



UK European Consumer Centre



Annual Report 2013

UK European Consumer Centre

Introduction

What we do

All European consumers should feel as confident when buying in another EU country as they do at home. The UK European Consumer Centre is here to help. We are committed to helping consumers take full advantage of the internal market and empowering them by providing – free of charge - information, advice and help when dealing with problems about goods and services bought from another member state. Our strength is in numbers: the UK ECC is part of the European Consumer Centre Network – 30 centres covering Europe, plus Iceland and Norway.

We can help when consumers need general information on consumer rights in Europe or if there is a specific cross-border complaint. If you are in dispute with an EU trader, we provide you with the tools to help you get what is rightfully yours. We have a team of consumer advisors on hand to inform you of your rights under European and national consumer legislation and give you advice on possible ways of dealing with your complaint. And if that isn't enough, we can provide you with more direct help: we can work together with the European Consumer Centre of the country where the problem originated; we may even be able to help by contacting the trader on your behalf.



Where appropriate, disputes may be referred to another appropriate body if we can't help. This may be an Alternative Dispute Resolution (ADR) organisation, a National Enforcement Body (NEB) or, if no solution can be agreed, the courts (such as using the European Small Claims Procedure).

The UK ECC's service is essentially advisory – we have no enforcement powers, which means that we can not force traders into a particular course of action if they ignore our communication or disagree with our point of view.

Most of our cases have a positive result and we also maintain a close relationship with organisations which do have enforcement powers. For example, we provide

trading standards services with information, allowing officers to complete intelligence-led enforcement for the benefit of consumers. We also work with the Consumer Protection Cooperation (CPC) Network organisation in the UK - the Competition and Markets Authority. The CPC exchanges information and cooperates with counterparts in other member states to combat cross-border consumer fraud.

The aim of the UK ECC is to help as many UK consumers to achieve a positive result as possible: a refund, replacement, repair, or cancellation of their contract. The main areas in which we operate include: buying goods and services, online shopping, internet auctions, holidays, timeshare and holiday clubs, air travel. Our core purpose is to help consumers.

However, the collaborative nature of ECC-Net means that we also receive cases from European consumers who are having problems with a UK trader. These cases are shared with the UK ECC by our European counterparts, and every effort is made to contact the trader in order to resolve the complaint.

The UK ECC is co-funded by the European Commission and the Department for Business, Innovation and Skills. It is delivered by the Trading Standards Institute (TSI) - a not-for-profit membership organisation representing trading standards professionals in the UK and overseas.

TSI performs a key influencing role in engaging with, and making representations to, central and devolved government, UK and EU parliamentary institutions, and key stakeholders in the local government community, business and consumer sectors and other regulatory agencies.

TSI's important role within the UK regulatory infrastructure is illustrated by its place on the Consumer Protection Partnership (CPP), which brings together key players in the UK enforcement landscape. The CPP develops strategies to deal with emerging threats and risks to the consumer economy.

TSI also delivers the service provided by our sister organisation – the European Consumer Centre for Services – for pre-purchasing advice: www.ukecc-services.net

Further information on the ECC-Net can be found on the European Commission's Europa website at http://ec.europa.eu/consumers/redress_cons/

Who we are

Our staffing remained the same throughout 2013, bringing consistency and continuity to the team. The 2013's team members were:

Team members	
UK ECC director	Andy Allen
UK ECC executive	Elisabetta Sciallis
Information and communications officer	Susan Tolman
Consumer advisor	Laura Fergusson
Consumer advisor	Adam Mortimer
Consumer advisor	Sonia Payne
Consumer advisor	Wojtek Szczerba
UK ECC administrative assistant	Alice Baker



Executive summary

What we do

The UK ECC dealt with almost 10,000 contacts in 2013 (9,805 information requests, 'advice cases' or 'assistance cases') – that's an increase of 17.9% on the previous year's figure of 8,319. It includes the cases we deal with on behalf of European consumers about UK traders. The reason for this rise in volumes appears to be a greater public awareness of the service, as the increase in contacts is coupled with a growth in website traffic and newsletter subscriptions.

It is interesting to note that expenditure whilst abroad has risen at the same time as our work has increased, with spending on holidays and visits to friends and family rising 8.4% and 11.8% respectively.*1

We can see a picture emerging of a growing complexity of consumer complaints if we delve into our complaint categories for a closer look at information requests, 'advice cases' and 'assistance cases'.

Although the number of 'advice cases' has reduced, the number of cases requiring the direct intervention of the UK ECC and our counterparts throughout Europe went up by a massive 83% (from 790 in 2012 to



1,447 in 2013), indicating that consumers are increasingly likely to need the expertise of our consumer advisors and the weight of the whole ECC-Network behind them in endeavouring to resolve their complaints.

This growing workload on behalf of UK consumers was compounded in 2013 by a large increase in the number of 'assistance cases' handled by the UK ECC on behalf of EU consumers (see the section on our work – 'cases about UK traders' for more details).

Consumer losses across Europe when shopping cross-border are estimated to be between 500,000

Euro and 1 billion Euro.*2 This, when viewed alongside our increasing workload, highlights the importance of the network of European Consumer Centres in helping consumers in their disputes with EU traders.

We are keen to monitor our customers' satisfaction with our service, so in mid 2013 we introduced an online customer-satisfaction survey to monitor the accessibility and usability of both our website and our service. The survey also asks how much our service has been able to retrieve for consumers. A new question which was added part-way through 2013, it still showed that the average amount we were able to get back for

*1 Taken from the ONS' International Passenger Survey (Office of National Statistics).

*2 Taken from a European Commission Staff Working Paper (Executive Summary of the Impact Assessment) accompanying the Proposal for a Directive of the European Parliament and of the Council on Alternative Dispute Resolution for consumer disputes (Directive on consumer ADR).

UK consumers (out of those consumers who answered this question) was £565.32.

The survey also shows that from May to December 2013, an average of 85.7% people were satisfied with our service. One of the reasons given for not being satisfied was delay in responding. A free legal service is always bound to be popular and therefore busy, but in response to this finding we have put in place measures to reduce the length of time a consumer has to wait.

In 2014 we employed two new advisors and have boosted the number of consumer advisors on the telephones at key points in the day. The other reason for being unsatisfied was that the UK ECC is not able to enforce the law. Essentially we are an advice service, not an enforcement agency. Therefore we have no enforcement powers - but we have and always will inform our customers of our scope prior to and during our handling of a case. In response to this finding, we have amended our email signatures to contain a statement of the limitation of our role as well as making amendments to the website so that this is clearer.

