

Annual Report 2008

UK European Consumer Centre

This UK ECC Annual Report arises from the project "European Consumer Centres' Network - ECC-Net" which has received funding from the European Union. This is in the framework of the Programme of Community action in the field of Consumer policy for 2007-13.

UK European Consumer Centre
Delivered by the Trading Standards Institute
Funded by the European Commission
and the Department for Business, Innovation & Skills.

www.ukecc.net



UK European Consumer Centre

Feel confident when you shop
in another Member State,
just as you do at home

Introduction

2008 was an exciting year for all of us at the UK European Consumer Centre (UK ECC). It was our first full year of being open and operational with our host organisation, the Trading Standards Institute.

Being open for a full year has given us an excellent insight into the problems UK consumers are experiencing when buying in Europe and also what problems European Consumers are experiencing when shopping in the UK. This knowledge has given us the building blocks to construct our website and literature to reflect real problems and provide advice and guidance to all those who need it.

I hope that you find this Annual Report useful and informative. As you read through the pages, you will get an idea of the work we do, the achievements we have accomplished and the challenges we face. All staff work hard to try to resolve as many consumer enquiries as they can - they are all dedicated and passionate about consumer advice.

2008 was a great year for us, but 2009 will be even better. We have many ideas and projects ready to be launched in order to promote Europe and to provide advice, support and assistance to consumers.



Jed Mayatt
UK European Consumer Centre Manager



Executive summary

In 2008 the UK ECC experienced a large increase in enquiries and complaints regarding timeshare, holiday clubs and resale of them.

Between 2007 and 2008 we saw an increase of over 16% in Simple Complaints classified as Restaurants, hotels and accommodation services - further detail can be found on page 10.

There was also a rise of more than 7% in Normal Complaints (complaints which have been shared within the ECC-Network) between 2007 and 2008 within the Discount holiday clubs classification. Complaints classified as Resale (of Timeshare and Holiday clubs) also doubled in 2008 - further details can be found on page 11.

A high number of all cases shared with the UK ECC involving European consumers are conducted by means of E-commerce (buying online), equivalent to over two thirds. Only a fifth of UK consumers use E-commerce as a means to shop in Europe - further details can be found on page 19.

In 2008 the UK ECC had at least one case with each other centre that makes up the ECC-Net; evidence that the UK is firmly involved with Europe, with consumers purchasing and traders selling cross-border - further details can be found on page 21.

We have a programme to educate consumers before they make purchases in an endeavour to try to prevent problems later on. In 2008, this educational programme included giving advice, guidance and information to train travellers via an exhibition stand at Ebbsfleet International Train Station; engaging with Trading Standards officers by staging a seminar and information stand at TSI Conference; and liaising with the media through the issue of media statements and press launches.

Our work also included supporting the European Commission and the Department for Business, Innovation and Skills (BIS) by attending a series of meetings to share best practice, feedback on consumer problems and discuss consumer issues and concerns across the network. We also met with a number of enforcement bodies, including the Civil Aviation Authority (CAA), the Office of Fair Trading (OFT) in their role under the Consumer Protection Cooperation (CPC).

We have continued to build on the previous year's work to raise our profile with the general public. As well as staging an exhibition stand at Ebbsfleet, we also succeeded in getting media coverage across a range of subjects throughout the year in a variety of media - including online, broadcast, newspapers and trade media - further details can be found on page 29.

Information on the UK ECC

The Network

The UK European Consumer Centre (UK ECC) is part of the European Consumer Centre Network (ECC-Net).

The Network is made up of 29 centres covering the European Union, plus Iceland and Norway.

The ECC-Net was created by the Commission in order to provide a service to all European consumers who shop 'cross-border' within the EU.

Each centre provides advice and information to all consumers in their home country, regarding the purchasing of goods and services from a different Member State. In the event of a dispute, the centre will offer support and assistance in contacting the trader in order to try to resolve the situation amicably. The aim of the UK ECC is to help as many UK



consumers (who encounter problems with a trader based in Europe) to achieve a resolution as possible: a refund, replacement, repair, or cancellation of their contract. The UK ECC also receives cases from European consumers having problems with a UK trader; every effort will be made to contact the trader in order to resolve their complaint.

The ECC-Net service is of an advisory nature and as such we are able to provide information and advice on consumer rights when shopping in Europe and, where appropriate, we may be able to offer further assistance by contacting the trader on behalf of the consumer. But we do not have any enforcement powers. Therefore we will be unable to force them to take a particular course of action or accept our point of view.

As the network does not have enforcement powers, each centre has a close relationship with organisations that do. The UK ECC provides Trading Standards Departments with information that allows them to complete intelligence-led enforcement for UK Consumers. We also work with the Consumer Protection Cooperation (CPC) organisation in the UK, the Office of Fair Trading. The CPC exchanges information and cooperates with counterparts in other Member States in order to combat cross border consumer fraud.

