CCPC CAR HIRE RESEARCH

KIERAN O'LEARY
ELEONORE MARECHAL
JOHN COLLINS

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INTRODUCTION

Background, Objectives & Methodology

To understand car rental consumers behaviours, payment methods and potential issues while renting a car aboard during Summer 2025, this includes:

- **Location and length of rental**
- **Booking habits, including booking directly versus third party, payment method, company of choice**
- **Measuring insurance purchased and where it was purchased**
- **Whether consumers had issues with their car rental and if action was taken**
- **Outline the differences across demographics and subgroups**

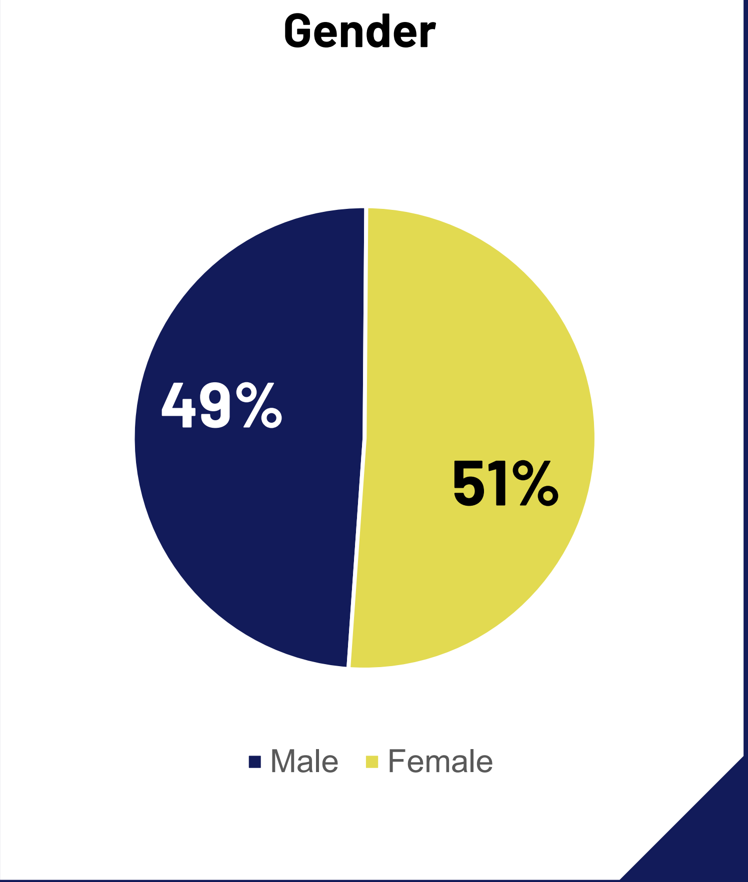
Questionnaire was designed by Ipsos B&A in consultation with the Competition and Consumer Protection Commission.

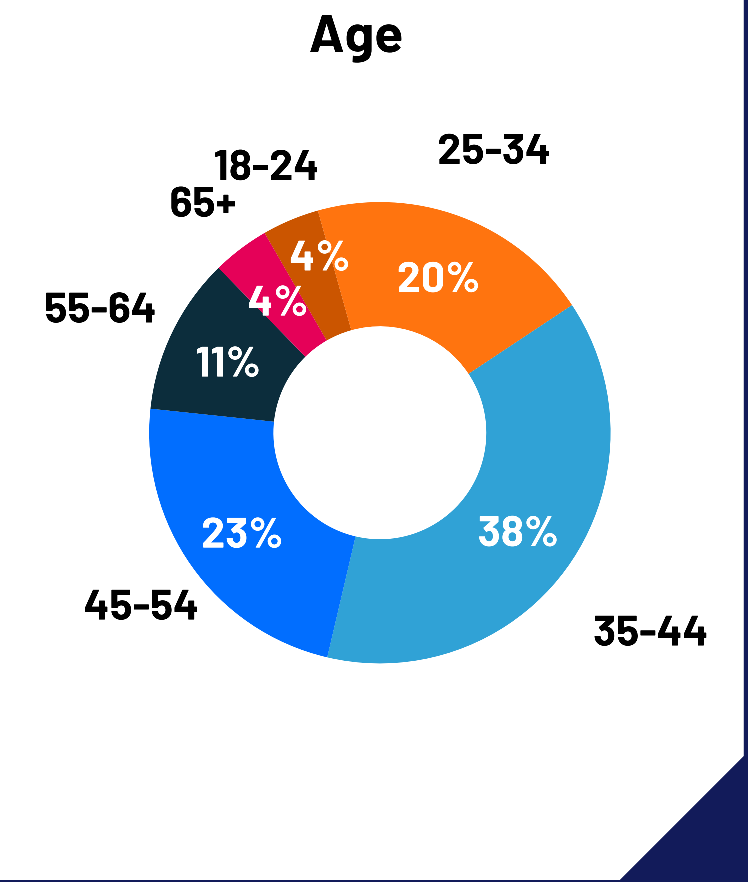
- 451 interviews with adults aged 18+ who travelled outside the Republic of Ireland between May and August 2025 and who rented a car while abroad.
- Fieldwork conducted online via syndicated Acumen Online panel survey, between 19th September – 22nd October 2025.
- Data is unweighted

