Coimisiún um Iomaíocht agus Cosaint Tomhaltóirí

Competition and Consumer Protection Commission

Annual Report 2025

Competition and Consumer
Protection Commission

Bloom House, Railway Street,
Dublin 1, D01 C576

Tel +353 (0)1 402 5500
Consumer helpline 01 402 5555

ccpc.ie

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Brian McHugh

Chairperson,
Competition and Consumer Protection Commission

Chairperson's Introduction

As Chairperson of the CCPC, I am pleased to present our annual report for 2025, demonstrating how the Commission strengthens competition, enhances consumer protection and keeps the Irish marketplace safe. I'm hugely proud of the CCPC team, its work and the positive impact it has on Irish businesses and consumers.

This year, there was a landmark moment for competition enforcement in Ireland, with the conviction of five school bus operators by a jury at the Central Criminal Court for engaging in anti competitive practices in respect of a tender competition. This followed an investigation and legal preparations by the CCPC. International evidence shows that bid-rigging leads to states paying 20-30% more. That is why the CCPC welcomed the commitment made by the Government in its Action Plan on Competitiveness and Productivity, published in September 2025, to give the CCPC new powers to screen public procurement data to detect potential bid-rigging. New legislation is expected in 2026.

In addition to this, the CCPC has been active on other competition investigations in 2025, including nine unannounced searches across businesses and private residences as part of ongoing cartel investigations, and a further dawn raid at the premises of an Irish-based distributor of home appliances.

The CCPC continued to advance the deployment of new statutory powers in administrative competition law investigations. We welcomed the ministerial appointment of a Chief Adjudication Officer and 17 adjudication officers and published a new settlement procedure for competition law investigations. We consulted on competition adjudication rules and guidelines and will publish these in early 2026.

The CCPC continued to oversee and develop a robust merger review process in Ireland in 2025 with 91 merger determinations completed and binding commitments secured in five cases to protect competition and consumer welfare. Merger notifications were up 9.76% on 2024, and 32% since 2023 but almost two thirds of determinations were made under the Simplified Merger Notification Procedure. The CCPC would like to see the existing merger thresholds be increased; we want to focus our resources on higher value transactions that are more likely to raise competition concerns and reduce the regulatory burden and costs.

CCPC consumer protection enforcement also intensified, with 270 inspections nationwide, a 31% increase on 2024, and five successful prosecutions. This included the first prosecutions taken under new sales pricing legislation; Boots, Lifestyle Sports, DID Electrical Appliances and Rathwood Home & Garden all pleaded guilty and were ordered to pay €1000 each to charity and pay the CCPC costs.

It is the view of the CCPC that changes to the law are needed to give the CCPC the power to issue administrative fines against companies that breach consumer law. This would act as a much stronger deterrent, reduce pressure on the courts and save public money. That is why we welcome the commitment made by the Government this year to give the CCPC new powers to impose fines for consumer protection law breaches.

In the meantime, we will continue to work positively and proactively with businesses to encourage them to comply with existing laws. This year, for example, CCPC engagement with businesses delivered tangible outcomes for consumers, including securing €350,000 in refunds from daa for more than 4,000 affected passengers.

Product safety remained a priority, with 275,000 unsafe or non compliant products, such as baby soothers and highchairs, withdrawn from the market and a major recall implemented for 120,000 circulating pumps that posed a major safety risk of electrocution.

We continue to empower and inform consumers, encouraging them to exercise their consumer rights and improve their financial literacy. This year our website welcomed 2.2 million visits and the helpline empowered 43,000 consumers. Our independent Money Tools that allow consumers to compare financial products saw 650,00 visits. We featured in almost 8,000 media pieces across print, broadcast and online and our sponsored programme on RTE 1, the Complaints Bureau attracted over 3 million views.

We continue to act as an authoritative voice on behalf of Irish consumers. This year we released two major reports with clear recommendations for improving consumer access to car history and improving the home buying process. We will be advocating to see these recommendations implemented in 2026. We also released a landmark study on the state of competition in Ireland, finding that competition had weakened in several important areas within the services sector of the economy in recent years.

Together, these achievements reflect a maturing enforcement authority that is increasingly assertive, evidence driven, and equipped to respond to evolving risks in the marketplace. We continue to prioritise work that has the largest impact and ensure open and fair markets operate to the benefit of consumers.


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Highlights

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Strategic Goal 1

Enforcement and Compliance

- Five school bus operators found guilty by a jury in the Central Criminal Court of engaging in anti-competitive bid-rigging following an investigation by the CCPC.
- CCPC officers conducted nine unannounced searches (dawn raids), at seven businesses and two residential properties, as part of ongoing cartel-related investigations.
- CCPC officers conducted an unannounced search (dawn raid) at the premises of an Irish-based distributor of home appliances, as part of an ongoing investigation into suspected resale price maintenance. CCPC officers also collaborated with the German Competition Authority (Bundeskartellamt) on an unannounced search at the premises of a manufacturer located in Germany.
- Three formal requests for information were issued to several businesses, and four witness summonses were issued requiring individuals to attend before the CCPC and provide evidence, in the context of the CCPC's administrative competition law investigations.
- In 2025, there were 270 consumer protection inspections nationwide (an increase of 31% on 2024); 181 onsite and 89 online.
- Five successful prosecutions taken in the courts for breaches of consumer protection law, four of which were the first taken under new sales pricing legislation.
- The CCPC made 91 merger determinations in 2025, with 63.7% of determinations made under the Simplified Merger Notification Procedure.
- The CCPC secured binding commitments in relation to five notified mergers.
- Successfully engaged with Tesco Ireland Limited to address geo-blocking issues.
- Successfully engaged with daa and secured refunds totalling €350,000 for over 4,000 consumers.
- Achieved voluntary compliance with consumer protection laws from 30 traders through early engagement letters.
- A total of 276,377 unsafe products such as baby soothers, high chairs, and circulating pumps were recalled, withdrawn or prevented from reaching the Irish market.
- Enforcement notices were served on 11 importers and distributors of non-compliant and unsafe products.
- Welcomed appointment of first Chief Adjudication Officer and 17 adjudication officers as part of the CCPC's new administrative enforcement regime for breaches of competition law.

2 Strategic Goal 2
Empower and Inform

- Published two sets of trader guidelines on the Consumer Rights Act 2022.

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- In collaboration with the National Disability Authority, published guidelines for microenterprises on the European Accessibility Act.
- Empowered 42,791 consumers who contacted the CCPC helpline, mostly by phone, email and webform. Faulty goods and services topped the list of concerns, and consumers spent an average of €6,292 on the product or service that they had an issue with.
- Welcomed 2,194,970 visitors to the CCPC website. This represents an increase of almost 20% since 2024.
- The site's Money Tools also allow consumers to compare financial products and these generated 647,483 visits. The mortgage comparison tool was the most popular, driving 33% of traffic. The personal loan comparison tool garnered over 140,000 views.
- The CCPC featured in 7,987 media pieces across print, broadcast (TV and radio) and online, an increase of 22% from 2024. The total value of this was €82,464,302 (calculated by comparing earned coverage with equivalent advertising costs).
- The CCPC sponsored The Complaints Bureau, an eight-episode TV series, broadcast on RTÉ One in March and April 2025, which attracted over 3.3 million views, with an average of 306k viewers each week.
- The CCPC social media account followers surpassed 59,000 and included a 30% increase in LinkedIn followers and 25% increase in Instagram followers.

3 Strategic Goal 3
Advocacy and Research

- In 2025, the CCPC published the report 'Access to Car History: Improving consumer outcomes in the used car market'. The report advocated for an online portal that would grant consumers free access to more comprehensive and reliable car history information, including information regarding previous damage to the car, mileage readings and safety recall information.
- In July 2025, the CCPC published the 'Room for Improvement' report, which highlighted significant information gaps for homebuyers. The CCPC called on the Government to legislate for the requirement of pre-sale information to avoid delays and possible sales falling through, and to create a new conveyancing profession to enhance the efficiency of the legal process. The report also asked the Government to consolidate key location-based information from public bodies and present it to buyers in a more accessible way.
- The CCPC has advocated for the introduction of administrative financial sanctions for breaches of consumer law – and welcomed the Government commitment to do so in its Action Plan on Competitiveness and Productivity, published in 2025.
- Following a further merger in the waste market, an opinion piece by CCPC chairperson Brian McHugh was published in the Business Post explaining that side-by-side competition was not working in the waste market, warning that further market consolidation was likely and raising concerns about the long term sustainability of competition.
- The CCPC published its 'State of Competition in Ireland' report which found that competition had weakened in several important areas within the services sector of the economy in recent years.
- CCPC analysis showed the benefits of increased competition for the car parking business at Dublin Airport, including more choice, greater supply, and lower prices for consumers. This followed the CCPC decision in 2024 to block the sale of a competitor car park to daa.

Highlights

4 Strategic Goal 4
Structure and Resource

- The CCPC successfully implemented a new Human Resources Information System (HRIS) in 2025.
- As part of its Strategic Workforce Plan, the CCPC received sanction for 17 additional roles in 2025. By the end of 2025 there were a total of 273 approved posts. This was an increase of 7% from 2024. The CCPC's staff retention rate was 84% at the end of 2025.
- The CCPC recruited a total of 68 new employees in 2025. To reflect the expanding remit and responsibilities of the CCPC, the senior management structure was updated with the introduction of a Senior Director of Competition Enforcement. The former Competition Enforcement & Mergers Division was split into two dedicated divisions: the Mergers Division and the Antitrust Division.

Strategic Goal 1

Enforcement and Compliance

AMBITION: To ensure that consumers can trust that markets are working in their interests.

MEASURES:

- Increased outcomes across all enforcement functions.
- Increased impactful inspections and compliance sweeps.
- Increased levels and visibility of direct engagement with businesses to achieve compliance.
- Impact assessment of our enforcement work.

Implementation of new powers

Competition Adjudication
The Competition (Amendment) Act 2022 ("the Act"), which came into effect in 2023, significantly strengthened the CCPC's powers to enforce both EU and Irish competition law. The Act allowed for the creation of the role of adjudication officers to act as the CCPC's decision-makers in respect of alleged breaches of competition law through an independent adjudication process. The Act also required the development of a detailed procedural framework to support the adjudication process.

In 2025, the CCPC achieved several important milestones in establishing the new adjudication framework and preparing for its operation.

Ministerial appointment of a Chief Adjudication Officer and 17 adjudication officers
In March 2025, the CCPC welcomed the appointment by the Minister for Enterprise, Tourism and Employment of Mr. Brian Kennedy SC as the Chief Adjudication Officer. This was followed in November 2025 by the Minister's appointment of a panel of 17 independent adjudication officers. The CCPC nominated all candidates to the Minister, and they will form an expert and balanced panel of decision-makers with diverse experience across competition law, economics, regulation, legal practice and international enforcement.
The biographies of the adjudication officers have been published on ccpc.ie.

CCPC publishes new settlement procedure for competition law investigations
In April 2025, the CCPC published a new procedure for agreeing settlements in administrative competition law investigations. Under the new Settlement Procedure, the CCPC can agree to the imposition of a reduced financial sanction on a business where the business admits to breaching competition law and agrees to a streamlined procedure to conclude the investigation. The CCPC and the business can also agree any actions that the business will be required to take to end the breach or to prevent similar breaches from reoccurring in future.

Public consultation on competition adjudication rules and guidelines
In November 2025, the CCPC launched a public consultation on the Competition Adjudication rules and guidelines. The rules, made under section 15V(14)(b) of the Competition Act 2002, set out the procedures governing the conduct of oral hearings. The guidelines, prepared under section 15AF of the Competition Act 2002, supplement the rules by providing guidance on the conduct of competition adjudication proceedings once a matter has been referred to an adjudication officer.

Together, the competition adjudication rules and guidelines will form part of the suite of policies and guidelines the CCPC has developed on the operation of the new administrative enforcement regime for breaches of competition law, supporting transparency, clarity and certainty in the adjudication process. The finalised rules and guidelines will be published in 2026.

Surveillance
Part 5 of the Competition (Amendment) Act 2022, introduced amendments to the Criminal Justice (Surveillance) Act 2009 giving the CCPC surveillance powers in relation to relevant competition offences. Following the appointment of a Head of Surveillance in 2024, 2025 saw the establishment of a Surveillance Unit. A team was selected, surveillance training completed and internal guidelines, in line with international best practice, drawn up.

European Accessibility Act
The CCPC was designated as the market surveillance authority for all products under the European Accessibility Act (EAA), which came into effect on 28 June 2025. It was also designated as the compliance authority for e-commerce and e-books and dedicated software services.

The CCPC worked closely with the National Disability Authority on the development of guidelines for microenterprises which were published before the EAA came into effect. In 2025 the CCPC also updated its website so businesses could notify the CCPC of non-compliance or claimed exemptions and consumers could submit complaints online. In 2025 the CCPC received 53 complaints and 16 claimed exemptions under the EAA. These are being actioned and the results are expected in 2026.

European Union Artificial Intelligence Act
The EU Artificial Intelligence Act, which entered into force in August 2024, established a risk-based regulatory framework for AI systems. Its obligations are being phased in over 36 months. Under Ireland's distributed regulatory model for AI governance, the CCPC has been designated as the market surveillance authority for AI systems in toys, consumer PPE and gas appliances for consumer use.

In 2025, the CCPC worked closely with the Department of Enterprise, Tourism and Employment to prepare for the AI Act and in the drafting of the General Scheme of the Regulation of Artificial Intelligence Bill 2026, required for the full implementation of the Act in Ireland.

European Union Toy Safety Regulation
The new EU Toy Safety Regulation (EU) 2025/2509 was adopted in 2025 and applies directly in all member states from 1 August 2030. The regulation will replace the 2009 directive, focusing on stricter safety including chemical requirements, cybersecurity for connected toys, enhanced enforcement and new obligations for online marketplaces.

CCPC opens Digital Services Act levy consultation
In February 2025, the CCPC published a public consultation on its proposed Digital Services Act 2024 (DSA) Levy approach and proposed Levy Order for 2025. In 2023 the CCPC was designated as the competent authority for Articles 30, 31 and 32 of the DSA; this took effect in 2024. These relate to the traceability of traders, compliance by design and consumers' right to information on traders operating on online marketplaces. The DSA provided for the CCPC to impose a levy on relevant consumer online platform providers.

Empowering Irish consumers for the Green Transition
In 2025, the CCPC continued to work closely with the Department of Enterprise, Tourism and Employment, as the Government prepared to transpose the Right to Repair Directive and the Empowering Consumers for the Green Transition Directive into national legislation. The Right to Repair Directive aims to drive more sustainable consumption, increasing the repair and reuse of goods and extending the lifetime of consumer products. It will apply across all member states from July 2026. The Empowering Consumers Directive aims to help people make genuinely sustainable choices by ensuring the information they receive about product durability and repairability is clear, honest, and trustworthy. It will apply in September 2026.

Data legislation development
The CCPC participated in a European Commission regulatory sandbox relating to blockchain technologies, working with other EU competent authorities to provide regulatory views in data regulation. A regulatory sandbox is a safe, test friendly space where new ideas can be tried out under supervision. It helps regulators learn what benefits and risks these innovations might bring, so they can create rules that support them while keeping people protected.

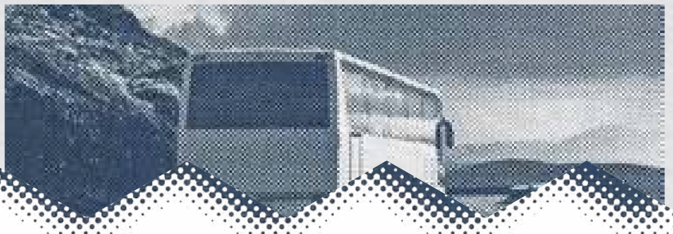
Using our competition and consumer law enforcement and compliance powers

Successful prosecution of school transport cartel
In December 2025 the CCPC welcomed the unanimous guilty verdict in the Central Criminal Court in the case of the Director of Public Prosecutions (DPP) v Heney & Others. This verdict followed a thorough investigation by the CCPC and represented a significant milestone in the enforcement of competition law in Ireland. The five accused were each found guilty by a jury, of engaging in an anti-competitive concerted practice, contrary to sections 4 and 6 of the Competition Act 2002 (as amended). The offences occurred in respect of a tender competition for the provision of publicly funded school transport services across the southwest region. These practices, also known as "bid-rigging" or collusive tendering, undermine fair competition and have the potential to increase costs for the taxpayer and limit choice for consumers.

The Irish Times

Jury unanimously convicts school-transport operators of anti-competition offences

Each of the five accused from Tipperary operated buses or taxi services bringing children to and from school



Source: The Irish Times, 18 December 2025

Investigations into breaches of competition law
Six investigations were opened by the Cartels Division into suspected cartel conduct, for example, price-fixing, market-sharing or bid-rigging, and one related to suspected gun-jumping.

CCPC officers conducted nine unannounced searches (dawn raids), with search warrants issued by the District Court, at seven commercial premises and two residential properties, as part of ongoing cartel-related investigations.