The UK ECC is co-founded by the European Commission and the Department for Business, Innovation and Skills.

Further information on the ECC-Net can be found on the European Commission's Europe website at:

http://ec.europa.eu/consumers/redress_cons/

The Team

UK ECC Manager	Jed Mayatt
UK ECC Executive	Elisabetta Sciallis
Consumer Advisor	Laura Fergusson
Consumer Advisor	Adam Mortimer
Consumer Advisor	Sonia Payne
UK ECC Administrative Assistant	Jade Ahmed

In 2008 the staffing levels of the UK ECC increased by the welcome addition of an Administrative Assistant, an important role in the effective running of the centre.

One of our original advisors left the UK ECC to move to the enforcement side of consumer protection by taking a post in trading standards. We were fortunate to be able to fill this vacancy with an experienced consumer advisor who came from Consumer Direct, the UK's national consumer advice service.

The additions and replacements to the team offer fresh experience and input to the UK ECC, further creating a solid foundation from which we are able to offer a professional and informative service for UK consumers. This service provides all consumers with confidence that they will obtain correct and relevant advice for their situation.



Hosted by the Trading Standards Institute

The UK ECC is hosted by the Trading Standards Institute at its head office in Basildon, Essex. The Trading Standards Institute is the professional and membership body for trading standards professionals and Consumer Direct professionals, working across public, private, and third sectors.

The Trading Standards Institute is the representative and influencing body on Trading Standards for the UK and Europe. It has a 120-year pedigree and its members are predominantly throughout the UK, but also internationally.

TSI has a long-established history delivering solutions in the public sector, government and local authority regulatory services; providing ICT and online solutions; delivering information and secure communication for professionals; business and consumer advice; and education and training products. Some solutions have been developed through the investment of TSI, others through successful bidding for government funding.

Development and implementation of products include the online e-learning management system (e-learning college); the syndication of RAPEX alerts to Trading Standards professionals daily on behalf of BIS; and the bid and winning of the Consumer Direct training contracts for consumer advice and energy/post watch advice.

Our work: Cases

In this section we look at the statistical information from 2007 and 2008 and compare results. In 2007 the UK ECC became operational on the 13th August and was therefore only open for less than half of the year. The difference between the number of cases handled and received in 2007 compared to 2008 is great.

When examining the information, we compare the types of problems that involve UK consumers and UK traders which have been recorded on the IT-Tool. The IT-Tool is the software provided by the European Commission for use by each centre in the ECC-Net.

The UK ECC deals with three different types of cases - Information Requests, Simple Complaints and Normal Complaints.

All cases that are recorded are done so using a classification system called COICOP. There are three levels to COICOP - the top level provides an indication of the area of the complaint and then the following two levels break it down further into a specific topic.

Information Requests

These cases are very basic enquiries from consumers - normally there is no complaint or trader involved, just a request for information. To complete an Information Request the consumer will be provided with information relevant to their case, which could be advice on a European Directive or maybe the contact details of another specialised organisation that will be able to help them further (if the case is outside of our remit).

In 2007 we handled 586 Information Requests. This figure dramatically increased in 2008 to 4,107 (an increase of 701%), due to being open for the full year and a greater awareness of the service.



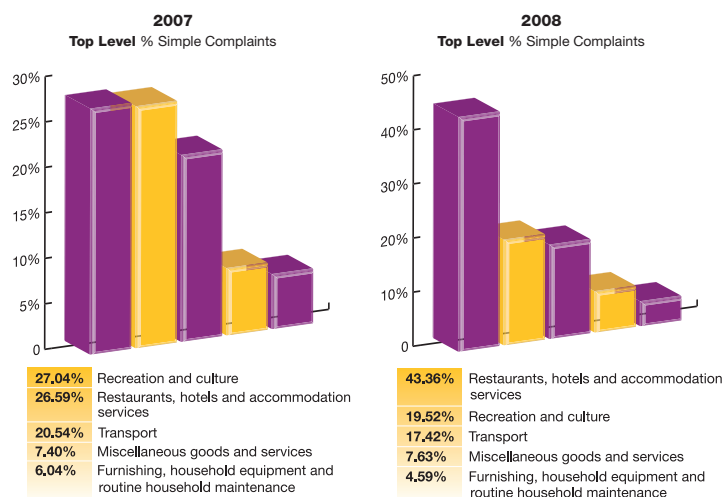
Simple Complaints

The next level of enquiry is a Simple Complaint; this is where a consumer is in dispute with a trader but is not sure of their rights or what course of action to take. The UK ECC will provide first-tier advice to the consumer so that they are able to proceed.

In 2007 we handled 513 Simple Complaints. This figure increased in 2008 to 2,546 (an increase of 496%).

Examining the top level of classification, we are able to see what type of enquiries the UK ECC received and the differences between 2007 and 2008.

