was €300 (Dublin and Connacht/Ulster) with the minimum fee being €50. There were also two solicitors who offered the service for free.
- For Scenario III - Grant of Probate: from a total of 62 quotes received from solicitors in relation to a specific scenario, the national average fee was €2,767, ranging from a low of €950 (Munster) to a high of €6,150 (Rest of Leinster), a difference of €5,200 (547%).

Figure 6: Conveyance - Average Fee, Minimum Fee, Maximum Fee, Range



The survey highlighted the difficulty for consumers in obtaining and comparing quotes for straightforward scenarios in relation to common services from solicitors and the enormous



variation in fees charged for them. On the basis of the findings the Agency advised consumers requiring legal services to make a list of their requirements and request quotes based on this list, via telephone or email, from a number of solicitors in their area. The Agency also engaged with the Law Society and sought to work with them with the aim of achieving greater price transparency for consumers in this area. This work is continuing in 2012.

Insurance Cost Comparisons

The Agency's insurance cost comparisons compare quotes from the main insurance firms and also examine a number of additional items related to insurers' policies. The comparisons highlight the benefits of shopping around prior to choosing a home, motor or life insurance policy and offer advice in relation to what should be considered when taking out insurance products. During 2011 the Agency conducted three insurance studies.

Home Insurance

This study, published in April, examined the cost of insurance for eight different consumer profiles and found significant price differences between the nine providers. Consumers were, however, reminded that when choosing a home insurance policy, the cheapest quote may not always be the best and to make sure that the chosen policy includes the benefits and cover which matches their needs.

The study also provided information on "all-risks" cover, advising consumers of its meaning and likely exclusions. The report advised that it is worth considering the impact that making a claim for a relatively low value item will have on their no claims bonus and future premiums and it may be worthwhile researching other options, for example phone or laptop insurance.

The cost comparison also highlighted the difficulty that exists for consumers with claims for flood damage in terms of seeking renewal quotes. It was found that where consumers were having difficulty getting quotes, that specialist brokers who deal with a number of insurers may be in a position to offer help and advice.

Life Insurance

A life insurance cost comparison was published in May. It compared the monthly cost of three different term life, mortgage protection and whole of life policies. The results showed the significant savings that were possible depending on consumer's circumstances.

Upon publication of the findings, consumers were informed of the benefit of reviewing policies in light of a change in circumstances, for example having a child, getting a divorce or changing job.

The survey showed further savings could be made if a consumer gave up smoking and advised that if consumers stay off cigarettes for at least a year, they should talk to their insurance provider about reductions to their premium.

The study also noted that if consumers do switch to a new life or mortgage protection policy, they will need to cancel the old policy in writing and consumers were reminded not to cancel until the new policy is in place.



Motor Insurance

In this study, published in December, cost information was obtained from eight insurance firms relating to seven driver profiles. The profiles included a provisional licence holder and parents with either a recently qualified son or daughter as a named driver on their policy. The survey found that drivers in all categories can make significant savings by shopping around before choosing their motor insurance policy.

The survey also discovered that there is a huge range, across the different providers, in the interest rates charged to customers who pay their premium by instalments. Consumers were advised to note this when shopping around as it can make a difference to the total cost of insurance if choosing to spread payments over the year.

The study also reported on each insurance provider's policy in relation to using "approved repairers" versus a repairer of the customers' choice. All insurers advised that consumers have a choice of whether to use their own repairer or a business from the insurer's "approved list", however, they did confirm that in some cases limits are applied to the amounts repaid where the repairer is not on the "approved" panel. Consumers were advised to review the terms and conditions of their policy for full details.

MARKET MONITORING

Social Media and Online Forums

In 2011 the Agency continued to track consumer concerns, behaviour and experiences through a systematic analysis of social media and online forums. The purpose of this work is to:

- identify in real-time the areas in which consumers are experiencing detriment
- monitor trends within certain key product/service areas
- identify aspects of consumer rights about which consumers are confused/misinformed.

The analysis complements traditional methods of identifying issues of consumer concern, such as helpline calls, market research and media monitoring, and is a useful and cost effective method of identifying product or service categories where consumers are having difficulty.



POLICY

Long-term change in the consumer environment is best achieved by the joint efforts of consumers themselves, the businesses that serve them and those responsible for the development and the implementation of policy measures to promote competition and fair-trading.

To do this, the Agency continues to develop long term working relationships with key stakeholders such as the business community, relevant Government Departments, representative organisations, the EU and others working in the consumer affairs area. Key activities are set out below:

Consultation Responses

- Commission of Energy Regulation - The Future of Smart Metering
- Department of Environment, Heritage and Local Government - Retail Planning Guidelines
- Department of the Environment, Community and Local Government - Altering the Structure of Household Waste Collection Markets
- Commission for Energy Regulation - Gas Tariff Review 2011-2012
- National Transport Authority Taxi Regulation Directorate - Vehicle Standards for Taxi, Hackney and Limousine Fleet
- Department of Transport - Taxi Regulation Review
- Commission for Energy Regulation - Customer Protection in the Deregulated Electricity Market
- Central Bank - CP49 - Consultation on Impact Metrics for the Supervision of Financial Firms and on Impact Based Levies
- EU Commission Consultation - Packaged Retail Investment Products (PRIPs)
- EU Commission Consultation - Markets in Financial Instruments Directive
- EU Commission Consultation - the Insurance Mediation Directive
- Central Bank - CP54 - Second Consultation on the Review of Consumer Protection Code

NCA Representation / Notable Appearances

- Joint Committee on Environment, Transport, Culture and Gaeltacht to discuss the topic of Water Provision - Tuesday 6th December 2011
- International Energy Agency - Review of Irish Energy Policy - 29th September 2011
- A Consumer Perspective of the Insurance Industry Today & Key Challenges for the Future - Insurance Institute of Ireland - 26th October 2011
- Department of Finance - Steering Group on Financial Inclusion
- Department of Finance - Financial Inclusion Strategy Implementation Working Group
- OECD - International Network on Financial Education
- Department of Jobs, Enterprise and Innovation - Communications Sub-Group of the Risk Based Enforcement Group



Pillar Three: Information and Education



INFORMATION

2011 saw an expansion in the range of topics addressed through public awareness and information campaigns. In this challenging economic environment, consumers face decisions on a daily basis concerning their purchases, budgeting, managing their money, planning ahead and knowing what to do if something goes wrong.

The Agency's information service is a place where consumers can get guidance and assistance but it is vital that consumers know that the service exists and what it can do for them. This is a key objective for Agency information campaigns, which in 2011 ran across the press, radio, TV and online.

TV advertising ran for five weeks during 2011. The response was immediate with an increase in traffic to all our websites. For the three months during which TV advertising ran, the average monthly traffic to our consumer websites was 40% higher than months when no TV advertising ran.

In 2011, there were 980,000 visits to the Agency consumer websites - each visit providing the consumer with information, a resource, or an interactive tool or the relevant facts on which to base a decision.

The main themes for public awareness and PR campaigns during 2011 were:

January: Life insurance cost comparison and potential savings available, options for consumer facing health insurance increases, campaign on switching bank account and the switching code, publicity to assist with tracing faulty immersion water cylinders, warning on cybercrime, how to cope with mortgage rate increases.

February: Crèche fees survey, market research - fuel efficiency and New Year money resolutions, warning to consumers considering switching from trackers and variable rate mortgages, budgeting for your wedding.

March: Launch of "baby steps" guide, market research - shopping around for better prices.

April: "Scam savvy" campaign, switch and save on electricity, survey on cost of driving lessons, information for consumers offered a "deal" to give up tracker mortgage, home insurance cost comparison and savings available.

May: Travel insurance tips, life insurance cost comparison and potential savings available, teaching children money skills.

June: New code of practice on price display for dentists, publicity to assist with tracing faulty immersion water cylinders, market research – "Microsoft" scam, cutting motoring costs.

