



## UK European Consumer Centre



# Annual Report 2015

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, helping them to gain a better awareness of their rights and take full advantage of the internal market. We are part of the European Consumer Centre network: a practical manifestation of the single market for consumers.

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 we find that providing this advice is enough, but sometimes we need to provide more direct help by working together with the European Consumer Centre of the country where the problem originated. Sometimes network

centres will 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, free advice and support just a phone call or a mouse click away.

So here's the deal: the UK ECC's service is essentially advisory, which means that we have limits. There's a lot we can do, but there are some things we can't. 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. We have counterpart offices in most European countries and are often able to contact the trader through them. This avoids the logistical and language difficulties consumers often face.

If, after our advice and assistance, the consumer and the trader can not arrive at an amicable solution, then the UK ECC will help consumers work out the best way to take the dispute further. In some cases, if appropriate, this might mean that the dispute may be referred to another body. This may be an Alternative Dispute Resolution (ADR) organisation, a National Enforcement Body (NEB) or the courts (such as the European Small Claims Procedure).

What about results? Most of our cases have a positive outcome and we also maintain a close relationship with policymakers



and enforcement authorities. 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. We also cooperate with other EU-wide networks, such as the Enterprise Europe Network (EEN), the Consumer Protection Cooperation (CPC) network, Europe Direct, FIN-Net, Solvit or the European Judicial Network (EJN).

We are a FREE SERVICE. We usually get involved when consumers have exhausted their own efforts to resolve a dispute directly with the trader. We are often able to get a more positive response from the trader than the consumer will have done alone.

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, internet auctions, holidays, timeshare and holiday clubs and 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. All 30 centres in the European Consumer Centre network throughout Europe work together, but the nature of complaints means that there are some countries with whom we work more often than others.

In 2015 our consumer advisors shared cases from UK consumers with every other centre except Hungary and we received cases regarding UK traders from all other centres in the network except Iceland.

UK consumers complained about traders in Spain most frequently (they accounted for 27.2% of our assistance cases) and French consumers complained about UK traders more often than consumers from any other country (19.1% of our assistance cases about UK traders came from French consumers).

The UK ECC is co-funded by the European Commission and the Department for Business, Energy and Industrial Strategy (BEIS). It is delivered by the Chartered Trading Standards Institute (CTSI) – a not-for-profit organisation delivering services to trading standards professionals, government, businesses and consumers.

CTSI performs a key influencing role in engaging with, and making representations to, central and devolved government, UK and EU parliamentary institutions,

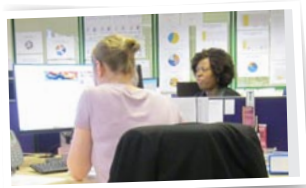
and key stakeholders in the local government community, business and consumer sectors and other regulatory agencies.

UK ECC'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.

CTSI also delivers the service provided by our sister organisation – the European Consumer Centre for Services – for pre-purchasing advice: <http://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/solving\\_consumer\\_disputes/non-judicial\\_redress/ecc-net/index\\_en.htm](http://ec.europa.eu/consumers/solving_consumer_disputes/non-judicial_redress/ecc-net/index_en.htm)

## Who we are



Our staffing changed a little in 2015, mainly due to maternity leave absences and new services being delivered. These measures led to a broader range of consumer protection services being offered and boosted the number of people giving advice. The 2015'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 Rebencuic

## Executive summary

2015 was a very busy year for the UK European Consumer Centre – we dealt with almost 13,000 cases (12,985 information requests, ‘advice cases’ or ‘assistance cases’) that’s an increase of 27.8% on the previous year’s figure of 10,156. This also includes the cases we deal with on behalf of European consumers about UK traders.

There could be several reasons for this rise in volumes: more trips are being made to Europe by UK residents and they are also spending more money whilst abroad. In the year to December 2015, according to the ONS’ International Passenger Survey from the Office of National Statistics, visits to Europe went up by 10%, whilst UK residents spent 12.4% more when they were in Europe.

Another explanation for the increase 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.

During 2015 the number of our more in-depth cases (advice and assistance cases) was pretty much the same as in 2014, up by a marginal 1% – showing that UK consumers need the specific advice and the direct intervention of the UK ECC just as much as ever.

Keen to get a clearer picture of consumer problems, we



probed further into our complaint categories for a closer look at information requests, advice cases and assistance cases.

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

The overall larger workload generated by UK consumers was intensified by an 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).

Customer satisfaction surveys have been instrumental in the development of the UK ECC service. They give us an insight into what our customers want from our service. Lessons learned are used to shape our service accordingly.

The survey shows that the majority of our customers are happy with the service they receive from us. Throughout 2015 an average of 84% of people were satisfied with our service – slightly up from the 82% in 2014. We acknowledge this high level of satisfaction but realise that more can be done to improve the service we provide.

In looking into the main reasons why are customers are unsatisfied, we can see that delays in responding and not being able to enforce the law feature highly. Delays to an extent cannot be helped, as a free legal advice service is bound to be popular and therefore busy. We have, however, put in place measures to reduce the length of time a customer has to wait. We have recently employed two additional advisors who are due to start in 2016, so we hope that the length of time in which we take to respond will be reduced.

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 as we are essentially an advice service without any enforcement powers. We have and always will inform our customers of our scope prior to and during our handling of a case, but in order to make this clearer we have amended our emails to contain a statement of this limitation to our role. We have also made amendments to our website. Hopefully, these measures will manage our customers' expectations and keep them as happy as possible.

