# CCPC Consumer Contacts Report 2022

Statistics report on consumer contacts to the CCPC helpline 1 January - 31 December 2022





## 2022 in numbers



Our online
Money Tools
were used
675,194
times

<sup>\*</sup> CCPC procedures for recording helpline contacts received via email were modified in 2021, meaning that consumers who send multiple emails to the CCPC on the same topic are now classified as one contact only. Previously, all emails received were recorded as contacts. Applying the previous method of recording email contacts, there were 8,306 email contacts recorded in 2022 contributing to an overall total of 37,225 contacts.

### **Overview**

#### 1. How consumers contacted us

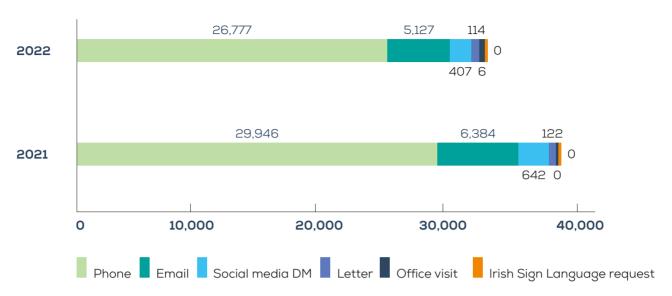


Figure 1: How consumers contacted the CCPC in 2022, listed by channel\*. The equivalent breakdown for 2021 is included for comparison.

### **Consumer contacts**

### 2. Where consumers bought from

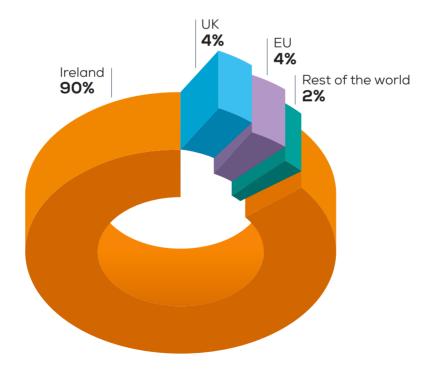
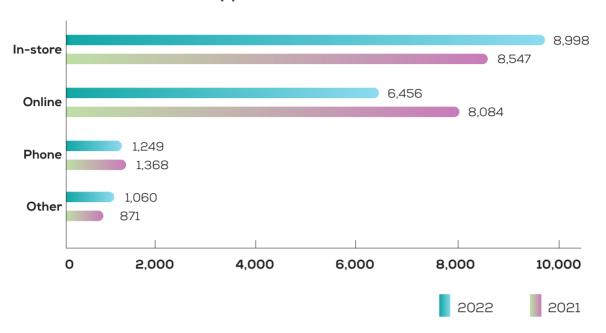


Figure 2: In 87% of contacts, consumers sought information or made a report related to a specific transaction or business and provided the CCPC with information on where the business was based. This chart shows the location of the businesses for which this information was provided.

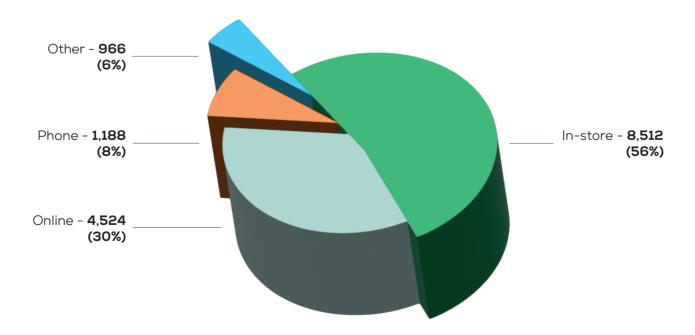
<sup>\*</sup> CCPC procedures for recording helpline contacts received via email were modified in 2021, meaning that consumers who send multiple emails to the CCPC on the same topic are now classified as one contact only. Previously, all emails received were recorded as contacts. Applying the previous method of recording email contacts, there were 8,306 email contacts recorded in 2022 contributing to an overall total of 37,225 contacts.