2013 was also a busy year for communications activities, with our media work achieving coverage in high-profile publications such as the Daily Mirror, Daily Express,

The Guardian, Daily Telegraph, Mature Times and BBC Business News online. Our website (www.ukecc.net), which re-launched at the start of 2013 with updated information on key topics of consumer interest, also played its part in raising the profile of the UK ECC.

We continued to play an active part in ECC-Net during the year, participating in joint projects and other events designed to improve consumer protection both for UK consumers and those throughout the rest of Europe.



Susan Tolman

Information and Communications
Officer



Our work – cases from UK consumers

Every year the UK ECC helps thousands of consumers. This could be just responding to requests for information where normally there is no specific complaint or trader involved. Examples would be guidance on consumer law, referrals to other relevant organisations, or issuing leaflets. On other occasions, we may handle basic advice cases (where a consumer lodges a complaint against a trader based in another European country and we provide tailored advice to help the consumer resolve their complaint). And sometimes we work on assistance cases (where we seek the help of our ECC-Net counterparts with a view to contacting the trader in the country in question on behalf of the consumer).

In 2013, 6,893 UK consumers came to us with their cross-border problems – that's an increase of 10% over the previous year. This 6,893 was split between 2,835 requests for information (a rise of 63% over the previous year's figure of 1,743), 2,611 advice cases and 1,447 assistance cases. Information requests are very basic enquiries from consumers and are the quickest type of case to handle – normally there is no specific complaint or trader involved, just a request for information (maybe advice on a European Directive or other aspect of consumer law, issuing leaflets or referral to another specialised organisation if the case is outside our remit).

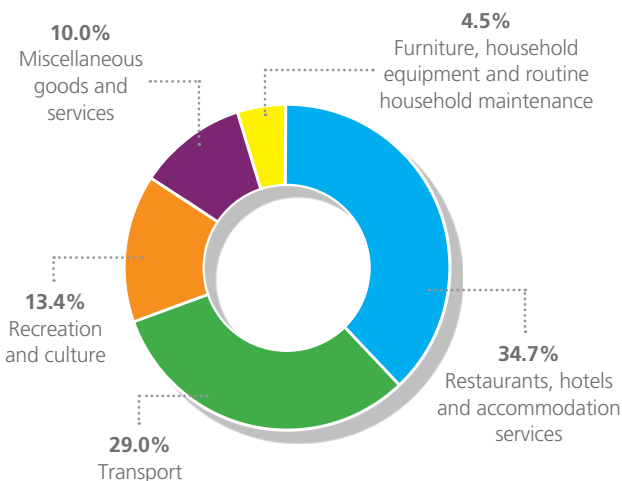
Analysis: advice cases

In order to get a clearer snapshot of the work of the UK ECC and a better picture of specific problems facing UK consumers who are in dispute with European traders, we analysed all of our cases where consumers did anything more than just ask for information. Each case is recorded on a database provided by the European Commission for each centre within the ECC-Net, so we looked

at the problems involving UK traders as well as UK consumers.

An analysis of our basic advice cases, where a consumer is in dispute with a trader and is given tailored advice on his or her rights and then advised what course of action to take, shows that the overall category of restaurants, hotels and accommodation services accounted for the most complaints.

2013 – UK consumers



Examining just the highest levels of classification, the chart above illustrates the top five areas in which the UK ECC was contacted for basic advice.

Restaurants, hotels and accommodation services remained the largest area of complaint in 2013 (as in 2012), being responsible for 34.7% of all advice cases. Transport was the second largest area of consumer complaint, increasing to 29% of all advice cases in 2013. A smaller percentage of consumers complained about recreation and culture than in 2012 – down from 19.6% in 2012 to 13.4% in 2013, but this still left the category in third position.

Analysis: assistance cases

In order to gain a better understanding of the problems encountered by consumers, we closely monitored the assistance cases we received (those which required further help from our ECC counterparts with a view to contacting the trader in the country in question on behalf of the consumer). These are enquiries where the consumer has tried to resolve their problems but attempts have failed – the trader does not respond or does not agree.

An analysis of these assistance cases shows a huge increase in the number we handled in 2013 – up by 83% to 1,447 (from the 2012 level of 790). This rise had a big impact on our workload as this type of case takes the longest

amount of time to handle and accounts for 21% of all of our enquiries. Clearly consumers are more in need of our help than ever in these trying economic times.

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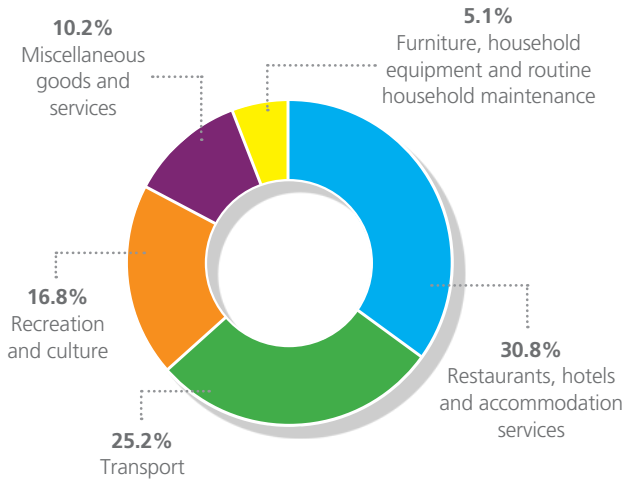
This mirrors a wider trend, although our percentages are much greater: there was a rise of 3.5% in the number of holiday visits abroad by UK residents

in 2013. The number of visits abroad to friends or family also grew by 5.7%. The picture for expenditure was the same, with spending on holidays and visits to friends and family rising 8.4% and 11.8% respectively.*

Further examination of these assistance cases shows that (as with our advice cases), the overall category of restaurants, hotels and accommodation services accounted for the most complaints.

*Taken from the ONS' International Passenger Survey (Office of National Statistics).

2013 – UK consumers



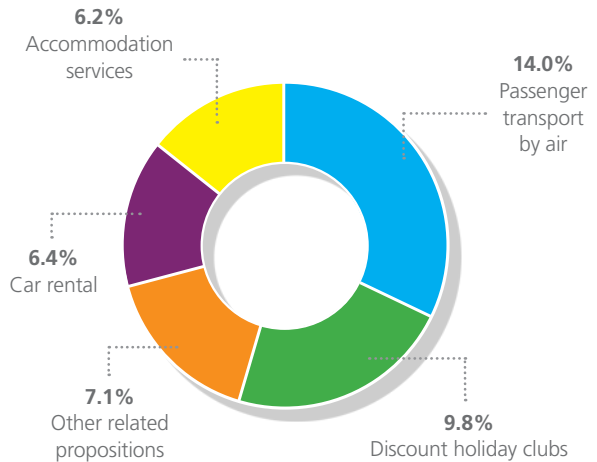
The chart opposite illustrates the top five areas in which the UK ECC dealt with these assistance cases in 2013. The figures show that exactly the same subjects were the main source of complaint in 2013 as in 2012, with the positions of the top five remaining the same and just the figures themselves varying.

