Consumer Helpline Report H1 2026

Statistics report on consumer contacts to the Competition and Consumer Protection Commission helpline

1 January – 30 June 2026

CCPC

Coimisiún um Iomaíocht agus Cosaint Tomhaltóirí | Competition and Consumer Protection Commission

Contents

January – June 2026 in numbers

22,724 consumers contacted our helpline

to report a problem, ask a personal finance question, or get free, independent information on their consumer rights.

There were **1,054,990** visits to CCPC.ie

There were **280,969** visits to our online comparison tools.

These free comparison tools allow users to find the financial products that suit them best, calculate costs, and create budgets.

Overview

1. How consumers contacted us

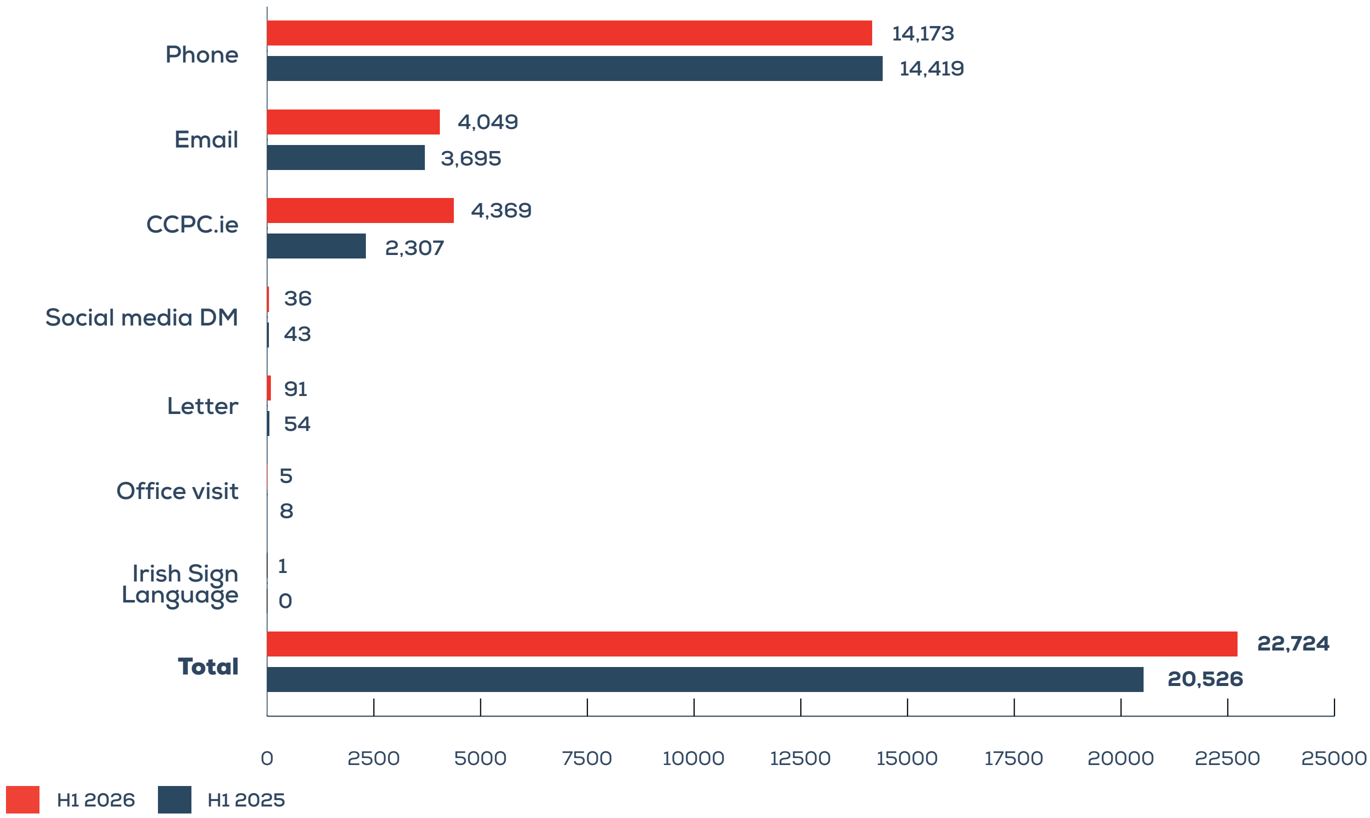

Figure 1: How consumers contacted the CCPC in H1 2026, listed by channel. The equivalent breakdown for H1 2025 is included for comparison. Contacts submitted through CCPC.ie were previously included in the Email category.

Consumer contacts

2. Where consumers bought from

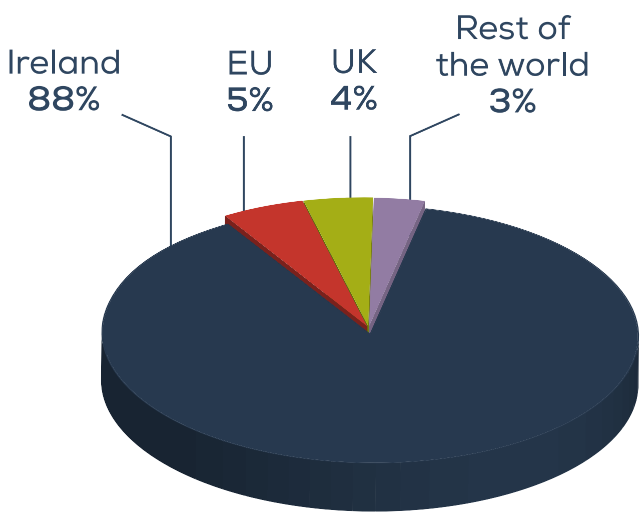

Figure 2: In 92% of contacts, consumers sought information or made a report related to a specific transaction or business and provided the CCPC with information on where the business was based. This chart shows the location of the businesses for which this information was provided.

Case study: Repeated repairs

Maureen* bought a brand-new cooker in-store from a well-known retailer but after a while the cooker needed a repair. The trader sent someone out to Maureen and a faulty coil in the stove was replaced. However, after this, there were further faults with the cooker. Maureen wasn't sure if she would be entitled to a second repair, so she contacted the CCPC to find out more.

Sometimes an item might need to be repaired more than once, either to fix the same issue or address a different one. Repairs must be made free of charge, in a reasonable amount of time and without significant inconvenience to you.

We let Maureen know that the business could offer a further repair. But that she did not have to accept multiple repairs if she no longer had confidence in the business to repair the goods. She could reject their offer of any further repairs and ask for a replacement item.

Maureen contacted the trader and was able to arrange a second repair for the cooker. She felt the resolution was quick and she was very satisfied with the outcome.

**All information is presented from the perspective of the consumer. Some details have been altered for brevity and to protect anonymity*

3. Where consumers bought from in Ireland

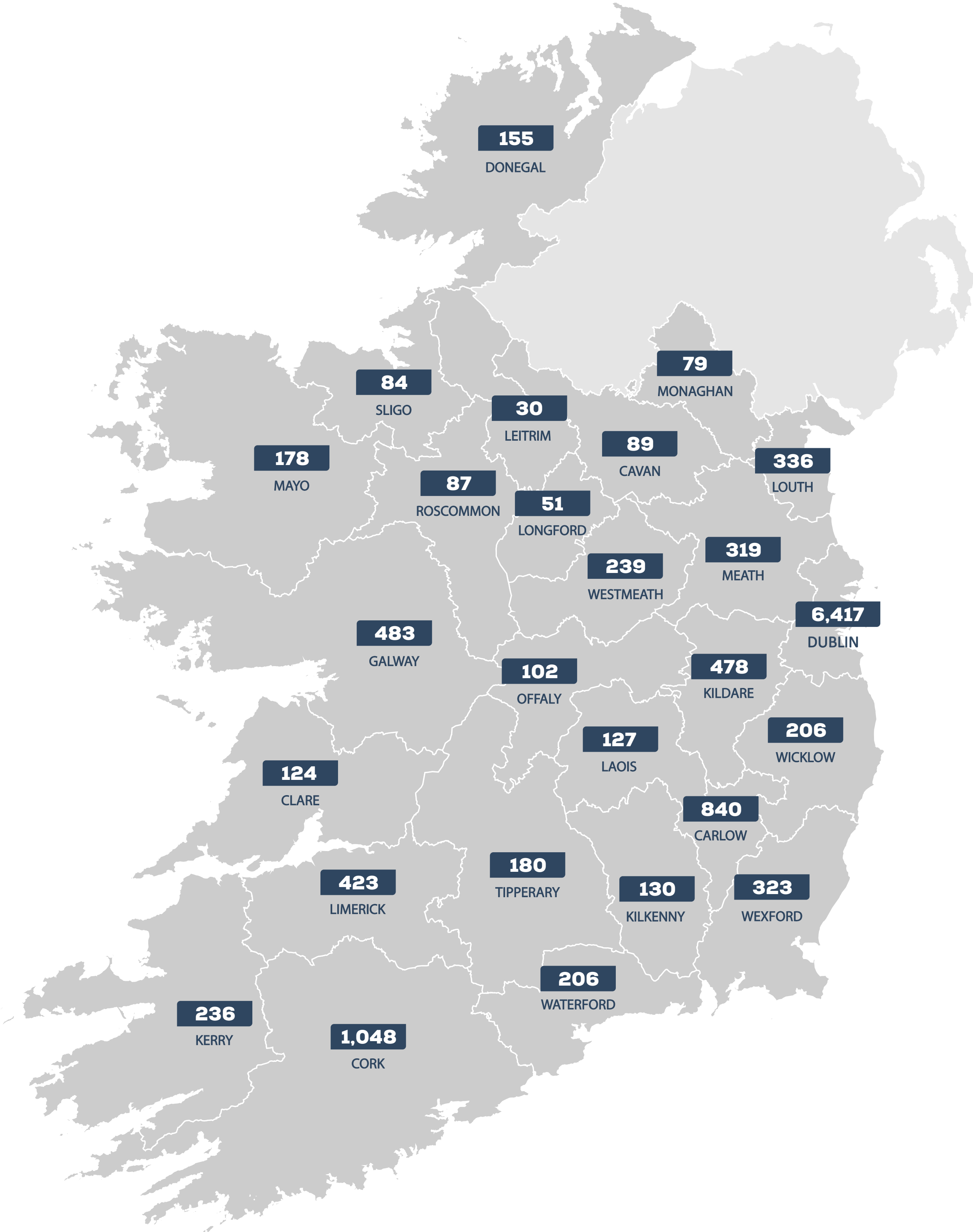

Figure 3: In H1 2026, 13,888 consumers contacted CCPC about businesses based in the Republic of Ireland. 93% of these consumers provided the trader's address in the Republic of Ireland. This map indicates the counties in which those businesses are based. Contacts about business based in Antrim, Armagh, Derry, Down, Fermanagh and Tyrone are referred to the Consumer Council for Northern Ireland.