#### 3. How consumers shopped



**Figure 3**: In 73% of contacts, consumers sought information or made a report related to a specific transaction or business and provided the CCPC with information on how they had made the purchase. This chart shows the number of contacts related to in-store, online and phone purchases, where this information was provided. The equivalent number of contacts for 2021 is displayed for comparison.

#### 4. How consumers shopped from Irish businesses



**Figure 4**: In 78% of contacts where consumers sought information or made a report related to an Irish-registered business, the CCPC was also provided with information on the method of sale. This chart shows the number of contacts related to in-store, online and phone purchases, where this information was provided.

#### 5. Trends in online vs in-store shopping

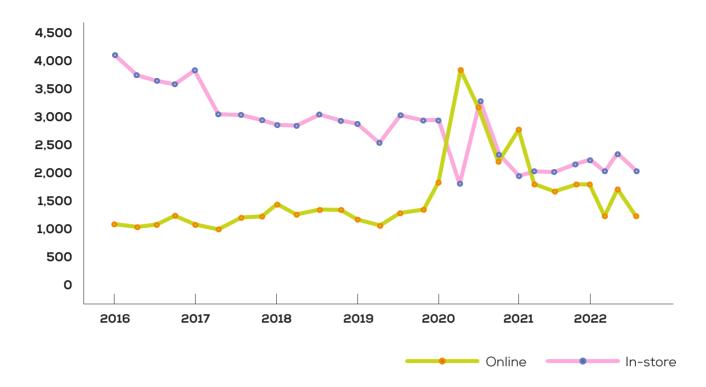
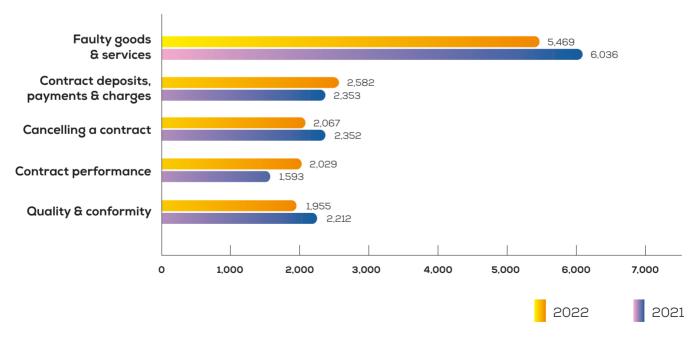


Figure 5: This chart shows the quarter-by-quarter trend of contacts relating to online vs. in-store purchases, where this information was provided by consumers, over the period from 2016 to 2022.

# Top queries

#### 6. Most common consumer queries



**Figure 6:** The top five categories of queries from consumers who contacted the CCPC in 2022. These five categories represent 58% of the total contacts received in this period. The number of contacts received in these categories in 2021 is displayed for comparison.

### Sample queries



#### Faulty goods & services

Malachy bought a second-hand car with a 6-month warranty under hire purchase. After three weeks, he noticed a strange noise and brought the car back to the dealer where he was told he would have to pay for repairs. He contacted us to find out about his rights.

Our team had good news for him: under the Consumer Rights Act, if a fault is identified in the first 30 days, he has a straightforward right to have the car repaired at no cost to him or cancel the hire purchase agreement outright. If the dealer refused to comply, he could escalate the complaint to the finance company – the legal owner of the vehicle.



#### Contract deposits, payments & changes

Petra signed up for six weeks of yoga classes and paid a €50 deposit. The gym then notified her that the start date would be pushed out by a month as their instructor was not available. This schedule no longer suited Petra so she cancelled her enrolment. When she asked for her deposit back, the gym refused, stating that deposits are non-refundable.

When Petra contacted us, we confirmed that a business should provide a service as agreed at the outset. As the terms of the service had been changed, we recommended she write a formal complaint, and noted that she could consider making a claim through the Small Claims Court if not satisfied. Since she had paid the deposit by card, she could also ask her bank about the possibility of a chargeback.



#### Cancelling a contract

Breda registered with a website that advertises rental properties. She soon realised that the website was not regularly updated and cancelled the subscription by following the instructions on the website, but the company kept billing her.