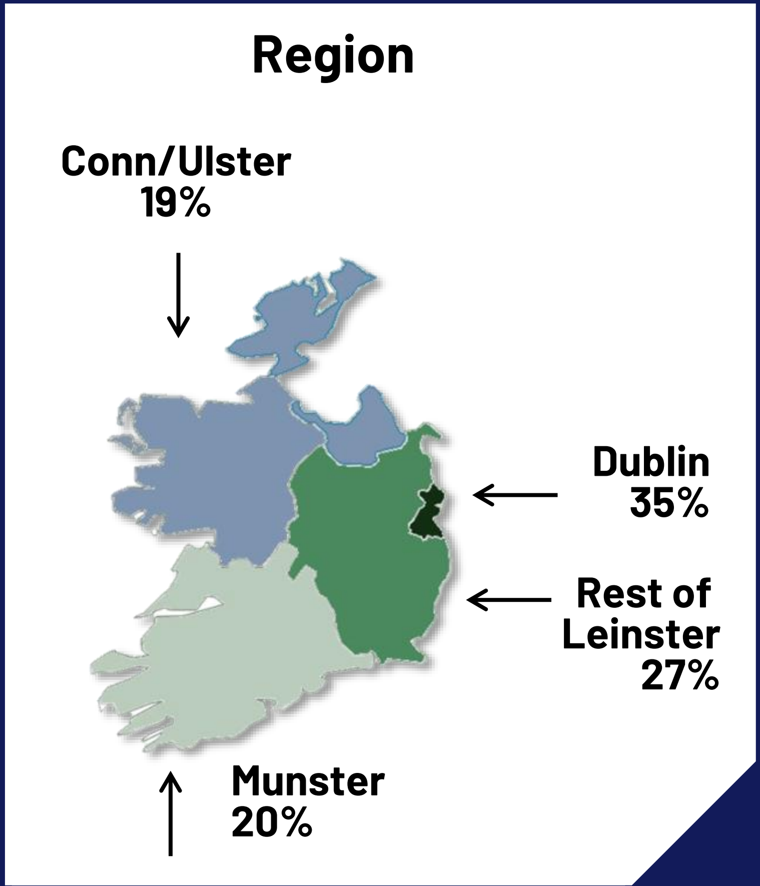
SAMPLE PROFILE

Sample Profile

– Demographics







Base: All Respondents: 451

02

FINDINGS

Key Findings

1

Hidden fees and pick-up delays dominate issues experienced

Four in ten encountered an issue with their rental, and three in ten paid more than they originally expected.

Long pick-up queues topped complaints, and add-on charges after return (tolls, fuel, extra drivers) often drove costs up.

2

Mixed experiences with insurance

Most bought insurance through the rental company, and those who did were more likely to say the final price exceeded expectations.

Those not purchasing insurance were also less likely to take precautionary actions at time of car collection.

3

Credit cards still required by many

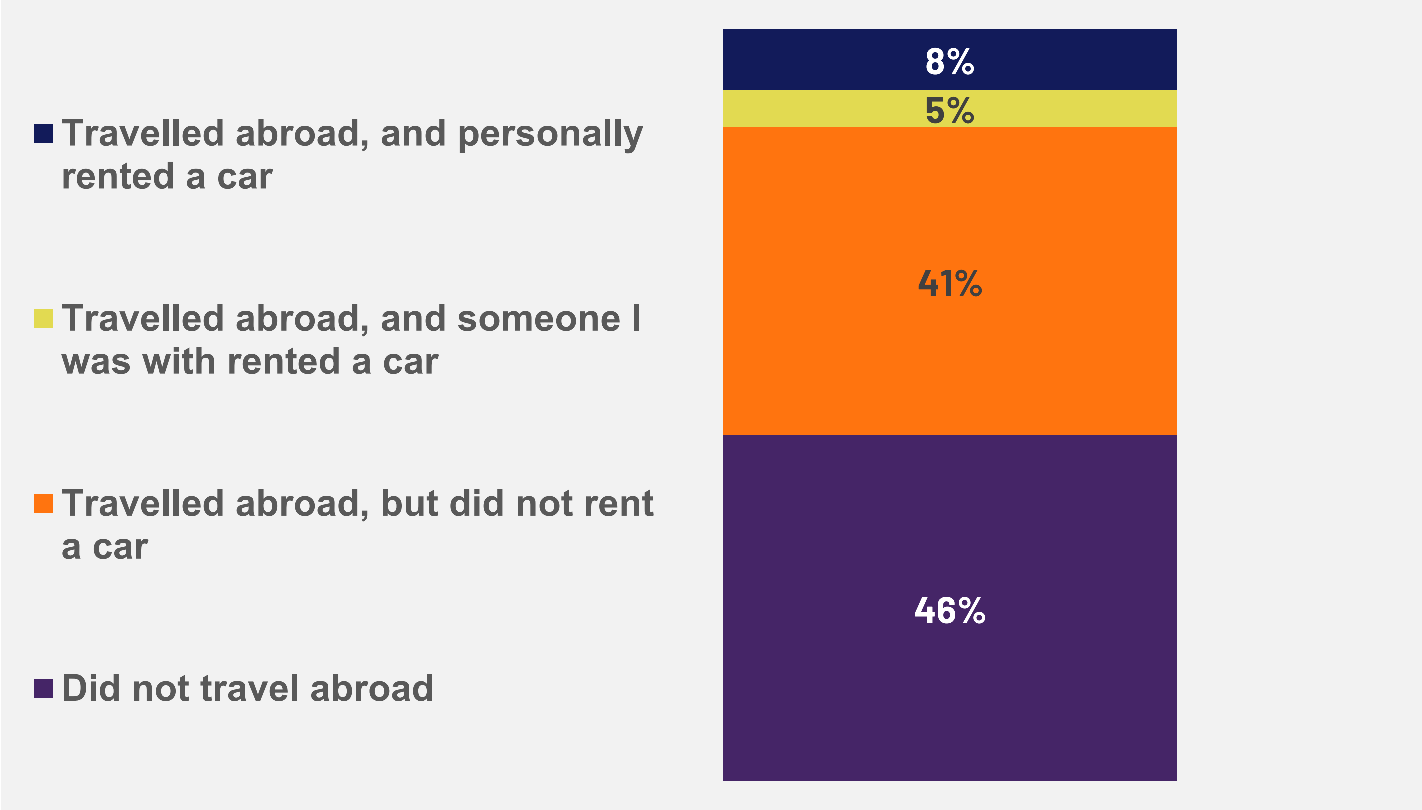
Most renters were asked for a credit card for the security hold—even many who paid by debit card.

