

UK European Consumer Centre

Annual Report 2014

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.

The UK ECC plays a vital role in empowering consumers by helping them to gain a better awareness of their rights. We are part of the European Consumer Centre network: the practical manifestation of the single market for consumers.

We are committed to helping consumers take full advantage of the internal market. We empower consumers 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.

Often providing this advice is enough, but sometimes we provide more direct help by working



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 the consumer's behalf.

This service means that UK consumers can be confident in the knowledge that if they have a problem, there is professional, independent advice and support just a mouse click or a phone call away.

The UK ECC's service is essentially advisory. There's a lot we can do, but there are some things we can't. We have no enforcement powers, which means that we cannot force traders into a particular course of action if they ignore our communication or disagree with our point of view.

If the consumer and the trader cannot arrive at an amicable solution, after our advice and assistance, the UK ECC will help consumers identify the best course of action for taking the dispute further. Disputes may be referred to another body where appropriate. This may be an Alternative Dispute Resolution (ADR) organisation, a National Enforcement Body (NEB) or the courts (such as using the European Small Claims Procedure).

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 have problems with UK traders. We work with our European counterparts on these cases 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 Europe website at http://ec.europa.eu/consumers/ redress_cons/

Who we are



Our staff structure changed in 2014, mainly due to maternity leave absences. We also brought in more consumer advisors. These measures served to give fresh impetus to the team and boost the number of people giving advice. The 2014's team members were:

Team members	
UK ECC Director	Andy Allen
UK ECC Executive	Elisabetta Sciallis
UK ECC Executive	Jane Negus (maternity cover)
Information and Communications Officer	Susan Tolman
Consumer Advisor	Linda Ani
Consumer Advisor	Sonia Payne
Consumer Advisor	Alice Baker (maternity cover)
Consumer Advisor	Laura Fergusson
Consumer Advisor	Adam Mortimer
Consumer Advisor	Adam Poyser
Consumer Advisor	Wojtek Szczerba
UK ECC Administrative Assistant	Mihaela Rebenciuc

Executive summary

In 2014 the UK ECC dealt with more than 10,000 contacts (10,156 information requests, 'advice cases' or 'assistance cases') that's an increase of 3.6% on the previous year's figure of 9,805. It includes the cases we deal with on behalf of European consumers about UK traders.

There is likely to be more than one reason for this rise in volumes: UK residents are making more trips to Europe and spending more money whilst they are there. In the 12 months to December 2014, the number of visits by UK residents abroad rose by 4%. Their overall expenditure rose by 3% whilst they were there, according to the ONS' International Passenger Survey from the Office of National Statistics. Specifically, visits to Europe went up by 3.8%, whilst spending in Europe increased by 1.3%.

Another explanation for the rise in volumes is that there also seems to be a greater public awareness of the ECC-Net's service. This growth in public awareness is evidenced by the increase in contacts to the UK ECC, coupled with a growth in website traffic and newsletter subscriptions.

The trend for our more in-depth cases ('advice and assistance cases') was up by 9%, reflecting the fact that UK consumers continued to need specific advice and the direct intervention of the UK ECC.

As we delve into our complaint categories for a closer look at information requests, 'advice cases' and 'assistance cases', we have a clearer picture of how consumers are currently approaching their



problems. The number of 'assistance cases' requiring the direct intervention of the UK ECC and our counterparts throughout Europe dropped, but on the other hand we handled a larger number of 'advice cases'.

The overall larger workload generated by UK consumers was offset in 2014 by an 11.6% decrease 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).

The satisfaction of all of our customers is important to us so, as well as our online customer satisfaction survey (which monitors the accessibility and usability of both our website and our service), we introduced a postal survey which went out in November 2014. The online survey also asks how much our service has been able to retrieve for consumers. It showed that the average amount we were able to get back for UK consumers (out of those consumers who answered this question) was £533.13, very similar to the amount we recovered in 2013 (£565.32).

The survey also shows that throughout 2014, an average of 82.38% of people were satisfied with our service – slightly down from 85.7% in 2013. One of the suggestions for improving our service was to speed up our response times and to get speedier results.

Email ecc@tsi.org.uk

We understand that a free legal service is always bound to be much-in-demand, but we listened to this consumer feedback and put in place measures to cut down the length of time consumers have to wait for us to deal with their case. We took on two new consumer advisors and boosted the number of consumer advisors on the telephones at busy points in the day (which we identified using our call-monitoring system).

Another suggestion for improvement, by our service's users, was to obtain legal powers which would enable us to enforce the law. This is not something we are able to change. Essentially we are an advice service without any enforcement powers, however, so in an effort to ensure that customers understand this, we always inform them of our scope prior to and during our handling of a case. We do this to manage our customers' expectations and keep them as happy as possible.

In an effort to underline this fact to consumers, 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.

2014 was also a busy year for communications activities, with our media work achieving coverage in high-profile publications such as the Daily Telegraph, Daily Express, Daily Mail and Daily Mirror (sometimes in print and sometimes in the online versions) and the BBC Business News online. Our website (www.ukecc.net) also played its part in raising the profile of the UK ECC (achieving more than 263,700 visitors in 2014).

