

*Wishing
you a great
Festive Season*

In time for the holiday season, for the last edition of the European Consumer Centre Malta Newsletter, we decided to provide you with some advice on how you can notice a genuine website from a fake one. In this edition, we will also highlight the ECC-Net social-media campaign from August until December, together with the celebrations of the 15th anniversary. Additionally, two further articles published are about the New Deal for Consumers and the second anniversary of the Geo-Blocking Regulation. Finally, the last page of this newsletter is dedicated to a new brochure issued by ECC-Net Malta on the European Small Claims Procedure – ESCP.

Spotting a **FAKE WEBSITE!**

Although shopping online could be very convenient, you should always verify the website from where you are planning to purchase.

Unfortunately, many consumers suffer a loss due to internet scams and online fraud. It is not that easy to keep up with these scammers as they are always trying to come up with new techniques to deceive people. To limit this risk, we will highlight eight steps you should follow to prevent being a scam victim. Scams can come in many forms but are all designed to get hold of your money. They can do this by contacting you to reveal your personal details, stealing your information or even getting you to hand over the cash willingly. The first types of scams were in the form of emails, claiming that you won a large amount of money. Even though we know that to win something you must at least participate in a lottery, certain people still fall victims of these types of scams. Although this type of fraud is still common, it can be easily spotted and avoided. With the advances in digital communication, scammers became more sophisticated to target people and steal money and information. Apart from the usual

websites, today, we also find retail applications and social media stores adding to the consumers' online options.

Very often, victims of scams will end up receiving a product which they never ordered; a product which is significantly inferior to the one shown on the website; or the consumer will end up with nothing. From our experience, it isn't easy to mediate with scammers as their intention is not customer satisfaction but to defraud as many people as possible in the shortest time. Always keep in mind that scams exist. When randomly contacted by a person or business, whether via email or social media, always remember about the possibility that it might be a scam.

1. Pay attention to the address box

Reliable websites have their address starting with https:// rather than http://. The letter 's' stands for secure. One should also look for the small padlock and press on it to check the details of security. It is of utmost importance to make sure that the computer is protected against viruses and spyware. If a website uses http:// only, that is not a clear indication that the website is a scam. To be on the safe side, one should never enter personal financial information.





Some browsers make it more comfortable as they highlight that the website is 'Not Secure'. Alternatively, the padlock symbol means that the website is encrypted and therefore, cannot be stopped. By clicking on the 'Not Secure' or padlock sign, you can see more details about the website's security. Even though the website has a padlock and begins with [https://](#) is a good start, it is not enough, and needs to be combined with the recommended steps below.

2. Check the domain name

Study the URL before including any of your personal information like your credit card number as some fraudulent sites have URLs that at first glance, look just like those of large brands or companies. Some cybercriminals set up websites that differ only by a letter from the real websites, hoping that you mistype the URL or overlook the intentional spelling mistake.

3. Do your research

Scammers know that people will increase their activity online during this festive period considering the scenario we are living, so they will try to deceive consumers by putting up beautiful websites. One would never judge a company by the look of the website. Before purchasing, especially if it is the first time and you are in doubt always check the domain age. You should be aware of websites that have just been set up. It would also be a good idea to read any reviews posted by

other consumers to see whether the concerned trader can be trusted or not. Websites like [scamadviser.com](#) and [who.is](#) would suggest if the given website is a scam and confirm their reliability and credibility.

4. Watch for poor grammar and spelling

It would be best if you took a couple of minutes to scrutinise the information found on the website, mainly by reading the information found on the homepage or in pages dedicated to the company's statement. If there is an excess of grammatical mistakes, that is indicative that the website was set up in another country and went up quickly. Trusted companies will put extra effort to present a professional website which includes all the required information.

5. Know with whom you are dealing

A secure website would usually have detailed information about the trader, specifically; the address of the company, email, phone number and the date when the company was registered, together with the company's registration number. One should be careful of websites that provide little or restricted information; for example, having just an email address.

6. Refunds and Returns policy

This step is critical when you are buying online as all legitimate websites should include information on how consumers can log a complaint together with the link for the Online Dispute Resolution platform. Furthermore, the trader should also inform the consumers about any cooling-off rights, during which the consumer can cancel his order, without incurring any penalty.