One in four hold a credit card solely for car hire.

SECTION 1: OVERVIEW OF CAR HIRE

Incidence of car rental abroad during Summer 2025

In advance of this study, a representative sample of Irish adults were asked on an omnibus survey whether they had travelled abroad and rented a car. This provided an overall incidence rate of 13%.

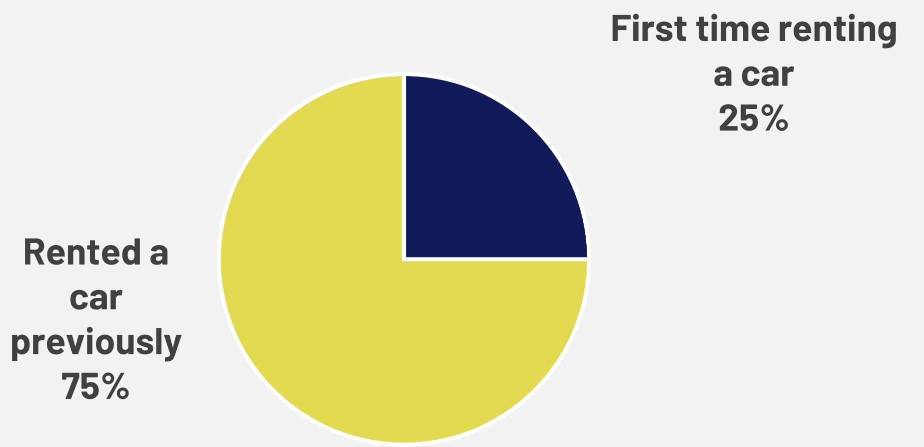


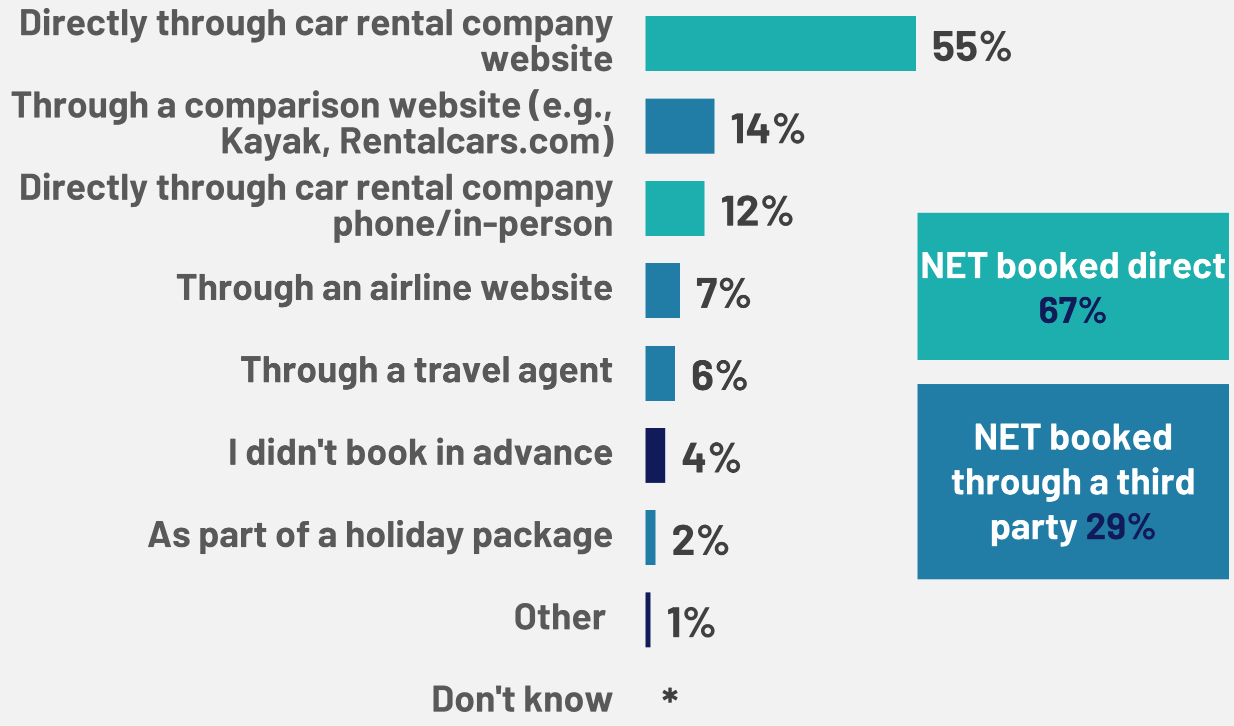
- 24% of Irish adults who travelled abroad during summer 2025 and rented a car (either personally or someone they were with) – this equates to 13% of all Irish adults.
- Those living in Dublin and social class ABC1 (both 20%) are more likely to have travelled abroad and rented a car.
- Incidence is lowest among those aged 65+ (6%), and social class C2DE (7%).