Simple Complaints from UK consumers: Top five areas covered



*COICOP - Classification of Individual Consumption According to Purpose - is used to classify both individual consumption expenditure and actual individual consumption.

There is a difference in the most enquired about area - in 2007 it was Recreation and culture, but in 2008 this was the second most enquired about area. Restaurants, hotels and accommodation services became the highest. Timeshares and Holiday clubs, contained within this classification, is one of our largest areas for enquiries and complaints.

Normal Complaints

The top level of enquiry is a Normal Complaint; these are enquiries where the consumer has attempted to resolve their problem but attempts have failed - the trader does not respond or does not agree. In these situations the UK ECC will offer further assistance for the consumer and will share the case with the ECC where the trader is based.

The UK ECC advisors do not only handle Normal Complaints from UK consumers in dispute with a European trader, but also cases shared with them from another ECC where a European consumer is in a dispute with a UK trader.

Cases from UK consumers

In 2007 327 Normal Complaints were recorded on the IT Tool by the UK ECC. In 2008 this figure increased to 671 (an increase of 205%).

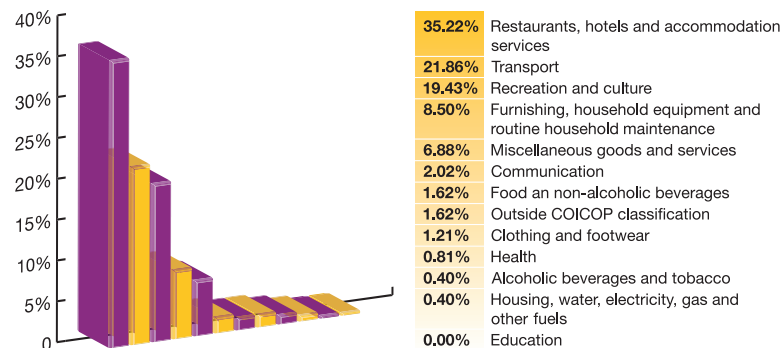
The types of Normal Complaints received from UK consumers are examined by looking at the top level of classification and the more detailed third level. Comparisons are made between 2007 and 2008.



Normal Complaints from UK consumers: Top level classification

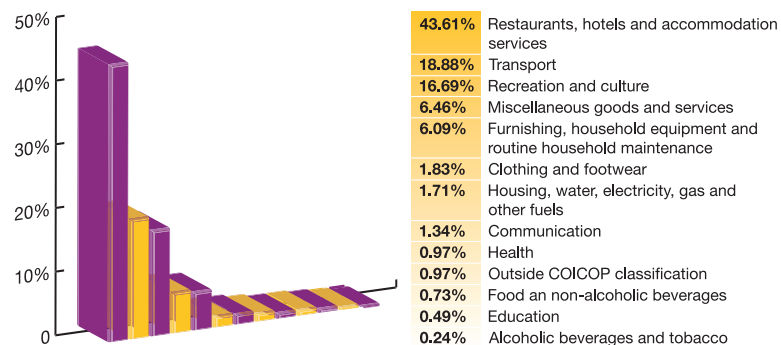
2007

Top level % of Normal Complaints



2008

Top level % of Normal Complaints



The main types of complaints from UK consumers have, on the whole, remained the same but with a

significant increase in the number of cases related to Restaurants, Hotels and Accommodation Services.

Normal Complaints from UK consumers: 3rd level of classification top ten -2007

Top Level	Second Level	Third Level	% of Normal Complaints
Restaurants, hotels and accommodation services	Accommodation services : timeshare and related/similar products	Discount holiday clubs	13.82%
Transport	Transport services	Passenger transport by air	8.94%
Restaurants, hotels and accommodation services	Accommodation services : n.e.c. ¹	No value available	5.69%
Transport	Transport services	Car rental	5.28%
Recreation and culture	Audio -visual, photographic and information processing equipment	Equipment for the reception, recording and reproduction of sound and pictures	5.28%
Furnishing, household equipment and routine household maintenance	Furniture and furnishing, carpets and other floor covering	Furniture and furnishing	4.88%
Restaurants, hotels and accommodation services	Accommodation services : timeshare and related/similar products	Other related propositions	4.88%
Restaurants, hotels and accommodation services	Accommodation services : timeshare and related/similar products	Resale	4.07%
Restaurants, hotels and accommodation services	Accommodation services : timeshare and related/similar products	Timeshare	4.07%
Recreation and culture	Audio -visual, photographic and information processing equipment	Photographic and cinematographic equipment and optical instruments	3.66%