It's important to us that we play an active part in the wider ECC network, so throughout 2014 we continued to participate 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



Above: Bernd Krieger (ECC Germany Director) pictured centre with UK ECC staff whilst on a study visit to the UK ECC

Our work - cases from UK consumers

2014 was no different from any other year for the UK ECC – thousands of consumers turned to us for help. Either they'd bought something elsewhere in the EU, got home and found there was a problem, or maybe their product had been delivered and wasn't what they expected.

We did our best to help every one of them. This may just have been by responding to requests for information where there was no specific complaint or trader involved. Examples would be guidance on consumer law, referrals to other relevant organisations, or issuing brochures or leaflets.

In 2014, 7,550 UK consumers came to us with their problems.

For some consumers, this was all that was needed. On other occasions, we either handled basic advice cases (where a consumer lodged a complaint against a trader based in another European country and we provided tailored advice to help the consumer resolve their complaint) or assistance cases (where we sought 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 2014, 7,550 UK consumers came to us with their cross-border problems –



that's an increase of 9.5% over the previous year's figure of 6,893. This 7,550 was split between 3,124 requests for information (a rise of 10% over the previous year's figure of 2,835), 3,494 advice cases and 932 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 giving 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).

Advice cases and assistance cases take longer, as our consumer advisors delve deeper into the individual details of the problem and will look at specific paperwork relating to the case. Whether it's an information request, or an advice or assistance case, in 2014 we helped thousands of consumers.

Analysis: advice cases

In order to get a better snapshot of the work of the UK ECC and a clearer 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.

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

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 transport accounted for the most complaints.

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.

Transport overtook restaurants, hotels and accommodation services as the largest area of complaint in 2014, being responsible for 30.4% of all advice cases. Restaurants, hotels and accommodation services dropped to be the second largest area of consumer complaint, accounting for 27.3% of all advice cases in 2014.

A smaller percentage of consumers complained about recreation and culture than in 2013 – down from 13.4%

in 2013 to 11.7% in 2014, but this still left the category in third position.

Health made its appearance in the top five for the first time, being responsible for 7.7% of the number of advice complaints handled within the UK ECC.



2014 - UK consumers

Analysis: assistance cases

In order to gain a better insight into 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.

The same subject areas dominated the main source of complaints in 2014 as in 2013.

An analysis of these assistance cases shows a large drop in the number we handled in 2014 – down by 35.6% to 932 (from the 2013 level of 1,447). However, the 2014 figure was up by 18% from the 2012 level of 790. And if we take the longer-term perspective, we can see that the 2014 figure of 932 is consistent with a largely upward trajectory from the UK ECC's first figures in 2008, reflecting consumers' continuing needs for our services.

Further examination of these assistance cases shows that (as with our advice cases), the overall category of transport accounted for the most complaints.

However, it is the category area of restaurants, hotels

and accommodation services, along with that of recreation and culture, which accounted for the biggest drops since 2013, therefore shining a light on the reason why the number of assistance cases we've dealt with has gone down.

The chart to the left illustrates the top five areas in which the UK ECC dealt with these assistance cases in 2014. The figures show that the same subject areas dominated the main source of complaints in 2014 as in 2013, with an important difference: that the top position was taken up by transport, pushing restaurants, hotels and accommodation services into second place (in common with our advice cases). All other subjects and their positions remained the same.

2014 - UK consumers



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 in more detail.

The analysis shows that in 2014 passenger transport by air retained its 2013 spot as the most complained about sector by UK consumers. Exactly the same number of people complained about car rental in 2014 as in 2013, but the sector moved up to second place due to other factors such as the changing number of complaints in other categories coupled with the overall drop in the number of assistance cases.

Further analysis produces a very positive story: the shift reflected a reduction in the number of complaints about discount holiday clubs and 'other related propositions' (which includes things such as bonus week breaks or legal services), each of which have halved. There is more information about this in the 'spotlight on key problems' part of this report.



More details about these categories can be found in the next section of this report.



The top five topics for 2014 are as follows:

Spotlight on key problems

Passenger transport by air

Travelling by plane is as popular as ever, with the number of flights increasing by 5% a year over the past 40 years.* A small number of workers even claim that the long-term decline in average fares, particularly over the last two decades, has contributed to them taking the plunge and moving from the UK to other countries within 'commutable distance'. According to media reports, these commuters still say they are saving money, even taking into account regular air fares.

Passenger transport by air

Most passengers find that their flights are problem-free, but passenger transport by air still accounts for a sizeable portion of the UK ECC's overall complaints, with air travel playing an intrinsic part in many people's lives.

Basic air passenger rights within the EU mean that firstly, you may not be charged a higher price for a ticket because of your nationality or where you are buying the ticket from.

Secondly, you also have rights in case things go wrong. This concerns delays, cancellations and overbooking that prevent you from boarding. It applies if you are departing from any airport situated in the EU, or arriving in the EU with an EU carrier or one from Iceland, Norway or Switzerland.