Q. Over the past few summer months have you travelled outside the Republic of Ireland? Q. And on any of these trips abroad, did you or someone you were travelling with rent a car?
Base: All aged 18+ (983). Source: Ipsos B&A Telephone Omnibus

Experience & booking car rental

Among respondents renting vehicles outside of Ireland during the summer of 2025, 25% were experiencing car rental for the first time, while 75% had prior experience. 2 in 3 booked their car rental directly through the rental company, with less than 1 in 3 booking through a third party.



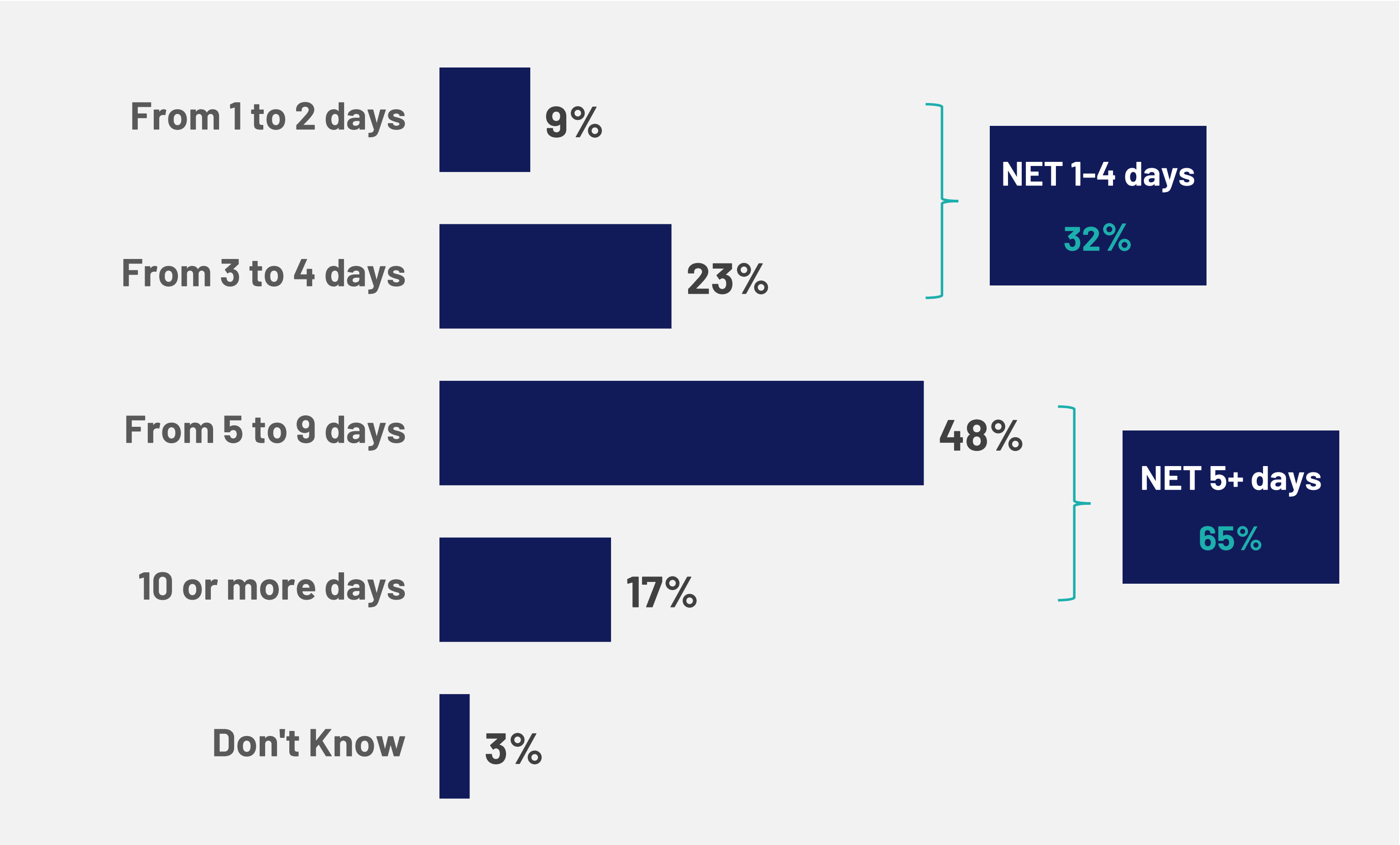


Q.3 Was this your first time renting a car or had you rented one before?
Q.5 How did you book your car hire?
Base: All who rented a car over the summer: 451

- No difference between first and subsequent renters in terms of booking process used.
- Similarly, no age, gender or social class differences emerge between those booking directly and those using third parties.