WHEN A CONSUMER CHOOSES TO BUY FROM AN AUTHORISED RETAILER, THERE IS PEACE OF MIND THAT THE OBJECT BOUGHT IS AUTHENTIC



7. Use only secure payment options

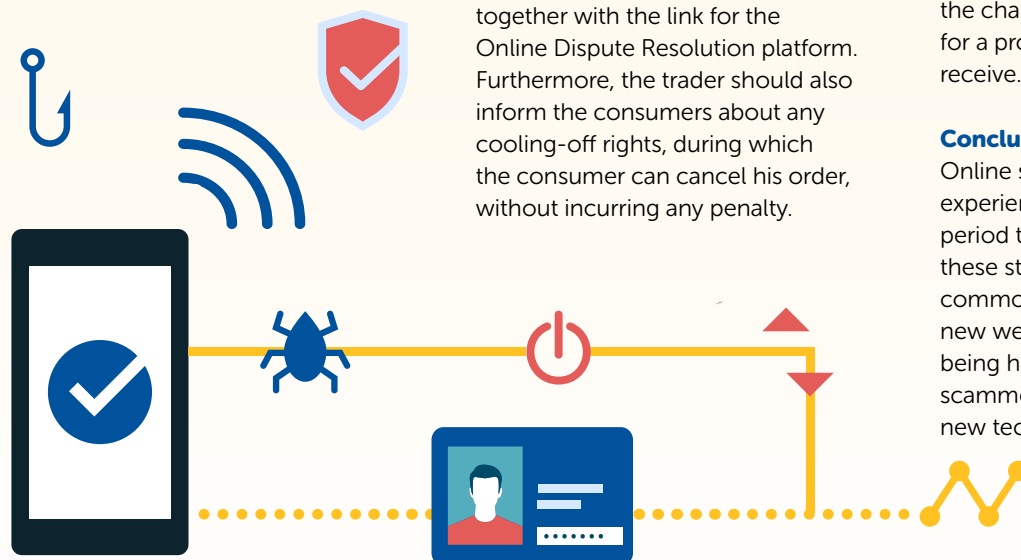
Before making the final decision and press the 'buy now' to purchase the object, the consumer must remember that any payment made should be done through secure means, such as through a credit card or PayPal. Unless you know and trust the receiver of the charge, avoid sending payments through bank transfers. Credit Card details should never, in any circumstances, be sent by email. Consumers need to be also aware of the presented terms and conditions which are usually written in smaller text. It is advisable to watch out for the usual signs of a scam, such as huge rewards.

8. Walk away from deals that are too good to be true

There might indeed be stores that offer huge discounts. These discounts could be because it is the last item, old stock or the company is closing its doors. However, it is challenging that you will find a considerable discount, sometimes even 80% on the latest mobile phone or the newest stock from a designers' brand. Stay away from these websites as the chances are that you end up paying for a product which you will never receive.

Conclusion

Online shopping could be the best experience especially through this period that we are living. If you consider these steps together with some common sense when buying from a new website, you will limit the risk of being harmed. Always remember that scammers will always come up with new techniques to defraud people.





The New CONSUMER AGENDA



The European Commission launched the New Consumer Agenda to empower European consumers to play an active role in the green and digital transitions. The Agenda also addresses how to increase consumer protection and flexibility during and after the COVID-19 pandemic, which brought significant challenges affecting the daily lives of consumers. More concretely, the Agenda puts forward priorities, and key action points to be taken on board, together with the Member States at European and national levels in the next five years. The vision for the next five years will be focusing on five main priorities: the green transition; the digital transformation; the effective enforcement of consumer rights; the specific needs of certain consumer groups; and the international cooperation of out of EU countries.

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on five main priorities: the green transition; the digital transformation; the effective enforcement of consumer rights; the specific needs of certain consumer groups; and the international cooperation of out of EU countries. Vice-President for Values and Transparency, **Věra Jourová**, said: "We want to empower consumers to play their role in the green and digital transitions. At the same time, we must ensure that our rules to protect consumer rights remain up to speed with today's digital reality – especially through vigorous enforcement and increased responsibility of online platforms."

Commissioner for Justice, **Didier Reynders**, stated that: "European consumers are at the core of a global change. Their actions can make a significant difference. Consumers need to be empowered to make sustainable choices and be reassured that their rights will be protected in all circumstances. The new Agenda introduces measures that will promote a fair digital and green society, taking into account that consumer behaviour transcends borders of individual Member States."