July: VAT rate change, back to school budget planner, ECB rate increase, grocery survey, property dilemma - sell, rent or buy?, accessing money abroad.

August: Home Payment closure, market research - consumer empowerment, back to college, doorstep selling campaign, Economiser.



September: Market research - switching, mortgage arrears, home heating oil pricing survey.

October: Christmas budget planner, second-hand car toolkit, opticians pricing survey, launch of spending calculator, launch of new banking comparisons, flooding and insurance claims.

November: ECB interest rate reduction, Christmas “stronger shopper” campaign, toy safety, stay safe when using payment cards.

December: Clocked cars, ECB interest rate reduction, gas cookers recall, motor insurance cost comparison and potential savings, home insurance at Christmas, gift vouchers.

CONSUMER HELPLINE

In 2011 the Agency dealt with over 63,000 queries, complaints and requests for information from consumers and businesses on a wide range of issues. The majority of the queries were dealt with by our dedicated helpline, which is accessible via 1890 432432 or 01 4025555. Other queries received were by post, email or from personal callers to the Agency.

Figure 7: 2011 Helpline Activity

	2010*	2011	% Change
Calls Answered	54,919	56,567	+ 3%
Emails dealt with	4,618	6,643	+ 44%

*the personal finance information service was added to the NCA helpline with effect from 1 July 2010.

Consumer contacts on personal finance issues accounted for approximately 17% of contacts made to the Agency’s helpline.

SECTORS: NON-PERSONAL FINANCE

The top sectors in relation to which enquiries or complaints were received were as follows:

Vehicle Related - 11.2%

This included problems with both new and second hand cars as well as issues with repairs and servicing. Also included were issues with car rental companies and complaints about price displays for petrol and diesel.

Electronic Goods (ICT) - 9.5%

Included here were mainly problems with mobile phone handsets, PCs and laptops. Issues related mainly to faulty products.

Telecommunication Services - 9.4%

Problems with mobile, landline broadband contracts as well as TV services featured here.

Clothing/Footwear/Accessories - 8.2%

Included are issues with faulty goods as well as consumers changing their mind after purchasing items, where they do not have specific rights in law but are depending on store policy to accommodate their request. “Accessories” in this category includes jewelry.



Domestic Appliances - 6%

This category covers white goods such as cookers, washing machines, dryers etc. as well as all other appliances used in the home. Consumers contacted us mainly about appliances that were faulty but also about product safety issues.

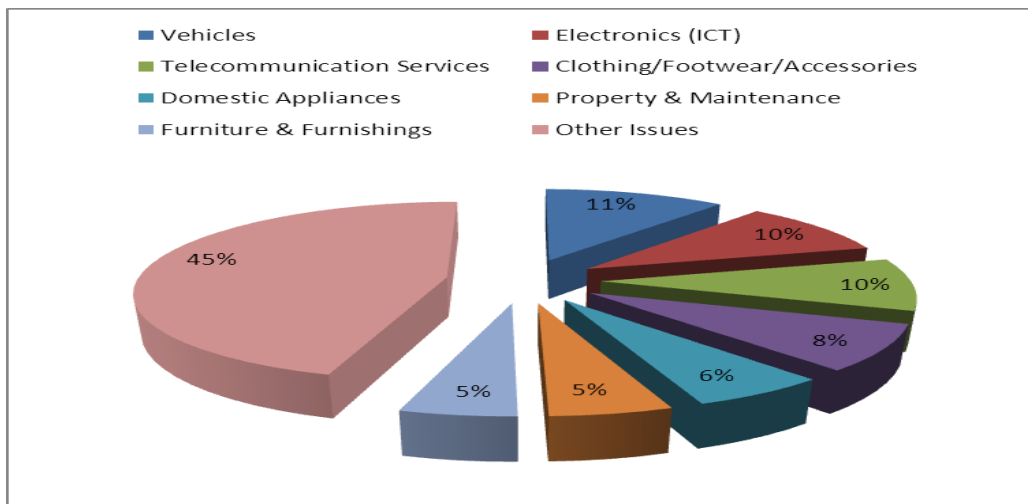
Property and Maintenance - 5.3%

Issues here include problems with property management companies, waste management companies, problems with builders and tradesmen as well as DIY products.

Furniture and Furnishings - 5%

This category covers all household furniture and soft furnishing, floor coverings and all non-electrical household items.

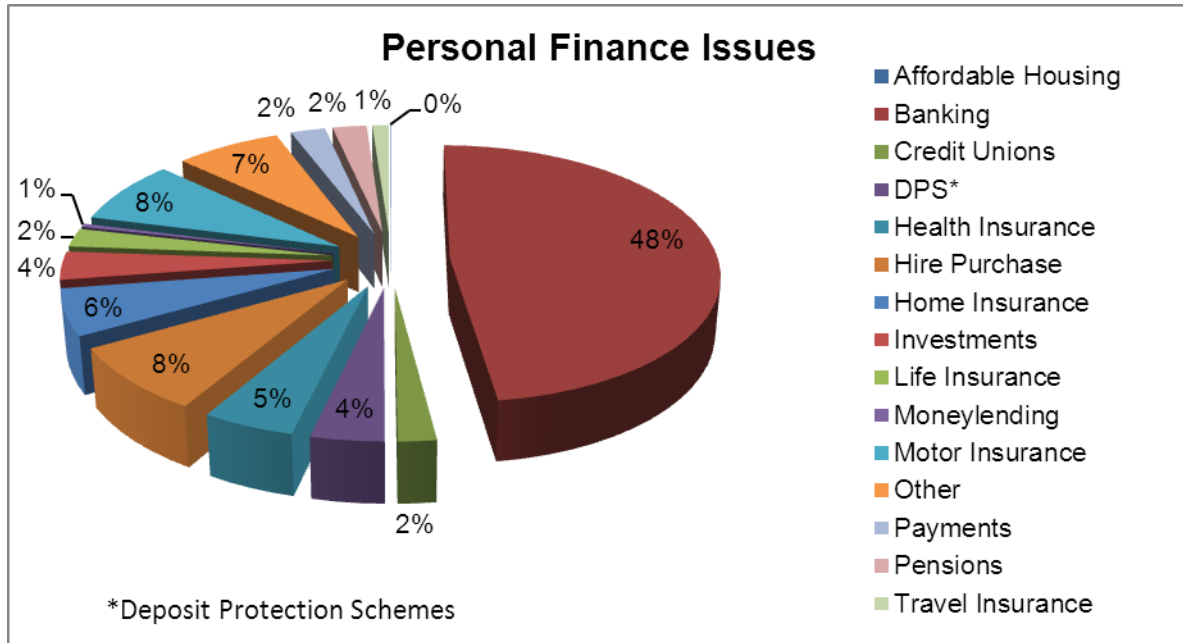
Figure 8: High Volume Product Categories



SECTORS: PERSONAL FINANCE

The top sectors in relation to which enquiries were received are as set out in Figure 9. These are reported separately, as the NCA does not have an enforcement role in financial services and refers those with complaints to the Financial Services Ombudsman.

Figure 9: Personal Finance Issues



Banking - 48%

This includes current accounts, savings accounts, foreign exchange, personal loans, credit cards, mortgages, equity release and bank charges. Enquiries fell into two main areas:

- Lending/Arrears - 24% (Credit cards, mortgages and personal loans)
- Other Banking - 24% (Current accounts, savings accounts, foreign exchange, equity release and bank charges).