Length of car rental

The average length of car rentals this past summer was just over 6 days, with almost 2 in 3 renting a car for 5 + days.



- **Average length of car rental is 6 days**
- Shorter lengths of car rentals are more likely for those renting in the UK, 63% renting for 1-4 days
- Those 55-64 report the highest average number of days (7 days), with 78% renting for 5+ days.

Q.6 How long did you rent the car for?
Base: All who rented a car over the summer : 451

SECTION 2: PAYMENT FOR CAR HIRE

Main payment method

Almost equal usage of credit cards and debit cards for car rental, with very few using any alternative payment methods.

Most likely to use a credit card:

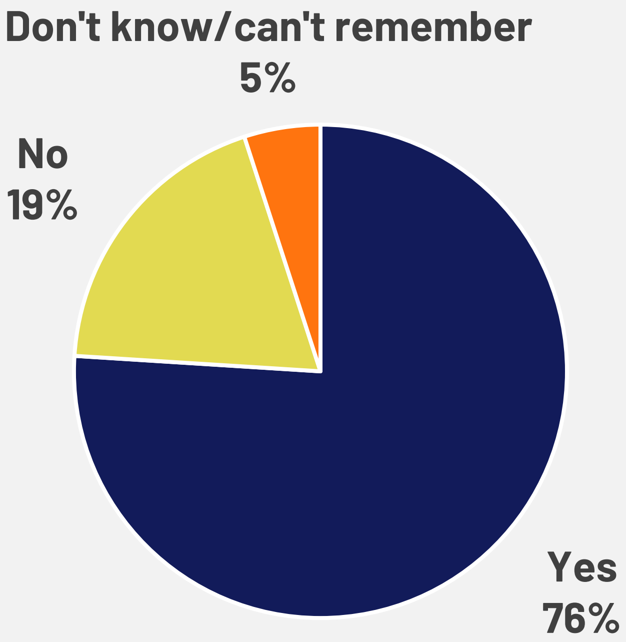
- Those aged 65+ (75%)
- Those renting in USA (72%)
- Renting from Avis (69%)
- Those who did not purchase insurance (63%)

Most likely to use a debit card:

- Social class C2DE (56%)
- Those renting in Spain (53%)
- Those who purchased insurance (48%)
- Living outside Dublin (47%)

Q.8 What was the main payment method that you used to pay for the car?
Base: All who rented a car over the summer : 451

When collecting the car, 3 in 4 were required to provide a credit card for the security deposit/hold

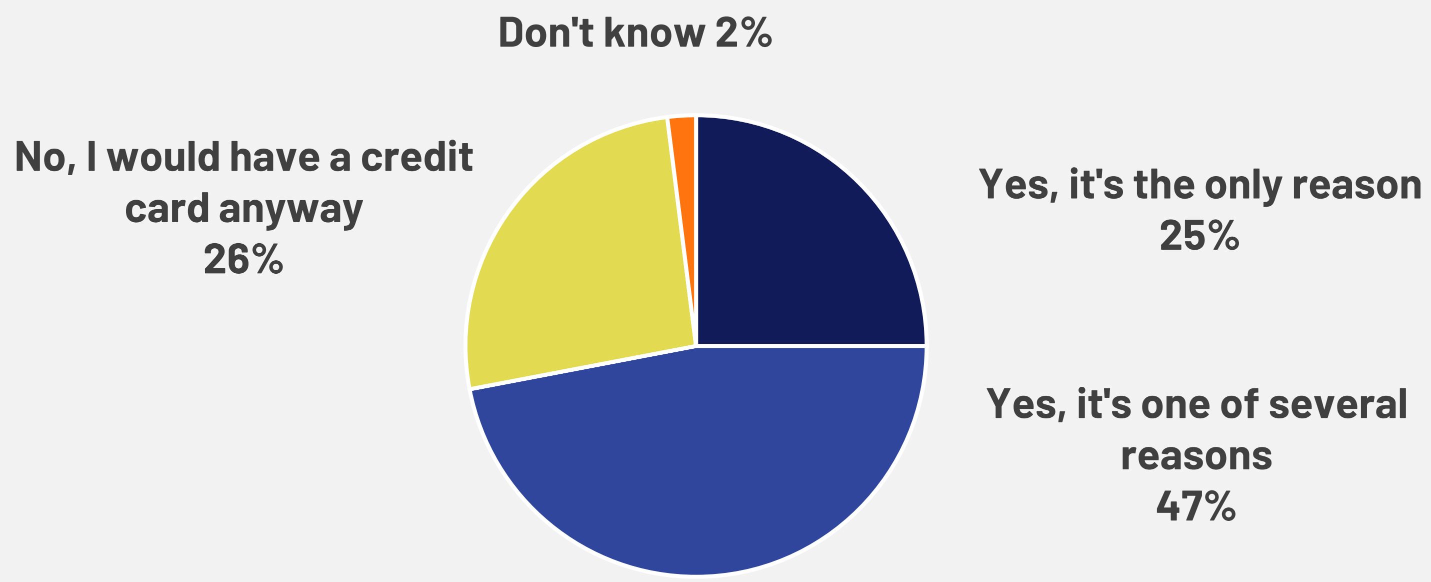


62% of those paying by debit card were required to provide a credit card for security deposit/hold

Q.9 When collecting the car, were you required to provide a credit card for the security deposit/hold?
Base: All who rented a car over the summer : 451

Reason for having a credit card

1 in 4 have a credit card for the sole purpose of renting a car with an additional 2 in 4 having one for this reason and several others.



