



# National Consumer Agency

## Annual Report

2012



**national consumer agency**  
gníomhaireacht náisiúnta tomhaltóirí

putting **consumers** first



# Contents



<b>Introduction</b>	<b>Page 3</b>
<b>Chairman's Statement</b>	<b>Page 4</b>
<b>Chief Executive's Statement</b>	<b>Page 6</b>
<b>Board Members and Senior Management</b>	<b>Page 10</b>
<b>Pillar One - Enforcement</b>	<b>Page 11</b>
<b>Pillar Two - Policy and Research</b>	<b>Page 26</b>
<b>Pillar Three - Information and Education</b>	<b>Page 45</b>
<b>Corporate Governance</b>	<b>Page 59</b>
<b>Appendices</b>	<b>Page 65</b>



## Introduction



The National Consumer Agency was set up on the 1 May 2007. This Annual Report sets out the activities of the Agency for the period from the 1 January to 31 December 2012.

The Board is pleased to submit to the Minister for Jobs, Enterprise and Innovation the 2012 Annual Report in accordance with Section 22 of the Consumer Protection Act 2007.

**Stephen Costello**  
Chairman

**Karen O'Leary**  
Chief Executive



## Chairman's Statement

In 2012, the National Consumer Agency continued to represent the interests of consumers in Ireland who were faced with another economically challenging year which has impacted every part of their lives. The downturn has not only forced many consumers to live on less, but to take a more active role in making decisions about how and when to spend their money. The key pillars of the Agency's work in 2012 sought to ensure that consumers can make these decisions more easily in an environment where they are treated fairly by businesses.

This was achieved by enforcing consumer law where breaches fell within the Agency's statutory remit and by helping consumers to enforce their own rights through the provision of assistance and information. The Agency also protected consumers through its product safety role, investigating hundreds of cases and removing unsafe products from the Irish market where necessary.

The second key theme for the Agency's work in 2012 was to help consumers to be smart with their money. This necessitated not only the provision of information, but also ensuring that the Agency's public awareness activities focussed on those areas where consumers could see that there was a tangible benefit to engaging with the topic.

Thirdly, the Agency strove to create competitive consumer markets, seeking out areas where price transparency was an issue for consumers and working with relevant bodies to improve how these markets work for consumers. The objective of this work is not only to improve price transparency but also to highlight areas where consumers can make better purchasing decisions.

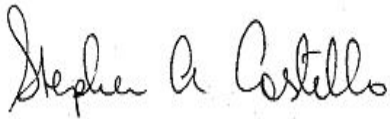
The Agency's reach continues to grow, seen in the growing numbers of consumers using its services. Active and empowered consumers not only serve their own interests but are crucial to well-functioning competitive markets. Through the provision of information to consumers with specific problems and by encouraging consumers to be more aware of the options and choices available to them, the Agency plays a key role in bringing about markets that serve the needs of their customers and the wider economy.

I would like to pay tribute to the Agency's former Chief Executive, Ann Fitzgerald, who departed the Agency in 2012. Ann had a long involvement in the consumer agenda stretching back to her chairing of the Consumer Strategy Group from 2004. She played a key role in helping to create a stronger consumer voice and improve consumer welfare. I would



also like to thank the Agency's legal advisor, Sean Murphy, for taking on the significant responsibilities of Acting Chief Executive in October 2012. I welcome Karen O'Leary's recent appointment as Agency Chief Executive and I look forward to working with her in addressing the pressing needs of consumers and ensuring a successful amalgamation of the Agency and the Competition Authority.

Finally, I would like to thank the Agency's staff for their commitment to protecting and empowering consumers and promoting the interests of consumers at the policy table. Against a background of significant resource constraints the Agency continues, in common with consumers, to do more with less. I look forward to seeing the work of the Agency continue to have a real impact on consumers in Ireland and I wish the staff of the Agency every success for the year ahead.



**Stephen Costello**  
Chairman



## Chief Executive's Statement

In 2012, the work of the National Consumer Agency continued against the background of an extremely tough environment for consumers in Ireland. Decreased income and increased expenditure<sup>1</sup> for many consumers means that the need for assistance, information and representation across a range of topics has, arguably, never been stronger.

The Agency's work in 2012 focussed on three overarching themes: enforcing consumer law, helping consumers to be smart with their money and creating competitive consumer markets. These themes were developed in the strategic work plan 2011-2012 to meet the Agency's obligations in regard to the enforcement of consumer legislation and to address the difficult economic conditions which consumers face. The Agency's activities continue to be informed and underpinned by the intelligence it gathers from direct contact with consumers via its helpline, website and market monitoring programme.

During 2012 the Agency undertook a wide range of actions across the economy, for example:

- An on-going programme of "compliance blitzes" involving visits, by authorised officers, to 349 traders across a range of retail sectors nationwide. Over 520 complaints regarding price display and misleading pricing were received and pursued, using a range of activities, including visits to the retailers concerned.
- During 2012, the Agency took 112 enforcement actions against businesses that were found to have breached specific consumer law provisions. In addition to taking enforcement action, the Agency also secured compliance from traders who showed willingness to quickly resolve pricing issues to the satisfaction of the Agency.
- The Agency had two cases before the courts in 2012. Associated Newspapers (Ireland) Limited was found guilty of four breaches of the Consumer Protection Act, 2007. Full costs were awarded to the Agency and the Probation Act was applied on the basis that Associated Newspapers (Ireland) Limited made a payment of €15,000 to charity. In a second case, a compensation order of €4,000 was secured for a consumer who had purchased a clocked car.
- The Agency reviewed the terms and conditions being provided in the domestic waste collection sector where issues were identified in relation to pricing, transparency and

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<sup>1</sup> Agency market research, page 30



contractual matters. An undertaking to amend contractual terms that the Agency considered were unfair was received from one trader in 2012 and the Agency continued this work into the early months of 2013.

- The Agency has a statutory remit to promote public awareness and conduct public information campaigns. Throughout 2012 communications activities covering a broad range of topics and using multiple channels were carried out.

The results of this work are reflected in over 861,000 visits to [www.nca.ie](http://www.nca.ie) and 58,000 consumer contacts to the Agency helpline. In addition, organic search traffic increased by 93% and the Agency developed a strong social media presence, with a particular focus on communicating with consumers on Facebook.

- The Agency continued to represent consumer interests through its responses to consultative processes and through active participation on various working groups across a wide range of sectors, including those relating to the National Payment Plan and the establishment of a mortgage arrears information service by the Citizen's Information Board. The Agency also worked to address financial exclusion in Ireland, through its participation on the Financial Inclusion Implementation Group.
- The workplace personal finance education programme, Money Skills for Life, was launched in April 2012, following on from a successful pilot in 2011. The response has been very positive with 200 requests to participate received from companies and 7,100 people attended a Money Skills for Life talk in 2012. In addition, personal finance education programmes in the school system and for new parents continued.
- Increasing price awareness, price transparency, and the ease to which consumers can access quotes in advance of choosing a product or service provider has become an important part of the Agency's advocacy work in recent years. As well as allowing consumers to make more informed choices, improved price transparency also helps to create more competitive markets as more active consumers will have the effect of encouraging traders to compete.

In 2012, price/fee information was disseminated to consumers across a wide range of areas including banking products, insurance, home heating oil and solicitors fees. The study of solicitors found a wide variation in the fees quoted for a range of routine services but also that fees were difficult to obtain meaning that consumers cannot easily access the competition which exists in the market. Since publication of the study positive engagement has taken place with the Law Society to develop templates for solicitors to make prices more readily available for certain services.



In 2012, Early Childhood Ireland (ECI), the representative body in the childcare sector, also issued a price display template for its 3,300 members. The template was developed by ECI and the Agency following a 2011 NCA study into price display in this sector.

- The Agency's long running market research programme continued in 2012, the results tracking and analysing current and immediate issues of concern to consumers. The 2012 research examined a wide range of areas for example trends in switching behaviour, consumers' experience of the complaints process, back to school costs and consumers' grocery shopping behaviour. The work feeds into the Agency's enforcement and public awareness activities and also informs the Agency's policy positions.
- The Agency is responsible for monitoring compliance by manufacturers, suppliers and retailers with a range of EU sector specific product safety legislation. In 2012, 463 cases were investigated. 2,315 unsafe product notifications received via the Europe-wide rapid alert system (RAPEX) were investigated, of which 116 products were found on the Irish market, leading to follow-up with the relevant retailers or distributors.

The Agency also investigated a range of significant safety issues covering hurling helmets, high visibility jackets, carbon monoxide alarms, unsafe toys and docking stations. The Agency wrote to retailers and major manufacturers reminding them of their responsibilities following the publication of new standards for all corded window products (blinds and curtains) by the National Standards Authority of Ireland.

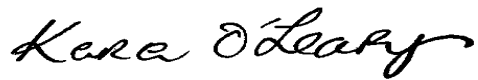
I would like to pay tribute and extend my thanks to my predecessor, Ann Fitzgerald, who departed the Agency in 2012. Throughout her tenure, Ann demonstrated vision, tenacity and leadership with a singular focus on developing the consumer agenda in Ireland. On a personal note, Ann gave huge support to the entire management team in helping us to deliver on our ambitious workplan and I particularly thank her for that support. I would also like to thank Sean Murphy who acted as Chief Executive from Ann's departure to my appointment on 19 March 2013. Sean provided necessary stability and continuity during his tenure but also drove the successful conclusion of the 2012 workplan and kept staff morale, motivation and focus to the normal high levels during and after the transition.

To conclude, 2012 was a challenging but very productive year for the Agency. The achievements have been realised against a background of a continuing decline in staff





numbers, which is a significant issue for the Agency. In addition to delivering on the workplan, many staff were involved in working groups on the amalgamation of the Agency and the Competition Authority. In advance of the amalgamation, the Agency will work to continue to deliver on its statutory remit. I extend my thanks to our Chairman, the Board and staff of the Agency for their commitment in 2012 and I look forward to working to benefit consumers in Ireland in 2013.



**Karen O'Leary**  
**Chief Executive**



# Board Members and Senior Management

## Board Members

During 2012 the Board consisted of:

Stephen Costello - Chairperson

Ann Fitzgerald - Chief Executive (Tenure ended 17 October 2012)

Sean Murphy - Acting Chief Executive (Appointed 18 October 2012)

Georgina Conroy

Marie Dalton

Patrick Desmond

Fergus J Gallagher

Eugene Gallagher (Appointed 6 May 2012)

Isolde Goggin

Deirdre McDonnell (Retired 30 April 2012)

Robin O'Sullivan

David Pierce

Colleen Savage (Appointed 6 May 2012)

Edward Shinnick

## Senior Management

Karen O'Leary - Director of Public Awareness and Financial Education. Now Chief Executive (Appointed 19 March 2013)

Sean Murphy - Legal Advisor, Acting Chief Executive (18 October 2012 to 18 March 2013)

John Shine - Director Commercial Practices

Fergal O'Leary - Director Research and Policy

Colette Crowne - Secretary to the Board & Assistant Director Corporate Services



## Pillar One: Enforcement



The National Consumer Agency has an enforcement role across a wide range of consumer legislation including product safety; retail pricing; e-commerce; unfair terms in consumer contracts and the licensing of credit intermediaries and pawnbrokers. The primary consumer protection legislative instrument is the Consumer Protection Act (CPA) 2007, which provides protection to consumers against a variety of unfair and misleading commercial practices by traders.

### **RISK-BASED ENFORCEMENT OF CONSUMER LEGISLATION**

The Agency seeks to make best use of its available resources by adopting a risk-based approach to enforcement which focuses 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 consumer welfare. The Agency receives up to 60,000 contacts from the public each year which provides a very useful source of intelligence in identifying emerging issues impacting on consumers. Of these contacts, in the region of 3,000 contacts necessitate further engagement and possible investigation by the Agency. The majority of these cases are resolved satisfactorily without recourse to enforcement action. However, 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 proactively engages with business to ensure that its legal obligations in relation to its commercial practices are fully understood and that such practices are fair to consumers. 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 CPA, 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 the power under section 85 of the CPA 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 Agency can initiate legal proceedings. Fixed Payment Notices are issued in cases where, following investigation, the Agency considered that traders were not in compliance with the price display legislation. During 2012, payments in respect of seventy one Fixed Payment Notices were received by the Agency.

### **Compliance Notices**

An authorised officer of the Agency is empowered under the CPA 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 CPA.

During 2012, the Agency issued forty Compliance Notices to thirty nine different traders, who were charging prices higher than the display prices for consumer products, mostly relating to grocery items. None of the Compliance Notices were challenged by the traders.

### **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 consumer legislation. This usually involves the trader giving a commitment to cease an offending practice and, on occasion, 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. In December 2012, the Agency secured an Undertaking from a domestic waste collection operator regarding the use of what the Agency considered were unfair terms in its contract with consumers.

### **Prosecutions**

In addition to the aforementioned enforcement tools, the Agency has the power to initiate summary proceedings in the District Court. The Agency seeks to pursue the most effective and proportionate approach in the case of breaches of consumer law. The majority of the



enforcement actions taken do not require recourse to the Courts. However, the Agency does initiate criminal proceedings where considered merited. The Agency had two cases before the courts in 2012. See page 15 for details. A number of other prosecutions were being prepared at year end with resulting proceedings being initiated in early 2013.

### **CONSUMER PROTECTION LIST**

Section 86 of the CPA requires the Agency to maintain a “Consumer Protection List” with details of traders against whom enforcement actions have been taken. The Agency may publish details of this list in any form that it considers appropriate. In May 2012, the Agency published a list of the enforcement actions taken during the fifteen months ending 31 April 2012. This list is available on the Agency website at [www.nca.ie](http://www.nca.ie).

### **ENFORCEMENT ACTIVITY**

Details of the enforcement actions taken during 2012 are set out in Appendix 1. The main areas of enforcement related activity are set out 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).

During 2012, 520 complaints were received in relation to a variety of price display and misleading pricing issues. Complaints received are followed up in writing with the trader and a risk-based sample of traders is selected for on-site inspection by authorised officers of the Agency.

During 2012, four compliance blitzes were undertaken – in March, June, September and November - in which 349 trader premises were visited throughout the twenty six counties 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, where particular issues had come to the Agency’s attention. Details of the enforcement actions arising are set out in Appendix 1.

The grocery/supermarket sector (including newsagents/corner shops, and shops attached to petrol stations) 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 clothing & footwear, hardware/DIY, catering establishments and licensed premises.



## **CAR CLOCKING**

During 2012, a particular area of focus for the Agency continued to be in the area of car clocking i.e. altering the odometer reading of a car. Car clocking is a cause of significant consumer detriment as it primarily misleads the consumer as to the prior history of the vehicle. It also potentially exposes 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.

The number of complaints received from consumers in relation to the purchase of suspected clocked cars was in line with the previous year with fifty seven complaints received. Following preliminary investigations, the majority of cases were not progressed to an enforcement stage for a variety of reasons – sufficient evidence was not available; unwillingness of some complainants to pursue the complaint and provide statements; some car dealers had ceased trading; the passage of time since the alleged offence (there is a statute of limitations of two years in such cases).

A number of car related prosecution cases were at an advanced stage by end 2012 and the Agency expects to have proceedings before the Courts in 2013.

## **DOMESTIC WASTE COLLECTION**

The Agency initiated a review of the terms and conditions being used by the main operators in the domestic waste collection sector. The sector was chosen based on a number of factors including market surveillance, complaints received and an assessment by the Agency senior management team that the sector, due to the prevalence of such contracts nationally, had the potential to negatively impact on the welfare of consumers. The relevant legislation (S.I. No. 27 of 1995, European Communities (Unfair Terms in Consumer Contracts) Regulations 1995) requires that standard form consumer contracts, such as those used in the domestic waste collection sector, must not be unfairly balanced in favour of the business. A large number of issues arose from this review and the Agency initiated a process of engagement with the larger operators in the sector.

In December, the Agency secured an Undertaking from Greyhound Recycling that it will amend contract terms and conditions that the Agency considers to be unfair and that certain charges would be refunded to consumers. Further details are available on the Agency website at [www.nca.ie](http://www.nca.ie).

A further six Undertakings were secured by the Agency from other domestic waste collection operators in the early months of 2013. This exercise has resulted in extensive changes been made to the terms and conditions being applied to consumer waste contracts



with terms considered unfair being removed or amended and refunds of unfair charges, where appropriate, being made to customers.

Details of advocacy and consumer representation by the Agency on this sector are on page 40.

### **DOORSTEP SELLING**

Following on from the Autumn 2011 awareness campaign, the Agency continued to keep this activity under review. In particular, the Agency was mindful of the potential for mis-selling, particularly to vulnerable consumers, of equipment relating to the Digital Switchover in October 2012. The Agency maintained regular contact with the Department of Communications and the Saorview office in RTE and followed up on a small number of complaints received. The Agency also engaged directly with the TV reception sector and liaised with a number of enterprises to ensure that promotional material was clear and not likely to mislead.

### **ONLINE DISCOUNT DEALS/SITES**

Following on from research commissioned by the Agency regarding the popularity of this activity and the consumer issues arising, the Agency conducted a review of this sector and examined a large number of the advertisements for deals on offer. The Agency also engaged with all of the main operators active in this sector. The Agency will be conducting further work in this area in 2013 to determine what progress has been made and whether further Agency intervention is required.