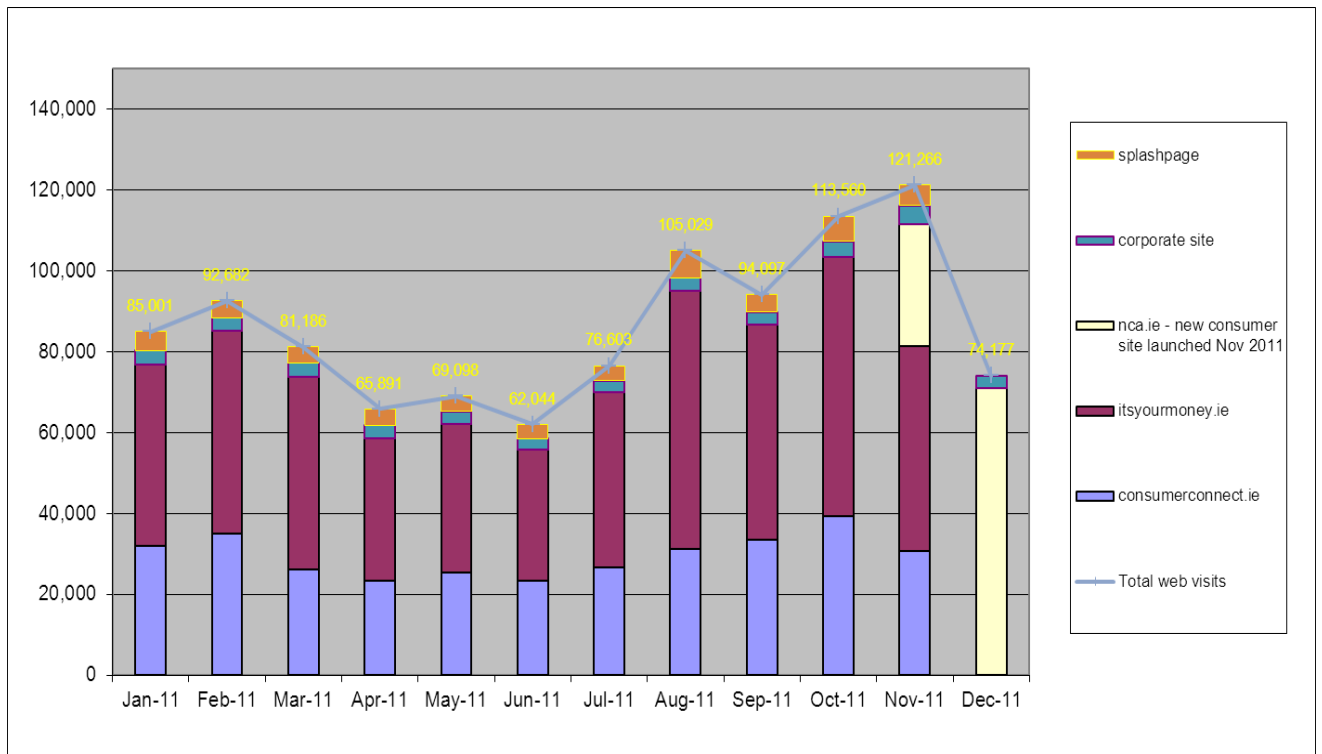
WEBSITES AND SOCIAL MEDIA

In order to bring about efficiencies in terms of website management, maintenance and hosting, a decision was taken to merge the Agency's two consumer websites - consumerconnect.ie and itsyourmoney.ie into one single consumer website www.nca.ie. The single website also delivers efficiencies in terms of management of consumer emails received from the website, as these are directed through one form. Having a single website also makes far more sense from a user's perspective, as consumers can now get all the information they need on consumer rights, value and personal finance in one place. The new website, www.nca.ie, uses the same URL previously used in all consumer communications in 2010, so that investment in a new "brand" was not required.

The new www.nca.ie website was launched on 24 November 2011. From then to the end of the year, there were over 88,000 visits. During December alone, the new site had over 70,000 visits, many as a direct result of the Agency's "Be a stronger shopper" Christmas campaign.



Figure 10: Website visits



CONSUMERCONNECT.IE

Prior to the merger of the two consumer websites, the Agency's consumer rights website www.consumerconnect.ie, had over 327,000 visits in 2011, up to 23 November. The site provided information on a broad range of consumer rights and consumer value issues. The website also provided up-to-date consumer news including an up-to-date record of all product safety related recalls and information bulletins issued by the Agency as the body in Ireland responsible for European product safety procedures.

Peaks in site activity occurred in September and October, coinciding with a public awareness TV campaign. The 5 most popular areas on the consumer-connect website in 2011 were:

- Guides to consumer law
- Information on faulty goods
- How to make a complaint
- Consumer rights quizzes
- Information on scams, particularly "phishing".

ECONOMISER BUDGETING TOOL

In June the Agency added a motoring category to its "Economiser" online household budgeting tool. The new section of the Economiser allows users to, quickly, compare how their spend on motor fuel ranks against others who have similar driving patterns and offers practical and easy to implement advice on getting best value on fuel, servicing and other car running costs.

The original Economiser categories, groceries, energy, mobile phones and TV & telecoms were also updated in June to reflect changes in price levels since its initial launch in March 2010.

Taken together, the five categories in the Economiser account for over a third of a typical household's weekly outgoings and the tool is designed to enable consumers to make real savings in the short term.

ITSYOURMONEY.IE

Throughout 2011, Itsyourmoney.ie was a key personal finance information resource, with over 517,000 visits in the year, up to 23 November.

The site provided information on a wide range of issues such as shopping around for insurance, switching bank account, options being offered to consumers with tracker mortgages, transfers of deposits under bank re-structuring and mortgage arrears and debt.

New interactive tools were developed, including a back to school budget planner, a new mortgage rate change calculator and a spending calculator. Interactive elements proved to be the most popular on the site:

- Mortgage calculator had over 89,000 visits
- 58,000 visits to the budget planner
- Loan calculator had over 36,000 visits.

Information on saving and investing remained popular. The cost comparison of lump sum savings accounts was viewed over 56,000 times and there were over 38,000 visits to information on savings and deposit accounts.

Traffic to itsyourmoney.ie reached peaks in August, September and October. This was the result of public awareness campaigns across these months, including campaigns on back to school, back to college, public awareness TV campaign, the new banking cost comparisons, Christmas budget planner and the spending calculator.

BANKING COST COMPARISONS

As a result of detailed user testing in 2010, the cost comparisons section was redeveloped to improve the experience of consumers. While the banking cost comparisons were one of the most visited sections of the itsyourmoney.ie website, a decision was made to move from the tabular format and instead provide consumers with comparisons which are interactive and immediately relevant to their specific financial needs. The objective of the banking cost comparisons are to:

- provide consumers with clarity and transparency on the costs, risks and benefits of the relevant products
- encourage consumers to shop around by highlighting potential savings/better deals.

In October the NCA launched the redeveloped interactive banking cost comparisons which are completely impartial, easy to use and contain information which is updated every working day following notification from the providers.

Specific comparisons include:

- Current Accounts - Personal and Student
- Credit Cards - Personal and Student
- Loans - Personal and Student



- Savings Accounts - Regular Savings and Lump Sum Deposit.

Consumers are now able to input their own data and compare the options that best suit their requirements. The comparisons contain a large amount of supplementary content, which means the consumers can get a full picture of the product they are interested in. For example, when comparing credit cards, users are presented with links to information which includes how lenders check credit history, questions to ask before getting credit, information on understanding credit cards and details on switching credit card balance.

The comparisons also include a section on mortgages for the first time. Users can select the value of the property, the mortgage amount required, the term of the mortgage and the mortgage rate type (i.e. Variable, 1-year fixed, 5-year fixed etc.) and compare results. As with the other comparisons, all relevant terms, conditions, and costs are displayed for each product and related content is provided to allow the user to understand fully the products which they are comparing.

CORPORATE WEBSITE

During 2011 the site was continuously updated with new research, press resources and resources for business to help them become informed about their obligations under consumer law and relevant legislation. Traffic to the corporate site reached over 39,000 visits in 2011.