When we focus on specific topics in our database, passenger transport by air attracted the greatest number of assistance cases in 2014 (retaining its top 2013 spot). Not only that, but its share of the total 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) grew from 14% in 2013 to 22.1% in 2014.

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. Other common problems within this topic can include flight delays or denied boarding. 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.

Communications activity

 Produced an updated UK ECC booklet called 'Trains, planes, cars and boats' about passenger rights in the various travel sectors available at our promotional events, direct to community groups and to download via the UK ECC's website.

Reached thousands
 of consumers with information
 about general passenger
 rights when we expanded
 one of our regular events
 on P & O cross-channel
 ferries to recognise an
 EU-wide 'passenger day'.
 Our consumer advisors
 gave advice and handed out
 promotional items to
 cross-channel shoppers on
 several crossings.

 Worked with major print and broadcast media outlets throughout 2014 to raise the profile of air passenger rights. This included providing case studies (consumers not identified) and answering specific media enquiries. "Without the UK ECC staff, I would have received no compensation for the inconvenience caused, or any response for that matter to my complaint. I'm glad there is someone to help people who are affected." Miss H

Case study

Miss H, a primary school teacher from Essex, was over four hours late at her destination after an airline cancelled her pre-booked flight. Miss H was booked on a flight from Dublin to Southend airport with an Irish airline. After checking in, she was instructed to go to the gate when the staff eventually informed her that the flight was cancelled due to a maintenance fault. The airline offered Miss H two alternatives: a flight some four hours later or a flight to Heathrow followed by a shuttle bus to Southend.

Miss H took the later direct flight and arrived at her destination 4 hours and 15 minutes later than originally scheduled.

Miss H contacted the airline directly, outlining her complaint. She claimed for compensation under EU Regulation EC 261/2004 but received no response. Her father had heard of the UK European Consumer Centre from a TV series featuring consumer news and so Miss H contacted us.

The UK ECC asked its counterpart in Ireland to contact the trader on Miss H's behalf and recovered €250 for her.



Spotlight on key problems

Car rental

Car hire has always been an area which has attracted a significant number of complaints from UK consumers: in 2014 car rental became the category receiving the second largest number of complaints, moving up from the fourth most complained about subject area in 2013. The most frequently complained about countries include: Spain, Italy, Iceland, Ireland and Germany.

Car rental

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.

However, in July 2015, the UK ECC welcomed news from the European Commission that five major car rental companies agreed to review their practises towards consumers (find out more in our section on 'working together').

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, and could end up getting their fingers burned.

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, excessive mystery fees applied after the hire period (such as 'lost' equipment or 'late-back' charges).

Remember that you will be liable for any damage present on the vehicle that was not there before hiring.

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

- Car hire was a significant part of 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.
- We worked with media outlets, including the Daily Mail and BBC Radio 4 You & Yours throughout 2014, to address the issue of car hire complaints. This included answering specific media enquiries and issuing two press releases, both concerning the UK ECC's rise in the number of overall complaints (which also referred to car rental).

"Thank you very much for your help – having my €405.90 back is fantastic, but knowing that companies can't get away with unfair practises impudently is even better." Mr B

Case study

Mr K hired a car in Italy and after his return home he had extra charges applied to his card for fuel charges. Mr K did not have a receipt but he refilled the car shortly before dropping the car off to the hire company. However, there was no possibility to do a post-rental inspection as there was no representative available at the drop-off.

The consumer wanted the car hire company to provide evidence of refuelling the car or a refund of the charge made to his card.

Mr K contacted the UK ECC for help and after the case was shared with colleagues in ECC Italy, where the car hire company is based, Mr K received a full refund of the €35 he was charged for refuelling the car.



Spotlight on key problems

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). Discount holiday clubs are less complained about than they were a few years back.

In 2014 they have continued the slide down our table that they started in 2013. They were our most complained about sector in 2012, but in 2013 they had fallen back to second place.

Now, in 2014, they are in third place. The number of complaints that the UK ECC received in 2014 about discount holiday clubs actually halved compared to 2013, so the publicity surrounding such products appears to be working.

Discount holiday clubs

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.

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 still 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. This, coupled with 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 payments. Legal services offering to recover consumers' money from timeshare and holiday club deals which have gone sour are fairly common.

Communications activity

- The UK ECC contributed to coverage in a number of high-profile broadcast, print and online media outlets such as BBC1's Rip-Off Britain and BBC Radio 4 Money Box Live in 2014 in order to publicise problems within the discount holiday club or wider holiday products sectors.
- Revamped our European Small Claims Procedure booklet to assist consumers who may be considering court action.

Case study

Miss B, from Kent, took a holiday with her partner in Malta. Walking down the street, the couple were approached and invited to a hotel for a sales presentation on discounted holidays. Also on offer were free holidays if booked within a certain time period. Miss B bought a software package; the deposit was £1,720 and the balance due was £3,187. The consumer signed the contract in May 2014, but there was apparently no end date in the contract.

On returning home, Miss B tried to book one of the free holidays through the software and was told that this was not possible because the trader, in Malta, had a maximum age of 65 (the consumer would be over that age on the holiday date). She also checked prices of the holidays on offer and found them to be no cheaper.