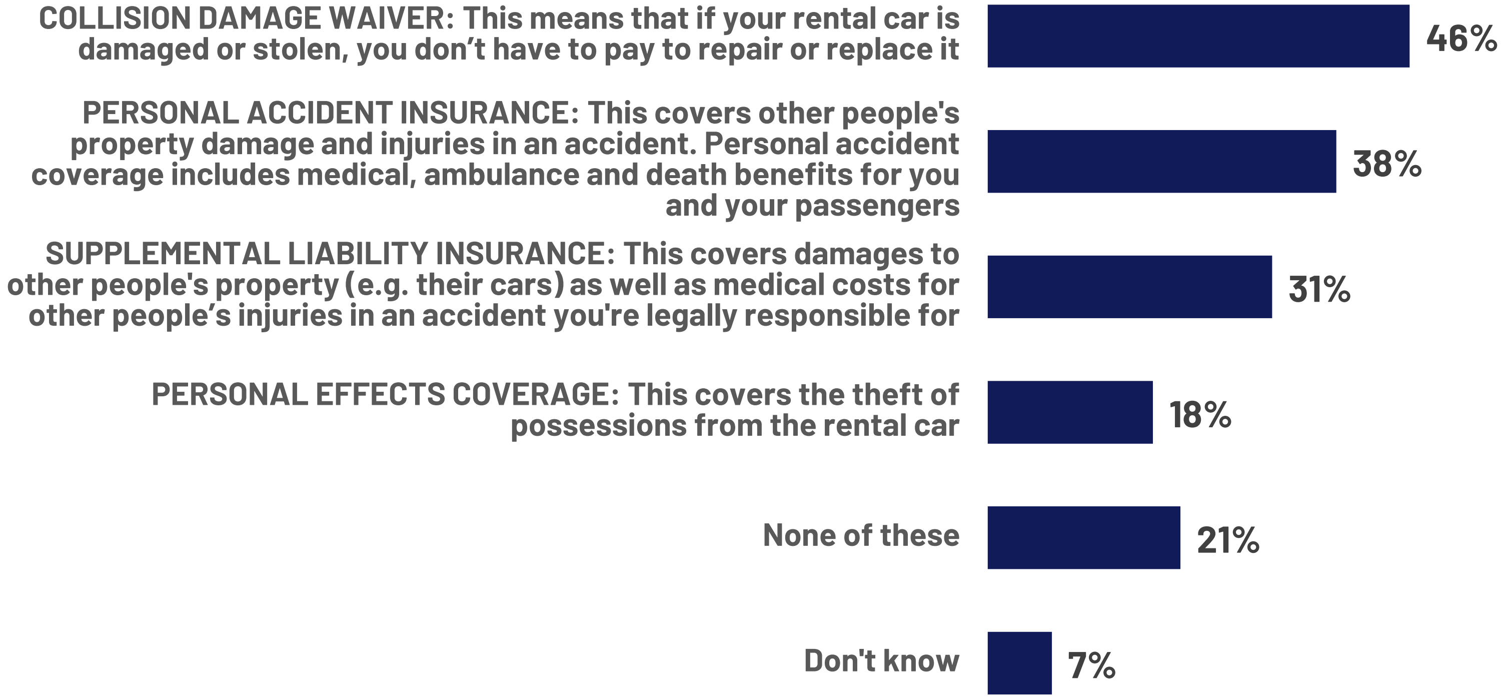
- 88% of 25-34 year olds using a credit card to pay for car rental or use it as security, say that this is one of the reasons they have a credit card.
- 84% of first time renters say it's one of the reasons for having a credit card.

Q.10 You mentioned that you paid using a credit card or had to provide a credit card as security. Is this one of your reasons for having a credit card?
Base: Those who paid for the rental using a credit card or used one for a security deposit/hold: 359

SECTION 3: POTENTIAL DETRIMENT

Type of insurance purchased

7 in 10 purchased at least one type of insurance when renting a car last summer. The most popular type was collision damage waiver, followed by personal accident insurance.

