

In time for the holiday season, in our last edition of the European Consumer Centre Malta newsletter for 2022, we will give you some advice about what to look out for when shopping online. This edition will also highlight a recent success story on online gaming and the latest news from the EU.

ECC Malta will also briefly introduce our latest leaflet published just a few weeks ago on how to shop online safely.



*Wishing you a great
festive season!*



Christmas Shopping Online

Now that the festive season is with us, many consumers shop online to order gifts for their family and friends. Online shopping has a broader choice of products, offers, and prices from the comfort of your home. Nevertheless, consumers should know their rights and obligations to avoid disappointment later.

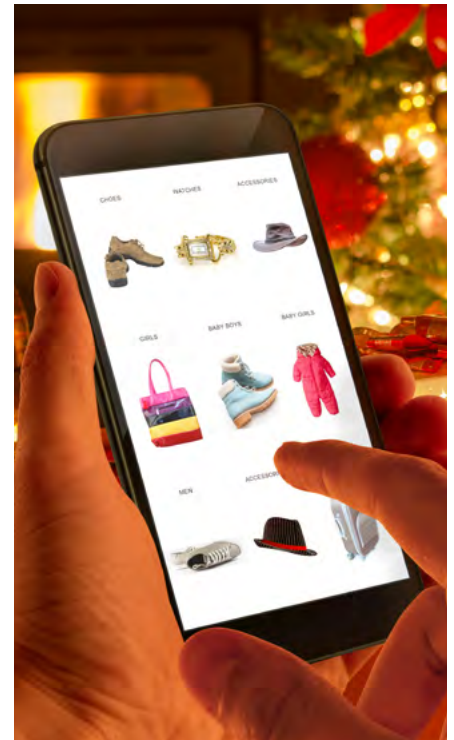
Consumers must remember that goods ordered online may take time to arrive, especially during busy periods. Thus, we recommend that consumers start their online shopping as early as possible to leave enough time for the goods to be delivered and avoid disappointment. However, traders are still obliged to deliver the goods within 30 days as per the Consumer Rights Regulation if no date for delivery is given. If such an obligation is not met, the consumer can either ask for a new product to be

sent or else cancel his order and be refunded the money paid.

Online shopping gives consumers 14 days to cancel the order if they change their mind about their purchase, without the need to justify their decision. These 14 days commence from when the goods are delivered. However, one must remember that this cancellation right does not apply to all transactions, such as perishable goods, supply of newspapers and magazines, and personalised goods, which are made according to the consumer's specifications.

Some tips for consumers when buying online:

- **Know whom you are dealing with** and that all necessary information, such as the trader's address and detailed product description are



made available. The consumers should not rely on an email address alone or assume that the trader is based in the country indicated by the web address. Consumers should remember that to lodge a complaint with the ECC; the trader must be based in one of the EU countries, Norway, Iceland, or the United Kingdom; otherwise, European consumer protection rules would not apply.

- Use safe payment options and check whether the trader accepts different types of payments. Consumers should avoid buying from a trader that only accepts money transfers or cash via postage. Such payments are difficult to trace; thus, no recourse is available if something goes wrong.
- **Understand your commitment.** Consumers should read the terms and conditions, especially the small print, and be aware of their agreement. They must ensure they know the trader's cancellation and return policies.

Success Story



Earlier this year, we received a case like no other. ECC Austria presented us with a player who had earned €40,000 through a gambling site registered in Malta.

Last year the player requested to have this amount paid to

his credit card account. The bank informed him that the amount had been transferred back to the trader as it was impossible to make the payment to a credit card account.

The player demanded that the trader refund the money directly to

his bank account; however, the trader denied his request and provided no reason. ECC Malta contacted the trader, and after various correspondence with the trader, ECC Malta received a sudden confirmation that they had made the money transfer to the player.

We informed ECC Austria of this, and they asked the player to notify us of any developments. A few days later, the player confirmed that the transfer was successfully made, and we thanked the trader for his compliance and informed him that the case would positively be closed. He was highly thankful for our resilience in handling the case and satisfied with the service provided.



Press Release: Shopify commits to new practices to make it safer for consumers

Today many internet users use the internet to shop online. As with any other purchase, there may be issues. Consumers using Shopify encountered problems during the Covid-19 pandemic and on specific dropshipping sites using the Shopify platform, as some web stores have engaged in illegal practices. Most complaints related to fake offers and security claims, counterfeit goods, and not providing their contact details. However, Shopify has

now committed to making several improvements to make shopping safer for customers, in line with EU rules.

Shopify has committed to creating a fast and effective 'notice and action' procedure for national consumer authorities and changing its templates to push traders to be more transparent towards consumers. In addition, to address issues such as web shops providing insufficient information about their companies and missing mandatory

information on consumer rights, Shopify has promised three things:

1. **Designing its templates** for contact pages and generators for terms and conditions, Privacy Policies and Refund policies to include fields for company information and contact details;
2. **Providing clear guidance** to traders on the applicable EU consumer law;
3. **Providing company details** of any EU trader when requested by any national consumer authority.



Shopping Online Safely Leaflet

Just in time for the busiest shopping period, ECC Malta has issued its last leaflet for this year on how to shop online safely. This leaflet aims to give consumers some general guidelines and what to look out for when shopping online. Before purchasing online, consumers should ask themselves several questions: Do you know who the trader is? Do you know where the business is established? Is the site secure? How can one affect payment to this trader? Is there a right of cancellation? Consumers should be aware of their rights and obligations when purchasing online items. This leaflet can guide you through your shopping process. We have also highlighted the remedies available to consumers if a problem arises.

You can obtain this leaflet from:
the European Consumer Centre Malta in Valletta
or by clicking on the image.



European Consumer Centre Malta

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