A closer look: assistance cases

Our database is able to break these overall subject areas of complaints down more so that we can focus on specific topics still further. The analysis shows that in 2013 passenger transport by air regained its 2011 spot as the most complained about sector by UK consumers, with discount holiday clubs falling back from first place in 2012 to second place in 2013. Cultural services fail to feature in the top five sectors, having held the third place in 2012. Other related propositions (which includes things such as bonus week breaks or legal services) and accommodation services (such as hotels) make their appearances in third and fifth place respectively.

More details about these main problems encountered can be found in the next section of this report.

The top five topics for 2013 are as follows:





Main problems encountered

Passenger transport by air

Travelling by plane has taken off significantly in the past 40 years or so. It has grown by 5% a year over that period, fuelled partly by the long-term decline in average fares particularly over the last two decades*. Passenger transport by air is cheaper and more convenient than it used to be and although most flights are problem-free, passenger transport by air has historically accounted for a sizeable portion of the UK ECC's overall complaints, as air travel plays an intrinsic part in many people's lives.

Passenger transport by air

When we focus on specific topics in our database, passenger transport by air attracted the greatest number of assistance cases in 2013 (regaining its top 2011 spot). This amounted to 14% of all of the UK ECC's assistance cases (this is where the UK ECC's counterparts in the rest of the network liaised with European traders directly on behalf of UK consumers).

Common problems within this topic can include flight delays, denied boarding or booking/ ticket problems. Complaints about luggage transport are coded separately.

Many consumers complaining as a result of their flight being delayed or cancelled can seek compensation from the airline, in keeping with Regulation 261/2004. But an airline is exempt from having to pay compensation for flight delays caused by extraordinary circumstances which could not have been avoided even if all reasonable measures were taken.



Other assistance cases involved passengers seeking reimbursement for expenses incurred. Under Regulation 261/2004, airlines are obliged to provide care and assistance to disrupted passengers regardless of the reason for the delay or cancellation. Passengers may seek reimbursement for receipted expenses such as food and refreshments incurred while their flight is disrupted.

Complaints about problems with booking or tickets sometimes arose from technical issues during the booking process or with online check-in, for example mistakes, payment-related fees, extras and currency conversion charges.

"I would like to thank you for being so kind in helping us to liaise with the airline. We had doubted whether the airline would pay up, but your persistence paid off."

Mrs W

Communications activity

- Reached hundreds of consumers about passenger rights in general when we expanded one of our regular events on P & O cross-channel ferries to recognise an EU-wide 'passenger day'. The event saw advice given and promotion items handed out to cross-channel shoppers on several crossings.
- Produced a UK ECC booklet called 'Trains, planes, cars and boats', outlining passenger rights in each sector – available at our promotional events, direct to community groups and to download via the UK ECC's website.
- Worked with media outlets throughout 2013 to raise the profile of air passenger rights. This included providing case studies (consumers not identified), answering specific media enquiries and issuing a press release about the changes in consumer protection over the past 20 years (including air passenger rights).

Case study

Mr H, a UK consumer, was on a flight from Poland back to the UK when he bought two in-flight train tickets for himself and his fiancée's rail trip from the UK airport back home to London.

Unfortunately the flight was late landing and by the time the couple got through airport controls the train service had finished for the night, so they were unable to use their tickets. There wasn't any way to sort the situation out there and then as everything was closed, so the couple had to buy coach tickets instead in order to get home.

Once home, Mr H sent he and his fiancée's unused tickets back to the airline by recorded delivery, along with photocopies of their flight boarding passes, and requested a full refund.

More than five weeks later, Mr H had yet to hear anything and he contacted the UK ECC for help.

The UK ECC contacted its counterparts at ECC Ireland (as the airline was based in Ireland) and a full refund of £40 was made to the consumer for the unused tickets. The airline apologised for the delay in getting the situation resolved and for any inconvenience caused.





Main problems encountered

Discount holiday clubs

One-year holiday club contracts emerged as a growing product after the implementation in 2011 of the EU Timeshare Directive (2008/122/EC). In 2012 discount holiday clubs were our most complained about sector, but in 2013 they had fallen back to second place.

With high front-loaded costs, these one-year holiday club contracts are renewable on an annual basis (effectively making them a longer product) and therefore fall outside the revised EU Timeshare Directive legislation.

Discount holiday clubs

Although most holiday clubs weren't included in the revised legislation due to the length of their contracts, the law has had a positive effect in that by 2013 businesses seemed to have stopped selling so many holiday club products. The Directive was adopted to address loopholes and weaknesses following major marketplace developments which fell outside the original 1994 timeshare legislation.

Common problems within the discount holiday club sector include complaints about cashbacks or 'bond certificates', which generally come in waves triggered when specific cashback periods (say five or 10 years) come into force. Cashback schemes are when consumers are promised money back after a specified period from a separate cashback company as an incentive when buying a timeshare or holiday club product. This can go wrong for a number of reasons, especially if the redemption instructions are not followed to the letter.

These cashback deals are less common than previously as many cashback companies themselves have gone out of business and the bad press generated by such schemes has had a positive effect by generating a wider consumer awareness.

Other problems within the discount holiday club sector include cancellation problems and difficulties connected to maintenance fees payment.

Communications activity

- The UK ECC worked with a number of broadcast, print and online media outlets to provide either a statement, case study or press release in 2013 in order to publicise problems within the discount holiday club or wider holiday products sectors.
- Produced a booklet on the European Small Claims Procedure to assist consumers advised by our consumer advisors that they could consider court action.

Case study

While Mrs R was on holiday, she signed up for a holiday club. She was given a 'cooling off' period but was not supplied with a withdrawal form. Mrs R had some trouble with the contract so she decided that she wanted to cancel.

She contacted the holiday club company within the 'cooling off' period, but the company failed to cancel the contract or give her back her deposit.

Mrs R contacted the UK ECC, which shared the case with colleagues in ECC Spain, and the consumer received a full refund of her deposit.

"I would like to thank you very much for all your help. We have been able to pay just £1,670 and get out of our holiday club contract."

Mrs B





Main problems encountered

Other related propositions

Legal services, bonus weeks and leisure credit schemes are just some of the 'other related propositions' which UK consumers complain about to the UK ECC regarding the timeshare and holiday products market.

