



Consumer Helpline Report H1 2025

Statistics report on
consumer contacts to
the Competition and
Consumer Protection
Commission helpline

1 January – 30 June 2025



Coimisiún um
Iomaíocht agus
Cosaint Tomhaltóirí

Competition and
Consumer Protection
Commission



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January – June 2025 in numbers

20,526
consumers
contacted
our helpline

to report a problem, ask a
personal finance question,
or get free, independent
information on their
consumer rights.



There were
1,064,395 visits
to CCPC.ie

There were **352,655** visits to
our online Money Tools.



These free comparison tools allow users to find the financial
products that suit them best, calculate costs, and create budgets.

Overview

1. How consumers contacted us

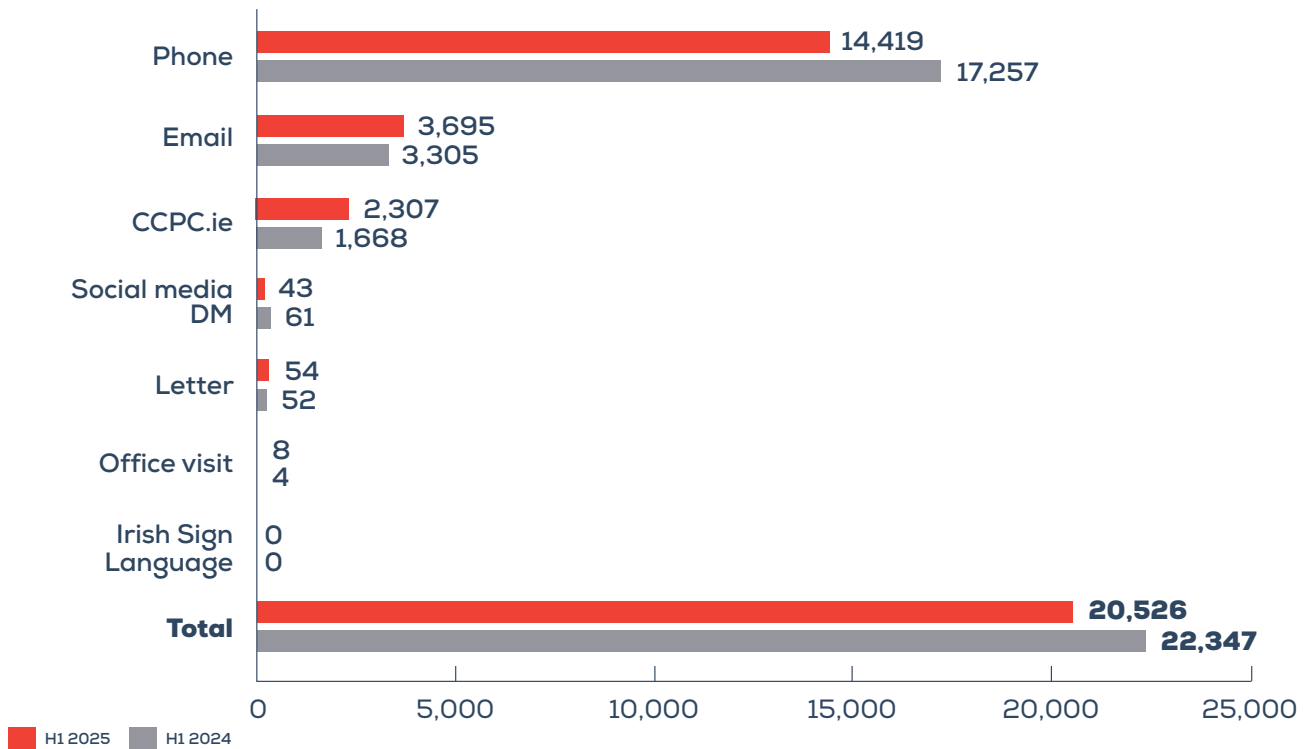


Figure 1: How consumers contacted the CCPC in H1 2025, listed by channel. The equivalent breakdown for H1 2024 is included for comparison. Contacts submitted through CCPC.ie were previously included in the Email category.

Consumer contacts

2. Where consumers bought from

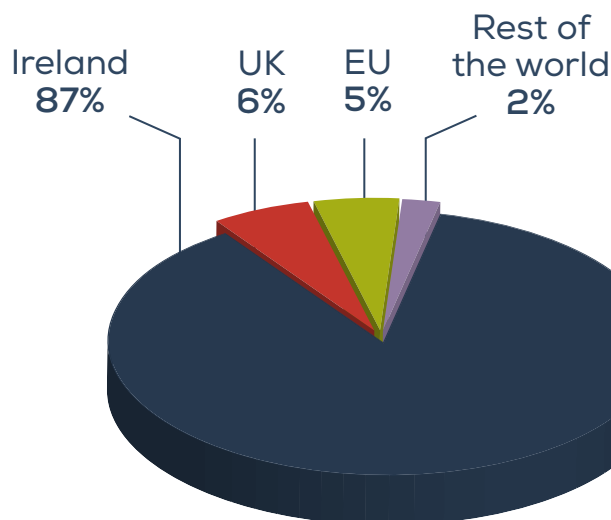


Figure 2: In 91% of contacts, consumers sought information or made a report related to a specific transaction or business and provided the CCPC with information on where the business was based. This chart shows the location of the businesses for which this information was provided.

