

ECC MALTA NEWS

ISSUE 03

European Consumer Centre Malta

This edition celebrates 20 years of the European Consumer Centres Network (ECC-Net) and its dedication to making cross-border shopping safer and easier. Discover how ECCs help consumers like a Hungarian traveller who secured a full car rental refund in Italy, learn top tips for stress-free car rentals across Europe, and get the latest on the EU's 2030 Consumer Agenda, setting the course for stronger protection, digital fairness, and sustainable consumption. ECCs continue to adapt, resolve disputes, and empower consumers, making everyday shopping and travel smoother across the EU.



Celebrating 20 Years of the European Consumer Centres Network

The EU Commissioner for Democracy, Justice, the Rule of Law, and Consumer Protection, Michael McGrath, highlighted the important milestone for the ECC-Net as participants gathered to celebrate its 20th anniversary - two decades of helping consumers shop confidently across borders. What began as a network in 2004 between countries has grown into a trusted EU-wide service that has supported more than 1.8 million consumers since its launch.

The consumer world has changed dramatically over the past two decades. Digitalisation, online marketplaces, and global supply chains have reshaped how Europeans buy and sell. Through all of this, ECCs have continued to evolve, offering free, practical help when something goes wrong, whether it's a delayed delivery, an unsafe product, or a refund process.

ECC-Net's resilience has excelled during moments of crisis. During the COVID-19 pandemic, when travel disruptions left millions stranded, ECCs handled 170,000 requests and secured 4 million Euros in compensation for affected travellers. When Russia's war of aggression against Ukraine began, the network swiftly adapted again,

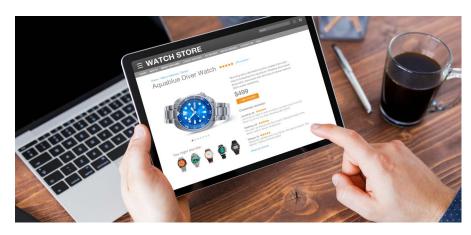
providing consumer information in Ukrainian to support refugees arriving in EU countries.

The network's achievements continue to grow. In 2022, ECC-Net helped consumers recover a record of 103 million Euros. In 2023, ECC experts resolved 134,000 complaints and secured 7.5 million Euros in redress. With 29 centres and over 150 specialists working across Europe, ECC-Net today resolves around 61% of cases it handles, an impressive figure for cross-border disputes.

The anniversary celebration also highlighted the challenges consumers face today. Booking a flight can involve navigating algorithmic pricing, while

purchasing something as simple as a Halloween costume may result in unknowingly ordering from outside the EU, where safety standards are not guaranteed. When combined with misleading eco-labels, digital subscription traps, and Al-driven customer service bots, it becomes clear why ECC-Net remains so essential.

The Commissioner for consumer protection emphasised ECC-Net's vital role in the EU's modern consumer agenda. The network will support key initiatives currently underway, including improvements to out-of-court dispute resolution, stronger collective redress options, and a new EU website dedicated to helping consumers understand their rights. ECCs will also





play a part in the rollout of the Right to Repair Directive.

As online shopping continues to surge, product safety remains a top concern. Over half of the dangerous products flagged by national authorities originate from outside the EU. A recent EU-wide sweep of childcare products sold online revealed clear gaps in compliance, reinforcing the need for strong enforcement and international cooperation.

Looking to the future, the Commission will soon adopt the 2030 Consumer Agenda, focusing on digital fairness, sustainability, better enforcement, and ensuring consumers can fully benefit from the Single Market. ECC-Net will remain central to these goals, especially as the EU prepares for future enlargement and the integration of new consumer centres.

The Commissioner closed the celebration by thanking ECC teams across Europe. Their dedication ensures that more than 130,000 consumers receive assistance each year. As the network enters its third decade, ECC-Net's mission remains clear: to empower consumers, strengthen fairness, and make crossborder shopping safer and easier for everyone.