The EU Timeshare Directive (2008/122/EC), implemented throughout the EU in 2011, was adopted to address loopholes and weaknesses following major marketplace developments which fell outside the original timeshare legislation (1994). Products such as refund or legal services, bonus weeks and leisure credit schemes are just some of the products which consumers complain about now.

Other related propositions

Legal services offering to recover consumers' money from timeshare and holiday club deals which have gone sour are fairly common. Consumers who often have products that they already want to get rid of can be targeted by legal services offering 'refund' help.

In financially challenging times, consumers are more likely to grasp at straws in order to recover some of the money they've lost in deals that have gone wrong. We always advise consumers to be on their guard - whilst it's upsetting for consumers to think that they may have lost their original investment, we advise them not to throw good money after bad by paying out again for a 'refund' service which may not produce the result they want.

Leisure credit schemes tend to proliferate in popular holiday destinations such as Spain, Portugal and Malta. In such schemes, credits are sometimes bought outright or represent

a product discount. Normally one-off purchases, the credits can cost consumers up to £15,000 and can then be exchanged for leisure products such as holiday accommodation, spa days or theatre trips. Hallmarks of these schemes can include: being verbally sold as a way of offloading or trading in a timeshare or holiday club membership, and consumers finding themselves unable to cancel their contracts when they have second thoughts.

Communications activity

- Because of the number of cases received and the size of the potential loss to each consumer, the UK ECC issued a number of targeted reactive statements to media outlets running stories on leisure credit schemes. Case studies (without consumers' names) were provided.
- A leisure credit schemes press release was issued to the national media.

Case study

Mrs W and Mrs K, both UK consumers, signed up to buy 250 million entertainment and leisure credits whilst on holiday in Tenerife (part of Spain). They parted with a £1,710 deposit via a debit card. A balance of £19,300 was payable.

Upon return to the UK, the friends wrote to the company they'd signed up with in Spain, saying that they wished to withdraw from the contract. Mrs W and Mrs K said that they had signed the contract under duress following hours of hard sell and that they should have been given a 'withdrawal period', during which no money should have been taken. They said that they would not be paying the outstanding balance.

When the company threatened legal action, the friends contacted the UK ECC, which took up the case and liaised direct with the company in Spain as there was no ECC Spain at the time.

After two months of regular liaison between the UK ECC and the trader, the trader agreed to the consumers' suggestion to keep the deposit. The two consumers were granted some benefits for the deposit, but neither expected to take up these points. The trader stopped pursuing the £19,300 balance.

"We were delighted with the outcome. It would have been easy to just give in and pay up, but we were determined not to do that and with the UK ECC's help our complaint was settled without legal costs and proceedings."

Mrs K



Main problems encountered

Car rental

Car hire has always been an area which has attracted a significant number of complaints from UK consumers: in 2013 car rental continued to be the fourth most complained about subject area (the same as in 2012). The most frequently complained about countries include: Spain, Italy, Iceland, Ireland and Germany.

There is no specific EU legislation relating to car hire, but as a consumer shopping in the European Union, UK consumers have certain rights which contain basic consumer principles such as: contracts should be fair to consumers and you should not be misled.

Car rental

The popularity of online shopping suggests that consumers are using the internet to get better deals and may well end up using websites that are not as legitimate as they could be, rather than using official websites. They could end up getting their fingers burned.

“We have now received the refund on our card from the car hire company in Portugal. With very many thanks indeed for your help in this matter – we are enormously grateful.”

Mr S

One of the most important things is to check the terms and conditions for relevant extra charges, which may include: returning the car to a different place, child seat charge, second driver fee, airport charge, crossing a border into another country, fuel costs, road offences and travel limits. A ‘contract’ may be breached if the car hire company does not do what its terms and conditions say.

The top four causes for complaint from UK consumers hiring cars in the EU are (in no particular order): post-hire damage charges (especially after unsupervised drop-offs), disputes related to insurance (unrequested, overpriced or excess waiver), fuel policies, and excessive mystery fees applied after the hire period (such as ‘lost’ equipment or ‘late-back’ charges).

Consumers are advised when paying for goods costing more than £100 and less than £30,000 to use a credit card, as section 75 of the Consumer Credit Act 1974 may place equal liability with the seller on the credit card company.

Communications activity

- A press release about car hire complaints was issued by the UK ECC in October 2013 and we worked with a number of high-profile media outlets such as the BBC throughout 2013 to answer specific enquiries about the subject.
- Car hire formed a major subject in the UK ECC’s booklet called ‘Trains, planes, cars and boats’, which outlined passenger rights in each sector. The booklet was available at our promotional events, direct to community groups and downloadable via the UK ECC’s website

Case study

Miss R and Mr E hired a car in Iceland. They took out optional extra insurances for tyres and windscreens, but no other optional insurances were offered.

The car was damaged by sand and ash due to severe weather and Miss R was charged 800 Icelandic Krona for repairs. Miss R argued that she could not take out the insurance as it was not offered nor was she made aware that this type of insurance was available.

She contacted the UK ECC, who shared the case with colleagues in ECC Iceland. The company was contacted and fully accepted its mistake. The couple were refunded 630 Icelandic Krona - the difference between the amount they had been charged and what they would have been liable for with the insurance.





Main problems encountered

Accommodation services

Accommodation services in general (such as hotels and villas) attract significant complaints from UK consumers, attracting the fifth largest number of assistance cases. The rights of the independent traveller within Europe are generally different from those of the package holiday traveller, who has extra rights under the Package Travel, Package Holiday and Package Tours Regulations 1992.

Many consumers do not realise that visitors who book their accommodation online have no right to cancel - it is not covered by the Consumer Contracts Regulations which came into force on 13 June 2014 nor was accommodation covered by the Distance Selling Directive in place in 2013.

Accommodation services

If a visitor is persuaded into paying for accommodation which simply doesn't exist, then that would be a breach of contract. A 'contract' may also be breached if the accommodation provider does not do what its terms and conditions say. This may include substituting inferior or significantly different accommodation.

"After the UK ECC's intervention, I was very happy to receive a refund of my original accommodation costs of £380."

Ms N

If there is a breach of contract, then the consumer has a right in law to be put in the position they would have been in if the contract had been carried out correctly, or at least to be compensated if this is not possible, (for example, a refund or a different room to a suitable standard).

In Spain in particular, there is specific legislation on tourism (which includes a hotels regulation specific to each Autonomous Community). All hotels must show a sign which outlines that complaint forms are available.



Within Europe generally, consumers are advised to make any complaint about their accommodation as soon as possible whilst on holiday as this gives the trader the opportunity to put things right. The consumer should take photographs to support their complaint as proving the cause of a complaint can be problematic once back in the UK.

Communications activity

- The UK ECC provided an in-depth statement to a national newspaper about independent travellers, citing travellers' rights when booking accommodation which isn't part of a package.