3. Where consumers bought from in Ireland

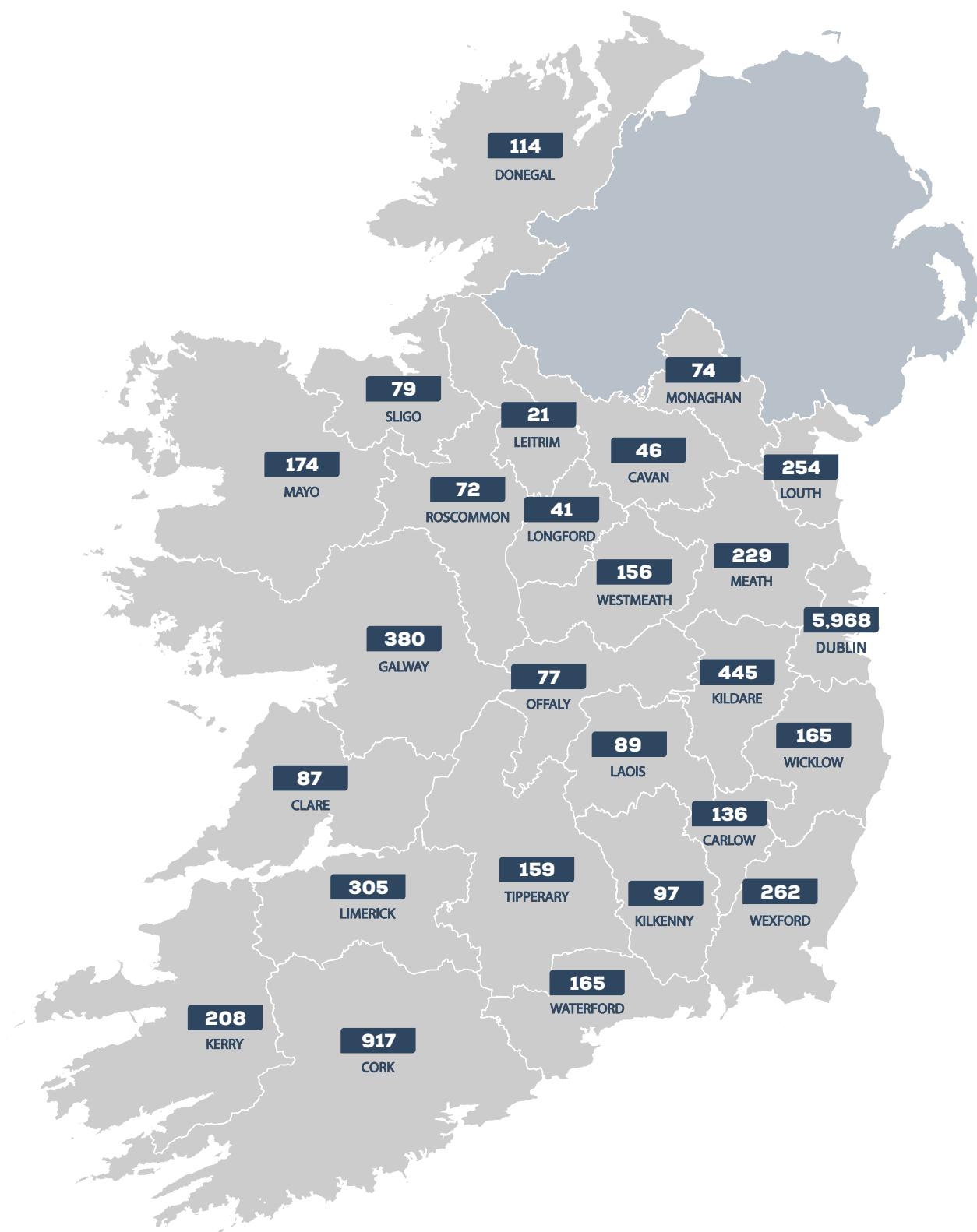


Figure 3: In H1 2025, 11,250 consumers contacted CCPC about businesses based in the Republic of Ireland. 95% of consumers provided the trader's address in the Republic of Ireland. This map indicates the counties in which those businesses are based. Contacts about businesses based in Antrim, Armagh, Derry, Down, Fermanagh and Tyrone are referred to the ECCI.

4. How consumers shopped

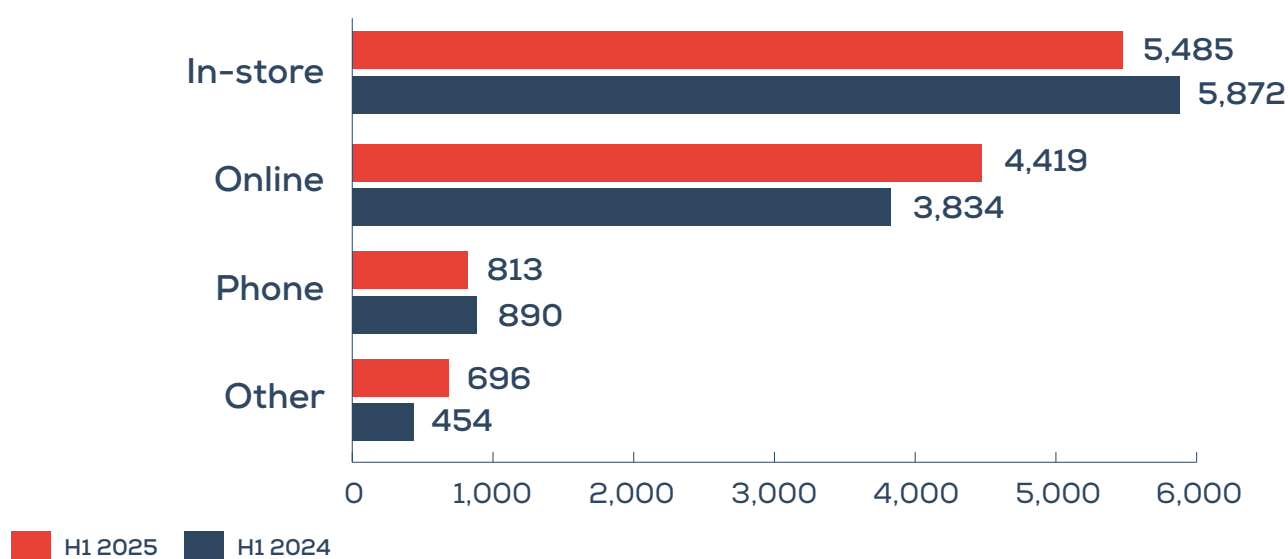


Figure 4: In 81% of contacts, consumers sought information or made a report related to a specific transaction or business and provided the CCPC with information on how they had made the purchase. This chart shows the number of contacts related to in-store, online and phone purchases, where this information was provided. The equivalent number of contacts for H1 2024 is displayed for comparison.

5. Where consumers bought from online

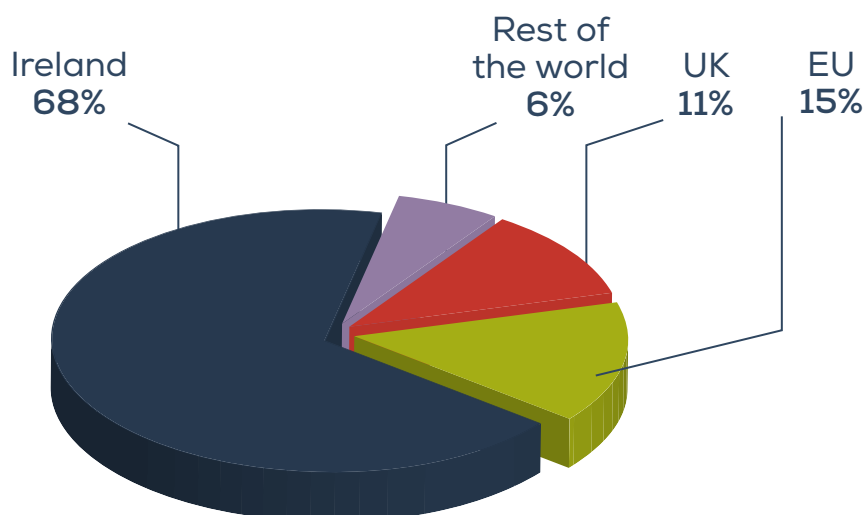


Figure 5: In H1 2025, 4,419 consumers contacted us about an online purchase. This figure shows where the business they bought from was based. In 96% of contacts where consumers sought information or made a report related to an online business, the CCPC was also provided with information on where the business was based.

6. How consumers shopped from Irish businesses

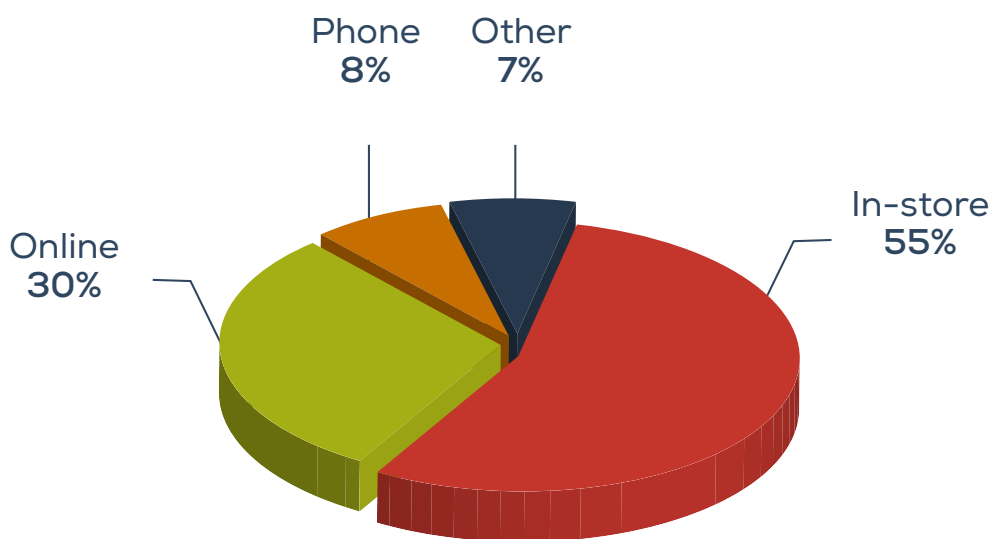


Figure 6: In 84% of contacts where consumers sought information or made a report related to an Irish-registered business, the CCPC was also provided with information on the method of sale. This chart shows the number of contacts related to in-store, online and phone purchases, where this information was provided.