2015 was also a busy year for communications activities, with our media work achieving coverage in high-profile media outlets such as the Daily Mail, Daily Express, the Guardian, Radio 4's Money Box Live and BBC1's Rip-Off Britain.

Our website ([www.ukecc.net](http://www.ukecc.net)) also played its part in raising the profile of the UK ECC (achieving more than 299,000 visits in 2015).

The UK ECC also continued to play an active role in the ECC-Net network during 2015 by regularly participating in joint projects and other events designed to enhance consumer protection both in the UK and in the EU.



**Susan Tolman**  
Information and  
Communications Officer



**UK ECC received its Customer Service Excellence (CSE) accreditation from assessor Nigel Hunt**

## Our work – cases from UK consumers

Every year UK consumers find themselves in dispute with EU companies over problems with purchases such as timeshares and discount holiday clubs (and the resale of both), transport (including air travel and car rental) and recreation and culture (including ‘sold-out ticket’ events).

In 2015 thousands of consumers continued to flock to the UK ECC for help with their trader-related problems. In some cases 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 even where there was no specific complaint or trader involved. For example, consumers may have just wanted some guidance on consumer law, to be referred to another relevant organisation, or be supplied with brochures or leaflets. Our advice is based on consumer laws which are grounded in ‘basic consumer principles’ to which all EU consumers are entitled.

For some consumers, this information was all that was needed. On other occasions, we either handle 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 2015, 8,522 UK consumers came to us with their cross-border problems – that’s an increase of 12.9% increase over the previous year’s figure of 7,550. This 8,522 requests for information (a rise of 29.5% over the previous year’s figure of 3,124), 3,659 advice cases and 818 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). But the 29.5% increase still represents a significant increase in workload.

Advice cases and assistance cases take longer, as our consumer advisors delve deeper into the individual details of the problem and look at specific paperwork relating to the case. Whether it’s an information request, or an advice or assistance case, in 2015 we helped thousands of consumers.

**Analysis: advice cases**

So what type of problems do consumers face? We analysed all of our cases where consumers did anything more than just ask for information – basically that’s all of our advice and assistance cases.

Each one is recorded on a database provided by the European Commission for each centre within the ECC-Net, so we could see problems involving UK traders as well as UK consumers.

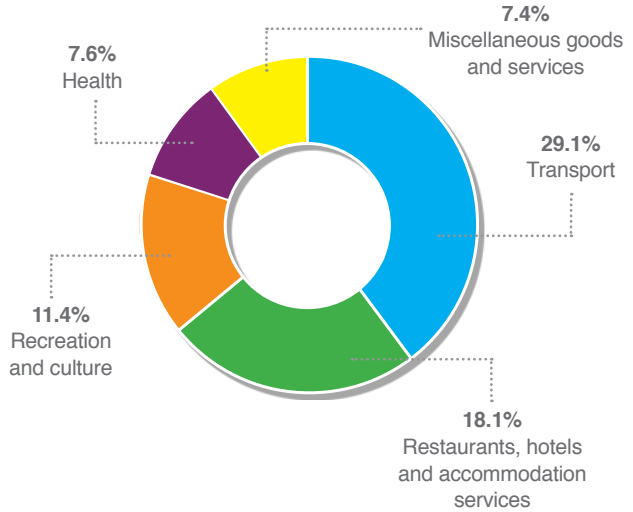
An analysis of our basic advice cases, where a consumer is in dispute with a trader and is given tailored advice on his or her rights and then advised what course of action to take, shows that the overall category of transport again accounted for the most complaints.

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

Transport was responsible for 29.1% of all advice cases, meaning that it maintains its position as the most complained about sector by UK consumers asking for basic advice.

The categories of restaurants, hotels and accommodation services and of recreation and culture were also responsible for large numbers of advice cases.

**2015 – UK consumers**



**Analysis: assistance cases**

But of course, this is only part of the picture. In order to gain a broader insight into the problems encountered by consumers, we also 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.

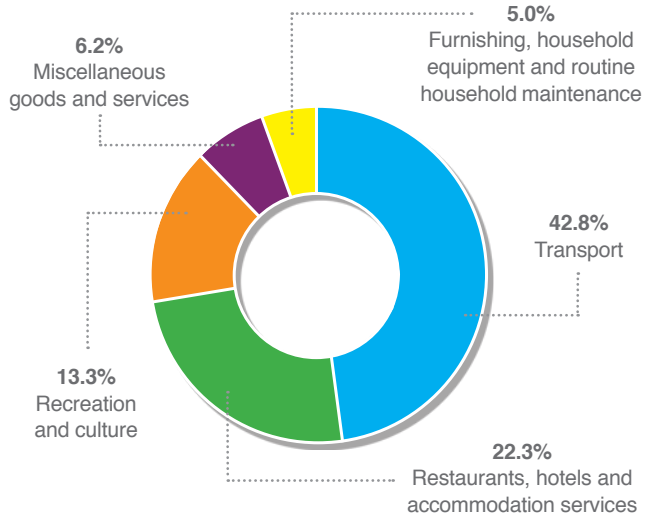
An analysis of these assistance cases shows a 12.3% drop in the number we handled, down from the 2014 level of 932 to 818 in 2015.