¹ n.e.c. = Not Elsewhere Classified



Normal Complaints from UK consumers: 3rd level of classification top ten - 2008

Top Level	Second Level	Third Level	% of Normal Complaints
Restaurants, hotels and accommodation services	Accommodation services : timeshare and related/similar products	Discount holiday clubs	21.68%
Restaurants, hotels and accommodation services	Accommodation services : timeshare and related/similar products	Resale	9.87%
Transport	Transport services	Passenger transport by air	7.19%
Transport	Transport services	Car rental	5.36%
Restaurants, hotels and accommodation services	Accommodation services (not classified elsewhere)	No value available	5.24%
Restaurants, hotels and accommodation services	Accommodation services : timeshare and related/similar products	Timeshare	3.65%
Furnishing, household equipment and routine household maintenance	Furniture and furnishing, carpets and other floor covering	Furniture and furnishing	3.29%
Recreation and culture	Audio-visual, photographic and information processing equipment	Photographic and cinematographic equipment and optical instruments	2.92%
Recreation and culture	Audio-visual, photographic and information processing equipment	Equipment for the reception, recording and reproduction of sound and pictures	2.80%
Restaurants, hotels and accommodation services	Accommodation services : timeshare and related similar products	Other related propositions	2.80%

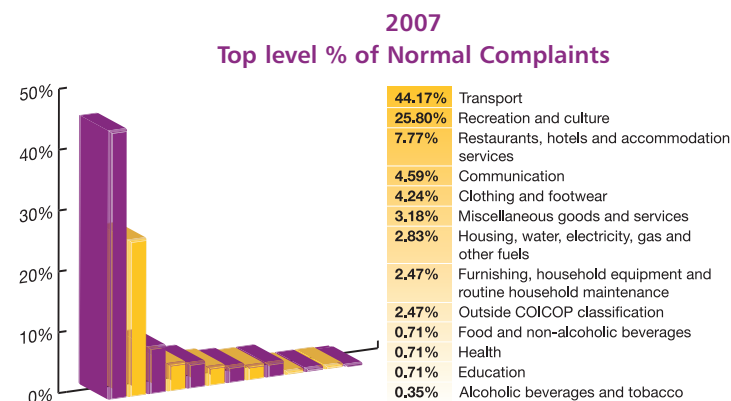
There are a couple of differences between 2007 and 2008 which are of note. Firstly, there is the increase in the number of cases related to Discount Holiday Clubs. Then there is the rise in the number of complaints related to Resale (of timeshare and related/similar products) - in 2007 this classification was positioned in eighth place, but in 2008 the number of complaints more than doubled and it jumped to become the second most complained about category by UK consumers.

Cases about UK traders

In 2007 298 Normal Complaints were recorded on the IT Tool concerning UK traders. In 2008 this figure increased to 800 (an increase of 268%).

As with the Simple Complaints, Normal Complaints are encoded using COICOP. With Normal Complaints we are able to examine in detail all three levels of COICOP and provide comparisons between 2007 and 2008.

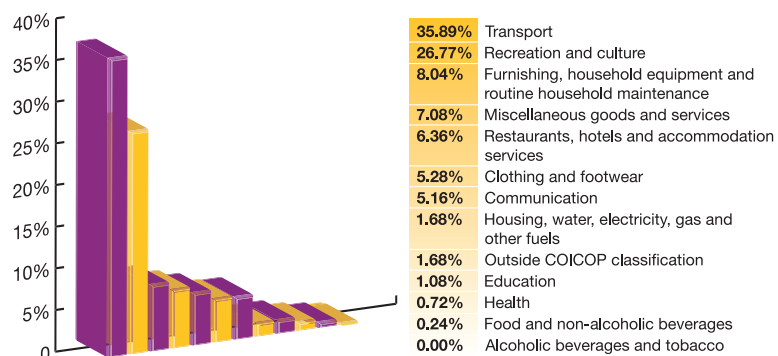
Normal Complaints about UK traders: Top level classification



Normal Complaints about UK traders: Top level classification

2008

Top level % of Normal Complaints



The main difference between 2007 and 2008 is the increase in the number of cases related to Furnishing, household equipment and routine household, which saw an increase of over 5% between 2007 and 2008.

Normal Complaints about UK traders: 3rd level of classification top ten - 2007

Top Level	Second Level	Third Level	% of Normal Complaints
Transport	Transport services	Passenger transport by air	18.37%
Transport	Transport services	Luggage transport by air	10.25%
Transport	Transport services	Car rental	6.36%
Restaurants, hotels and accommodation services	Accommodation services : n.e.c.	No value available	5.65%
Recreation and culture	Audio -visual, photographic and information processing equipment	Equipment for the reception, recording and reproduction of sound and pictures	4.95%
Recreation and culture	Audio -visual, photographic and information processing equipment	Information processing equipment	4.24%
Transport	Purchase of vehicles	Second-hand motor cars	3.53%
Communication	Mobile telephone equipment	No value available	2.83%
Recreation and culture	Audio -visual, photographic and information processing equipment	Photographic and cinematographic equipment and optical instruments	2.47%
Recreation and culture	Other major durables for recreation and culture	Major durables for indoor and outdoor recreation including musical instruments	2.47%