SOCIAL MEDIA

2011 saw a change in how consumers interact with the Agency on social media, particularly Facebook. Consumers now send queries through this channel, though still on a much smaller scale than by phone or email. In addition, a cohort of consumers is actively seeking out information and guidance on consumer rights and personal finance through Facebook rather than our websites.

In 2011, the Agency ran its first campaign solely using social media. On April 1, the #scamsavvy campaign was undertaken, to highlight the prevalence of scams to consumers, particularly online scams, to spark conversations and awareness with consumers about scams primarily through social media channels and to boost the Agency's profile on social media (Facebook, Twitter) and develop an online community of interest around the topic.

- The number of people who interacted with the Agency Facebook page rose by 347% on the previous month
- Just under 20,000 people saw the Agency Facebook postings during the campaign
- The Agency commenced sharing information on twitter on April Fool's Day at 9am. By 10am our #scamsavvy was trending in the Dublin Region. By 11am it was trending in Ireland.

The campaign also allowed the Agency to forge partnerships with various private and public sector organisations with an interest in combatting scams.



FINANCIAL EDUCATION

The remit of the NCA in this area is to support consumers in developing the necessary key financial skills and knowledge to understand their own financial circumstances, address their changing needs and become more socially included through their proactive participation in the financial services market.

WORKPLACE PROGRAMME - MONEY SKILLS FOR LIFE...

“Money Skills for Life” (MSFL) is an initiative by the Agency providing personal finance education to consumers directly in their place of employment. The initiative gathers skilled presenters from key stakeholders in the financial services industry and other agencies on the MSFL Working Group⁴ (trained and overseen by the Agency) to deliver a one-hour presentation. In 2011, the Agency piloted the MSFL programme from February to June.

In September 2011, a full evaluation report of the programme was completed to measure attitudes towards the programme among all involved stakeholders (employers, attendees and presenters) as well as the behavioural impact on attendees. The overwhelmingly positive response from attendees and the appetite for future uptake, together with the successful management of the programme to date, suggested that there was merit in continuing and expanding the initiative provided it continued to enjoy support from stakeholders. Some areas for further development were identified and these are being implemented. These include changes to the presentation and handbook and also an accredited training course for presenters that will have to be successfully completed before they become a MSFL presenter.

A full roll out the programme will take place in 2012, it is intended to generate interest and promote the programme initially with a launch. This will be followed by a marketing plan to continue engagement with employers. A marketing plan will continue to promote MSFL to employers following the official launch and will include targeting a cross section of employers, including those in the manufacturing or services sector/those who already have a Corporate Social Responsibility programme or structured induction session for employees. Groups such as IBEC and Business in the Community will also be approached.

TRANSITION YEAR RESOURCE MATERIALS

Get Smart with your Money is an education programme aimed at Transition Year students in the secondary school system. The programme was jointly sponsored by the Money Advice and Budgeting Service (“MABS”) and the Agency under a three-year agreement that concluded in June 2011. The programme was piloted in 2007 and then gradually rolled-out on a national basis from 2008 to date.

The Agency and MABS engaged an external consultant to carry out an evaluation of the programme in June 2011. In total, 951 students from 38 schools took part in the evaluation as well as 25 teachers, 9 internal stakeholders and 4 external stakeholders. Research methods took the form of surveys (online and postal) and interviews.

⁴ Members: AIB, Bank of Ireland, Central Bank of Ireland, Citizens Information Board, Citibank Europe Plc., EBS, Institute of Bankers, Irish Insurance Federation, Irish Life & Permanent, LIA, MABS, National Irish Bank, The Insurance Institute of Ireland, The Pensions Board, Ulster Bank.



Following consideration of the results from the comprehensive evaluation report in mid 2011 and in consultation with programme partners MABS, it was decided not to proceed with the *Get Smart with your Money* Transition Year programme for the 2012/13 school year.

The Agency will continue to support financial education programmes for students. The Agency will continue to research how both the Agency and MABS can contribute to education programmes and are reviewing the new framework for the Junior Cycle to determine how the Agency can support it. The Agency will also continue to engage with teachers whose inputs will help to inform developments into the future.

LEAVING CERTIFICATE APPLIED (LCA) TEACHING RESOURCE - MONEY MATTERS

The Agency continues to support the relevant personal finance modules of the Leaving Certificate Applied Social Education Course through the provision of teaching resource materials called “Money Matters”. In advance of the development of the latest version of Money Matters, the Agency met with a group of LCA teachers in 2011, to help to shape what the approach should be. This resulted in the decision to draft “case study characters” that the students could relate to. Some of the worksheets they complete will help students to examine their own personal finances; other worksheets will help them examine their case study characters’ finances. Each teacher is also given lesson plans and worksheet solution to help them roll out the lessons in their classes. This re-developed Money Matters resource will be launched on www.financialeducation.ie in April 2012.

NEW PARENT FINANCE EDUCATION RESOURCE

The “Baby Steps” resource was produced in consultation with key representative non-government organisations⁵ and provides the requisite personal finance information required for the three main stages of parenthood: planning for your baby’s arrival, money matters when you have children and planning for your child’s future. In February 2011, the Agency launched the pilot publication “Baby Steps”, the aim of which was to educate new parents on personal finance. Copies of the booklet were distributed to all expectant mothers in maternity hospitals throughout Ireland in 2011, reaching almost 60,000 families by the end of the year. During 2011, the publication was evaluated through user surveys and also by obtaining feedback directly from the maternity hospitals. An evaluation report will be prepared in 2012. Feedback to date has been positive and it is expected that this resource will be reproduced in 2012.

INTERNATIONAL ACTIVITY

The Agency took part in the OECD’s International Network on Financial Education Financial Literacy measurement pilot, in 2010. The results were published on the OECD website in 2011. The Agency continues to play an active role in the International Network on Financial Education and engages with the OECD and EU Commission on financial education best practice.

FINANCIAL INCLUSION

The Agency is a member of the Financial Inclusion Strategy Implementation Working Group (chaired by the Department of Finance), and is working closely with other members of the working group in developing a Basic Payment Account suitable for the 20% of the population without access to a payment account.

⁵ Treoir, One Parent Family and OPEN



CONSUMER PUBLICATIONS

Following the establishment of the Agency in 2007, a number of consumer booklets were developed to provide information on topics of interest to consumers and to complement the information contained on the Agency's websites. In line with our commitment to efficiency and cost effectiveness, in 2011 the Agency focussed on the development of its websites, together with its consumer helpline, as the main channels for providing information to consumers. As part of the development of the nca.ie website, content from publications was migrated online. In addition, publications available to download from nca.ie or available in hardcopy on request from the consumer helpline include:

- A Guide to Consumer Law and Prices
- A Guide to Toy Safety
- A Guide to Buying a Car
- Baby Steps Guide
- A Guide to Advertising and the Consumer
- Consumer Guide to the Safety of Window Blinds.

As well as the publications listed above, the consumer helpline agents print information from the Agency's website and send it to consumers who do not have internet access. This includes information on the Sale of Goods and Supply of Services Act, a Guide to Package Holidays and the Small Claims Procedure.



Corporate Governance

The National Consumer Agency was established on 1 May 2007 under the Consumer Protection Act 2007 and operates in accordance with the provisions of that Act and under the aegis of the Minister for Jobs, Enterprise and Innovation. The Agency has put in place procedures to ensure compliance with the following requirements:

MEMBERSHIP OF THE BOARD

In accordance with Section 10 (7) of the Consumer Protection Act 2007, two Board members, namely Ms Inez Bailey and Mr Nelius Moriarty retired from office on the 30th April 2011. The Minister for Jobs, Enterprise and Innovation appointed Ms Isolde Goggin on the 29th November 2011.