Examination of these assistance cases shows that (as with our advice cases), the overall category of transport accounted for the most complaints, showing that overall transport problems cause UK consumers the biggest headaches.

But it is the category area of restaurants, hotels and accommodation services which accounts for the biggest drop in numbers since 2014, giving a partial explanation of why the number of assistance cases we've dealt with has gone down.

The chart opposite illustrates the top five areas in which the UK ECC dealt with these assistance cases in 2015.

**2015 – UK consumers**





### A closer look: assistance cases

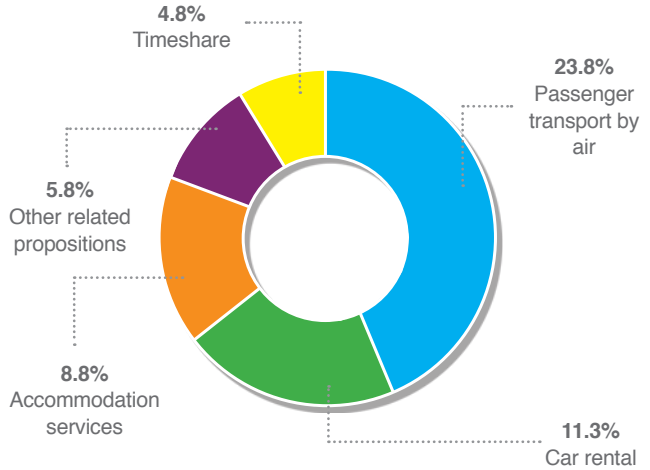
Our database is able to break these overall subject areas of complaints down more so that we can focus on specific topics in more detail.

The analysis shows that in 2015 passenger transport by air retained its 2014 spot as the most complained about sector by UK consumers, in fact increasing its percentage from 22.1% to 23.8%.

There is a success story in terms of 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 continued to drop. There has actually been a dramatic drop in complaints about discount holiday clubs, whilst the category of 'other related propositions' has shown a small decrease.

Complaints about other accommodation services have moved up into third place. The 'spotlight on key problems' part of this report expands on this.

### The top five topics for 2015 are as follows: 2015 – UK Consumers



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



## Spotlight on key problems

### Passenger transport by air

With passenger transport by air representing 23.8% of assistance cases the UK ECC's consumer advisors deal with, it's clear that air passenger rights are very important to UK consumers and cause a lot of frustration. In fact, the category of passenger transport by air's share of the total number 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) actually went up from 22.1% in 2014 to 23.8% in 2015.

## Passenger transport by air

Most flights are problem-free, but with air travel playing an integral part in many people's lives, that's no consolation if it's your flight which is delayed or cancelled or if it's your luggage which is lost.

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 depart from any airport situated in the EU, or arrive in the EU with an EU carrier or one from Iceland, Norway or Switzerland.

When we focus in on specific problems within the passenger transport by air category, we can see a broad range of complaints, spanning ticket problems (maybe arising from technical issues during the booking process or with online check-in), flight delays or denied boarding. Ticket problems could include, for example, mistakes, payment-related fees, extras and currency conversation charges. 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 accordance with Regulation 261/2004. Passengers are entitled to compensation if they suffer a delay of more than three hours arriving at

the final destination. 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. When an airline claims extraordinary circumstances, a country's national enforcement body can make a decision based on an investigation it can carry out.

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.

**“I now understand that the EU Directive is about arrival time rather than disruption upon departure. I really appreciate what the UK ECC did to ensure that the airline replied. It is so essential to have you there when a company chooses to wilfully ignore a customer enquiry.” Mrs W**



### Case study

A UK consumer was due to fly from Zurich to Lisbon, but the flight was cancelled just two hours before it was due. The alternative flight offered meant that the consumer was four and a half hours late at his destination.