Normal Complaints about UK traders: 3rd level of classification top ten - 2008

Top Level	Second Level	Third Level	% of Normal Complaints
Transport	Transport services	Passenger transport by air	15.40%
Recreation and culture	Audio -visual, photographic and information processing equipment	Equipment for the reception, recording and reproduction of sound and pictures	6.14%
Restaurants, hotels and accommodation services	Accommodation services : n.e.c.	No value available	5.66%
Transport	Transport services	Luggage transport by air	5.42%
Furnishing, household equipment and routine household maintenance	Furniture and furnishing, carpets and other floor covering	Furniture and furnishing	4.57%
Recreation and culture	Audio -visual, photographic and information processing equipment	Information processing equipment	4.57%
Transport	Transport services	Car rental	4.09%
Transport	Operation of personal transport equipment	Spare parts and accessories for personal transport equipment	4.09%
Communication	Mobile telephone equipment	No value available	2.89%
Recreation and culture	Other recreational items and equipment, gardens and pets	Equipment for sport, camping and open -air recreation	2.53%

Interestingly, the number of European consumers complaining about Passenger transport by air decreased between 2007 and 2008. And the number of complaints relating to Luggage transportation by air almost halved in 2008 compared to 2007.

Selling methods

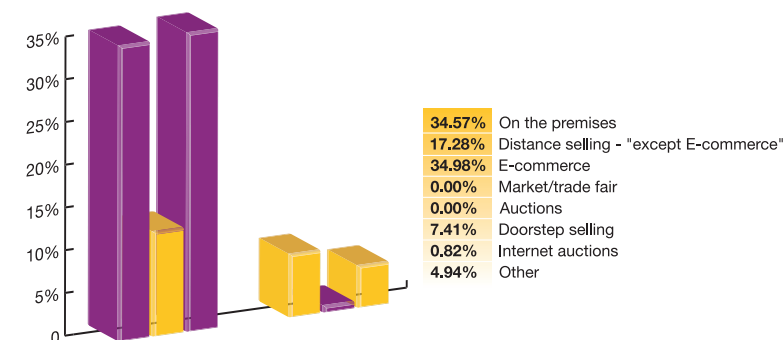
For every complaint that is recorded we select the correct classification as well as recording how the consumer purchased the item or service; the selling method. Examining these results, we observe the most preferred way of buying.

UK consumers

Selling methods preferred by UK Consumers

2007

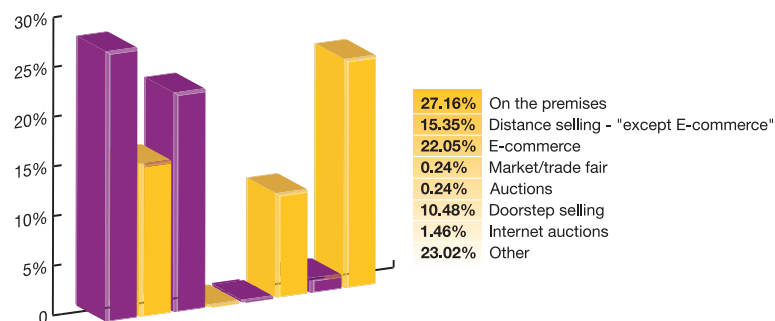
Selling method % of Normal Complaints



Selling methods preferred by UK Consumers

2008

Selling method % of Normal Complaints

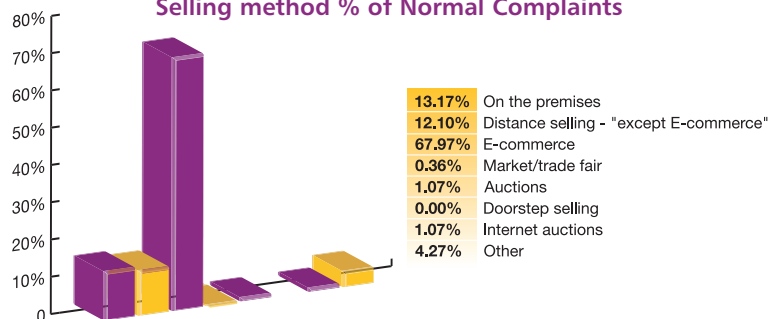


European consumers

Selling methods preferred by European Consumers

2007

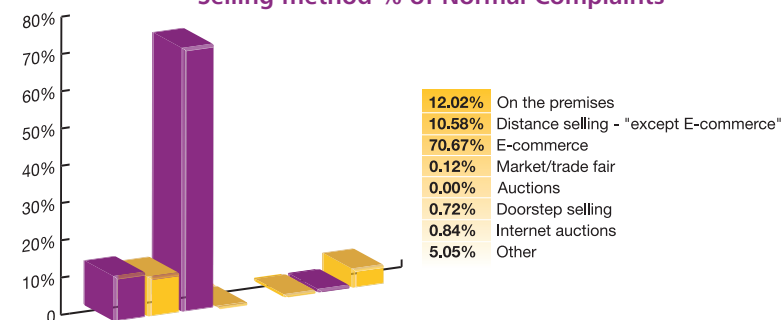
Selling method % of Normal Complaints



Selling methods preferred by European Consumers

2008

Selling method % of Normal Complaints



Looking at these results, it is interesting to observe the difference in preferred selling methods of UK and European consumers.