7. Trends in online vs. in-store shopping

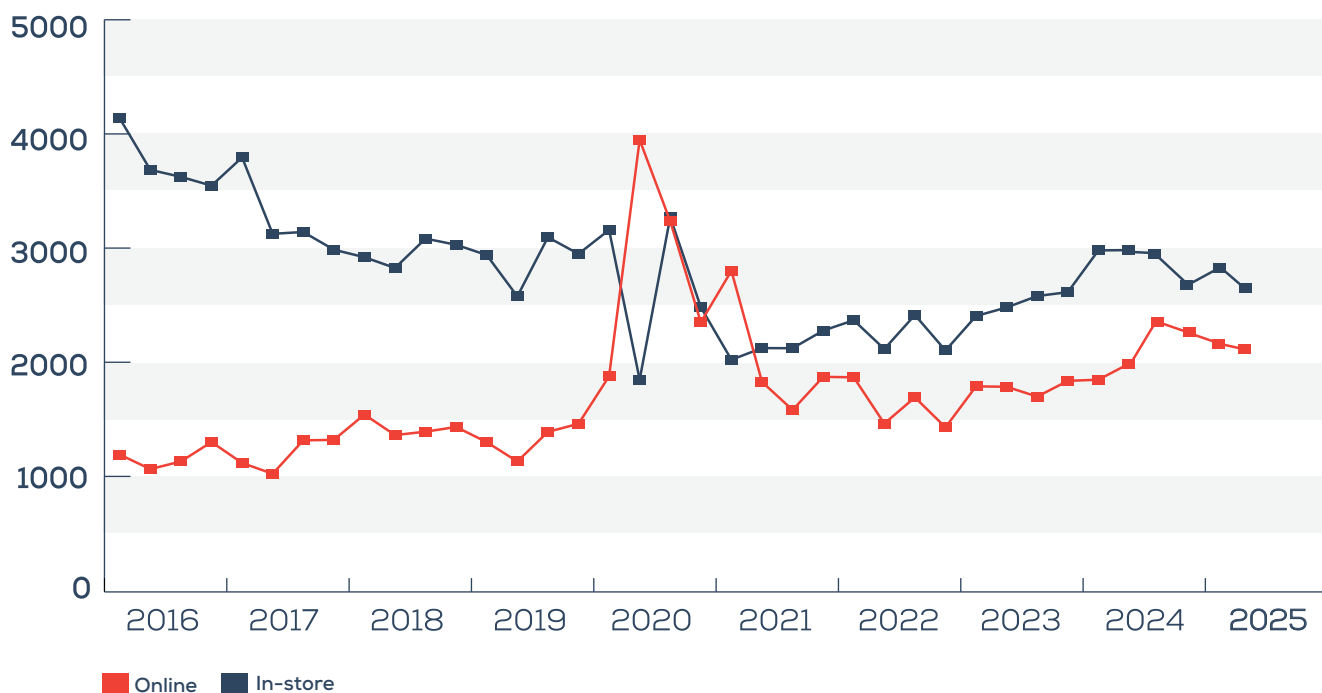


Figure 7: This chart shows the quarter-by-quarter trend of contacts relating to online vs. in-store purchases, where this information was provided by consumers, over the period from 2016 to H1 2025.

Case study



Shopping online

"I purchased clothes from a website linked to a company based in Dublin that was closing down. When the items arrived, they were very poor quality and did not fit. When I contacted the trader to return them, they advised that I needed to send them to their warehouse in China, and they would refund just 50% of the cost. I was misled by their website – I thought I was supporting an Irish company and Irish consumer law would apply."

"Just because a website ends in '.ie' does not mean that it's based in Ireland. Always check the terms and conditions to see where a website is based when shopping online. The business must provide their name, physical address, phone number and email. If these details are not easily available on a website, then that is a serious red flag that the company is not what it seems."

"Do I not have the right to a full refund?"

"When you buy online from companies based in the EU, strict consumer protection laws apply, and you can contact the relevant European Consumer Centre for support. These laws also apply to businesses that are based outside the EU but who market their products – through advertising or other means – to consumers based in the EU. However, there is no international mechanism for consumers to progress a complaint against those companies. If you paid using a credit or debit card, your card provider – usually your bank – may agree to reverse the transaction. This is called a chargeback."