4. How consumers shopped

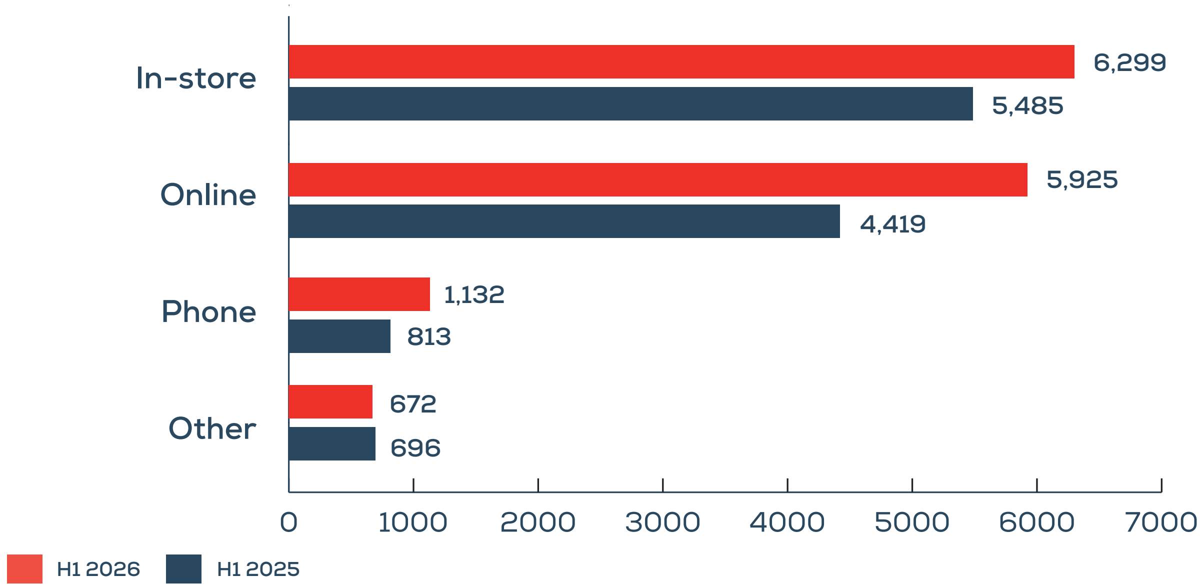

Figure 4: In 82% of contacts, consumers sought information or made a report related to a specific transaction or business and provided the CCPC with information on how they had made the purchase.

This chart shows the number of contacts related to in-store, online and phone purchases, where this information was provided. The equivalent number of contacts for 2025 is displayed for comparison.

Case study: Hair-raising prices

Áine* contacted us about being overcharged at her local hairdressing salon. She booked a service that was advertised as €45. The hairdresser commented that Áine's hair was very tangled. Áine offered to untangle it but the hairdresser stated that they would do it. After the service, Áine went to pay and was charged €80 because the hairdresser had to untangle her hair. She felt this was unfair so she contacted the CCPC.

The CCPC helpline told Áine that under consumer law, businesses must ensure that that their advertising is accurate and not misleading. An advertisement is misleading if it contains false or deceptive information or leaves out important information. This can include misrepresenting the price. Consumers may be entitled to a refund if a product or service does not match the description provided in the advertisement. We advised Áine to contact the hairdresser formally, explain the issue and try to work it out with them.

Áine tried to resolve the issue with the hairdresser but she found them very unpleasant and aggressive. She decided to no longer pursue the issue as it wasn't worth the hassle.

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5. Where consumers bought from online

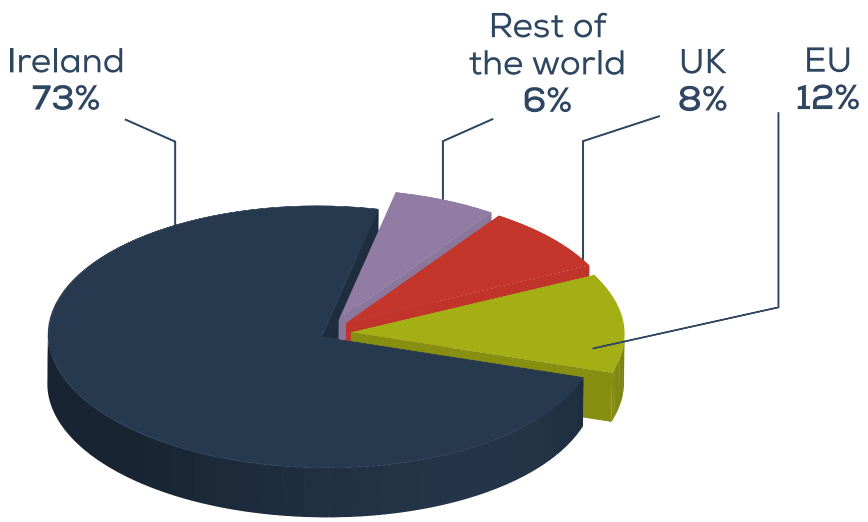

Figure 5: In 2026, 5,925 consumers contacted us about an online purchase. This figure shows where the business they bought from was based. In 96% of contacts where consumers sought information or made a report related to an online business, the CCPC was also provided with information on where the business was based.

6. How consumers shopped from Irish businesses

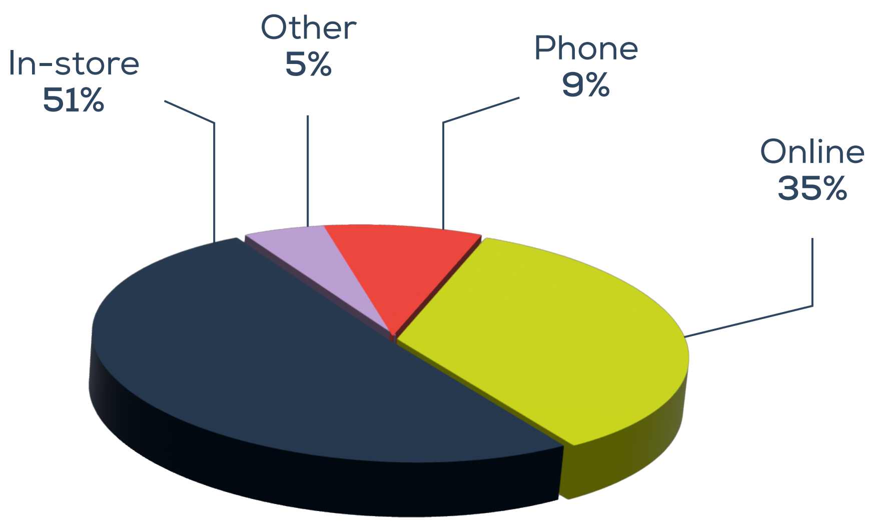

Figure 6: In 84% of contacts where consumers sought information or made a report related to an Irish-registered business, the CCPC was also provided with information on the method of sale. This chart shows the number of contacts related to in-store, online and phone purchases, where this information was provided.

7. Trends in online vs. in-store shopping

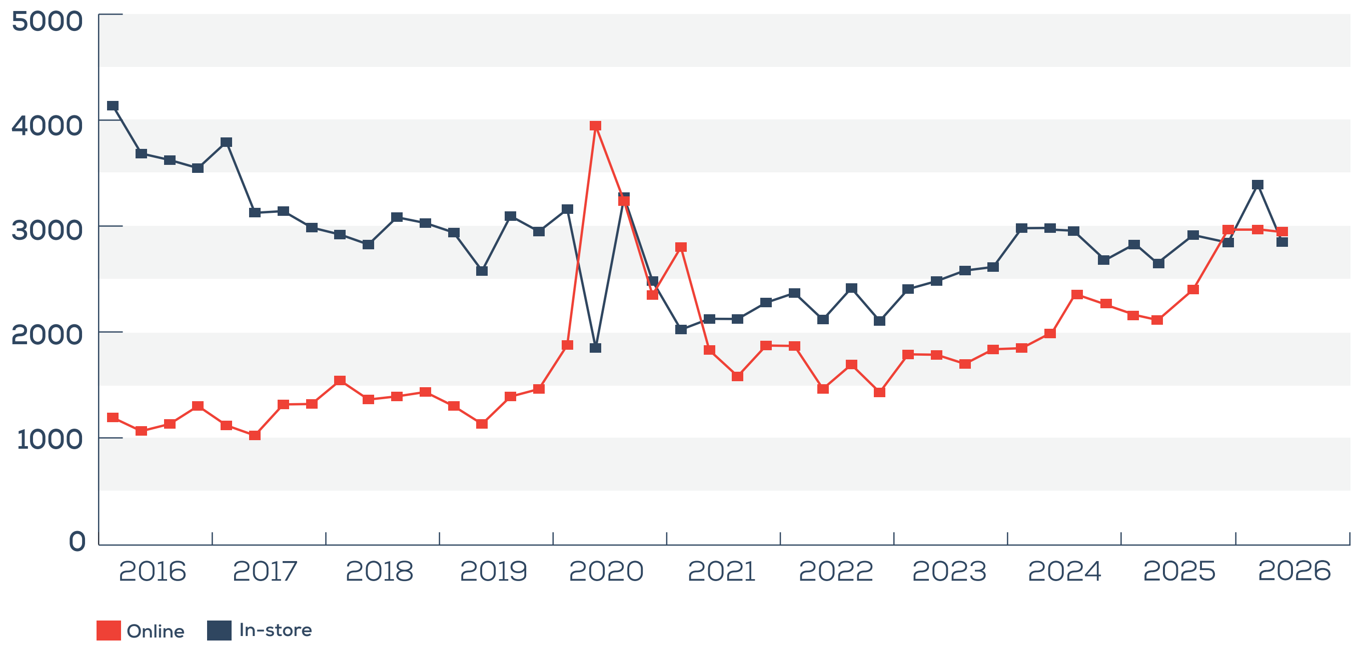

Figure 7: This chart shows the quarter-by-quarter trend of contacts relating to online vs. in-store purchases, where this information was provided by consumers, over the period from 2016 to H1 2026.

