Consumer Agencies in Ireland

Q1 Complete the following words to name the independent body that protects consumers in Ireland, then identify two services the CCPC offers for consumers.

(i) Competition and Consumer Protection Commission.
(ii) Any two: 1. It provides information about consumer rights at ccpc.ie, so consumers know exactly what they are entitled to before contacting a business.
2. It investigates businesses that break consumer protection law, so consumers are protected from unfair practices.
3. It lets consumers compare financial products such as savings accounts and insurance, so they can find the best value.

Q2 Conor, who lives in Galway, buys a coat from a website based in France. It never arrives and the company will not reply to him. Name the organisation that helps Irish consumers who have a problem with a business in another EU country.

The European Consumer Centre Ireland (ECCI).

Q3 Sorcha paid a trader €700 to tile her kitchen. The work was done poorly and he refuses to return any of her payment. She does not want to pay for a solicitor.
(i) Name the low-cost service that lets a consumer take a claim against a trader without needing a solicitor.

The Small Claims Procedure.

(ii) Complete the two facts below about this service.

Largest claim it deals with: €2,000.
Fee to make a claim: €25.

(iii) True or false - Sorcha has legal rights if she purchases a new top through Vinted from someone in Ireland and it arrives damaged. Give a reason.

FALSE.
The Consumer Rights Act 2022 does not apply to private sales between individuals, so buying from a private seller on Vinted gives Sorcha no legal rights. The Small Claims Procedure also only covers purchases from traders.

Q4 The Consumers' Association of Ireland (CAI) works on behalf of consumers in Ireland. Outline one thing the CAI does for consumers.

It represents the interests of consumers in Ireland, campaigning for changes in consumer law and business practice on their behalf.

Q5 Match each consumer's situation to the organisation that can help.

Situation	Organisation
A consumer's bank applied charges it refuses to refund	FSPO
A family is struggling with debt and bills and needs advice	MABS
A mobile phone company keeps overcharging a customer	ComReg
An electricity supplier is very slow to connect a new home	CRU
An influencer advertises a product without saying it is an ad	ASA
A consumer wants reliable information before taking out a mortgage	Central Bank of Ireland

How to Make a Complaint

Q6 Outline two things a consumer should always include in a complaint email to a business.

Any two: 1. Their contact details and the order or reference number, so the business can find the purchase.
2. A clear description of what went wrong, so the business understands the problem.
3. A reference to their consumer rights and the relevant legislation, to show they know what they are entitled to.
4. A clear statement of what they want the business to do, so the outcome requested is clear.

Q7 Niamh paid €12.99 online for a study app advertised as covering the Irish Junior Cycle Business course. When she logged in, all of the material was for a different country's school course and was not as described. She has her order confirmation. Write an email from Niamh to the company's 'Contact Us' address asking for a refund.

From: niamhbyrne@mail.ie To: help@irishgrindsplus.ie Date: 12 June 2026
Subject: Re: Refund request - app not as described
Dear Customer Service Team,
I am writing to request a refund for the study app I bought for €12.99 (order confirmation attached). It was advertised as covering the Irish Junior Cycle Business course, but the material is for a different country's course and is not as described.
Under the Consumer Rights Act 2022, digital content must be as described. As it does not meet this standard, I am entitled to a refund.
I would ask you to resolve this matter within 10 working days.
Yours sincerely, Niamh Byrne

Accept the student's own wording, provided it includes the correct email layout, the complaint, a reference to the Consumer Rights Act 2022 / being "not as described", and a clear request for a refund.

Keyword Recap - Fill in the Blanks (Answer Key)

Sentence	Answer
The ________ protects consumers and promotes fair competition, and lets consumers compare financial products.	CCPC
The ________ helps Irish consumers with a problem with a business in another EU country.	ECCI
The ________ ________ ________ is a low-cost way to take a claim against a trader without a solicitor.	SMALL CLAIMS PROCEDURE
The ________ handles complaints about ads that are misleading, harmful or offensive.	ASA
The ________ represents the interests of consumers and campaigns for changes in consumer law.	CAI
________ is a free, confidential service that helps people struggling with debt.	MABS
The ________ ________ ________ ________ regulates banks and insurers and gives information on financial products.	CENTRAL BANK OF IRELAND
The ________ investigates unresolved complaints about banks, insurers and pension providers.	FSPO
________ regulates mobile phone and broadband providers.	COMREG
The ________ regulates electricity and gas suppliers.	CRU