SUCCESS STORY: HUNGARIAN CONSUMER SECURES FULL REFUND FROM ITALIAN CAR RENTAL COMPANY

A Hungarian citizen residing in Malta recently faced a frustrating situation when renting a car in Catania, Italy. The consumer had booked a rental car online for June 2025 and chose the company's "Key & Go" service, which allows customers to skip the rental desk by uploading identification and driving documents in advance for an extra fee. The system confirmed that the consumer's ID card and the Serbian driving licence were under review.

However, upon arrival at Catania Airport, the consumer was instructed to visit the rental desk. Staff requested the same documents again and ultimately refused to hand over the vehicle, claiming that a Serbian driving licence required an International Driving Permit (IDP). A refund was also denied.

The consumer argued that the company's own terms and conditions state that an IDP is required only for non-EU residents. Serbian licences written in Roman script are accepted for EU citizens, and a bilateral Italy–Serbia agreement was signed in December 2023, confirming that Serbian licences are valid in Italy. To

add to the inconsistency, the consumer successfully rented a car from another company using the same documents.

After the company rejected the consumer's initial complaint, he turned to ECC Malta for assistance. The case was then referred to ECC Italy, which contacted the trader on his behalf. Thanks to this cross-border

cooperation, the rental company ultimately reached out to the consumer and issued a full refund.

This success story highlights the value of knowing your rights and how the European Consumer Centres Network can step in to resolve cross-border disputes quickly and effectively.



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Renting a car is one of the most convenient ways to explore Europe at your own pace, whether for business or leisure. However, navigating car rentals abroad requires careful preparation to avoid unexpected charges, disputes, or complications. This guide provides consumers with essential tips to enjoy stress-free car rentals across Europe, especially during the festive holidays.

Choosing the Right Car Rental Company

As a network, we receive a significant number of complaints related to car rentals, particularly during the busy Christmas period. It is important to remember that rental agreements are not covered by the 14-day cooling-off period. Reading the terms and conditions before booking is essential, and if you have already booked, it is wise to review the company's website to understand your obligations in case of an issue.

Some travellers consider booking their vehicle through platforms offering a wider range of prices. While there is nothing wrong, it is important to know that insurance purchased through a platform does not exclude the

requirement for a pre-authorised deposit, which typically ranges between €1,000 and €2,500 depending on the type of vehicle. This deposit covers potential damage, and the rental agreement or company terms outline charges for specific damages, including possible loss of use or administration fees. Make sure your credit card has sufficient funds for the pre-authorised amount. Even if it appears on your account, the funds remain unavailable until the rental company releases them, usually within 48 hours of returning the vehicle if no damage occurred.

Fuel and Charging Policy

Fuel or battery charge policy can significantly impact both convenience and cost.

Full-to-Full: Pick up with a full tank or fully charged battery and return the vehicle the same way. This is generally the cheapest option since you only pay for what you use. The downside is the need to refill or recharge before drop-off.

Full-to-Empty / Pre-Paid: Pick up full and return empty. While convenient, this option is usually more expensive and unused fuel or charge is non-refundable.



Electric Vehicles (EVs): Fuel policies are similar but charging logistics differ. EVs may require specific charging stations, and availability and speed vary. Plan your route carefully and check if the rental company provides apps or maps for compatible networks.

No-Show Policy

Unfortunately, some companies automatically cancel reservations if customers cannot pick up the vehicle on time, for example, due to flight delays. In such cases, the consumer may not recover any payment made. It is therefore crucial to carefully check the rental company's terms and conditions before booking. If the policy is unclear; contact the company directly to confirm how flight delays or late arrivals are handled.

Vehicle Collection: Start Your Journey Right

Collecting a rental car involves more than just picking up the keys. Take time to inspect the vehicle with a company representative, checking the exterior and interior for scratches, dents, chipped paint, or other damage. Examine bumpers, mirrors, wheels, and interior



features, and ensure any issues are clearly recorded on the condition report or digital checklist. Some companies are moving from paper to digital checklists, enabling the damages to be marked directly on the diagram. Always ensure you receive a printed or digital copy of

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the inspection report validated by the company. If staff are unavailable, take high-quality photos or a short video of all sides of the car, the license plate, odometer, and interior. These records can be invaluable in case of disputes.