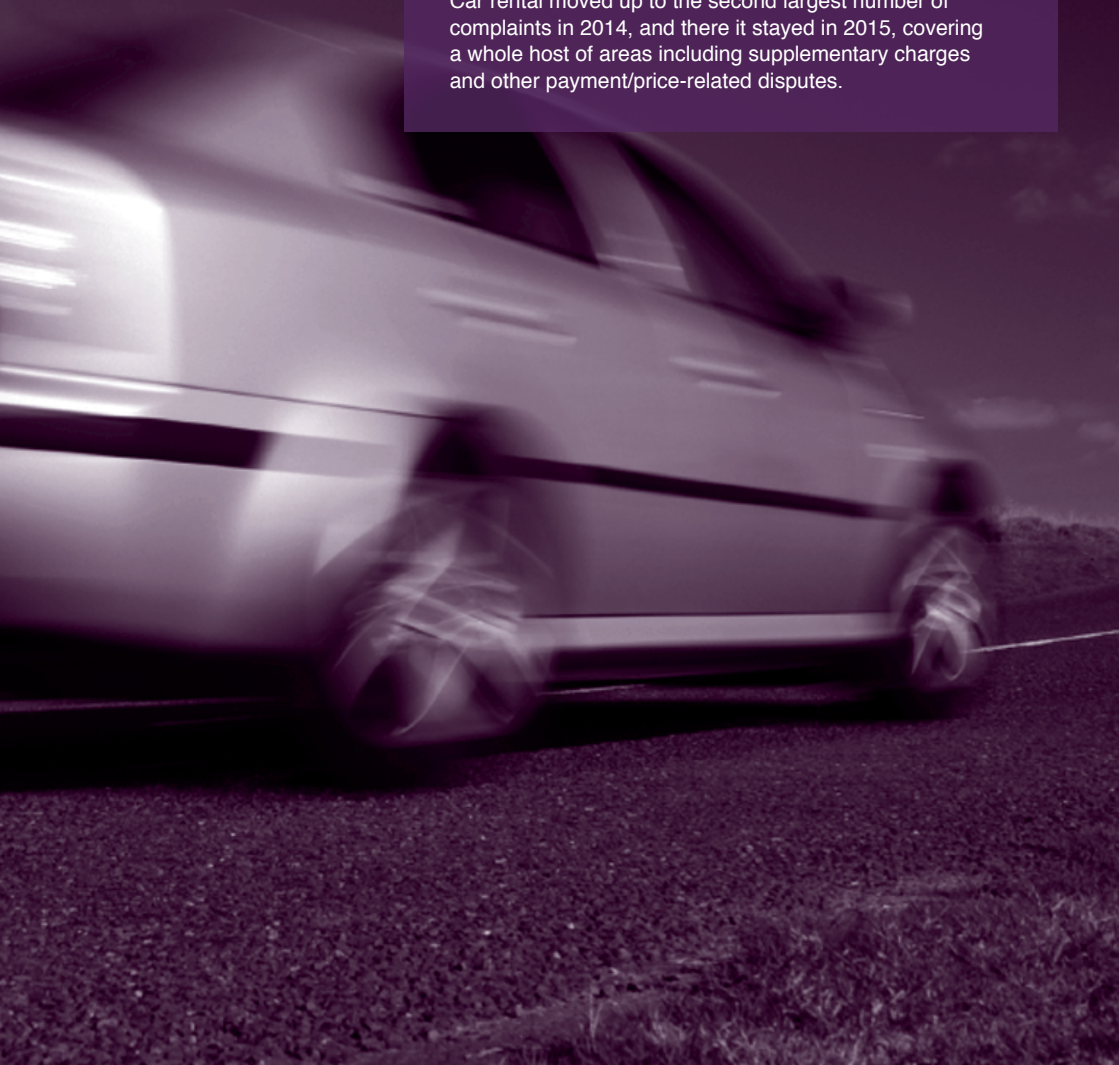
As the consumer was unable to secure the compensation he was entitled to under EU legislation (Regulation 261/2004), he asked the UK ECC for help. His case was shared with ECC Portugal, who contacted the trader and managed to get the 400 Euro he was due.

## Spotlight on key problems

### Car rental

In 2015, the UK ECC was actively involved in a substantial number of complaints about car hire from UK consumers, a subject which draws complaints about traders in many countries.

Car rental moved up to the second largest number of complaints in 2014, and there it stayed in 2015, covering a whole host of areas including supplementary charges and other payment/price-related disputes.



## 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.

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, as a result of joint action from the European Commission and national enforcement authorities. The decision to act was taken following increases in complaints about car rentals from consumers.

The popularity of online shopping suggests that consumers are searching the internet for better deals and may well end up using websites that are not as legitimate as they could be, rather than using official websites.

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 charges,

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.

Some of the top 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 it is seen as your responsibility if there is any damage on the vehicle when you return it that wasn't there when you picked it up: you will be liable for that.

It's also worth remembering that consumers should consider paying by credit card if their goods cost more than £100 but less than £30,000, as section 75 of the Consumer Credit Act 1974 may place equal liability with the seller on the credit card company in such circumstances.

### Case study

A UK consumer hired a car through a Spanish trader's website, but when she arrived in Spain to collect the car she was advised that she had to put down a 950 Euro deposit which she would receive back after 25 days. The consumer disputed this at the time as this was not mentioned in the contract's terms and conditions.

The car was returned some days later with no issues and a full tank of petrol. The consumer did not receive her deposit back, nor did she get back her fuel deposit of 109 Euro. She contacted the trader after 25 days but still did not receive the money.

After the consumer asked the UK ECC for help, the case was shared with ECC Spain, the trader was contacted and the consumer received all of her 1,059 Euro back.

“A huge thank you to everyone involved in my case. I never imagined that it would be resolved in such a swift and positive way. I can now look back on this part of my holiday with fond memories.” Mr M





## Spotlight on key problems

### Accommodation services

Discount holiday clubs' welcome slide down our complaints table has meant that accommodation services in general (such as hotels and villas) now attract the third largest number of assistance cases.

Publicity about discount holiday clubs appears to have had the desired effect, with the year-on-year reduction in complaints we first noticed in 2013 continuing. The one-year holiday club contracts had emerged as a growing product after the implementation in 2011 of the EU Timeshare Directive (2008/122/EC). With high front-loaded costs, these contracts are renewable on an annual basis (effectively making them a longer product) and therefore fall outside the revised EU Timeshare Directive legislation.

## Accommodation services

Accommodation services in general (such as hotels and villas) is the category which now attracts our third 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.

With the total number of visits abroad by UK residents having increased from 55.6 million in 2010 to a peak of 65.7 million visits in 2015, it's clear that UK travellers need more accommodation. Nearly two-thirds of UK residents' trips abroad in 2015 were for holidays: this was constant from 2011 to 2015.\*According to the Office of National Statistics' 2015 Travel Trends report.