When Breda contacted us, our team noted that despite the .ie address, the website was based outside Ireland but within the EU. We recommended she complain to the trader directly and talk to her bank about the possibility of a refund via chargeback. We also referred her to the European Consumer Centre in case the issue was not resolved.



#### **Contract performance**

John availed of a supermarket deal which promised money off his next electricity bill, and submitted the voucher to the electricity company immediately. After two weeks, the credit had still not been applied by the electricity company. He tried phoning and emailing the company but eventually rang our helpline to find out how to resolve the issue.

Our team told John that where a trader is not abiding by the terms and conditions of an offer like this, it may be considered a breach of contract. We advised that he submit a final formal complaint and then, if still not resolved, he could escalate it to the Commission for the Regulation of Utilities.



#### Quality & conformity

Miriam bought a drill from a local DIY store. After a few weeks of occasional use, it stopped working. When she brought it back to the shop, they said they were not responsible for it and for Miriam to speak to the manufacturer. Miriam rang our helpline for advice.

Our team confirmed that Miriam was correct to go back to the shop, as her contract is with the trader, not the manufacturer. They explained her redress options under the new Consumer Rights Act, which says a product should work for a reasonable time with normal use. The trader is responsible for fixing the issue.

### **Business sectors**

### 7. Top ten business sectors

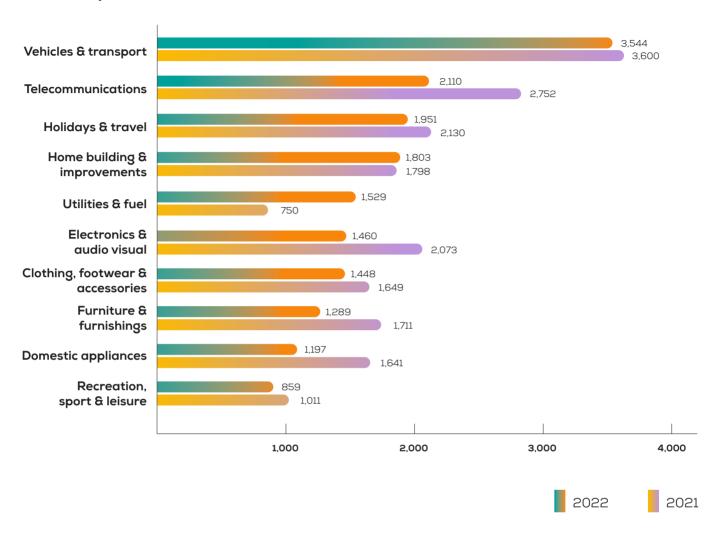


Figure 7: The top ten business sectors the CCPC received contacts about in 2022. The number of contacts received relating to these sectors in 2021 is displayed for comparison.

### 8. Changes within top business sectors

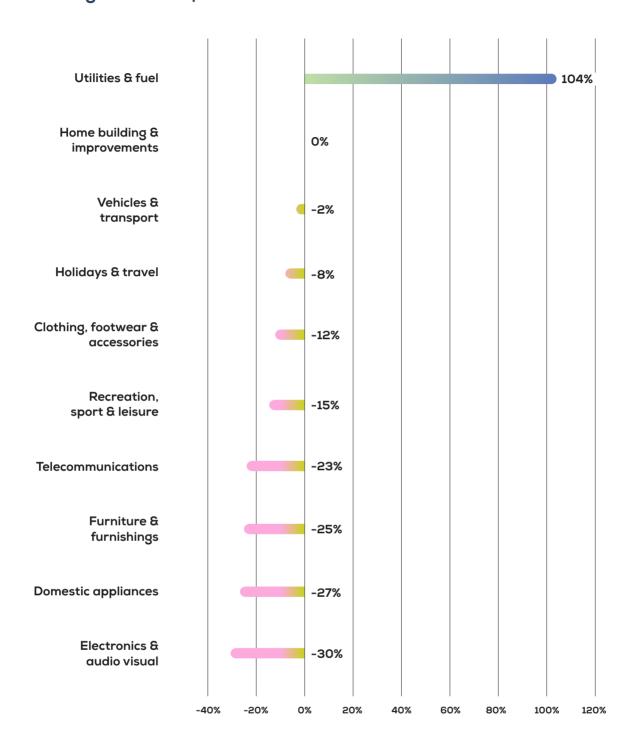


Figure 8: The top ten business sectors the CCPC received contacts about in 2022, listed according to the percentage change in volume when compared to 2021 contacts related to the same business sectors.