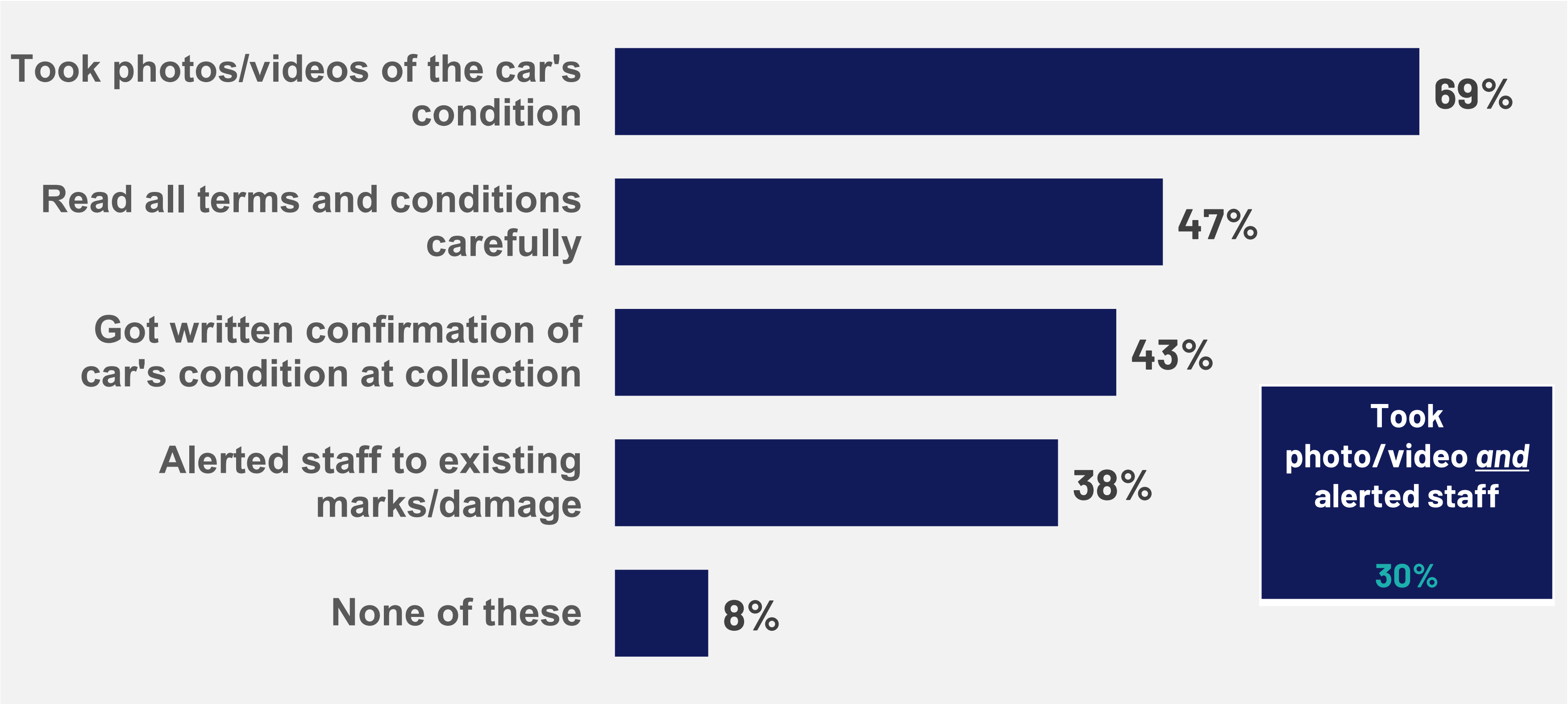


- 27% of those paying by credit card did not purchase insurance, compared to 15% of those paying by debit card.
- No difference between first time and subsequent renters in terms of not purchasing insurance (18% and 22% respectively).

Q.11 Did you purchase any of the following types of insurance when renting this car?
Base: All who rented a car over the summer : 451

Actions when collecting car

Most car renters took at least one additional action when collecting their recent car rental. This included taking a record of the car's condition either through photos/video, written confirmation or alerting the staff of any damages, as well as reading terms and conditions carefully.

