Learning Outcome 1.8

1.8 Compare the services provided by consumer agencies and financial institutions to assist and support customers.

Summary of Qs asked 2019-2026 on Learning Outcome 1.8

2019 Q18 (b) (ii)	Write a tweet advising which agency to contact about an undelivered online order from a business in another EU country	Identify the correct agency (EU cross-border)	3m
2019 Sample Q16 (a) (i)	Write a complaint email about damaged runners, including an explanation of your rights	Write a complaint email	–
2022 Q10	Match three consumer complaints to the correct agency (FSPO, ComReg, CRU)	Identify the correct agency	6m

Key skills required so far answering the JC Exam:

- Name and describe the role of the main consumer agencies in Ireland
- Identify the correct agency to contact in a given situation
- Write a complaint by email to a business, including a reference to consumer rights

Page 77 Introduction + Class Activity - Aoife's headphones

Aoife bought headphones online for €120; they stopped working after three weeks. She emailed the company twice with no reply, and did not know that organisations exist to help consumers in this situation.

Class Activity - True or False (with the reason students should give):

- 1. If a company ignores your complaint, there is nothing more you can do.
  False. The consumer can contact /view the website for advice of a consumer agency (eg the CCPC) or take a claim to the Small Claims Procedure once they have tried to resolve it themselves first.
- 2. If you want to seek extra help dealing with a business you need to hire a solicitor.
  False. Consumer agencies such as the CCPC have free advice/info, and the Small Claims Procedure lets a consumer take a claim against a trader without a solicitor for a small €25 fee.
- 3. Some consumer agencies provide their services for free.
  True. The CCPC, ECCI, ASA and MABS are all free.
- 4. There is an organisation that helps Irish consumers with problems with businesses in other EU countries.
  True. The European Consumer Centre Ireland (ECCI).

Page 78 Who Can Help You as a Consumer? - CCPC, ECCI, Small Claims Procedure

Key ideas → Some agencies give free information, others investigate complaints or help resolve a dispute. Knowing which to contact, and when, is the key skill.

- CCPC (Competition and Consumer Protection Commission): free; gives information on consumer rights at ccpc.ie, investigates businesses that break consumer law, and lets consumers compare financial products.
- ECCI (European Consumer Centre Ireland): free; helps Irish consumers with a problem with a business in another EU country.
- Small Claims Procedure: a low-cost legal option (€25 fee) for claims against a trader up to €2,000, with no solicitor needed.

Exam Tip: the ECCI only helps with businesses in another EU country (an Irish business is the CCPC or Small Claims Procedure), and the Small Claims Procedure only covers purchases from traders, not private sales such as Vinted or DoneDeal. Naming the agency is the point; saying why it fits the situation is the development.

Page 79 ASA, CAI, MABS and the Central Bank

- ASA (Advertising Standards Authority): free; handles complaints about ads that are misleading, harmful or offensive.
- CAI (Consumers' Association of Ireland): represents consumers' interests and campaigns for changes in consumer law and business practice.
- MABS (Money Advice and Budgeting Service): a free, confidential government service for people struggling with debt or managing money.
- Central Bank of Ireland: regulates banks, insurers and other financial providers; a source of information about financial products.

Page 80 FSPO, ComReg, CRU + the "Who Can Help" summary table

- FSPO (Financial Services and Pensions Ombudsman): free; investigates unresolved complaints about banks, insurers and pension providers, and can award compensation.
- ComReg (Commission for Communications Regulation): regulates mobile phone and broadband providers; handles complaints about phone or broadband.
- CRU (Commission for Regulation of Utilities): regulates electricity and gas suppliers; handles complaints about energy companies.

Activity Book → Q1-Q5

Page 81 How to Make a Complaint + Class Activity

Key ideas → A complaint email should always include the consumer's contact details and order/reference number, a clear description of what went wrong, a reference to their consumer rights and the relevant legislation, and a clear statement of what they want the business to do.

Class Activity - match each consumer to the agency:

- 1. Layla ordered a jacket from a French website; wrong size, no reply → ECCI (a business in another EU country).
- 2. A household cannot keep up with bills and loan repayments → MABS (free debt and budgeting advice).
- 3. Sorcha paid a trader €750 to paint a room; done poorly, refusing a refund → Small Claims Procedure (a claim against a trader).
- 4. Ciarán wants to check his rights before contacting a company about a faulty product → CCPC (free information on consumer rights).

Activity Book → Q6-Q7

Page 82 Exam Corner - 2019 Sample Paper Q16 (a) (i)

Write a complaint email about a pair of runners that arrived damaged, including an explanation of your rights.

From: kateogrady@gdmail.ie **To:** customerservice@runrun.ie **Date:** 12 June 2026
Subject: Re: Complaint - Damaged Goods Received
Dear Customer Service Team,
I am writing to make a formal complaint about an order I received from your website. I purchased a pair of runners online but they were damaged when they arrived.
Under the Consumer Rights Act 2022, goods must be in conformity with the contract. These runners arrived damaged and did not meet this standard, so I am entitled to a replacement or refund.
I would ask you to resolve this matter within 10 working days.
Yours sincerely, Kate O'Grady