Case study

Ms L booked a hotel in Rome online directly on the hotel's website. However, her internet connection went down and, as she did not receive a confirmation, she made another booking. As she potentially had two bookings, Ms L tried to cancel one of them but the trader refused as the hotel has a 'non-cancellable' policy.

The consumer approached the UK ECC for help, asking for a refund of €630 (729.59 EUR)

- the cost of one booking. She said that it should have been obvious that the second booking was a mistake, as she gave the name of the room's three occupants.

After several months' negotiation, the trader offered a refund of 500 EUR, saying that their website clearly states that the bookings are non-refundable. The consumer accepted.

Our work - cases about UK traders

One of the main benefits of EU membership for citizens and businesses alike is the free movement of people, goods and services across borders, providing greater choice and competition on prices. All EU consumers are entitled to 'basic consumer principles' which include: if your purchase doesn't work, send it back; contracts should be fair to consumers; sometimes consumers can change their minds; you should not be misled; effective redress for cross-border disputes.

In 2013, 2,912 European consumers' cross-border problems landed on the doorstep of the UK ECC.

In 2013 - as in other years - as well as working on cases for UK consumers, our consumer advisors also helped colleagues throughout the European Consumer Centre network with assistance cases involving UK traders. This is where the consumers' attempts to resolve their problems have failed: either the trader does not respond or does not agree. Our involvement sometimes entailed contacting the trader on behalf of the consumers.



Although the cases which UK and European consumers bring are often very similar, sometimes there is a greater emphasis on certain sectors than others. To get a better picture of the problems raised about UK traders, we took a closer look.

Analysis: assistance cases

In 2013, 2,912 European consumers' cross-border problems landed on the doorstep of the UK ECC. This total was vastly inflated by the fact that 1,452 of the complaints were in the furnishing, household equipment and routine household maintenance category.

In fact, the UK ECC received 1,300 complaints about one company, generally concerning the non-delivery of furniture purchases. It appeared that the

company was registered in Spain, but its physical presence, including customer services and offices where its deliveries were arranged from, was based in the UK, so the UK ECC helped consumers across the EU. These cases were complicated by the fact that consumers were contracted with whoever was featured in the address on their contract's terms and conditions and this would differ from case to case with the company having several related companies at different addresses

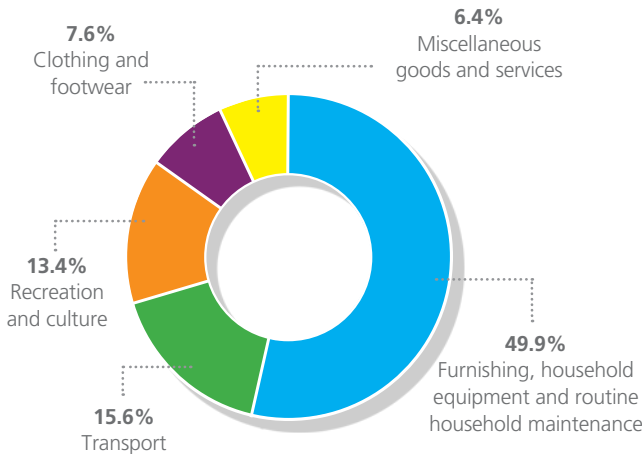
In the first half of 2013, our advisors were getting positive replies from the company's representatives and we achieved almost 100% successful resolution of complaints, with either goods being supplied or a refund. But the traders' problems escalated and whilst some consumers' complaints were resolved, there

were often very long delays in those consumers receiving their furniture. Eventually, in mid-2014 the trader's various companies ceased trading and all business operations were moved out of the UK.

This increase in the furnishing, household equipment and routine household maintenance sector skewed the results for all assistance cases about UK traders, pushing transport from its top position in 2012 down to second place (dropping from 25.4% of all assistance cases about UK traders in 2012 down to 15.6% in 2013) and recreation and culture into third place (from 20.9% in 2012 down to 13.4% in 2013).

If we dismiss the extra complaints we handled about UK traders in the furnishing, household equipment and routine household maintenance in 2013, there is still an underlying trend of more complaints about UK traders – an increase of 32% from 1,287 in 2012 to 1,699 in 2013.

2013 - UK traders



The chart above illustrates the top five areas in which the UK ECC dealt with these assistance cases in 2013.

“I was delighted to receive a full refund of the £1,723.70 I had paid when I ordered two sofas online. I’d been promised a refund, but nothing had happened so I contacted my local ECC in France. It was UK ECC who contacted the seller on my behalf and got my money back.”

Mr B



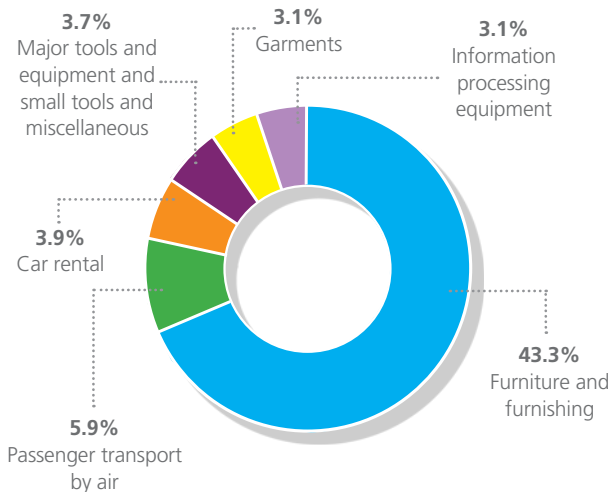
A closer look: assistance cases

Our database is able to break these subject categories of complaints down further so that we can focus on specific topics even more.

The analysis shows that furniture and furnishing retained its 2012 spot as the most complained about sector about UK traders, with passenger transport by air keeping its second place.

Car rental moved up from fifth to third place, and major tools and equipment and small tools and miscellaneous as a category made a new appearance in the top five, securing the position of fourth most complained about sector about UK traders.

The top six topics for 2013 are as follows:



Case study

Ms M, a Dutch consumer, ordered a chair but the delivery was delayed numerous times. The first time this happened the trader said that this was due to a problem with their suppliers.

After several months the consumer asked for a refund, but the trader said she could only do this 34 weeks after the order and, even then, a refund would take 30 days. Several more months passed, with the consumer emailing to claim her refund, but she did not receive any response. Finally, almost nine months after placing her order the consumer was told that she would be refunded in 30 days. However, 50 days later she was still waiting.

She contacted ECC Netherlands, which contacted the UK ECC. Our advisors, who had built up a strong relationship with the seller in the early days of these multiple complaints, contacted the trader and secured a 950 EUR refund for the consumer.