Unannounced searches of businesses in the betting sector
In 2025, the CCPC carried out unannounced searches (dawn raids) of businesses active in the betting industry. The searches formed part of an on-going criminal investigation into potential breaches of competition law. Authorised officers from the CCPC were supported by colleagues from An Garda Síochána's National Economic Crime Bureau and District Detective Units. The CCPC has the power to carry out unannounced searches of business premises and private homes, with a search warrant issued by the District Court.

As part of these criminal investigations, the CCPC brought six applications before the High Court under section 33 of the Competition Act 2002 for determination as to whether certain documents held by the CCPC are subject to legal privilege.

Business Post

CCPC conducts searches of businesses 'active in the betting industry'

The CCPC will search for information and evidence where they have reason to believe that companies or individuals are not compliant

Source: Business Post, 15 May 2026

Investigation opened into suspected resale price maintenance (RPM) in the household appliances sector
As part of an investigation into the household appliances sector, the CCPC conducted an unannounced inspection at the premises of an Irish-based distributor in June 2025. In collaboration with the German Competition Authority (Bundeskartellamt), an unannounced inspection was also carried out at the premises of a manufacturer located in Germany in November 2025. CCPC authorised officers supported the Bundeskartellamt during this operation.

The CCPC also issued formal requests for information to several retailers active in Ireland as part of the investigation.

The investigation was carried out under the CCPC's new competition law enforcement powers, which came into effect in September 2023.


Irish Independent

Small appliance maker probed by watchdog over potential price-fixing

Irish agents assisted German competition agency with raid as part of investigation

Source: Irish Independent, 2o January 2026

Unannounced inspection of e-commerce company under the Foreign Subsidies Regulation (FSR)
In 2025, the CCPC assisted the EU Commission with an inspection at the premises of a company active in the e-commerce sector in the EU and based in Ireland. The unannounced inspection was conducted under the EU's Foreign Subsidies Regulation (FSR) which aims to ensure that there is a level playing field for all businesses operating in the EU Single Market. The FSR takes aim at unfair foreign aid for companies operating in the EU which can distort competition in the EU single market.

CCPC secures policy change to remove competition restrictions for trainee accountants
In November 2025, Chartered Accountants Ireland (CAI) agreed to change its policy on transferring active training contracts between accounting firms in Ireland, following constructive engagement with the CCPC. The previous policy required trainee accountants to obtain written permission from their current employer before interviewing with another firm. Prospective employers were also required to verify this permission. After receiving a complaint in June 2025, the CCPC raised concerns with CAI that this policy could restrict competition for accounting trainees and risked breaching competition law. The CAI updated its policy, notified chartered accountant training firms and communicated the changes directly to trainee accountants.

Sports leagues
Following a complaint, the CCPC issued recommendations to Leinster Senior League (part of the Football Association of Ireland) concerning the mandatory purchase of products and services required for league participation, such as insurance. These recommendations were identical to those issued to the Dublin and District Schoolboys/Girls League (DDSL) in 2024.

The CCPC advised that, where a supplier is appointed to provide such products or services, the selection should be made through regular competitive tender processes rather than on the basis of historical or established relationships. We further emphasised that procurement processes should be open, transparent, aligned with best practice, and free from conflicts of interest.

Motor vehicles
The CCPC issued a warning to the Irish motor vehicle industry in July 2025 following reports of anticompetitive practices in the sale, maintenance and repair of motor vehicles. The CCPC issued an industry-wide letter and press release reminding the motor industry across the country that, under competition law, consumers must not be prevented from freely choosing who services or repairs their vehicle, or what parts they use without fear of losing their warranty. Independent garages were informed of their right to freely repair vehicles, to use non-original spare parts which are of a matching quality, and to access repair and diagnostic tools.

The CCPC urged motor-vehicle dealerships to ensure that motorists are not mistakenly led to believe, that their warranty may be at risk if they were to use independent repairers or non-original spare parts for routine maintenance and repairs not covered by the vehicle warranty.

Platform To Business (P2B) sweep
In October 2025, the CCPC conducted a sweep of 17 online platforms in relation to awareness and compliance with the Platform to Business Regulation. Results of the sweep will be made available in 2026.

Data Act
The CCPC supported preparations for the organisation's anticipated role under the EU Data Act, including its new role as Data Coordinator for Ireland. Information was published on our website in September 2025 aimed at informing consumers and businesses of their new rights and obligations. The CCPC will continue to engage with relevant Departments to assist in the Irish legislation and strong administrative financial sanctions needed to bring the Data Act into law in Ireland.

Digital Service Act (DSA) sweep
In December 2025, the CCPC carried out an online sweep to check if Consumer Online Platform Providers (COPPs) were adhering to Article 30(7) of the DSA. This article requires platforms that allow consumers to buy goods or services from traders, to clearly and easily display key information for consumers. This ensures that consumers have the right information to make informed choices and exercise their consumer rights. Results of the sweep will be made available in 2026.

Embedding and deploying enforcement

Inspections for breaches of consumer protection legislation
CCPC officers regularly perform unannounced retailer inspections nationwide to monitor and ensure compliance with consumer protection law. In 2025, there were 270 inspections nationwide, 181 onsite (including 14 vehicle traders) and 89 online. That represents an increase of 31% in inspections compared to the previous year (205 inspections conducted in 2024). We took action against 15% of traders we inspected.

Enforcement outcomes against breaches of consumer protection law
A full detailed list of enforcement outcomes, the CCPC Consumer Protection List, is available on the CCPC website. In 2024, we took 74 enforcement actions, including five court cases, of which one resulted in a conviction. In four cases, the trader pleaded guilty and the judge applied the Probation Act, meaning no conviction is recorded against the trader.

Across those four cases, the courts ordered a total of €18,095 to be paid. In 2025 the CCPC initiated three further prosecutions which are likely to be completed in 2026. Furthermore, we issued 33 fixed payment notices and 33 compliance notices and accepted three undertakings from traders.

The CCPC took five successful prosecutions in 2025:
• Lifestyle Sports (Ireland), DID Electrical Appliances and Rathwood Home & Garden World pleaded guilty to breaking sales pricing legislation in the Dublin District Court. They were ordered to pay €1,000 each to the Little Flower Penny Dinners charity and to pay the costs of the CCPC. The prosecutions were brought following online sweeps conducted over the 2023-2024 winter sales season, including Black Friday. They were the first prosecutions brought under new sales pricing legislation introduced in 2022.

• At a separate hearing, Boots Retail (Ireland) Limited also pleaded guilty in the Dublin District Court to breaking sales pricing legislation in the same winter sales season. The pharmacy and beauty chain was ordered to pay €1,000 to the Little Flower Penny Dinners charity and to pay the costs of the CCPC.

• Adrian Hardiman, a car dealer of Loughglynn, Co. Roscommon, was convicted of misleading consumers about the history of second-hand cars, having provided false information regarding the vehicle's odometer reading. Mr Hardiman paid compensation to three consumers. The CCPC's investigation was opened following complaints to the CCPC's helpline in 2020.

RTE.ie

Retailers plead guilty to breaking sales pricing legislation

Three retailers have pleaded guilty to sales pricing breaches at Dublin District Court.

Source: RTE.ie, 10 March 2025

Fixed payment notices
A total of 33 fixed payment notices (FPNs) were served on 16 traders concerning price display requirements, for example, the selling or unit price.

Compliance notices
A total of 33 compliance notices were served on 22 traders across the hospitality, media, beauty and retail sectors in 2025, for a wide range of issues including pricing and hallmarking displays and information on websites. This was the second year that the CCPC took action against influencers for failing to disclose the commercial nature of their social media posts. Compliance notices were served on Donal Skehan, Suzanne Jackson and Conor McGregor after inspections of their social media accounts showed failures to use the appropriate labels to disclose the commercial nature of the content published.

Undertakings
Three undertakings were agreed by the CCPC in 2025. Ken Black, Ofwal Ltd trading as Eason and Shop Direct Ireland Ltd trading as Very. The undertaking related to an investigation by the CCPC into the use of price reduction announcements on the traders' websites during the 2023/24 winter sales period. The traders agreed to indicate in an unambiguous, easily identifiable and clearly visible and legible manner, the correct prior price of each product to which a price reduction announcement applies.

Consumer contacts and compliance screenings
The CCPC screens all contacts from multiple sources to identify possible contraventions of the laws we regulate. We receive contacts from Government, media, other traders as well as contacts from consumers to the CCPC's consumer helpline.

In 2025, the CCPC undertook detailed screening of 2,686 contacts to assess for possible infringements of consumer protection law. Applying our prioritisation principles, 147 traders were referred to our Consumer Enforcement Division for further assessment. A further 637 traders were placed on a watchlist for further supervision and 108 traders received early engagement letters.

Working with the European Commission, other Member State authorities and other international partners

Actions against Shein, Temu and Apple
The CCPC is a member of the EU Consumer Protection Cooperation (CPC) Network. As members of the network, national consumer authorities work together to investigate and take action to tackle widespread infringements of EU consumer law and review commercial practices of traders. In 2025, the CCPC agreed to co-lead the CPC Network coordinated action launched against Shein and continued its co-lead role in the Temu and Apple actions launched in 2024. These actions were launched following investigations by the CPC Network which identified potential consumer law breaches by the traders. In each coordinated action, the co-leads and the European Commission engage with traders with the aim of achieving commitments to cease the infringements identified.

CCPC takes part in EU wide investigation of online traders' price displays during Black Friday sales
At the end of 2025, the CCPC participated in a CPC Network sweep to check online traders' compliance with consumer law on price presentation and price reduction announcements. The sweep, conducted by consumer protection authorities of 25 member states, Iceland and Norway, checked a total of 314 traders' websites selling a range of goods from cosmetics, fashion, furniture and electrical goods. Results of the sweep will be published in 2026.

RTE.ie

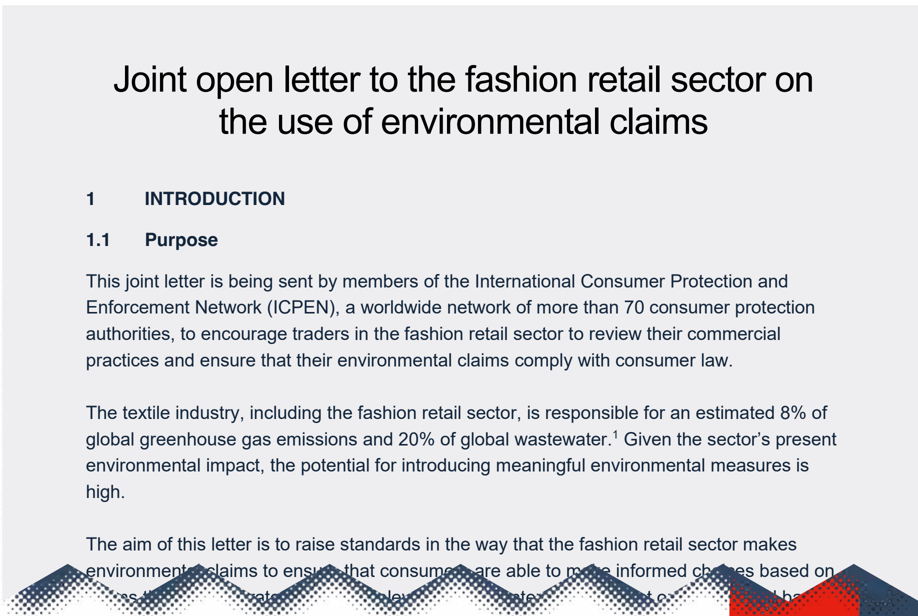
Car rental websites improve consumer information after CCPC sweep

Source: RTE.ie, 26 September 2025

Car rental websites improve consumer information and contract terms following CCPC and EU-wide online sweep
During 2025, the CCPC engaged with Etrawler Unlimited Company, trading as Holiday Autos and Argus Car Hire, to clarify consumer information on these car rental websites. The implemented improvements followed a CPC Network sweep of 78 third-party car rental websites conducted in 2022, the aim of which was to assess and improve compliance with EU consumer protection laws. Improvements made by Holiday Autos and Argus Car Hire included the provision of contact email addresses for consumers, clearer fee information and clearer information on the allowed use of credit and debit cards.

European sweep of websites selling second-hand goods finds more than half potentially breaking consumer law
In March 2025, the CCPC published the results of a sweep of second-hand websites, conducted by the CCPC and CPC Network counterparts, which found that more than half (52%) were potentially breaking consumer law. The sweep of 356 websites and platforms across Europe, for second-hand goods (such as clothes, accessories and electronics), checked to see whether the professional sellers were following consumer law. It found: 52% of online sellers were potentially infringing consumer law; 45% of online sellers did not correctly inform consumers of their right to return faulty goods or goods that did not look or work as advertised; 40% did not inform consumers about their right to change their mind within 14 days without giving a reason, and without incurring cost; and out of the 34% of traders that presented environmental claims on their website, 28% were assessed as false, deceptive, or likely to qualify as unfair commercial practices, and 20% were not sufficiently substantiated.

Open letter to the fashion retail sector on the use of environmental claims
In May 2025, 20 consumer authorities, including the CCPC, issued an open letter to the fashion retail sector on the use of environmental claims. Published by the International Consumer Protection and Enforcement Network (ICPEN), a global network of consumer protection law enforcement authorities, the letter set out principles to assist fashion retailers when making environmental claims, aiming to raise standards and ensure traders comply with consumer protection laws.



Joint open letter to the fashion retail sector on the use of environmental claims

1 INTRODUCTION

1.1 Purpose

This joint letter is being sent by members of the International Consumer Protection and Enforcement Network (ICPEN), a worldwide network of more than 70 consumer protection authorities, to encourage traders in the fashion retail sector to review their commercial practices and ensure that their environmental claims comply with consumer law.

The textile industry, including the fashion retail sector, is responsible for an estimated 8% of global greenhouse gas emissions and 20% of global wastewater.[1] Given the sector's present environmental impact, the potential for introducing meaningful environmental measures is high.

The aim of this letter is to raise standards in the way that the fashion retail sector makes environmental claims to ensure that consumers are able to make informed choices based on

Coordinated sweep of mobile and online games
In 2025, the CCPC joined more than 20 international consumer authorities to participate in an ICPEN-coordinated sweep of 439 mobile and online games. The sweep, aimed at identifying potential consumer harms, identified several design techniques such as hidden information, persistent prompts and deliberate obstruction, that may aim to manipulate players as young as three to make decisions or purchases they wouldn't otherwise make. It also looked at how games used loot boxes, which are in-game rewards that can be bought with real or virtual currency, or earned by watching in-game ads or spending time in the game.

Securing a change to Tesco's Clubcard registration process to prevent geo-blocking
The CCPC is designated as a competent authority and the single liaison office under the EU Consumer Protection Cooperation (CPC) Regulation. The CPC Regulation allows member states to make a request for enforcement measures or request for information to other member states to address cross-border breaches of consumer protection law. For example, the CCPC engaged with Tesco Ireland Limited, following an enforcement request from Germany citing a potential breach of the EU Geo-blocking Regulation. Tesco subsequently changed its registration process to allow all customers of its stores in Ireland, including customers who are temporarily resent in Ireland, to obtain a Tesco Clubcard.

Requests for support with consumer law enforcement from other member states
During 2025, the CCPC received five CPC Regulation requests for enforcement measures and two requests for information from other member states concerning traders based in Ireland. We sent one enforcement request and one request for information to other member states. Under our single liaison office role, we transmitted one information request from another member state to the relevant Irish competent authority.

Alerts are also issued under the CPC Regulation where there is a reasonable suspicion that a suspected breach of consumer law is affecting consumers' interests in other member states. In 2025, we received 31 such alerts and issued one. We also responded to five informal calls for information from other member states.

EU customs border operation on third country imports via online marketplaces
The CCPC participated in an EU wide customs authorities border control operation focused on online marketplaces and goods coming from third countries. Checks involved the inspection of small consignments of toys, small electronic products and PPE at the border. The CCPC inspected 489 consignments of which 330 products were non-compliant, and these products did not reach consumers.

Cross border supervision under the Digital Services Act (DSA)
The CCPC works closely with regulators across the EU on cross border DSA issues, including mutual assistance requests, information sharing and complaints handling. Complaints relating to Consumer Online Platform Providers (COPPs) under the DSA are shared with the CCPC through the EU information sharing system, Agora. In 2025, the main issues reported related to difficulties in identifying traders, often due to incomplete or unclear trader information.

Taking product safety enforcement action, conducting market surveillance and inspections, and working with Customs

Keeping Irish markets safe
In total, thanks to action by the CCPC, 276,377 unsafe and non-compliant products were recalled, withdrawn or prevented from entering the Irish market in 2025.

Taking enforcement action on product safety
A total of 11 product safety enforcement notices were served on traders by the CCPC in 2025. Of these, 10 were served on importers attempting to bring non-compliant products into Ireland, arising from referrals received by the CCPC from Revenue Customs, and one on a distributor of unsafe products.

Market surveillance inspections
The CCPC inspected 361 traders and 1,860 products. As a result of this work, 140,544 unsafe products were recalled and withdrawn from the Irish market. These investigations covered products such as activity toys, baby soothers, baby highchairs, children's swimming armbands, electric heaters, electric cable reels, lighting chains and circulating pumps.