### **ACTIONS BEFORE THE COURTS**

The Agency had two cases before the Courts in 2012, both following on from trials in 2011.

#### **Associated Newspapers (Ireland) Ltd**

In January 2012, following a trial in November 2011, Associated Newspapers (Ireland) Limited was found guilty in the Dublin District Court of four breaches of the Consumer Protection Act, 2007. The Judge did not proceed to conviction and instead applied the Probation of Offenders Act on the basis that Associated Newspapers (Ireland) Limited made a payment of €15,000 to a named charity. Full costs to the order of €25,000 were also awarded to the Agency.

The offences occurred on 6 February 2011, when the Irish Mail on Sunday newspaper, which is published by Associated Newspapers (Ireland) Limited, produced an edition of the Irish Mail on Sunday with a wraparound cover which had the effect of misleading consumers into believing that the paper being purchased was a Sunday Tribune.



**Mr Oleksandr Tabachuk, trading as Sasha Auto Sales and Repairs, Ballybane Industrial Estate, Tuam Road, Galway**

Following on from a conviction secured in December 2011 of Mr Oleksandr Tabachuk for breaching the Consumer Protection Act 2007 regarding the sale of a clocked car, a subsequent sentencing hearing took place in February 2012 at Galway District Court.

The Agency secured a compensation order of €4,000 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.

**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 commission payment or consideration of any kind from a Financial Institution. The majority of credit intermediaries are engaged in car sales with some involved in other retail sectors, notably furniture and electrical goods.

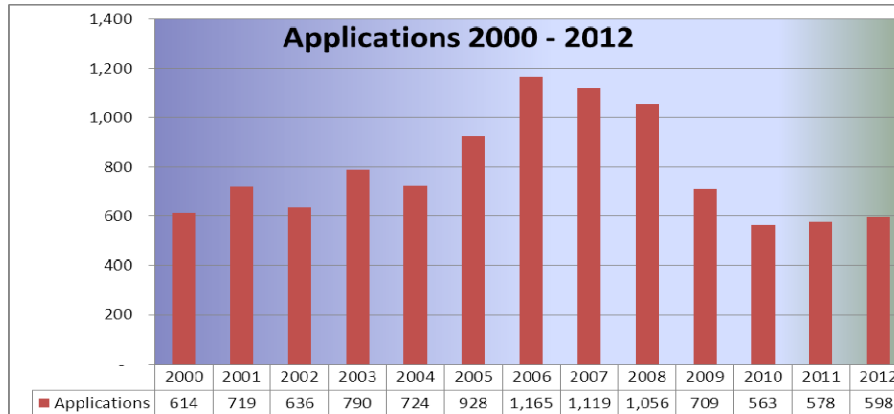
Credit intermediaries are required to display their authorisations publicly in their premises, and, before any agreement is signed, must give consumers written details of the agreement and of the financial institution on whose behalf they act. They must also inform customers that they are paid for their services.

The Agency engages in an annual survey of the commission payments made by financial institutions to credit intermediaries in order to monitor compliance with the Consumer Credit Act, 1995.

As detailed on page 17, during 2012, 598 applications were processed, an increase of twenty five 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 high of 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 2012, fee income of €372,418 was received in relation to these applications.







### 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 the Agency corporate website at [www.corporate.nca.ie](http://www.corporate.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.

Five pawnbroking licences were issued in 2012, 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
- Instant Cash Loans Ireland Ltd, trading as "The Money Shop", 30 Bolton St, Dublin 1
- D.B.E. Pawnbrokers Ltd, 44 MacCurtain St, Cork.

## 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 Government bodies 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 and has proof 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.

The Agency carries out its functions by:

- Following up on complaints received from consumers or from other parties
- Carrying out market surveillance activities, including co-operation with other regulatory bodies in Ireland, e.g. Customs authorities



- Engaging in joint surveillance initiatives with other Member States (e.g. via the Prosafe network of market surveillance authorities across Europe)
- Acting as the single RAPEX contact point for Ireland - see page 20
- Raising consumer awareness
- 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.

## **PRODUCT SAFETY INVESTIGATIONS IN 2012**

### **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).

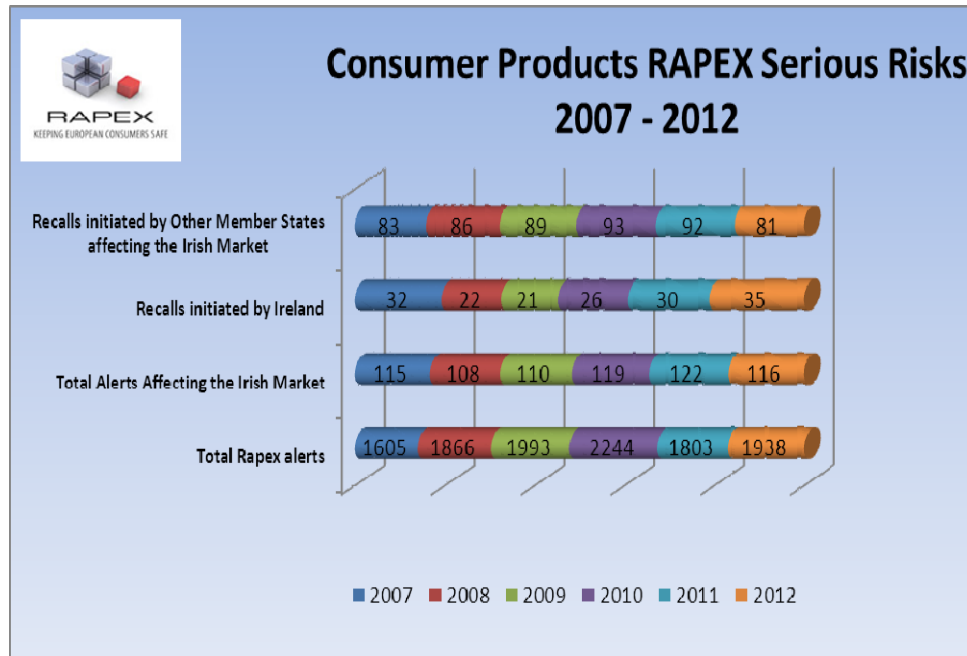
Since 1 January 2010 the system also facilitates the rapid exchange of information on products posing a serious risk to the health and safety of professional users and on those posing a serious risk to other public interests protected via the relevant EU legislation (e.g. environment and security). Once 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 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.



## RAPEX Notifications

The number of RAPEX notifications received last year amounted to 2,315, of which 1,938 were classified as serious risk.



The product categories most frequently notified through the RAPEX system in 2012:

- Clothing, textiles and fashion items (668 notifications, 34%)
- Toys (366 notifications, 19%)
- Electrical appliances and equipment (205 notifications, 11%)
- Motor vehicles (149 notifications, 8%)
- Cosmetics (86 notifications, 4%).

These categories of consumer products accounted for almost 76% of all products notified in 2012. 58% of all notifications identified China, including Hong Kong, as the country of origin.

All RAPEX notifications received are examined by the Agency for relevance to the Irish market. The number of products affecting the Irish market declined slightly from 122 in 2011 to 116 last year. Each of these 116 products involved extensive follow up by the Agency with the relevant economic operators. Appendices 2, 3 and 4 provide a breakdown of unsafe products affecting the Irish market.

## ANALYSIS OF PRODUCT SAFETY COMPLAINTS AND ISSUES

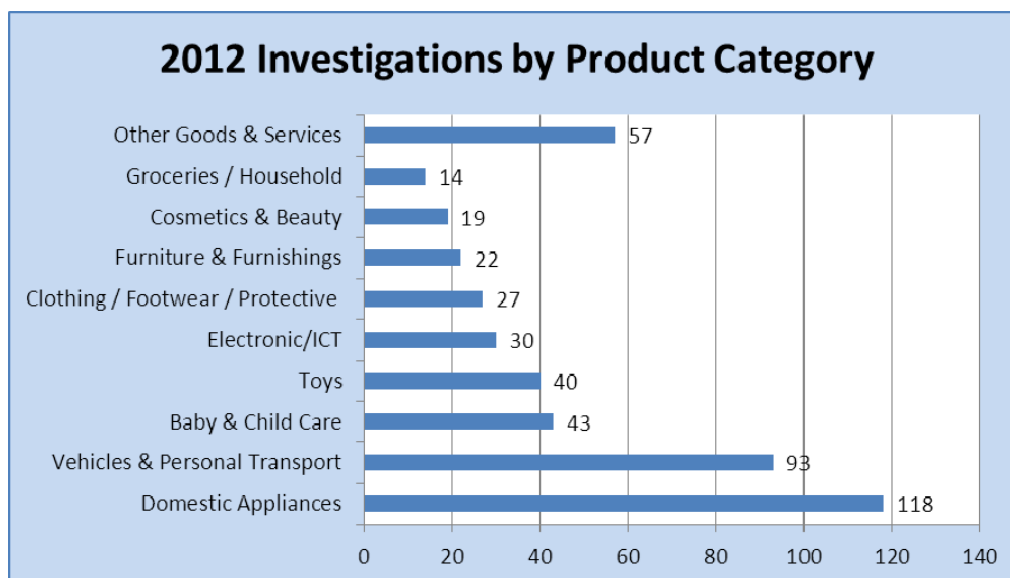
In 2012, the Agency investigated 463 cases. Generally these cases require a number of actions by the Agency including assessment of technical documentation to determine



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 previous years domestic appliances, including cookers, washing machines and fridges accounted for 25% of investigations. Motor vehicles accounted for 20%, while baby and child care articles, mainly buggies, prams and car seats was the next highest category.



Of the 463 cases investigated in 2012, compliance was achieved in 216 of the cases (47%) 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 154 cases (33%), it was found that there was no breach of the relevant legislation or relevant standards. Information about applicable legislation and standards was provided to consumers and businesses in 9% of cases. The Agency was unable to fully progress investigations in the remaining 8% of cases for a variety of reasons, such as, difficulties in contacting the consumer or in identifying the product / retailer or the supplier had ceased trading.



## SIGNIFICANT PRODUCT SAFETY ISSUES IN 2012

### Hurling Helmets

In 2012 the Agency carried out an investigation into the safety of hurling helmets to ensure that they complied with the requirements of the Personal Protective Equipment (PPE) Directive. This involved engagement with all the major manufacturers and suppliers of hurling helmets in Ireland and also with the Gaelic Athletic Association authorities. The helmets of the following seven companies were examined:

- O'Neill's Sports
- Atak Sports (Head2Head Helmet)
- Smyths Toys (Aspis Helmet)
- Marc Sports
- Micro Sports
- Azzurri
- Coopers Sports.

The Agency investigation concluded that all sizes and models of helmets sold by these companies comply with the relevant safety requirements.

During the investigation it came to the Agency's attention that in some cases faceguards are being "customised" either directly by players or on their behalf, by removing some of the protective bars in order to improve the field of vision. It is important that all parties appreciate that altering an approved helmet could impact negatively on the integral safety of the helmet. Irish Standard I.S. 355:2006, *Specification for helmets for hurling and camogie players*, recommends that "if a new face protector is required, use only the original manufacturer's approved replacement face protectors, correctly fitted to their instructions". Manufacturers and suppliers of these faceguards are reminded that all hurling helmet components must comply with the requirements of the PPE directive. Hurling helmets must also bear the CE mark, which attests that it conforms to the Directive.

### High Visibility Vests

In early 2012 the Agency was informed by the Road Safety Authority (RSA) of a safety issue with high visibility vests which they had distributed free of charge to consumers in Ireland. The vests were independently tested on behalf of the RSA and failed to meet the minimum retro-reflective requirements of the relevant standards. At that time, the RSA had distributed in excess of 200,000 vests, with a further 150,000 remaining in stock.

Following a comprehensive investigation, which included consultation with the European Commission, independent experts and other market surveillance authorities in Europe, the Agency concluded that the vests did not comply with the basic health and safety



requirements of the PPE directive. In the circumstances, the supplier company voluntarily agreed to destroy 150,000 vests in stock. In addition, the Chinese manufacturer informed the Agency that it had changed its supplier of retro-reflective tape, that it has undertaken to make significant changes to its production process and commissioned an independent audit of the company. A replacement programme for the vests already distributed is being considered for 2013.

### **Carbon Monoxide (CO) Alarms**

In January 2012, there was a voluntary recall of 240 *Mister Monitor* CO alarms that had been made available in Woodies and Atlantic Homecare. In addition, investigations were carried out into two brands of carbon monoxide alarms, *ECLIPSE E240CARB* and *COALARM* which according to tests carried out on behalf of the NSAI failed the sensitivity requirements. At least 2,000 products were imported into Ireland and once notified the importers concerned stopped selling the product and began a programme of recall and replacement.

The Agency has sought improvements to the design of CO detectors, particularly given a number of deaths due to CO poisoning in Ireland and abroad. In that regard, the Agency with the support of the National Standards Authority of Ireland (NSAI) and the Department of the Environment, Community & Local Government made representations to the European Commission and other member states to improve and harmonise the standards for CO alarms under the Construction Products Directive. These recommendations were accepted and the standard is now being revised. This will ensure higher standards and make mandatory third party certification and the annual auditing of the manufacturer by an independent notified body.

### **Destruction of imported consignments**

In cooperation with the Customs Authorities, the Agency stopped the importation of a consignment of dolls into Dublin port. Following investigation it was found that the products were unsafe as they did not meet safety requirements for toys and were destroyed.

In another case, following information supplied by the Customs Authorities, the Agency carried out an investigation into part of a consignment of goods imported into Cork port. The Agency investigation found that the products, soft toys and toy electrical cars, did not meet toy safety requirements and the affected products were destroyed.



A further case related to a consignment containing 2,400 toy laser guns into Dublin port. Following investigation it was found that the products did not comply with Toy safety legislation and arrangements were being made for destruction.

### **Recall of unsafe Docking Stations**

Following information supplied by UK Trading Standards, the Agency investigated a number of docking stations and a power supply unit. The docking stations can be plugged into a laptop to gain extra functionality such as access to printers, scanners and external hard drives. The particular docking stations in question had dual purpose functions which also rendered them suitable for use with iPod Docks, including iPhones and MP3 players. The Agency commissioned independent testing which found that the products did not meet the relevant safety requirements and could present a fire risk. In two cases, the CE mark was incorrectly applied. The trader voluntarily agreed to recall 570 units in total and to have them destroyed.

### **EU ban on Dimethylfumarate (DMF) extended**

The European Commission extended the ban for another year to 15 March 2013 on the sale of products containing the biocide dimethylfumarate (DMF), an anti-mould chemical which had been used in leather goods including furniture and clothing.

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.

### **EU ban on novelty and non-child resistant Cigarette Lighters extended**

The Commission also extended the ban on novelty and not child-resistant cigarette lighters until 11 May 2013. 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.

### **Other Product Safety Issues**

#### **Prosafe Market Surveillance Activities**

The Agency is a member of Prosafe, a non-profit professional organisation for market surveillance authorities and officers 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 other's experience. 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 contributed to a number of Joint Actions, namely on cigarette lighters and high visibility vests and also contributed to the development of an e-Learning tool on risk assessment.

### **Window Blind Cords**

Following the publication in August 2012 by the NSAI of a new Irish standard (I.S. 387:2012) which covers all corded window products including draperies, the Agency wrote to approx. 160 retailers and major manufacturers and suppliers reminding them of their obligations and asking them to ensure that safety devices are made available to consumers. This activity was also supported by a public awareness campaign. See page 49 for details.

### **REPRESENTATION & STAKEHOLDER ENGAGEMENT**

The Agency continues to work to raise awareness of product safety legislation; this includes on-going pro-active liaison with economic operators and representative bodies. In 2012 meetings were held with a number of businesses to address particular issues.

The Agency also participated in an information seminar for Irish Toy traders, which was hosted jointly by the European Commission, Chambers Ireland and the Toy Industries of Europe.

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. During 2012, the Agency contributed to a number of legislative and policy issues in the area of consumer product safety. Of particular significance were European Commission proposals concerning the revision of the General Product Safety Directive and a new market surveillance regulation. The Agency expects to be heavily involved in these proposals as they are progressed during the Irish Presidency in 2013.

As National Contact Point in Ireland for the Commission's European wide RAPEX system, the Agency provided training to all other market surveillance authorities in Ireland in the use of the Commission's new IT system which was introduced in 2012. All authorities now have direct access to the system while the Agency will continue to be responsible for its administration on a national level.



## PILLAR TWO: RESEARCH AND POLICY



### INTRODUCTION

The work of the Research and Policy function is designed to support all other divisions of the Agency by conducting research which defines the consumer environment in Ireland and identifies current and immediate issues of concern to consumers as detailed below in the 'market monitoring' section. The division also works to ensure that the consumer voice is given the appropriate hearing when important decisions are being made by providing a factual and evidence lead approach to consumer policymaking, highlights are contained in the 'consumer representation section'.

In recent years the Research and Policy division has sought to empower consumers by increasing transparency and access to prices/fees in key markets as it is the Agency's stated belief that informed consumers can drive innovation and competition in markets. The Agency's activities in this area are detailed in the 'price/fee transparency' section.

### MARKET MONITORING

The Agency's 2012 quantitative tracking market research, in a comparable series which dates back to 2007, took the form of two nationally representative face to face surveys of 1,000 adults, aged 15-74, which were conducted in June and November.