The consumer e-mailed the sales representative to complain and was told that the company would be pursuing the balance. Miss B sent the UK ECC all the documents involved as requested. Independently, Miss B and her partner approached her credit card company, which immediately refunded the deposit.

The holiday company in Malta e-mailed Miss B and informed her that due to intervention from the UK ECC, they would no longer be pursuing the balance.

"The result was exactly when we wanted. I was very satisfied with the UK ECC's service." Miss B

Spotlight on key problems

Accommodation services

Accommodation services in general (such as hotels and villas) draw a steady number of complaints from UK consumers, attracting the fourth 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.

Accommodation services

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

There is a variety of things which can go wrong when booking/ staying at independent (not a package holiday) accommodation: anything from disappointment at the facilities, to broken equipment right through even to non-existent accommodation.

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. 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 cause problems once people are back in the UK.



"A very impressive organisation which has brought an agreeable and acceptable solution to my complaint. The booking agents I used were not aware of the ECC: they are now!" Mrs W

Case study

Mr B booked a four night stay in a suite at a hotel in Italy, but the spa bath only worked for the first night of his stay.

Despite reporting the fault two days in a row, it was only on day three that maintenance staff advised that the system was broken.

Reception could not change the room as all the suites were occupied but on checkout, the consumer was refunded only €10 a night.

Mr B liaised with the hotel upon his return to the UK, said that he wasn't satisfied with the compensation he'd been offered and was promised a further refund, which didn't materialise.

After the involvement of the UK ECC and ECC Italy, Mr B subsequently received a refund of €380, equal to 50% of the cost of his stay.



Spotlight on key problems

Health

Health-related complaints was one of the emerging areas for complaints that we noticed when analysing our 2014 figures. It made its appearance in the top five subjects within the UK ECC's advice cases for the first time, so we decided to include it in the spotlight on key problems, even though it did not make it into the top five of assistance cases.

Health

Our 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, showed that health-related complaints were responsible for 7.7% of the number of advice cases we handled.

We found that although this is not a universal problem, some consumers are falling foul of online purchases of goods such as slimming pills and face creams which can only be called 'scams'. On some of these websites, consumers may be billed a monthly fee of something like £90. Consumers are often unaware that this is a subscription as the initial price is misleading.

The way these 'scams' work is by placing an advert say on Facebook, or via a pop-up on another website, for a 'free trial' of slimming pills.

The consumer clicks on the link provided and signs up to the free trial. The website will state that the pills themselves are free but the consumer needs to pay P&P, so the consumer inserts their card details.

There are no often no terms and conditions provided, and when the consumers receive the pills they find that larger payments are being debited from their account.

When the consumer complains, they are then presented with the terms and conditions which state that the consumer agrees to a subscription. This is often the first time they are aware of them, however.

The new Consumer Contracts Regulations, which came into force in June 2014, state that a consumer needs to actively 'tick' a box to say they agree to further payments. If a consumer is not made aware of any further changes, they will not be liable for them.

Communications activity

- A targeted media campaign was launched with a press release about potential problems when ordering health or beauty products such as slimming or diet pills or face creams. It was entitled 'a bitter pill to swallow'.
- The UK ECC achieved high-profile coverage about the problem across a variety of national media, including the Daily Mirror, BBC Radio 4 Money Box Live and Good Housekeeping magazine.

Case study

Miss R followed a link on a Facebook page for a 'risk-free trial' for a beauty mask product before buying. The trader required her name and address before any details could be seen. The consumer supplied her details, but was not aware of any contract being made.

She was sent beauty products from Denmark that she didn't order and the trader then demanded payment of £48.90. Miss R contacted the trader and told him that she didn't place the order and wanted to return the beauty products. The trader responded that as she had completed a form, she was in a contract, and then added a £10 late penalty fee!

The consumer approached the UK ECC for help. We involved ECC Denmark, who contacted the trader, who agreed to cancel the invoice and let the consumer keep the products too.



"Thank you for your help. A lower fee has been agreed and it has been settled. The initial fee charged was grossly excessive and basically 'ripping off a consumer'." Mr H

Our work - cases about UK traders

Free movement of people, goods and services across borders is one of the main benefits of EU membership for citizens and businesses alike, leading to greater choice and competition on prices. Most traders respect consumers' basic rights but where this isn't the case, European Consumer Centres exist to help all EU consumers.

Contracts should be fair to consumers.

'Basic consumer principles' which are at the heart of ECCs 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.

This means that as well as working on cases for UK consumers, in 2014 our consumer advisors also helped colleagues throughout the European Consumer Centre network with assistance cases involving UK traders. Sometimes this means contacting the trader on behalf of these consumers. These are cases where the consumers' attempts to resolve their problems have failed: either the trader does not respond or does not agree.

In essence, the situations which UK and European consumers experience are often very similar, but 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 2014, there was a steady stream of complaints from European consumers about cross-border problems. At 2.606. this means that 10.5% fewer cases about UK traders were dealt with in 2014 than in the previous year (2013's figure was 2,912). The fact that fewer problems from European consumers landed on the UK ECC's doorstep is due to the fact that the number of complaints in the furnishing. household equipment and routine household maintenance category dropped slightly.