Case study: Dinner dilemma

Michael* received a voucher for a local restaurant as a Christmas gift. He went for a meal with his wife, hoping to use the voucher. The total bill came to €87. When Michael paid for the meal with the gift voucher, he was told that the restaurant couldn't give him back the remaining balance on the voucher. He asked if he could use the remainder of the voucher on a tip for the staff but he could not. Michael was frustrated with this so he contacted the CCPC for advice.

Our helpline advised Michael that Irish consumers are protected by law when buying gift vouchers. This includes that you do not have to spend a full gift voucher in one go. If you use only part of the voucher and the balance left is more than €1, the business can refund the difference by cash, electronic transfer (debit/credit card); or another voucher. If the business issues you with a voucher, the expiry date must match the original voucher.

Using the information that we provided him, Michael went back to the restaurant and was able to resolve the issue. He was very happy with the resolution.

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8. Most common consumer queries

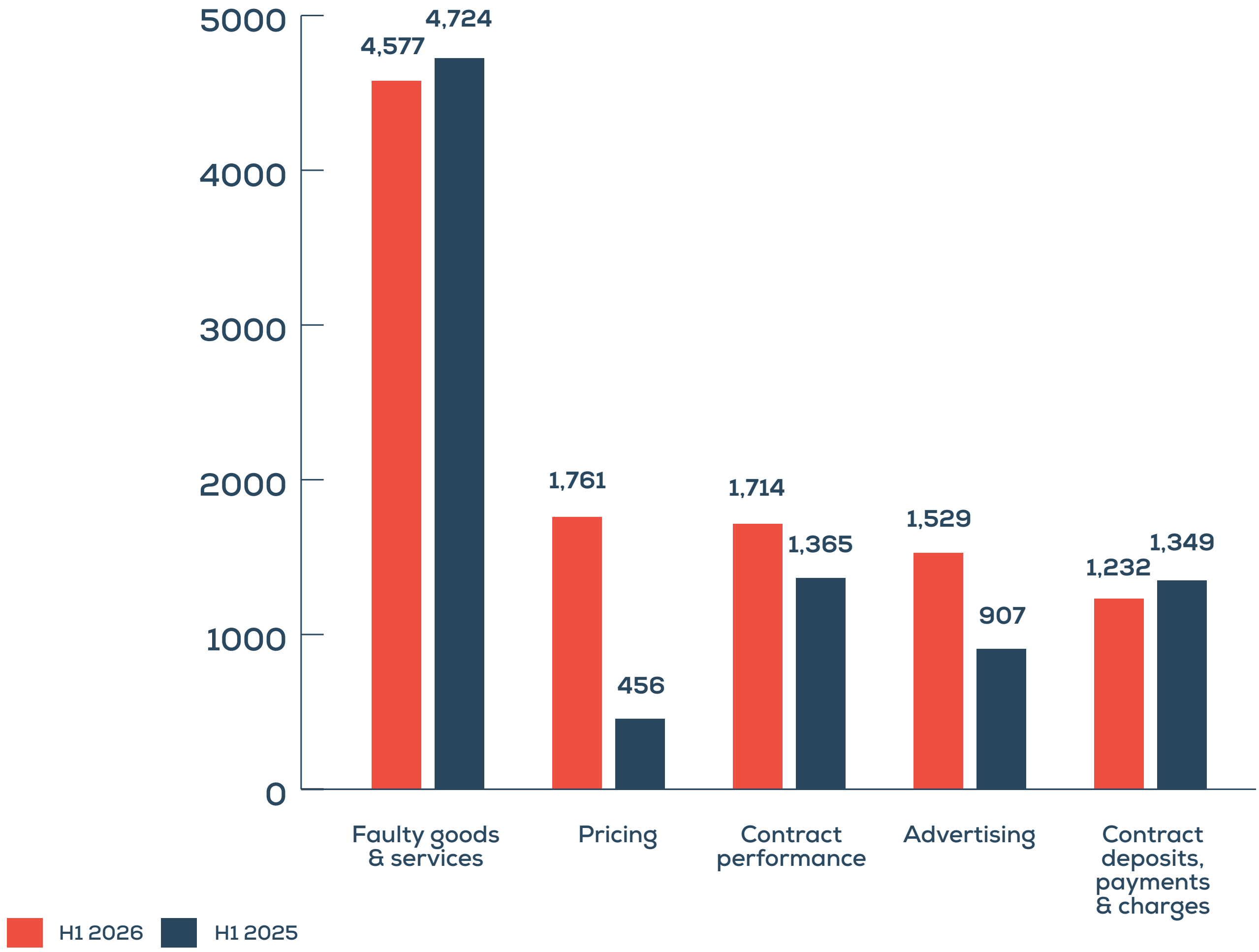

Figure 8: The top five categories of queries from consumers who contacted the CCPC in 2026. These five categories represent 63% of the total contacts received in this period. The number of contacts received in these categories in H1 2025 is displayed for comparison.

Business sectors

9. Top ten business sectors

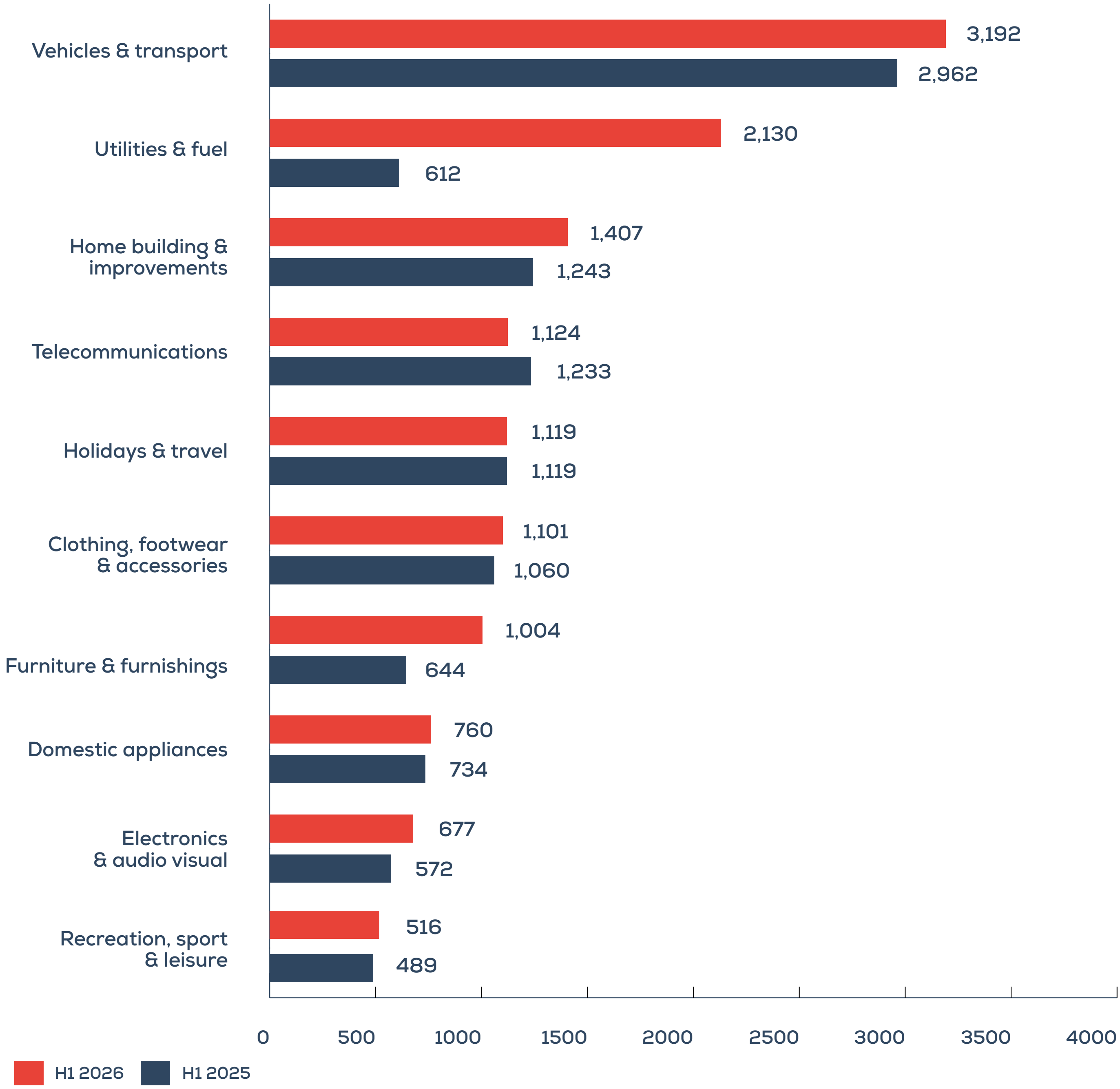

Figure 9: The top ten business sectors the CCPC received contacts about in H1 2026. The number of contacts received relating to these sectors in H1 2025 is displayed for comparison.

Case study: Missing tiles

Sheila* hired a tradesperson to carry out repairs on her roof. The cost of the repair was €1,200 as agreed with the trader. The work was completed a few days later. After completing the work, the trader left without informing her. Sheila noticed that some of the tiles were misplaced. She also did not receive an invoice as agreed with the trader. Sheila tried to contact the trader but wasn't happy with the outcome so she called our helpline.