However, many consumers do not realise that visitors who book accommodation online have no right to cancel – it is not covered by the Consumer Contracts Regulations which came into force on 13 June 2014.

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 is a breach of contract. A 'contract' may also be breached if the accommodation provider does not do what its terms and conditions say. Problems in this area may, for example, include substituting inferior or significantly different accommodation.

So, what are your rights if there is a breach of contract? The consumer actually has a right in law to be put back into 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).

It's always best for consumers to make any complaint about their accommodation as soon as possible, whilst actually on holiday if possible, 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.

If you are holidaying in Spain 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.



### Case study

A UK consumer booked four nights in a suite at a hotel in Italy, but the room's spa bath only worked on the first night. He reported the fault two days in a row, but it was only on day three that maintenance staff said that the system had broken. All the other suites were occupied, so reception could not change the room; but on checkout, the consumer was only refunded 10 Euro a night.

The consumer liaised with the hotel once back in the UK, saying that he wasn't satisfied with the compensation. He was promised a further refund which didn't materialise. He approached the UK ECC and we liaised with colleagues in ECC Italy. The consumer subsequently received a refund of 380 Euro, equal to 50% of the cost of his stay.

“Thank you for the advice you gave me. Within 10 minutes of sending the email you advised, the trader has provided a full refund. I am very, very, very happy.” Mrs E

## Our work – cases about UK traders

Free movement of goods and services across borders is seen as 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 are here to help all EU 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, the UK ECC was also contacted in 2015, for our help, by colleagues throughout the European Consumer Centre network, on cases where a complaint was lodged against a UK trader by a European consumer. 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.

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

### Analysis: assistance cases

In 2015, there was a massive drop in the number of complaints from European consumers about cross-border problems. At 1,236, this means that there were 52.6% fewer cases dealt with in 2015 about UK traders than in the previous year

(2,014's figure was 2,606). The fact that fewer problems from European consumers landed on the UK ECC's doorstep is largely due to the fact that the number of complaints in the furnishing, household equipment and routine household maintenance category dropped dramatically.

“A huge thank you for your help on this case. The airline has contacted me and agreed to pay compensation in full. I had no hope that they would do so, so your service is, frankly, amazing.” Mr G

### Case study

A consumer from Ireland made a flight reservation over the telephone with a UK airline. He was advised that the cost would be 1,360 Euro. On receiving the email booking confirmation the consumer discovered he had been charged approximately 67 Euro more than he had agreed to. The consumer sought clarification from the airline, but was advised that the price increased at the time of the booking.

The consumer asked for help from ECC Ireland and the case was brought to our attention at UK ECC. We contacted the airline on behalf of the consumer and requested a refund of the difference in price, arguing he never accepted a new price and was given no option to cancel the reservation following the price increase. A refund of 67 Euro was secured.





Many of the cases we received in 2014 in this sector were about one company, often concerning either the non-delivery of furniture purchases or reimbursements not being provided when consumers cancelled. 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.

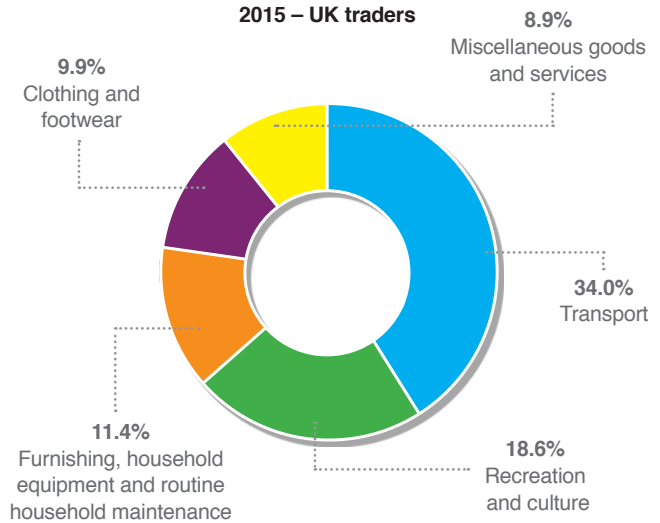
These cases were made more difficult by the fact that consumers were contracted with whoever was featured in the address on their contract's terms and conditions and this would differ from case to case, with the company having several related companies at different addresses. Finally in mid-2014, the trader's various companies ceased trading and all business operations were moved out of the UK. Without these cases the overall number of cases in this category dropped.

The number of complaints about transport in 2015 was very similar to 2014 (down from 423 in 2014 to 420 in 2015), but the huge reduction in complaints about UK traders in the furnishing, household equipment and routine household maintenance sector meant that transport occupied top spot in 2015.

Recreation and culture moved up to second place, with 18.6% of all assistance cases about UK traders. It accounted for 10.4% in 2014.

The chart opposite illustrates the top five areas in which the UK ECC dealt with these assistance cases in 2015.

“I would like to take this opportunity to thank the UK ECC for their prompt assistance. I cannot commend the service highly enough.” Ms P



### Case study

An Irish consumer rented a car in the UK. He returned it out of hours and dropped the keys back. No member of staff was available to inspect the car. The consumer subsequently found an extra charge of 162 Euro had been applied for alleged damages. The consumer wrote to the car rental company requesting clarification of the nature of the damages but received no response. The consumer had not taken photos of the car so he had no proof that the alleged damages

were not caused by him but he wanted the car rental company to clarify the nature of the alleged damage.