Taking action with Revenue Customs
The CCPC worked in cooperation with Revenue Customs teams to prevent 15,626 products from being placed on the Irish market. The CCPC also undertook inspections of 89 consignments and opened 22 investigations into non-conforming products. The products prevented from being placed on the Irish market included a range of electrical products, general consumer products and toys.

Ensuring product safety compliance

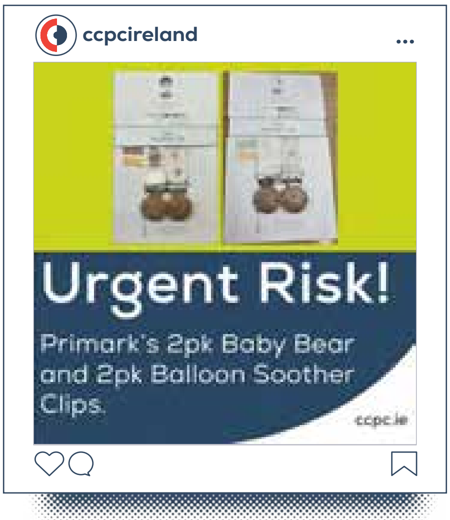
Product testing
The CCPC tested 64 products, which were on the market in 2025 including plush toys, electric toys, air fryers, circulating pumps and children's clothes with buttons and zippers.

Airfryer recall
In July 2025, the CCPC warned consumers to stop using certain models of Tower air fryers following a recall from the company and reports in the UK of the products catching fire. Almost 60,000 affected models had been sold in retail outlets across the Republic of Ireland.
The affected air fryers had a manufacturing defect that may cause the appliance to overheat, potentially leading to fires and risking injury or death.

Source: RTE.ie, 10 July 2025

Working with European market surveillance authorities

Coordinated activities on the Safety of Products (CASP)



Baby soother recall
This activity involved sampling and testing 10 baby soother products that were for sale on the Irish market. Two of the 10 products failed safety testing, resulting in the recall of 10,200 units of baby soothers and the re-labelling of future products to be sold to bring them into compliance.

Mini heaters
This involved sampling and testing seven mini heater products that were for sale on the Irish market. Six of the seven mini heaters failed testing. This resulted in a recall/withdrawal of 5,048 units and the re-labelling of future products to bring them into compliance.

Lighting chains
This activity involved the sampling and testing of 10 lighting chain products that were for sale on the Irish market. Seven of the 10 products failed labelling/marking requirements which resulted in the recall of 300 units, a voluntary sales stoppage, a product takedown of 120 units and revised labelling of non-compliant products to bring them into compliance.

EU joint action on testing of children's activity toys
In 2025, the CCPC participated in an EU joint action on compliance of products involving the testing of children's activity toys including products such as swing sets, slides and climbing frames. All six products sampled by the CCPC failed safety testing and this resulted in the withdrawal of 1,104 units in 2025.

EU sweep of online traders selling childcare products
The CCPC also partook in an EU co-ordinated sweep of listings for childcare articles on online marketplaces, to check for compliance with the General Product Safety Regulation. The CCPC issued 72 of the EU's 252 takedown orders targeting baby carriers, slings, and baby walkers, where non-compliances were identified. All 72 listings were removed in response to the CCPC's requests.

Safety Gate Activity
The CCPC investigated 193 notifications from Ireland and across Europe on unsafe products. These investigations resulted in the withdrawal or recall of 120,207 products from the Irish market. The CCPC issued 161 safety notices to inform consumers of the risks of dangerous products from these investigations.

Product safety reviews and investigations
The CCPC received 417 product safety complaints and referrals from its helpline and other state market surveillance agencies in 2025. We opened and investigated 168 cases on foot of these complaints. Of these, 104 were closed on the back of voluntary corrective action being taken by the businesses, including product recalls, withdrawals, takedowns and product re-labelling.

This included:
• The recall of 120,364 circulating pumps due to the ability of the mains electrical coupling to the pump being connected in reverse, posing a serious risk of electrocution.

• The recall of 1,564 five-pack of children's socks, following a report from a consumer to the CCPC, that a loose thread from one of the socks had wrapped tightly around their baby's toe, causing it to swell. This had resulted in a hospital visit and surgical intervention was needed to remove the thread.

• The recall of 329 electric cable reels which were incorrectly labelled with the wrong IP rating, increasing the risk of electric shock/electrocution.

• The withdrawal of 266 units of PPE armbands from the Irish market that did not meet the requirements of the regulations.

• The recall of 588 units of a 'Labubu' type doll. The product posed a risk of choking as small parts such as the eyes may detach from the doll.

Case study:
Circulating pumps

In October 2025, the CCPC issued an urgent safety alert to the public, warning of the serious risk of electrocution from circulating pumps installed in heating systems in homes across Ireland. Consumers were told that they could continue to use their heating systems as normal, but that they must take care not to handle affected pumps as there is a serious risk of electrocution. This included disconnecting, adjusting or attempting any maintenance on the pump.

CCPC product safety officers launched an investigation into the pumps following a referral from the Health and Safety Authority (HSA). As a result of the CCPC investigation, one manufacturer rolled out a major replacement programme, with consumers offered the option to have their pump replaced for free by an approved, qualified technician or service agent. A total of 120,364 circulating pumps were recalled.

Members of the public were asked to check if they had such a pump– but told not to touch it if they found it. Commission Member of the CCPC, Patrick Kenny said "We're particularly highlighting this to tradespeople. At this time of year people are getting their heating systems serviced or upgraded, and any contact with the electrical connection of these pumps carries a risk of electrocution. Anyone working on heating systems must be very aware of the serious risk presented by these pumps, and retailers must check their stock and stop sales of the affected units immediately. This issue was first brought to our attention by the HSA, showing the importance of cross-agency collaboration. Reports from consumers, traders and other State bodies are essential to our work."

Enhancing our engagement with the business community to drive compliance

Guidelines
The CCPC published two sets of guidelines on the Consumer Rights Act 2022 in 2025, which were welcomed by Commissioner Michael McGrath during a visit to the CCPC in spring 2025. The guidelines were the first of their kind in Europe and informed traders on what they must do to uphold consumer rights when selling goods and services, following the introduction of new rules in the Consumer Rights Act 2022.

Letter to traders in home maintenance, construction and improvement services
In November 2025, the CCPC published an online letter to traders providing home maintenance, construction and improvement services to consumers, and wrote directly to almost 3,000 traders across the country reminding them of their legal obligations under the Consumer Rights Act 2022. The letter included guidance for traders to help them better understand and meet these obligations to consumers in relation to service contracts.

The letter was in response to almost 1,250 consumer contacts to the CCPC's national consumer helpline in the first half of the year, relating to the home building and improvements sector, making it the second biggest call driver for that period.

The top issues cited by consumers include traders refusing to resolve problems or unwilling to resolve them to the consumer's satisfaction, consumers waiting a long time for work to be started after agreeing a start date with the trader, and traders not turning up when scheduled to fix an issue reported to them by the consumer.

Early interventions to liquidations
Traders entering liquidation greatly impact consumers and in 2025 the CCPC actively engaged with liquidators early in the process, including leading high-street stores New Look and Claire's Accessories, to ensure that consumer rights were protected in the liquidation process.

Using our horizon scanning function, the CCPC identified and alerted administrators and liquidators to potential breaches of consumer protection legislation regarding returns and voucher rights. We secured commitments that consumer rights would be upheld throughout the liquidation process.

Early engagement letters to secure voluntary compliance
Where the CCPC identifies potential breaches of consumer protection law, we issue an early engagement letter to traders to remind them of their obligations under consumer protection legislation and assist them to comply with these obligations.
In 2025, the CCPC issued early engagement letters to 108 traders ranging from small high-street traders, online traders, to department stores and international retailers.

In 2025, the early engagement letters addressed potential breaches of consumer protection law, such as misleading price indications, faulty goods, pre-contractual information, refunds and returns policies. These letters spanned a wide variety of sectors such as clothing, health and beauty, travel, cars and social media content creators.

As a result of our early engagement letters, the CCPC achieved voluntary compliance from 30 traders. Where voluntary compliance could not be achieved, the traders were referred to our Consumer Enforcement Division for further assessment.

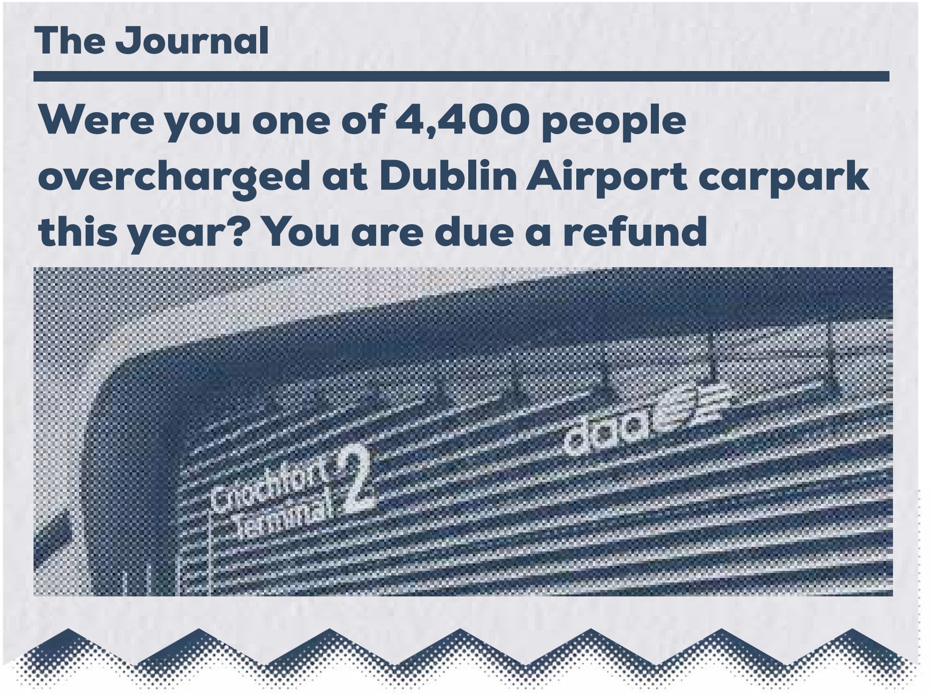
The Irish Times

Consumer watchdog intervenes as New Look refuses vouchers in closing down sale

Source: The Irish Times, 24 February 2025

Early engagement with daa results in refunds for over 4,000 Dublin Airport car park customers

In response to consumer reports to the CCPC helpline, the CCPC engaged with the daa and approximately 4,000 customers subsequently received refunds totalling €350,000. Customers had been overcharged when booking car parking during specific sales that were advertised on the daa website. The flash sales advertised car parking at a promotional rate, however in some cases, airport car parking was priced at a lower rate in advance of and after the promotion. In total, consumers were overcharged by just over €25,000. Daa voluntarily committed to refunding consumers the full cost of their booking.



The Journal

Were you one of 4,400 people overcharged at Dublin Airport carpark this year? You are due a refund

Source: The Journal, 10 September 2025

Engagement – webinars and trader events

The CCPC delivered an information webinar on trader obligations to Retail Excellence Ireland (REI), addressing best practices for Black Friday sales and adherence to Price Indication Directive (PID) guidelines.

The CCPC attended the REI Retail Retreat in May, engaging with traders regarding the Consumer Rights Act 2022 guidelines.

We held a webinar for the Local Enterprise Office Westmeath on the role of the CCPC and the information we can provide to businesses about their obligations. Topics included the role of the CCPC (enforcement, information, regulation); obligations of traders under consumer protection legislation; price display, price reduction, the use of influencers, gift vouchers, geo-blocking and greenwashing.

The CCPC welcomed hundreds of visitors to its stand, including the Taoiseach Michael Martin, at the National Ploughing Championships 2025 in Tullamore, Co. Offaly as part of the Government of Ireland Village. An online 'Money Genius' quiz, designed to educate visitors on personal finance terms and online scams, was taken by more than 400 participants. Almost 20% confused Buy Now, Pay Later schemes as a method for saving money.

We published articles on traders' obligations to consumers in trade magazines, such as Ireland's Plumbing & Heating Magazine and Construction Management Ireland.

Competition
Talks and presentations regarding bid-rigging and whistle-blowing were given at three county councils (Fingal, Mayo and Sligo) and the City and County Managers Association (CCMA) and Local Government Management Agency (LGMA) Procurement Officers Network.

Two contributory lectures were given as part of the Public Affairs Ireland (PAI) certificate course in public procurement. We had two speakers present on developments in combatting bid-rigging in public procurement at the PAI Public Procurement Conference Forum in October, of which the CCPC was the main sponsor. The CCPC also published articles on bid-rigging and cartels in the PAI Review and eolas magazine.

The CCPC exhibited at the Procurex Ireland event in April as well as delivering a presentation on bid-rigging.

The CCPC co-presented an information webinar with the Competition and Markets Authority for InterTrade Ireland client companies on bid-rigging.

Product Safety Queries
The CCPC met with or responded to enquiries from 31 businesses to support their understanding of product safety and facilitate improved compliance with the law.

Regulation

Credit intermediaries
As part of the CCPC's credit intermediary responsibilities, 912 credit intermediary authorisations were issued in 2025. The CCPC also issued three licenses for pawnbrokers.

Platform to Business (P2B)
The CCPC monitors compliance with and enforces the Platform to Business (P2B) Regulation on promoting fairness and transparency for business users of online intermediation services.

In this role, the CCPC oversees compliance by online service providers and relevant online search engines with key transparency and fairness obligations, including requirements relating to terms and conditions, ranking transparency, and the treatment of business users. There were 73 P2B related contacts in 2025. The majority of concerns raised related to account suspension/unexplained restrictions; internal complaint-handling systems and mediation.

Delivering an effective merger enforcement regime

90 Merger notifications received

29 Requirements for further information issued

91 Merger determinations issued

5 Completed Phase 2 investigations

1 Merger assessments issued

5 Mergers cleared with remedies

8 Media mergers notified

Merger notifications
The CCPC continued to oversee and develop a robust merger review process in Ireland in 2025. Our focus remains on ensuring an efficient, effective, and proportionate merger review process that protects competition and benefits consumers.

The total number of merger notifications received by the CCPC in 2025 was 90, a 9.76% increase on the number notified in 2024, and an increase of 32% since 2023.

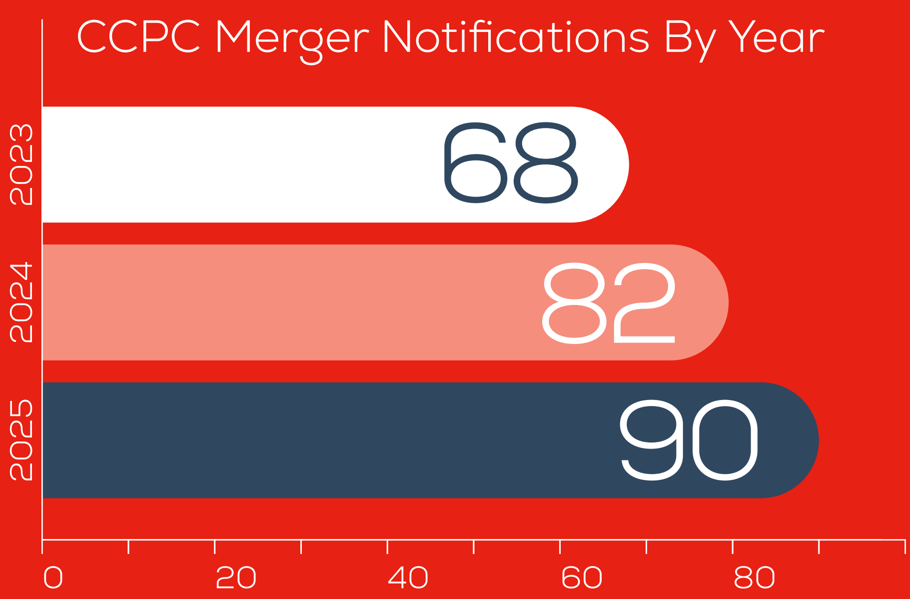
Notifications came from a wide range of sectors, with professional services again the most prominent, followed by manufacturing and construction. Professional services was also the leading sector in 2024, reflecting continued consolidation trends.

Growth in merger notifications and continued efficiency

Merger determinations and the Simplified Merger Notification Process
The CCPC made 91 determinations in 2025, including 12 cases carried over from 2024. The average number of working days to reach a Phase 1 determination in non-extended cases was 17.05 days. Approximately 63.7% of determinations were made under the Simplified Merger Notification Process, with these mergers cleared within 12.47 working days on average. This compares with 71.4% of determinations in 2024, cleared within 13.29 working days on average.

Extended Phase 1 investigations and Phase 2 reviews
While the majority of mergers notified to the CCPC do not raise competition concerns, a small number required extended Phase 1 investigations or full Phase 2 reviews. In 2025, the CCPC progressed six Phase 2 investigations. Of these, two were cleared unconditionally, three cleared with remedies, and one carried over to 2026. Notably, several transactions were cleared at Phase 1 with remedies, demonstrating that early engagement and constructive solutions can deliver timely outcomes.