Our helpline informed Sheila that Irish consumers have strong rights when buying services. When you buy a service, you enter a service contract with the business or tradesperson providing it. The service you receive must meet the standards provided in your service contract. If something goes wrong with a service you bought, the business should resolve the issue within a reasonable period, free of charge and without significant inconvenience to you. Whether Sheila agreed to the tile service by phone, online or in-person, she should have been provided with a copy of her contract on a durable medium. The contract should contain information such as, the main characteristics of the service, trader details and cost of the service and any further charges that may be applicable. We advised Sheila to contact the trader informally to try and resolve the issue, keeping records of all correspondence. If the problem cannot be resolved informally, the next step would be to write a formal complaint to the business.

Sheila tried to contact the trader four times to try to resolve the issue. She described the experience as slow and painful so in the end she decided it wasn't worth the effort.

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10. Changes within top business sectors

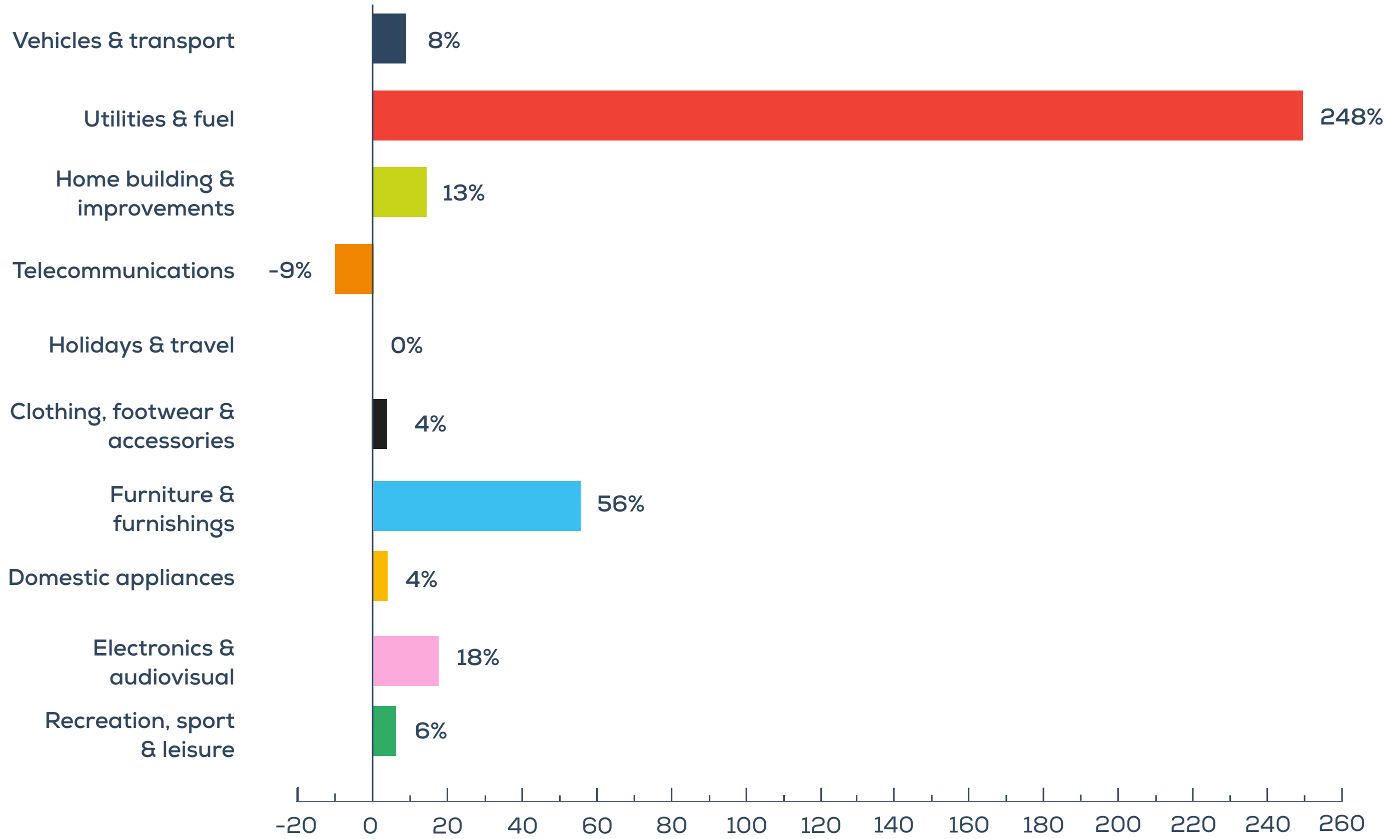


Figure 10: The top ten business sectors the CCPC received contacts about in H1 2026, listed according to the percentage change in volume when compared to H1 2025 contacts related to the same business sectors.

11. Top traders named by contacts

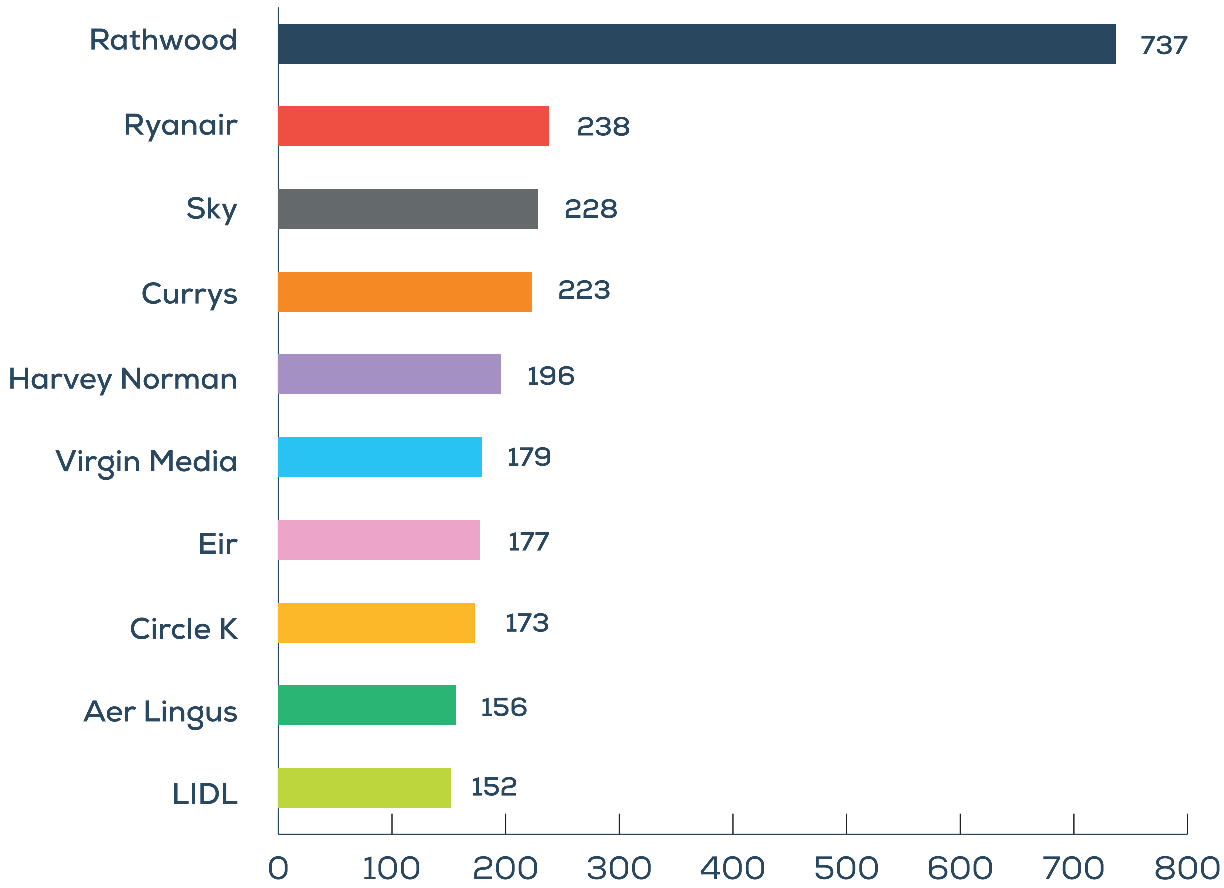


Figure 11: In 89% of contacts where consumers sought information or made a report related to consumer rights, the consumer supplied the name of the trader. This chart shows the top traders the CCPC received contacts about in H1 2026. Contacts relating to these ten traders make up 16% of the total number of named trader contacts.

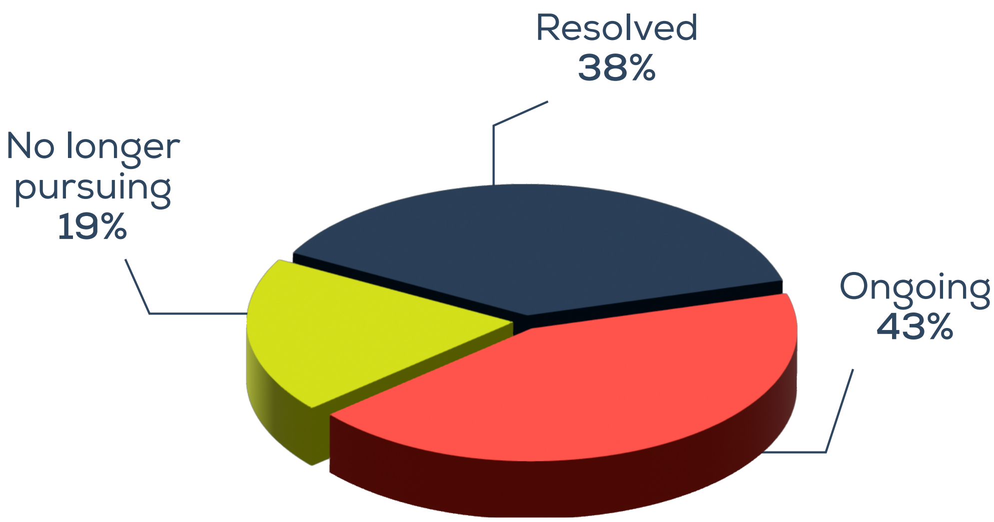
What happens next?