The consumer tried to contact the car rental company on numerous occasions but received no response. ECC Ireland shared this case with the UK ECC, who transferred it to the European Car Rental Conciliation Service (the car rental Alternative Dispute Resolution service). As a result of their intervention the consumer was refunded in full.

## Selling methods

Arguably the biggest change to shopping in the 21st century so far has been the increased popularity of online shopping; it's become the norm for many people. As this trend to less personal shopping has grown, it has led to more money being spent online.

The ECC-Net's 10th anniversary report, in 2015, showed that one in six businesses now sells online and that e-commerce accounts for 7% of retail turnover in the EU as a whole.

The Consumer Rights Directive (2014) has harmonised key consumer rights across the EU for all types of 'distance contracts' purchases such as online, email, phone or post since June 2014. This saw one of the biggest changes in consumer law for some years, reducing several pieces of legislation into one and making consumer rights clearer and easier to understand. For the first time, it gave better protection when buying digital products and shopping online.

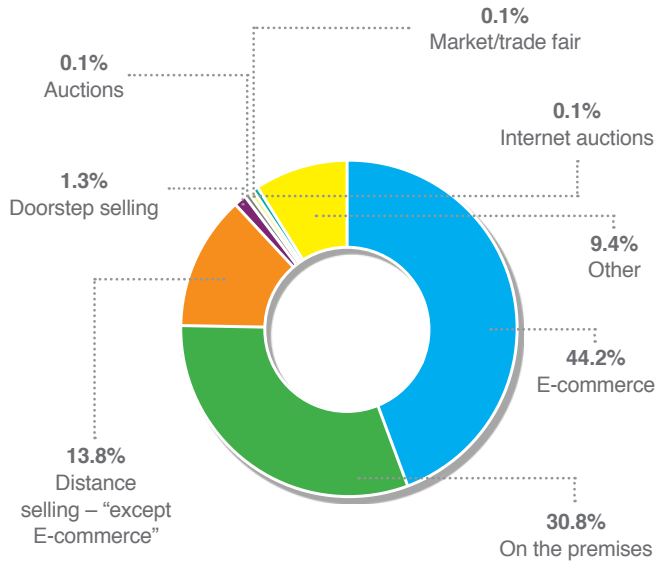
Some sectors see more online purchases than others. For example, in 2015, the European Commission's Commissioner for Consumers, Vera Jourova, said that mobile phones, computers, cameras or TVs are some of the most popular goods bought online. She added that competitive cross-border offers are expected to increase steadily in the digital single market.

Our consumer advisors make a note of how consumers bought items or services they complained about. And there is

an interesting picture emerging when we look closely at the assistance cases we handled on behalf of UK consumers (about European traders) and those consumers living elsewhere in Europe (about UK traders).

In 2015 81.6% of EU consumers who brought a problem to us bought using e-commerce, whereas in 2014 this figure had been 87.9%. And in 2013 it had been even higher, at 88.9%.

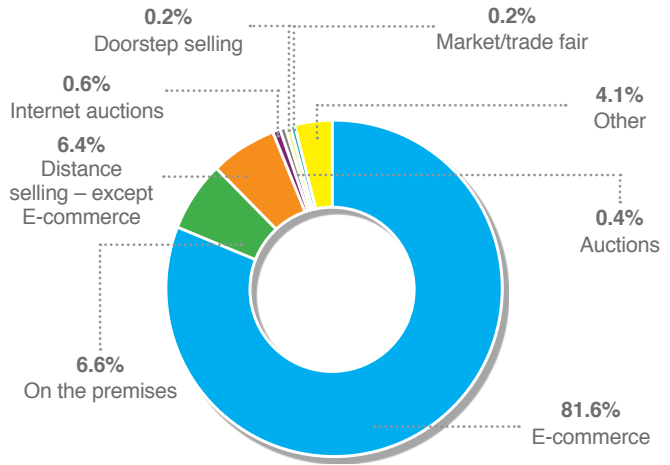
**Selling method preferred by UK consumers**



Conversely, UK consumers appear to be embracing e-commerce increasingly, although European consumers are still 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.

Importantly though, the trend appears to be slightly upwards. In 2015, 44.2% of UK consumers who brought a problem to us were using e-commerce as their preferred method for making their purchases, whereas in 2014 this figure was 42.5%.

**Selling method preferred by European consumers**



## Incoming communications

We record the method of every incoming communication to the UK ECC, either through our call management software or the physical counting of emails, letters and faxes. In 2015 we received the following contacts:

Contact	Total received
Phone	7,804
Online form	256
Email	9,014
Letter	790
Fax	12
Other stakeholder referrals	4
Basic Total	17,880

Our phone software gives us a picture of how well we do at answering incoming calls. It tells us that in 2015 – during our core hours of 10am and

3pm on working days – we answered 7,804 incoming calls, an increase of 65%. Not only did we handle vastly more calls in 2015 than in 2014, but we

dramatically reduced the amount of time we took to answer those calls: from 80 seconds in 2014 to 50 seconds in 2015.

And on top of this, we had a much lower call abandonment rate in 2015: 19% in 2015 as opposed to 30% in 2014. If, however, we are busy helping other consumers when callers phone in, our pre-recorded phone message (which every person using the phone hears) gives people alternative ways of contacting us.