Among the Phase 2 cases dealt with by the CCPC in 2025 were Phoenix/Cellnex and Circle K/Pelco, which required detailed assessments and, ultimately, commitments to address competition concerns.



Case study: **Phoenix/ Cellnex**

In February 2025, the Competition and Consumer Protection Commission (CCPC) cleared, subject to legally binding commitments, the acquisition of Cellnex Ireland Limited by Phoenix Tower International. It published its full determination detailing the extensive investigation in November 2025.

In Ireland, both parties operated in the passive infrastructure sector, owning and managing portfolios of macro passive network infrastructure sites (towers and masts), which are critical infrastructure for mobile network operators.

Following an extended preliminary investigation which began in March 2024, the CCPC determined in July 2024 that a full investigation was required to establish if the proposed transaction would lead to a substantial lessening of competition in the State. The transaction was valued at €971 million, and the commitments, which were proposed by Phoenix and approved by the CCPC, were substantial in scale and scope. The CCPC had concerns that the acquisition, in which Phoenix was acquiring Cellnex's portfolio of towers and masts, which are critical infrastructure for mobile network operators,would lead to a substantial lessening of competition, at both national and local levels. Under the commitments given to the CCPC, Phoenix agreed to divest sites in all areas where the merger would reduce competitors from three-to-two or two-to-one, as well as certain new sites under development or which are identified to be developed in the coming years. In October 2025, Ancala, a London-based infrastructure manager, acquired the divestment package of 300 sites, following a divestment process which included being approved as a suitable purchaser by the CCPC.

Irish Independent

Phoenix's €1bn Cellnex deal was one of largest assessed by CCPC

Competition watchdog says the complex merger deal required extensive engagement with stakeholders

Source: Irish Independent, 25 November 2025

Updating the CCPC guidelines for merger analysis

The CCPC also advanced its work on updating the CCPC guidelines for merger analysis in 2025. Following the public consultation launched in late 2024, we analysed stakeholder feedback on issues such as digital markets, non-price effects, market definition, counterfactual analysis, and forward-looking assessments. Updated guidelines will reflect best practice and evolving market realities, including innovation and dynamic competition. We aim to publish draft revised guidelines for consultation in 2026.

New Mergers and Antitrust Divisions

Organisationally, 2025 marked a major milestone with the restructuring of the CCPC's competition functions. The former Competition Enforcement & Mergers Division was split into two dedicated divisions: the Mergers Division and the Antitrust Division. This change ensures senior resourcing and a sharper focus on merger review, reflecting the growing complexity of transactions and the need for specialised expertise. These organisational changes are an important step in delivering a sustainable and effective merger control regime for the future.

Strategic Goal 2

Empower and Inform

AMBITION: To ensure every consumer is both informed and empowered, enabling them to make sound decisions, particularly in complex and changing markets.

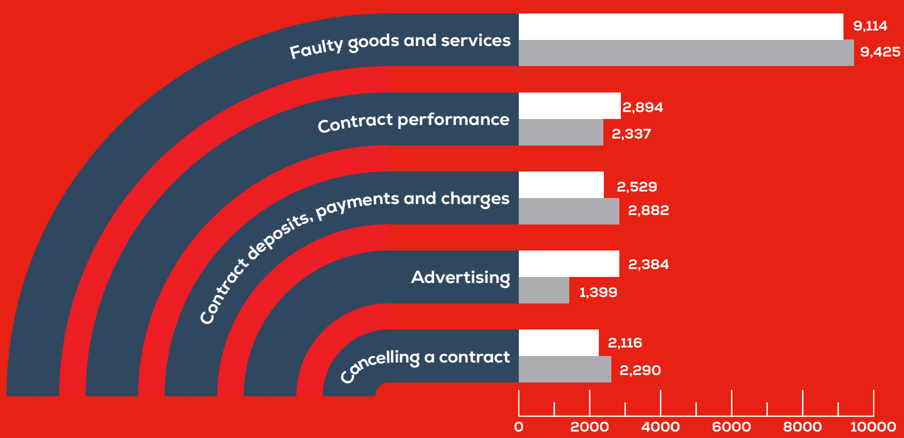
MEASURES:

- Increased consumer engagement with our communications channels and financial education programmes.
- Increased awareness of the CCPC amongst consumers and businesses.
- Maintain high level of customer satisfaction with our information services and financial education programmes.

Consumer engagement with the CCPC

The CCPC empowered thousands of Irish consumers with information on their rights and for the fifth consecutive year, faulty goods and services topped the list of concerns in 2025. The helpline received 42,791 phone calls, emails and completed webforms, and there was a significant increase in the number of consumers contacting the CCPC about an online purchase, up by 14% since 2024. Issues with home building or improvements were also up by 12% since 2024 (2,838 consumers). The biggest call driver was issues with cars, with 5,827 contacts about vehicles. Consumers spent an average of €6,292 on the product or service that they had an issue with.

Most common consumer queries



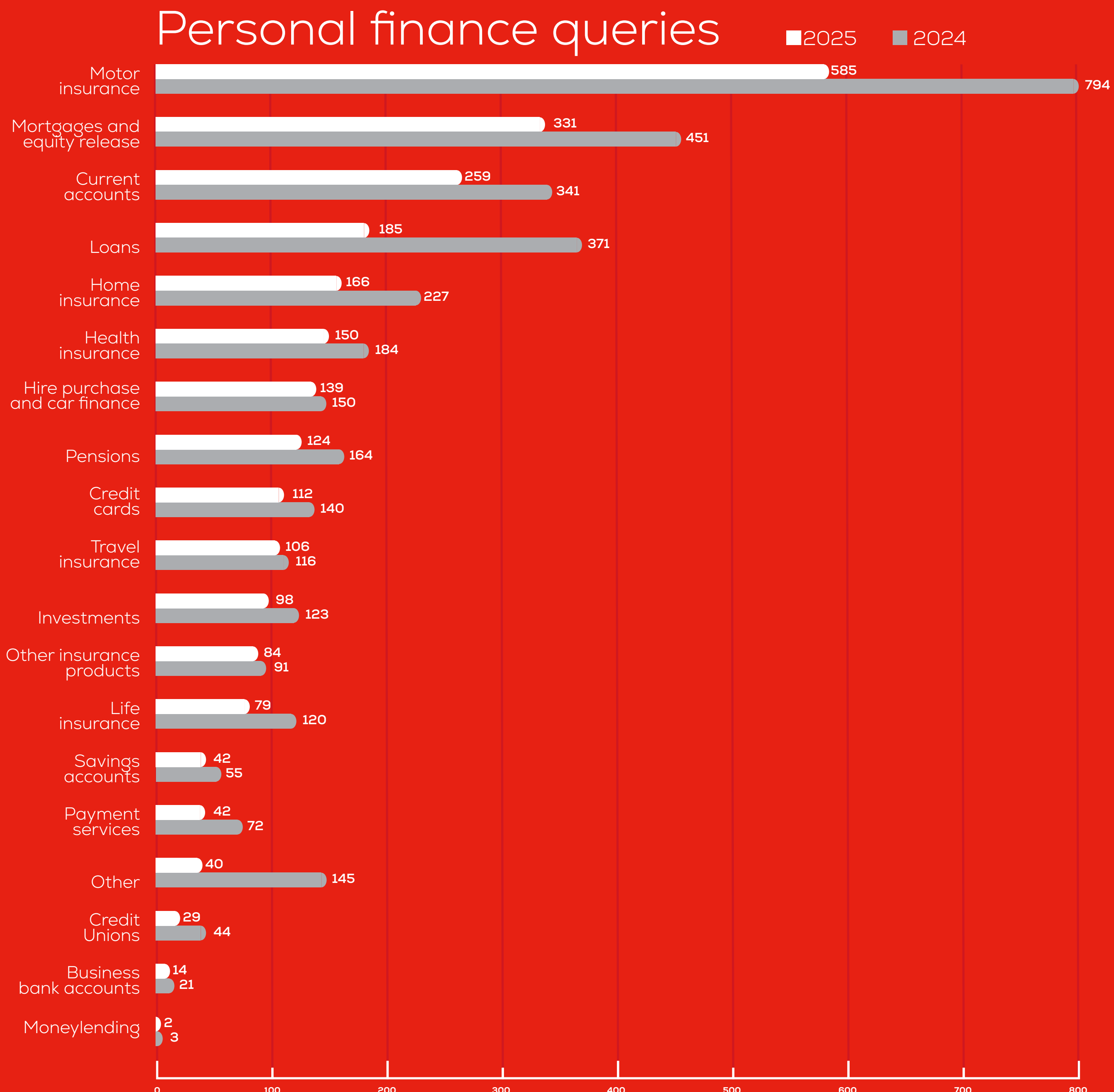
The top five categories of queries from consumers who contacted the CCPC in 2025. These five categories represent 63% of the total contacts received in this period. The number of contacts received in these categories in 2024 is displayed for comparison.

Consumer outcomes
In 2025, the CCPC initiated a consumer outcome research project to explore consumer experiences following contact with the CCPC. The purpose was to gain a deeper understanding of the real outcomes of routine consumer protection issues and how they are, or are not, resolved.

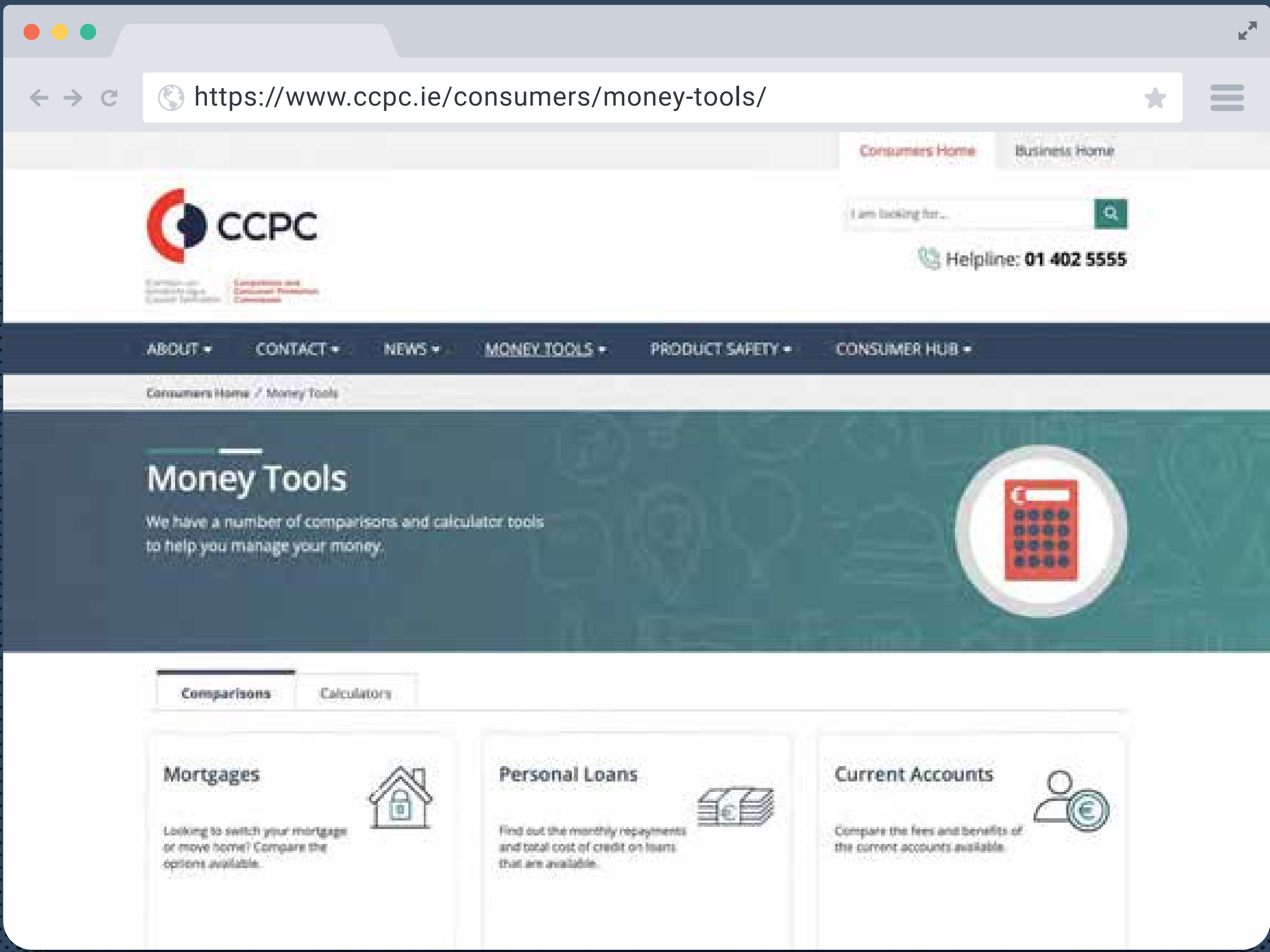
By examining how consumers navigate the resolution process, including whether they successfully resolve their issues and the steps they take, we aim to assess the real-world impact of our support, and identify areas where we can improve our offering or where advocacy to support broader changes in the consumer environment are required.

In October 2025, the CCPC began making follow up calls to consumers who contacted the CCPC helpline to find out what happened next. The first check-in with consumers was a minimum of four weeks after they contacted the helpline. At that stage, 96% of consumers had contacted the trader but only 43% of respondents had reached a resolution, with 38% of those receiving a refund from the trader.

There were further challenges for consumers with 16% reporting that they incurred costs and 61% contacting the trader five or more times while trying to resolve their issue.
The project will continue throughout 2026 with final reporting in 2027.



Personal finance contacts to the CCPC in 2025 listed by category.
The number of contacts received in these categories in 2024 is displayed for comparison.



Website
The CCPC website continues to be a key resource for consumers and businesses, offering clear information on consumer rights, practical guidance, and insights into personal finance products and services. In 2025, we welcomed 2,194,970 visitors – nearly 20% more than in 2024.

The top pages on our site in 2025 were on the topics of mortgages, consumer rights, and buying a home. Other popular pages were those on Personal Contract Plans, savings and 'how to complain'.

Money Tools
To help people make informed financial decisions, the CCPC provides easy to use Money Tools; calculators and comparison tools designed to simplify budgeting and product selection. Our mortgage Money Tool is Ireland's only independent, non-commercial, mortgage comparison site.

The CCPC Money Tools continue to provide the most popular content for visitors to the website. In 2025, there were 647,483 visits to money tools; the mortgage comparisons tool was the most popular, driving 33% of traffic. The personal loan comparison tool garnered over 140,000 views.

In 2025, there were 799 products live on Money Tools, and two new mortgage providers joined the site: Moco and Credit Union Mortgages. This means that all 10 regulated mortgage providers in the Irish market are now on the CCPC Money Tool. There were 2,211 updates to financial products from providers which were checked and verified by the CCPC.

Consumer newsletter
In 2025, we grew our newsletter subscriber base from 9,961 to 10,269, an increase of 3%. We sent 13 newsletters with an average open rate of 51% and an average click through rate of 9%. They were opened 61,029 times.

Media campaigns
In 2025, the CCPC carried out 50 interviews on national radio stations and a further 90 interviews on local radio informing consumers of their rights and promoting good financial education.

The CCPC also responded to 245 media queries and issued 62 press notices covering diverse topics, including competition and consumer enforcement, financial education, consumer rights and advocacy, and product safety. In addition, the CCPC also launched 14 consumer media campaigns covering consumer rights, personal finance, product safety and advocacy.

Media campaigns

Consumer Rights

Campaign	Timescale	Key Message
World Consumer Rights Day	March	Trending consumer issues from the 2024 national helpline report.
2025 H1 national helpline report	August	Trending consumer issues from the 2024 national helpline report.
Black Friday sales rights	November	Advice for consumers on their rights under pricing laws, along with research showing 28% swayed by influencers and 63% mistrust sales.
Post Christmas research	December	Advice on rights around returning unwanted Christmas gifts, alongside research on consumer behaviour.

Personal Finance

Campaign	Timescale	Key Message
Global Money Week	March	Promoting Global Money Week and Our Money, Our Future, a CCPC sponsorship programme for post-primary schools and Youthreach centres to help young people build financial literacy skills.
Pensions	September	Advice for consumers on seeking support from a regulated financial advisor when setting up a pension as CCPC research shows 26% have no arrangements.
Online scams	November	Advice for consumers on how to avoid online scams, with the publication of a case study report of calls to the CCPC helpline regarding scams.
Christmas shopping costs	December	Advice for consumers on the need to plan carefully, check the total cost of credit before borrowing, and think before buying gift vouchers

Product Safety

Campaign	Timescale	Key Message
Air fryers recall	July	Warning to consumers of the recall of approximately 60,000 air fryer models, due to risk of fire.
Circulating pumps safety notice	October	Publicising an urgent safety notice and replacement programme regarding certain circulating pumps.
Halloween advice	October	Seasonal product safety advice for parents and guardians when buying Halloween costumes and accessories

Advocacy

Campaign	Timescale	Key Message
Publication of “Access to car history: Improving consumer outcomes in the used car market” report	February	Call to set up a State-supported online portal giving consumers free access to essential car history information
Publication of guidance for schools on supply arrangements for school uniforms and mobile devices	June	Call for schools to keep the school uniform and devices’ markets competitive, reducing costs for parents, supported by survey data.
Publication of “Room for improvement” report	July	CCPC called for more transparency in home buying market, with specific asks for Government

Consumer awareness campaigns
In 2025 the CCPC continued to focus on the strategic goal of empowering and informing consumers through practical and insightful public awareness campaigns.