91% of respondents contacted traders at least once in efforts to obtain a resolution

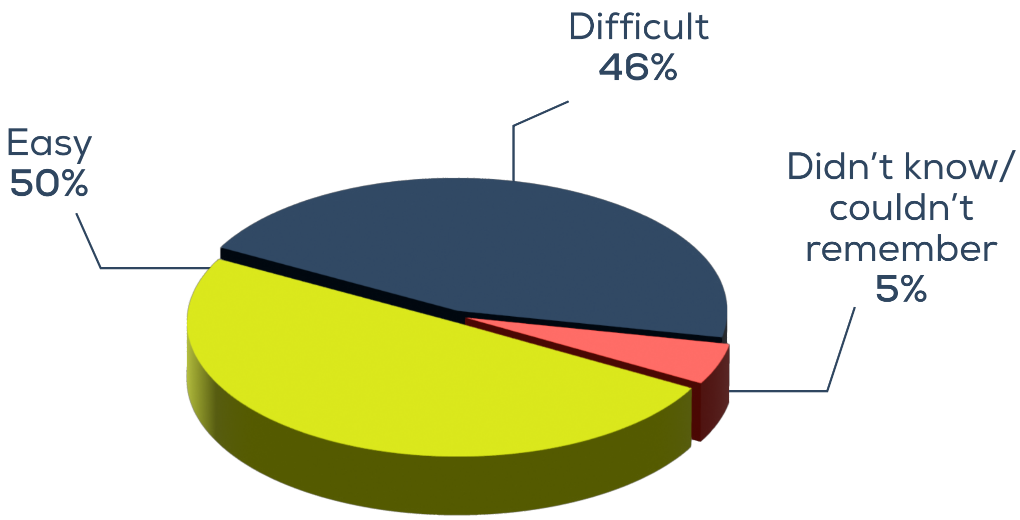
In October 2025, we began following up with consumers who contacted our helpline to ask them what happened next. Over the phone and by email, we are gathering real-life stories of what happens when consumers put their rights to work.

So far in 2026, we have checked in with 2,326 consumers at least four weeks after they contacted our helpline. Here is what they told us:

Was the issue resolved? (2,326 respondents)

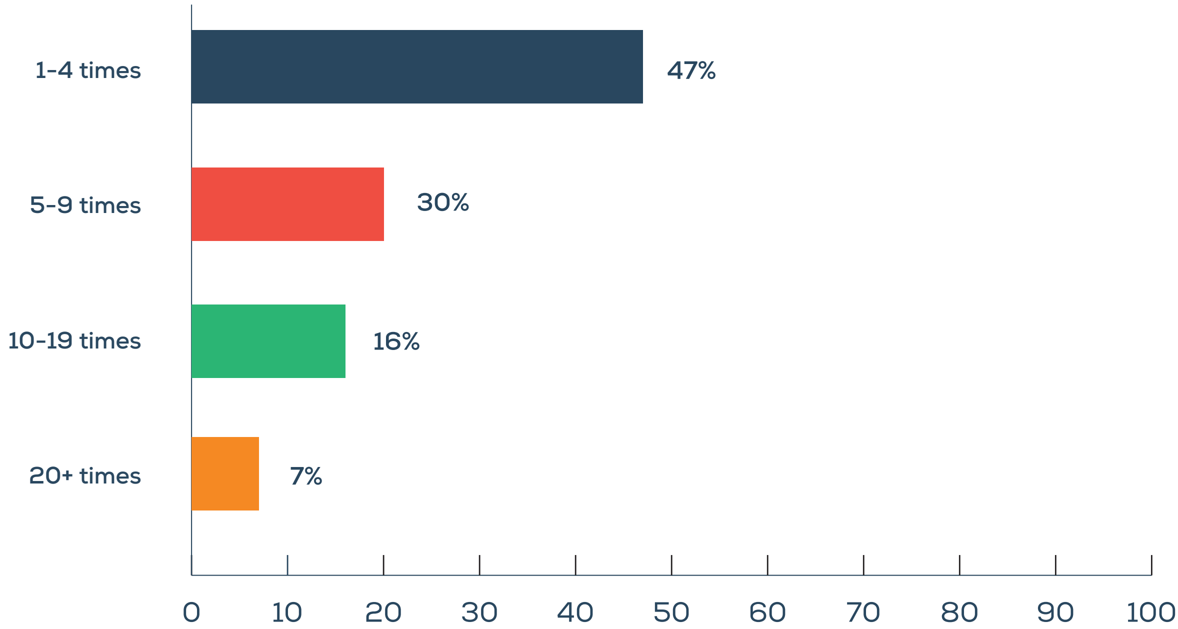


Was it easy or hard to get in touch with the trader? (2,128 respondents)*

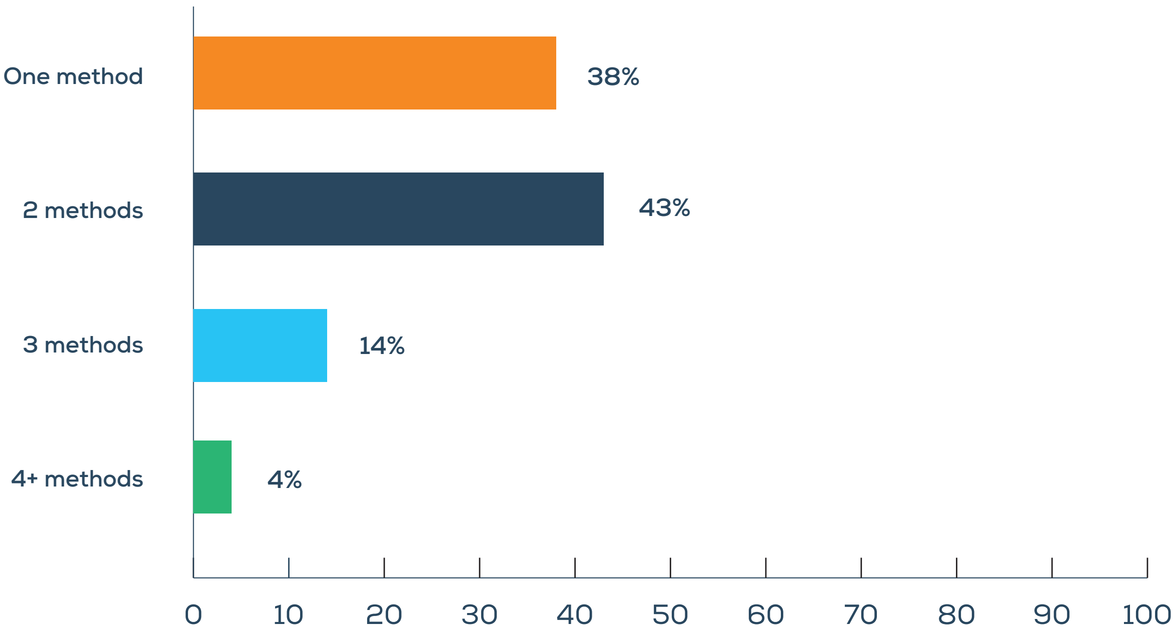


* Percentages may not total 100% due to rounding

How many times did you contact the trader? (1,959 respondents)