Many of the 1,306 cases we received about furnishing, household equipment and routine household maintenance in 2014 were about one company, often 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 made more difficult by the fact that consumers were contracted with whoever was featured in the address on their contract's terms and conditions, plus the fact that this would differ from case to case as the company had several related companies at different addresses.

Whereas in 2013 (particularly the first half), our advisors got positive replies from the company's representatives (and we achieved almost 100% successful resolution of complaints, with either goods being supplied or a refund), the traders' problems escalated in 2014. Whilst some consumers' complaints were resolved, there were often very long delays in those consumers receiving their furniture. Finally, in mid-2014 the trader's various companies ceased trading and all business operations were moved out of the UK.



Despite the fact that the number of cases in the furnishing, household equipment and routine household maintenance sector went down a little, the still-large number of complaints twisted the results for all assistance cases about UK traders. In fact, furnishing, household equipment and routine household maintenance increased its share of complaints about UK traders from 49.9% in 2013 to 50.1% in 2014 because of the overall slight reduction in the number of complaints about UK traders.

There were also slightly fewer complaints about transport in 2014 than in 2013 (down from 457 in 2013 to 423 in 2014), but again the overall reduction in complaints about UK traders meant that transport maintained its place as the second most-complained about sector in 2014, accounting for 16.2% of all UK trader complaints.

Recreation and culture was in third place, with 10.4% of all assistance cases about UK traders, maintaining its downward trend: it accounted for 13.4% in 2013 and 25.4% in 2012.

The overall picture for the UK ECC's UK trader cases should 'return to normality' in 2015 now that the landscape as a whole has changed; the furniture trader in question no longer appears to have UK connections.

The chart to the right illustrates the top five areas in which the UK ECC dealt with these assistance cases in 2014.





"I'm so pleased that I made contact with the European Consumer Centre. I felt that the UK ECC adviser did everything he could to help me. I didn't know which way to turn and I'm so grateful for all the help you gave me." Mr W

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 2014 spot as the most complained about sector about UK traders, with passenger transport by air keeping its second place. Car rental kept its 2013 third place. The fourth and fifth positions were swapped in 2014, with the major tools and equipment and small tools and miscellaneous category dropping from its fourth place in 2013 to fifth in 2014 and garments rising from fifth to fourth.



The top six topics for 2014 are as follows:



Case study

Ms M, an Irish consumer, bought a laptop online from a UK trader, paying £287.44 by debit card. After about six weeks of use, the laptop crashed and started misbehaving. It would switch on for a couple of moments and then shut down again.

Ms M contacted the online retailer immediately who told her to contact the manufacturer's support team: however, she was unable to get anywhere. After three months' more 'to-ing and fro-ing' with the seller endeavouring to refer her back to the manufacturer, someone at the online retailer advised her that if she sent the laptop to them, they would try to repair it.

Three weeks after Ms M did just that, she received her computer back with a repair document stating that the battery had been faulty. She switched it on and it worked fine, only to crash again later that day.

Ms M contacted the retailer again, providing her delivery postcode/ sales order number as requested. When she heard nothing further, Ms M asked for a refund. A couple of weeks later Ms M contacted her local ECC in Ireland. Their consumer advisers shared the case with the UK ECC, who contacted the retailer and secured a full refund for Ms M.

Under the Sale of Goods Act 1979, your rights are against the retailer - the company that sold you the product, not the manufacturer, and so you must make any claim against the retailer – and it is therefore wrong for an online retailer to refer a consumer back to the manufacturer.

Selling methods

A very interesting picture emerged when we analysed the information the UK ECC's consumer advisors gather about consumers' preferred selling methods, that is the way they buy things.

In Europe overall, the growth in e-commerce over the last decade is said to be the major change in the European Consumer Centres' environment (according to the ECC Network's 10th anniversary report). The report says that one in six businesses now sells online and that e-commerce accounts for 7% of retail turnover in the FU as a whole This figure rises to three or four times as much in sectors such as transportation and accommodation such as hotels. The Consumer Rights Directive (2014) has harmonised key consumer rights for all types of 'distance contracts' purchases such as online, email, phone or post since June 2014

But the picture for UK consumers is very different. The trend towards e-commerce elsewhere in Europe over the last 10 years is not repeated in the pattern of complaints to the UK ECC from UK consumers. This is something we can tell because our consumer advisors make a note of how the consumer bought the item or service, as well as taking details of each assistance case.

Looking at our figures confirms the diverging picture about the changing spending behaviours of UK consumers and those elsewhere in Europe. Back in 2013, we reported that more and more UK consumers were using e-commerce as their preferred method for making their purchases; they appeared to have embraced e-commerce as a means to buy their goods and services. Whereas in 2013, 52.5% of consumers who brought a problem to us had bought using e-commerce, in 2014 this figure had dropped back to less than its 2012 figure of 43.5% in fact it had gone down to 42.5%.