The preferred selling methods by European consumers buying in the UK have remained constant between 2007 and 2008, with a large majority choosing E-commerce to complete their purchase.

In contrast, UK consumers buying from European traders seem to have altered their buying habits between 2007 and 2008. Based on this information, it seems that UK consumers would prefer to complete their transactions face-to-face, with less emphasis on E-commerce than European consumers.

Country relationships

The UK ECC is part of the ECC-Network, which is made up of 29 centres throughout Europe. Even though we are a network and all work together, there are some countries we have a greater relationship with than others. This section of our Annual Report looks at this and compares results from 2007 and 2008.



From UK consumers

Relationship with other European countries
(UK consumer cases)

0.50%	Austria	9.50%	Germany	2.50%	Malta
4.50%	Belgium	0.50%	Greece	2.50%	The Netherlands
0.00%	Bulgaria	0.50%	Hungary	0.50%	Norway
4.00%	Cyprus	0.00%	Iceland	0.50%	Poland
0.00%	Czech Republic	9.00%	Ireland	1.00%	Portugal
1.50%	Denmark	6.50%	Italy	0.00%	Romania
0.00%	Estonia	0.00%	Latvia	0.50%	Slovakia
0.50%	Finland	0.50%	Lithuania	0.00%	Slovenia
9.00%	France	1.50%	Luxembourg	42.50%	Spain
				1.00%	Sweden

Relationship with other European countries
(UK consumer cases)

0.87%	Austria	6.34%	Germany	4.10%	Malta
2.49%	Belgium	1.62%	Greece	4.23%	The Netherlands
0.50%	Bulgaria	2.36%	Hungary	0.37%	Norway
1.99%	Cyprus	0.12%	Iceland	0.50%	Poland
0.12%	Czech Republic	6.47%	Ireland	2.74%	Portugal
0.25%	Denmark	4.35%	Italy	0.00%	Romania
0.25%	Estonia	0.25%	Latvia	0.25%	Slovakia
1.12%	Finland	0.00%	Lithuania	0.25%	Slovenia
7.71%	France	1.24%	Luxembourg	48.76%	Spain
				0.75%	Sweden



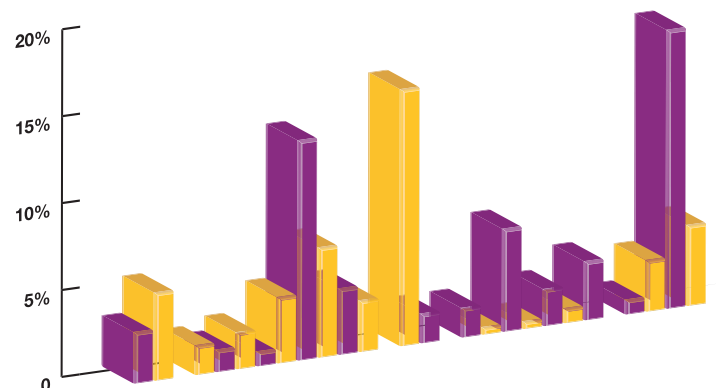
From European Consumers

Relationship with other European countries

(Trader based in the UK)

2007

Country % of Normal Complaints



2.95%	Austria	6.33%	Germany	5.91%	Malta
5.06%	Belgium	3.80%	Greece	0.42%	The Netherlands
0.00%	Bulgaria	2.95%	Hungary	2.11%	Norway
1.69%	Cyprus	0.00%	Iceland	0.84%	Poland
1.27%	Czech Republic	14.77%	Ireland	3.38%	Portugal
2.11%	Denmark	1.69%	Italy	0.00%	Romania
0.84%	Estonia	0.00%	Latvia	0.84%	Slovakia
3.80%	Finland	1.69%	Lithuania	2.95%	Slovenia
12.66%	France	0.42%	Luxembourg	16.03%	Spain
				4.64%	Sweden

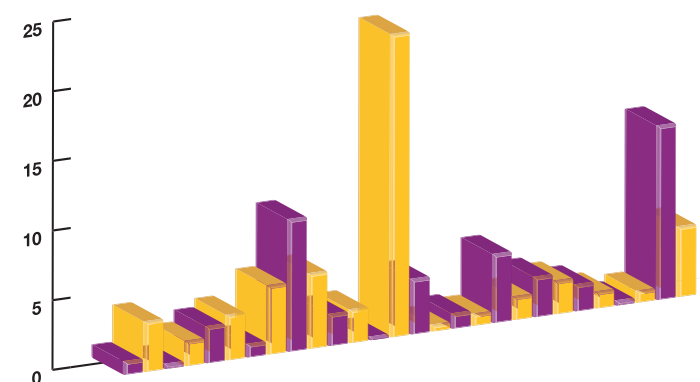
We have shared cases with 26 other centres from UK consumers. The UK ECC has received cases from all other 28 centres regarding UK traders. This is an achievement, as in 2008 no other centre can say that they have worked on cases with all other members of the network.