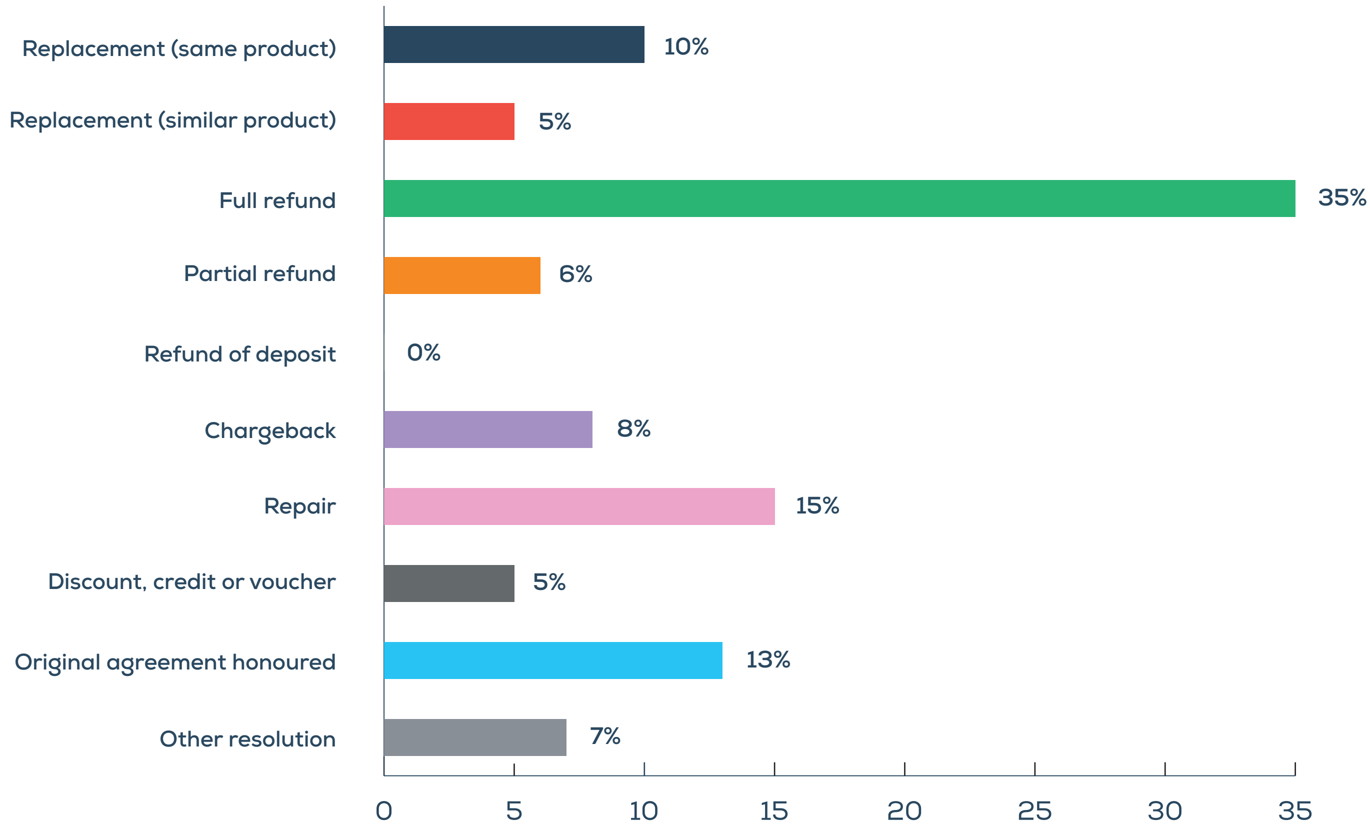


How many methods did you use to contact the trader? (2,006 respondents)*



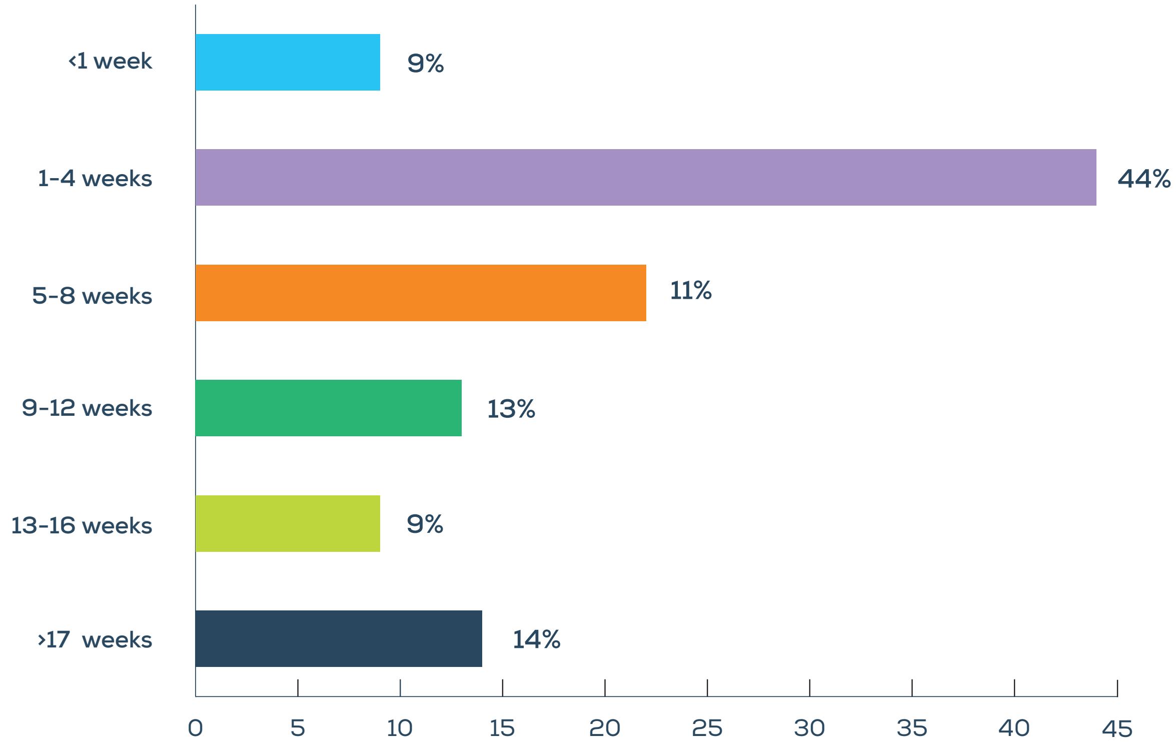
* Percentages may not at total 100% due to rounding

How was the issue resolved? (884 respondents)*



*This is a multi-code question; answers may total more than 100%

How long did it take to resolve the issue? (834 respondents)



22% of respondents incurred extra costs trying to resolve their issue

We asked
2,128 consumers

"Overall, how would you describe your experience of trying to resolve your issue with the trader?"

Here are some of their responses.

- *Very helpful*
- *Stressful*
- *1/10 unhelpful, borderline rude, incompetent*
- *Dreadful, unhelpful, unpleasant, constantly going around in circles, no accountability, just a horrible experience overall.*
- *Friendly staff*
- *It brought me to tears to be honest. Whilst it was resolved in the end, it was months of frustration and it took my notification of taking them to small claims court before I received the resolution*
- *Very helpful and easy once the situation was explained*
- *trader was pleasant*
- *unhelpful, rude, disrespectful, unprofessional*
- *very nice, want to work with her. She is planning on following up on the issue this week*
- *I was very satisfied with how [company] resolved this issue*
- *Interactions were rude, bad management*
- *No accountability*
- *They were brilliant, very professional and fast acting*
- *Very challenging*
- *very good, the trader was very fair*

12. Top helpline referrals

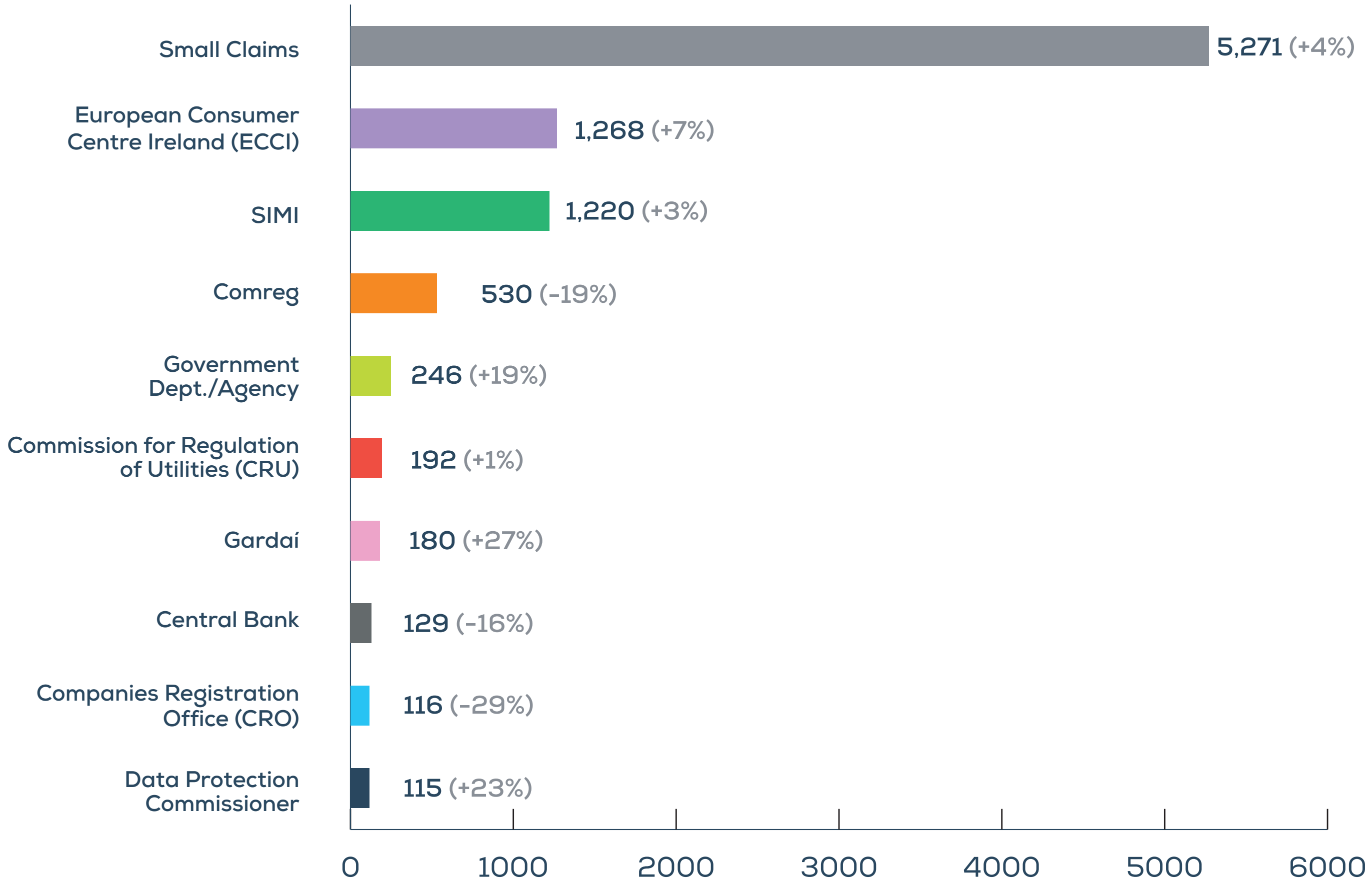


Figure 12: In 60% of contacts, consumers were referred or signposted to another organisation as a source of specialist information or support for consumers seeking redress. This chart shows the top ten organisations that consumers were referred or signposted to in H1 2026. It also shows the percentage change in the number of consumers that were signposted to the same organisation compared to H1 2025.