Selling method preferred by UK consumers





Country relationships

The UK ECC is part of the ECC-Network, made up of 30 centres throughout Europe. We act as a network to provide information and advice on making trouble-free purchases and on the rights available if consumers run into problems either during the transaction or subsequently.

We all work together, 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 2014 with every single other centre and we also received cases regarding UK traders from all other centres in the network. This highlights a strength of the European Union to both UK consumers and UK traders.

Our figures show that 32.1% of UK consumers who brought their assistance cases to us in 2014 were complaining about traders in Spain, compared to a slightly lower figure of 30.9% the year before. This reflects the fact that Spain continues to be the top destination for UK residents visiting abroad, accounting for 12.2 million visits in 2014 (according to the ONS' International Passenger Survey from the Office of National Statistics).

Complaints about traders in Germany accounted for 10.7%, slightly down on the previous year's 11.3%, whilst complaints about traders in Ireland were roughly the same as the previous year at 9.4%. France accounted for 8% of UK consumer complaints, that's up from the previous year's 7.1%, and Malta overtook Luxembourg to the fifth position, with 6.2% of the complaints being about Maltese traders.

According to the Office of National Statistics' International Passenger Survey, visits to France grew 0.3% in 2014, making it the second most popular country for UK residents to visit. Germany was sixth.



2014 - from UK consumers



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 2014 we received the following contacts:

Contact	Total received
Phone	4,730
Online form	274
Email	8,520
Letter	790
Fax	16
Basic total	14,330

Our phone software gives us a picture of how well we are doing at answering incoming calls. It tells us that in 2014, during our core hours of 10am and 3pm on working days, we answered 4,730 incoming calls in an average time of 80 seconds. However, on top of this, we had a 30% call abandonment rate, something we want to improve on in 2015. Our pre-recorded phone message, which every person using the phone hears, gives callers alternative ways of contacting us if we are busy helping other consumers on the phone.

Overall, in total during 2014 we received more than 14,330 contacts from UK consumers – that's an increase of 2.3% on the previous year's contacts. It's also equal to an average 56 contacts from UK consumers every working day, slightly more than the average 55 contacts a day the previous year.







Working together

The UK ECC is part of ECC-Net, a network of 30 offices in the EU members states, plus Norway and Iceland, providing free help and advice on their cross-border purchase. 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.

Today the ECC-Net is in direct contact with some 100,000 consumers every year, handling about 40,000 consumer complaints. Millions more find the information they need on UK ECC and other ECC websites and many others from ECC staff at event stands or from media reports highlighting warnings.

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 concern to consumers.

The UK ECC is staffed by consumer advisors with legal training, who provide personalised advice alongside the other ECCs we work with. In 2014 our advisors participated in a programme of refresher training sessions on law, customer service and call-handling in order to provide the best service for consumers.

The ECC-Net centres pool their expertise to research consumer rights topics and consumers' day-to-day experiences with EU legislation in action, and in this way help to identify gaps and emerging issues. During 2014, the UK ECC played an active role in ECC-Net, attending network Below: Sonia Payne receives the CSE certificate on behalf of the UK ECC from CSE assessor Nigel Hunt



meetings and participating fully in the activities of the network.

The UK ECC's director attended regular ECC-Net director meetings organised by the European Commission throughout 2014 to discuss best practice, joint projects and consumer issues, staying in close contact with ECCs in other European countries. We also had regular and productive meetings with both the European Commission representation in the UK and BIS (the Department for Business, Innovation and Skills), from whom the UK ECC receives partial funding.

The centre has played a key part in UK government discussions on the implementation of the Alternative Dispute Regulation Directive and Online Dispute Resolution Regulations. The UK ECC considers itself well-placed to both continue to take part in this process and to become the ODR facilitator for the UK.

During 2014, the UK ECC continued its close relationship with ECC Ireland, one of our most important partners in ECC-Net - just over 9% of complaints received from UK consumers as a whole related to traders based in Ireland in 2014. This close relationship was brought into sharp focus when one company about whom the UK ECC saw significant numbers of complaints closed its UK operation and moved its office function to Ireland.

Later in 2014 the UK ECC's consumer advisors attended a joint training event in Dublin and Belfast with ECC Ireland. Subjects covered included ADR, a general update on shared cases and a specific look at air travel law.

The UK ECC also contributed to relevant consultation documents, including the review of the Consumer Protection Cooperation (CPC) Regulation (2006/2004/EC), and participated in joint ECC-Net projects in 2014, including the 'Timeshare-like Products' joint project and the '80 words and key phrases/travel app' joint project.

The 'Timeshare-like Products' joint project, which is still ongoing, meant that the UK ECC worked together with ECCs in Spain, Malta, Sweden, Portugal, Denmark, The Netherlands, Germany and Norway. The aim of the project is to create an information website for consumers aimed at increasing awareness of rights, obligations and typical issues that may arise in the area of timeshare-like products. Work is continuing.

