



Solution Question 1 - 2019 Q16 (b) (i)

(b) (i) Explain **three** things a good consumer should do when buying goods online.

3 @ 3m

1.	Security: Consumers should look for the lock/padlock icon in the URL/password protection/encryption policies.
2.	Payment options: Consumers should look out for secure payment options like PayPal and Verisign.
3.	Cost options: Shop around, consumers should be informed and carry out research by checking comparison websites / the consumer should be fully aware of all extra costs associated with the company on this particular site e.g. delivery costs.
4.	Product: Reviews/merchantable quality/safety/returns.
5.	Legal: Consumers should be fully aware of the websites legal obligation regarding your personal data (GDPR).

Solution Question 2 - 2019 Q16 (b) (ii)

(ii)



@Deirdre22

Hi Deirdre, go to the website of European Consumer Centre Ireland (ECCI)
The Consumer Association of Ireland (CAI) or the
Competition and Consumer Protection Commission (CCPC)

1 @ 3m





Solution Question 3 - 2022 Q18 (a)(iv)

(iv) Outline **one** responsibility Kevin has as a consumer, while shopping for insurance. (3m)

Kevin should read all small print, terms and conditions contained in insurance policy.
Kevin should support business that treat their employees fairly and give back to society.
Kevin should know his legal rights when shopping for insurance.
Kevin should shop around to get the best value for money.
Kevin should find out as much information as he can about the policy before he purchases it.
Utmost good faith. Kevin should always tell the truth when filling out proposal form.

Solution Question 4 - 2023 Q5

Outline **two** rights of consumers when shopping online.



1. Right to redress/refund/replacement/repair for faulty goods.
2. The right to change your mind/ cancel / 14 days cooling off period.
3. The right that all personal data used online be secure/safe.
4. The right to a refund for delayed or non-delivery of goods.
5. Information after buying. You must get a copy of the signed contract/receipt or confirmation/ authorisation/ order number of your purchase.





Solution Question 5 - 2023 Q6

Fyffes Fairtrade
€1.99 per kg



Fyffes Non-Fairtrade
€1.39 per kg



Outline **two** reasons a consumer would purchase Fairtrade products, considering Fairtrade products are more expensive.
Adapted from the cai.ie

1. Fairtrade promotes fair pay which enhances/increases the standard of living for farmers/producers/workers
2. Fairtrade promotes fair working conditions which enhances/increases standard of living for farmers/producers/workers
3. Quality/Higher quality goods which consumers feel is value for money/ achieves more consumer satisfaction
4. Fair trade is better for the environment because it promotes the production of sustainable goods/agriculture.

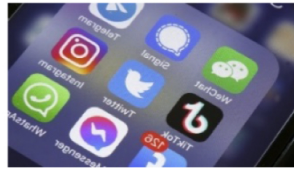




Solution Question 6 - 2024 Q15

Almost 50% of influencer ad content not tagged as advertising.

Adapted from www.ccpic.ie



- (i) Name the law which protects consumers from false or misleading advertising.

Consumer Protection Act 2007

- (ii) Explain **one** drawback to a consumer of shopping online:

Drawback:
Consumer cannot try on or physically touch/sample the goods, which may lead to incorrect purchases/ increase returns / delays.
Returning items to an online retailer can be less convenient than returning items in store.
Security and fraud risks as consumers might unwillingly purchase from a fraudulent website and disclose their personal banking details.

Solution Question 7 - 2025 Q10

- (i) Explain the term impulse buying.

Buying something on the spur of the moment without thinking/ an unplanned purchase.

- (ii) Outline **one** risk for a consumer when involved in impulse buying.

Fall into debt which could add to their financial strain.
Less money to spend on essential items / necessities.
May result in the consumer overspending which could result in low self-esteem/regret/dissatisfaction.



Solution Question 8 - 2025 Q18 (a)(ii)(iii)

(ii) Identify **three** characteristics of a good consumer. **9m**

Shop around/only buys from reliable sources.
Keep receipts.
Not buy on impulse, know their rights/no false economies, know how to make a complaint.

(iii) Mary bought a dress in Breda's Boutique for €150.
When she brought it home, she realised it did not match her jacket.
The next day Mary went back to Breda's Boutique looking for a refund.