Top queries

8. Most common consumer queries

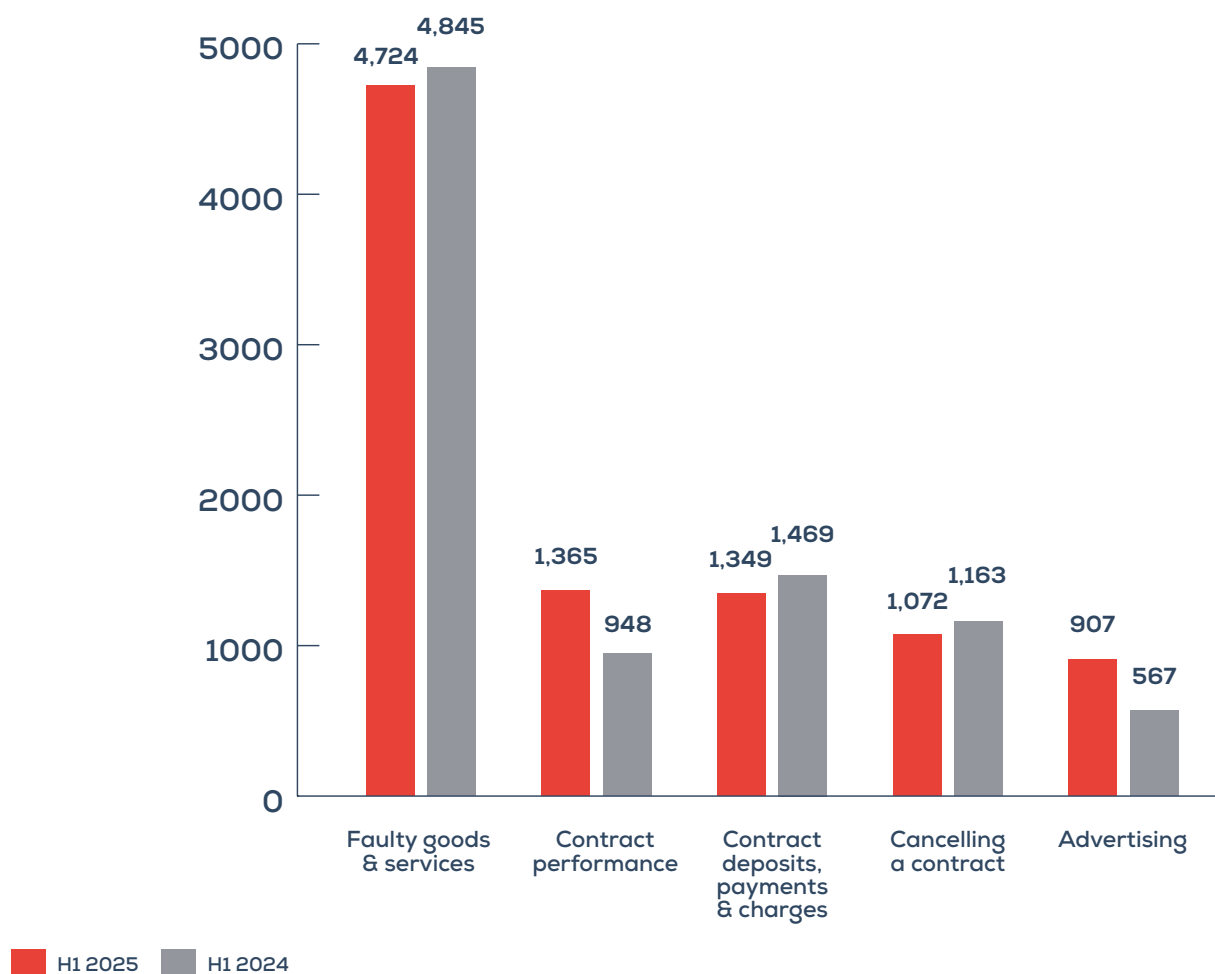


Figure 8: The top five categories of queries from consumers who contacted the CCPC in H1 2025. These five categories represent 67% of the total contacts received in this period. The number of contacts received in these categories in H1 2024 is displayed for comparison.

Case study



A faulty dishwasher

"My new dishwasher has broken down multiple times over the past eight months. The appliance breaks down every two months and can take two weeks to repair. We have had engineers assess it on four separate occasions under warranty, but each time they have only managed to apply temporary fixes. It broke down again today and I am exhausted with this situation, we have a busy household. It's a serious fault and I am concerned that the issue will continue until our warranty expires."

"A warranty can never take away your consumer rights. Since several repairs have been attempted, you have the right under the law to reject any further repairs and return the dishwasher, at the seller's expense, for a refund. Your contract is with the business you bought from, not the manufacturer, so send a formal written complaint to the seller and let them know you're choosing to terminate your contract."

"What if they say no?"

"If you're not satisfied with their response, you could take a case to the Small Claims Court."

Business sectors

9. Top ten business sectors

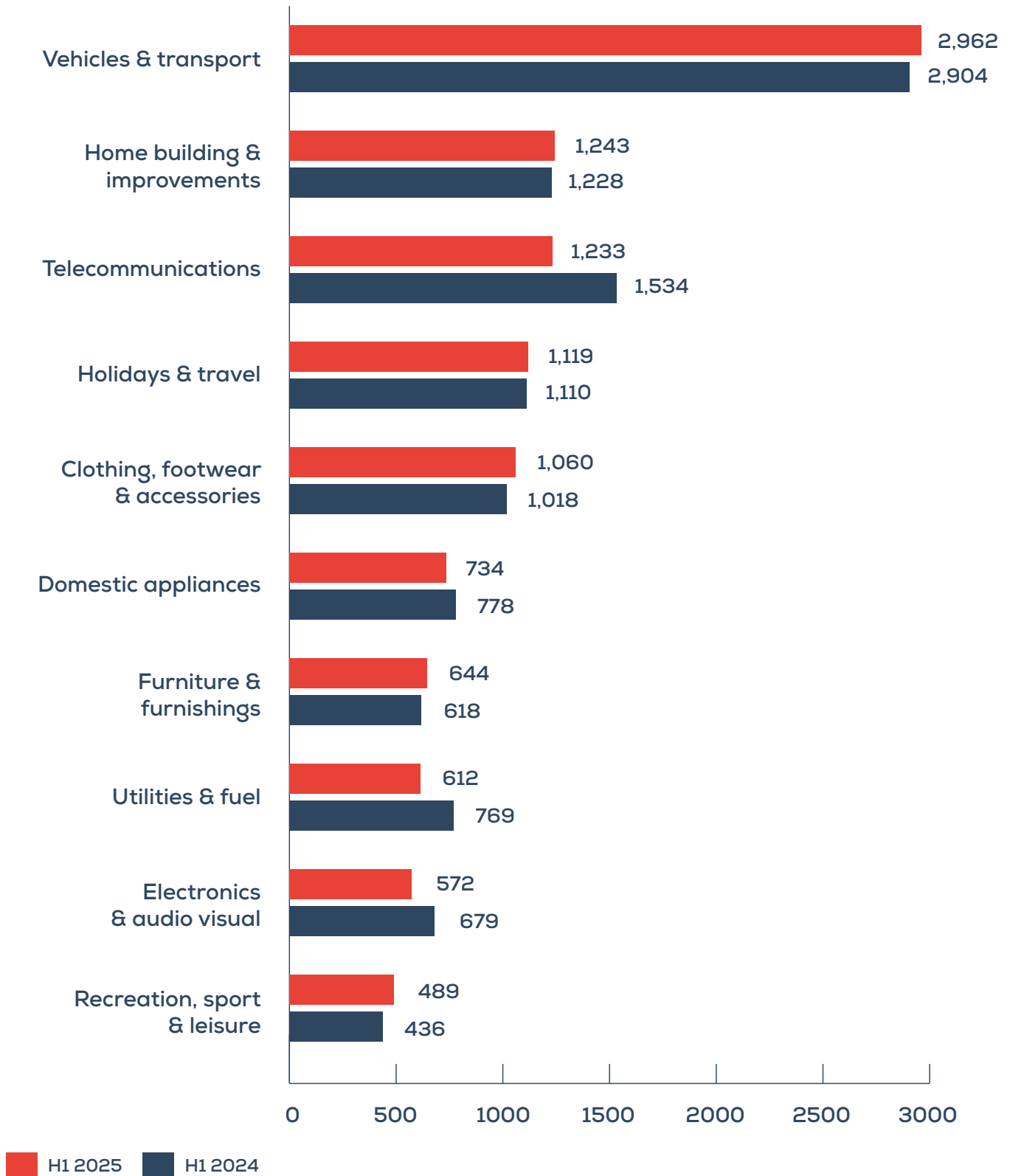


Figure 9: The top ten business sectors the CCPC received contacts about in H1 2025. The number of contacts received relating to these sectors in H1 2024 is displayed for comparison.

Case study



TV troubles

"I purchased a TV services subscription for my Dad as a birthday gift. The main reason for my choice was the inclusion of a Formula 1 racing channel as part of the package. When the service activated, I discovered that channel was not available. I contacted the trader, they said it was an error and the only way to access it is to upgrade my package to a more expensive one."

"A business must resolve issues where a service does not supplied as set out in your contract. They should do this at no cost to you, within a reasonable time, without significant inconvenience to you. If the business can't provide the channel, you can ask to cancel the contract and request a refund. If the trader doesn't provide a refund and you paid using a credit or debit card, your card provider – usually your bank – may agree to reverse the transaction. This is called a chargeback."

"What if I want to keep the subscription?"

"You can request to keep the service at a lower price that reflects its reduced value due to the missing channel. You should always send a formal written complaint to the business and consider their response before you take your next steps. If you are not satisfied with their response, you could take a case to the Small Claims Court."