Six multi-channel public awareness campaigns were delivered during the year. Depending on the campaign objective, different media strategies were employed, including TV, radio, digital display, and social media. Two campaigns also had partnership elements to them, to extend our reach and message to the target audience.

The objectives of the campaigns were to raise awareness of the CCPC, or the particular topic and to encourage consumers to visit the CCPC website to find out more information. Website traffic delivered by campaigns in 2025 to the CCPC website was 153,696 visits.

These six campaigns reached 8,876,466 consumers on social media and 3,178,402 consumers engaged with them.

Consumer awareness campaigns

Campaign	Timescale	Key Objective
Post Christmas Reset	December '24 – January '25	To inform consumers about their rights if they encounter a problem with a product they have bought or received as a Christmas present, and also to help consumers take control of their money
The Complaints Bureau	March - May	TV sponsorship support to raise awareness of the CCPC as an independent organisation and the role we play in consumer rights and personal finance. Additionally, to raise awareness of key messages related to the TV programme content and the CCPC remit
Bí ar an eolas	July - September	To reach Irish speakers with information about consumer rights and personal finance
Pension Awareness	September - October	To increase consumer financial literacy around the key concepts of pensions through explainer videos, and to increase awareness of the CCPC's personal finance role
Scam University	September - October	To raise consumers' awareness of financial scams and provide tips on how to protect themselves. Also, to encourage behavioural change e.g. factcheck before taking any action
Shop Smart for Black Friday / Christmas	November - December	To inform consumers that they have strong rights if they encounter a problem with a product they have bought. Secondly, to help consumers budget for Christmas and keep control of their spending. Finally, to inform consumers that the CCPC is the organisation to turn to for information about consumer rights and financial education

TV sponsorship
Following the strong performance of the first series, the CCPC sponsored The Complaints Bureau again in 2025. Across eight episodes, the series advocated on behalf of consumers, providing viewers with clear, accessible information on their rights. Financial planner and presenter Eoin McGee contributed practical financial guidance through dedicated tips segments, while consumer affairs journalists Conor Pope, Amy Molloy and Siobhán Maguire investigated a range of real-life cases. These included issues such as a defective front door, an uncooperative builder, and a family's search for their missing personal possessions. Broadcast throughout March and April 2025, the series achieved an average weekly audience of 306,000 viewers and a total of 3.3 million.

Campaign Name	Visits to ccpc.ie	Social Reach	Social Engagement
Post Christmas Reset	16,803	785,700	213,442
The Complaints Bureau	22,406	2,119,738	864,738
Bí ar an eolas	25,237	2,210,344	1,132,462
Pension Awareness	14,681	930,906	135,158
Scam University	27,779	1,621,655	390,149
Shop Smart for Black Friday / Christmas	46,790	1,208,123	442,453

Awards
In May, the CCPC celebrated a win at the 2025 Media Awards. Our 'Take Control of Your Money' campaign won Bronze in the Best Use of Print & Digital category. The campaign was delivered in partnership with Mediahuis on the Irish Independent online platform. The six-week campaign ran from September to November in 2024 and achieved outstanding success reaching consumers with information about pensions, credit and our Money Tools. It delivered 95,000 article views, 810,000 video views, print articles reached 556,000 people and digital display delivered 4.6 million impressions. It was managed by the marketing team, with expert advice provided by the Financial Education team.

This followed on from a Bronze social media award at the 'Sockies' in March for our 'Undercover Dealer' campaign which also ran in 2024. The campaign was live for three months and encouraged consumers to carry out a number of checks and find out more about different types of car finance before buying a car.

'Take Control of Your Money' was also shortlisted for the Best Digital Marketing Campaign at the Public Sector Digital Transformation Awards in October, and while not the winning campaign, it received an honourable mention on the night.

Social media
The CCPC continued to engage and inform consumers via its own social media channels. At the end of 2025, the Commission had 59,874 followers across four platforms; Facebook, Instagram, LinkedIn and X, an increase of 2.08% on 2024. The platform with the most followers is Facebook, with 37,870.

Most popular social posts

ccpcireland

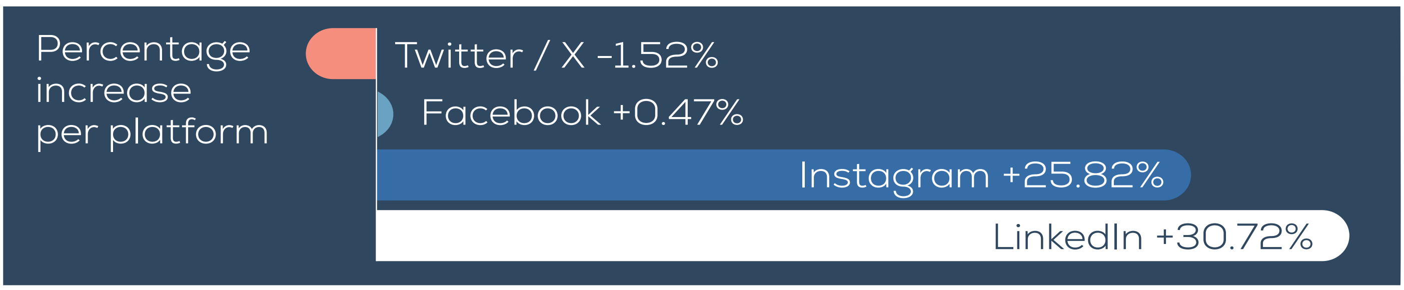
ccpcireland
Collectible dolls recall

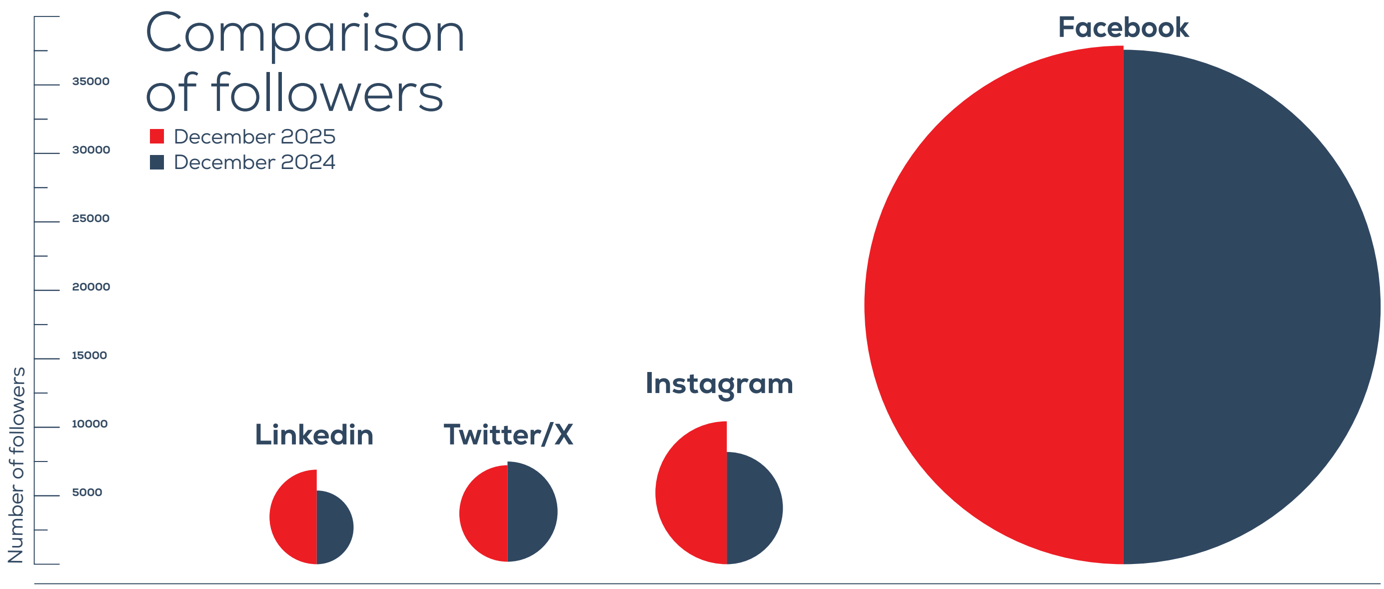
ccpcireland

ccpcireland
Complaints Bureau ep.8 promo

ccpcireland

ccpcireland
Baby soother recall





Financial education

Launch of Ireland's first National Financial Literacy Strategy
Ireland's first National Financial Literacy Strategy was launched in February 2025. It is overseen by an Executive Board and Steering Group, with the CCPC, Department of Finance and Central Bank of Ireland as key members. Four working groups were established to deliver the first Action Plan (2025), covering Monitoring & Evaluation, Research, Global Money Week and Guidelines Review. The CCPC chairs the Monitoring and Evaluation Group and the Global Money Week Working Group and is an active member of the other two.

Global Money Week
As Ireland's national coordinator of Global Money Week, the CCPC brought together students, teachers, public and private stakeholders at a launch event at Croke Park, with Department of Finance Minister of State, Robert Troy, and representatives from 13 organisations in attendance. The event highlighted student innovation through the CCPC's Our Money, Our Future programme, featured prize winning projects, and included two student led panel discussions in partnership with Money Advice and Budgeting Service (MABS) and the Central Bank of Ireland.

Across the week, partners delivered over 120 workshops, reaching almost 4,000 students, alongside webinars, digital content and new resources for parents, teachers and professionals.

Our Money, Our Future
In 2025, the CCPC piloted the Our Money, Our Future sponsorship programme. Funding of up to €1,000 was awarded to 86 post primary schools and Youthreach centres to support student led financial literacy initiatives. The programme directly engaged over 10,900 young people, with wider reach to an estimated 26,900 peers, families and community members.

From this strong level of participation, several standout projects were recognised through the Global Money Week Awards 2025, celebrating creativity, student leadership and educational impact. The award-winning projects were:

- Scoil Aireagail, Co. Kilkenny, winning Best Financial Management Resource for Smart Money for Smart Teens, a student-created book promoting practical money skills and intergenerational learning;
- St Anne's Secondary School, Co. Tipperary, receiving Best Peer-to-Peer Learning Initiative for This or That? Making Financial Decisions, a series of interactive, student-led financial literacy workshops;
- Hospital Youthreach, Co. Limerick, earning Best Sustainable Financial Literacy Project for The Greenhouse Crop, a farm-to-table enterprise combining budgeting, business planning and sustainability;
- Coláiste Bríde, Enniscorthy, securing Best Financial Management Tool for Money Smart Services, an app supporting digital financial literacy and consumer awareness;
- Greystones Community School winning Best Financial Literacy Game for The Winning Wallet, an original board game blending money management, wellbeing and life choices; and
- Griffeen Community College, Dublin, awarded Best Whole School Engagement for its comprehensive, creative Global Money Week programme involving all year groups and staff, demonstrating the power of coordinated, school-wide financial education.

An independent evaluation found strong educational impact, with 90% of teachers reporting significant gains in financial knowledge, 81% improvements in practical skills, and 67% a positive shift in school culture around financial literacy. Nearly all teachers (99%) said they would recommend the programme. Owing to its success, the Commission members approved the programme to be taken forward on an annual basis, as part of the CCPC's youth financial education work.

Money Matters
Money Matters is the CCPC's personal finance course for second-level students. The resources are available online in both English and Irish and have been developed in conjunction with OIDE to align with Junior Cycle Business Studies and Home Economics curricula. The Money Matters website had 21,226 page views in 2025.

Junior Achievement Ireland
The CCPC supported Junior Achievement Ireland (JAI) in delivering JA Finance Park, an interactive personal finance programme for Junior Cycle students. During the 2024/25 school year, 1,670 students from 36 schools took part, building essential skills in areas such as income, spending, saving, and credit.

The three year CCPC – JAI partnership concluded in December 2025. An evaluation confirmed that the programme met its objectives, of delivering a high quality financial literacy programme and building the capacity to scale delivery with 2,874 students from 57 schools participating over the lifetime of the project.

Funding for adult literacy programmes

Collaboration and Innovation Fund under the Adult Literacy for Life National Framework Strategy
Following a successful funding round and external evaluation in 2025, the CCPC committed €200,000 to support adult financial literacy projects under the Collaboration and Innovation Fund in 2026. This contribution forms part of the overall €1 million fund and supports projects designed to strengthen adults' financial literacy skills and improve access to financial service education. Twenty-seven financial literacy projects were undertaken nationally in 2025. These included:

- Spend less, achieve more. This was a collaborative project with the Money Advice and Budgeting Service (MABS) and Dublin Dún Laoghaire Education and Training Board held in Blanchardstown. The workshops, delivered in the community, focused on managing and achieving goals and a 10-unit learning resource booklet was developed to be used for future projects.
- Traveller money matters programme was an initiative which provided courses and workshops including one-to-one financial mentoring to support members of the Traveller community in managing household expenses and reducing utility costs. The programme focuses on helping participants make informed financial decisions, select suitable products, and develop practical tools such as a spending diary.
- Manage my Home, a project delivered in Donegal worked with migrants and International Protection applicants on financial and digital courses focused on household budgeting when leaving accommodation centres.

Money Skills for Life
The CCPC's Money skills for life (Msfl) programme, delivered in the workplace and to community groups, provides impartial, independent information on a range of financial topics. Tailored Msfl talks are presented by volunteer Qualified Financial Advisors and focus on a range of personal finance topics. In 2025, 1,379 people attended Msfl talks.

The most popular modules were budgeting (26%) and saving & investing (22%), followed by dealing with debt (14%) and borrowing (13%). Overall impact was strong, with 78% finding the talk very beneficial, 96% rating the presenter highly, and 80% planning to change their financial behaviour.

International
The CCPC actively participated in the OECD's International Network on Financial Education (INFE) throughout 2025. It participated in multiple OECD/INFE Working Groups including on Standards and Implementation, on Measurement, Evaluation and Impact, on Financial Literacy and on Sustainable Finance, Global Money Week and represented Ireland on the OECD/INFE Technical Committee, attending both of its bi-annual meetings in 2025.

In 2025, the CCPC responded to several OECD consultations and commenced preparations to participate in the OECD/INFE Toolkit for Measuring Financial Literacy, Inclusion and Well Being, with a view to measuring financial literacy in Ireland in 2026. Data collection is currently underway, using both online and telephone survey methods.

Strategic Goal 3

Advocacy and Research

AMBITION:To make markets work better for consumers by representing their interests nationally and internationally.

MEASURES:

- Number of completed market studies and research projects.
- Increased public recognition of the CCPC as the authoritative voice for the consumer interest.
- Recommendations from advocacy, policy submissions, market studies and research projects are acted upon.
- Active analysis of public tender data to detect bid-rigging.

Advising policy makers on legislative change and making policy recommendations

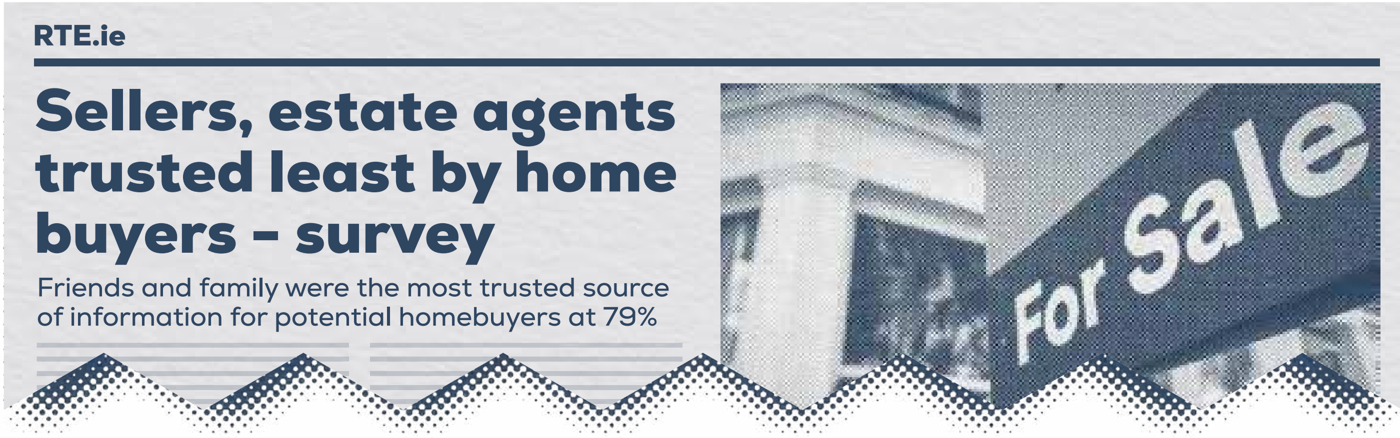
Consumer access to car history information
In 2025 the CCPC published the report 'Access to Car History: Improving consumer outcomes in the used car market'. The report advocated for an online portal that would grant consumers free access to more comprehensive and reliable car history information, including information regarding previous damage to the car, mileage readings and safety recall information. Allowing consumers to more easily access this information would empower consumers to verify key car history information before purchase and help them avoid purchasing a car that might later cause them, and other road users, detriment. The report was informed by the thousands of contacts the CCPC receives each year from consumers who experience problems after buying a used car and our strong track record of enforcement against traders who mislead consumers about the history of a used car.


