1.7

Exploring Business

Right and Responsibilities (The Consumer)

Learning Outcome Notes

LO 1.7 - Distinguish between and appreciate their rights and responsibilities as consumers.

1.7

Exploring Business

Right and Responsibilities-(The Consumer)

Past Exam Questions and Answers

NOTE - Very Important

It is very important when answering exams question that you use the following steps -

- 1. That you know the information for the learning outcome
- 2. That you understand the information form the learning outcome
- 3. That you can apply the information form the learning outcome to the question
- 4. Be able to give at least two full sentences for your answer (Fill up the space)

Questions are changing from rote learning to applying the knowledge to the Question

QUESTIONS

2022 - Questions 8

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

1.		
2.		

(ii)	Give	one	reason	why	α	consumer	may	choose	not	to s	shop	local	ly.
------	------	-----	--------	-----	---	----------	-----	--------	-----	------	------	-------	-----

2022 - Questions 10

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

	Complaint
Α	My bank has not reduced its loan rates in line
	with EU regulations
В	I have been waiting four weeks for the
	electricity company to connect my house to the
	main electricity supply
С	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.

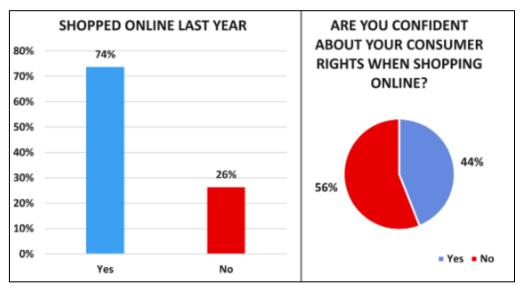
Financial Services	Commission for	Commission for Energy
Ombudsman	Communication Regulation	Regulation

2022 - Question 18 - Part a (iv)

Outline one responsibility Kevin has as a consumer while shopping for insurance.

2019 - Question 16 - Part b - (i) & (ii)

The number of consumers shopping online is increasing but it appears that many are still not confident about their rights online. A recent survey indicated the following results.



(i) Explain three rights a good consumer should have when buying goods online

1.		
2.		
3.		

Leari	ning Outcome 1.7
(ii)	Your friend Deirdre (@deirdre22) has ordered a book from a business in the European Union. Forty days have passed, and the book has not arrived. Write a tweet to
	@deirdre22 to let her know what agency she should go to help for.

2019 - Sample Paper - Question 16 - Part a (i)

You sent this text message to a friend asking for consumer advice.

'I bought a pair of runners online and they were damaged when they arrived. What will I do' She advised you to e-mail the company with your complaint. Write an email to the company ensuring the following information is included.

- 1. Use the email address <u>customerservice@runrun.ie</u> for the company.
- 2. Insert a subject of the email.
- 3. Clearly outline the complaint
- 4. Explain your rights in this situation

From	kateogrady@mail.ie
То	
Subject	

<u> 2019</u>	- Sample Paper - Question 16 - Part b (i), (ii), (iii) & (iv)
Online	e spending overtook face to face spending in March,
(i)	State two benefits for consumer shopping online
1.	
2.	
(ii)	The European Consumer Centre Ireland (ECCI) encourages consumers to be safe when
	shopping online and offers helpful tips.
	State two ways consumers can shop safely online.
1.	
2.	
(iii)	State one advantage and one disadvantage for a business when selling online
Advo	untages
Disa	dvantages
(iv)	As Consumers, whether purchasing online or instore we have ethical responsibilities
` ,	State two ethical responsibilities that we have as consumers.
1.	,
2	

Learning Outcome 1.7	The Consumer

SUGGESTED SOLUTIONS

2022 - Questions 8

- (i) Identify two benefits of shopping locally for the local economy.
- 1. Reduces Carbon Footprint It is better for the environment because goods are grown

And sourced Locally and don't have far to travel

2. Provide employment - The business will employ local people and if the business grows

They will need more employees thus improving their standard of living

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

Choice - A consumer may choose not to shop locally because they don't have the product

Or service they are looking for. If it is a particular product or service, they may have to

Go to their nearest City to make the purchase as they have a better selection

2022 - Questions 10

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

	Complaint
Α	My bank has not reduced its loan rates in line
	with EU regulations
В	I have been waiting four weeks for the
	electricity company to connect my house to the
	main electricity supply
С	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	Commission for	Commission for Energy
Ombudsman	Communication Regulation	Regulation
Α	С	В

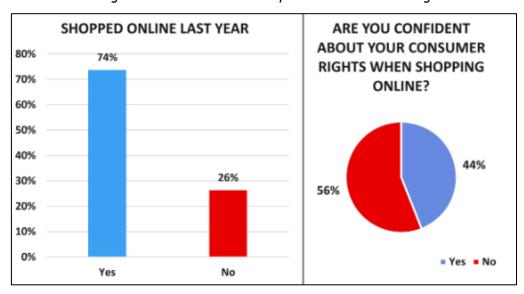
2022 - Question 18 - Part a (iv)

Outline one responsibility Kevin has as a consumer while shopping for insurance.