10. Changes within top business sectors

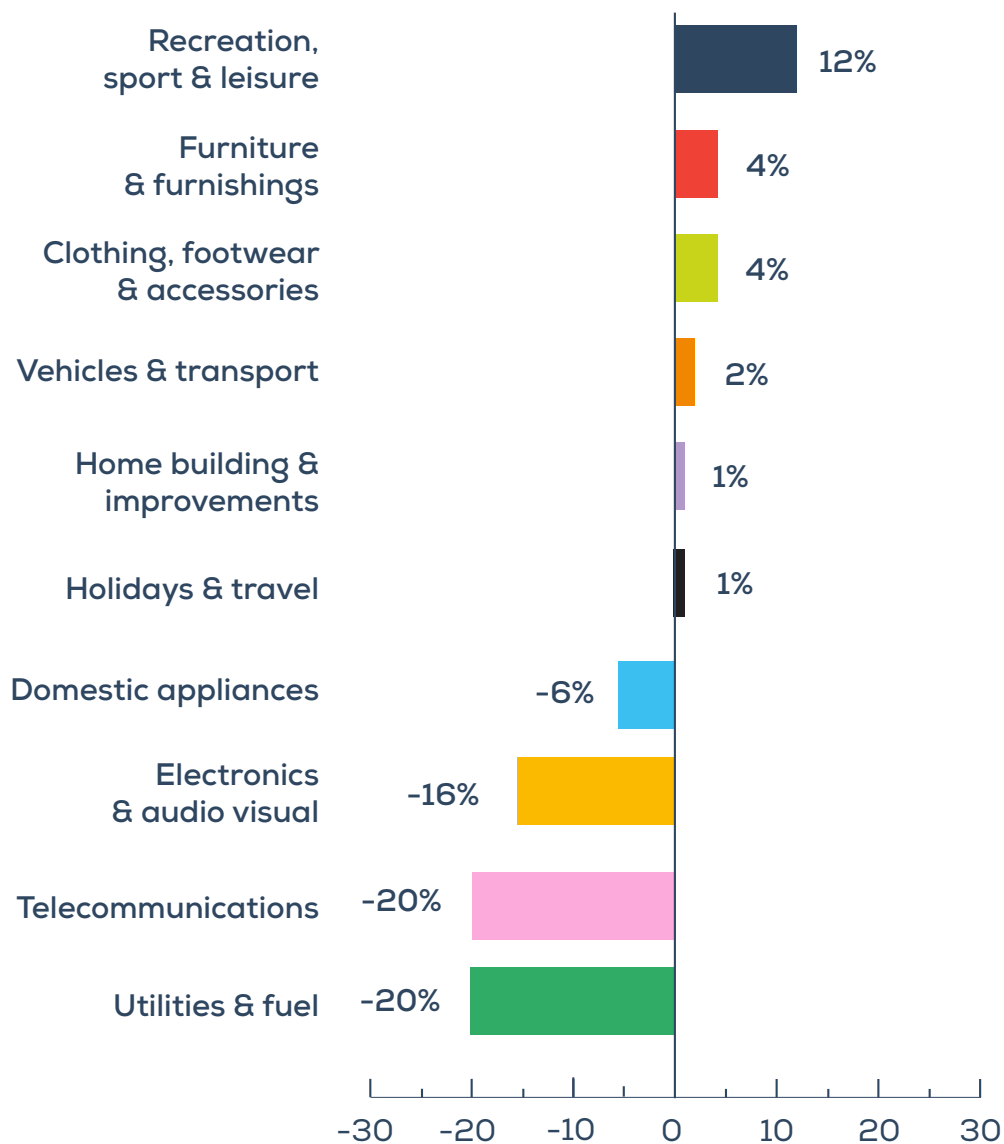


Figure 10: The top ten business sectors the CCPC received contacts about in H1 2025, listed according to the percentage change in volume when compared to H1 2024 contacts related to the same business sectors.

11. Top traders named by contacts

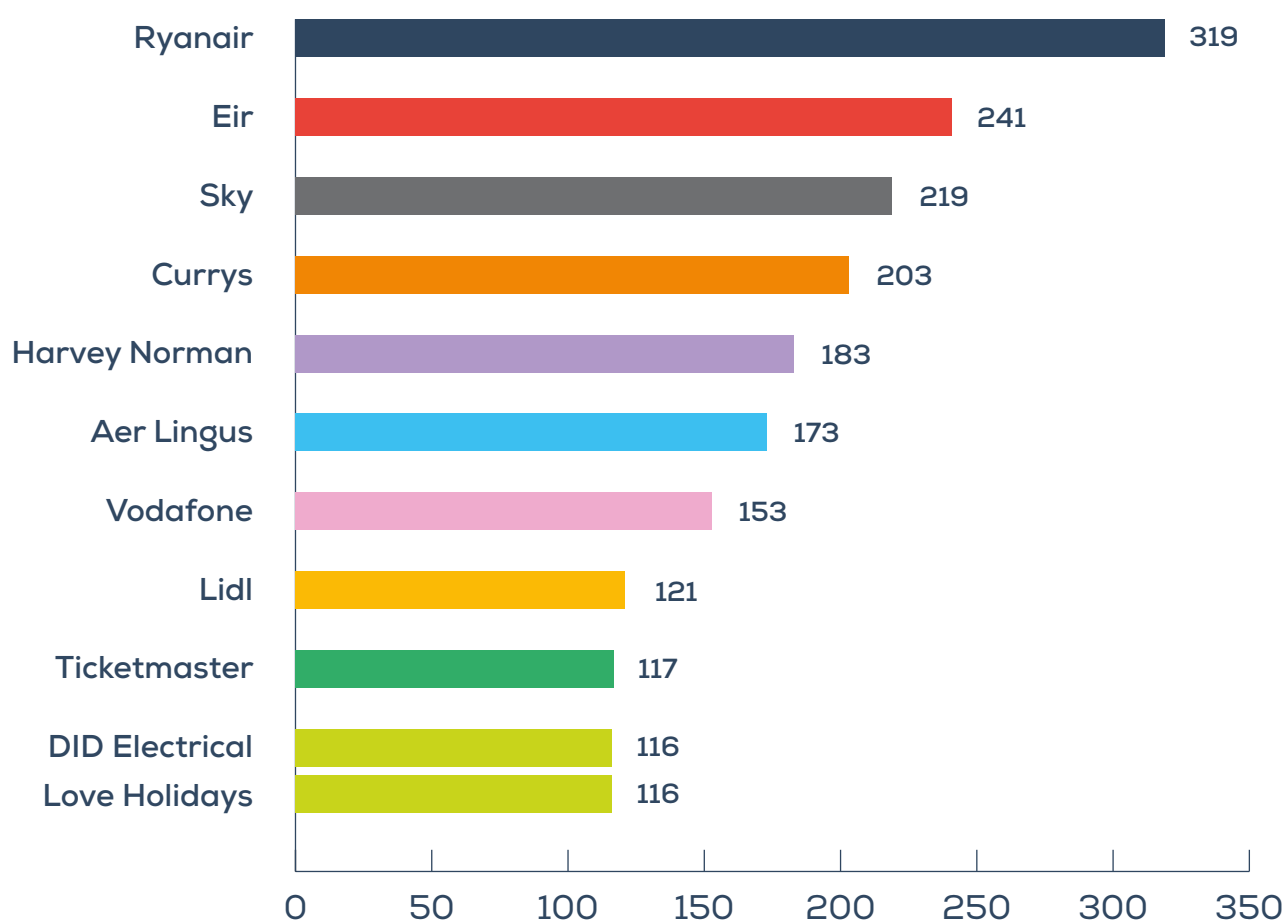


Figure 11: In 89% of contacts where consumers sought information or made a report related to consumer rights, the consumer supplied the name of the trader. This chart shows the top traders the CCPC received contacts about in H1 2025. Contacts relating to these eleven traders make up 14% of the total number of named trader contacts.