BOARD MEMBERS' ATTENDANCE AT BOARD MEETINGS

<u>Board Member</u>	<u>2011 Meetings Attended</u>
Mr Stephen Costello	6
Ms Ann Fitzgerald	5
Ms Inez Bailey (1)	2
Ms Georgina Conroy	6
Ms Marie Dalton	6
Mr Patrick Desmond	6
Mr Fergus J. Gallagher	6
Ms Isolde Goggin (2)	1
Ms Deirdre McDonnell	5
Mr Nelius Moriarty (3)	2
Mr Robin O'Sullivan	6
Mr David Pierce	5
Mr Edward Shinnick	6

There were 6 meetings in 2011. The following Board members were not on the Board for the full year as follows:

- (1) Ms Inez Bailey retired on the 30th April 2011 and was not a member of the Board for the remaining four meetings in 2011.
- (2) Ms Isolde Goggin was appointed on the 29th November 2011 and was not a member of the Board for the first five meetings of the year.
- (3) Mr Nelius Moriarty retired on the 30th April 2011 and was not a member of the Board for the remaining four meetings in 2011.

BOARD MEMBERS - DISCLOSURE OF INTERESTS

The Agency is designated as a Public Body with effect from 1 January 2009. Procedures have been put in place to ensure compliance with the Ethics in Public Office Act 1995 and Standards in Public Offices Act 2001. Agency Board Members furnished statements of interest to the Secretary and copies have been provided to the Commission Secretary, Standards in Public

Office Commission. In addition, Agency staff members holding designated positions have complied with both Acts.

DIRECTORS' FEES AND EXPENSES

<u>Board Member</u>	<u>Fees</u>	<u>Expenses</u>
Mr Stephen Costello	€15,360	€2,757
Ms Ann Fitzgerald	€0	€637
Ms Inez Bailey	€3,360	€0
Ms Georgina Conroy	€11,578	€1,626
Ms Marie Dalton	€11,578	€2,959
Mr Patrick Desmond	€11,340	€1,094
Mr Fergus J Gallagher	€11,482	€0
Ms Isolde Goggin	€0	€0
Ms Deirdre McDonnell	€11,340	€3,596
Mr Nelius Moriarty	€3,156	€964
Mr Robin O'Sullivan	€11,340	€659
Mr David Pierce	€11,482	€287
Mr Edward Shinnick	€11,340	€2,540

CHIEF EXECUTIVE OFFICER REMUNERATION

The Chief Executive's salary for 2011 was €176,190 and her expenses were €637. The Chief Executive's pension is in line with the standard entitlements in the model public sector defined benefit superannuation scheme.

OTHER OBLIGATIONS UNDER CODE OF PRACTICE FOR THE GOVERNANCE OF STATE BODIES

The Agency continues to put in place procedures to ensure that it complies with the provisions of the Code of Practice for the Governance of State Bodies.

FREEDOM OF INFORMATION (FOI)

The Agency is covered by the provisions of the Freedom of Information (FOI) Acts. These Acts established three new statutory rights:

- A legal right for each person to access information held by public bodies
- A legal right for each person to have official information held by a public body relating to him/herself amended where it is incomplete, incorrect or misleading
- A legal right to obtain reasons for decisions affecting oneself taken by a public bod.

SAFETY, HEALTH AND WELFARE ACT 1989

In accordance with the Safety, Health and Welfare Act 2005, the Agency has prepared a safety statement that encompasses all the aspects affecting staff and visitor welfare.

ENERGY EFFICIENCY

Energy Usage in 2011: The Agency works from 4-5 Harcourt Road, where energy costs are shared between the tenants and are calculated on a pro rata basis. In 2011, the total energy consumption for the building was 568,499 kWh (Electricity-287,260 kWh, Gas-281,239 kWh). The NCA was charged by the anchor tenant for usage of 248,547 kWh (Electricity-125,590



KWh, Gas - 122,957 KWh) based on the Agency's 43.72% occupancy of the building. The NCA's energy usage has reduced by 18% from 2010 levels.

Actions Undertaken in 2011: 4-5 Harcourt Road is participating in the Office of Public Works Energy Awareness Campaign and the following initiatives were undertaken in 2011:

- Undertaking energy awareness presentation for staff
- BMS computer installed that allows on site control of the heating schedule
- Heating time schedule reduced
- Staff reminded to turn off office equipment and lights.

Actions Planned for 2012: The Agency will continue its involvement in the Energy Awareness Campaign where the actions undertaken in 2011 will be continued and an Out of Hours Energy Survey will be conducted.

AUDIT COMMITTEE

The Agency's Board appointed an audit committee in 2007. The role of the committee is to review, monitor and advise on the robustness and effectiveness of the arrangements and status of the corporate governance, financial management, risk management and internal audit functions of the Agency.

INTERNAL AUDIT

The Agency has appointed external consultants to act as internal auditor and the following audits were conducted in 2011:

- 2010 System of Internal Financial Control
- Travel & Subsistence
- Corporate Governance
- Payroll
- Risk Management
- Consumer Awareness (Advertising)
- Sage Payment System
- 2011 System of Internal Financial Control.

The Agency received a satisfactory level of assurance that the system of controls in place are efficient and effective, which is the 2nd highest level rating achievable, for all the audits.

REMUNERATION COMMITTEE

The Agency's Board appointed a remuneration committee in 2007 to examine the Chief Executive's performance annually and to set performance criteria consistent with the corporate plans. The Agency's performance related award scheme was terminated in October 2009.

CUSTOMER CHARTER

The Agency has a Customer Charter, available on the corporate website at www.nca.ie, setting out its commitment to a high quality service to our customers.



STANDING ORDERS

The Board has adopted standing orders to ensure the orderly and effective conduct of the meetings of the Board of the Agency and they have been drawn up as stipulated in Section 12. (7) of the Consumer Protection Act 2007.

FINANCE

The Agency is funded by an annual grant from the Department of Jobs, Enterprise and Innovation and a levy charged to the financial services industry for the personal finance information and education functions transferred from the Central Bank. In 2011 the Agency's grant was €6.3 million and the levy amounted to €3.5 million. 2011 is the first year that the Agency charged a levy to financial service providers, as the transfer of responsibilities from the Central Bank had legal effect from 1 January 2011.

The levies were imposed by Regulations made by the Agency under the powers conferred on it by Section 24B of the Consumer Protection Act 2007 (as inserted by the Central Bank Reform Act 2010). The legislation that transferred the functions to the Agency provides that an arrangement can be made between the Agency and a prescribed body, for the collection of the levies. Such an arrangement was put in place between the Agency and the Central Bank of Ireland (one of the prescribed bodies).

The Agency's accounts are subject to audit by the Comptroller & Auditor General and a draft of the 2011 financial statements has been approved by the Board. At the time of writing, the provisional, unaudited financial statements show an actual expenditure of €7 million for grant assisted activities and €2.9 million for levy funded activities. The underspend in both areas is due to reduced spending in most operational areas due to the current challenging budgetary climate. A provision for correcting a surplus / deficit in levy income in a financial year is contained in Section 24C of the Consumer Protection Act 2007 (as amended by the Central Bank Reform Act 2010), whereby the surplus /deficit is taken into account when calculating the amount of the levy for the following year.

ORGANISATIONAL CHANGE

The Agency commenced performing the personal finance consumer information and education functions of the then Financial Regulator (now the Central Bank) on an administrative basis in 2010 and these functions were formally transferred on 1 January 2011.

The preparation for the amalgamation of the National Consumer Agency and the Competition Authority is continuing. Ms. Isolde Goggin was appointed Chairperson of the Competition Authority and Chairperson-Designate of the proposed Consumer and Competition Authority, with effect from 1st October 2011. A Steering Group, comprising the Agency, the Competition Authority and Department is progressing the merger in tandem with the legislation. A range of working groups are now working on the merger and a project management team is in place to oversee the process. No formal amalgamation timeline has been finalised, which is subject to underpinning legislation, but it is expected the legal process will be completed in mid 2013.