In addition to core modules which track consumer empowerment, awareness of consumer rights, consumer behaviour with regard to shopping and pricing and trends in switching goods/service providers, new modules were included to assess emerging topics. New topics for 2012 included studies of dispute resolution, second-hand car sales and e-commerce.

In addition to the regular tracking research, quantitative research was also undertaken in relation to travelling abroad and online discount sites, both of which were conducted via online surveys.

Some of the key findings<sup>2</sup> from the Agency's 2012 research can be summarised under the following headings:

- Making Complaints - Consumer Behaviour and Experiences
- Switching Product and Service Providers
- Back to School Costs

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<sup>2</sup> Only a summary of the NCA's 2012 market research is presented here, for full details see [http://www.nca.ie/eng/Research\\_Zone/Reports/](http://www.nca.ie/eng/Research_Zone/Reports/)



- Grocery Shopping and Pricing
- Second Hand Car Sales
- Household Income and Expenditure.

### Making Complaints - Consumer Behaviour and Experiences

Research into consumers' propensity to complain and experience of the complaints process, conducted in June 2012, found that 58% of consumers find the complaints process easy, a significant decrease of 25% in comparison to the findings from June 2011. The research indicated 83% of consumers were willing to complain if they had been dissatisfied with a good or service they bought. Almost one in four (23%) had reason to complain about a product or service in the previous twelve months. Following this over four in five (82%) actually complained.

The research showed that although most consumers were willing to exercise their rights and make a complaint when the need arises, there was a worrying reduction in the number of consumers who found the process to be easy.

### Switching Product and Service Providers

A consistent feature of the Agency's quantitative tracking since 2007 is research which examines consumer switching behaviour and tendency to switch provider across a range of key markets. The results from the research, conducted in June 2012, found one in three (32%) consumers had switched at least one product or service provider in the previous twelve months. As illustrated below consumers were most likely to have switched provider for car insurance (16%), broadband internet (14%) or fixed landline (13%).

#### Extent of Switching Providers in the Past 12 Months



The majority of those who switched saved money, 96% of those who switched car insurance stating that they saved, with the average annual saving reported as €125.

The highest incidence of repeat switching was found in the grocery and car insurance markets. The research demonstrated that consumers who regularly review their household bills and switch to providers if better deals are on offer can make real savings as a result.

**Back-To-School Costs**

In August 2012, the Agency published research in relation to back-to-school costs in Ireland. It found that parents estimated back-to-school costs of €487 for each child attending primary school and €620 for a secondary school child, broken down across different categories as illustrated below.

**Average Back to School Spend per Child**

Back to School Primary (Base: 186)		Back to School Secondary (Base: 120)	
*****		*****	
****		****	
	€		€
SCHOOL UNIFORMS (INCL SHOES)	190.60	SCHOOL UNIFORMS (INCL SHOES)	206.90
SCHOOL BOOKS & STATIONERY	154.00	SCHOOL BOOKS & STATIONERY	250.50
GYM GEAR	71.49	GYM GEAR	85.83
SCHOOL ACCESSORIES (lunch boxes/school bags etc.)	70.70	SCHOOL ACCESSORIES (lunch boxes/school bags etc.)	76.59
TOTAL SPEND ON CHILD	486.79	TOTAL SPEND ON CHILD	619.82

**Average primary spend per child = €486.79**  
**Average secondary spend per child = €619.82**

The research also found that nearly four in five (78%) parents were more concerned about back-to-school costs than in 2011. The survey highlighted the significant financial pressure experienced by most parents regarding these costs. The research coincided with a campaign to offer tips to parents who are worried about their back-to-school costs, on working out a budget, planning their spending and looking for ways to cut their costs.

**Grocery Shopping and Pricing**

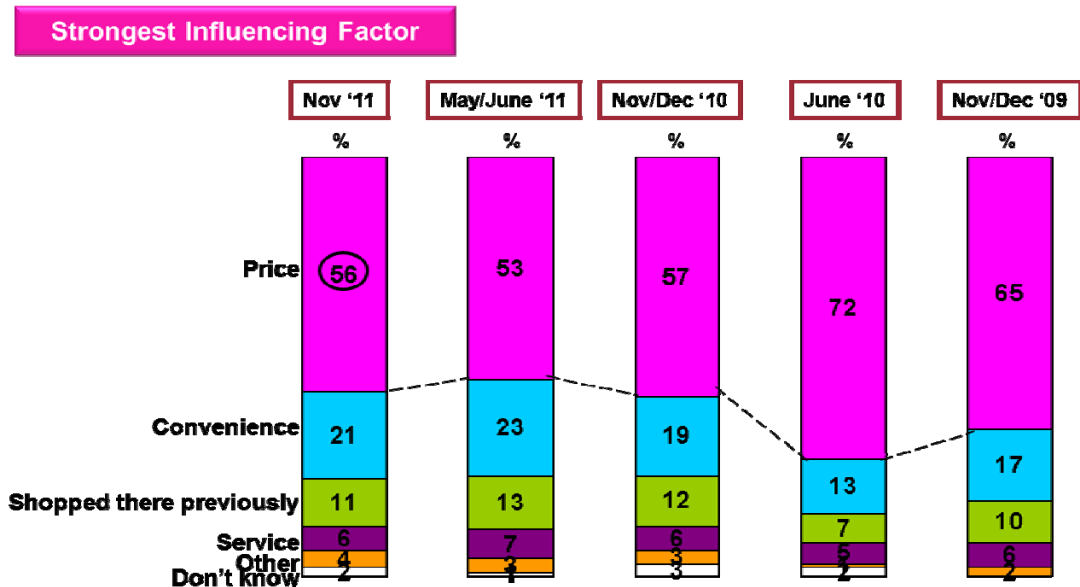
Research, published in March 2012, into consumer general shopping and grocery shopping habits, found that:

- 85% of consumers reported that they shopped around when purchasing goods and services. Price remained the leading factor in determining where to shop at 56%, with convenience being the second most influencing factor at 21%. Trends in influencing factors are shown on page 29.



### Key Influencing Factors in Determining Where to Shop

(Base: All Aged 15-74 – 1,000)



- For three in four (73%) price remained the number one determining factor in deciding where to carry out the main grocery shop, with convenience considered the second most important factor at 54%.
- Own brand products consistently accounted for 35% of an average grocery basket. Changes in consumers' perception towards own brand products in recent years included: the quality had improved or was better than they thought (22%), own brand products were just as good as branded products (17%), or there was the offer of better value for money (10%).

### Second Hand Car Sales

Research relating to second hand car sales was published in March 2012. The research revealed, in relation to car checks, that 11% of purchasers did not perform any checks before buying the car. 83% did not complete background checks (motorcheck.ie etc.). 63% did not check if there was any outstanding finance on the car. In the past seven years 40% of consumers had purchased a second hand car. Of those who purchased a second hand car, 35% bought from an independent garage/dealer, 33% bought from an authorised dealership and 28% purchased from a private individual.

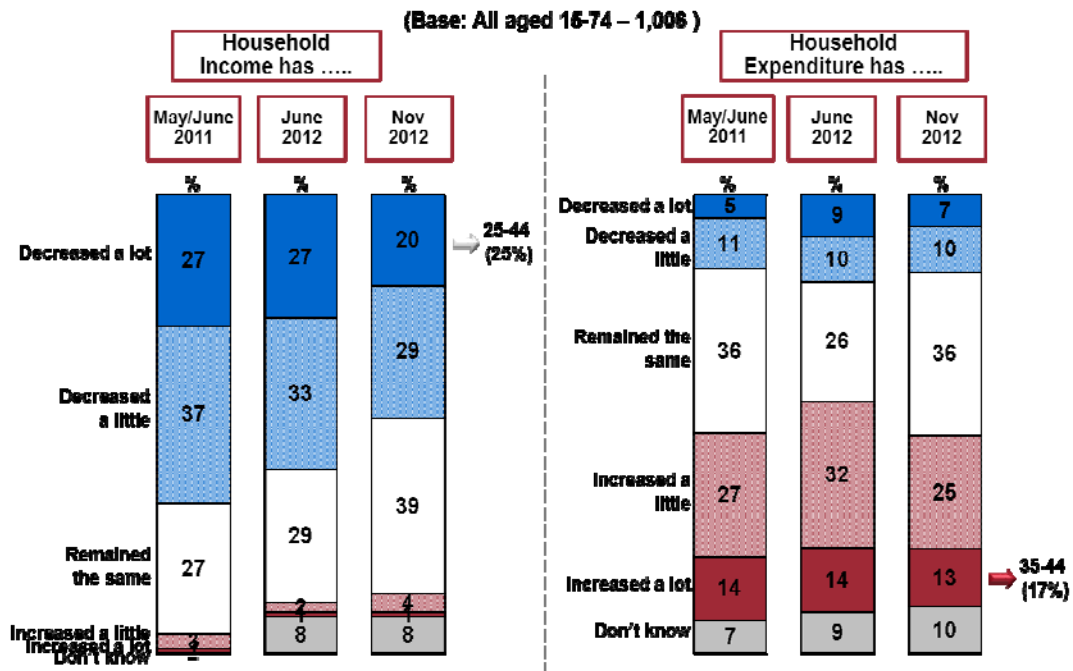
### Household Income and Expenditure

Research conducted in November 2012, as seen below, reveals very little has changed for the better in consumers' household financial standing. Household income for nearly one in



two (49%) has decreased since the same time the previous year. Expenditure has increased for nearly in two in five (38%).

### Household Income and Expenditure Trends



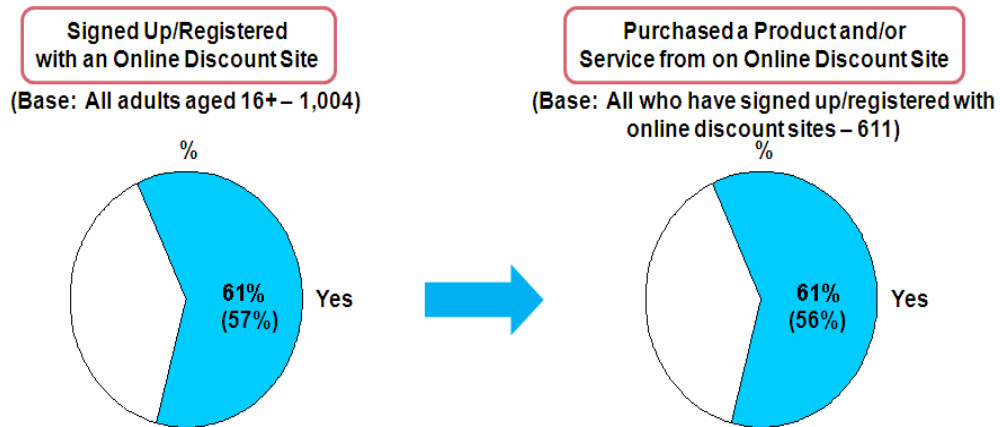
### Online Discount Sites

In May 2012, the Agency conducted research into customers' experiences of using online discount/coupon sites. The main focus of the research was to gauge the level of consumer satisfaction with the use of online discounts sites and consumers' experiences in relation to making complaints arising from purchases on such sites. The previous research conducted in November 2011 was used as a benchmark.

The study revealed three in five (61%) consumers had signed up to an online discount site. Of those who had signed up, 61% had purchased a product or service from an online discount site which was equivalent to 37% of the adult population, up 5% from November 2011 (illustrated on page 31).

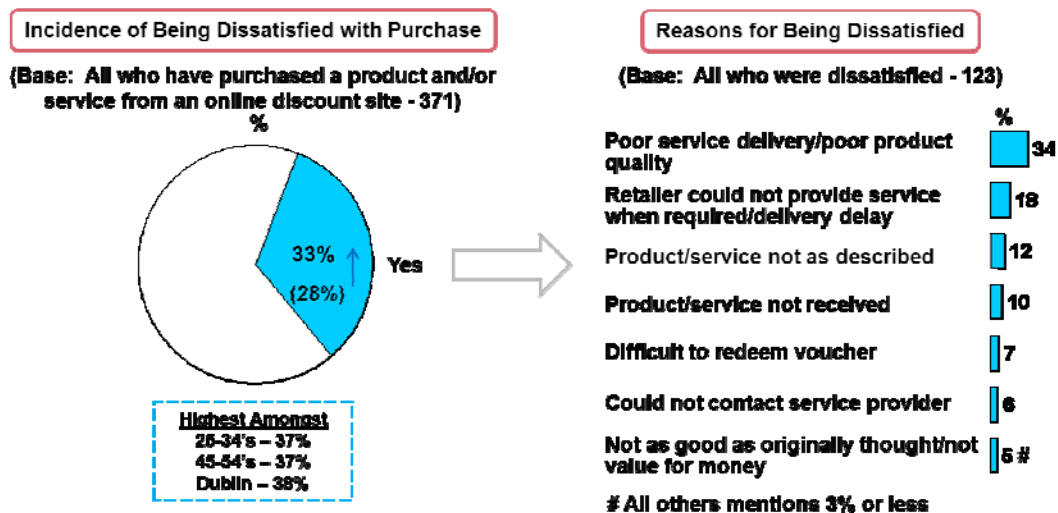


### Interaction with Online Discount Sites



As shown below, one in three (33%, ↑5%) consumers who purchased from an online discount site had reason to be dissatisfied with a purchase. The main reasons cited for the dissatisfaction were poor service delivery/poor product quality (34%), and that the retailer could not provide service when required/delivery delayed (18%). However just over half (52%) of those who were dissatisfied with a purchase complained.

### Incidence of Dissatisfaction with Purchases and Reasons



### Travelling Abroad

The main focus of the research, conducted into consumers' plans and experiences of travelling abroad on holiday, was to gauge the proportion of consumers who planned to travel abroad this year and assess their intentions in relation to travel insurance.

The key findings, published in June 2012, include:

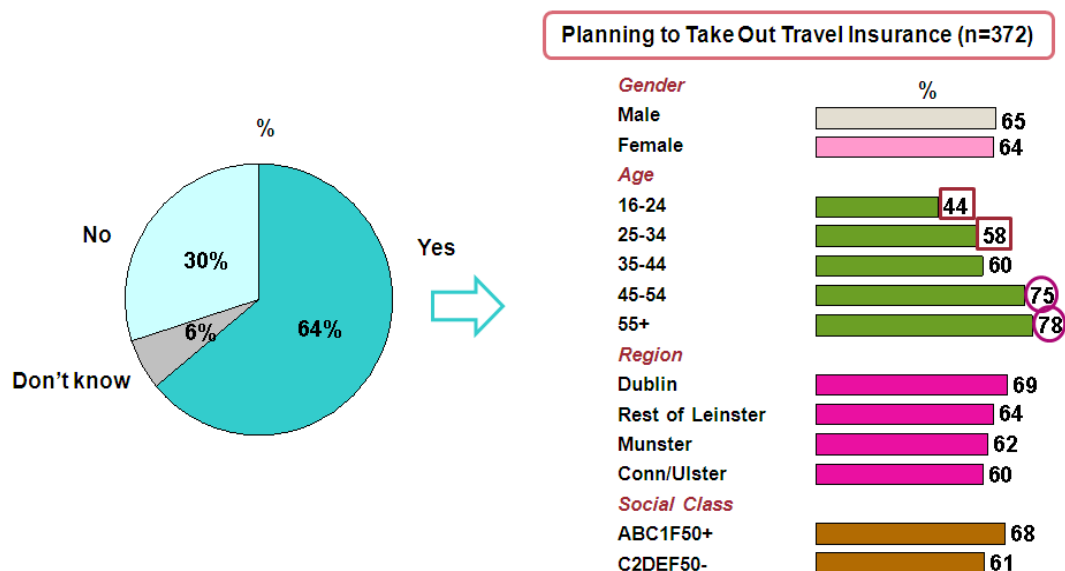
- Six in ten (58%) Irish adults planned to travel abroad in 2012 with the majority travelling to European countries.



- Two in three (64%) asserted they would take out travel insurance for their holiday in 2012. As shown below, substantial differences across the age groups were observed: just 44% of the 16-24 age group planned to take out travel insurance, this increased to 78% for those over 55. Just over two in three (68%) who take out travel insurance compare different product providers.
- 54% checked phone roaming costs before travelling abroad and 42% checked banking charges. Over one in four (27%) found the cost of phone roaming costs to be higher than expected and for one in five (19%) found bank charges to be higher than expected when abroad.

### Intention to Take Out Travel Insurance

(Base: All who plan to travel abroad this year - 578)



In 2012, the Agency also conducted research on a variety of policy issues such as health insurance, waste provision and bank charges. The Agency, in conjunction with the Central Bank, conducted market research into personal cheque usage for the National Payments Plan Steering Group.

### ESRI Research Project

The Agency, the Central Bank, the Commission for Energy Regulation and the Commission for Communications Regulation, agreed to fund an Economic and Social Research Institute (ESRI) research project which will examine consumer's ability to value and compare complex product offerings. The research is a three year programme (2013 - 2015) and formally began in January 2013.





The overarching research questions that will be addressed through the programme are:

- How complex do products have to be before consumers begin to make systematic mistakes when valuing and comparing products?
- How do such cognitive limitations affect decision making in domestic energy, financial services and telecommunications?
- Can markets present products in ways that are more “decision friendly”?

The goal of the research is to generate outputs that will assist policymakers in designing effective interventions to aid consumer decision making. The research is relevant to a wide variety of sectors in which the Agency has an interest, but is particularly suitable for regulated markets where decisions are based on descriptions, e.g. financial products, telecommunications, energy, postal and health insurance.