Next steps for consumers

12. Top helpline referrals

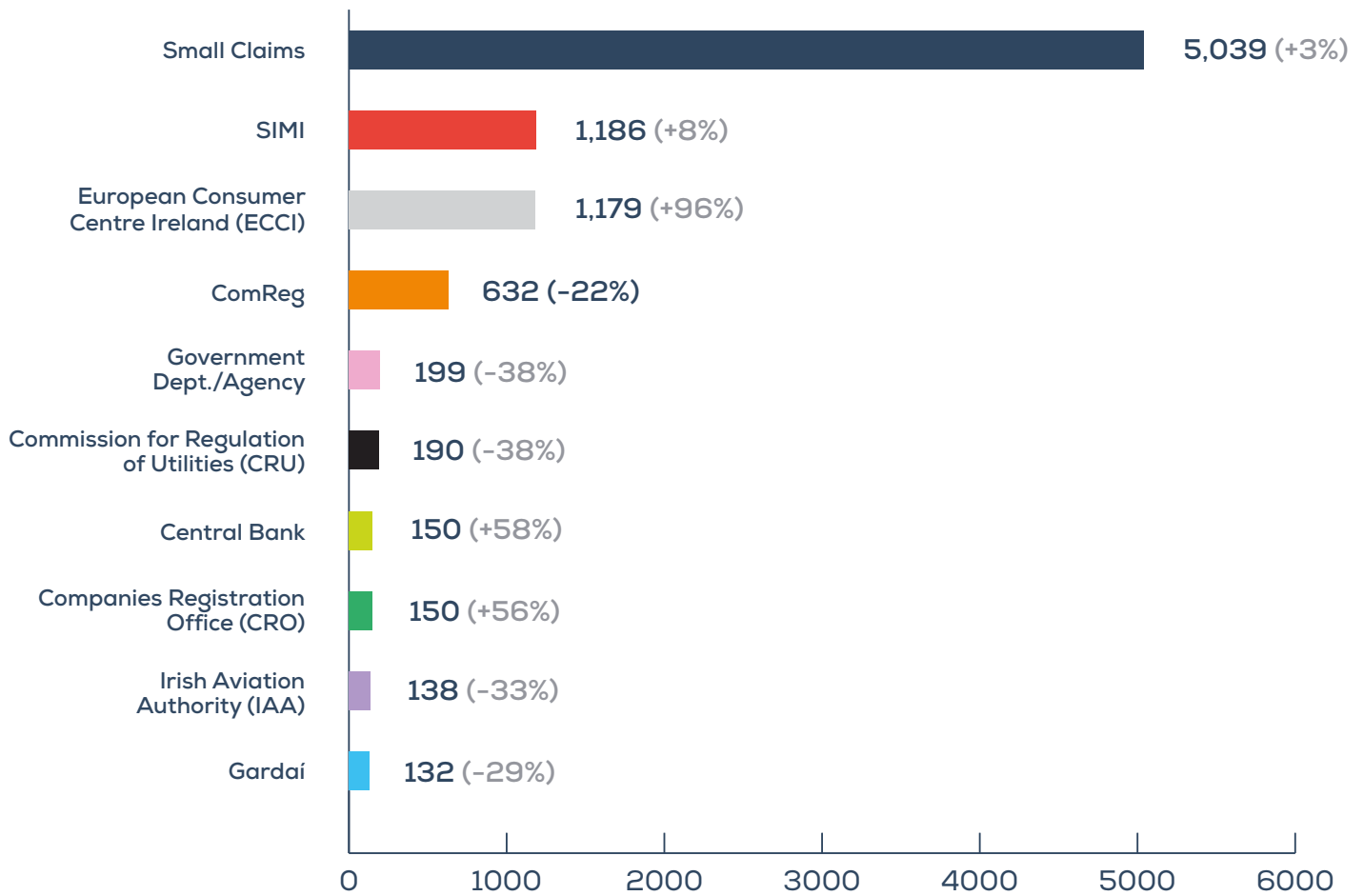


Figure 12: In 69% of contacts, consumers were referred or signposted to another organisation as a source of specialist information or support for consumers seeking redress. This chart shows the top ten organisations that consumers were referred or signposted to in H1 2025. It also shows the percentage change in the number of consumers that were signposted to the same organisation compared to H1 2024.

Case study



Secondhand cars

"I bought my first car two years ago from a car dealer for €6,000. I had just passed my test and didn't know much about cars at the time. I want to buy a new car now but when I tried to trade it in, my local garage told me that they would not accept a Category D write-off. I believe the original seller took advantage of me. Is there anything I can do?"

"When buying a car from a garage or a car dealer, it is an offence for them to omit information that you need to make an informed purchasing decision. Since you were not informed that the car was a Category D write-off, you're entitled under the law to seek a replacement or, if that is not possible, a refund. If you can provide more information on the original seller, we will refer this to our Consumer Enforcement Division to investigate."

"What should I do next?"

"Send a written complaint to the original seller requesting a replacement or refund. If they refuse to act, check if they are a member of the Society of Irish Motor Industry Ireland (SIMI). If they are, you can make a complaint directly to SIMI. If you're not satisfied with the response, you could take a case to the Small Claims Court. Otherwise you may need to seek legal advice."

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

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

When a consumer contacts us about an issue with a business based outside Ireland but within the EU, UK, Iceland or Norway we may refer them to the **European Consumer Centre Ireland**. The Competition and Consumer Protection Commission (CCPC) is the body designated to host the **ECCI**. The **ECCI** supports consumers with cross-border issues and complaints and operates a dispute resolution service for consumers and traders based in different EU countries, Iceland, and Norway. www.eccireland.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

Government Departments & Agencies have different responsibilities. We refer consumers to the Department of Environment, Climate and Communications for issues regarding the household waste sector and the Deposit Return Scheme, for example. Other queries are directed to the relevant departments or agencies, where appropriate. www.gov.ie

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

Consumers are often referred to the **Central Bank** when they contact us in relation to a faulty car purchased with Hire Purchase. <http://www.centralbank.ie>

The **Companies Registration Office (CRO)** holds all public statutory information on Irish companies and business names. Consumers are referred here if they need information about a company, such as its status or registered office. When a business closes down, consumers are referred to the CRO for information on the liquidator/examiner/receiver. www.cro.ie

The **Irish Aviation Authority (IAA)** is responsible for enforcing EU rules on flights when it comes to delays, cancellations and compensation. www.iaa.ie

An Garda Síochána deal with all matters relating to fraud, scams and other criminal activity. www.garda.ie