GEO-BLOCKING turns 2



In this newsletter, we would also like to highlight the importance of the Geo-Blocking Regulation, now that it has been two years since the end of Geo-Blocking. During these two years as ECC-Net Malta, we rarely receive incidents of traders not adhering to this Regulation. However, we are taking this opportunity to highlight the importance of this Regulation. If an online trader, blocks or restricts your access to an online interface such as websites or apps, for reasons related to your nationality, place of residence or place of establishment, the trader is acting against the Regulation. Traders also work against the Geo-Blocking Regulation when consumers are redirected to another version of the website without consent. For example, a German company must not restrict

access to a Maltese customer and redirect him to another version unless the Maltese customer consents to it. From this website, you should be allowed to purchase the goods; electronically supplied services such as cloud, data warehousing and website hosting; and services such as hotel accommodation. On the other hand, the trader is free to decide which means of payment to accept from the consumers. However, once the trader chooses the type of payment, then it should be available to all consumers.

What is beyond Geo-blocking?

- Services linked to copyright-protected content or works in an intangible form such as music streaming services and e-books;

- Services such as financial, audio-visual, transport, healthcare and social services;
- Price differentiation cannot be prohibited; the traders are free to offer different general conditions, including prices and to target certain groups of customers in specific territories.
- There is no obligation on the trader to offer delivery to all Member States or to set pick up points for their goods in other countries.

Geo-Blocking was the topic chosen during November as part of the ECC-Net social media campaign.

15 Years European Consumer Centre **ANNIVERSARY CAMPAIGN**

During this edition, we will continue to inform our readers about the remaining topics dealt with as part of the social media campaign for the 15th ECC-Net Anniversary.

Counterfeited Products

Counterfeited Products was the chosen topic for August. Even though there is a lot of awareness, many consumers still fall victims of buying counterfeited products, probably as the price will be a fraction of the actual cost. However, when we buy these products, we must always keep in mind that it might cause us harm. Many of the counterfeited items are made of inferior material which does not undergo the rigorous testing required by products sold in the European market. Unfortunately, when shopping online, it is harder to check the product since you cannot touch or feel it so you can only rely on the photos the seller uploads on the website. Hence, before purchasing, you should always

look at the seller's identity, previous customer reviews and website safety amongst other things. Suppose you are abroad and you decided to buy a counterfeited item keep in mind that the item might also be confiscated. In that case, you may face a fine for trying to import a counterfeited item

into the country. For this promotion, ECC Sweden prepared images and videos which were uploaded by all ECCs social media pages. For more information, you can download our newsletter article following the link: <http://eccnetmalta.gov.mt/download/ecc-malta-newsletter-issue-1-2020/>



Package Travel

September was dedicated to the topic of package travel. This campaign aimed to create awareness about the additional protection consumers have when booking package travel. When booking a cruise or a combination of at least two different types of travel service from the same operator, it will automatically fall under the package travel directive. When booking package travel, you have the right to cancel the product. However, it may be subject to possible termination fees payments. Usually, the fee will increase if the date is closer to the departure. ECC Germany and ECC Hungary worked on this campaign. They prepared

various material to be used on social media, together with a brochure which can also be downloaded from our website. As ECC Malta, we also delved into detail about

this topic. You can read this article by downloading the newsletter from the following link: <http://eccnetmalta.gov.mt/download/ecc-malta-newsletter-issue-2-2020/>





Redress and Enforcement



The goal of this campaign was to empower the European Consumers with knowledge, so they can enforce their consumer rights and take full advantage of the opportunities offered by the Single Market. The name of the campaign was "A consumer problem. What now?" which was created by ECC Belgium. In this campaign, they included images, video and a press release. Consumers should always seek for their rights which are available online or by accessing the ECCs websites if something happens. All the required information together with the procedures are found on our websites. Once consumers have enough information, they may contact the trader. If no solution is found, then consumers should contact a consumer mediation service to help resolve the issue. When payments were made via credit cards, consumers can always ask for reimbursement through the credit card issuer. Court litigation will always be the last resort. Always keep in mind that it is still easier to come to a solution with trustworthy traders.

During November two campaigns were launched and prepared by ECC Lithuania and Latvia. One campaign dealt with the fair online trader, and the other campaign was created by ECC France and ECC Poland dealing with Geo-blocking.

Have your consumer rights been breached?

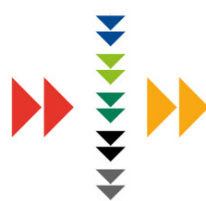


Let's get it solved!



Problem solved!