Overall, in total during 2015 we received more than 17,880 contacts from UK consumers – that’s a rise of more than 24% on the previous year’s contacts. It’s also equal to an average 70 contacts from UK consumers every working day, a big increase from the average 56 contacts a day the previous year.

## Working together

One of the great strengths of the UK ECC is that it is part of ECC-Net, a network of 30 offices in the EU member states, plus Norway and Iceland. We all work together to provide free help and advice to consumers on their cross-border purchases. Being part of the network allows us to address consumer problems right across the EU internal market, so building confidence among hundreds of thousands of consumers and encouraging cross-border consumer transactions.

The ECC-Net centres also work together to help identify gaps and emerging issues by pooling their expertise to research both consumer rights topics and consumers' day-to-day experiences with EU legislation. So during 2015, the UK ECC stayed in close contact with ECCs in other European countries, playing an active role in ECC-Net; attending network meetings to discuss best practice and consumer issues and participating in joint projects.

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 UK ECC continued to make the most of the ECC-Net partnerships during the year in other ways; by participating in study visits to ECC Austria and ECC Slovakia and by hosting study visits from ECC Denmark and ECC Czech Republic.

We were also instrumental in organising an ECC-Net study visit training programme on various aspects of consumer protection law. The two-day event included presentations from the UK's national enforcement body for air passenger rights (the Civil Aviation Authority) and the Competition and Markets Authority. The training programme was attended not only by UK ECC's own consumer advisors, but by advisors from ECC Ireland and ECC Finland too.

On a national level, we continued our collaboration with key consumer policy stakeholders as well as trading standards (enforcement authorities), so capitalising on these wider resources to help problem-solve key issues of consumer concern.

Working together with other consumer organisations is important in order to get the best for consumers. In 2015



**The free travel app launched by ECC-Net in 2015**

in particular we worked with CACS (the Citizens Advice Consumer Service), a national UK consumer advice service, and Consumer Line (the Consumer Advice Service for Northern Ireland) to ensure that the correct cases were referred between our organisations so that consumers used the most relevant advice service.

All of the UK ECC's consumer advisors have legal training so that they can provide personalised legal advice and assistance. In order to provide the best service for consumers, our advisors took part in various refresher training sessions in 2015.



**UK ECC Executive Elisabetta Sciallis working with students in a voluntary legal outreach project in London**

2015 was a very important year for consumers – it's the year that work on a major initiative for consumers across the EU came to fruition – Alternative Dispute Resolution (ADR) legislation.

Throughout 2015 the UK ECC played a key part in UK government discussions on the implementation of the EU's Alternative Dispute Regulation Directive and the Online Dispute Resolution (ODR) Regulations.

We facilitated numerous meetings with a range of ADR bodies in different sectors and played an important role in various ADR project planning and seminar meetings in the run-up to the legislation's implementation. ADR is a range of processes that offer parties easier, quicker and more cost-effective methods to resolve complaints compared to the court process.

Legislation was introduced across the EU in October 2015 to require traders to inform consumers of an approved ADR body to help resolve their complaints, if they've already been through their own customer service procedure. The ADR body must be relevant to the sector in question. To become an approved body to which traders can send consumers, an organisation has to be audited and prove that it meets the regulations' standards.

Because of its involvement in the preparations for ADR, the UK ECC was therefore well-placed to become the ODR facilitator for the UK and so we took on two extra staff in late 2015 to man the ODR helpline for its 2016 launch.

Two important pieces of work involving the ECC-Net came to fruition in 2015: namely, the travel app project and ECC-Net's 10th anniversary, which was marked that year. The UK ECC worked with other ECCs across the whole network on the travel app joint project, led by ECC Germany, to produce a free mobile travel app. It instantly gives consumers all the necessary legal information in their own language and comes up with the best possible argument to handle their specific consumer-rights situation. It was launched in 2015.



The whole network worked together to prepare 10th anniversary promotional material for use at various events throughout the year. The 10th anniversary itself also saw a visit to the centre by East of England MEP Vicky Ford, chair of the European Parliament's Internal Market and Consumer Protection Committee, to the UK ECC's office.

The 10th anniversary was also a theme at the UK ECC's stands at Citizens Advice and Chartered Trading Standards Institute conferences in 2015, events which UK ECC attends to 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.

2015 was also 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 Latvia. We also had regular contact with the Ministry of Justice, and attended Consumer Empowerment Partnerships (CEP) meetings in England. CEPs see trading standards and Citizens Advice Bureau working together regionally, according to local needs and pressures, to improve consumer protection across England.

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 in regular contact throughout 2015 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.

## Communications activity

During 2015, we continued the UK ECC's essential work of keeping consumers informed of the services in relation to cross-border consumer/trader problems. We did this in a variety of ways: by being active in the media, by sending Your Update consumer e-newsletters to subscribers, by continuing to improve our website, by producing several consumer rights information leaflets, by continuing with our programme of promotional events and by expanding our social media activity.

All of this activity was aimed at increasing consumers' understanding of consumer rights, increasing the profile of the UK ECC and the ECC network and raising awareness of its work.

Underlining these communications was our aim to spread the word about the UK ECC's role in strengthening the consumer protection environment, tell how our consumer advisors help consumers, give 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

Throughout 2015, the UK ECC received a significant number of interview and media requests, ranging from regional and online media to national media and news distribution agencies (such as Press Association). Our staff took part in regular media interviews for print, radio, TV and online press and assisted

the PR team in providing media statements and key messages for press releases.