The study will add to the Agency’s long running research programme as it will allow for a better understanding of how Irish consumers understand and compare products.

### **General Tracking/Research**

In 2012 the Agency continued to track consumer concerns, behaviour and experiences through a systematic analysis of online media and social forums. The purpose of this work was to:

- Monitor trends within certain key product/service areas,
- Identify aspects of consumer rights about which consumers are confused or misinformed and
- Monitor trends within key product/service areas.

This analysis complemented other more traditional methods of identifying issues of consumer concern such as market research, helpline calls and media monitoring, and was a useful and cost effective method of identifying product or service categories where consumers were having difficulty.

### **PRICE/FEE TRANSPARENCY AND AWARENESS**

The Agency’s price transparency and awareness work is specifically designed to help consumers play their part in developing competitive and efficient markets by promoting access to pre-commitment price information. Access to price and fee information empowers consumers to make informed purchasing decisions.

In recent years the Agency’s work in this area has focused on both price differentials and on the ease to which consumers can obtain price information for routine services. New studies published in 2012 examined solicitors’ fees and prepaid payments products. Regular surveys

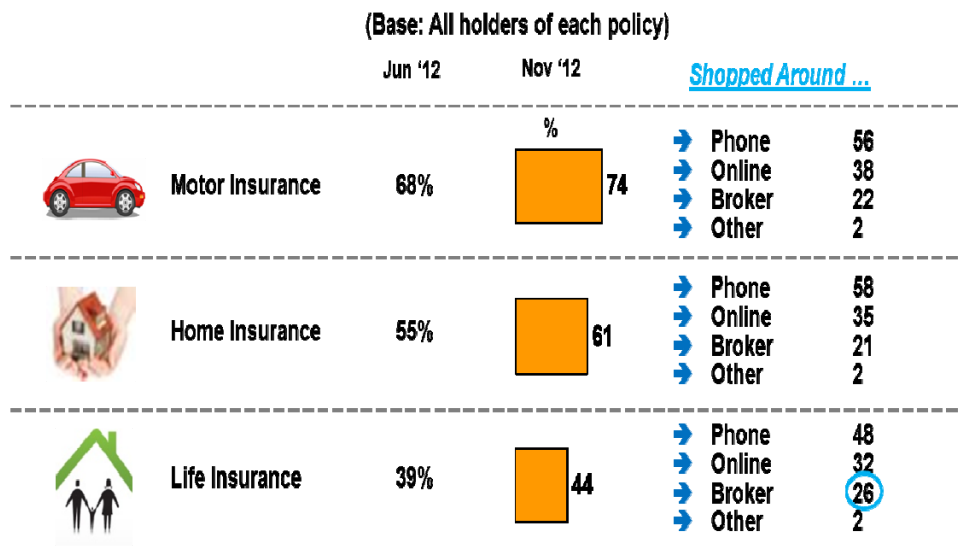


in relation to home heating oil, home insurance, motor insurance and life insurance continued.

### Insurance Cost Comparisons

The Agency’s regular series of insurance cost comparisons compare quotes from the main insurance firms and also examine a number of additional items relating to insurers’ policies. The comparisons highlight the benefits of seeking a number of quotes 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. The Agency’s tracking research, shown below, shows that an increasing amount of consumers are shopping around for the policies they hold, but also that a significant minority have yet to do so.

### Shopping Around for Insurance



During 2012 the Agency conducted three insurance studies. A key theme of the 2012 studies was the implications, where applicable, of the European Court of Justice ruling which prohibited insurance companies using gender as a factor in pricing insurance after 21 December 2012.

### Life Insurance

This cost comparison, published in March 2012, compared the monthly costs for three term life insurance profiles and three mortgage protection insurance profiles. Significant variations were highlighted across each profile surveyed. Upon publication consumers were advised to review prices in the market occasionally or as circumstances change, for example getting married, or having a child, and switch if a better deal is available.



A regular feature of the life insurance comparison is the impact of smoking on a consumer's premium. Significant differences were, as usual, found between policy prices for smokers and non-smokers. The survey found that a consumer who quits smoking is considered to be a non-smoker, in most cases, twelve months after giving up so this would be a good time to review their life insurance requirements.

The study further examined the effect on mortgage protection policies where consumers were in mortgage difficulty and had opted to take a payment break or extend the term of the mortgage. Consumers were advised if taking a payment break or extending the term on their mortgage, they need to formally advise their provider in writing as the insurer will not be aware of this information. This is to ensure that there would not be a shortfall in cover at the end of the term and or to make sure there is enough provision in the life cover in the event of a claim on the mortgage protection.

### **Home Insurance**

A home insurance comparison was published in July 2012 which surveyed costs and benefits for seven different profiles and found large differences, and potential savings, across the nine major insurers in the market. The study highlighted the large variation in the excesses attached to policies.

The survey also detailed the varying terms and conditions which home insurance providers attach to specific aspects of policies such as contents cover and inner limits and as a result, the need for consumers to carefully consider all parts of a policy under consideration and not just price.

A number of additional items related to insurers' policies were also included for examination as usual and this survey focussed specifically on approved repairers for home insurance claims and the use of loss adjustors and assessors.

The survey also found that, in relation to contents cover, individual items or categories of items can be covered by the insurance providers for either a set amount or a percentage of the contents cover (known as 'inner limits'). As a result the Agency advised consumers when comparing home insurance quotes, to ensure that the value provided for contents is enough to replace all important contents of the home with new items of the same quality and type.

### **Motor Insurance**

The results of a motor insurance cost comparison were published in October 2012. The comparison examined eight driver profiles. The survey highlighted significant savings across



all profiles with the biggest difference, unsurprisingly, for younger drivers; with savings to be made by shopping around and getting the best value policy.

In relation to the European Court of Justice ruling, which from 21 December 2012 banned providers from using gender to assess and price risk, the Agency called on the insurance industry to be clear and transparent when implementing the ruling so that consumers can understand its impact. The Agency also urged consumers to shop around and switch provider if they are unhappy with any quote received.

The study reported on additional information such as switching motor insurance mid-term where it was found there were a number of issues to be aware of in particular, fees that may have applied to cancel a policy mid-term.

### **Home Heating Oil Price Survey**

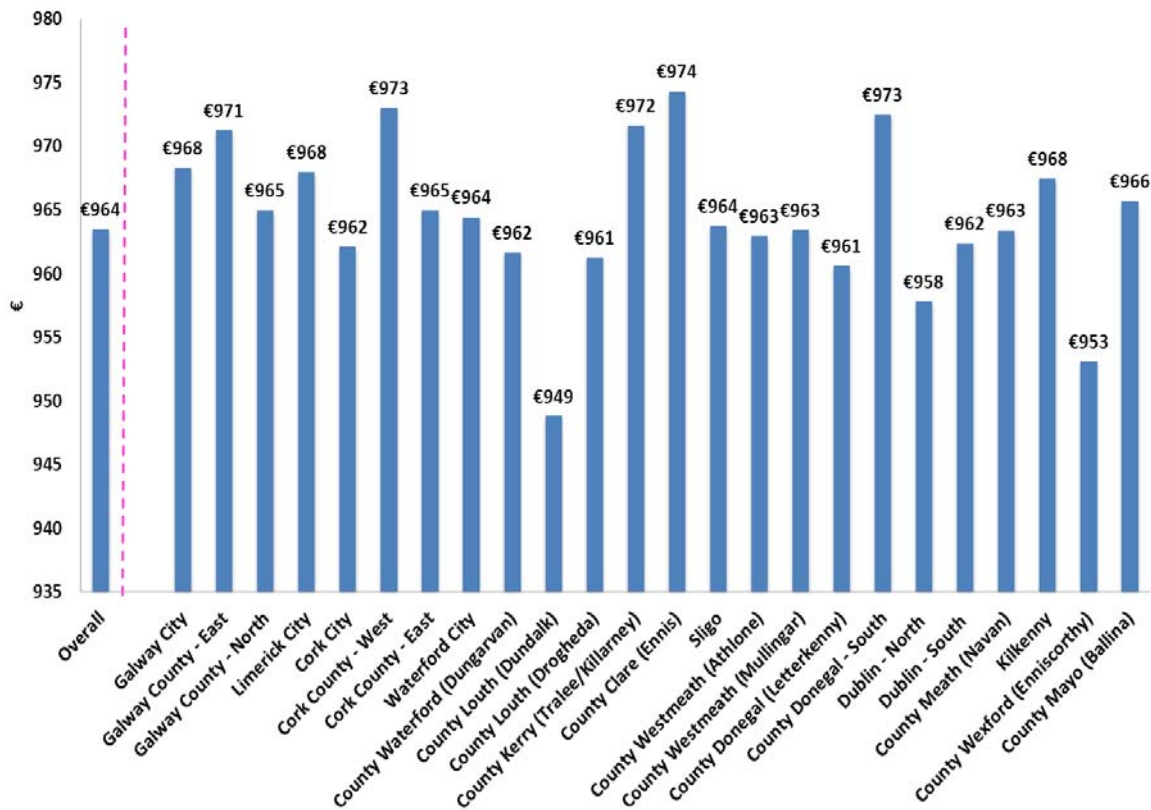
A home heating oil price survey was published in September 2012; the third in the NCA's annual home heating oil pricing series. Prices across the country for the supply and delivery of 1,000 litres of home heating oil were collected from 165 home heating oil suppliers on the same day across twenty four distinct delivery areas. It was found that prices varied nationwide by up to €85.

- The average price, across all survey locations, for 1,000 litres of home heating oil was €964 whilst with prices ranging from €910 to €995. Full details of average prices are depicted below.
- The highest average price €974 for an individual area was recorded in County Clare - Ennis with the lowest average price €949 recorded in County Louth - Dundalk.
- Seven of the twenty four areas had a difference of €40 between the minimum and maximum quote received. A further twelve areas had price variations ranging from €20 to less than €40.

The findings are illustrated on page 37. The survey showed that in a time of rising costs, consumers could at least mitigate some of the increases by getting a number of quotes before selecting a supplier. Consumers were also reminded that better deals could be possible by seeking quotes outside of their local area due to the willingness of suppliers to deliver further afield.



## Average Cost of 1,000 Litres of Home Heating Oil



### Prepaid Payment Products

The study, published in October 2012, examined eighteen prepaid payment products, broken into ten prepaid cards, four virtual cards and four prepaid vouchers. This project consisted of a detailed review of the fees and charges, as well as the terms and conditions, attached to the products on offer to consumers in Ireland. As presented on page 38, the variation and variety of fees and charges that apply to prepaid cards was found to be wide ranging.

The research clearly identified that the charges attached to these products vary quite considerably depending on the type of prepaid option and the provider chosen. Prepaid payment products have various charges attached which can include an initial purchase charge, top-up fees, transaction fees, ATM withdrawal fees, a monthly fee and a dormancy fee that can reduce the balance if the product is not used.



## Prepaid Card - Fees and Charges [Data correct as of September 2012]

	Product Cost	Top-Up Fees [for top-up amount]	Purchase Transactions Fee	ATM withdrawal	Admin. Fee	Inactivity	
						Fee	period
<b>EntroPay</b>	€7.49	Fees: 3.95% to 4.95% depending on method	Free	€1.99	n/a	€3.75	6 months
<b>Expression Card (Pay monthly)</b>	€9.99	Fees: Free to €3.50 depending on method	Free	€2	€6 per month	n/a	–
<b>Expression Card (Pay per transaction)</b>	€9.99	Fees: €1 to €3.50 depending on method	2.95% (min 75c, max €2.00)	1.5% (min €1.50, max €2.50)	n/a	n/a	–
<b>Moneybookers</b>	Free	Fees: Free to 1.9% depending on method	Free	€1.80	€10 annually (Year 1 is free)	None	
<b>Neteller</b>	Free	Fees: Free to 7.5% depending on method	Free	€4	n/a	\$30* or equiv. annually	14 months
<b>O2 Money Card</b>	€4.99	Fees: €0.39 to €2.99 depending on method and amount	Free	€1	n/a	€1.50 per month	15 months
<b>Rubycard (Pay Monthly)</b>	€9.99	Fees: €0.99 to €3.50 depending on method	Free	€0.99	€0.99 per week	None although card has an expiry date	
<b>Rubycard (Pay As You Go)</b>	€9.99	Fees: €0.99 to €3.50 depending on method	€0.99	€0.99	n/a	None although card has an expiry date	
<b>Ryanair Cash Passport</b>	€10	Fees: €3 [€175- €2,750]	Free	€2	n/a	€3 per month	6 months
<b>Swirl Card</b>	€5.95	Fees: €2.80 to €5.99 depending on method and amount	2.95% (min 75c, max €2.99)	€1.50	n/a	€3.50 per month	2 months
<b>Ukash Out</b>	€12	Fees: 4% of top-up value	Free	€2.50	n/a	€4 per month €17.50 per month	1 month 1 year

\*\$30 or Euro equivalent per annum, the dollar sign is not an error.



The Agency advised consumers that the operation and charges associated with prepaid payment products vary significantly and consumers were urged to ensure that they know how the products work and that they suit their needs, before purchasing them.

### **Solicitors Price Survey - Fees Charged and Price Availability**

This study, published in February 2012, 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 sixty five solicitors, a response rate of just 20%.

In relation to price display, only one solicitor out of sixty five 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.

Since publication of the survey the Law Society and the Agency has been working on standard templates for consumers seeking a quote for the services mentioned above. The Law Society also indicated that they will advise its members to more readily make available their fee for a routine consultation. It is anticipated that standard templates will be published in 2013.

### **Childcare Providers**

Following on from the Agency's nationwide study, published in February 2011, of childcare provider's fees and the level of price display in the sector the Agency and Early Childhood Ireland (ECI) (the representative body in the sector) formally launched a price display initiative for childcare providers in October 2012. A standardised price display template for the ECI's 3,330 members was agreed and ECI formally advised its members to adopt the template, as detailed in Appendix 5.

### **GPs**

In November 2011 the Irish Medical Organisation (IMO) advised its members to display price lists for routine medical treatments, for example as a standard consultation or a home visit. This followed positive engagement between the Agency and the IMO on the matter subsequent to the publication of an Agency survey in 2010. The Agency was of the view that this initiative should be formally endorsed by the Medical Council.

In June 2012 following support from the Minister for Health for the Agency's initiative to promote price transparency, the Medical Council advised that, given the importance of the issue, it is to consider a specific reference to price display by GPs for its next Guide to Professional Conduct and Ethics for Registered Medical Practitioners.



### **CORU - Health and Social Care Professionals Council**

The Agency is also seeking to progress price display with other healthcare providers under the aegis of CORU (the specific areas being physiotherapists, dieticians, psychologists, occupational therapists, podiatrists and speech and language therapists). The Agency submitted a proposed amendment in relation to price display and specifically a proposed insertion to the guiding Framework for a Common Code of Professional Conduct and Ethics.

In August 2012, CORU advised that the Radiographers Registration Board agreed to include a reference to price display in its draft Code of Professional Conduct and Ethics. This inclusion of a price display provision will set an important precedent going forward as more relevant, from a consumer perspective, health professional boards draft framework codes.

### **CONSUMER REPRESENTATION**

Long-term and meaningful change in the consumer environment will only be 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.

In relation to the latter, the Agency strives to ensure, based on its experience and the intelligence gathered through its market monitoring, that the needs of consumers are heard when important decisions are being made by responding to public consultations, by participating in working groups and through other advocacy actions in issues as they emerge.

Key activities in 2012 are set out below:

#### **Consultation Responses**

- Department of the Environment, Community and Local Government - Position Paper on the "Reform of the Water Sector in Ireland"
- Commission for Energy Regulation - Market Monitoring in the Electricity and Gas Retail Markets
- Department of the Environment, Community and Local Government - Public Consultation: Review of Part B (Fire safety) - Building Regulations 1997 to 2006
- Inter-Departmental Group - Property Tax
- European Union - Bank Accounts
- Department of the Environment, Community and Local Government - Public Consultation: Draft Building Control (Amendment) Regulations 2012
- Department of Finance - Proposed Credit Reporting Bill
- Department of Transport - European Union Regulation 181/2011 Concerning Rights of Passengers in Bus and Coach Travel





- Central Bank - Code of Conduct on the Switching of Current Accounts with Credit Institutions
- Department of Finance - Proposal for a Regulation on Key Information Documents for Investment Products
- Investor Compensation Corporation Limited - Funding the Investor Compensation Scheme

## **Representation/Working Groups**

### **National Payments Plan**

The Chief Executive of the NCA is a member of the National Payments Plan Steering Committee which is being run by the Central Bank and has a dedicated Chair and Programme Manager. The terms of reference for the Steering Committee are to:

- a. Support the development of a National Payments Plan, which should contain an implementable plan which identifies specific actions for stakeholders in a time-bound framework;
- b. Take responsibility for the delivery of the measures identified in the plan; and
- c. Track the delivery of benefits arising from its execution.

The objectives of the National Payments Plan (NPP) are to:

- Deliver a significant increase in the use of secure and efficient electronic payment methods leading to a reduction in the reliance on cash and paper-based payment instruments;
- Improve the efficiency of the cash cycle;
- Identify measures needed to create an enabling environment that facilitates the provision and use of new, innovative electronic payment methods;
- Ensure the migration of all credit transfer and direct debit payments to the Single Euro Payments Area (SEPA) standards in accordance with EU regulations; and
- Consider the needs of all users of payment instruments, in particular to identify measures to address the payments aspects of financial exclusion.