RTE.ie

CCPC calls for buyers to get free access to car history

The CCPC said free access to car history information would help limit the number of dangerous cars on Irish roads

Source: RTE.ie, 26 February 2025


RTE.ie

Sellers, estate agents trusted least by home buyers - survey

Friends and family were the most trusted source of information for potential homebuyers at 79%

Source: RTE.ie, 30 July 2025

Home buying report
In July 2025, the CCPC published the Room for Improvement report, which highlighted significant information gaps for homebuyers. The research underpinning the report included a survey of 1,007 past, present and aspirational homeowners and four focus groups with first time buyers and movers. It identified some of the biggest pain points for buyers that stem from a lack of information, leaving them confused, frustrated and in limbo due to lengthy delays.

In order to improve the homebuying process for consumers, the CCPC has identified several actions that can be taken to alleviate these issues. These include calling on the Government to legislate for the requirement of pre-sale information to avoid delays and possible sales falling through, and to create a new conveyancing profession to enhance the efficiency of the legal process. We also asked the Government to consolidate key location-based information from public bodies and present it to buyers in a more accessible way.

Consumer Protection, Competition and Enforcement Bill 2026
During 2025, the CCPC engaged with the Department of Enterprise, Tourism and Employment (DETE) advocating for the introduction of administrative financial sanctions for breaches of consumer law – an approach which aligns with international best practice and ensures compliance in a proportionate manner without resorting to lengthy court processes.

In September 2025, the Government published its Action Plan on Competitiveness and Productivity. Action 57 of the Action Plan is to provide the CCPC with new powers to impose administrative financial sanctions in respect of breaches of consumer protection legislation and in December 2025, DETE published its public consultation on the Consumer Protection, Competition and Enforcement Bill 2026.

Action plan for insurance reform
In 2025, the CCPC responded to a Department of Finance consultation on a new action plan for insurance reform. In our response, we called for further strengthening for the role of the Injuries Resolution Board and increased transparency regarding legal costs to support consumer decision-making.

Advocacy on a national public procurement strategy
The Office of Government Procurement is developing Ireland's first national strategy for public procurement. Public bodies purchase billions of euros worth of goods and services every year, so it is vital to the public interest that procurement delivers competition and that firms actively compete. The CCPC proposed that the strategy include measures to raise awareness of the harms of bid-rigging (when firms agree not to compete), as well as better data to assist in identifying sectors where competition could be strengthened and to aid the CCPC in screening for patterns of bid-rigging.

Joint Oireachtas Committee evidence session
In 2025, chairperson Brian McHugh, commission member Patrick Kenny and Director of Research, Advocacy and International Simon Barry gave evidence before the Joint Oireachtas Committee on Enterprise, Tourism and Employment. In their session they briefed the committee on the recent achievements of the CCPC and how our role in safeguarding fair markets in Ireland drives competitiveness and efficiency in the State. The chair also welcomed recent increases in budget and resourcing but sounded a word of caution that increased functions and responsibilities would require that support to continue.

Providing a strong voice in the national debate
In 2025, the CCPC approved the sale of Bord na Móna Recycling to KAES Recycling, subject to divestments by KAES designed to protect consumer choice. Some customers were also required to move to a new supplier where the market would otherwise have become too concentrated.

The decision prompted chairperson Brian McHugh to write an opinion piece explaining that side-by-side competition was not working in the waste market, warning that further market consolidation was likely and raising concerns about the long term sustainability of competition.

While competition is generally beneficial for consumers, he noted that household waste collection is not a typical market. Unlike sectors where multiple providers can operate efficiently side by side, waste collection resembles other network based services where duplication of infrastructure is costly and inefficient. Many European countries have already recognised this and have adopted more structured, State led approaches to ensure efficient service delivery, broad coverage, and fair pricing.

International experience shows that strong public oversight– either through direct provision or competitive tendering–can create competition for the market rather than within it. This approach allows governments to set clear expectations around service standards, recycling targets, and affordability. In Ireland, however, the current side by side competition model has continued despite evidence that it is not delivering optimal outcomes for consumers or the wider waste management system.

In 2018, the CCPC released a study highlighting the need for regulatory reform and recommended establishing an economic regulator to design an appropriate market structure and guide national waste policy. Seven years on, these recommendations remain unimplemented, even as further mergers reinforce the urgency of change. In 2025, in his opinion piece, Brian McHugh reiterated its recommendations: the Government should establish an economic regulator for household waste collection, undertake a comprehensive review of waste policy, and coordinate the various organisations involved in waste management to ensure the system delivers efficient, fair, and sustainable outcomes for consumers.

In 2025, the CCPC also responded to a government consultation examining the feasibility of transitioning Ireland's waste collection market to a franchise tendering model, reiterating our recommendations from 2018.

Source: Business Post, 15 April 2025

Advising European policy makers on legislative change and making policy recommendations

Digital Fairness Act
The CCPC submitted its position to the European Commission's public consultation on the Digital Fairness Act. We supported the goals of the proposed Act, highlighting areas where additional protections are needed, including dark patterns, cancelling subscriptions, drip pricing, personalised pricing, influencer transparency and addictive design. It also proposed a right of withdrawal for high-demand live-event tickets. This position builds on our earlier submission to the European Commission's Digital Fairness Fitness Check on EU Consumer Law in 2023.

Consumer Protection Cooperation (CPC) Regulation reform
The CCPC, along with consumer authorities in other member states, has advocated for changes to the CPC Regulation to strengthen its enforcement. We were pleased that in November, the European Commission announced, in its 2030 Consumer Agenda, its plan to revise the CPC Regulation in the fourth quarter of 2026 – the CCPC will continue to engage with DETE and the European Commission during 2026.

Geo-blocking Regulation
The CCPC participated in the European Commission's Directorate-General for Internal Market, Industry, Entrepreneurship and SMEs (DG Grow) - commissioned interview, providing our insights on how the

Regulation prohibits unjustified discrimination between EU customers on the basis of their nationality, residence, or place of establishment when they want to buy goods and services from traders located in a different member state.

EU data legislation
Throughout 2025, the CCPC participated in meetings of the European Data Innovation Board (EDIB) to exchange best practices and strengthen cooperation with peer authorities. The EDIB is a European Commission established expert group that brings together representatives from member states, EU bodies, and other stakeholders to coordinate approaches to data sharing and promote consistent implementation of EU data rules. It also advises the Commission, facilitates cooperation between competent authorities, and contributes to the development of interoperable standards and harmonised practices under EU data legislation.

Digital Regulators Group
The CCPC also continued its role in the Digital Regulators Group (DRG), comprising the CCPC, ComReg, the Data Protection Commission and Coimisiún na Meán. The DRG published a Guide to Digital Regulation in 2025, setting out how and when people can engage with the different digital regulators in Ireland. The DRG also continued its strong engagement with Government, providing observations on the development of the National Digital and AI Strategy (set for publication in 2026) and making strong submissions to Government on the importance of resources to enable strong regulatory cooperation in the new digital regulation space.

Research

State of Competition
In December 2025, the CCPC published its ‘State of Competition in Ireland’ report which found that competition had weakened in several important areas within the services sector of the economy in recent years.

The landmark study examined the evolution of competition within Ireland’s non-financial services sector over a 15-year period, setting a new benchmark for competition policy analysis and research.

According to the report, concentration and average markups have risen in Ireland across multiple industries within the services sector, particularly since 2016, meaning that certain industries have businesses holding increased market power. As of 2022, the top four businesses have an average market share of 37%, up 12 percentage points since 2008.

This trend is most pronounced in more digitally intensive industries such as information & communications (for example, ICT services) and professional, scientific & technical services (such as accounting and legal services), where a small number of businesses now account for a larger share of turnover.

Some of the results showed positive trends with younger businesses having a dynamic impact with a rising share in turnover and productivity improvements.

In addition to an analysis of Ireland’s non-financial services sector, the CCPC has also released reports on barriers to entry and barriers to expansion to further examine factors that may influence concentration and wider business dynamism. These reports highlight barriers to entry and expansion for businesses, including raising sufficient capital, regulatory burdens and legal costs.

RTE.ie

CCPC finds weakened competition in Irish services sector

The Competition and Consumer Protection Commission has today published a set of reports on the state of competition in Ireland

Source: RTE.ie, 9 December 2025

RTE.ie

CCPC: No evidence of competition issues among food retailers

Official figures show Irish consumers experienced a 27% increase in grocery prices between 2021 and June of this year.

Source: RTE.ie, 7 August 2025

CCPC publishes update to high-level grocery sector analysis

Following considerable national debate, the CCPC published an update to its 2023 high-level analysis of the grocery sector in Ireland. The update confirmed that, while food prices have increased significantly in recent years in Ireland, there is no evidence that competition is not working in the Irish grocery retail sector. It showed that increased competition in the market over the last 20 years has brought sizeable benefits for consumers. Food price increases have generally remained below the European average, which coincides with increasing competition in Ireland. The data available on profit margins did not indicate that margins were notably high when compared to international comparators.

The updated analysis also highlighted that, while grocery prices have increased significantly since 2021, they have done so at a slower pace than some of the key input costs such as agricultural prices. This suggests that competition in the grocery market has helped limit the impact of increased agricultural prices on Irish consumers.

Conveyancing

The Government's Housing for All Expert Group on Conveyancing and Probate requested that the CCPC conduct consumer surveys on conveyancing experiences as a baseline study. In May 2025 we published the first wave of this research.

The study surveyed 523 consumers who had purchased or sold a property in 2024 and explored satisfaction with estate agents and solicitors during the conveyancing process, costs and challenges encountered during the conveyancing process. It found that in general Irish consumers are satisfied with the services provided by estate agents and solicitors, but that communications during the house buying and selling process could be better.

ESRI - Buying and selling houses

In October 2025 the ESRI published a working paper titled Buying and selling houses in Ireland: Behavioural economic evidence for reform. The work was funded by the CCPC. The paper examined Ireland's homebuying processes, particularly bidding through the lens of behavioural economics and international comparisons. It served as a precursor to a further in-depth study on bidding systems, also funded by the CCPC and due for publication in 2026.

RTE.ie

Schools urged to use generic uniform items

Schools are being advised to use generic uniform items

Source: RTE.ie, 17 June 2025

Schools research
Following on from a CCPC consumer survey in 2024 with parents, the CCPC initiated further research with schools to understand their approach to uniform policy. Primary and post-primary schools were contacted in relation to the research. The results were published in summary form as part of the CCPC's wider communication of guidance on the area to schools in June 2025. These recommendations follow a CCPC survey of primary and post-primary schools in Ireland which revealed, that 75% of schools surveyed have at least one uniform item that must be bought in a recommended retailer. Additionally, while 84% of parents support uniforms, 30% believe they are not getting good value for money, 33% think the requirements are not fair and reasonable, and 41% don't believe there is sufficient choice. The research was published alongside guidance to schools on keeping school uniform and devices' markets competitive and so keeping costs low for parents.

CCPC analysis revealed that consumers were benefiting from competition following the CCPC decision to block daa's purchase of former QuickPark site
CCPC analysis published in June 2025 showed the benefits of increased competition for car parking business at Dublin Airport, including more choice, greater supply, and lower prices for consumers. It followed the entry of a new competitor to the car park market at Dublin Airport.

In March 2025, the former QuickPark site was reopened by APCOA Parking Ireland, trading as Park2Travel, creating an additional 6,122 parking spaces at Dublin Airport. This had been made possible by the CCPC's block of daa's attempted purchase of the former QuickPark site in 2024, which would have created a near-monopoly.

The deal was stopped due to findings that it would lead to higher prices, less choice and lower service quality for consumers.

International

Hosting of European Union Director Generals meeting in Dublin
In June 2025 the CCPC hosted a top-level meeting which brought together the heads of all the national competition authorities within the European Union and senior officials of the European Commission. The all-day meeting of Directors General of agencies (known as "DGs") was held in Farmleigh House in Dublin and was the first time that the CCPC had hosted the event.

The DGs meeting is the principal forum for the leaders of the EU's competition authorities to agree on common approaches to competition policy and enforcement and to discuss how competitive markets can play a role in strengthening the EU's competitive position in a rapidly changing global economy.

The meeting which was opened by Minister for Enterprise, Tourism and Employment, Peter Burke, also featured keynote speeches by the Executive Vice-President of the European Commission, Teresa Ribera and the outgoing Director General of the European Commission Competition Directorate, Olivier Guersent.

OECD Peer review of Ukraine
CCPC Chairperson, Brian McHugh acted as a co-examiner in the OECD's Peer Review of Ukraine's Competition Law and Policy which was launched on 17 December 2025.

The review found that despite the enormous challenges Ukraine faces, the country has made remarkable strides in competition law enforcement, particularly in merger control and bid-rigging detection. The co-examiners which comprised the heads of the Irish, Austrian and Canadian competition authorities endorsed the OECD's recommendations aimed at improving transparency in decision making and building the capacity of the Ukraine's competition authority, AMCU.

The public launch of the OECD review was held in late December and involved a joint conference call between the OECD, the competition agencies involved in the review and the Ukrainian government in Kyiv which was represented by Yuliia Svyrydenko, Prime Minister of Ukraine.

This extensive review of Ukraine's competition enforcement system, provides a roadmap for Ukraine's economic reconstruction and ultimately, to Ukraine's goal of accession to the EU and the OECD.

Cooperation with other National Competition Authorities
International cooperation is becoming an increasing feature of the CCPC's activities across both competition and consumer enforcement. The CCPC cooperates closely with other agencies of EU member states through the European Competition Network and the Consumer Protection Cooperation Network. In 2025 the CCPC and our UK equivalent, the Competition and Markets Authority ("the CMA") established a working group to identify shared challenges and areas of common interest and potential cooperation on competition and consumer protection issues on an all-island (north-south) and East-West (UK-Ireland) basis.

The working group will identify specific projects where both agencies can work together, share challenges and common problems in competition enforcement and consumer protection.

Stakeholder engagement

CCPC welcomes new Department of Enterprise, Tourism and Employment Minister Niamh Smyth to Bloom House
In February 2025 Minister of State at the Department of Enterprise, Tourism and Employment, Niamh Smyth paid a visit to the CCPC headquarters in Dublin. The Minister was welcomed by Chairperson Brian McHugh, alongside Commission members Úna Butler and Patrick Kenny.

Commissioner Michael McGrath welcomes launch of new CCPC guidelines for traders
In April, Michael McGrath, European Commissioner for Democracy, Justice, the Rule of Law and Consumer Protection visited the CCPC headquarters in Dublin to welcome the launch of a new set of guidelines for businesses in Ireland. Commissioner McGrath said: "Consumer policy can make a tangible difference in people's lives and help ensure a level playing field for businesses. It's vital that all businesses understand their obligations to consumers, and these guidelines will help promote compliance and protect consumers across Ireland."

European consumer summit
The CCPC attended the European Consumer Summit, which brought together stakeholders from EU Member States, including policymakers, national consumer enforcement authorities, academia, businesses and representatives of civil society. Discussions focused on the growing influence and risks of online and cross-border e-commerce, the critical role of enforcement in upholding consumer protection laws, and how to shape a safe digital market for young consumers – all in the context of the Consumer Agenda 2025-2030 and Action Plan on Consumers in the Single Market.

Joint statement with European competition authorities on strengthening competitiveness and competition in the EU
In April 2025, the CCPC co-signed a statement with the competition authorities of Austria, Belgium, Czechia, Ireland, Netherlands and Portugal. The statement said that "as competition authorities we fully stand by the need to furthering the integration of the EU single market in order to unleash its full potential, to the benefit of EU citizens, as well as the importance of cooperation between member states in the pursuit of common goals, including among competition authorities". It also said that the group echoed "the relevance of competition as a building block of the single market" and that "our experience enables us to testify that the goals of preserving competition in the market and achieving scale are not contradictory".

CPC Network peer-to-peer events
The CCPC participated in three CPC Network peer-to-peer meetings with colleagues from Cyprus, Italy, the Netherlands, Slovakia, Malta and Greece to discuss and learn from each other on best practices and experiences in consumer protection enforcement. In February, the CCPC hosted CPC Network colleagues from the Belgian Economic Inspection for a two-day CPC peer-to-peer meeting. We also participated in five CPC Network meetings during 2025, including a joint CPC Network-Consumer Policy Network meeting in Poland and a joint CPC Network-ECC Network meeting in Denmark.