Next steps explained

The **Small Claims Court** allows consumers to resolve certain disputes with businesses through the District Court without having to engage the services of a solicitor. The Court deals with claims up to the value of €2,000. It costs €25 to make a claim www.courts.ie

SIMI (Society of the Irish Motor Industry) operates a consumer complaints and arbitration service dealing with used cars, repairs and services purchased from its members. www.simi.ie

When a consumer contacts us about an issue with a business based outside Ireland but within the EU, UK, Iceland or Norway we may refer them to the **European Consumer Centre Ireland**. The Competition and Consumer Protection Commission (CCPC) is the body designated to host the **ECCI**. The **ECCI** supports consumers with cross-border issues and complaints and operates a dispute resolution service for consumers and traders based in different EU countries, Iceland, and Norway. www.eccireland.ie

The **Commission for Communications Regulation (ComReg)** handles consumer complaints about telecommunications, radio communications, broadcasting transmission, premium rate services and the postal sector in Ireland. www.comreg.ie

Government Departments & Agencies have different responsibilities. We refer consumers to the Department of Environment, Climate and Communications for issues regarding the household waste sector and the Deposit Return Scheme, for example. Other queries are directed to the relevant departments or agencies, where appropriate. www.gov.ie

The **Commission for Regulation of Utilities (CRU)** supports consumers with questions or complaints about energy and water. www.cru.ie

Consumers are often referred to the **Central Bank** when they contact us in relation to a faulty car purchased with Hire Purchase or with a query in relation to an electronic money gift card. http://www.centralbank.ie

The **Companies Registration Office (CRO)** holds all public statutory information on Irish companies and business names. Consumers are referred here if they need information about a company, such as its status or registered office. www.cro.ie

The **Data Protection Commission (DPC)** is the national independent authority responsible for upholding the fundamental right of individuals in the EU to have their personal data protected.. www.dataprotection.ie

An Garda Síochána deal with all matters relating to fraud, scams and other criminal activity. www.garda.ie

Case study: Washing machine woes

George* bought a new washing machine but when he started using it, he noticed issues. The door of the washing machine would not unlock. A cotton wash that was supposed to take one hour, took four hours and George's clothes were damaged as a result. George called the retailer and they agreed to send someone out the following week. In the meantime, he contacted the CCPC to check his rights.

We let George know that Irish consumers have strong rights when it comes to faulty goods. If you report the fault within 30 days of when you bought or received the product, you are entitled to cancel your purchase and get a full refund. It's not always obvious straight away that a product you bought is faulty. You should expect a retailer to solve an issue with a faulty product for up to six years after purchase if the goods might reasonably be expected to last that long with normal use. After 30 days, when you report a fault with a product, the business must tell you that you can choose between a repair and a replacement. Under consumer law, George may also have been able to claim for damages for the damaged clothing.

The retailer agreed to replace the washing machine for George. George was very happy with the resolution and found the retailer very helpful.

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13. Small Claims Court referrals: Top business sectors

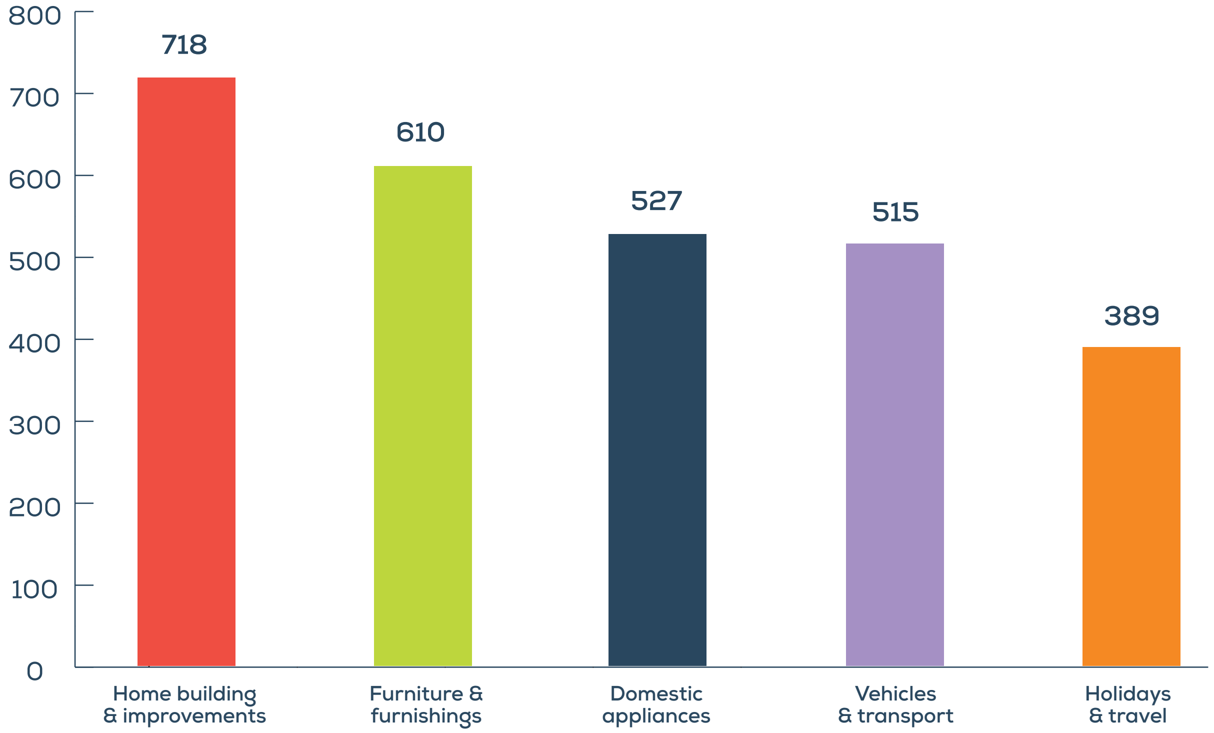

Figure 13: The top business sectors where consumers were referred or signposted to the Small Claims Procedure in H1 2026. The top five sectors make up 52% of the overall CCPC referrals to the Small Claims Procedure.

14. Small Claims Court referrals: Top five query categories

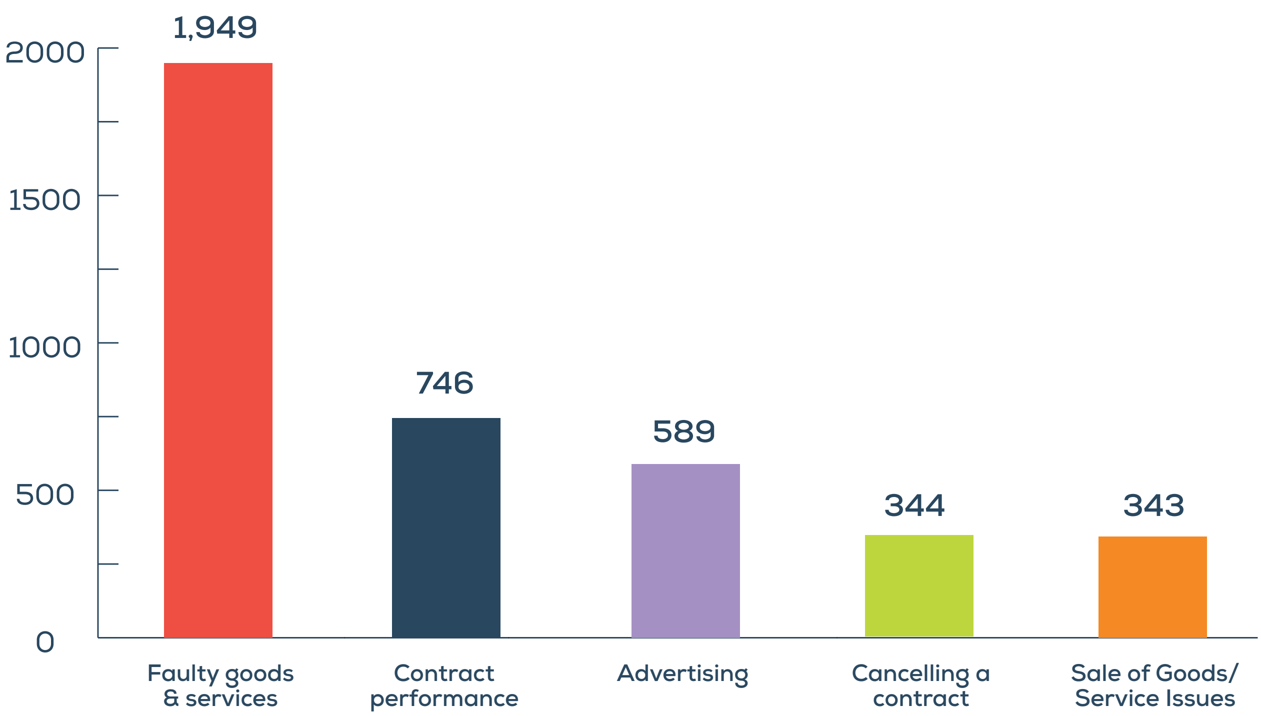

Figure 14: The top five query categories where consumers were referred or signposted to the Small Claims Procedure in H1 2026. The top five query categories make up 75% of the overall CCPC referrals to the Small Claims Procedure.

Case study: Suspected scam

Laura* bought some new cosmetic products online. After purchasing, she started to suspect that the website was a scam. She received a confirmation email with an invalid tracking number. Laura emailed customer support twice but didn't receive a response. She tried contacting the Whatsapp number provided in the email and the customer service number on the website, but neither were valid. At this stage, Laura was very concerned so she contacted the CCPC for help.

Fake online shops often use social media ads, Irish-sounding names, urgent sales and large discounts. To avoid scams, check if the business is well-established, look for real contact details, and verify reviews on independent sites like Trustpilot and Google. You could also find out what people are saying in online forums. We advised Laura to contact her bank immediately to ask about a chargeback and report the issue to her local Garda station.

Unfortunately, when we followed up with Laura, she hadn't gotten a resolution. Since contacting the CCPC, she has found online reviews warning that the website is a scam.