The Committee produced a report in Q3 2012 outlining the strategy to be employed across a number of areas. This report is currently under consideration by Government.



### **NPP-SEPA Subgroup**

This subgroup focusses on the Single Euro Payments Area (SEPA), which is related to the NPP. SEPA will allow consumers to make cashless, euro-denominated payments to payees located anywhere in the EU and EEA, using a single payment account and a single set of payment instruments. On 1 February 2014 it will be mandatory to retire existing 'national only' payment systems and migrate all electronic payments to the SEPA standards.

### **NPP-Cheque Subgroup**

One of the goals of the NPP is to reduce cheque usage in Ireland to average EU levels by 2015. This equates to a reduction of approximately 60% of current usage in Ireland. The Agency has conducted research in conjunction with the Central Bank, as part of the NPP, on cheque usage in Ireland. The subgroup is working on the measures recommended to reduce cheque usage in Ireland.

### **Financial Inclusion Implementation Working Group**

The Agency is an active member of the Financial Inclusion Implementation Working Group which is chaired by the Department of Finance. A Standard Bank Account was introduced in 2012, on a pilot basis, as part of the Government approved strategy to address financial exclusion in Ireland. Access to the transaction-based bank account is an indicator in measuring financial exclusion.

The Agency coordinated the content for a generic information booklet for consumers in the pilot areas; this has been circulated to Non-Governmental Organizations in the pilot areas for distribution. The NCA has also created a webpage on [www.financialeducation.ie](http://www.financialeducation.ie) providing information on the Standard Bank Account and electronic versions of the information booklets.

The introduction of a Standard Bank Account is aimed at:

- reducing the number of people in Ireland who do not have a current account
- assisting these people in managing their finances
- ensuring people benefit from increased access to electronic payments.

It is estimated that 17% of households in Ireland do not currently have access to a transaction-based bank account. This compares to 2% or less in eleven of the EU15 countries measured by the European Union Statistics on Income and Living Conditions survey (2008).

The pilot, which began in June 2012 and will run until March 2013, will test the response of consumers who open a Standard Bank Account, to determine if the product meets their needs. The pilot will inform the planned national roll-out of a suitable product, scheduled for 2013.



### **Working Group on the Mortgage Advisory Service**

During 2012, the Agency participated in this working group, which was chaired by the Department of Social Protection. The group's recommendations led to the establishment of:

1. The provision of an independent face-to-face mortgage advice service for consumers who need assistance in coming to decisions concerning proposals outlined by their lender following an initial forbearance period. The service is funded through a €250 fee charged to the lender in question and as such, is free to the consumer.
2. The Mortgage Arrears Information Helpline, under the auspices of the Citizens Information Board and the redevelopment of and enhancements to the [keepinyourhome.ie](http://keepinyourhome.ie) website

### **Working Group on Client Asset Requirements (CAR)**

The Central Bank's working group examined the key information that should be disclosed to consumers making investments in certain financial instruments. This working group examined the issues and recommended and developed a CAR Q&A Client Disclosure Document for firms to use. The document explains CAR, the types of financial instruments they apply to, the protections afforded by CAR and what would happen to a client's assets in certain circumstances.

### **Implementation Group on Generic Substitution and Reference Pricing - Communications Subgroup**

Following a stakeholder meeting hosted by the Department of Health in November 2012 concerning the Health (Pricing and Supply of Medical Goods) Bill 2012, a communications subgroup on Generic Substitution and Reference Pricing was established. The Agency was invited to participate and attended the inaugural meeting in December.

### **Gender Discrimination**

A working group was convened by the Department of Justice and Equality in 2012 consisting of representatives from both public sector bodies and the insurance industry. The objective of this working group was primarily to draft an information note for consumers explaining the ruling by the European Court of Justice which prohibited the pricing of insurance risk based on a consumer's gender.

### **Waste Management Policy in Ireland**

The Agency launched a series of initiatives in April 2012 aimed at improving the information available to consumers in the household waste collection market. The initiatives were deemed necessary following a number of queries to the helpline, media reports and a review of the consumer information available in the sector.



The Agency offered further suggestions on best practice information (in relation to pricing structure, payment options, full terms and conditions of the service, complaints handling etc.) which should be made readily available on websites. The waste collection operators were advised that the provision of such information would address and eliminate many of the issues experienced by consumers.

The Agency also contacted all local authorities requesting them to improve consumer information in this area by providing a list, on their websites, of domestic waste collectors in their area along with contact information and details of the localities in which the waste companies operate.

The Agency met with the Department of Environment, Community and Local Government in August 2012 to discuss the household waste collection sector in Ireland. The Minister of the Environment wrote to the sector in Autumn 2012 requesting that customer service charters be put in place. The Agency looks forward to significant progress being made by the sector in implementing these charters and improving the consumer experience.

#### **Ulster Bank IT Failure**

The Agency made direct representations to Ulster Bank during the course of its IT failure in 2012, including making suggestions on how it could accommodate consumers in specific circumstances. The Agency was able to refer consumers directly to the Ulster Bank crisis management team when they were experiencing particular difficulties. The Agency met with Ulster Bank to discuss the compensation package and secured improvements, in particular, for affected customers of other Banks who would not have access to Financial Services Ombudsman.



## Pillar Three: Information and Education



### INFORMATION

The Agency's consumer help information service offers guidance and assistance across a wide range of areas, including giving people information to help them enforce their consumer rights. Giving clear, relevant and accurate information assists consumers in making decisions, addressing issues with businesses and managing their personal finances.

In 2012, the Agency dealt with over 58,000 contacts from consumers and there were over 861,000 visits to the Agency's consumer help website. In addition, the Agency conducts public awareness and PR campaigns. The main activities during 2012 were:

**January:** Financial resolutions, Euro 2012 survival guide, cut the cost of your insurance, Associated Newspapers case, drive down the cost of running your car.

**February:** Online deal sites, car clocking case, solicitors pricing survey, dealing with credit card debt, switching research.

**March:** GP price display, 'boiler room' scams, life insurance survey, current account charges

**April:** Doorstep scams, waste collection, launch of Money Skills for Life, financial product comparisons, communion costs, Economiser.

**May:** Mortgage calculator, ditch your credit card debt, tips to reduce current account fees, holiday at home budget planner.

**June:** Travel guide, packing for Poland - EURO 2012 , Consumer Protection List, shopping in the summer sales, online scams.

**July:** Annual report, new roaming rules, scams, online deal sites, ECB rate change, home insurance survey, new baby guide, budgeting for summer.

**August:** Back-to-school, credit history, new standards for window blind cords, going to college, switching research.

**September:** Home heating oil survey, complaints research, sponsorship of USI's Student Finance Guide, current account charges.



**October:** Scams, payment protection insurance, childcare price display, prepaid cards, Halloween product safety, motor insurance survey.

**November:** Window blind campaign, scams, Christmas budget planner, cyber Monday/ shopping online, toy safety.

**December:** Gift vouchers, Greyhound undertaking.

## CONSUMER HELPLINE

In 2012 the Agency dealt with over 58,000 queries, complaints and requests for information from consumers and businesses on a wide range of issues. The majority of the queries were in the form of calls and emails and were dealt with by the Agency's dedicated helpline (see breakdown below), which is accessible via 1890 432432 or 01 4025555. Other queries received were by post, email, and social media or from personal callers to the Agency.

### Helpline Activity

	2010*	2011	2012	% Change on 2011
Calls Answered	54,919	56,567	52,029	-8.0%
Emails dealt with	4,618	6,643	5,931	-10.7%

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

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

#### Personal Finance - 17%

This category included queries on a number of different types of issues relating to several areas of personal finance including banking, insurance, investments and credit unions. More detailed information on the breakdown of this category is provided below.

#### Vehicle Related - 10%

This category included queries on consumer rights on cars – mainly second hand cars. Other issues here included car repairs and maintenance, car hire and price display issues for petrol and diesel.

#### Telecommunication Services - 9%

Queries related to consumer rights in relation to mobile, landline, broadband contracts as well as TV services.

#### Electronic Goods (ICT) - 8%

Queries mainly related to mobile phone handsets, PCs and laptops tablets and iPads. Issues related mainly to consumer rights in respect of faulty products.



**Clothing/Footwear/Accessories - 7%**

Queries related to 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 jewellery and watches.

**Property and Maintenance - 5 %**

Queries related to disputes with domestic waste companies, property management companies, problems with builders and tradesmen as well as DIY products.

**Domestic Appliances - 5%**

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

**Furniture and Furnishings - 5%**

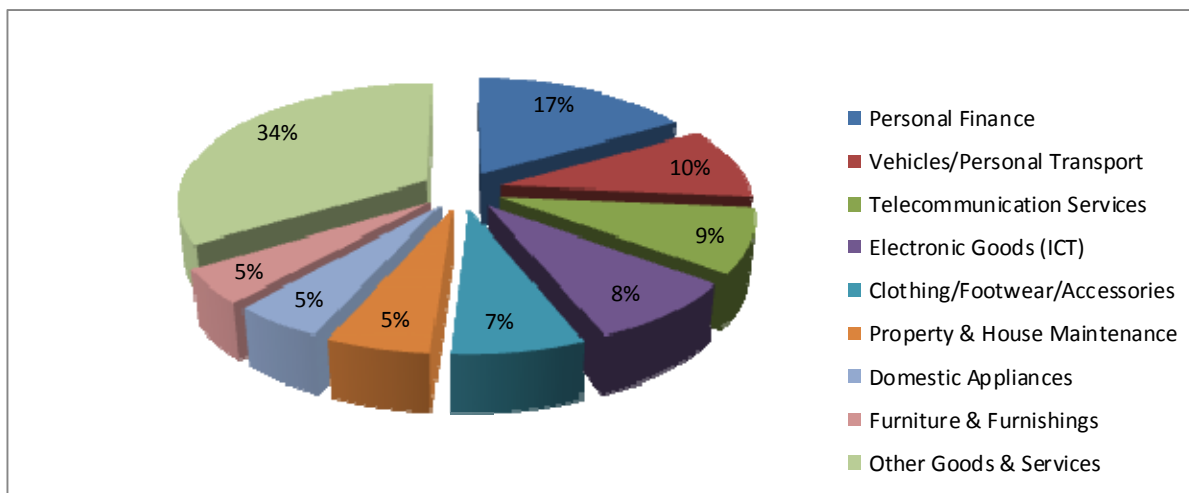
Queries related to faulty goods and pricing, both in store and on the web.

**Other Goods and Services - 34%**

This category included a range of queries outside the scope of the categories above. Queries related to recreation and learning, scams and unsolicited contacts, groceries and other household goods, catering, accommodation and holidays.

Consumers who had issues that were not within the remit of the Agency were referred to another body, where appropriate.

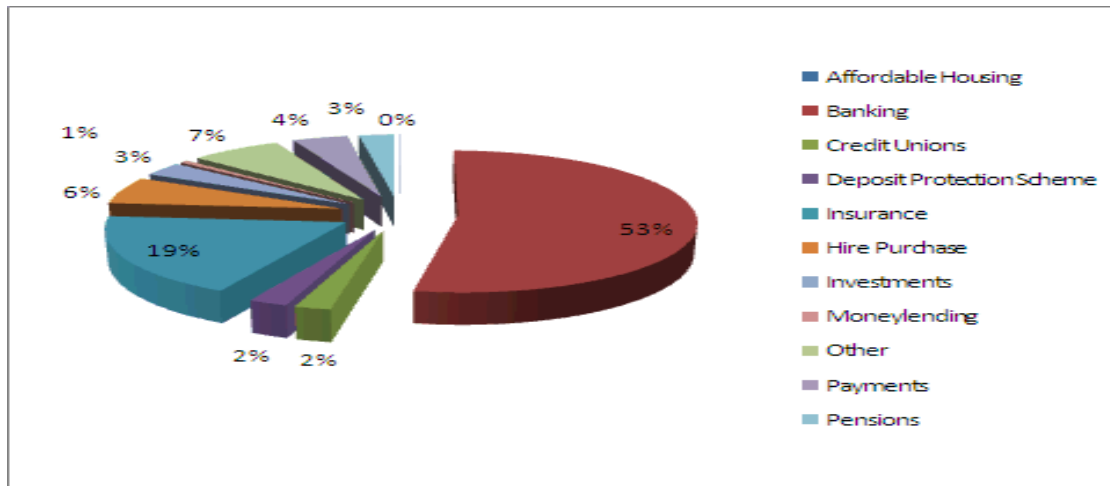
**High Volume Product Categories**



The sectors in relation to which enquiries regarding personal finance were received are as set out on page 48. The Agency does not have an enforcement role in relation to personal finance and its activities in the area are focused on information, education and advocacy.



## Personal Finance Issues



### Banking - 53%

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 - 36% of all contacts (Credit cards, mortgages and personal loans)
- Other Banking - 17% of all contacts (Current accounts, savings accounts, foreign exchange, equity release and bank charges).

### Insurance - 19%

This includes life insurance (2%) and general insurance (17%). General insurance includes health, motor, home and travel insurance.

## PUBLIC AWARENESS CAMPAIGNS

The Agency has a statutory remit to promote public awareness and conduct public information campaigns in relation to consumer protection and welfare. This, in addition to the Agency's role in providing information in relation to financial services, sets out a requirement for public awareness campaigns on a broad range of topics.

The main public awareness campaigns conducted during 2012 were:

- **Public awareness TV campaign.** This campaign ran for a total of nine weeks during 2012, across terrestrial and satellite TV stations. The campaign positions the Agency as the "go-to" organisation for consumers to get information about their consumer rights and personal finance.
- **Financial product comparisons.** This campaign ran across radio, online and press and was timed to inform consumers of the value of this resource, particularly at a time when banks were changing criteria to avail of free banking.



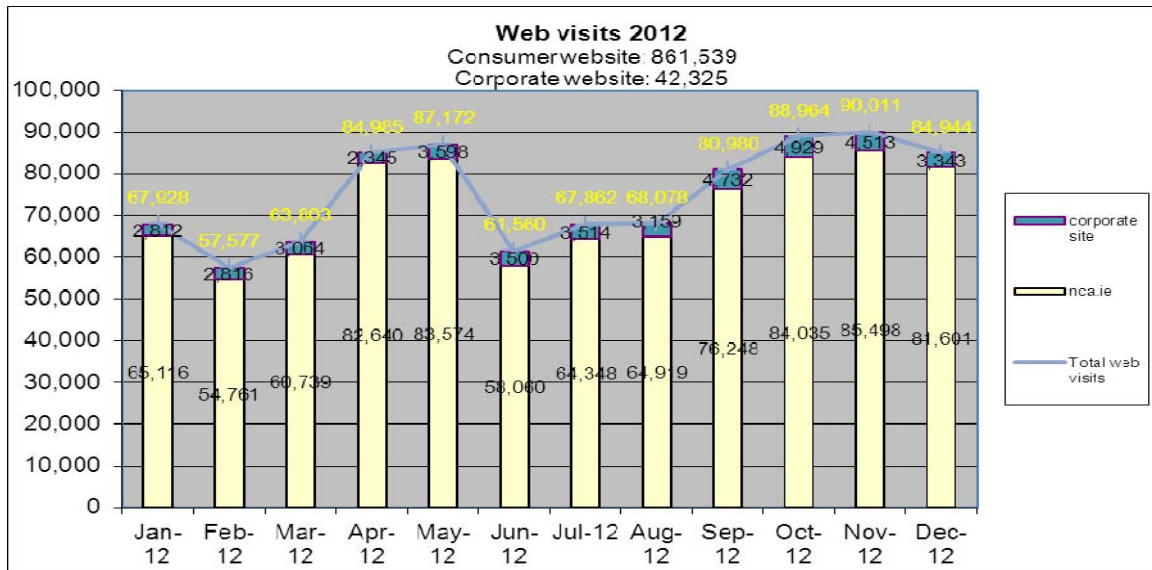


- **Back to school.** The Agency's research highlighted the financial pressure many parents feel when their children go to school and resources have been developed to help them budget and plan their expenditure. This campaign primarily used Facebook as a channel, in addition to online promotion and PR.
- **Back to college.** Students are traditionally a difficult group to reach and messages concerning personal finance may not be their priority when starting or returning to college. For this campaign, the Agency focussed on activity that would directly target students in a medium that is of immediate relevance – using Facebook and sponsoring and contributing content to the Union of Students Ireland's a 'Money Matters' booklet for third level students.
- **Window blind/curtain safety.** New safety standards introduced in August 2012 are welcome. However, they do not apply to window blinds/curtains that are already installed. This campaign used video to raise awareness of the issue and demonstrate action that consumers can take to make their window blinds/curtain safe. Radio advertising, Facebook activity, online promotion and PR all promoted the video.
- **Be a Stronger Shopper.** In the run-up to Christmas, this campaign highlighted the need for consumers to be aware of their rights when shopping online or in-store and a dedicated campaign page was built with links to information on consumer rights when returning goods (including information on faulty goods and change of mind), shopping in the sales, shopping online and buying gift vouchers. This campaign ran across radio, online and press.