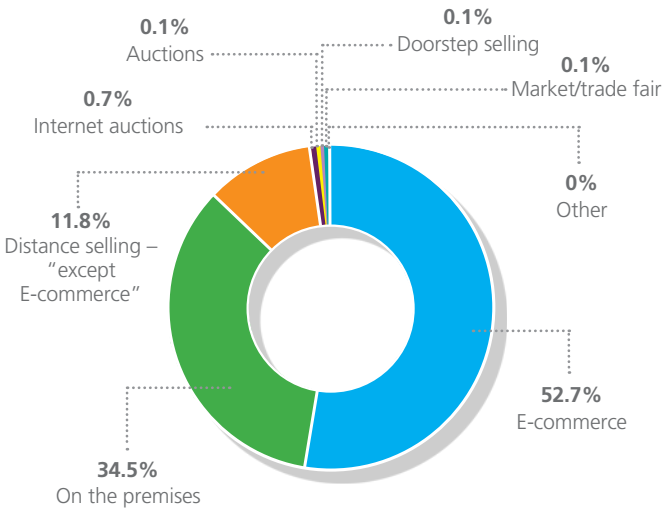
Selling methods

As well as taking details of each assistance case we handle on behalf of consumers (both UK consumers and those elsewhere in the EU), our consumer advisors also make a note of how the consumer bought the item or service i.e. the selling method used. A consumer's rights can be different according to the method they use for their shopping.

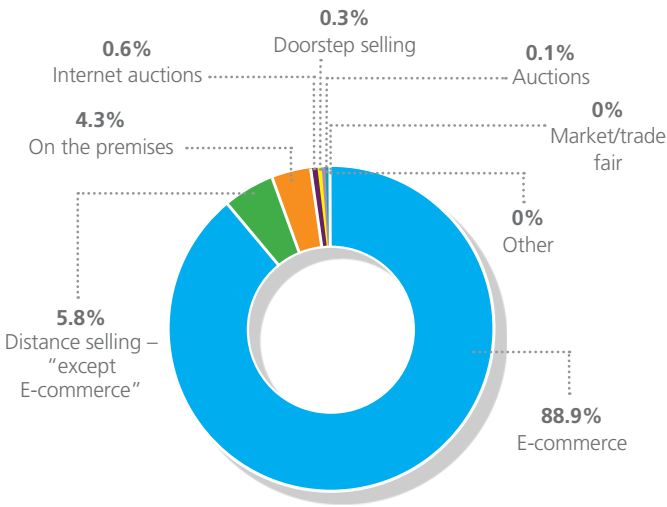
Looking at these figures shows the changing spending behaviours of consumers across the whole of Europe. More and more UK consumers are using e-commerce as their preferred method for making their purchases; they have embraced e-commerce as a means to buy their goods and services. Whereas in 2012, 43.5% who brought a problem to us had bought using e-commerce (up from 34.9% in 2011), this figure had risen to 52.7% in 2013.

This compares to consumers elsewhere in Europe, 88.9% of whom used e-commerce as their preferred way of purchasing in 2013, that's up from 79% in 2012. So European consumers are way ahead of those in the UK when it comes to choosing e-commerce as the means to buy goods and services in the EU, but the gap really does seem to be closing.

Selling method preferred by UK consumers



Selling method preferred by European consumers



Country relationships

The UK ECC is part of the ECC-Network, which is made up of 30 centres throughout Europe (29 in 2012). We are a network and all work together to produce a better result for consumers, but the nature of complaints means that there are some countries with whom we work more often than others.

Our consumer advisors shared cases from UK consumers in 2013 with all other centres and we also received cases regarding UK traders from all other centres within the network. This highlights a strength of the European Union to both UK consumers and UK traders.

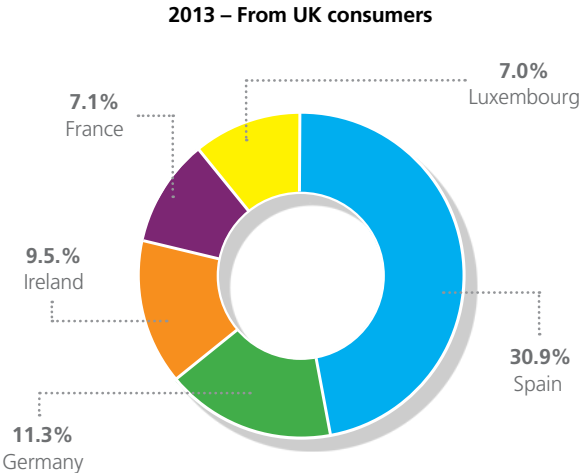
Our figures show that 30.9% of UK consumers who brought their assistance cases to us in 2013 were complaining about traders in Spain. This reflects the fact that Spain continues to be the top destination for UK residents visiting abroad, accounting for 11.7 million visits in 2013, an increase of 5.8% on 2012.

Complaints about traders in France accounted for 7.1% of UK consumer complaints. According to the Office of National Statistics' International Passenger Survey, visits to France grew 0.8% in 2013, following a fall in visits since 2009.

*Taken from the ONS' International Passenger Survey (Office of National Statistics).

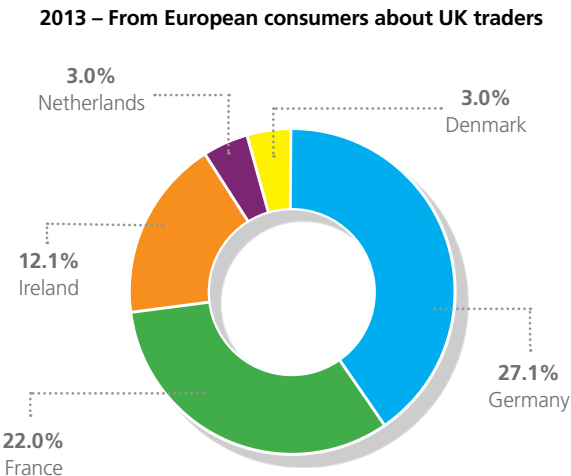
From UK consumers

Relationship with top five other European countries (UK consumer cases)



From European consumers

Relationship with top five other European countries (trader based in the UK)



Incoming communications

The method of every incoming communication to the UK ECC is recorded, either through our call management software or the physical counting of emails, letters and faxes.

In total during 2013 we received more than 14,000 contacts from UK consumers.

In 2013 we received the following contacts:

Contact	Total received
Phone	5,389
Online form	465
Email	7,260
Letter	762
Fax	13
Other agency referral	120
Basic total	14,009

In total during 2013 we received more than 14,000 contacts from UK consumers – that’s equal to an average 55 contacts from UK consumers every working day. That is slightly fewer than the average 58 contacts a day in 2011, when we last reported the information.