Is Mary legally entitled to a refund? **3m**

Indicate by placing a tick (✓) in the correct box.

Yes

☐

No

☒

Give a reason for your answer.

Reason:
She changed her mind or now realises the dress does not match her outfit.
There was nothing wrong with the dress so the shop is not responsible.

Solution Question 9 - 2022 Q10

Read the following consumer complaints and then follow the instructions below:

	Complaint
A	My bank has not reduced its loan rates in line with EU regulations
B	I have been waiting four weeks for the electricity company to connect my house to the main electricity supply
C	My mobile phone company keep charging me extra money every month

Match the complaints above with the organisation that the consumer should be referred to by placing A, B and C in the correct box below.

Financial Services Ombudsman	Commission for Communication Regulation	Commission for Energy Regulation
A	C	B





(i) Identify **two** benefits of shopping locally for the local economy.

Employment: Local businesses provide employment for local people.
Increased standard of living: Employees hired by the business will have more disposable income which will increase their standard of living and they could spend it locally.
Multiplier effect: Extra income leads to increased spending in the local community. The impact of the initial payment is multiplied as it passes around the local community.

(ii) Give **one** reason why a consumer may choose **not** to shop locally.

Less choice / availability- shopping in a local community can often mean less choice for the consumer as there may not be as many shops in that community.
Goods and services may be more costly- local businesses are often small shops and these businesses do not mass produce products and therefore they cannot afford to compete with larger international businesses.

Solution Question 11 - 2019 Q16 (c) (ii)

(ii) Explain **one** other step a consumer could take to be more ethical in their purchasing decisions.

1 @ 3m

1.	Fairtrade e.g. consumers should buy products from companies that pay producers a fair price.
2.	Cheap alternatives e.g. avoid purchasing from shops that get their products from 'sweatshops'.
3.	Recyclable products e.g. when purchasing a product, check that it can be recycled.
4.	Environmentally friendly alternatives e.g. electric instead of petrol/diesel cars.
5.	Factory farmed animals e.g. refuse to purchase products produced in this manner.



Solution Question 12 - 2025 Q18 (c)(iii)

The cost of living is forcing consumers to be more sustainable.

Adapted from *The Irish Times*

(iii) Outline **two** ways in which consumers can be more sustainable when purchasing goods and services. **6m**

Avoid buying fast fashion products which reduces sweat shops/ decreases wastage at landfills.
Buy items that can be recycled/ Use reusable containers for food storage/ Use a reusable water bottle instead of plastic bottles/ avoid disposable cups which will make the planet cleaner place and more sustainable for future generations.
Buying products whose ingredients are produced in a such a way as to minimise environmental damage e.g., Fairtrade.
Buy electric or hybrid cars which reduces carbon emissions into the atmosphere.

Solution Question 13 - ?

- (i) Companies have access to bigger markets. **True**
- (ii) Consumers have less choice. **False**
- (iii) Increased trade leads to increased pollution. **True**

Solution Question 14 - 2024 Q16 (a)(i)(ii)

(a)



Kellogg's is a global company selling well known brands such as Corn Flakes, Crunchy Nut, Rice Krispies and Coco Pops.

(i) Explain what is meant by a global company. **(3m)**

Many global companies operate in several countries around the world/ worldwide. They conduct/sell business around the world and treat the world as one market.

(ii) Three other company logos are pictured below. Place a tick (✓) to identify which companies are global. **(6m)**

Company Logo			
Global	✓	✓	





Solution Question 15 - 2024 Q16 (a)(iii)

(iii) Explain **two** challenges facing global companies such as Kellogg's.

(6m)

Global companies have to pay very high transport costs to deliver goods outside the country of origin, increases production costs or reduce profits.

There will be currency differences which will involve a financial cost.

Companies deal with foreign politics, legislation, policies, which incur administration/legal costs/ time issues.

Current issues, for e.g., the delays of importing wheat from Ukraine leads to uncertainty, scarcity or delays in distribution.

Language barriers /cultural differences may create global public relations and global marketing mistakes.

Imitation by competitors, resulting in close substitutes from low cost countries leading to decreased sales/profits.