From European consumers
Relationship with other European countries

(Trader based in the UK)

2008

Country % of Normal Complaints



0.96%	Austria	5.41%	Germany	4.93%	Malta
3.61%	Belgium	2.28%	Greece	1.68%	The Netherlands
0.36%	Bulgaria	2.40%	Hungary	2.88%	Norway
1.80%	Cyprus	0.24%	Iceland	2.40%	Poland
2.64%	Czech Republic	21.75%	Ireland	1.92%	Portugal
3.25%	Denmark	3.97%	Italy	1.20%	Romania
0.96%	Estonia	0.48%	Latvia	0.36%	Slovakia
4.96%	Finland	1.08%	Lithuania	0.84%	Slovenia
9.50%	France	0.84%	Luxembourg	12.50%	Spain
				5.05%	Sweden

This highlights the significance of the UK as a Consumer and Trader country; UK consumers are more than willing to take advantage of the Internal EU Market and purchase goods and services across Europe. UK traders are not limiting themselves to just the UK, but are stretching across Europe and selling to consumers in all Member States.

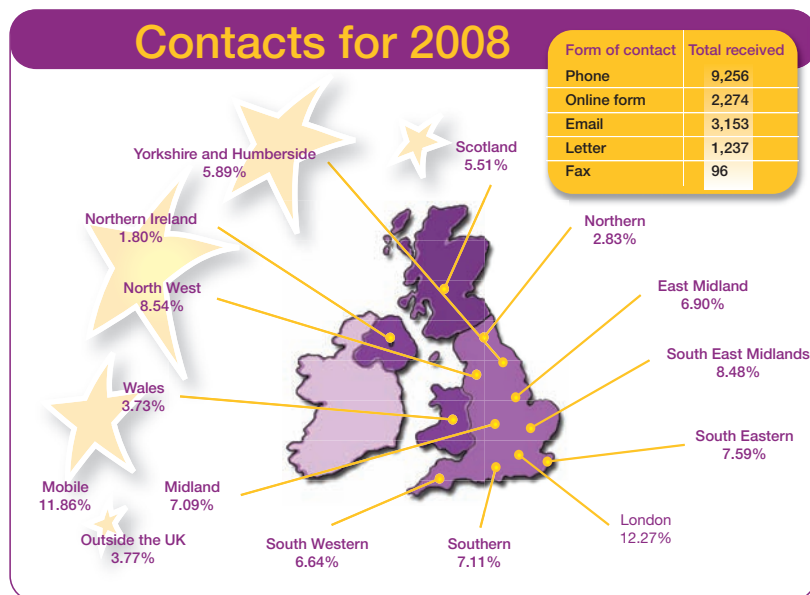


Incoming communications

All incoming communications to the UK ECC are recorded, either through our call management software or the physical recording of emails, letters, and faxes. In 2008 we received the following contacts:

In total during 2008 we received just over 16,000 contacts from UK consumers, equating to an average of 44 contacts from UK consumers every day.

Using our call management software, we have identified where the majority of our phone calls come from (based on the dialling code). This is only an indication, as a percentage of people now use mobiles or withhold their number, but it does provide an outline of where our contacts are based in the UK.



Our work: European Consumer Day 2008

Every year the European Commission celebrates consumers by holding a European Consumer Day. As this was the first full year the UK ECC was open we were keen to support this day and promote it in the UK. UK ECC staff held an event at Ebbsfleet International Train Station in Kent, where they had a stand and provided people with advice and guidance



on their rights when shopping in Europe.

Promoting the UK ECC to consumers is of great importance to us

as one of the challenges we face is that consumers often do not know where to turn with a problem. Supporting European Consumer Day, and being at a high profile venue, helped further increase the awareness of the UK ECC service to consumers.



Our work: European Consumer Campaign of the Year Award

To further promote European Consumer Day, the European Commission - together with the ECCs in Member States - organised an EU-wide competition to find the best public consumer campaign of the year. The UK ECC supported this event by founding a panel of judges to examine consumer campaigns running in the UK. The panel decided to nominate the Consumer Challenge Quiz (CCQ) as the UK entry, after sifting through the range of high-quality work designed to keep consumers informed.

