

Question 16 (cont'd.)

(a) (cont'd.)

(ii) There are many consumer protection agencies where consumers can receive advice and assistance.

Name and explain the function of **two** of these agencies.

(10)

Any 2: (2 × 5m)

** Name of agency (2m), function (3m).

- trade associations //
 - set standards and formulate codes of conduct that their members agree to follow to ensure that consumers will get the best possible service //
 - investigate and resolve issues / problems that consumers have in a specific industry, *e.g.* ITAA // *etc.*
- Office of the Ombudsman //
 - examines complaints from people who feel they have been unfairly treated by a public / government body //
 - examines complaints about failures by public bodies to provide accessible buildings, services and information for people with disabilities // *etc.*
- Competition and Consumer Protection Commission (CCPC) / (formerly National Consumer Agency and the Competition Authority before they were amalgamated) //
 - enforce Irish and European competition law in Ireland - conduct investigations and take legal enforcement action where there are breaches of competition law //
 - enforce a wide range of consumer protection legislation - variety of enforcement tools to tackle illegal practices by traders //
 - assess whether proposed mergers, acquisitions and takeovers are likely to result in a substantial lessening of competition //
 - enforce product safety regulations - ensure that product safety standards comply with EU Directives and other regulations //
 - influence public debate and policy development - highlight to Government and other policymakers the possible impact of proposed legislation or regulations on competition and/or consumer welfare //
 - inform consumers of their rights - empower consumers by giving them information about their rights through their helpline, website and public awareness campaigns //
 - encouraging business compliance - aim to foster a culture of business compliance by informing businesses of how to comply with the law //
 - provide personal finance information and education to consumers // *etc.*
- Advertising Standards Authority for Ireland (ASAI) //
 - promote the highest standards of marketing communications (advertising, promotional marketing and direct marketing) in the public interest //
 - ensure that all commercial marketing communications are 'legal, decent, honest and truthful' in order to protect customers from dishonest and illegal marketing of goods and services //
 - enforce this self-regulatory system through the cooperation of advertisers, advertising agencies, media specialists, direct marketing and sales promotion companies and the various media - print, radio, television, online, cinema and outdoor interests // *etc.*
- Consumer Association of Ireland (CAI) //
 - protect, promote and represent the interests of consumers //
 - promote the interests of consumers, ensuring that those who take decisions which will affect the consumer can have a balanced view of the interests of consumers //
 - make representations of the views of consumers to local and central government, government agencies and industry on existing laws and on proposed legislation //
 - make representations on the adequacy and availability to consumers of consumer advice services and upon the needs of such services for supporting facilities //
 - represent the consumer on appropriate government and other bodies //
 - publish a monthly magazine for consumers called *Consumer Choice* on which it reports on services and any other area of consumer interest // *etc.*

Question 16 (cont'd.)

(a) (ii) (cont'd.)

- Commission for Communications Regulation (ComReg) //
 - responsible for the regulation of the electronic communications sector (telecommunications, radio communications, broadcasting transmission and premium rate services) and the postal sector //
 - where a consumer's initial complaint to the service provider has failed, the body will contact the provider and seek an official response //
 - examine trends in consumer complaints and highlight any persistent problems with the relevant provider //
 - provide advice to consumers on how to make a complaint to their communications provider //
 - provide a guide to phone and broad band pricing, statistics on consumer queries and complaints // *etc.*
- Commission for Regulation of Utilities (CRU) / (formerly) Commission for Energy Regulation (CER) //
 - protect the interests of energy customers, maintain security of supply, and to promote competition covering the generation and supply of electricity and supply of natural gas //
 - economic regulator for the public water and wastewater sector, covering the services provided by Irish Water - protect the interests of customers by monitoring the performance of Irish Water in delivering services and providing investment in water and wastewater infrastructure in a cost efficient manner //
 - resolving complaints that customers have with energy companies and Irish Water //
 - investigate complaints by consumers who are not satisfied with the response of the provider to their complaint //
 - safety regulator across a range of areas in the energy sector, *e.g.* electrical contractors, gas installers, oil and gas activity both onshore and offshore // *etc.*
- Financial Services and Pensions Ombudsman (FSO) / (formerly) Financial Services Ombudsman (FSO) //
 - investigate complaints from consumers about financial service providers //
 - investigate complaints by consumers who are not satisfied with the response of the provider to their complaint //
 - website provides information on how to make a complaint, case studies of previous complaints and podcasts // *etc.*
- European Consumer Centre (ECC) //
 - provide information, advice and assistance to Irish consumers dealing with retailers and service providers from other EU states //
 - provide assistance in solving cross-border consumer disputes //
 - undertake research on issues of consumer interest to raise awareness on emerging trends among policy makers and consumers //
 - provide feedback to the European Commission and national stakeholders // *etc.*
- small claims court // *etc.*
 - provide an inexpensive, fast and easy way for consumers and businesses to resolve disputes without the need to employ a solicitor //
 - resolve consumer complaints where a claim does not exceed €2,000 //
 - other types of disputes are also eligible - businesses can make claims against other businesses (since 2010) //
 - resolve disputes in relation to claims for goods or services bought for private use (or the use within a business) //
 - deals with claims for faulty goods, bad workmanship, minor damage to property or the non-return of a rent deposit (of a rented property including a holiday home or a room/flat where the owner also lives) // *etc.*

** Accept student's own wording if equivalent meaning conveyed.

** Accept other appropriate answers and corresponding material.