The UK ECC worked with other ECCs across the whole network in a joint project led by ECC Germany to produce a free mobile travel app to instantly give consumers legal information in their own language and come up with the best possible argument to handle their specific consumer-rights situation. The project will launch the app in 2015. Attendance at Citizens Advice and Chartered Trading Standards Institute conferences saw the 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 to the relevant local authority trading standards service in the UK.

Enforcement authorities play an important role in ensuring consumers' rights.

2014 was a very active year for cooperation between the UK ECC and other key consumer stakeholder organisations. We attended the ECC-Net's annual Cooperation Day in Rome. We had regular contact with the Ministry of Justice, and attended **Consumer Empowerment** Partnerships (CEP) meetings in England. Both trading standards and Citizens Advice Bureau are part of a national CEP network working together regionally to improve consumer protection across England.



Other consumer organisations which the UK ECC met with included ECC Ireland, Consumer Line (based in northern Ireland) and Citizens Advice Consumer Helpline in the UK. The UK ECC is also a member of the UK Single Market Centre run by BIS, which gives us regular contact with SOLVIT (a national online service for citizens' EU rights such as pensions and benefits).

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

Enforcement authorities in Europe play an important role in ensuring consumers' rights 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 in regular contact throughout 2014 with the Competition and Markets Authority - the **CPC** (Consumer Protection Cooperation Regulation) enforcer in the UK. Intelligence is shared between services throughout the FU

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. The UK ECC also worked with the Competition and Markets Authority on a project with the European Commission to improve the practices of five major car rental companies across Europe. An announcement is expected in 2015.

Communications activity

During 2014, one of the UK ECC's priorities was to continue the essential work of keeping consumers informed of the services offered to them in relation to cross-border consumer/trader problems. Our activity in media circles aimed to increase understanding of consumer rights, increase the profile of the UK ECC and the ECC network and raise awareness of its work.

We spread the word about the UK ECC's role in strengthening the consumer protection environment, told how our consumer advisors help consumers, gave details about the topics we cover, the types of cases our staff can advise on and the consumer legislation relevant to these cross-border disputes.

Media

In 2014 UK ECC staff put everything they learnt from a one-day media training course they had attended the previous year to good use in numerous media interviews. The course gave them the confidence to prepare effectively and deliver competent and assured interviews on a variety of subjects related to consumer rights.

Throughout 2014, UK ECC staff regularly participated in media interviews for print, radio, TV and online press and assisted the PR team in providing key messages for press releases. We released seven press releases on specific and broad subjects in 2014 and supplied a number of case studies (anonymously unless the consumer agreed otherwise) to the media, so generating interest in a variety of consumer topics.



Press releases

Consumer advice centre UK European Consumer Centre handles record number of complaints – UK angle on ECC-Net report (12/03/2014)

Advice centre helps sharpen consumers' teeth to sue traders in a different European country (16/04/2014)

European Consumer Centres score a winning goal for consumers travelling to the 2014 World Cup (01/05/2014)

A bitter pill to swallow (20/05/2014)

Consumer rights enter the digital age: millions of UK's consumers set to benefit from new EU rules . . . (18/06/2014)

83% increase in number of complaints handled on behalf of UK consumers reports UK European Consumer Centre (16/12/2014)

32% underlying increase in number of complaints handled about UK traders reports UK European Consumer Centre (17/10/2014)

Selected coverage - newspaper/magazine/online articles	
BBC News Business online – UK ECC receives record number of complaints (12/03/2014)	
TSI website – ECC manages more complaints, helps consumers abroad (March 2014)	
Daily Telegraph – Hope for timeshare victims locked into contracts (05/04/2014)	
TSI website – Advice centre helps sharpen consumers' teeth to sue traders in a different European country (24/04/2014)	
Daily Mirror – Beware 'free' beauty offer (08/05/2014)	
Herts and Essex Observer – Online scams (09/05/2014)	
Moneywise website – Five holiday car rental rip-offs (19/05/2014)	
Daily Mail website - Ten tips to make sure you steer clear of holiday car hire cons (22/05/2014)	
Good Housekeeping magazine – Too good to be true? It is! (May 2014)	
Daily Mail – Doorstep selling under new Consumer Contracts Regulations (18/06/2014)	
Woodlands School newsletter – European Day of Languages (26/09/2014)	
Daily Mirror – Tooth whitening (02/10/2014)	



Selected interviews and media requests

BBC Radio 4, Money Box Live – consumer rights phone-in (08/01/2014)

Good Housekeeping magazine – beauty product website offers (15/01/2014)

Europe Direct – advice about supporting UK consumes in dispute with EU traders (13/02/2014)

ECC Netherlands - English translation and help with script for ECC-Net consumer video (02/2014)

BBC Radio Ulster, On Your Behalf - consumer protection over the decades (12/03/2014)

Daily Express - distance selling cooling-off periods (25/03/2014)

Daily Express – scratch cards and holiday accommodation (26/03/2014)

Daily Express - consumer rights in the United States (26/03/2014)

Daily Telegraph - surrendering timeshare weeks (01/04/2014)

The Observer – mobile and broadband contracts (16/04/2014)

Daily Mail - car hire (24/04/2014)