## WEBSITES AND SOCIAL MEDIA

The Agency's consumer help website, [nca.ie](http://nca.ie), was relaunched in November 2011, combining the two popular Agency websites, [consumerconnect.ie](http://consumerconnect.ie) and [itsyourmoney.ie](http://itsyourmoney.ie). Throughout 2012, promotion of the resources and information on the website was a key objective for public awareness activities. In addition to public awareness activities, the website was actively promoted through the Agency monthly consumer newsletter and by building the Agency social media following by over 400% from January 2012 to December 2012. The breakdown of website visits in 2012 is detailed on page 50.





**NCA.IE**

The Agency consumer website is a one-stop resource for information on consumer rights and personal finance issues. The high levels of traffic to the website (over 861,000 in 2012) indicated a strong demand for information in these areas. The website also provided up-to-date consumer news, including recalls of unsafe products. Compared to 2011, overall traffic to the Agency consumer website was down 9%, but this is a comparison between a single site in 2012 and two consumer websites (consumerconnect.ie and itsyourmoney.ie) that were in existence from January to November 2011.

The screenshot shows the homepage of the National Consumer Agency (NCA) website. At the top, there is a navigation menu with 'News', 'About us', and 'Contact us'. Below this is a search bar and a main navigation bar with categories like 'Your rights', 'Your money', 'Financial product comparisons', 'Tools & calculators', 'How to complain', and 'Product safety'. The main content area features a 'How can we help?' section, 'Current news' with links to government announcements and switching information, and a 'This week's poll' about private health insurance. There is also a 'Sign up for our newsletter' form and a footer with various links like 'Sitemap', 'Freedom of Information Act', and 'Visit our corporate website'.

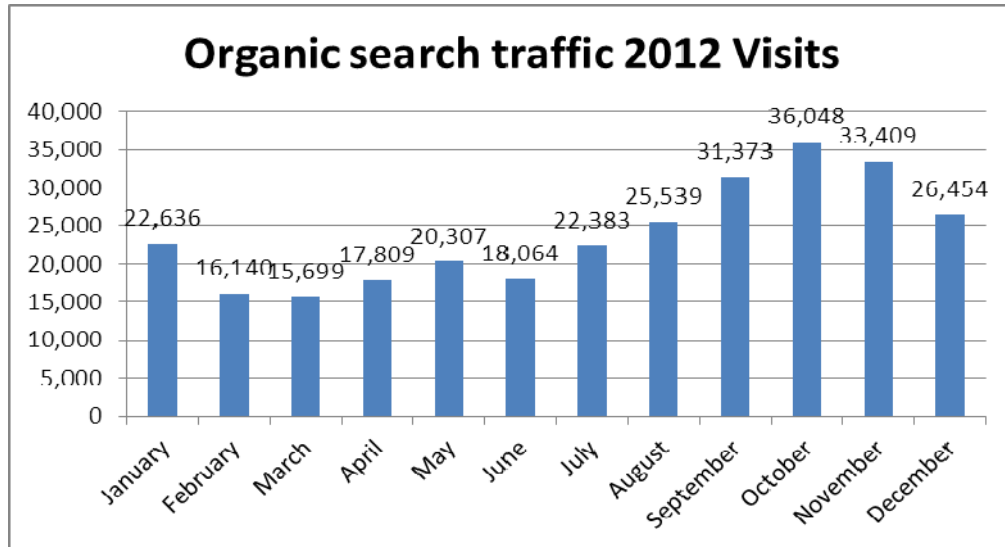


Peaks in traffic occurred in April, May and the September – December period. These periods coincided with the main public awareness campaigns outlined on page 48, 49. The top twenty pages on nca.ie during 2012 were:

- Lump sum savings account comparison
- How to complain
- Saving and investing
- Contact us
- Loan calculator
- Current account comparison
- Faulty goods
- Pensions
- Buying goods
- Budget planner
- Complaint template letters
- Getting a mortgage calculator
- Mortgages
- Credit card ready reckoner
- Regular savings account comparison
- Managing your money
- Money saving tips
- Credit card comparison
- Scams
- Banking.

The website is kept updated on a constant basis and in 2012 a full review was undertaken of all personal finance content, including consultation with stakeholders, such as financial services industry representative groups, the Central Bank and the Financial Services Ombudsman. Content updates are also crucial in building and maintaining traffic from search engines and in 2012, the Agency increased organic search traffic by 93% between quarter one and quarter four is illustrated on page 52.





### Financial Product Comparisons

In October 2011 the Agency launched its suite of redeveloped banking product comparisons.


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.

The comparisons are completely impartial, easy to use and contain information which is updated every working day following advance notification from financial institutions. Since the launch, over 700 product updates have been made to the site, over 600 in 2012. These product updates ranged from adding or removing products and updating fees/rates to making footnote amendments. The total number of products on the site, as of end-December 2012, is 237 across the following nine product categories:

- Current Accounts - Personal and Student
- Credit Cards - Personal and Student
- Loans - Personal and Student
- Savings Accounts - Regular Savings and Lump Sum Deposit
- Mortgages.





national consumer agency  
gníomhaireacht náisiúnta tomhaltóirí

News About us Contact us

Search nca.ie... **Go**

**Your rights** **Your money** **Financial product comparisons** **Tools & calculators** **How to complain** **Product safety**

Home > Financial product comparisons Facebook LinkedIn Helpline lo-call 1890 432 432

Our easy to use tools compare the costs and benefits of financial products from each of the main providers active in the Irish market today. Our information is free and impartial and we do not recommend which financial product you should choose.

### Financial product comparisons

- Current accounts
- Regular savings
- Mortgages
- Credit cards
- Lump sum deposits
- Loans

**Use our budget planner to keep your finances in order**

- Student banking products**
  - Student credit cards
  - Student loans
  - Student current accounts
- Insurance surveys**
  - Motor insurance
  - Home insurance
  - Life insurance
  - Health Insurance\*

\* Health Insurance cost comparison published by the Health Insurance Authority

Sitemap Accessibility Legal Statement Privacy Freedom of Information Act Register of Credit Intermediaries Financial education website Visit our corporate website Research zone Media zone Business zone

In the new format consumers can now input their own data and compare the options that best suit their requirements. For example, in the mortgages comparison the user can select the value of the property, the mortgage amount required, the term of the mortgage and the mortgage rate type (i.e. variable, discounted variable, fixed) and compare results.

Select a comparison

### Mortgages

Our comparisons

- Updated every working day. Correct as at **15 March 2013**
- 100% impartial
- Covers the costs & benefits of financial products

Filter results

Banks & Providers (5)

- All
- AIB
- Bank of Ireland
- EBS Limited
- ICS
- KBC

The house value is: € 250000

I am looking for a mortgage of: € 200000

Over: 20 years

I'm interested in a rate type of: Fixed

**Search**

The results below are based on a loan-to-value (LTV) ratio of 80.0%, this is the mortgage amount you selected as a percentage of the house value selected.

Providers & Products (Please select 2 or more to compare)	Initial interest rate	Monthly repayments	Potential follow-on interest rate	Potential ongoing monthly repayments	Account details
<input type="checkbox"/> Compare AIB 1 year fixed, LTV up to 92% under €400,000	4.15%	€1,227.83	4.0%	€1,212.63	<a href="#">All Details</a>
<input type="checkbox"/> Compare Bank of Ireland 1 year fixed, LTV up to 90%	4.29%	€1,242.74	4.5%	€1,264.34	<a href="#">All Details</a>
<input type="checkbox"/> Compare EBS Limited 1 year fixed rate mortgage	4.5%	€1,265.30	4.33%	€1,247.78	<a href="#">All Details</a>
<input type="checkbox"/> ICS 1 year fixed,	4.59%	€1,275.04	4.8%	€1,296.96	<a href="#">All</a>



Each of the comparison pages 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.

A review of the financial product comparisons commenced in March 2012 to formally ascertain if the site was working as originally specified and to identify any improvements. Qualitative market research consisting of six focus groups took place between the 23 April and 2 May in Dublin, Cork and Portlaoise. Feedback on the site was also requested from all eighteen institutions that supply data for the product comparisons. In addition, all consumer queries received since October 2011 in relation to the site were reviewed and considered in detail.

The qualitative testing involved consumers giving their views on the site and completing a number of tasks. In general, the research showed that users were extremely positive about both the financial product comparisons and the work of the Agency itself. Many participants expressed how trustworthy the comparisons were as they were impartial and it was clear the Agency was not promoting any products in particular.

A small number of changes were identified from the research for example:

- Cosmetic changes in order to highlight functions and improve visibility of the sort buttons, information icons, filter and compare functions.
- Highlighting the tabs used to split the terms within lump sum deposit products and the credit card ready reckoner.
- Including a 'show all' function for fixed mortgages and lump sum deposit products, as there are so many options across a number of date ranges.

The changes were implemented on the test site in December 2012 and following detailed testing were implemented before year-end.

## **SOCIAL MEDIA**

In 2012, an objective was set to increase the Agency's reach in social media, particularly on Facebook. In order to achieve this goal, campaigns were developed using social media in order to increase the Agency following and encourage interaction – both the back to school and back to college campaigns met this objective.

The back to school campaign also helped the Agency to build a following that included many parents. This was crucial when the Agency developed the window blind safety campaign later



in the year. The post announcing the campaign and demonstrating the video reached over 185,000 Facebook users due to the high levels of interaction.

Social media also allows the Agency to communicate with consumers immediately when reports of scams are received. These reports can be received through the Agency consumer helpline or from other organisations. Warnings of scams are immediately posted on the Agency Facebook page to alert consumers and so that they, in turn, can alert friends and family.

### **CONSUMER NEWSLETTER**

There are over 22,000 subscribers to the Agency consumer newsletter and during 2012 fourteen newsletters were issued. The newsletter highlights consumer news including recent campaigns, research, enforcement actions and significant product recalls.

### **CORPORATE WEBSITE**

During 2012, traffic to the corporate website reached over 42,000 visits. The site is primarily aimed at those seeking detailed research reports, the media and businesses, with information available on the latter's obligations under consumer law, across a range of areas.

### **FINANCIAL EDUCATION**

The remit of the Agency 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 Group<sup>3</sup> (trained and overseen by the Agency) to deliver a one-hour presentation. Attendees also receive a handbook which covers presentation topics in more detail.

The MSFL programme was piloted from February to June 2011 and following a full evaluation report in September 2011, a number of recommendations were proposed. These recommendations have now been implemented including an enhanced training programme for presenters and a redeveloped presentation for attendees. In addition, the MSFL handbook

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<sup>3</sup> 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.

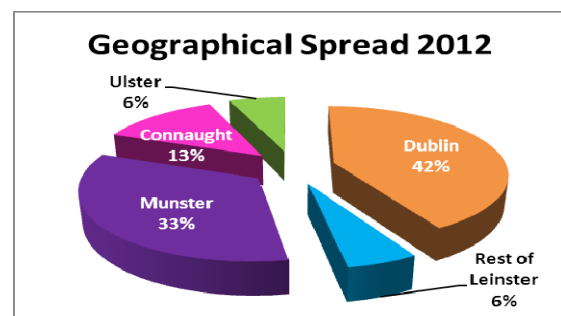


has been reviewed and comprehensively revamped to make it more cost effective and easier to use.

A full roll-out of the programme began in April 2012. The official launch of MSFL took place in the National Library of Ireland on 16 April 2012. Minister Richard Bruton launched the programme welcoming MSFL as a worthwhile initiative and encouraged employers to take the opportunity to offer this programme to their staff. Karen O’Leary, then Director of Personal Awareness and Financial Education highlighted the importance of a coordinated approach between public and private sector in providing personal financial education. The event coincided with the launch of a redeveloped financial education website, [www.financialeducation.ie](http://www.financialeducation.ie), which provides information on the personal finance education initiative and also contains an online booking form to allow employers to book a Money Skills for Life talk for their employees.

Money skills for life - 2012
Talk Requests: 202
Number attendees <sup>4</sup> reached: 7,100

Media coverage, following the launch, generated the initial bookings and repeat bookings were also received from companies involved in the pilot. From May 2012 a marketing plan was implemented to continue to promote MSFL to employers. This involved 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. Business representative groups were also targeted including Business in the Community and chambers of commerce.



Feedback is sought from all attendees, employers and presenters through online surveys. Since the launch in April 2012, over 1,000 attendees have completed surveys. 99% of attendees found the talk to be useful or very useful and 98% said they would recommend the talk to family, friend or colleagues.

In 2012 tailored versions of Money Skills for Life were also rolled out, this included Money Skills for Students and Money Skills for Back to Work. In 2012 the Agency delivered eighteen student talks. In 2013 the Agency will be delivering to attendees at ‘back to work’ programmes. These programmes are for groups who are currently unemployed but are looking to return to work.

<sup>4</sup> Over 10,000 employees were reached over the pilot in 2011 and the full rollout in 2012.



A number of presenters who took part in the pilot programme, continued as presenters for the full roll-out, while other presenters were volunteered by their organisations. Currently there are over thirty volunteer presenters supporting the programme, these include presenters from the Agency. 2013 will see the continued marketing of Money Skills for Life and training of additional volunteer presenters to meet the increasing demand for talks.

### **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”. Following consultation with teachers and students and redevelopment based on feedback, the resource was launched on [www.financialeducation.ie](http://www.financialeducation.ie) in April 2012.

The new resource includes online resources, such as lesson plans, case studies, worksheets, all of which are available to download for free. During 2012 all LCA teachers were contacted to inform them of the new resource, Money Matters is also promoted through the LCA support site and throughout September the Agency’s Financial Education Team attended LCA teacher training sessions in Limerick, Athlone and Dublin to promote the resource.

### **NEW PARENT FINANCE EDUCATION RESOURCE**

“Baby Steps” was produced in consultation with key representative non-government organisations<sup>5</sup> and provides 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. Copies of the booklet are distributed to all expectant mothers in maternity hospitals throughout Ireland, reaching almost 60,000 families each year.

Following a pilot in 2011, the publication was evaluated in Quarter 1 2012, through user surveys and also by obtaining feedback directly from the maternity hospitals. Recommendations from the report were implemented and the improved version of the publication has been circulated to expectant parents (through maternity hospitals) since May 2012.

An online version of the booklet and feedback forms were also made available on [www.nca.ie](http://www.nca.ie) in 2012. The Agency also continues to seek feedback through hardcopy surveys included in the publication. Since May, over 30,000 copies of the new edition have been distributed to expectant parents through maternity hospitals and a further 220 through social workers.

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<sup>5</sup> Treoir, One Parent Family and OPEN



**PARTNERING WITH OTHER ORGANISATIONS**

The Agency has provided part-funding to a National Traveller MABS initiative to educate members of the traveller community on alternatives to illegal money lenders. This project commenced in September 2012 and will be launched in mid-2013.

**INTERNATIONAL ACTIVITY**

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.



## Corporate Governance

The Agency was established on the 1 May 2007 under the Consumer Protection Act (CPA), 2007 and operates in accordance with the provisions of the CPA and under the aegis of the Minister for Enterprise, Jobs and Innovation. The Agency has put in place procedures to ensure compliance with a range of requirements that are detailed below.

### MEMBERSHIP OF THE BOARD

In accordance with Section 10 (7) of the CPA, two Board members, namely Ms. Deirdre McDonnell and Mr. Robin O'Sullivan retired from office on the 30 April 2012. The Minister for Enterprise, Jobs and Innovation appointed Mr. Eugene Gallagher BL, Ms. Colleen Savage and reappointed Mr. Robin O'Sullivan on the 6 May 2012.

Ms. Ann Fitzgerald vacated her position as Chief Executive of the Agency on the 17 October 2012. The Board appointed Mr. Sean Murphy, the Agency Legal Advisor, as an interim Chief Executive pending the appointment of a permanent Chief Executive.

### BOARD MEMBERS' ATTENDANCE AT BOARD MEETINGS

<u>Board Member</u>	<u>2012 Meetings Attended</u>
Mr. Stephen Costello	6
Ms. Ann Fitzgerald (1)	5
Mr. Sean Murphy (2)	1
Ms. Georgina Conroy	4
Ms. Marie Dalton	6
Mr. Patrick Desmond	6
Mr. Eugene Gallagher (3)	4
Mr. Fergus J. Gallagher	5
Ms. Isolde Goggin	5
Ms. Deirdre McDonnell (4)	2
Mr. Robin O'Sullivan	4
Mr. David Pierce	4
Ms. Colleen Savage (5)	4
Mr. Edward Shinnick	6

There were six meetings in 2012. The following Board members were not on the Board for the full year as follows:

- (1) Ms. Ann Fitzgerald's contract with the Agency ended on the 17 October 2012 and she was not a member of the Board for the remaining meeting in 2012
- (2) Mr. Sean Murphy was appointed acting Chief Executive from the 18 October 2012 and he was not a member of the Board for the preceding five meetings in 2012
- (3) Mr. Eugene Gallagher was appointed on the 6 May 2012 and he was not a member of the Board for the first two meetings in 2012
- (4) Ms. Deirdre McDonnell retired on the 30 April 2012 and she was not a member of the Board for the remaining four meetings in 2012
- (5) Ms. Colleen Savage was appointed on the 6 May 2012 and she was not a member of the Board for the first two meetings in 2012.