### 9. Top ten traders named by contacts

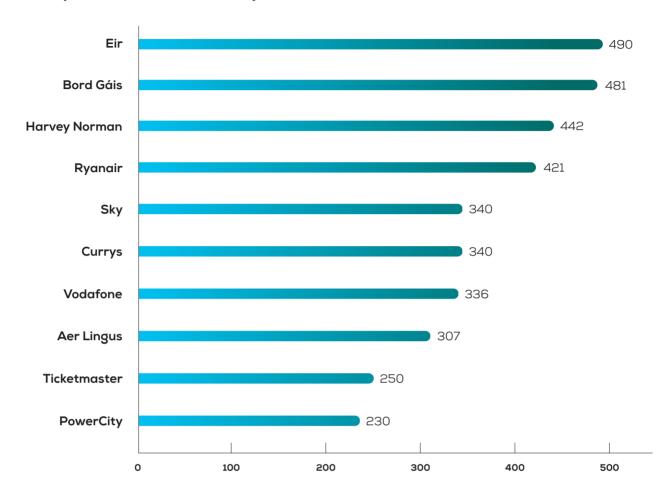


Figure 9: In 81% of contacts where consumers sought information or made a report related to consumer rights, the consumer supplied the name of the trader. This chart shows the top ten traders the CCPC received contacts about in 2022. Contacts relating to these ten traders make up 19% of the total number of named trader contacts.

## **Next steps for consumers**

#### 10. Top helpline referrals

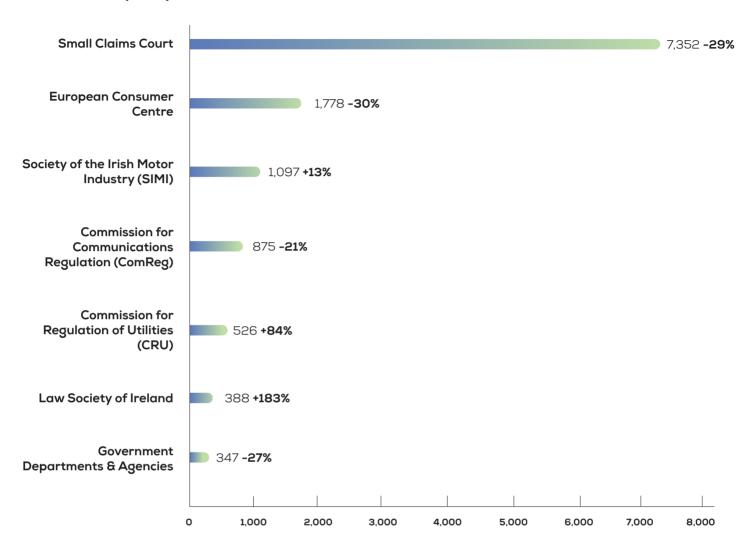


Figure 10: In 59% of contacts, consumers were referred or signposted to another organisation as a source of specialist information or support for consumers seeking redress. This chart shows the top seven organisations that consumers were referred or signposted to in 2022. It also shows the percentage change in the number of consumers that were signposted to the same organisation compared to 2021.

### **Next steps explained**

The Small Claims Court allows consumers to resolve certain disputes with businesses through the District Court without having to engage the services of a solicitor. The Court deals with claims up to the value of €2,000. It costs €25 to make a claim.



# www.courts.ie

When a consumer contacts us about an issue with a business based outside Ireland but within the EU, we may refer them to the European Consumer Centre. The ECC supports consumers with cross-border issues and complaints and operates a dispute resolution service for consumers and traders based in different EU countries.



# www.eccireland.ie

Society of the Irish Motor Industry (SIMI) operates a consumer complaints and arbitration service dealing with used cars, repairs and services purchased from its members.