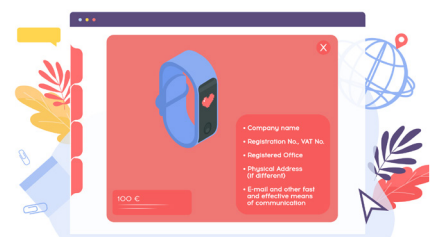
Well done!



Fair Online Trader

ECC Lithuania and ECC Latvia presented a video with images together with an online quiz. The quiz was stimulating as it tested the consumers' knowledge of how to shop online. The idea behind this campaign is to make the traders more aware of their obligations when setting up an online store. The video included the essential commitments traders have when putting up an online store. Some of the information that needs to be contained in an online website is:

- Information related to the seller
- The proper information about the product including the full price
- Reliable payment systems
- Reliable delivery
- The right of withdrawal
- Online dispute resolution information or alternative dispute resolutions.



Celebrating the **15TH ANNIVERSARY**

November meant the 15 years of cross-border consumer protection for European consumers. Throughout these years, ECC-Net helped over one million consumers who contacted our Centres for any complaint. As a Network, we value consumers, and we try our best to help them reach an amicable solution.

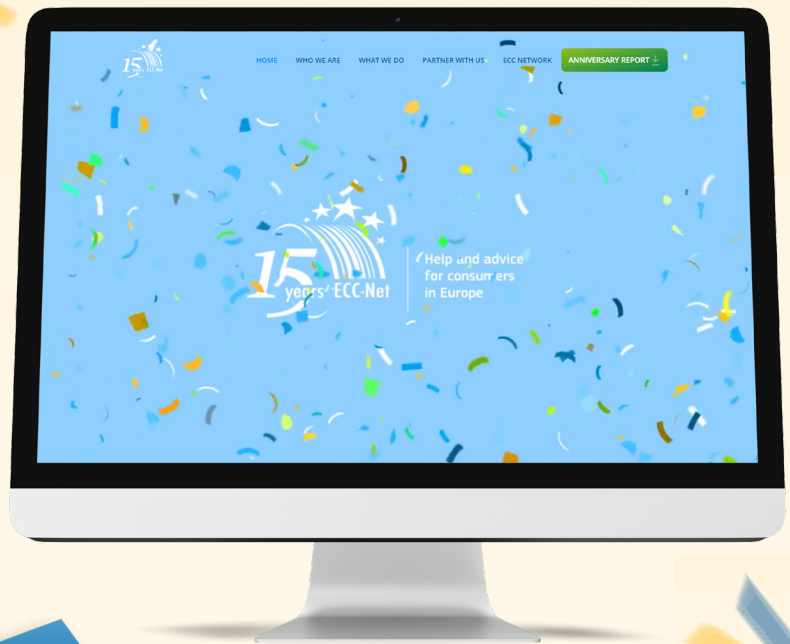
Due to the Covid-19 scenario, a virtual event was organised by the European Commission. This event allowed the Network to come together and celebrate our 15th-anniversary milestone. During this celebrative event, the Network took the opportunity to reflect on the European consumer rights movements and discuss the way forward for adequate consumer protection in Europe. During this event, there were also present vital stakeholders such as consumer representative, enforcement authorities, young journalists, academics and more.

Through this event, the Network launched a brand-new website www.eccnet.eu with all the

required information; featuring the Network's milestone, the website recollects our inspiring journey.

In addition to the brand-new website, the Network worked on a 15th Anniversary Report reflecting

the work of the ECC Network. The idea behind this report is that the achievements we made as a Network throughout these years are worth the effort made and introducing the plans for the future. To read the full report, click on the image below.



“ THE IDEA BEHIND THIS REPORT IS THAT THE ACHIEVEMENTS WE MADE AS A NETWORK THROUGHOUT THESE YEARS ARE WORTH THE EFFORT MADE AND INTRODUCING THE PLANS FOR THE FUTURE. ”

