

Merchantable Quality
(1.8 - Protecting the consumer)



1. this means that goods must be of certain stand and quality considering the price paid.
2. The goods must be undamaged and usable

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Fit for Purpose
(1.8 - Protecting the consumer)



1. The good must do what it is supposed to do.
2. It must do what it says on the tin.

For example, a kettle must boil water

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As Described
(1.8 - Protecting the consumer)



1. the good must match the description that is given by the sale person, packaging or advert.

For example, a waterproof coat must keep the rain out

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Match Sample
(1.8 - Protecting the consumer)



1. When the item you are given should be the same as the sample you were shown.

For example, if you order a green carpet from a sample the same type should be deliver.

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Refund
(1.8 - Protecting the consumer)



You get back the money that you paid for the item

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Repair
(1.8 - Protecting the consumer)



The item is repair free of charged

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Replacement
(1.8 - Protecting the consumer)



you are entitled to a new or alternative product free of charge

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Credit Note
(1.8 - Protecting the consumer)



This is credit (Money) up to a certain value that can be spent in a shop. It is usually given if there is a problem with a product.

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Guarantee
(1.8 - Protecting the consumer)



1. This is a promise by the manufacture or company that they will fix any problems that occur with a specific period.
2. It is legally binding

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Warranty

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1. This is like an insurance policy.
2. You pay a premium. It is legally binding

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Misleading Practice

(1.8 - Protecting the consumer)



This is when false or misleading information is used to deceive a customer

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Aggressive Practice

(1.8 - Protecting the consumer)



This is when harassment, physical force or influence are used to force a consumer into buying a product

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Prohibit Practice

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There are 32 practice that are banned here. They include telling someone they have won a prize but asking them to pay for it

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CCPC

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1. This stands for Competition and Consumer Protection Commission
 - a) Provide information and education to consumers about their rights
 - b) Conduct research into consumer matters
 - c) Advising policy makers
 - d) That there is choice for the Irish consumer

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CER

(1.8 - Protecting the consumer)



8. This stand for Commission for Energy Regulation
9. The Resolve complaints against energy companies - Airtricity,
10. Common complaints include
 - a) Delay in getting connected
 - b) Faulty meters c) Connection costs
11. Consumer must make a complaint first. If it is not resolved, then they can get in touch with CER

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COM Reg

(1.8 - Protecting the consumer)



5. This stand for Commission for Communication Regulation
6. Protect consumer rights when dealing with communication companies such as An Post, Mobile and phone providers
7. They examine consumer complaints and if the complaint keeps happening they will take it up with the business

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FSO

(1.8 - Protecting the consumer)



1. This stands for Financial Service Ombudsman
2. They investigate complaints against financial service providers
3. The consumer must make a complaint first. If it is not resolved, then they can get in touch with FSO
4. This service is free and funded by Financial Service Providers

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Office of Ombudsman

(1.8 - Protecting the consumer)



- a) are responsible for investigating complaints by people have been treated unfairly by a public body - Government Departments,
- b) They are an independent and free service
- c) The consumer must make a complaint first. If it is not resolved, then they can get in touch with the Ombudsman

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Small Claims Court
(1.8 - Protecting the consumer)



1. They offer a quick, cheap and easy way to solve a complaint
2. You don't have to hire a solicitor and can represent yourself
3. The consumer must make a complaint to the company first. If it is not resolved, then they take a case to the Smalls Claim court.

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Personal Accident Insurance
(1.8 - Protecting the consumer)



4. They will inform the business about your claim. The business has 15 days to reply. If they don't you win the claim and the business pays
5. You can only take claim of up to £2000 to the smalls claim court and you pay a fee of £25

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