Roundtable on e-commerce
The CCPC participated in a European Commission-hosted multistakeholder roundtable discussion regarding its Communication on eCommerce published in February 2025. The communication emphasises the high priority of e-commerce across all enforcement actions, with a strong focus on non-compliant goods sold online and imported into the EU. The meeting was arranged to encourage a holistic and coordinated approach between customs, market surveillance, environmental agencies, enforcers of digital rules and of consumer protection rules.

Fraud workshops
The CCPC participated in a fraud workshop in Brussels, facilitated by the CPC Network and the Law Enforcement Agencies' Network. The workshop had two main themes, identifying new trends of online fraud in the EU and addressing online fraud. The workshop was part of the European Multidisciplinary Platform against Criminal Threats (EMPACT) co-chaired by the European Commission and EUROPOL.

International Consumer Protection and Enforcement Network (ICPEN)
The CCPC continued its engagement with consumer protection authorities worldwide through our membership of ICPEN. As part of ICPEN's mentorship programme, the CCPC was partnered with the Federal Trade Commission of Barbados, to share best practices on our consumer protection approaches. We actively participated in ICPEN conferences and in the ICPEN working groups on: AI for enforcement; Enhancing Digital Consumer Awareness and Transparency in Marketing Practices; Online Gaming; and Mapping and Improving Enforcement Workflows in Consumer Protection. This work enhances our awareness of important cross border working practices, methods and issues and helps to identify best practices that we can develop and implement within the CCPC to increase staff capability.

Advertising Standards Authority
The CCPC formalised its engagement with the Advertising Standards Authority (ASA) through a data sharing agreement on complaints about influencers. The CCPC and ASA partnership was announced in August 2025 and will enhance regulatory oversight of the social media platforms, providing the CCPC greater access to reports from the public of potential breaches of consumer law. The CCPC also has a seat on the ASA complaints council committee.

Organisation for Economic Co-operation and Development (OECD)
The CCPC participated in the OECD Committee on Consumer Policy (CCP) session in Paris. The session brought together representatives from various countries to discuss key issues in consumer policy, including sustainable consumption and challenges in e-commerce among others.

National Criminal Investigation Forum
The National Criminal Investigation Forum was set up and is chaired by the CCPC. It is a valuable opportunity for representatives from the majority of the regulators in the State to meet and discuss common challenges and issues associated with enforcement. The group met three times in 2025 and discussed topics such as cautioned interviews, search warrants and regulatory cooperation.

EU Regulatory Policy roundtable
In September 2025, CCPC Director of Data and Digital Regulation Siona Ryan took part in a panel discussion, hosted by Arthur Cox law firm, alongside European Commissioner Michael McGrath, Data Protection Commissioner Dale Sunderland, and Digital Services Commissioner John Evans from Coimisiún na Meán. The session explored the EU efforts to boost competitiveness and reduce regulatory burdens.

Training for National market surveillance authorities
During the year, the CCPC assisted and provided a Safety Gate training workshop to national market surveillance authorities (MSAs) in our role as the National Contact Point in Ireland for the EU's Safety Gate System.

Revenue Customs Officer Training
The CCPC delivered six separate training workshops throughout 2025 to over 100 Revenue Customs officers at Dublin Airport and Dublin Port and Shannon Airport on product safety as part of our cooperation with Customs and their officers at the border ports to work to prevent unsafe products being placed on the Irish market.

Richard Whish seminar
Professor Richard Whish KC (Emeritus Professor of Law, King's College London) delivered his annual seminar on 'Developments in EU Competition Law' in May 2025. This seminar is an annual invitation-only learning event in the CCPC's annual calendar and is organised by the CCPC in collaboration with and co-funded by ComReg. The event brought together CCPC, ComReg staff and other invited stakeholders for an expert, practical update on the most important developments in EU and UK competition law.

RTE.ie

Agreement strengthens oversight of influencer advertising

Source: RTE.ie, 25 August 2025

North South Consumer Organisation Working Group
CCPC staff attended two meetings of the North South Consumer Organisation Working Group in 2025. The group brings together consumer organisations across the island of Ireland, along with UK consumer bodies with an interest in consumer issues affecting Ireland and Northern Ireland. It provides a forum to share intelligence on emerging issues, identify cross-border priorities and coordinate engagement. For the CCPC, this supports stronger relationships with key partners and more coordinated approaches to research, communications and enforcement, where appropriate.

Engagement with national and international agencies regarding the Digital Services Act
In 2025, the CCPC took part in joint regulatory meetings with Coimisiún na Meán, the European Commission and very large online platforms (VLOPs) with their main EU base in Ireland, supporting coordinated regulatory engagement at national and EU level. At EU level, the CCPC was an active member of the European Board for Digital Services' working group on consumers and online marketplaces and contributed to a workgroup on mapping of national authorities and online scams and fraud.

Commission Member Speaking Engagements

International Competition Network Annual Conference, Edinburgh
Brian McHugh participated in a session at the ICN Annual Conference in Edinburgh in May 2025 on the topic of collaborations between competition authorities and sector regulators on emerging areas. Brian shared the CCPC's experience on what forms of collaboration are most effective and what instruments support successful collaboration including joint guidelines, MOUs and legally backed frameworks. Brian outlined the CCPC's participation in the Digital Regulators Group and the Economic Regulators Network in Ireland as well as the cooperation agreements the CCPC has in place with other sector regulators.

American Bar Association
Úna Butler attended the American Bar Association's annual conference in Washington D.C. in April 2025. As part of the conference, Úna took part in a fireside chat alongside Benoit Coeuré, President of the Autorité de la Concurrence and Chair of the OECD Competition Committee. Úna and Benoit were interviewed about a wide range of topics including challenges for European competitiveness, competition and industrial policy and digital markets and technology regulation.

OECD Competition Committee
Director of Research, Advocacy and International Simon Barry spoke at the OECD Competition Committee meeting in December 2025. Simon outlined how the CCPC undertakes market studies and how the CCPC has begun to evolve its approach, including through other forms of market analysis (including the CCPC's State of Competition Study). This project establishes a framework for measuring the state of competition in the Irish economy, to inform academic and public debate, and to inform the CCPC's future work (including future research priorities and stakeholder engagement).

CCPC OECD/EU Technical Support Instrument Six-Country Project on Bid Rigging
In 2025, the CCPC's Cartels Division participated in an OECD led, EU funded project on bid-rigging alongside Austria, Bulgaria, Croatia, Cyprus, Greece and Romania. The project supports public bodies and competition authorities to prevent, detect and report collusive tendering in public procurement. Through workshops and peer exchange, it focuses on practical tools and good practice to strengthen procurement resilience, improve referral pathways and enhance cross agency cooperation on suspected bid rigging cases.

Strategic Goal 4

Structure and Resource

AMBITION: To ensure our organisation evolves and grows with the landscape in which it operates – having the resources, expertise and capabilities required to deliver on our remit.

MEASURES:

- New organisational structure in place.
- Recruitment and vacancy levels.
- Staff retention levels.
- Continued professional development of staff through a variety of learning offerings.

Developing our plans, aligning our resources

Cartel training
The CCPC welcomed a former Federal Bureau of Investigations/Department of Justice official who trained teams in cartel specific investigation training.

Human Resources Information System (HRIS)
A new Human Resources Information System (HRIS) was successfully implemented in 2025. The system is now fully operational, supporting streamlined HR processes, enhancing data governance, and enabling more efficient workforce management across the organisation.

Workforce Planning
As part of its Strategic Workforce Plan, the CCPC received sanction for 17 additional roles in 2025. By the end of 2025, there were a total of 273 approved posts. This was an increase of 7% from 2024. The CCPC's staff retention rate was 84% at the end of 2025. The CCPC recruited a total of 68 new employees in 2025.

Employee Engagement Survey
The HR Division conducted an employee engagement survey in 2025, inviting all CCPC staff members to participate. There was an excellent response rate of 83% and an overall employee engagement score of 73%. This is on a par with the Irish Civil Service, as reported in its survey in 2023.

HR Policy Review
In 2025, the HR Division continued the revision of the organisation's HR policies. Eleven policies were updated during the year to ensure alignment with best practice, legislative requirements, and the organisation's evolving operational needs. This work supports strong HR governance and ensures consistency across the organisation.

Senior Structure Organisational Review
Key changes were introduced to the CCPC's senior management structure in 2025. Recruitment for Senior Director roles took place late 2025 and a Senior Director of Competition Enforcement commenced with the CCPC in December 2025. Further recruitment for senior roles is planned for 2026.

Managing performance
Building on the 2024 update to the Performance Management and Development System (PMDS), further enhancements were implemented in 2025. These focused on improving the quality of goal-setting, strengthening continuous development conversations, and supporting more meaningful mid-cycle and end-of-year reviews. Additional guidance supported clearer links between performance objectives, development needs and career progression. PMDS remains a core component of the evolving HRIS, with strong levels of staff engagement maintained throughout 2025.

Developing our people
The CCPC maintained its dedication to the ongoing professional development of its people in 2025.

This development included the following areas:
- An increased focus on induction training for new staff.
- A suite of bespoke soft skills training including communications, presentations and influencing & negotiation.
- Specialised training for authorised officers.
- Economics and internet investigations training.
- Professional development opportunities provided for staff to attend courses in professional bodies such as King's College London, Chartered Accountants Ireland and The Honourable Society of King's Inns, among others.
- Executive coaching for senior management.

The Learning and Development team continued to take part in the Economic Regulators Network Learning and Development quarterly meetings with the goal of sharing ideas and building relationships with other enforcement agencies.

Wellbeing
The Wellbeing Programme of social, educational, and wellbeing focused events provided support for the mental and physical health of staff. Activities were guided by the 2024 wellbeing metrics and staff feedback, ensuring that the programme remained relevant and responsive to employee needs. Throughout the year, staff took part in wellbeing talks, quizzes, and a range of charity initiatives that strengthened community engagement.

Delivering our ICT strategy

AI Protocol & Training
The CCPC established a new AI Protocol to support the use of Copilot for all staff and procured staff training to ensure its appropriate use.

Case Management System
In 2025, the CCPC completed a large-scale procurement exercise for a modern, organisation-wide case management system. A supplier contract was signed and work on this significant project started in late 2025. The system will be rolled out in two phases, the first in 2026 and the second in 2027.

The new system will integrate with the current consumer helpline system and will provide for a single digital record for each case that links to all entities and documents associated with that case. Data quality and structures will be improved, reducing information silos and providing enhanced management information to support decision making. It will also strengthen controls and improve workflows by reducing the administrative effort involved in case tracking, document management and reporting.

Workplace best practice

Green Agenda
Due to the timing of the availability of final data on the M&R system and the date of publication of the CCPC Annual Report, it is only possible to report provisional data for the year in question. The provisional 2025 SEAI data shows that we delivered 80.2% in energy savings since the baseline year (2009). It also shows that if energy performance is maintained at this level up to 2030, the efficiency target will be achieved. The provisional SEAI data also indicates that we had a 31% reduction in greenhouse gas emissions from the baseline emissions.

In October 2025, the CCPC published its most recent Climate Action Roadmap on its website. This Roadmap specifies how the CCPC will implement the Climate Action Mandate and deliver on its energy efficiency and emissions reduction targets. Climate Action Leadership training for senior management was completed. We also provided information on the implementation of the Mandate via the SEAI Monitoring and Reporting System.

The CCPC paid €2,808.35 into the Climate Action Fund in respect of the travel emissions incurred during 2025.

Sustainability Activity
- Participated in the NTA walking initiatives, promoted bike to work week.
- Delivered an Energy Awareness seminar to staff.
- Participated in the 'Reduce your Use' campaign.
- Reduced the number of printers, halving the number of printers and energy consumption.

Governance best practice

The Commission
The CCPC is governed by a Commission that in 2025 consisted of a Chairperson and three full-time Members. There was a period in 2025 where there were two full-time Members instead of three following the resignation of a Member. The Chairperson is responsible for the running of the organisation and corporate governance. The Chairperson is assisted in the leadership and management of the CCPC by the Members and other senior executives. The Members of the Commission are appointed by the Minister for Enterprise, Tourism and Employment, following an open Public Appointments Service competition, for a term not exceeding five years.

Board Member	Role	Date Appointed	No. of Meetings
Brian McHugh	Chairperson	2 August 2023	29/30
Patrick Kenny	Member	10 January 2022 (date renewed)	29/30
Úna Butler	Member	10 January 2022	30/30
Kevin O'Brien	Member	22 August 2022 (resigned 14 February 2025)	5/5
Helen Martin	Temporary Member	1 December 2025	3/3

The table above details the appointment period for members and a schedule of attendance at Commission meetings.

The Commission meets at least twice a month to review CCPC activities, provide direction and strategic guidance in particular areas and make formal decisions.
The matters reserved for decision by the Commission include:

- Approving annual budgets, corporate plans, annual reports, financial statements and strategy statements.
- Approving policies covering finance, procurement, risk, human resources, codes of conduct and conflicts of interest.
- Approving major contracts, investments, capital projects and borrowing money.
- Approving the appointment of staff, their terms and conditions of service, and remuneration.
- Making a determination that a merger may or may not be put into effect.
- Starting civil proceedings on a breach of Sections 4 or 5 of the Competition Act 2002 or Articles 101 or 102 of the Treaty of the Functioning of the European Union.
- Starting a prosecution for an offence as set out in the Consumer Protection Act 2007.
- Referring a file to the office of the Director of Public Prosecution (DPP) for alleged cartel offences.
- Making a recommendation to the DPP to grant or revoke conditional immunity for involvement in a cartel.

Day-to-day organisational matters are managed through informal meetings, discussions and consultation between the Chairperson and the Members. As far as practical, operational decision-making is delegated to individual Members, Directors and other staff.

Risk Management
The Commission has overall responsibility for risk management, which includes determining the nature and extent of significant risks the CCPC will accept at a strategic and operational level.
Risk management within the CCPC consists of a combination of:

- Quarterly reviews of Divisional Risk Registers and the Corporate Risk Register.
- Risk incidents and near misses reporting by Directors, including mitigating actions.
- Regular evaluations by internal audit.
- Reporting to Audit and Risk Committee meetings on the top risks facing the CCPC and how they are actively managed.
- Risk challenge meetings with Directors.
- Reviews of risk management policies and procedures.

Audit and Risk Committee:
The Audit and Risk Committee (ARC) supports the Commission on its responsibilities for risk, control and governance, and associated assurance. The ARC is independent in the performance of its functions. The ARC Charter and Terms of Reference sets out its roles and responsibilities. The ARC work programme is guided by the obligations set out in the 2016 Code of Practice for the Governance of State Bodies (2016 Code). The ARC reports to the Commission after each meeting and formally, in writing, annually.

The members of the Audit and Risk Committee at the end of 2025 were: Martin Higgins (external Chairperson), Declan Hoban (external), Fiona Gilligan (external) and Úna Butler (internal). Two key changes to the membership occurred during the year with the resignation of Ms. Carmel Foley and Ms. Eilis Quinlan as Members of the ARC in February 2025 and September 2025 respectively. Mr. Declan Hoban and Ms. Fiona Gilligan were appointed to the ARC in March 2025 and October 2025 respectively, both with an initial appointment for three years. The ARC met four times in 2025, as detailed in the table below:

Committee Member	Feb	May	Oct	Dec	Total
Martin Higgins	x	x	x	x	4/4
Carmel Foley	x	x	n/a	n/a	1/1
Eilish Quinlan	x	x	x	-	2/3
Declan Hoban	n/a	n/a	x	x	3/3
Fiona Gilligan	n/a	n/a	n/a	n/a	1/1
Úna Butler	x	x	x	x	4/4

Public Body Compliance

Data Protection
The CCPC has a suite of internal policies to ensure our ongoing compliance with the Data Protection Act 2018 and the EU General Data Protection Regulation (GDPR). Our website has detailed privacy notices to enable those who engage with us to understand how we treat any personal data we process and understand how they can exercise their data protection rights.

Ethics
The CCPC has measures in place to ensure that the staff of the CCPC, holding designated positions, comply with the provisions of the Ethics in Public Office Act, 1995 and the Standards in Public Office Act, 2001. In 2025, CCPC staff holding designated positions submitted Statements of Interest as required by ethics legislation. In addition, the CCPC's Code of Conduct sets out the principles, standards and values to which all CCPC staff are expected to adhere.

Freedom of Information
In 2025, the CCPC received twenty-one Freedom of Information (FOI) requests. Of these, one was granted, nine were part-granted, ten were refused and one was withdrawn/handled outside the FOI legislation.

Finance
The CCPC has measures in place which allow for the acceptance of cash as an option for payment by members of the public.

Public Spending Code
The CCPC has complied with all the requirements of the Code of Practice for the Governance of State Bodies 2016. The CCPC has put in place robust financial management, monitoring, and control mechanisms, underpinned by the Public Financial Procedures set out by the Department of Public Expenditure, Infrastructure, Public Service Reform and Digitalisation. The CCPC is satisfied that it has adhered to the relevant principles, requirements and guidelines of the Public Spending Code and that it has consistently obtained the best possible value for money.