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15. European Consumer Centre referrals: Top five business sectors

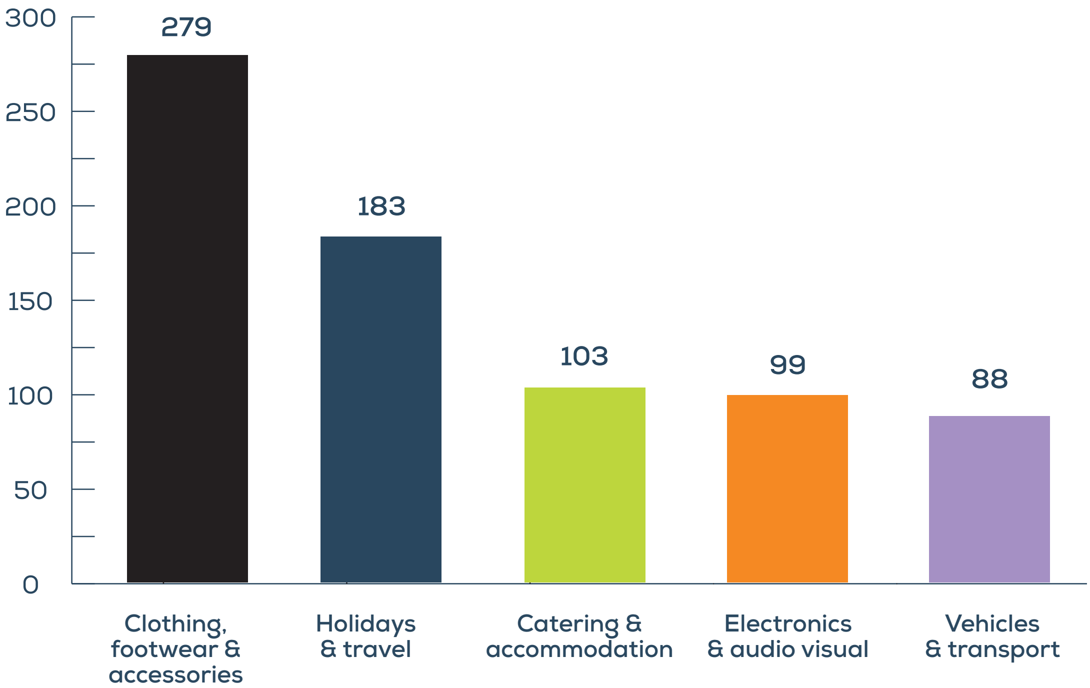

Figure 15: The top five business sectors where consumers were referred or signposted to the European Consumer Centre in H1 2026. The top five sectors make up 59% of the overall CCPC referrals to the European Consumer Centre.

16. European Consumer Centre referrals: Top five query categories

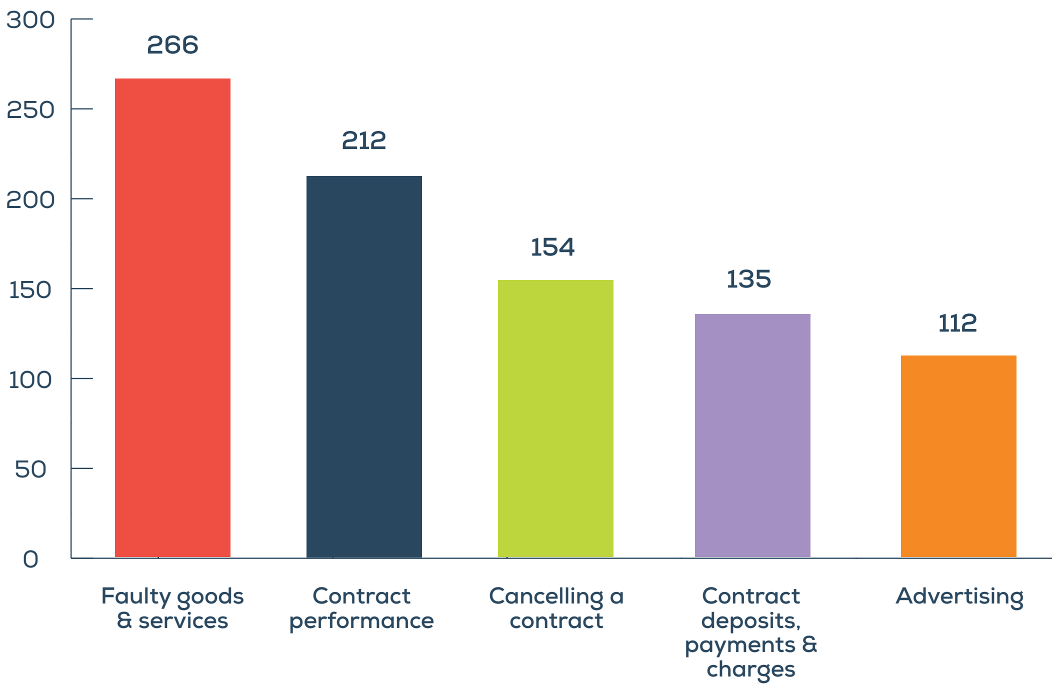

Figure 16: Figure 16: This chart shows the top five query categories where consumers were referred or signposted to the European Consumer Centre in 2025. The top five query categories make up 69% of the overall CCPC referrals to the European Consumer Centre.

Case study: Christmas car troubles

Stephen* bought a second-hand car from a local dealership. It worked well for a while but then it broke down on Christmas Eve. Stephen called the garage and he was told that the car was still under its one-year warranty. When he took the car into the garage, the mechanic told him that he would have to pay for a diagnostics test. Stephen didn't think he should have to pay for the test as the car was still under the one-year warranty. He called the CCPC helpline for advice.

We let Stephen know that consumers in Ireland have rights to a repair, replacement or refund for faulty goods. Goods should be fit for purpose and should work for a reasonable amount of time. The car dealer where Stephen bought the car has obligations under consumer law regardless of any guarantee or warranty that is in place. We advised Stephen that if he could not resolve the issue with the garage, he could make a complaint the Society of the Irish Motor Industry (SIMI), if the garage is a member. If the issue is less than €2,000, he could also lodge a claim through the Small Claims Procedure.

Unfortunately, when we checked in with Stephen, he was still trying to resolve the issue with the garage. He had incurred additional costs while trying to reach a resolution.

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1,057
of our
helpline contacts
related to
personal finance

17. Personal finance queries

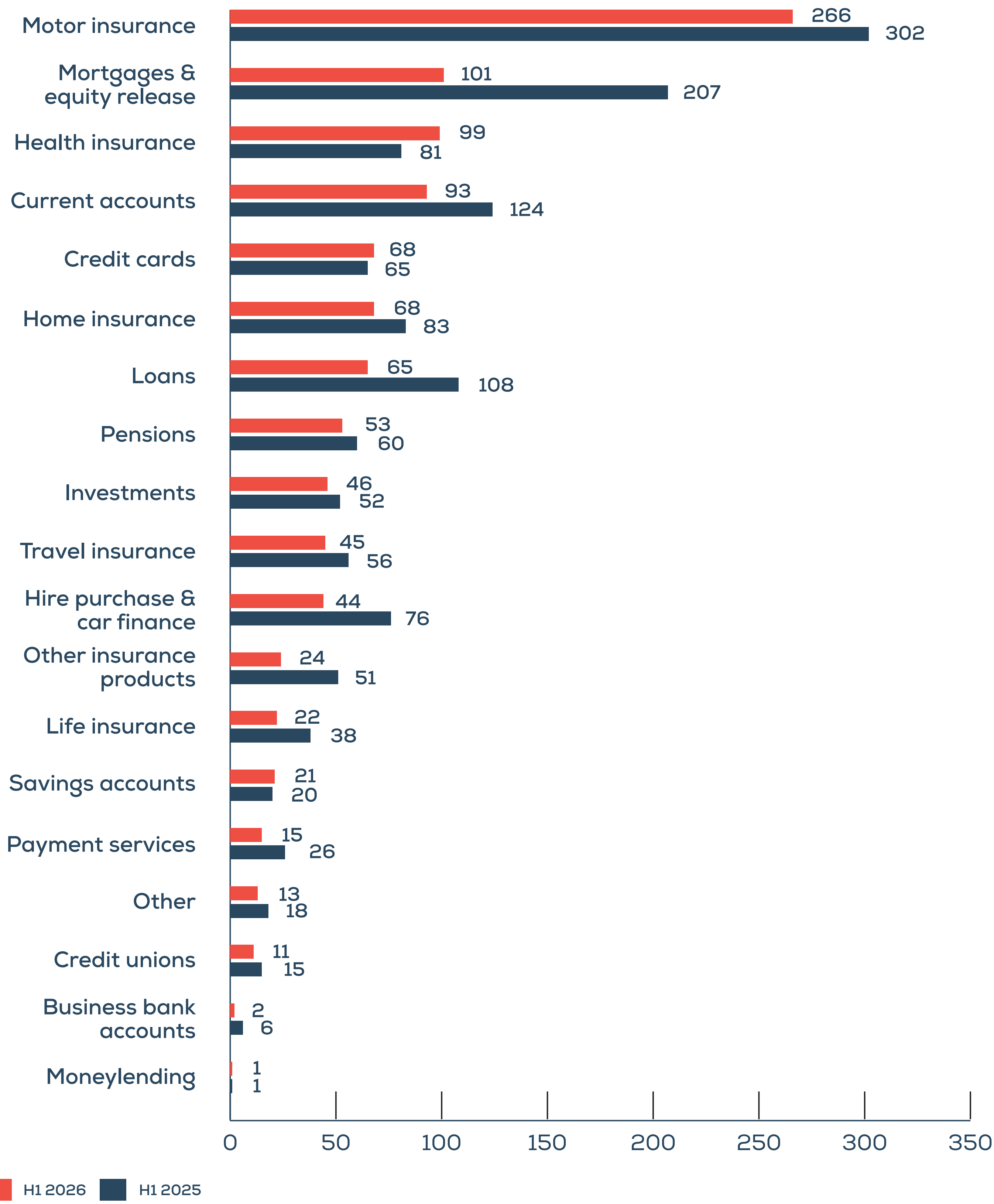

Figure 17: Personal finance contacts to the CCPC in H1 2026 listed by category. The number of contacts received in these categories in H1 2025 is displayed for comparison.

18. Most popular personal finance pages on CCPC.ie

1. Saving 70,165
2. Personal contract plan (PCP) 54,699
3. Buying a home (step by step) 49,067
4. Buying a car 29,243
5. Types of investments 28,792
6. Paying for your car 20,065
7. Car insurance 16,990
8. Pensions 14,624
9. Budget planner 13,604

CCPC

Coimisiún um Iomaíocht agus Cosaint Tomhaltóirí

Competition and Consumer Protection Commission

Competition and Consumer Protection Commission

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