#### www.simi.ie

The Commission for Communications Regulation (ComReg) handles consumer complaints about telecommunications, radio communications, broadcasting transmission, premium rate services and the postal sector in Ireland.



# www.comreg.ie

The Commission for Regulation of Utilities (CRU) supports consumers with questions or complaints about energy and water.



# www.cru.ie

The Law Society of Ireland maintains a list of registered solicitors across the country. Consumers are referred here if in need of legal advice or looking to make a complaint about a solicitor.



## www.lawsociety.ie

#### 11. Small Claims Court referrals: Top five business sectors

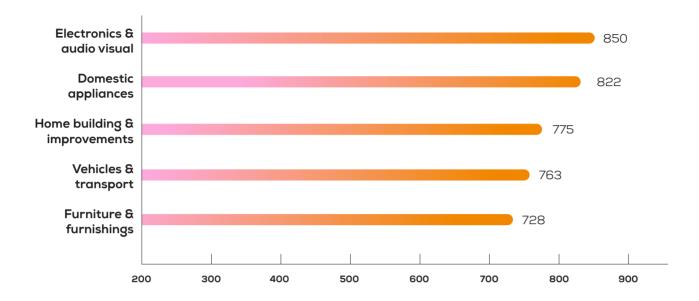


Figure 11: The top five business sectors where consumers were referred or signposted to the Small Claims Procedure in 2022. The top five sectors make up 54% of the overall CCPC referrals to the Small Claims Procedure.

#### 12. Small Claims Court referrals: Top five query categories

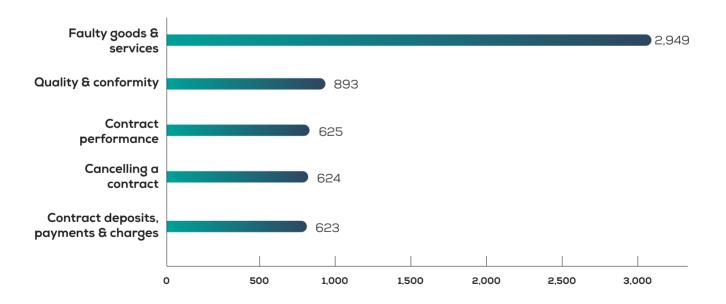


Figure 12: The top five query categories where consumers were referred or signposted to the Small Claims Procedure in 2022. The top five query categories make up 78% of the overall CCPC referrals to the Small Claims Procedure.

#### 13. European Consumer Centre referrals: Top five business sectors

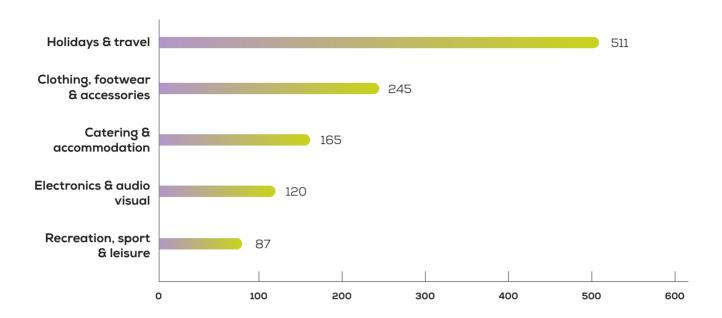


Figure 13: The top five business sectors where consumers were referred or signposted to the European Consumer Centre in 2022. The top five sectors make up 63% of the overall CCPC referrals to the European Consumer Centre.