The CCQ was developed by Birmingham Trading Standards to help young people with learning difficulties become better informed and more confident consumers. The children were given practical examples of everyday consumer problems and had to work in a team to agree on the solution.

The children are now more confident in applying the acquired knowledge to resolve problems in their dealings with shops. As a result, they know where to obtain help when they encounter consumer problems. They also showed higher self-esteem and better social skills as a result of what they learned.

The CCQ received a special prize as the most original campaign in Europe. It was a great achievement to receive recognition from the European Commission on the good work that consumer organisations are doing in the UK.



"Most original"

Our work: Press releases, coverage and events

Press Release

Don't get heartbroken this Valentine's Day (8/02/2008)
European Consumer Day – March 15th 2008- 'Know your rights. Use your rights.' (14/02/2008)
Football Fans to get a fair result this summer during UEFA 2008 (02/06/2008)
Sun, Sea, Sand and safer shopping (1/07/2008)
Fine, what fine? (15/09/2008)

Coverage

The Guardian (Money) 'Your Rights? Let's clear the air...' (19/1/2008)
TS Today 'Howard offers a helping hand online' (January 2008)
TS Today 'Where is the voice for consumers' (January 2008)
TS Today 'Scratch out the holiday club touts' (February 2008)
Bexley Chronicle Online Letters (February 2008)
LTA Communications Online- 'European Consumer Day March 15th 2008- Know your rights. Use your rights.' (13/03/2008)
Which? Holiday 'A Holiday club con?' (March 2008)
European Consumer Campaign of the Year Award (March 2008)
TS Today 'Know your rights- use your rights' (April 2008)
TS Today 'Be prepared for National Consumer Week' (May 2008)
The Echo 'Business Essex meet the Finalists:
Basildon Business Awards (03/06/2008)
BBC News Online 'Car hire charge concerns' (21/06/2008)
TS Today 'Now's the time to get net-savvy' (October 2008)
Islington Council Newsletter Online (Autumn 2008)
The Sunday Times - Ingear- 'Driving' (02/11/2008)
TS Today 'ECC one year on' (November 2008)
TS Today 'We wish you a savvy Christmas' (December 2008)
TS Today 'TSI gongs for media champions' (December 2008)

During 2008 the UK ECC worked with Doncaster Trading Standards to hold an event at Doncaster Airport, informing holiday-makers of their consumer rights when on holiday.





The UK ECC attended the annual Trading Standards Institute 'Consumer Affairs and Trading Standards Conference and Exhibition' in Bournemouth in 2008. Having a stand in the main exhibition area allowed the UK ECC to inform consumer organisations of the work undertaken by the service and how best we can assist UK consumers who shop cross border in Europe.

It is important for the UK ECC to continue with a positive relationship with the UK's national enforcement organisation, made up of local authorities' trading standards. Attending or supporting the events organised by Trading Standards allows us to liaise and share intelligence, which will ensure that it's not only UK consumers who are receiving fair trading from businesses but also consumers across Europe.

A selection of thank-yous received from consumers we have helped:

Thank you

We think you are doing a wonderful job. Thank you for all your efforts.	Mr and Mrs W
I can confirm that today we received money from the trader at long last. It was certainly worth pursuing and please accept our thanks to you and your colleagues for your time and efforts. They were very much appreciated.	Ms G
Thanks for your help, I have received the refund in full. Thanks again.	Mr W
We are glad that this matter is closed and feel that without your help it would still be ongoing. Once again thank you for your efforts and patience.	Mr and Mrs C
If there is anybody I can write to or any kind of feedback that I can supply to say what a wonderful service I have had from you, I will certainly do it.	Mr H

Thank you

Many thanks; I can't thank you enough for such a good service.	Mrs W
Many thanks for your response. The information and advice you have provided has been most helpful.	Mrs M
Your complete organisation is to be congratulated on a very professional, efficient, and friendly service. Many thanks.	Mr T
The information that you provided me with has been very useful. Once again thank you very much.	Mr H
I want to thank you for your help and assistance in this - I am very grateful to you.	Mr W

And finally...

If you plan to shop online or are just about to for the first time, it may be beneficial to visit Howard the ECC-Net's online shopping assistant. For more information go to our website - www.ukecc.net. Howard will research a website for you and help you decide whether to use it. Just enter the website's name, and Howard will:

- Find out when it was registered
 - Do a Google search for feedback from other consumers.
- If the website is new, you need to be very careful - especially if prices are low and it asks for pre-payment. And if there are negative comments from other consumers, there may be good reason to be cautious.
- Howard can also advise you on your rights, such as:
- How long do you have to return goods after delivery for a refund?
 - When is the latest you can make a claim if the goods become faulty?

Howard cannot guarantee that a website is trustworthy. Nor can he offer a guarantee of service or quality. But he will help you make an informed decision before buying.



HOWARD
THE SHOPPING ASSISTANT