We released 10 press releases on specific and broad subjects in 2015 and supplied a number of case studies (anonymous unless the consumer agreed otherwise) to the media in order

to generate interest in a variety of consumer topics.

Subjects covered by the press releases included ECC-Net's 10th anniversary, a consumer rights quiz, car hire, air passenger rights, European travel, mobile roaming charges and discount holiday clubs.



### Selected coverage – newspaper/magazine/online articles

BBC1's Rip-Off Britain – bond certificates (or cashbacks) for holiday clubs
BBC1's Rip-Off Britain – fraudulent use of holidaymakers' debit/credit cards
Daily Express newspaper – car hire
Daily Express newspaper – shopping in Europe (consumer rights quiz)
BBC1's 'Don't Get Done, Get Dom' – timeshares
Daily Telegraph online – timeshares
BBC Radio 4 Money Box Live – consumer rights phone-in
The Guardian newspaper – consumer rights when garage repairs are in dispute
BBC Business Live newsfeed – 10th anniversary
Mature Times – European travel
Daily Mail – car hire
UK Health Radio – spotlight on UK ECC
Evening Times (Glasgow) – charges for UK holidaymakers
Leicester Mercury – EU on side of consumer
Travel Daily News International (online) – UK consumer complaints about flying
Daily Mirror Online – holiday clubs



### E-NEWSLETTERS

We view our work of reaching out to consumers as essential in keeping consumers informed of their rights and the work that we do. We aim to do this in a variety of ways: our regular consumer e-newsletters is just one of them. Your Update was sent to a more than 850 subscribers in 2015, that's about 6% more than the previous year. These e-newsletters are also published on our website. In 2015, issues were produced in February, October, November and December. 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 but copies are also posted on the UK ECC website. Our work also sometimes features in bi-weekly e-newsletters published by our host, the Chartered Trading Standards Institute. These are emailed to consumer protection practitioners across the UK.

### ONLINE

We were active in regularly updating our website throughout 2015, adding more news items, links and publications and revamping our 'consumer topics'. This included modifying content to reflect current issues and any changes in relevant legislation. In 2015, we continued with surveys to monitor the accessibility and usability of both our website and our service. In 2015 we achieved a 13.6% increase in the number of visitors to our website, compared to the year before – this translated into a jump from 263,750 in 2014 to 298,037 in 2015.

One important target met in 2015 was that we retained our Customer Service Excellence, the UK Government's standard on customer service. In order to keep this CSE certificate for a second year, we had to clearly demonstrate our customer-focus and our quality management in all of our interactions with customers and stakeholders. Our contact handling processes, our online customer satisfaction surveys, website access and complaint recording process are all scrutinised as part of the CSE assessment.

### SOCIAL MEDIA

The UK ECC worked hard on expanding its social media presence in 2015, having only launched itself onto social media in spring 2014. Our efforts in building a strong social media presence really started to pay off in 2015 and our Twitter profile in particular began to be a useful communications channel for the UK ECC. We regularly posted links to consumer news and interesting stories both from the UK ECC's website and elsewhere, aiming to reach a wide audience across a broad spectrum of ages. We now have more than 280 Twitter followers.

We also populated our Facebook page with material to appeal to a different audience from those using Twitter and the UK ECC website. Both Twitter and Facebook were useful tools during the ECC-Net's 10th anniversary in 2015.



## PROMOTIONS

One of the UK ECC's most well-attended consumer-rights promotional events is the regular advice desks we hold about EU consumer rights issues for passengers on return sailings from Dover to Calais. The events, borne out of a partnership with P & O Ferries and our sister organisation the European Consumer Centre for Services (ECCS), work extremely well as a way of raising consumer awareness of both our service and consumer protection.

In order to maximise our engagement with consumers at these events we gave out leaflets targeted at specific consumer problem areas, as well as consumer-friendly promotional items selected to appeal to the audience.

We also held a two-day airport promotional event at Gatwick to ensure that airline passengers received the same general consumer rights information as well as information targeted at their mode of travel.

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 our consumer protection information 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 producing and distributing promotional items to attract consumers to our stands at our promotional events, we also produced several consumer rights leaflets to inform them about a variety of subjects. Leaflets were produced in 2015 on: The role of the UK ECC; Trains, planes, cars and boats; Car hire across the EU; European Small Claims Procedure; and Buying something in the EU.

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.

Analysis of our website statistics shows that 2,000 brochures and information documents were downloaded from the website in 2015, which exceeded the expected number of 1,720. We also distributed around 2,000 printed leaflets and information documents in 2015, which is 350 more than the expected number.





**This UK ECC Annual Report arises from the project “European Consumer Centres’ Network – ECC-Net” which has received funding from the European Union. This is in the framework of the Programme of Community action in the field of Consumer policy for 2014-2020.**

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

**UK European Consumer Centre –  
Delivered by the Trading Standards Institute**

1 Sylvan Court, Sylvan Way, Southfields Business Park,  
Basildon, Essex SS15 6TH

**Telephone:** 01268 886 690

**Email:** [ecc@tsi.org.uk](mailto:ecc@tsi.org.uk)

**Website:** [www.ukecc.net](http://www.ukecc.net)