Be Prepared: Safety First

Before driving, confirm that your rental vehicle includes all mandatory safety equipment for your destination. Most European countries require a warning triangle, reflective vest, and a spare tyre or tyre repair kit. For colder regions, check that the car has winter tyres or snow chains. Verify fuel type or, for electric vehicles, understand charging policies, compatible stations, and any associated fees. Many rental vehicles now include a digital manual via a QR code, providing emergency procedures and contact information. Failing to comply

with local safety regulations may result in fines or invalidate insurance.

What to Do If the Unexpected Happens

Even the most careful travellers can encounter accidents, breakdowns, or vehicle damage. Stay calm, notify the rental company immediately, and report accidents to the police while collecting relevant details. If the vehicle breaks down, contact the rental company before arranging towing or repairs. Do not attempt any work unless explicitly authorised. Most providers offer 24/7 roadside assistance through an app or helpline.

Returning the Vehicle

Returning the car properly is as important as collection. Whenever possible, return the vehicle during office hours so a company representative can inspect it. Compare the car's condition against the original checklist or digital report and ensure the return report is signed or digitally confirmed. If returning outside office hours, park in the designated area and take photos or a short video showing the vehicle, fuel level, mileage, and surroundings. Once no damage is found, request that the pre-authorised amount be released from your credit card. Keep all images or video evidence as proof in case of any disputes over alleged new damage or refuelling charges.

Travel safe, travel smart, and make the most of your holidays!
EU Launches the 2030 Consumer
Agenda: A Stronger Future for
Consumers and Businesses

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The European Commission has adopted the 2030 Consumer Agenda, a new five-year strategy that will guide EU consumer policy until the end of the decade. With 450 million consumers contributing over half of the EU's GDP, the initiative aims to reinforce trust, improve legal clarity, strengthen enforcement, and support businesses operating across the Single Market.

While European consumers already benefit from some of the world's highest protection standards, today's challenges as rising living costs, rapid digitalisation, and the continued growth of cross-border e-commerce, require a modern and adaptable policy framework. The 2030 Agenda centres on four key priorities:

Completing the Single Market for Consumers. A new Action Plan will help remove remaining cross-border obstacles. This includes assessing the Geo-Blocking Regulation, improving tools that allow travellers to compare fares and plan journeys, and making it easier for consumers to access financial services in other Member States.

Digital Fairness and Online Protection.

In 2026, the Commission will propose a Digital Fairness Act to address manipulative online practices such as dark patterns, addictive design features, and unfair personalisation. Protecting children online and tackling online fraud will be major areas of focus, alongside efforts to simplify digital rules for businesses.

Promoting Sustainable Consumption.

The EU will continue supporting legislation that combats greenwashing, increases the availability of durable and repairable products, and encourages circular business models such as

second-hand markets and product reuse.

Stronger Enforcement and Redress.

With unsafe or non-compliant products increasingly reaching EU consumers, the Commission plans to review the Consumer Protection Cooperation Regulation in 2026, strengthen collaboration among national authorities, and reinforce product-safety checks.

Implementation of the Agenda will be monitored through annual Consumer Summits and regular Ministerial Forums.

"In a fast-changing digital world, where e-commerce continues to

deserve protection whether they shop on the high streets or online. Our 450 million European consumers should trust the products they buy and where they are buying them from. The 2030 Consumer Agenda will strengthen enforcement and ensure that every seller, wherever they are based, plays by the same rules. This will support

grow, consumers, especially minors,

Michael McGrath, Commissioner for Democracy, Justice, the Rule of Law and Consumer Protection

our economies and uphold a fair

level playing field where compliant

businesses can compete on equal

terms."









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