The largest source of complaints seems to be consumers who are ‘signposted’ to us from the Citizens Advice Consumer Service. A snapshot survey of phone contacts during 2013 showed that about 40% of consumers had been referred to us in this way.



Working together

The UK ECC is part of ECC-Net, a pan-European network in 30 European countries, comprising all of the EU member states plus Iceland and Norway. Being part of the network allows us to address consumer problems right across the EU internal market, so building confidence among consumers and encouraging cross-border consumer transactions.

At a national level, the UK ECC works with key consumer policy stakeholders as well as trading standards, to make the best use of resources to problem-solve key issues of consumer concern.

During 2013, the UK ECC played an active role in ECC-Net, attending network meetings and participating fully in the activities of the network.

We aim to provide the best service for consumers and with that in mind, we delivered a programme of refresher training sessions on law, customer service and call-handling for UK ECC's advisors.

During 2013, the UK ECC played an active role in ECC-Net, attending network meetings and



participating fully in the activities of the network. We staged a network-wide training event in September so that the whole network could benefit. Six other centres visited UK ECC over three days. Training covered passenger rights, timeshare legislation refreshers and enforcement procedures.

We also examined the UK ECC's quality procedures, its approach to handling high volumes of cases and looked at case-sharing issues. Consumer advisors also attended a networking session and presentation from Resort Development Organisation (RDO), which represents traders in the timeshare industry.

The UK ECC's director attended regular ECC-Net director meetings organised by the European Commission throughout 2013 to discuss best practice, joint projects and consumer issues, staying in

close contact with ECCs in other European countries. We also had regular and fruitful meetings with both the European Commission representation in the UK and BIS (the Department for Business, Innovation and Skills). The UK ECC receives funding from both. The centre has also been very involved in UK government discussions around the implementation of the Alternative Dispute Regulation Directive and Online Dispute Resolution Regulations.

During 2013, the UK ECC continued its close relationship with ECC Ireland, one of our most important partners in ECC-Net - just under 10% of complaints received from UK consumers as a whole related to traders based in Ireland. UK ECC advisors travelled to Dublin to discuss various case-sharing processes to improve the smooth-running relationships of the two centre's advisors.

The UK ECC also contributed to and participated in consultation documents and joint ECC-Net projects in 2013, including the European Small Claims Procedure consultation and the Enhanced Consumer Protection (Services Directive 2006/123/EC) report (which analysed consumer complaints reported to ECC-Net).

Attendance at Citizens Advice and Trading Standards Institute conferences saw UK ECC continue to raise its profile with enforcement agencies and other consumer advice providers in the UK. Every case where UK ECC acts on behalf of European consumers in dispute with UK traders is referred for intelligence to the relevant local authority trading standards service in the UK.

2013 was a very active year for cooperation between the UK ECC and other key consumer stakeholders. We contributed to the ECC-Net's annual Cooperation Day, held in 2013 in Ireland. We had regular contact

with the Ministry of Justice, most often in connection with the production of our European Small Claims Procedure booklet, and liaised regularly with the Financial Ombudsman Service on a range of issues related to referral of cases and Alternative Dispute Resolution.

Enforcement authorities in Europe play an important role in ensuring consumers' rights, both at national and cross-border levels.

Other consumer organisations which the UK ECC met with included BVRLA (the British Vehicle Rental and Leasing Association), SOLVIT (a national online service for citizens' EU rights such as pensions and benefits), Citizens Advice Consumer Helpline, and

Consumer Line (based in Northern Ireland). The UK ECC is also now a member of the UK Single Market Centre run by BIS, which gives us regular contact with SOLVIT.

The UK ECC also met with the UK's National Enforcement Body for aviation – the Civil Aviation Authority – to share information and intelligence and ensure that we are doing what's best for the consumer in relation to air passenger rights.

Enforcement authorities in Europe play an important role in ensuring consumers' rights, both at national and cross-border levels. Cooperation between these authorities takes place partly in the form of the European enforcement network, called the CPC network.

The UK ECC was regularly in contact throughout 2013 with the Competition and Markets Authority - the CPC (Consumer Protection Cooperation Regulation) enforcer in the UK. Intelligence is shared between services throughout the EU.

The aim of the cooperation between the UK ECC and CPC is to ensure that cross-border criminal breaches are dealt with, and that 'problem' traders are identified. As well as supplying information on request, we also met to discuss specific furniture and leisure credits companies as well as general timeshare and holiday complaints.



Communications activity

During 2013, one of the UK ECC’s priorities was to continue the vital work of keeping consumers informed of the services offered to them in relation to cross-border consumer/trader problems. We were active in media circles, increasing understanding of consumer rights amongst the public and raising awareness of the work of the UK European Consumer Centre and the ECC network. We spread the word about the UK ECC’s role in strengthening consumer protection, how our consumer advisors help consumers, the topics we cover, the types of cases our staff can advise on and the consumer legislation for these cross-border disputes.



Media

In order to strengthen the preparation of UK ECC staff for participating in media interviews, all consumer advisors undertook a one-day media training course. Participants were taught how to prepare effectively for broadcast and print interviews, as well as getting practical experience in being interviewed on radio and television (after which feedback was given). Throughout 2013, UK ECC staff regularly participated in media interviews for print, radio, TV and online press. We also released press releases on six subjects and supplied case studies to the media, so generating interest in the media in a variety of consumer topics.

Press releases
'Don't let love make you blind' says consumer advice organisation (5/02/2013)
'Seize the opportunity to shape EU legislation' – UK consumers urged to take part in the European Citizens' Initiative (12/03/2013)
'Surge in complaints about leisure credit schemes' says consumer advice organisation UK European Consumer Centre (7/05/2013)
Cheaper mobile calls . . . passenger rights . . . better protection for online purchases – new UK ECC booklet shows how consumer protection in the EU has changed (12/06/2013)
Consumer advisors take to the seas for EU-wide Passenger Day (9/07/2013)
Don't know your rights if you buy on the internet? (7/08/2013)

Selected coverage - newspaper/magazine/online articles

Daily Mirror blog - Online dating sites, fake pictures and the big question: how can you tell who is telling the truth? (6/02/2013)

Marketing Week - Caution urged over dating sites as Valentine's Day nears (8/02/2013)

The Sunday Post - Hearts broken by online dating rip-offs (10/02/2013)

TS Today – Don't let love make you blind on dating websites (Feb 2013)

BBC Business News online – EU unveils new air passenger rights (13/03/2013)

OnlyLawsite online – New rights for the air passengers (18/03/2013)

AOL Money UK – New rights for airline passengers (20/03/2013)

Daily Telegraph online – Complaints soar about 'the new timeshares' (7/05/2013)