Appendices



Appendix 1: Enforcement actions taken in 2011

During 2011, the Agency took 104 enforcement actions against traders, which are summarised below.

Convictions arising from Prosecutions taken by the Agency: 2

- Mr Oleksandr Tabachuk, trading as Sasha Auto Sales and Repairs, Ballybane Industrial Estate, Tuam Road, Galway, Co Galway (relating to the sale of a clocked car) - fined €1,200 by the Court. The trader paid €4,000 to consumer arising from a Compensation Order secured by the Agency.

Legislation: Consumer Protection Act 2007 (Section 43 (3)(b)(vii)).

- Tesco Ireland Limited, Gresham House, Marine Road, Dun Laoghaire, Co Dublin - Fined €600. Agency awarded costs of €1,500 + VAT and expenses of €1,596.

Legislation: Consumer Protection Act 2007 (Section 43(2) and 43(3)(c)).

Compliance Notices: 34

As provided for under Section 75 of the Consumer Protection Act 2007.

34 Compliance Notices were issued by the Agency to businesses, who charged more for consumer goods than the price displayed, in contravention of Sections 42 and 43 of the Consumer Protection Act 2007.

- Rudden Service Station Ltd t/a Londis, Railway Road, Cavan, Co Cavan
- Woodies DIY Ltd t/a Woodies, Dublin Road, Cavan, Co Cavan
- BV Retail Too Ltd t/a Queally's Supervalu, Convent Hill, Killaloe, Co Clare
- Kavanagh Retailing (Irl) Ltd t/a Supervalu, Dungloe, Co Donegal
- Kavanagh Retailing (Irl) Ltd t/a Supervalu, Dynawood, Donegal, Co Donegal
- AIM Retail Holdings Ltd t/a Iceland, Bargainstown Centre, Greencastle Parade, Coolock, Dublin 5
- AIM Retail Holdings Ltd t/a Iceland, Maple Centre, Navan Road, Dublin 7
- McHugh (Edenmore) Ltd t/a Centra, Edenmore Shopping Centre, Raheny, Dublin 5
- Messrs. John and Edward Glennon t/a Eurospar, Gullivers Retail Park, Northwood, Santry, Dublin 9
- Messrs. John and Edward Glennon t/a Eurospar, Skerries Point Shopping Centre, Kellys Bay, Skerries, Co Dublin



- Aim Cash & Carry Ltd t/a Iceland, Unit 2 Main Street, Finglas, Dublin 11
- Remrock Ltd t/a Superquinn, Main Street, Blanchardstown, Dublin 15
- Capital Stores Ltd t/a Eurospar, Hartstown Shopping Centre, Clonsilla, Dublin 15
- Tesco Ireland Ltd t/a Tesco Extra, Clarendon Shopping Centre, Malahide Road, Dublin 17
- Tesco Ireland Ltd t/a Tesco, Ormond Street, Nenagh, Co. Tipperary
- Ladgrove Stores Ltd t/a Moriarty's SuperValu, Palmerstown Shopping Centre, Kennelsfort Road, Palmerstown, Dublin 20
- Baron Craft Company Ltd t/a Centra Kingswood Heights, Unit 8 Kingswood Heights Shopping Centre, Tallaght, Dublin 24
- Marié Avonvale Ltd t/a Marié Centra, Church Road, Ballybrack, Co Dublin
- R & T Stores Ltd t/a R & T Stores, Seabrook Manor, Station Road, Portmarnock, Co Dublin
- Brackernagh Ltd t/a Dunnes SuperValu, Brackernagh, Ballinasloe, Co Galway
- Dunnes Stores (Galway) Ltd t/a Dunnes Stores, Edward Square, Galway, Co Galway
- Ricadette Ltd t/a Londis Mountbellew, Ballygar Road, Mountbellew, Co Galway
- Tienda Newsagents Ltd t/a Lynch's Centra, Main Street, Celbridge, Co Kildare
- Pauka Park Ltd t/a Mace, Newtown Shopping Centre, Annacotty, Limerick, Co Limerick
- Michael Francis O'Sullivan Ltd t/a Centra, Main Street, Hospital, Co Limerick
- Trimill Ltd t/a Moran's Eurospar, Bredin Street, Drogheda, Co Louth
- Mariangate Ltd t/a Costcutters, 130 Marian Park, Drogheda, Co Louth
- Townparks Services (Drogheda) Ltd t/a Mace, Green Acres Shopping Centre, Avenue Road, Dundalk, Co Louth
- GMCL Retail Ltd t/a Londis Plus, Station Road, Castlebar, Co Mayo
- Hickey's Pharmacy Ltd t/a Hickeys Pharmacy, Navan Shopping Centre, Navan, Co Meath
- Benview Car Sales Ltd t/a Mullen's Spar, Bundoran Road, Sligo, Co Sligo
- Topaz Energy Group Ltd t/a Topaz Restore, Manor Street, Waterford, Co Waterford
- Central Autoparts (Athlone) Ltd t/a Central Autoparts, Unit 4, Diskin Centre, Golden Island, Athlone, Co Westmeath
- M 6 Express Service Centre t/a Day Today, Tullamore Road, Kilbeggan, Co Westmeath

Fixed Payment Notices

As provided for under Section 85 of the Consumer Protection Act 2007.

In total, 68 Fixed Payment Notices were paid to the Agency in respect of breaches of 4 areas of pricing legislation, namely:

- (i) EC (Requirement to Indicate Product Prices) Regulations, 2002
- (ii) Retail Price (Beverages in Licensed Premises) Display Order, 1999
- (iii) Retail Price (Food in Catering Establishments) Display Order, 1984 and
- (iv) Prices and Charges (Tax-Inclusive Statements) Order 1973.



(i) Breaches of EC (Requirement to Indicate Product Prices) Regulations, 2002**59 Fixed Payment Notices were paid to the Agency.**

- Rudden Service Station Ltd t/a Londis, Railway Road, Cavan, Co Cavan
- Mr Niall O'Driscoll t/a JJ O'Driscolls Superstore, Ballinlough Road, Cork, Co Cork
- Marina Filling Station Ltd t/a Marina Filling Station, Marina, Cork, Co Cork
- Milstreet Motor Factors Ltd t/a Millstreet Motor Factors, The Star Ballroom, Macroom Road, Milstreet Town, Co Cork
- JB Service Station Ltd, Killumney, Co Cork
(Total Fixed Payment Notices Issued: 2)
- Kavanagh Retailing (Irl) Ltd t/a Supervalu, Dynawood, Donegal, Co Donegal
(Total Fixed Payment Notices Issued: 2)
- Eason & Son Ltd t/a Easons, Busaras Central Bus Station, Beresford Place, Dublin 1
- Vencedor Ltd t/a Amika, Jervis Street Shopping Centre, Mary Street, Dublin 1
- Vencedor Ltd t/a Amika, Liffey Valley Shopping Centre, Clondalkin, Dublin 22
- Kerzak Ltd t/a Londis, 47 Lower Baggot Street, Dublin 2
- McHugh (Edenmore) Ltd t/a Centra, Edenmore Shopping Centre, Raheny, Dublin 5
(Total Fixed Payment Notices Issued: 2)
- Cambio Investments Ltd t/a Centra, 12 Stoneybatter, Manor Street, Dublin 7
- Messrs. John and Edward Glennon t/a Eurospar, Gullivers Retail Park, Northwood, Santry, Dublin 9
- BLM Stores Ltd t/a Centra, Errigal Road, Drimnagh, Dublin 12
(Total Fixed Payment Notices Issued: 2)
- Capital Stores Ltd t/a Eurospar, Hartstown Shopping Centre, Clonsilla, Dublin 15
- Ladgrove Stores Ltd t/a Moriarty's Supervalu, Palmerstown Shopping Centre, Kennelsfort Road, Palmerstown, Dublin 20
- Aroma Foods Cash and Carry Ltd t/a Aroma Foods, Crag Avenue, Clondalkin Industrial Estate, Clondalkin, Dublin 22
- Tesco Ireland Ltd t/a Tesco, Millfield Shopping Centre, Balbriggan, Co Dublin
- Tesco Ireland Ltd t/a Tesco Extra, Cloncollig Industrial Estate, Porarlinton Road, Tullamore, Co Offaly
- Tesco Ireland Ltd t/a Tesco, Arklow Square, Arklow, Co Wicklow
- Tesco Ireland Ltd t/a Tesco Express, Kilcoole, Co Wicklow
- Oxtron Ltd t/a Supervalu, Donabate Town Centre, Donabate, Co Dublin
- Robert and Jackie Casey Ltd t/a Supervalu, Station Road, Lusk, Co Dublin
- Dunnes Stores Ireland Company t/a Dunnes Stores, Portmarnock Shopping Centre, Portmarnock, Co Dublin
- R & T Stores Ltd t/a R & T Stores, Seabrook Manor, Portmarnock, Co Dublin
- Mr John Glennon t/a Eurospar, Main Street, Rush, Co Dublin
- Dunnes Stores t/a Dunnes Stores, The Pavillions Shopping Centre, Swords, Co Dublin
- Arrabawn Co-operative Society Ltd t/a Arrabawn Co-operative, Cross Street, Athenry, Co Galway
- Magicroft Ltd t/a Number 10, 10 Quay Street, Galway City, Co Galway
- Ricadette Ltd t/a Londis Mountbellew, Ballygar Road, Mountbellew, Co Galway
- Petrogas Group Ltd t/a Applegreen, Maynooth Roundabout, Celbridge, Co Kildare