### DIRECTORS' FEES AND EXPENSES

<u>Board Member</u>	<u>Fees</u>	<u>Expenses</u>
Mr. Stephen Costello	€20,520	€3,855
Ms. Ann Fitzgerald	€0	€0
Mr. Sean Murphy	€0	€0
Ms. Georgina Conroy	€11,970	€0
Ms. Marie Dalton	€11,970	€2,752
Mr. Patrick Desmond	€11,970	€930
Mr. Eugene Gallagher	€7,833	€0
Mr. Fergus J. Gallagher	€11,970	€0
Ms. Isolde Goggin	€0	€0
Ms. Deirdre McDonnell	€3,990	€0
Mr. Robin O'Sullivan	€11,970	€1,656
Mr. David Pierce	€11,970	€243
Ms. Colleen Savage	€7,865	€0
Mr. Edward Shinnick	€11,970	€3,145

### BOARD MEMBERS - DISCLOSURE OF INTEREST

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.



### **CHIEF EXECUTIVE REMUNERATION**

The Chief Executive's salary for 2012 was €145,212 and her expenses were €962. The Chief Executive's pension is in line with the standard entitlements in the model public sector defined benefit superannuation scheme.

The Chief Executive's contract with the Agency ended on the 17 October 2012. The CPA requires that the Agency has a Chief Executive. The position of Chief Executive was filled in a temporary acting up capacity by Mr. Sean Murphy who is an existing member of staff. Mr. Murphy did not receive any additional remuneration in 2012 as the position of Acting Chief Executive must be held for a continuous period of eighty four days before a higher duty allowance can be paid retrospectively. Mr. Murphy did not apply for the position of Chief Executive and he reverted to his role as Legal Advisor when the permanent Chief Executive was appointed on the 19 March 2013.

### **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 body.

### **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 2012: 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 2012, the total energy consumption for the building was 573,851 KWh (Electricity – 281,614 KWh, Gas – 292,237 KWh). The Agency was charged by the anchor tenant for usage of 250,889 KWh (Electricity – 123,122 KWh, Gas – 127,767 KWh) based on the Agency's 43.72% occupancy of the building.

Actions Undertaken in 2012: 4-5 Harcourt Road has been participating in the Office of Public Works Energy Awareness Campaign from 2011 and an out of hours audit was undertaken in 2012.



Actions Planned for 2013: The Agency's involvement in the Energy Awareness Campaign will focus on closer monitoring of the heating time schedules and staff will continue to be reminded to turn off office equipment and lights.

### **AUDIT COMMITTEE**

The 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 2012:

- 2011 System of Internal Financial Control
- Circulars
- Financial Levy & Collections Process
- Procurement
- Public Awareness (Website)
- Public Awareness (Call Centre) - report to be finalised.

The Agency received a satisfactory level of assurance that the system of controls in place are efficient and effective, which is the second highest level rating achievable, for the audits approved during 2012.

### **REMUNERATION COMMITTEE**

The 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 Agency website at [www.nca.ie](http://www.nca.ie), setting out its commitment to a high quality service to Agency customers.

### **STANDING ORDERS**

Standing orders have been adopted to ensure the orderly and effective conduct of the meetings of the Board and they have been drawn up as stipulated in Section 12 (7) of the CPA.

### **FINANCE**

At the time of writing, the annual financial statements for the year ended 31 December 2012 reports expenditure of €5.2 million for grant assisted activities and €2.8 million for levy funded



activities. The financial statements will be audited by the Comptroller and Auditor General. The financial statements are prepared on the accruals basis of accounting, except in respect of the Oireachtas Grant, in accordance with generally accepted accounting principles.

The levy was imposed by Regulations made by the Agency under the powers conferred on it by Section 24B of the CPA (as inserted by the Central Bank Reform Act 2010). The legislation granting the Agency power to impose levies provides that an arrangement can be made between the Agency and a prescribed body, for the collection of the levies. In 2012, such an arrangement was in place between the Agency and the Central Bank of Ireland (one of the prescribed bodies).

A provision for correcting a surplus / deficit in levy income in a financial year is contained in Section 24C of the CPA (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. A surplus of over €0.5 million from 2011 was taken into account when calculating the 2012 levy. Expenditure on levy funded activities in 2012 therefore exceeded the levy imposed in the year, and resulted in a reduced surplus carried forward at the end of 2012.

#### **PROCUREMENT PLAN**

The Agency has a procurement plan in place to ensure compliance with legislation and procurement best practice.

#### **PERSONNEL**

When the Agency was set up in 2007 a headcount of eighty was approved to carry out its statutory remit. In 2012, the approved staffing levels have declined to forty two. In addition, the Agency has the additional pressure of being overly dependent on staff on temporary secondment or assignment from the civil service and public sector. They comprise the majority of the Agency workforce, as only six members of staff were employees of the Agency in 2012.

From the 1 March 2010, the Agency also became responsible for the delivery of the consumer information and education functions of the then Financial Regulator. Twenty staff seconded from the Central Bank to support the delivery of these functions. The Agency continues to be dependent on these seconded staff and an ongoing process is in place to facilitate their return with replacements being sought from the Central Bank in a secondment capacity.

The Agency will continue to strive to meet its obligations with regard to enforcement, information and advocacy. It is inevitable that its approach will be tempered by ongoing staffing challenges, including the lack of a permanent workforce and filling vacancies in a timely manner.



**ORGANISATIONAL CHANGE - THE AMALGAMATION OF THE NATIONAL CONSUMER AGENCY AND THE COMPETITION AUTHORITY**

A Steering Group, comprising the Agency, the Competition Authority and Department of Jobs, Enterprise and Innovation is progressing the merger in tandem with the legislation. A range of working groups are working on the logistics of 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.





# Appendices



## Appendix 1: Enforcement actions taken in 2012

During 2012, the Agency took 112 enforcement actions against traders, which are summarised below.

### Compliance Notices

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

**Forty 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.**

- Fraser Oil Ltd., trading at "Great Gas/Londis, Thomas Traynor Road, Tullow, Co. Carlow"
- Musgrave Operating Partners Ltd., trading at "Superquinn, Kennedy Road, Carlow, Co. Carlow"
- Market Hardware Ltd., trading at "Market Hardware, Quin Road Business Park, Ennis, Co. Clare"
- Crimdale Developments Ltd., trading at "Super Valu, Hollyhill, Cork, Co. Cork"
- Murphy's Stores (Berehaven) Ltd., trading at "Murphy's Super Valu, The Bridge, Castletownbere, Co. Cork"
- George Sweeney Ltd., trading at "Sweeney's Spar Express, Ballyraine, Letterkenny, Co. Donegal"
- Messrs John and Edward Glennon, trading at "Eurospar, Skerries Point, Kelly's Bay, Skerries, Co. Dublin"
- Messrs John and Edward Glennon, trading at "Eurospar Rush, Main Street, Rush, Co. Dublin"
- Oxtron Ltd., trading at "Kane's Supervalu, Unit 5 Donabate Shopping Centre, Main Street, Donabate, Co. Dublin"
- Tesco Ireland Ltd., trading at "Tesco Express, 40/41 Lower Camden Street, Dublin 2"
- Mr Gerard Farrelly, trading at "Spar, 131 Upper Leeson Street, Dublin 4"
- Oxtron Ltd., trading at "Super Valu, Raheny Shopping Centre, Howth Road, Raheny, Dublin 5"
- Musgrave Group Public Limited Company c/o Musgrave Ltd trading at "Superquinn, 31 – 33 Ranelagh Road, Dublin 6"
- Myers Supermarket (Santry) Ltd., trading at "Myers Centra, Coolock Lane, Santry, Dublin 9"
- Woodie's DIY (Irl) Ltd., trading at "Woodie's, Slaney Road, Glasnevin, Dublin 9"
- Helgian Ltd trading at "Supervalu, 7 Lorcan Avenue, Santry, Dublin 9"
- Tesco Ireland Ltd., trading at "Tesco, Dundrum Shopping Centre, Dublin 16"
- Superquinn Ltd trading at "Superquinn, Ballinteer Avenue, Dublin 16"



- Halfords Ltd., trading at “Halfords, Unit 5, Westend Retail Park, Blanchardstown, Dublin 15”
  - Mr. Kevin Farrelly, trading at “Spar Waterville, Waterville Shopping Centre, Blanchardstown, Dublin 15”
  - Fresh Opportunities Ltd., trading at “Eurospar, Northern Cross, Malahide Road, Dublin 17”
- (Total Compliance Notices Issued: 2)**
- Ladgrove Stores Ltd., trading at “Moriarty’s Supervalu, Palmerstown Centre, Kennelsfort Road, Dublin 20”
  - Mr. Ronald O’Brien, trading at “O’Brien’s Mace, 40 Manor Road, Palmerstown, Dublin 20”
  - LIDL Ireland GmbH, trading at “Lidl, Main Street Tallaght, Dublin 24”
  - Acrefield Ltd trading at “Supervalu, Aylesbury Shopping Centre, Tallaght, Dublin 24”
  - Ridge Trading Ltd., trading at “Super Valu, Firhouse Shopping Centre, Firhouse, Dublin 24”
  - Joyce’s Supermarket (Tuam) Ltd., trading at “Joyce’s Supermarket, Tuam Shopping Centre, Tuam, Co. Galway”
  - Joyces Supermarket Ltd trading at “Joyces Supermarket, Church Road, Headford, Co Galway”
  - JKL Stores Ltd trading at “Keoghs Centra, The Square, Oughterard, Co Galway”
  - Eats of Eden Ltd., trading at “Eats of Eden, Thomas Street, Limerick, Co. Limerick”
  - Tesco Ireland Ltd trading at “Tesco, Coonagh Cross, Ennis Road, Limerick, Co Limerick”
  - Derek Downes Spar Greenpark trading at “Spar, Greenpark Shopping Centre, Ballinacurra, Limerick, Co Limerick”
  - Courtline Services Ltd., trading at “Mace, Drogheda Street, Collon, Co. Louth”
  - Mr. Sean Mulroy, trading at “Londis/Golden Mile Service Station, Breaffy Road, Castlebar, Co. Mayo”
  - The Village Store trading at “The Village Store, Kildalkey, Navan, Co Meath”
  - R.A. Retail Ltd., trading at “ Kelly’s Filling Station, Ballinagar, Co. Offaly”
  - Eden Décor Centre Ltd., trading at “Eden Décor, O’Connell Square, Edenderry, Co. Offaly”
  - Mr. James Buckley, trading at “Buckleys Super Valu, Austin Friar’s Street, Mullingar, Co. Westmeath”
  - Lidl Ireland GmbH, trading at “Lidl, Cranmore Road, Sligo, Co Sligo”

### **Fixed Payment Notices**

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

In total, seventy one fixed payment notices were paid to the Agency in respect of breaches of three 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 (Diesel and Petrol) display Order, 1997.



**(i) Breaches of EC (Requirements to Indicate Product Prices) Regulations, 2002**

**Sixty nine fixed payment notices were paid to the Agency.**

- Fraser Oil Ltd., trading at “Great Gas/Londis, Thomas Traynor Road, Tullow, Co. Carlow”
- Musgrave Operating Partners Ltd., trading at “Superquinn, Kennedy Road, Carlow, Co. Carlow”  
**(Total Fixed Payment Notices Issued: 2)**
- B.V. Retail Too Ltd., trading at “Queally’s Super Valu, Convent Hill, Killaloe, Co. Clare”
- Market Hardware Ltd., trading at “Market Hardware, Quin Road Business Park, Ennis, Co. Clare”
- Drinagh Sales Ltd., trading at “Drinagh Co-Op, Drinagh, Co. Cork”  
**(Total Fixed Payment Notices Issued: 2)**
- Drinagh Sales Ltd., trading at “James Lyons Hardware, The Square, Bantry, Co. Cork”
- Crimdale Developments Ltd., trading at “Super Valu, Hollyhill, Cork”  
**(Total Fixed Payment Notices Issued: 2)**
- Mr Paddy McDonnell, Unit 4, The English Market, Cork, Co. Cork
- George Sweeney Ltd., trading at “Sweeney’s Spar Express, Ballyraine, Letterkenny, Co. Donegal”
- Musgrave Operating Partners Ltd., trading at “Superquinn, The Pavillions, Malahide Road, Swords, Co. Dublin”
- Messrs. John and Edward Glennon, trading at “Eurospar Skerries, Anchor Unit, Skerries Point, Kelly’s Bay, Co. Dublin”
- Tesco Ireland Ltd trading at “Tesco, Millfield Shopping Centre, Balbriggan, Co Dublin”
- Brockvale Ltd., trading at “Stephen Street News, 39 Lower Stephens Street, Dublin 2”
- Fallon & Byrne Ltd., trading at “Fallon & Byrne, 11-17 Exchequer Street, Dublin 2”
- Fresh Opportunities Ltd trading at “Fresh, Grand Canal Square, Dublin 2”
- Donnybrook Fair Ltd., trading at “Donnybrook Fair, 89 Morehampton Road, Donnybrook, Dublin 4”
- Arun Kumar and Rajan Chandi, trading at “Mace Maxol, Beach Road, Sandymount, Dublin 4”
- Oxtron Ltd., trading at “Super Valu, Howth Road, Raheny, Dublin 5”  
**(Total Fixed Payment Notices Issued: 2)**
- D B Kavanagh Ltd., trading at “AM/ PM, 15 Harolds Cross, Dublin 6”  
**(Total Fixed Payment Notices Issued: 2)**
- Musgrave Group Public Limited Company c/o Musgrave Limited trading at “Superquinn, 31 – 33 Ranelagh, Dublin 6”
- Kerzak Ltd trading at “Griffin’s Londis, The Concourse, St. James Hospital, Dublin 8”
- Myers Supermarket (Santry) Ltd., trading at “Myers Centra, Coolock Lane, Santry, Dublin 9”
- John and Edward Glennon, trading at “Eurospar, Gullivers Retail Park, Northwood, Santry, Dublin 9”  
**(Total Fixed Payment Notices Issued: 2)**
- Helgian Ltd trading at “Supervalu, 7 Lorcan Avenue, Santry, Dublin 9”
- Tesco Ireland Ltd., trading at “Tesco, Dundrum Shopping Centre, Dublin 16”  
**(Total Fixed Payment Notices Issued: 2)**



- Halfords Ltd., trading at “Halfords, Unit 5, Westend Retail Park, Blanchardstown, Dublin 15”  
***(Total Fixed Payment Notices Issued: 2)***
- Aylwyn Investments Ltd., trading at “The Body Shop, Level 2 Dundrum Town Centre, Sandyford Road, Dundrum, Dublin 16”
- Fresh Opportunities Ltd., trading at “Eurospar, Northern Cross Shopping Centre, Malahide Road, Dublin 17”
- Mr. Robert Murphy, trading at “Bobs Mini Market, Unit 4, Darndale/Belcamp Village Centre, Coolock, Dublin 17”
- Pelco Newtown Service Station Ltd trading at “Newtown Texaco Service Station, Malahide Road, Dublin 17”
- Mr. Ronald O’Brien, trading at “O’Brien’s Mace, 40 Manor Road, Palmerstown, Dublin 20”
- Ladgrove Stores Ltd., trading at “Moriarty’s Supervalu, Palmerstown Centre, Kennelsfort Road, Dublin 20”
- LIDL Ireland GmbH, trading at “Lidl, Main Street, Tallaght, Dublin 24”
- Acrefield Ltd trading at “Supervalu, Aylesbury Shopping Centre, Tallaght, Dublin 24”
- Joyce’s Supermarket (Tuam) Ltd., trading at “Joyce’s Supermarket, Tuam Shopping Centre, Tuam, Co. Galway”  
***(Total Fixed Payment Notices Issued: 2)***
- Joyces Supermarket Ltd trading at “Joyces Supermarket, Church Road, Headford, Co Galway”  
***(Total Fixed Payment Notices Issued: 2)***
- JKL Stores Ltd trading at “Keoghs Centra, The Square, Oughterard, Co Galway”
- Poundland Ltd., trading at “Dealz, 67-68 High Street, Killarney, Co. Kerry”
- Community Stores Ltd trading at “Eurospar, Barnhall Shopping Centre, Leixlip, Co Kildare”
- Brennan Car Sales (Newbridge) Ltd trading at “Brennans Maxol/Mace, Ballymany, Newbridge, Co Kildare”
- Vincere Ltd., trading at “Texaco, Athlone Road, Longford, Co. Longford”
- Kanes Autos Ltd., trading at “Kanes Autos, Longford Road, Edgeworthstown, Co. Longford”
- Watchhouse Cross Stores Ltd., trading at “Eurospar, Watchhouse Cross, Parteen Road, Limerick, Co. Limerick”  
***(Total Fixed Payment Notices Issued: 2)***
- Marks & Spencer (Ireland) Ltd., trading at “Marks & Spencer, Lawrence Town Centre, Drogheda, Co. Louth”
- D.P.L. Group Ltd., trading at “D.P.L. Hardware, Donore Road, Drogheda, Co. Louth”
- D.P.L. Group Ltd., trading at “D.P.L. Hardware, The Ramparts, Dundalk, Co. Louth”
- Mr. Sean Mulroy, trading at “Londis/Barcastle Service Station, Moneen, Castlebar, Co. Mayo”
- Mr. Sean Mulroy, trading at “Londis/Golden Mile Service Station, Breaffy Road, Castlebar, Co. Mayo”
- Derfal Ltd., trading at “Gulf Oil, Castlebar Road, Ballinrobe, Co. Mayo”
- The Village Store trading at “The Village Store, Kildalkey, Navan, Co Meath”
- Hooda Stores Ltd trading at “Summerhill Service Station, Summerhill, Co Meath”
- A O’Gorman & Co. Ltd trading at “O’Gorman’s SuperValu, Market Square Shopping Centre, Carrickmacross, Co Monaghan”
- TJC Happy Events Ltd., trading at “Mr. Price, High Street, Tullamore, Co. Offaly”



- C.H. Kane Ltd., trading at “Super Valu, Lord Edward Street, Ballymote, Co. Sligo”
- Mr. Thomas Jones, trading at “Redbridge Auto Stop, Newrath, Waterford”
- QCSG Ltd., trading at “Byrnes Bookstore and World of Wonder, 2 Court Street, Enniscorthy, Co. Wexford”
- Tesco Ireland Ltd., trading at “Tesco, Ashe Road, Mullingar, Co. Westmeath”

***(Total Fixed Payment Notices Issued: 2***

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

**One fixed payment notice was paid to the Agency**

- Riverbrower Ltd trading at “The Hanged Mans, Milltown, Newbridge, Co Kildare”

## **(iii) Breaches of the Retail Price (Diesel and Petrol) Display Order, 1997**

**One fixed payment notice was paid to the Agency**

- Theresa and Edward Barrett trading at “The Village Store, Coppeen, Enniskeane, Co Cork”

## **Undertakings**

**As provided for under Section 73 of the Consumer Protection Act 2007.**

The Agency secured an undertaking from Greyhound Recycling to address issues arising from terms that the Agency considered unfair in the standard form contract in place between the company and its customers.