### 14. European Consumer Centre referrals: Top five query categories

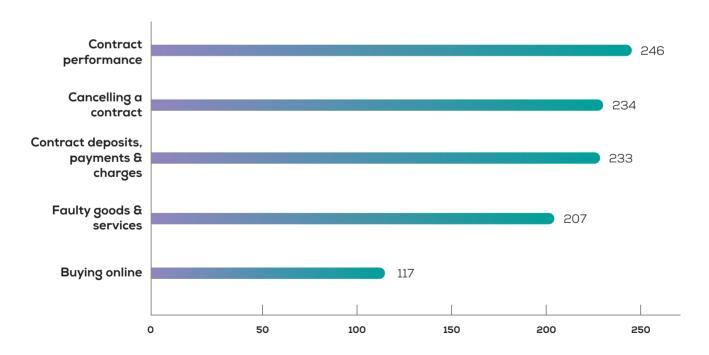
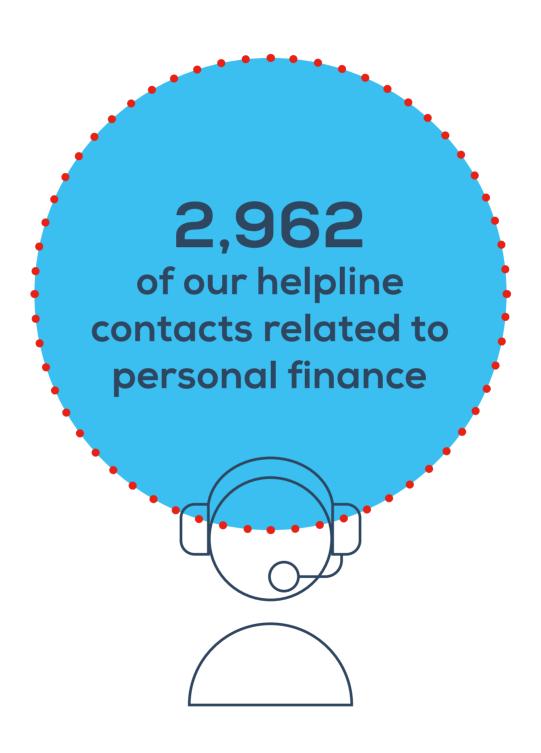


Figure 14: This chart shows the top five query categories where consumers were referred or signposted to the European Consumer Centre in 2022. The top five query categories make up 58% of the overall CCPC referrals to the European Consumer Centre.

# Personal finance



#### 15. Personal finance queries

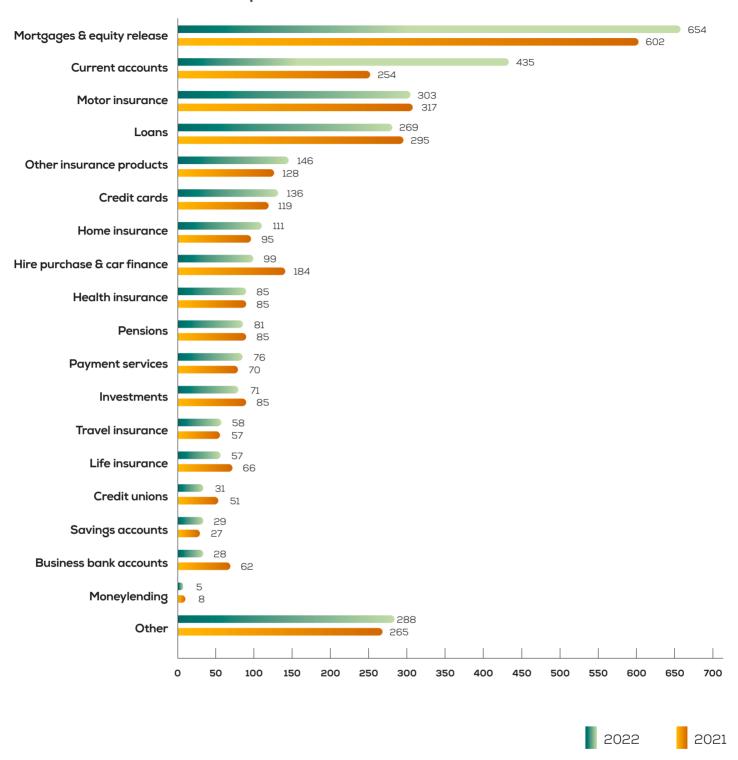


Figure 15: Personal finance contacts to the CCPC in 2022 listed by category. The number of contacts received in these categories in 2021 is displayed for comparison.

### 16. Most popular personal finance pages on CCPC.ie





Visits
Personal Loan
Comparison
Money Tool



43,763
visits
Lump Sum
Deposits
Money Tool

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Coimisiún um Iomaíocht agus Cosaint Tomhaltóirí

Competition and Consumer Protection Commission