

Find out how about PCP, how the Small Claims procedure can help you resolve consumer complaints, info on savings accounts and much more!!



### March Newsletter

Check out our latest news below, and remember, you can always follow us on social media to keep up with the latest consumer news. For specific queries and issues, please call our helpline, on Lo-call **1890 432 432** or **(01) 402 5555**

<p><b>DEPOSIT OR TRADE-IN</b></p>  <p><b>START WITH</b> <b>TYPICALLY 10-30% OF THE CASH PRICE</b></p>	<p><b>MONTHLY PAYMENT</b></p>  <p><b>MAKE FIXED MONTHLY PAYMENTS</b></p> <p><b>USUALLY 24, 36 OR 48 PAYMENTS</b></p> <p><small>Based on an agreed contract length and an agreed guaranteed minimum future value (GMFV) for the vehicle</small></p>	<p><b>FINAL OPTION</b></p> <p><small>at the end of the CONTRACT</small></p>  <p><b>YOU CAN</b></p> <ol style="list-style-type: none"> <li>1) <b>PAY THE GMFV</b> and keep the car</li> <li>2) <b>PART EXCHANGE</b> as a deposit on your next car</li> <li>3) <b>RETURN THE CAR</b> and owe no more</li> </ol>
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### Is PCP the best way to borrow for your new car?

Figuring out the best way for you to pay for a new car can be confusing. If you are considering PCP, don't just look at the initial deposit you need and your monthly repayments, but think about what you will do at the end of your contract. Find out if PCP is the right option for you.

[Read more](#)

## **Small Claims procedure can help you resolve consumer complaints**

The Small Claims procedure can help you if you have complained to a retailer or service provider and you are unhappy with the outcome. The service is easy and quick to use. You can register the details of your complaint online and the application fee is €25. Your application is dealt with by the Small Claims Registrar in the local district court. Find out if your complaint is eligible as not all sectors are covered.

[Read more](#)

## **Starting to save?**

There are lots of different ways to save depending on what your savings goals are. You might be saving for a holiday, Christmas or just a 'rainy day'! You can think about deposit accounts, state saving schemes, credit union accounts and more.

[Read more](#)

## **Stay one step ahead of the scammers**

March is Fraud Prevention Month. There are a number of things you can do to stay one step ahead of the scammers. Find out how to protect your data and your money when you are shopping online and learn about some common scams so you don't get caught out.

[Read more](#)

## **Recent product recalls**

Find out about recent product recalls including recalls from Volkswagen, Audi, Argos and Smyths Toys. Check out the details in the product safety section on our website, or on our [Facebook](#) page

**Read more**



Visit [www.cccp.ie](http://www.cccp.ie) for free, expert information on your consumer rights and personal finance. Kind regards from all the team at the Competition and Consumer Protection Commission.

Bloom House, Railway Street, Dublin 1, D01 C576

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[www.cccp.ie/consumers/privacy](http://www.cccp.ie/consumers/privacy)

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