- Mr Raman Bansal t/a Daybreak, Derrinturn, Co Kildare
- D & M (Callan) Supermarket Ltd t/a D & M Supervalu, Main Street, Callan, Co Kilkenny
(Total Fixed Payment Notices Issued: 2)
- Pauka Park Ltd t/a Mace, Newtown Shopping Centre, Annacotty, Limerick, Co Limerick
- Michael Francis O’Sullivan Ltd t/a Centra, Main Street, Hospital, Co Limerick
- Bennett Oil (Boherlode) Ltd t/a Roxboro Service Station, Roxboro Road, Limerick, Co Limerick
- Brian Fallon Hardware Ltd t/a Brian Fallon Hardware, Dublin Road, Longford, Co Longford
(Total Fixed Payment Notices Issued: 2)
- Townparks Services (Drogheda) Ltd t/a Mace, Green Acres Shopping Centre, Avenue Road, Dundalk, Co Louth
- GMCL Retail Ltd t/a Londis Plus, Station Road, Castlebar, Co Mayo
- Hickeys Pharmacy Ltd t/a Hickeys Pharmacy, Navan Shopping Centre, Navan, Co Meath
- Arpen Ltd t/a Kellys Supermarket, The Roadhouse, Mucklagh, Tullamore, Co Offaly
- Mr Christy O’Grady t/a O’Grady’s, Gurteen, Co Sligo
- G & K (Sligo) Ltd t/a Checkout, Rosses Point, Sligo, Co Sligo
- Empire Retail Ltd t/a Buy Lo, Cork Road, Waterford, Co Waterford
- Topaz Energy Group Ltd t/a Topaz Restore, Manor Street, Waterford, Co Waterford
- Central Autoparts (Athlone) Ltd t/a Central Autoparts, Unit 4 Diskin Centre, Golden Island, Athlone, Co Westmeath
- M & M Mulligan Ltd t/a Mulligans Londis, 9 Roscommon Road, Athlone, Co Westmeath
- M 6 Express Service Centre t/a Day Today, Tullamore Road, Kilbeggan, Co Westmeath
- Buckleys Supervalu t/a Buckleys SuperValu, Austin Friar’s Street, Mullingar, Co Westmeath
- Railway News Ltd t/a Railway News Mace, Unit 1a Redmond Square, Wexford, Co Wexford
- Quinns of Baltinglass Ltd t/a Quinns Supermarket (Spar), Baltinglass, Co Wicklow
(Total Fixed Payment Notices Issued: 2)
- Whelan Centra Group Ltd t/a Centra, Church Road, Greystones, Co Wicklow

(ii) Breaches of Retail Price (Beverages in Licensed Premises) Display Order, 1999

7 Fixed Payment Notices were paid to the Agency.

- The Black Horse Inn 1999 Ltd t/a The Black Horse Inn, 2 Church Street, Cavan, Co Cavan
- Brennans Lane Ltd t/a Brennans Lane, Garden Street, Ballina, Co Mayo
- Abbey Taverns (Sligo) Ltd t/a The Adelaide, Wine Street Car Park, Sligo, Co Sligo
- Sixty Something Ltd t/a Flanagans on the Lake, Ballina Quay, Ballina, Co Tipperary
- Mr Marcus Russell t/a The Golden Harp Bar, 35 Mitchell Street, Clonmel, Co Tipperary
- Rathcarrick Ltd t/a The Square, 13 Market Square, Enniscorthy, Co Wexford
- RMO Public Houses Ltd t/a South 51 Bar, 51 South Main Street, Wexford

(iii) Breaches of Retail Price (Food in Catering Establishments) Display Order, 1984

1 Fixed Payment Notice was paid to the Agency.

- Powerscourt Hotels Ltd t/a The Westcourt Hotel, 29 West Street, Drogheda, Co Louth



(iv) Breaches of Prices and Charges (Tax-Inclusive Statements) Order 1973

1 Fixed Payment Notice was paid to the Agency.

- Salon Direct Ltd t/a Salon Direct, Unit 3, Edward Street, Newbridge, Co Kildare



Appendix 2: Breakdown of RAPEX alerts relevant to Ireland in 2011

Category	Number	Type of danger	Number
Motor vehicle	68	Injuries	81
Electrical appliances	12	Fire	11
Childcare articles and children's equipment	7	Chemical	13
Cosmetics	6	Strangulation	4
Protective equipment	5	Choking	2
Toys	4	Burns	6
Furniture	4	Electric Shock	3
Clothing, textiles and fashion items	3	Cuts	1
Miscellaneous	13	Damage to sight	1
Total	122	Total	122

Of these 122 cases, 30 were initiated in Ireland and notified to European Authorities by the Agency. The remainder were notified by product safety authorities from elsewhere in the EU. The cases relevant to Ireland are set out in more detail in the following Appendix.



Appendix 3: Unsafe Products Found in Ireland in 2011

33 unsafe products found in Ireland were notified to the European Commission under the RAPEX System. 30 notifications were submitted as being a serious risk. 3 notifications were submitted for information purposes.