Daily Mirror blog – Beware leisure credit schemes, the new timeshare (8/05/2013)

The Guardian – 'Leisure credit' – why you should beware timeshare's successor (11/05/2013)

TSI website – Surge in complaints about leisure credit schemes (May 2013)

Daily Telegraph online – Martin Lewis: how to get compensation for flight delays (14/05/2013)

Wrexham online – European citizenship fair (8/06/2013)

Mature Times – Cheaper mobile calls...passenger rights...better protection for online purchases (12/06/2013)

TSI website – New UK ECC booklet shows how consumer protection in the EU has changed (12/06/2013)

TS Today – Avoiding a holiday horror story (June 2013)

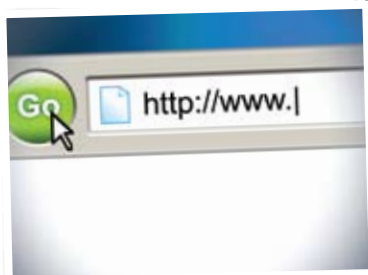
Daily Express – Holiday offer went nowhere (24/06/2013)

Dover Mercury – Finding rights (July 2013)

Daily Telegraph – Scam letters: 'Don't be taken for a prize idiot' (5/08/2013)

TSI website – Shopping online across the EU – what you should know (7/08/2013)

Age UK Essex – New service offers advice on European consumer rights (2/12/2013)



Interviews and media requests

BBC Radio 4, Money Box Live - consumer rights phone-in (02/01/2013)

BBC consumer unit 'Your Money Their Tricks' - car hire and airline complaints (03/01/2013)

BBC1, Don't Get Done in the Sun - package holidays, foreign taxis, money spent on holidays and holiday excursions (08/01/2013)

On Your Behalf programme - BBC Northern Ireland - dating websites (06/02/2013)

BBC One - Rip-Off Britain - dating websites (06/02/2013)

BBC World Service - complaints about insurance (05/03/2013)

BBC Business - online - Air Passenger Rights (13/03/2013)

Sunday Times Travel Magazine - consumer rights, hotel overbookings (25/04/2013)

The Guardian - issued case study to the paper - prepared to accompany leisure credit schemes press release (7/05/2013)

Daily Mirror - clarification of leisure credit schemes details (7/05/2013)

Five Live radio - interviewee for live consumer panel about leisure credit schemes (8/05/2013)

BBC Factual Television (Watchdog and Rogue Traders) - discussion about UK ECC's work (8/05/2013)

ITV News - supplied case study to accompany leisure credit schemes story (8/05/2013)

BBC General News Service (local radio) - leisure credit schemes (08/05/2013)

BBC Radio 4, Money Box - shopper discount clubs (29/05/2013)

BBC Radio 4 You & Yours - leisure credit schemes (04/06/2013)

Daily Express - leisure credit schemes (21/06/2013)

Money Box Live BBC Radio 4 consumer rights phone-in (26/06/2013)

Daily Telegraph - questions about prize draws (29/07/2013)

Secklow Sounds (community internet radio station) - car hire (13/08/2013)

Daily Mail - car hire (16/08/2013)

Radio 4 You & Yours - leisure credit schemes (4/09/2013)

Channel 4 - regulations governing goods sold in discount outlets (24/09/2013)

TSI press office - National Consumer Week and package travel directive (02/10/2013)

Which? - airline credit card surcharges (11/10/2013)

Sky News - online/mobile security (23/10/2013)

BBC Fast Track - car hire (2/11/2013)

BBC Rip-Off Britain - data roaming charges/capping and EU rules re: mobile phones (26/11/2013)

Norwegian TV 2 - reproduction furniture non-delivery (9/12/2013)



E-newsletters

As part of our work reaching out to consumers, *Your Update* consumer e-newsletters were published on our website and emailed to subscribers in February, May and August. They contained a flavour of what the UK ECC does, gave advice on cross-border shopping and showed examples of cases we have worked on. The newsletter is written and produced in-house. Consumers can request their own copy by asking to go on the distribution list. Copies are also posted on the UK ECC website. In 2013 we saw a large increase in newsletter subscriptions: it is now emailed to more than 700 subscribers. We also featured in

50 weekly newsletters published by our host, the Trading Standards Institute, and emailed to consumer protection staff across the UK.

Online

Our new website, which was launched at the very start of 2013, continued to improve as we updated various pages, added more news items, put in a publications page featuring

In 2013 we had 246,107 visitors to the site compared to 121,665 in 2012.

our annual report and all of our leaflets, and added more useful links and contacts. In 2013 we also devised a number of surveys to monitor the accessibility and usability of both our website and our service. In 2013 we had 246,107 visitors to the site compared to 121,665 in 2012.

We introduced a UK ECC online customer-satisfaction survey and started work on obtaining the government's Customer Service Excellence accreditation. Work towards this accreditation throughout 2013 has seen the centre visit every aspect of its quality management and its interactions with its customers and stakeholders.

Promotions

During the year, the UK ECC continued its ground-breaking partnership with P & O Ferries and our sister organisation the European Consumer Centre for Services (ECCS) by holding regular advice desks about EU consumer rights issues for passengers on return sailings from Dover to Calais.

In order to engage more with consumers, consumer-friendly promotional items were produced for 2013 to appeal to this audience, including magnetic memo shopping pads, cotton shopping bags, packs of colouring pencils for children, pens and mobile phone holders. Distribution occurred at several events but most significantly at our regular passenger rights desks on P & O Ferries, at the

Citizens Advice conference mainly attended by advice organisations (to pass these items on to consumers) and the Trading Standards Institute conference. This is attended by enforcers, regulators, and business representatives (who regularly liaise with businesses about their responsibilities to consumers).

Spreading the word about our services and consumer rights issues was the driving force for manning an exhibition stand at TSI's Consumer Affairs and Trading Standards 2013 Conference in Brighton. The conference was attended by more than 2,000 people from various consumer protection organisations across the UK: people who tell the public directly about the UK ECC. Staff at the UK ECC provided delegates with advice, leaflets

and other promotional materials. Attendance at this event also helped maintain the UK ECC's positive and fruitful relationship with the TSI – the UK's national enforcement member-led organisation (made up of local authorities' trading standards officers).

Publications

As well as giving away promotional items, we also produced several consumer rights information leaflets. Subjects included discount holiday clubs and timeshares, online shopping and the European Small Claims Procedure. These leaflets, plus our annual report, were downloadable from our website. Links were also posted on the UK ECC website to a number of EU and ECC-Net publications.



**This UK ECC Annual Report arises from the project
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UK European Consumer Centre
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Delivered by the Trading Standards Institute**

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