Customer Service
The CCPC has a Customer Charter and Customer Action Plan which covers the period 2024 to 2026. The Customer Charter sets out the level of service provided by the CCPC and is supported by the Customer Action Plan, which provides detailed actions as to how the commitments and standards set out in the Charter will be delivered. These actions have associated performance indicators, against which the CCPC performed effectively in 2025. Specifically, in 2025:

- 75.4% of calls were answered within 20 seconds.
- 99% email and webform contacts were answered within 15 working days.
- Five customer service complaints were received and resolved within the timeframe committed to in the Customer Service Charter.

Official Languages Act

2025

Under section 10A of the Official Languages Act (and related legislation), the CCPC is obliged to ensure that 20% of any advertising placed in a given year must be in the Irish language, and 5% of our annual advertising budget shall be spent on advertising in Irish language media.

In 2025, ads placed in the Irish language as a percentage of total annual CCPC ads was 20.47%. Advertising spend on Irish language media as a percentage of total spend was 5.81%.

2024

In March 2025, the CCPC submitted its second report under the Official Languages Act, which covered activity in 2024. We reported that 5.68% of CCPC advertising in 2024 was in the Irish language and 0.56% of the 2024 media buy budget was spent on advertising in Irish language media. A shortage of qualifying Irish language media placements was a key reason, for example, a significant portion of the public awareness budget in 2024 was spent on media partnerships and no Irish language version could be sourced at the time. In 2025 we had very positive engagement with An Coimisinéir Teanga on addressing challenges with complying with s10A.

During 2025 we also:

- Responded in Irish - the CCPC received six contacts as Gaeilge in 2025; two emails, three phone calls and one visit. All written requests, and the contact who visited us, were responded to in writing as Gaeilge and all callers were offered a call-back with an Irish Language speaker.
- Communicated in Irish through 33 social media posts.
- Funded one staff member to complete a Certificate in Professional Irish Course .
- Published our Annual Report in Irish.

- Launched a CCPC Irish language club in January 2025. The group meet regularly for a chat trí Gaeilge and hold pop up Gaeltachts where all staff have an opportunity to practice their cúpla focail ag am loin.

Prompt Payments

The CCPC complies with the Prompt Payment of Accounts Act 1997 and the European Communities (Late Payment in Commercial Transactions) Regulations 2002. In 2025, 96.6% of our payments were made within 15 days and a further 3% were made within 30 days. Payments made outside of 30 days accounted for 0.4% of the CCPC's total payments. The payments made over 30 days were under query.

Oversight and Performance Delivery Agreement (OPDA)

A written Oversight and Performance Delivery Agreement (OPDA) is in place between the CCPC and our parent Department, the Department of Enterprise, Trade and Employment (DETE), which clearly defines the terms of our relationship. In 2025, four formal OPDA meetings between the CCPC and DETE officials took place.

Protected Disclosures

The CCPC is required under Section 22 of the Protected Disclosures Act 2014 to publish an annual report on the number of protected disclosures we received in the preceding year and the action we took on them. The 2025 Protected Disclosures Annual Report is published on the CCPC website.

Finance

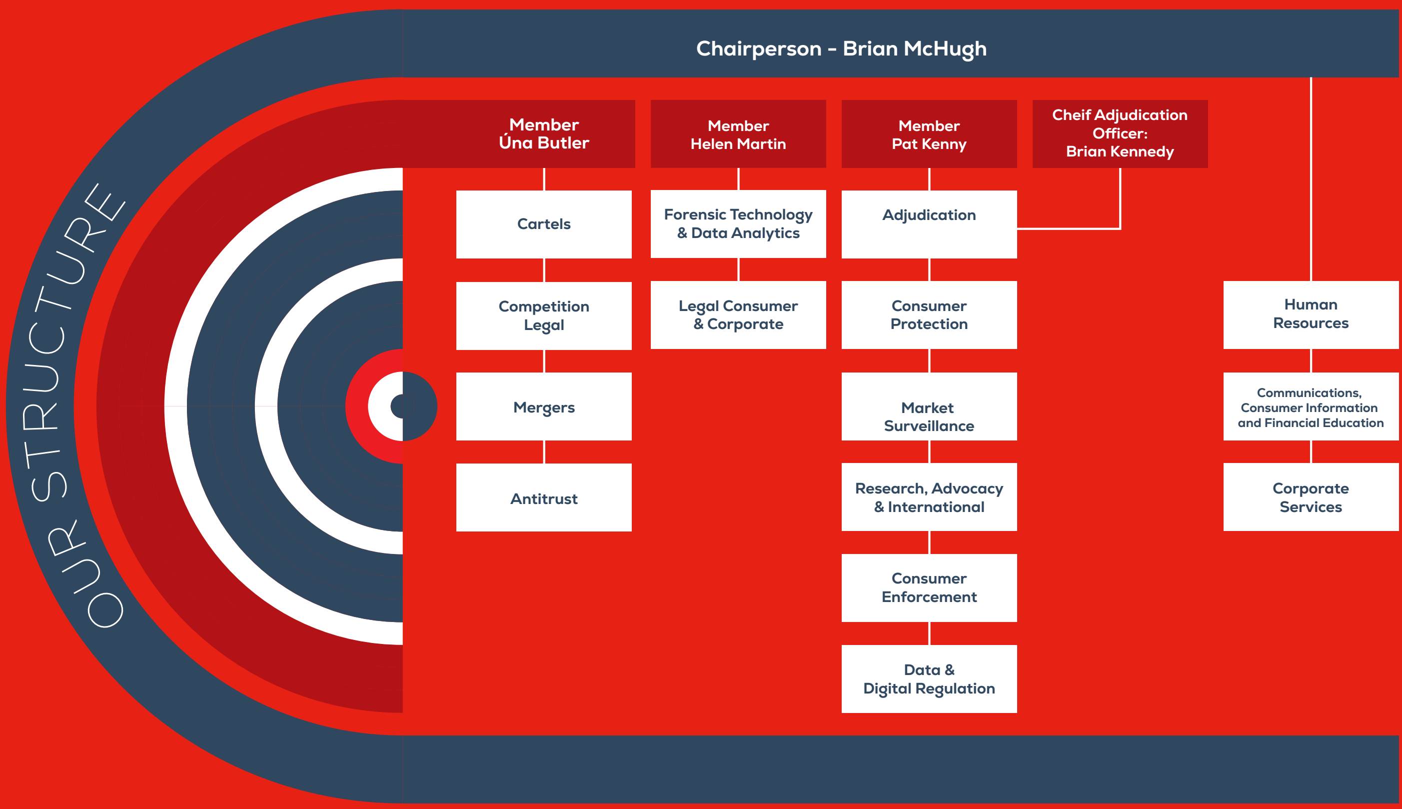
2025 Financial Statements
The CCPC's budget allocation as set out in the published REV in 2025 was €28,447,000, where €27,108,000 was Exchequer funding and €1,339,000 was prefunding a portion of a financial services industry levy, in respect of specific personal finance information and education functions in the financial sector. At the time of writing, the annual draft financial statements report expenditure of €29,449,769 for Exchequer-funded activities and €4,373,093 for levy-funded activities. The Office of the Comptroller and Auditor General will audit the CCPC's financial statements. The financial statements are prepared on the accruals basis of accounting, except for the Exchequer funding, which is prepared in accordance with generally accepted accounting principles.

Levy on Financial Services Providers
Over 99.8% of the total of the 2025 levy amount imposed on financial services providers was successfully collected from 509 companies.

Remuneration
The Chairperson is a member of an unfunded defined benefit public sector scheme, and his entitlements are in accordance with the terms of the relevant Public Service defined benefit superannuation scheme.

Commission expenses in 2025:
– Brian McHugh: €6,662
– Patrick Kenny: €1,610
– Úna Butler: €5,739
– Kevin O'Brien: €0--

Appendix One



Appendix Two

Statement on Internal Control

Please note: The annual report is required by legislation to be sent to DETE by the end of June each year. At the time of publication, the Comptroller and Auditor General has not audited the Statement of Internal Control but will do so at a later date.

Scope of Responsibility
Consumer Protection Commission, we acknowledge the Commission's responsibility for ensuring that an effective system of Internal Control is maintained and operated. This responsibility takes account of the requirements of the Code of Practice for the Governance of State Bodies (2016).

Purpose of the System of Internal Control
The system of Internal Control is designed to manage risks to a tolerable level rather than eliminate it. The system can therefore only provide reasonable and not absolute assurance that assets are safeguarded, transactions are authorised and properly recorded, and that material errors or irregularities are either prevented or would be detected in a timely period.

The system of Internal Control, which accords with the guidance issued by the Department of Public Expenditure, NDP Delivery and Reform has been in place in the CCPC for the year ended 31 December 2025 and up to the date of approval of the financial statements.

Capacity to Handle Risk
The Audit and Risk Committee (ARC) comprises a Chairperson and three members (two of whom are external / independent).

Internal Audit conducts a programme of work agreed with the ARC. The internal audit function operates in accordance with the Code of Practice for the Governance of State Bodies (revised 2016). The Commission's monitoring and review of effectiveness of the systems of Internal Control is informed by the work of the outsourced internal auditor and the Audit and Risk Committee.
The following reviews were carried out in 2025:
• Cyber Security Audit.

• Money Tools Audit.

• Statement of Internal Controls Audit.

The Commission has developed a risk management policy which sets out its risk appetite, the risk management processes in place and details the roles and responsibilities of staff in relation to risk. The policy has been issued to all staff to alert management on emerging risks and control weaknesses. This policy is reviewed by the Commission periodically and, where revisions are approved, is presented to the CCPC's Audit and Risk Committee for review.

Risk and Control Framework
The CCPC has implemented a risk management system which identifies and reports key risks and the management actions being taken to address and, to the extent possible, to mitigate those risks.

A corporate risk register is in place which identifies the key risks facing the CCPC and these have been identified, evaluated and graded according to their significance. The register is normally reviewed and updated by the Commission on a quarterly basis. The risk register details the controls and actions needed to mitigate risks and responsibility for operation of controls assigned to specific staff.

The most up-to-date Corporate Risk Register is provided in advance of each ARC meeting along with a memo detailing any changes, including the reasoning for such changes.

The systems of Internal Control are based on a framework of regular management information, a system of delegation and accountability, a set of financial procedures, administrative procedures including segregation of duties and rigorous ongoing checks by the finance function.

We confirm that a control environment containing the following elements is in place:

- A comprehensive budgeting system with an annual budget, which is reviewed and approved by the Members of the Commission.
- Authorisation limits are set for the disbursement of the Commission's funds.
- Regular review by the Members of the Commission of periodic and annual financial information and reports (including management accounts), which indicate financial performance against budgets.
- There are clearly defined management responsibilities, including financial responsibilities which have been assigned with corresponding accountability.
- There are policies and procedures for all key business processes, which are reviewed regularly.
- Monitoring and reporting on internal control processes, including an Annual Assurance Statement completed by Divisional Directors.
- There are mechanisms and systems aimed at ensuring the security of the Information and Communication Technology (ICT) systems.
- There are formal procedures to monitor the activities and safeguard the assets of the organization.
- Payment of CCPC's salaries is conducted through the National Shared Services Office (NSSO) and is covered by an Employee Services Management Agreement between the NSSO and the CCPC's parent Department (DETE).

Ongoing Monitoring and Review
Formal procedures have been established for monitoring control processes and control deficiencies are communicated to those responsible for taking corrective action and to senior management and the Commission, where relevant, in a timely manner. We can confirm that the following ongoing monitoring systems are in place:

- Key risks and related controls have been identified, and processes have been put in place to monitor the operation of those key controls and report any identified deficiencies.
- Reporting arrangements have been established at all levels where responsibility for financial management has been assigned.
- There are regular reviews by the Commission and senior management of periodic and annual performance and financial reports which indicate performance against budget and forecasts.

Procurement
We confirm that during 2025 the CCPC had procedures in place to ensure compliance with current procurement rules and matters arising regarding controls over procurement are highlighted under internal control issues.

Review of Effectiveness
We confirm that the CCPC has procedures to monitor the effectiveness of its risk management and control procedures. The Commission's monitoring and review of the effectiveness of the system of internal control is informed by the work of the internal and external auditors, the Audit and Risk Committee which oversees their work, and the senior management within the CCPC responsible for the development and maintenance of the internal control framework.

We confirm that the Commission conducted an annual review of the effectiveness of the internal controls for 2025. The Statement on Internal Control has been reviewed by the Audit and Risk Committee and the Commission to ensure it accurately reflects the control system in operation during the reporting period.

A review of Internal Controls in 2025 was carried out and was signed off by the Commission in Q1 2026.

The Commission is reasonably assured that the system of Internal Control instituted and implemented in the CCPC for the financial year ended 31 December 2025 is effective.

Internal Control Issues
No internal control issues were identified during the year.

Appendix Three

Public Sector Duty

The CCPC prioritises a values-based approach to its public sector duty, under the Irish Human Rights and Equality Commission Act 2014. This is reflected in our plans, goals, mission and the behaviours of our staff.

We ensure that links between human rights and/or equality statements and related action plans are incorporated into the CCPC work practices and we have a number of policies and procedures to promote equality and human rights and to support our staff.

Equality of Access to Information
Equality of access to information is fundamental to the services we provide. We are committed to diversity and will ensure that the right to equal treatment as established by equality legislation is upheld. We aim to ensure equality of access through services provided by phone and online. We communicate in Irish and Irish Sign Language, on request, and publish major documents, such as our annual report, in Irish and English. The Accessibility Statement on our website details our progress in implementing the recommendations of the 2021 website accessibility audit of our websites. Our Access Officer arranges supports for people with disabilities who access our information and services.

Disability Liaison Officer
Our CCPC Disability Liaison Officers (DLOs) act in confidence and play a key role in supporting and advising staff and management on work supports that may be required following a declaration of a recognised disability as set out in Section 47(1)(a) of the Disability Act 2025. We encourage all staff to disclose their disability in confidence on commencement of their role and throughout their career in the CCPC. The services of the DLOs are highlighted to new staff during their induction and are promoted to all staff on a regular basis

To enable the provision of an effective and efficient Disability Liaison service, the DLOs:

- Act as a point of contact for members of staff with disabilities and their managers.
- Provide reasonable workplace accommodations, advice, suggestions, guidance, relevant information and appropriate contacts.
- Assist in the implementation of best HR practices in line with equality legislation including the collection, maintenance and reporting of data in compliance with Part 5 of the Disability Act 2005.
- Promote increased awareness of disability throughout the CCPC.

Promoting Equality and Human Rights in the Workplace
In 2025, the CCPC promoted equality and human rights in the workplace through staff awareness and engagement initiatives. Activities included the Women of the CCPC intranet series to mark International Women's Day, and a range of Pride Month events, including participation in the Dublin Pride parade, a staff Pride quiz in aid of the charity TENI, and a Pride walking tour highlighting Ireland's LGBTQ+ history. In September, the CCPC marked the European Day of Languages with a multicultural pot-luck lunch celebrating linguistic and cultural diversity within the organisation.

Safety Statement
We are committed to protecting the staff, contractors and subcontractors working in the CCPC. We aim to achieve this commitment through the implementation of effective safety management initiatives and the application of this Safety Statement. The objectives of this Statement are to:

- Promote standards of safety, health and welfare that comply with legal requirements.
- Provide staff with sufficient information to allow them to work safely and efficiently.
- Enhance safety awareness among staff.
- Define the responsibilities of all staff for safety and health matters.

Employee Assistance Service
We support our staff by offering an Employee Assistance Service. This confidential service provides counselling, support and stress management for staff for both work and non-work-related issues.

Appendix Four

European Consumer Centre Ireland

ECCI

The CCPC was designated by DETE to host the European Consumer Centre Ireland (ECCI) from 2024 – 2028. ECCI is part of the ECC Network (ECC-Net) that empowers consumers to know their cross-border rights and take full advantage of the Single Market. The ECCI website provides information to consumers in Ireland on their cross-border rights and consumers can ask a question or submit a complaint on the ECCI website to the case handling team.

What we do

Irish consumers can visit the ECCI website (www.eccireland.ie) to:

- Find information about their cross-border rights.
- Use templates to contact a business about an issue.
- Ask for advice about a specific situation.
- Make a complaint about a business based in another EU country, Norway, Iceland and UK.

The cross-border case handling service supports consumers by:

- Working with other ECCs to resolve issues on behalf of consumers based in Ireland.
- Contacting Irish businesses to resolve issues for consumers based in another EU country, Norway, Iceland and UK.
- Explaining the next steps to consumers when we cannot resolve an issue amicably with a business.

2025 in numbers

Assistance to consumers

4,182
total contacts dealt with

71%
of contacts were complaints

2,156
cases followed up

€421,402
in financial settlements for consumers

Top 3 complaints by economic sector

Air Travel - 43%
Online services - 11%
Clothing and footwear - 9%

Co-funded by the European Union

Help and advice for consumers in Europe

ECC-Net

Competition and Consumer
Protection Commission

Bloom House, Railway Street,
Dublin 1, D01 C576

Tel +353 (0)1 402 5500
Consumer helpline 01 402 5555

ccpc.ie