Reference Number	Category	Product	Type of Risk e.g. Burn, Injury
0014-11	Motor Vehicles	Volvo S80, S60, V70, V60, XC60, XC70, C30, S40, V50	Fire
0026-12	Motor Vehicles	Volvo V70, S80, XC60 and XC70	Injuries
0080-11	Motor Vehicles	Land Rover Discovery 3 and Range Sports Models 2007-2009	Fire
0081-11	Motor Vehicles	Citroen Picasso	Injuries
0091-11	Childcare articles and children's equipment	"Phil & Ted" Children's Buggy	Cuts, Injuries
0228-11	Motor Vehicles	Land Rover Defender	Injuries
0405-11	Childcare articles and children's equipment	"OH Baby London" Baby Grows	Choking, Suffocation
0446-11	Motor Vehicles	Volvo V70 & S80	Injuries
0477-11	Motor Vehicles	Volvo XC90	Injuries
0550-11	Motor Vehicles	Toyota iQ	Injuries
0658-11	Motor Vehicles	Volvo C30,S40,V50	Injuries
0672-11	Motor Vehicles	Honda Accord	Injuries
0765-11	Motor Vehicles	Citroen C8, Dispatch III	Injuries
0766-11	Motor Vehicles	Citroen C3 & DS3 Models	Injuries
0767-11	Motor Vehicles	Volvo S80, V70, V60, S60	Injuries
0768-11	Motor Vehicles	Citroen Relay III	Injuries
0769-11	Motor Vehicles	Volvo S80	Injuries
0796-11	Cosmetics	"Beauty Series" Children's Make Up Set	Chemical
0901-11	Electrical appliances and equipment	Kingfisher Halogen Heater	Burns, Electric Shock
0902-11	Decorative articles	Argos "Hearts" Beaded Door Curtain	Strangulation
0935-11	Motor vehicles	Citroen C3	Injuries
0992-11	Motor vehicles	Citroen C3	Injuries
1064-11	Furniture	"Home Innovations" Roller Blind	Strangulation
1076-11	Motor vehicles	Volvo C30, S40, V50 and C70 models	Injuries
1077-11	Motor vehicles	Citroen C3	Injuries
1085-11	Motor vehicles	Jaguar X-Type 2.2 Litre Diesel	Injuries
1184-11	Cosmetics	Hashmi Kajal Eyeliner	Chemical
1256-11	Cosmetics	Children's "Face Paint" set Brand: Chelford	Chemical
1297-11	Motor Vehicle	Toyota Verso	Injuries
1304-11	Motor Vehicle	Lexus RX300/RX400h	Injuries

For Information purposes

Reference Number	Category	Product	Type of Risk e.g. Burn, Injury
Info 0061-11	Motor Vehicle	Volvo C30, S40, V50, C70 and XC60	Injuries
Info 0082-11	Motor Vehicle	Citroen C4	Injuries
Info 0095-11	Food-imitating products	"Lollipop" Butter soap	Choking, Chemical



Appendix 4: Unsafe Products in other Member States found in Ireland in 2011

92 unsafe products notified to the Agency by other member States were found in Ireland.

Reference Number	Product/Category	Type Risk e.g. Burn, Injury
0491-06	Stillman's Bleach cream	Chemical
1399-09	Stillman's Freckle Cream	Chemical
1742-10	Camming device - Dragon Cam 6 Brand: DMM (protective equipment for climbing)	Injuries
1811-10	"PMS Living" Aquarium Light Up Fish Tank	Fire
1951-10	Mercedes-Benz (various models)	Injuries
1960-10	Nissan Brake Fluid	Injuries
1976-10	Volvo Power Seat S40, V50, S60, XC60	Injuries
1977-10	Opel Vivaro Hand Brake	Injuries
0011-11	Honda Jazz	Injuries
0028-11	Fossil Watch	Chemical
0096-11	Toyota Avensis	Injuries
0097-11	Toyota Lexus	Injuries
0106-11	"Zig Zag" Micro Scooter	Injuries
0116-11	Ducati Multistrada motorcycle	Injuries
0126-11	Calor Classic Gas Portable Heater	Chemical
0128-11	Argos Sapphire Stroller	Injuries
0138-11	Belron replacement windscreen clips	Injuries
0156-11	Peugeot Vacuum Fuel Pump	Injuries
0176-11	Volvo S40, V50 and C30	Injuries
0178-11	"Hashmi Surmi Special Kohl" Eye make-up product	Microbiological, Chemical
0189-11	Fiat Punto ABS Wiring	Fire
0201-11	IKEA handmade glass	Injuries
0207-11	Ford Grand C-Max	Injuries
0216-11	Toyota Lexus Left Hand Drive RX300	Injuries
0220-11	Optical Aiming Device (for replica gun)	Damage to Sight
0245-11	IKEA Forsta coffee tea maker	Burns
0256-11	Honda Civic Hybrid	Injuries
0257-11	Dragon Camming Device sizes 4 & 5 (protective climbing equipment)	Injuries
0302-11	Yamaha Motorcycles	Injuries
0335-11	Volvo C30, S40 and V50	Injuries
0342-11	Mercedes Benz Citaro Vehicle (City Bus)	Injuries
0356-11	Ducati motorcycle hands free control unit	Injuries
0360-11	Bath toy "Duck Bath Bag"	Chemical
0379-11	Electric fan heater "Flat Fan Heater" Brand: Argos and Homebase	Fire
0385-11	"Delta" Pancake Maker	Burns
0418-11	Renault Fluence and Megane	Injuries
0460-11	Nissan Navara	Injuries
0515-11	TK Maxx Polka Dot dresses	Choking
0516-11	B&Q Blooma Moon Chair	Injuries

0517-11	B&Q Picnic Chair	Injuries
0535-11	"Petzl Absorbica energy absorbers" Lanyard Protective equipment (climbing equipment)	Injuries
0536-11	"Petzl Scorpio energy absorbers" Lanyard Protective equipment (climbing equipment)	Injuries
0548-11	Toyota Prius	Injuries
0565-11	Hewlett Packard rechargeable battery packs	Burns, Fire
0567-11	B&Q Rust Converter	Injuries
0589-11	Philips Foldable Hairdryer	Fire
0593-11	Flymo Grass Trimmer	Electric Shock
0597-11	Ducati Diavel Motorcycles	Injuries
0639-11	Lexus RX400h	Injuries
0644-11	"Trust" Laptop Power Supply	Fire
0646-11	Renault Master (light commercial vehicle)	Injuries
0669-11	Opel Movano B van	Injuries
0678-11	Opel Astra	Injuries
0690-11	"Lovely Neddy" toy horse	Chemical
0694-11	"Phil & Teds" Table Chair	Injuries
0699-11	Kids Sweat Hooded Top	Chemical
0701-11	Opel Agila A	Injuries
0703-11	Beko Frost Free Fridge Freezers	Fire
0713-11	Toyota Yaris	Injuries
0723-11	Mazda 3 & Mps windshield wiper motor	Injuries
0727-11	Boots UG Hairdryer	Injuries
0735-11	"Rango" Water Cooler	Electric Shock
0737-11	Petzl GriGri 2 climbing device	Injuries
0754-11	FIAT Doblo Panorama/Doblo Cargo Instrument Panel	Injuries
0762-11	Kawasaki Motorcycle	Injuries
0779-11	"Bestseller Name it" Soother Holder	Strangulation
0795-11	Fiat Ducato	Injuries
0824-11	Honda Civic	Injuries
0825-11	Honda Motorcycles	Injuries
0829-11	"MOLI MINI SS TUNIC "Children's Tunic	Strangulation
0850-11	BMW 6 Series convertible, F12	Injuries
0860-11	"Sealey Power Products" Cordless Lithium-ion Drill Driver 18V	Fire
0868-11	Mothercare Xcursion Travel System (pushchair and car seat)	Burns
0873-11	Renault Master III Van	Injuries
0882-11	Yamaha FJR Motorcycle (electrics issue)	Injuries
0883-11	Yamaha FJR Motorcycle (brake light issue)	Injuries
0894-11	BMW 1 series, 5 series, 7 series, X3, X5, X6 with diesel engine	Injuries
0959-11	InWear Jersey Blouse	Chemical
0968-11	Opel Corsa	Injuries
0969-11	Peugeot 508	Injuries
0970-11	Renault Clio & Wind models	Injuries
0977-11	Carol Light Whitening Soap	Chemical
0984-11	Honda CRZ	Injuries

1031-11	Fiat Scudo & Ulysse	Injuries
1101-11	"Jeanneau" boats - various models	Fire
1125-11	Yamaha VMax motorcycle	Injuries
1133-11	IKEA Busa Children's folding tent	Injuries
1140-11	IKEA Elga Fenstad Wardrobe	Injuries, Cuts
1193-11	Aldi Steam Cleaner	Burns
1237-11	Yamaha Outboard motors	Fire
1262-11	Prestige Toasters	Electric Shock
1328-11	BMW Various Models	Injuries