13. Small Claims Court referrals: Top business sectors

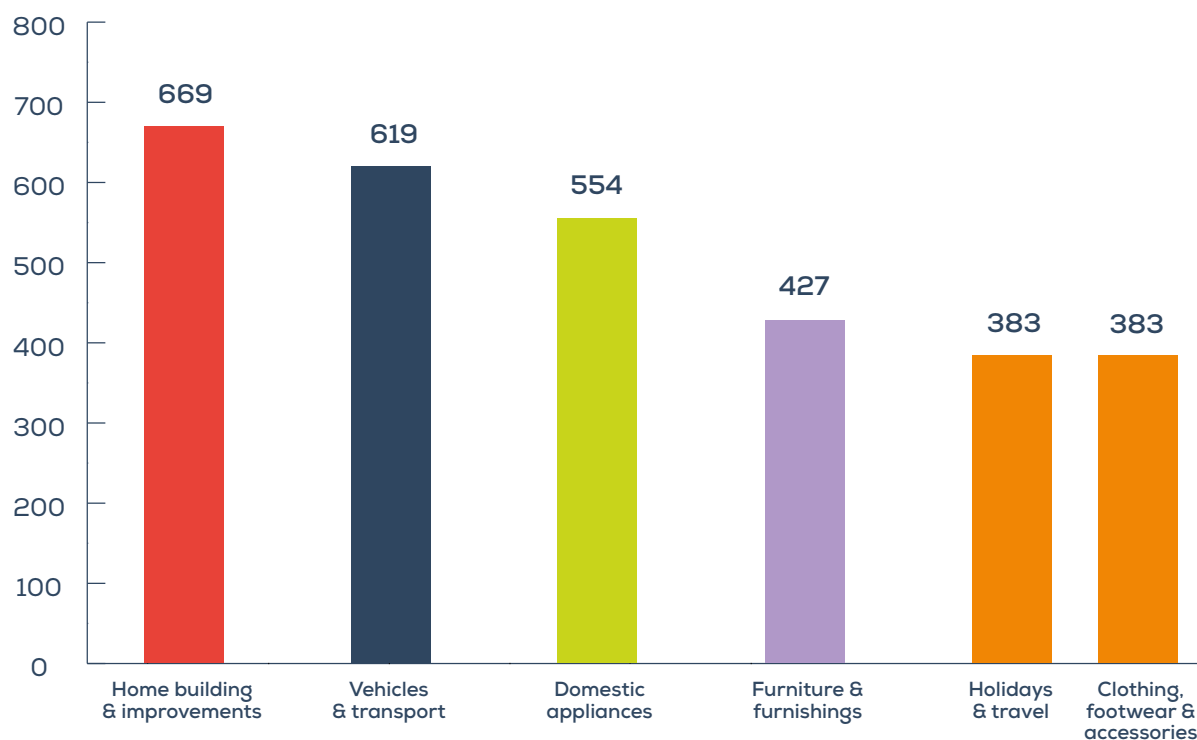


Figure 13: The top business sectors where consumers were referred or signposted to the Small Claims Procedure in H1 2025. The top six sectors make up 60% of the overall CCPC referrals to the Small Claims Procedure.

14. Small Claims Court referrals: Top five query categories

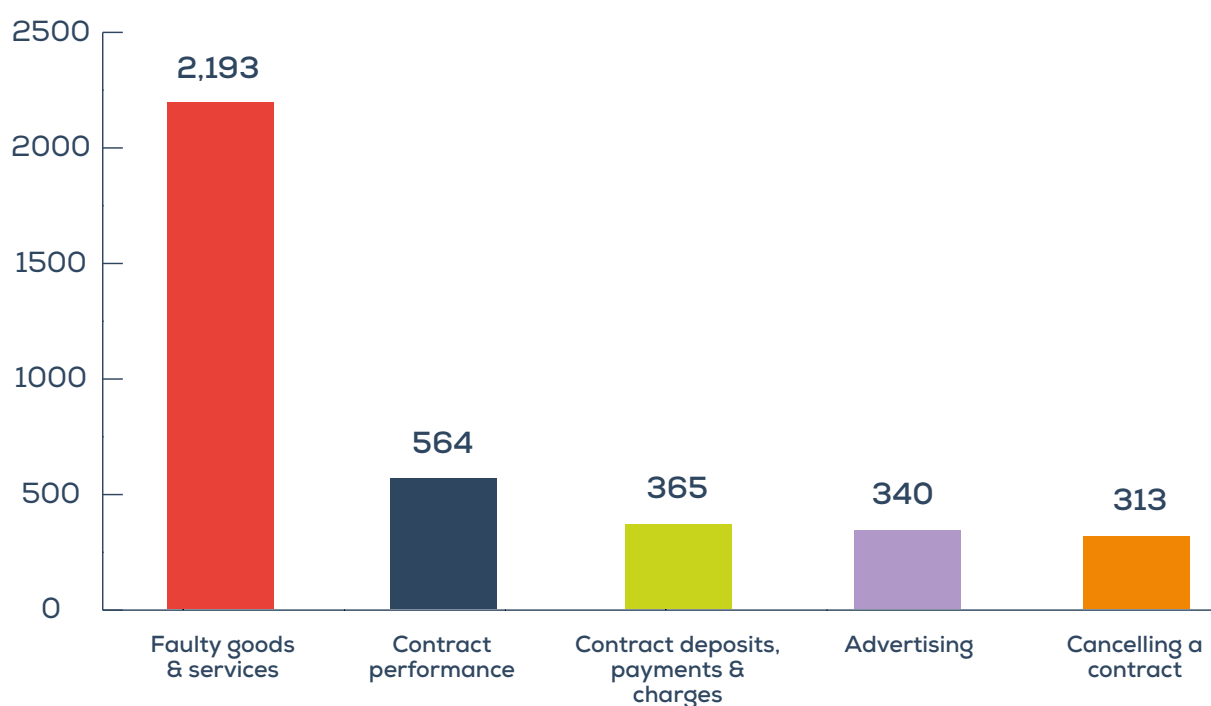


Figure 14: The top five query categories where consumers were referred or signposted to the Small Claims Procedure in H1 2025. The top five query categories make up 75% of the overall CCPC referrals to the Small Claims Procedure.

15. European Consumer Centre referrals: Top five business sectors

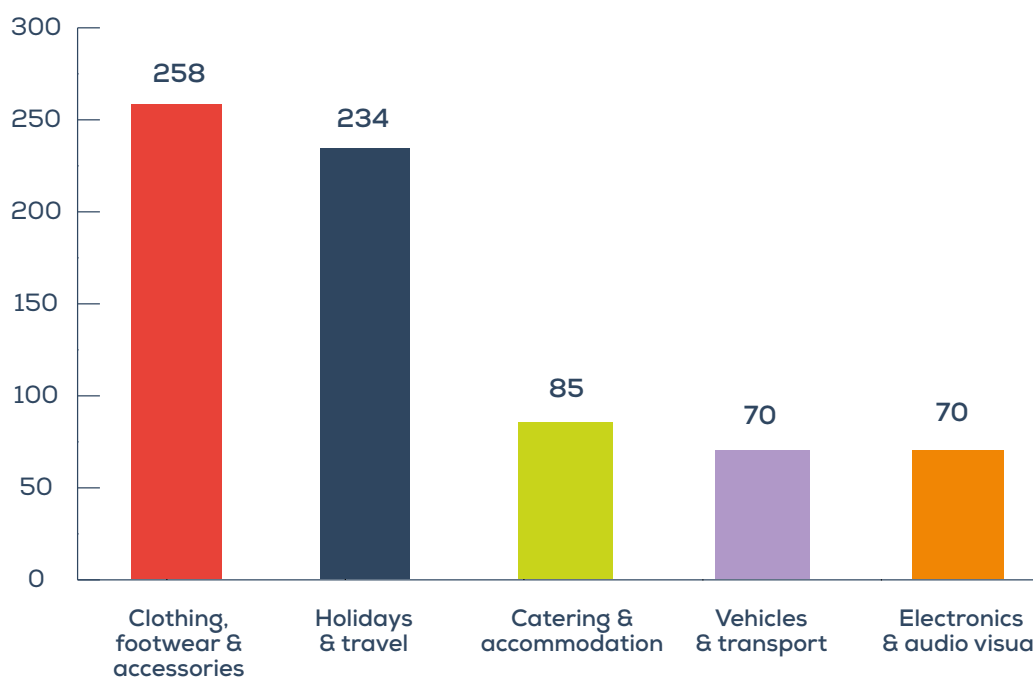


Figure 15: The top five business sectors where consumers were referred or signposted to the European Consumer Centre in H1 2025. The top five sectors make up 61% of the overall CCPC referrals to the European Consumer Centre.