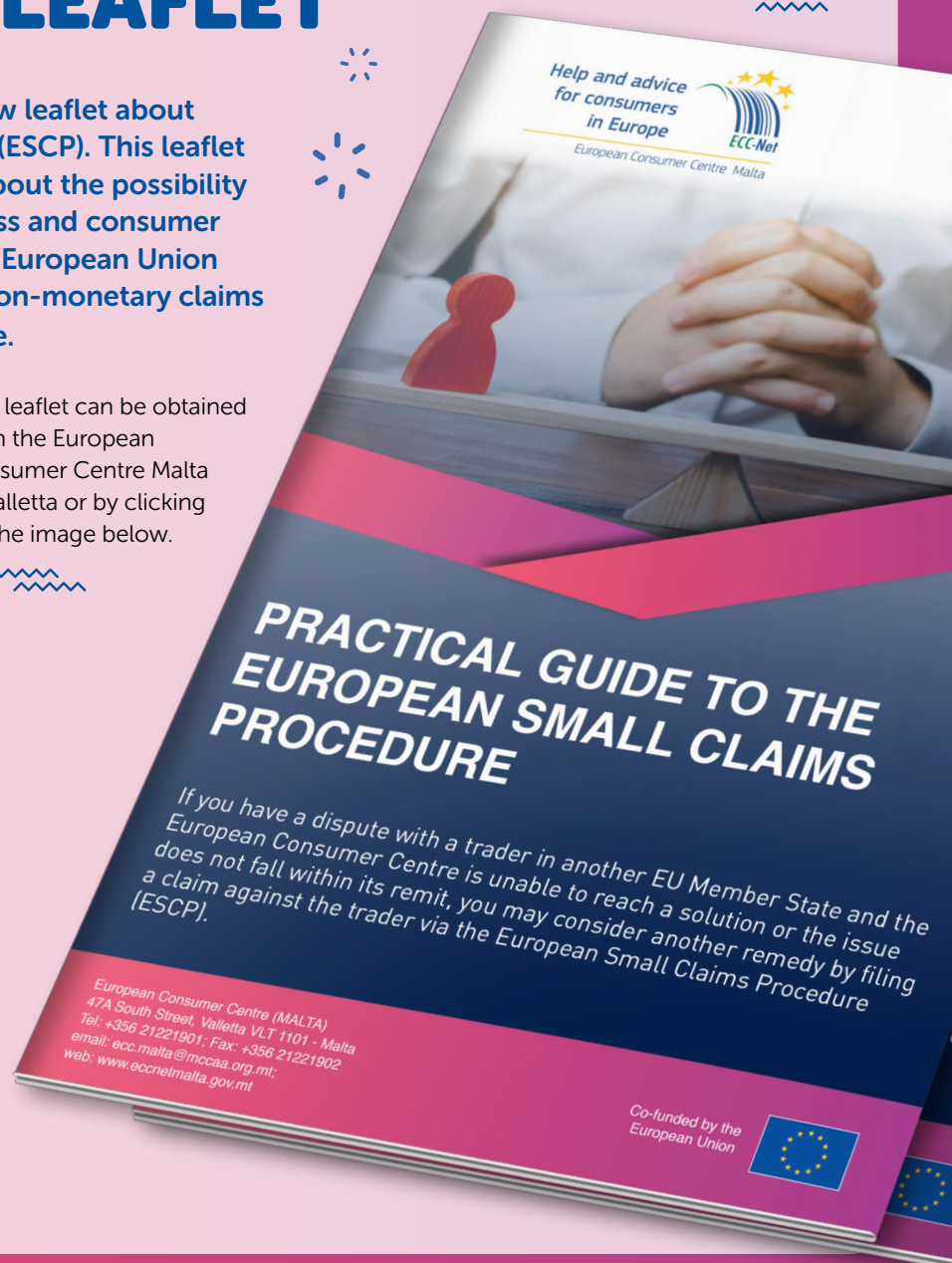
European Small Claims PROCEDURE LEAFLET

This month, ECC Malta published a new leaflet about the European Small Claims Procedure (ESCP). This leaflet aims to provide general information about the possibility of redress. The ESCP applies to business and consumer claims of up to €5000 throughout the European Union Member States except for Denmark. Non-monetary claims can also be made under this procedure.

This brochure aims to highlight the benefits of this procedure. To initiate this procedure, one should download Form A and include all the required information. If the Court feels that the form needs more information, the Court will send Form B to clarify or fill the missing information. Once the information is ready, the Court will send Form C to the defendant. After 30 days, the Court will decide the case, and a sentence is issued. One must keep in mind that although the procedure is a written one, the Court might still in exceptional circumstances ask for an oral hearing.

The enforcement of this procedure is regulated by the procedural laws of the member state where enforcement is sought. There are exceptions to when this process cannot be used, which are also highlighted in this brochure.

This leaflet can be obtained from the European Consumer Centre Malta in Valletta or by clicking on the image below.



European Consumer Centre Malta

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