## Appendix 2: Breakdown of RAPEX alerts relevant to Ireland in 2012

Of the 116 cases in 2012, thirty five 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 Appendices.

Category	Number
Motor vehicles	45
Electrical appliances and equipment	17
Cosmetics	15
Toys	6
Childcare articles and children's equipment	3
Clothing, textiles and fashion items	3
Gas appliances and equipment	3
Hobby/Sports equipment	3
Kitchen/Cooking accessories	2
Lighters	2
Miscellaneous	17
<b>Total</b>	<b>116</b>

Type of Danger	Number
Injuries	46
Chemical	21
Fire	20
Choking	10
Electric shock	10
Burns	5
Asphyxiation	4
<b>Total</b>	<b>116</b>



### Appendix 3: Unsafe Products Found in Ireland in 2012

Thirty five unsafe products found in Ireland were notified by the Irish authorities to the European Commission under the RAPEX System. Twenty six notifications were submitted as being a serious risk, two notifications were submitted as being low risk and seven notifications were submitted for information purposes.

Reference number	Category	Product	Type of Injury e.g. Burn, Injury
<b>SERIOUS RISK</b>			
0026/12	Motor vehicles	Volvo V70, S80, XC60 and XC70	Injuries
0130/12	Other	'Mister Monitor' Carbon monoxide detector	Asphyxiation
0139/12	Electrical appliances and equipment	'Sixteam' Water pump	Fire
0144/12	Motor vehicles	Citroen C3, DS3	Injuries
0263/12	Electrical appliances and equipment	'Gardenline' Greenhouse heater	Electric shock
0274/12	Electrical appliances and equipment	Argos/Homebase Nodding Reindeer decoration	Electric shock
0314/12	Lighters	'Phython' Novelty Gun Lighter	Burns/Fire
0418/12	Toys	Dunnes Stores Soft Toys	Choking
0536/12	Motor vehicles	Volkswagen Golf, Scirocco, Passat, Tiguan, Transporter; Skoda Octavia, Superb, Yeti; Audi A3	Fire
0537/12	Motor vehicles	Volvo S60 and XC60	Fire
0749/12	Other	'Redwood Leisure' White Sky Lantern	Chemical
0775/12	Other	'DeLuxe' White Sky Lantern	Chemical
0796/11	Cosmetics	'Beauty Series' Children's make-up set	Chemical
0826/12	Other	'SkyLaterns.com' Wire free Sky lantern	Chemical
0895/12	Cosmetics	'QEI+ (Paris)' Moisturising body milk	Chemical
0948/12	Cosmetics	'Fair and White Lait' Skin Perfector Brightening and Moisturizing Body Milk	Chemical
0935/12	Electrical appliances and equipment	'Fabulous' Mini Hair dryer	Electric shock
1013/12	Motor vehicles	Honda Jazz and Civic	Injuries
1281/12	Cosmetics	'Formula 1 Professional' Hair straightening product	Chemical



1474/12	Motor vehicles	Volvo V60, V70, XC70, S80	Injuries
1536/12	Other	'Eterna' Carbon monoxide detector	Asphyxiation
1580/12	Clothing, textiles and fashion items	Dunnes Stores Walk in Sleeper Baby's outfit	Choking
1603/12	Motor vehicles	Nissan XTrail	Fire
1855/12	Clothing, textiles and fashion items	'Fountain Accessories' Boys Fur Lined Trapper Hat	Choking
1941/12	Clothing, textiles and fashion items	'Avenue' Babies' Garment	
ART22-2012-13	Electrical appliances and equipment	'Ultron Proline' 1800 Watt, 'Ultron Proline' Compact Super Light 2000 Watt, 'Ultron Maxi' 2200 IONIC Hair Dryers	Electric shock Burns
<b>LOW RISK</b>			
A11/0084/12	Motor vehicles	Toyota Dyna	Fire
A11/0092/12	Motor vehicles	Audi Q5	Injuries
<b>INFORMATION PURPOSES</b>			
Info 0009/12	Cosmetics	'Hannah Montana' Children's Make-up set	Chemical
Info 0020/12	Electrical appliances and equipment	Computer power cable	Fire
Info 0062/12	Other	'Eco' Sky Lantern	Chemical
Info 0145/12	Cosmetics	'Devant' Professional Make-up	Chemical
Info 0155/12	Protective equipment	'Optipro' High Visibility Vests	Injuries
Info 0209/12	Cosmetics	Physiogel A.I. Protect sunscreen	Chemical
Info 0207/12	Electrical appliances and equipment	Power Coupler	Burns





### Appendix 4: Unsafe Products notified by other Member States and found in Ireland in 2012

Eighty one unsafe products notified to the Agency by other Member States were found in Ireland.

Reference Number	Category	Product	Type or Risk e.g. Burn, Injury
1306/11	Electrical appliances and equipment	'World Dryer' Universal Nozzle A48 Hand Dryer	Electric Shock
0003/12	Childcare articles and children's equipment	IKEA Anitlop High Chair	Injuries
0030/12	Firearms	'HMS Präzisionstechnik GmbH' Hunting Weapon	Injuries
0086/12	Motor vehicles	BMW Mini Cooper	Injuries
0230/12	Electrical appliances and equipment	Sanyo Microwave Oven and Grill	Electrical shock
0120/12	Motor vehicles	Renault Kangoo II	Injuries
0148/12	Cosmetics	'Clair Liss' Toning Cream	Chemical
0175/12	Motor vehicles	Volkswagen Transporter T5	Fire
0480/12	Motor vehicles	Volvo S60, V60, XC60, S80, V70 and XC70	Injuries
0257/12	Kitchen/Cooking accessories	'Rosie's Pantry' Make your own ginger beer	Injuries
0550/12	Motor vehicles	Nissan Qashqai and Nissan Qashqai +2	Injuries
0040/12	Toys	'Build a Bear' Soft Toy	Choking
0268/11	Cosmetics	'Nanokeratin System' Hair Straightening Product	Chemical
0327/12	Gas appliances and equipment	'Worthington & Bullfinch' Gas Cylinder	Fire/Injuries
0399/12	Motor vehicles	Nissan Juke, Micra and Patrol	Fire
0419/12	Gas appliances and equipment	'Bush' Gas Cooker	Injuries
0533/12	Machinery	'Husqvarna' Tractor Lawn Mower	Injuries
0549/12	Motor vehicles	Nissan Navara & Path Finder	Injuries
0634/12	Motor vehicles	BMW 550i GT, 550i saloon, 550i estate car, 550i cabriolet, 650i cabriolet, 750i saloon, 750Li saloon, 760i saloon, 760Li saloon, ActiveHybrid 7, ActiveHybrid 7L, X5 xDrive50i, X6 xDrive50i, X5 M, X6 M	Fire



0665/12	Electrical appliances and equipment	'Samsonite' Universal Adaptor and Charger	Electric Shock
0698/12	Gas appliances and Equipment	'Smart Plus' Pressure Cooker	Burns
0706/12	Motor vehicles	Honda CRV	Injuries
0715/12	Electrical appliances and equipment	IKEA 365+ Track Lightning	Electric shock
0747/12	Electrical appliances and equipment	'PHS Group Plc' Hand Dryer	Electric shock
1263/11	Motor vehicles	Honda Civic Type R	Fire
1379/11	Sports equipment	Lidl Trampoline with Safety Net	Injuries
0594/12	Motor vehicles	Citroën C3 Picasso	Injuries
0770/11	Cosmetics	'Skin Light' Skin Cream	Chemical
0785/12	Motor vehicles	BMW K10 Model Motorcycle	Injuries
0888/12	Cosmetics	'CocoChoco Professional' Hair Straightening Product	Chemical
0309/12	Cosmetics	"Jaribu The Original Antiseptic Soap"	Chemical
0398/08	Cosmetics	'Clean Essence' medicated fade cream with sunscreen	Chemical
0556/06	Cosmetics	'Clear Essence' Skin Beautifying Milk	Chemical
0865/12	Electrical appliances and equipment	IKEA Fitted Oven	Burns
0954/09	Cosmetics	'Pop' Facial Cream	Chemical
0954/12	Motor vehicles	Land Rover Defender	Injuries
0961/12	Motor vehicles	Seat Ibiza	Injuries
0976/12	Motor vehicles	Ducati 1199 Panigale motorcycle	Injuries
1005/12	Furniture	IKEA 'Folldal Leather Bed'	Fire
1168/12	Childcare articles and children's equipment	'Amber Pumpkin' Round Bead Baby Necklace	Choking
0714/12	Hobby/Sports equipment	'Tektro' TL-83 Brake Lever	Injuries
0801/12	Toys	'Tra Present' Noah's Ark	Choking
0802/12	Toys	'Tra Present' Colourful Wooden Whistle	Choking
0891/12	Motor vehicles	Land Rover Discovery I, Discovery II, Range Rover Automatic diesel and Range Rover Classic	Injuries
0892/12	Motor vehicles	Suzuki GSX-R1000 K9/L0/L1 motorcycle	Injuries
0958/12	Kitchen/Cooking accessories	'Tiger Tekande' Teapot	Burns



1181/12	Motor vehicles	'MOOG' tie rod assembly car part	Injuries
1187/12	Childcare articles and children's equipment	'Amber Pumpkin' Anklet for Babies	Choking
1188/12	Childcare articles and children's equipment	'Amber Pumpkin' Baroque Clasp Anklet and Baroque Multi Baby necklace	Choking
1219/12	Motor vehicles	Jeep Personenkraftwagen	Injuries
1228/12	Motor vehicles	Peugeot 207	Injuries
1268/12	Motor vehicles	Toyota Avensis 270, RAV4	Injuries
1337/12	Childcare article and children's equipment	H & M Water bottle for children	Choking
0688/12	Other	'Sensor' Carbon monoxide Alarm	Asphyxiation
1148/12	Toys	'Tiger' 6 magnets child's toy	Choking
1424/12	Communications and media equipment	'Bose' Cinemate GS Series II and 'Bose' Cinemate Series II systems	Fire
1438/12	Chemical products	'McBride' Oven Pride and BBQ Pride cleaners	Chemical
1451/12	Motor vehicles	Nissan Qashqai, Qashqai+2, NV200	Injuries
1452/12	Electrical appliances and equipment	'Blyss Tennessee' Ceiling Fan	Injuries
1455/12	Motor vehicles	Detachable towing hitch on LEXUS GS vehicles	Injuries
1454/12	Motor vehicles	Detachable towing hitch on TOYOTA Avensis vehicles	Injuries
1480/11	Lighters	'M2000 Premium' Cigarette lighter	Fire
1579/12	Motor vehicles	Citroen C3, C3 Picasso, DS3	Injuries
1619/12	Motor vehicles	Ford Focus Cabriolet	Fire
1617/12	Motor vehicles	Ford Ranger PX Double Cab	Injuries
1449/12	Hobby/Sports equipment	'Kinesis UK' Specialised bicycles	Injuries
1627/12	Motor vehicles	Citroen C3, DS3	Injuries
1397/12	Motor vehicles	Chevrolet Aveo/Kalos, Captiva, Epica/Tosca, acetti/Nubira/Optra, Matiz/Spark	Injuries
1398/12	Motor vehicles	'Rewaco Spezialfahrzeuge GmbH' Trikes	Injuries
1698/12	Motor vehicles	Ford Transit Connect	Injuries
1862/12	Motor vehicles	'Lamborghini S.p.A.' Gallardo Coupè & Spyder	Fire
1544/12	Motor vehicles	Honda NC700X, NC700S & Integra	Injuries



1674/12	Motor vehicles	Honda CR-V	Fire
1712/12	Electrical appliances and equipment	'Venom' Power Pack Home and Car Charger for Blackberry	Electric shock
1795/12	Electrical appliances and equipment	White Knight Condenser Tumble Dryer	Fire
1722/12	Motor vehicles	NGK Spark Plug Europe GmbH Zundkerzen "Performance" spark plug	Injuries
1726/12	Hobby/Sports equipment	'Wilier Triestina' Izoard XP bicycle	Injuries
A11/0062/12	Toys	'Tiger' Magnetic darts game	Cuts, Injuries
A11/0089/12	Other	'Canon' Digital Single Lens Reflex Camera	Chemical
Info 0182/12	Electrical appliances and equipment	'Lloytron' Tourist Adapter	Electric shock
Info 0195/12	Motor vehicles	Toyota Yaris, Auris, RAV4, Vitz, Camry, Corolla, Sequoia	Fire

For further information about these RAPEX alerts please consult the European Commission's website at: <http://ec.europa.eu>.

The Agency also issues weekly product safety alerts to business. Anyone wishing to receive these alerts should email the Agency at [product\\_safety@nca.ie](mailto:product_safety@nca.ie).



## Appendix 5: Early Childhood Ireland (ECI) Standard Display Template

### Fees Schedule



Name of Service: \_\_\_\_\_

Owner/Manager: \_\_\_\_\_

As a guide, the costs of some of the standard childcare options are given below. Should you require any further information or wish to discuss other options please do not hesitate to ask the 'manager/a member of staff'. For further information please refer to parents' handbook and fee policy.

Full Day Care Service as Notified to the HSE	
<b>Baby (0–1 year)</b>	<b>Adult/Child Ratio 1:3</b>
Full-time: 5 day week	€
Part-time: 2 day week	€
Part-time: 3 day week	€
Part-time: 5 half days	€
Daily Rate (If applicable)	€
<b>Wobbler Group (12–24 months)</b>	<b>Adult/Child Ratio 1:5</b>
Full-time: 5 day week	€
Part-time: 2 day week	€
Part-time: 3 day week	€
Part-time: 5 half days	€
Daily Rate (If applicable)	€
<b>Toddler (24–36 months)</b>	<b>Adult/Child Ratio 1:6</b>
Full-time: 5 day week	€
Part-time: 2 day week	€
Part-time: 3 day week	€
Part-time: 5 half days	€
Daily Rate (If applicable)	€
<b>Pre-school Child (3–6 years)*</b>	<b>Adult/Child Ratio 1:8</b>
Full-time: 5 day week	€
Part-time: 2 day week	€
Part-time: 3 day week	€
Part-time: 5 half days	€
Daily Rate (If applicable)	€

Pre-school (2.5 – 6 years) within a sessional service	
Session Length: _____	Adult/Child Ratio 1:10
5 Sessions per week	€
4 Sessions per week	€
3 Sessions per week	€
2 Sessions per week	€
1 Session per week	€

**Pre-school (3yrs 3mths & 4yrs 6mths) ECCE Scheme (Free Preschool Year)**

- Adult /child ratio 1:11
- See Separate Fees Schedule for ECCE Scheme
- All children eligible under the ECCE Scheme are entitled to fifteen hours of preschool education per week for one year. See ECCE scheme Policy for further information

School Age Childcare (specify age groups)			
<b>Before School Care</b>		<b>Before School and Afterschool Care</b>	
5 day week	€	5 day week	€
3 day week	€	3 day week	€
2 day week	€	2 day week	€
Daily rate (if applicable)	€	Daily rate (if applicable)	€
<b>Afterschool Care</b>		<b>Out of School Care (e.g. school holidays)</b>	
5 day week	€	5 day week	€
3 day week	€	3 day week	€
2 day week	€	2 day week	€
Daily rate (if applicable)	€	5 half days	€
Hourly rate (if applicable)	€	Daily rate (if applicable)	€

Additional Information
<ul style="list-style-type: none"> <li>• This ECCE service is open for _____ weeks per annum.</li> <li>• Parents are required to pay for _____ weeks per annum</li> <li>• Payment is weekly/4 weekly/monthly and in advance/in arrears (please delete as appropriate)</li> <li>• <b>Optional Extras:</b> School collection, meals which are not included in above pricelist, school outings, birthday parties, extra-curricular activities, other.</li> <li>• <b>Deposits:</b> See Fees Policy in relation to deposits</li> <li>• <b>Discounts:</b> See Fees policy in relation to discounts</li> <li>• Parents are required to sign an agreement form to the above terms and conditions.</li> </ul>