16. European Consumer Centre referrals: Top five query categories

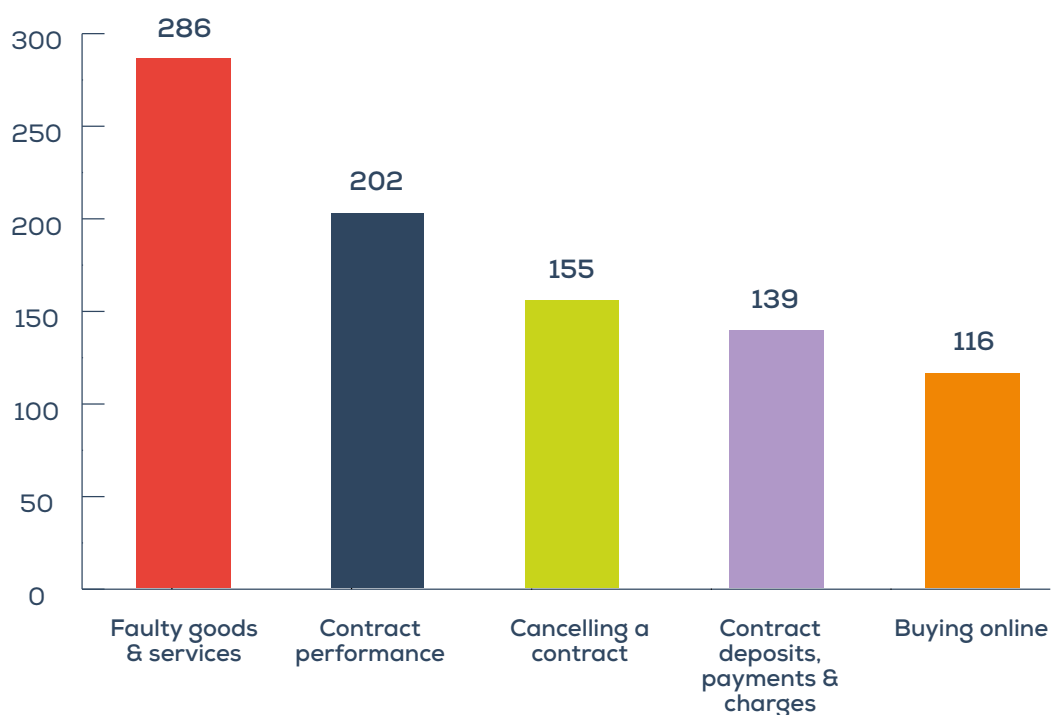


Figure 16: This chart shows the top five query categories where consumers were referred or signposted to the European Consumer Centre in H1 2025. The top five query categories make up 76% of the overall CCPC referrals to the European Consumer Centre.



1,389
of our
helpline contacts
related to
personal finance



17. Personal finance queries

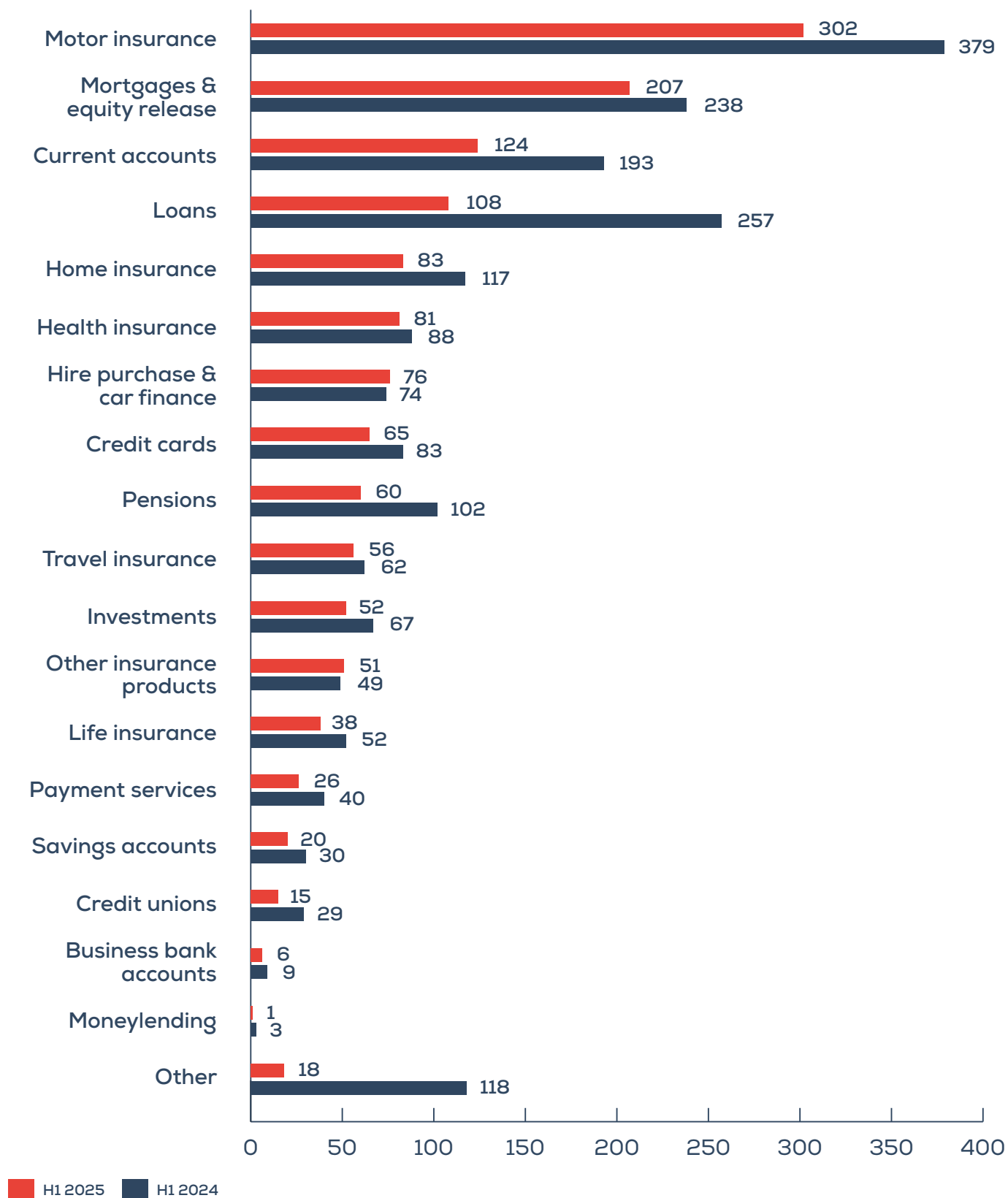


Figure 17: Personal finance contacts to the CCPC in H1 2025 listed by category. The number of contacts received in these categories in H1 2024 is displayed for comparison.

Case study



Faulty car on finance

"I purchased a new hybrid model car for €65,000 from a car dealer. I received a €20,000 when I traded in my old car, I paid €15,000 with my savings and the balance (€30,000) was with a PCP finance arrangement through the dealers. Two days after I drove the car home, I discovered a serious issue with the hybrid system. The car had to be towed away, and the garage is testing the vehicle to identify the source of the problem. I'm without the car for a week now. I want to return the car at this point and get a full refund. How can I go about this?"

"When you buy goods, including cars from a car dealer, you have consumer rights. If you buy a car on HP and find a fault, the finance company to whom you are making your monthly repayments are responsible for fixing the issue as they are the legal owners of the car. Within 30 days of receiving the car, you have a short term right to cancel your contract. Contact the finance company and the garage to let them know that you want to terminate your contract."

"What if the finance company won't help me?"

"If you're not satisfied with the response from the finance company, you can go through their complaints process. If necessary, you can report your issue to the Financial Services and Pensions Ombudsman (FSPO) and the Central Bank of Ireland (CBI) as they are the regulatory body for financial institutions."

18. Most popular personal finance pages on CCPC.ie





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**Competition and
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Commission**

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