Daily Mail - 2014 World Cup (01/05/2014)

Daily Mirror - health products scams (02/05/2014)

BBC1's Rip-Off Britain – consumer problems (08/05/2014)

BBC Radio 4, Money Box Live - beauty creams subscriptions (14/05/2014)

Radio 5 Live Martin Lewis Show – online purchase of health/beauty products/new Consumer Contracts Regulations (20/05/2014)

Freelance – online purchase of health/beauty products (20/05/2014)

Good Housekeeping magazine - online purchase of health/beauty products (21/05/2014)

BBC Radio 4, Money Box Live - Consumer Contracts Regulations (06/06/2014)

Daily Mail's This is Money financial website – doorstep selling under new Consumer Contracts Regulations (11/06/2014)

Swedish TV - consumer protection for consumers buying Infurn products (18/06/2014)

BBC Radio 4, Money Box Live – holiday clubs (22/07/2014)

BBC1's Rip-Off Britain - consumer rights for UK shoppers in the EU (31/07/2014)

BBC Radio 4, Money Box Live – car hire (02/09/2014)

BBC1's Rip-Off Britain - holiday clubs' 'bond certificate' cashback (02/09/2014)

BBC Radio 4, You & Yours - car hire complaints (04/09/2014)

BBC1's Rip-Off Britain – debit/credit card problems (28/10/2014)

Money Saving Expert.com - flight delays/cancellations (4/11/2014)

BBC Radio 4, Money Box Live - compromise of credit card details, online bookings (12/11/2014)

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E-Newsletters

As part of our work reaching out to consumers, the UK ECC continued to issue Your Update consumer e-newsletters to subscribers in 2014, as well as publishing them on our website. Issues were produced 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. Throughout 2014 we saw a steady increase in newsletter subscriptions: it is now emailed to more than 800 subscribers. Our work, usually in the form of case studies, also featured in weekly e-newsletters published by our host, the Chartered Trading Standards Institute, and emailed to consumer protection practitioners across the UK

Online

Our new website, launched in 2013, continued to improve in 2014 as we were active in updating various pages, adding more news items and more useful links and contacts. In 2014 we continued with surveys to monitor the accessibility and usability of both our website and our service. In 2014 we achieved a 7.1% increase in the number of visitors to our website, compared to the year before – this translated into a jump from 246, 107 in 2013 to 263,750 in 2014.

One important target met in 2014 was the achievement of the UK Government standard on customer service. Customer Service Excellence. Among many other effects, this process saw the centre review and evolve our contact handling processes, our online customer satisfaction surveys, website access and complaint recording process. Work for this accreditation saw the centre visit every aspect of its quality management and its interactions with its customers. and stakeholders

Social Media

The UK ECC launched itself onto social media in spring 2014 and is committed to building a strong social media presence. Our Twitter profile is starting to thrive, with our followers now standing at more than 250.

Twitter is a useful means of reaching a wide audience, across a broad spectrum of ages. We are working hard to make our Twitter presence something useful and informative, by regularly posting links to consumer news and interest stories both from the UK ECC's website and elsewhere.

We also started a Facebook page at around the same time in 2014 and aim to populate it with material to appeal to a different audience from those using Twitter and the UK ECC website. We anticipate that both Twitter and Facebook will be useful tools during the ECC-Net's 10th anniversary in 2015.

Promotions

As part of the UK ECC's work in consumer awareness of both our service and consumer protection, we continued our 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 a bid to maximise our engagement with consumers at these events we staged quizzes, gave out leaflets targeted at specific consumer problem areas as well as our services, and handed out consumer-friendly promotional items selected to appeal to their audience, including colouring pencils, sticky notes, stress planes and shopping bags.

We also held a two-day airport promotional event at Gatwick to ensure that the same passenger rights and general consumer rights information was available to air passengers as those using ferries. Attendance at the annual Citizens Advice conference and the Chartered Trading Standards Institute conference ensured that we continued to spread the word about our services with enforcement agencies and other consumer advice providers. The Citizens Advice conference is mainly attended by advice bodies (which can pass these items on to consumers).

The Chartered Trading Standards Institute conference is attended by around 2,000 enforcers, people from various consumer protection organisations across the UK: people who can cascade information about the UK ECC through to the public. 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 CTSI - the UK's national enforcement member-led organisation (made up of local authorities' trading standards officers).

Publications

One of our key goals is to raise awareness amongst consumers about their rights and duties under EU laws when buying goods and services within the EU's single market.

As well as giving away promotional items, we also produced several consumer rights information leaflets. Subjects included 'buying something in the EU', the 'role of the UK European Consumer Centre, 'trains, planes, cars and boats' 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.

The UK ECC also had an entry into the Consumer Information Directory, produced by its host organisation the Chartered Trading Standards Institute, to spread the word to consumers about the free service provided by the UK ECC. The eBook is distributed to subscribers in trading standards services throughout the country.



Right: Christina O'Byrne (ECC Ireland) and Alice Baker (UK ECC) working together at CTSI conference 2014



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UK European Consumer Centre – Delivered by the Trading Standards Institute

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