Find out all information - Kevin should find out as much information as he can about policy policy before he purchases it. This includes how many much the premium will be, how much The excess will be and what will be covered under the insurance policy and if it can be got Cheaper with another insurance company

2019 - Question 16 - Part b - (i) & (ii)

The number of consumers shopping online is increasing but it appears that many are still not confident about their rights online. A recent survey indicated the following results.



(i) Explain three rights a good consumer should have when buying goods online

1. Use a safe website - Make sure the website is safe by checking the weblink starts with https:, that it has a privacy. The s stand for secure and the website will be encrypted.

So your private details such as a credit card number will not be shared.

2. Any hidden extra costs - Find out how much postage and packaging will cost. This can make the overall price of the product more expensive than you had thought. Especially if you think You will be saving money instead of buying the item in a shop

3. Use a secure method of payment - Use a secure payment method, i.e. paypal, and do not disclose your credit card number directly to the seller by email if online payment is not

available.

(ii) Your friend Deirdre (@deirdre22) has ordered a book from a business in the European Union. Forty days have passed, and the book has not arrived. Write a tweet to @deirdre22 to let her know what agency she should go to help for.

Get in contact with the Competition and Consumer Protection Commission (CCPC)

@ccpc.ie, #buyingonline #consumerhelp #letthebuyerbeware

2019 - Sample Paper - Question 16 - Part a (i)

You sent this text message to a friend asking for consumer advice.

'I bought a pair of runners online and they were damaged when they arrived. What will I do' She advised you to e-mail the company with your complaint. Write an email to the company ensuring the following information is included.

- 1. Use the email address <u>customerservice@runrun.ie</u> for the company.
- 2. Insert a subject of the email.
- 3. Clearly outline the complaint
- 4. Explain your rights in this situation

From	kateogrady@mail.ie
То	customerservice@runrun.ie
Subject	Complaint - Damaged runner bought online
	Dear Sir/Madam
	On the 12.01.2023 I purchase a pair of runners form you company
	When they arrived, they were damaged. As outline under the sale of goods and supply of service act 1980 as a consumer my rights are that 1. Goods must be of merchantable quality - of certain standard and 2. They must be fit for purpose.
	As they two right have not been meet I am entitled to a Refund, Repair or Replacement. I would like a Replacement.
	I look forward to your reply.

Learning Outcome 1.7 The Consumer

Kind Regards

2019 - Sample Paper - Question 16 - Part b (i), (ii), (iii) & (iv)

Online spending overtook face to face spending in March,

Mr. Ryan

- (i) State two benefits for consumer shopping online
- 1. They can shop from home You don't have to leave your house to shop you can do it from you own home
- 2. 24/7 365 days a year You can shop when ever suits your schedule this can be any time of The day and you can shop all year round.
- (ii) The European Consumer Centre Ireland (ECCI) encourages consumers to be safe when shopping online and offers helpful tips.State two ways consumers can shop safely online.
- 1. Use a safe website Make sure the website is safe by checking the weblink starts with https:, that it has a privacy. The s stand for secure and the website will be encrypted

 So your private details such as a credit card number will not be shared

 2. Use a secure method of payment Use a secure payment method, i.e. paypal, and do not disclose your credit card number directly to the seller by email if online payment is not available.
- (iii) State one advantage and one disadvantage for a business when selling online

Advantage

Bigger market - They have access to more consumers this can lead to possible higher sales

Which can result is higher profits

Disadvantage

Setting up the website - There is a cost involved is setting up, maintaining and updating

The website

(iv) As Consumers, whether purchasing online or instore we have ethical responsibilities

State two ethical responsibilities that we have as consumers.

Learning Outcome 1.7

The Consumer

- 1. Protect the environment Consumers have an ethical responsibility by sourcing products

 And services that are friendly for the environment and made in a sustainable ethical

 manner
- 2. Support local / Irish products Consumer should buy Irish products. This can lead to

 An increase in employment which can help the Irish economy and improve the balance of
 payments