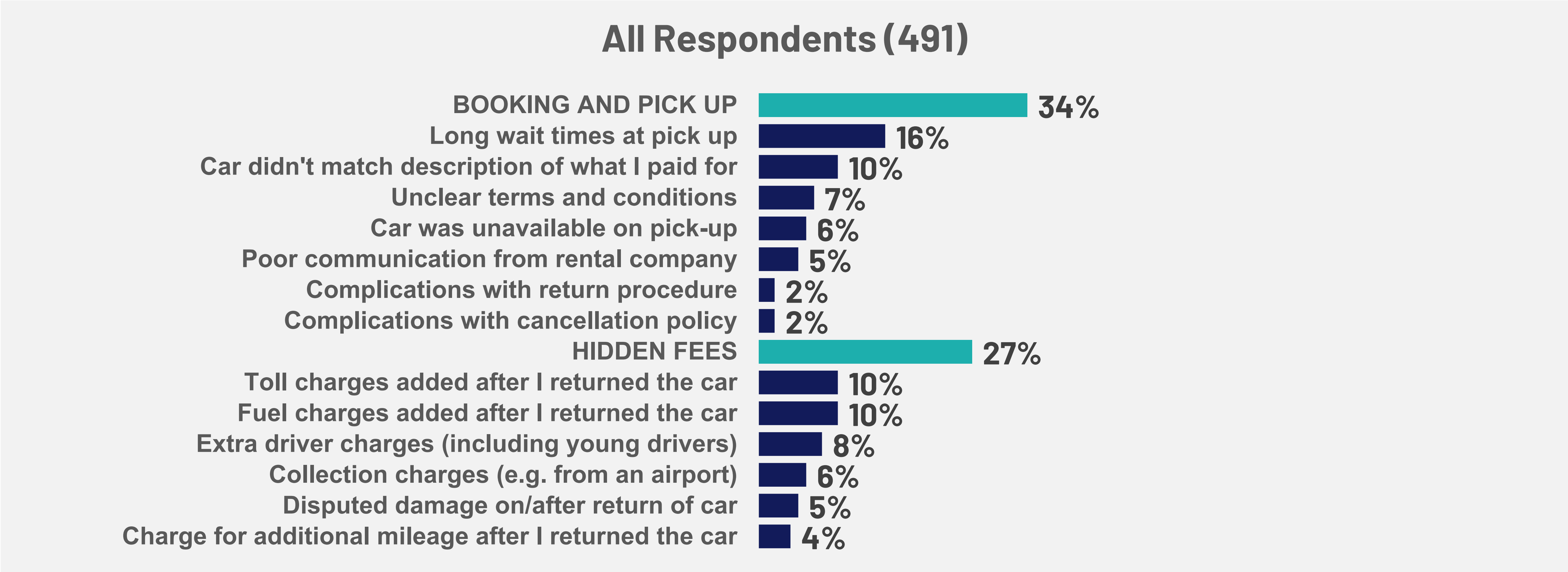


- 15% of those who did not purchase insurance also did not take any of these actions when collecting the car. This compares with 4% of those who purchased insurance.

Q.13 Which, if any, of the following did you do when collecting your car?
Base: All who rented a car over the summer : 451

Issues with car rental – All respondents

Over 1 in 4 (27%) of those who rented a car abroad last summer had issues regarding hidden fees. This rises to 1 in 3 (34%) who had issues with booking and picking up their rented car.

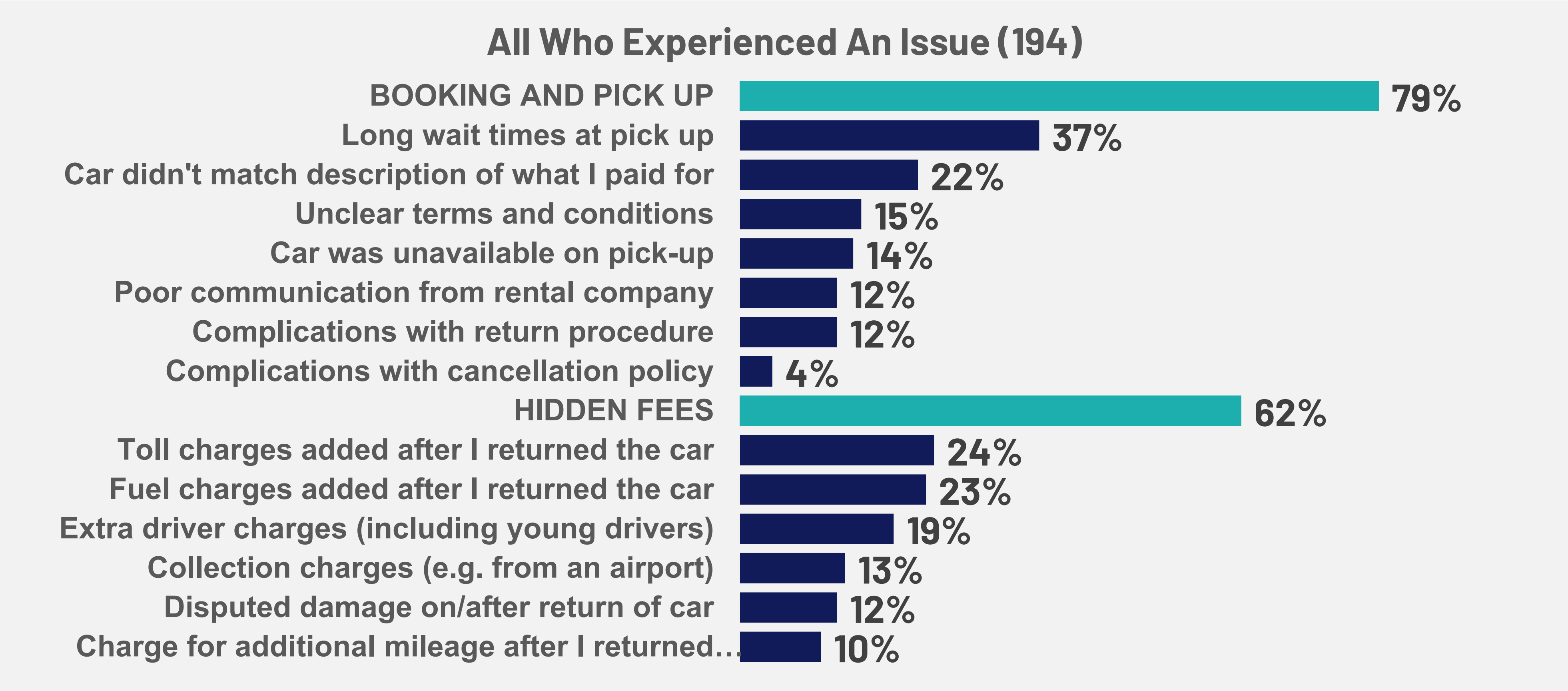


Q.14 Did you experience any of the following issues with your car rental?
Base: All Respondents: 491

Issues experienced (All who experienced an issue)

Among those who experienced issues, the top issues reported are long wait times at pick-up and toll and fuel charges added after returning the car. Booking and pick-up issues are more like for those who booked through a third party (88%).

43% reported at least one issue with their car rental

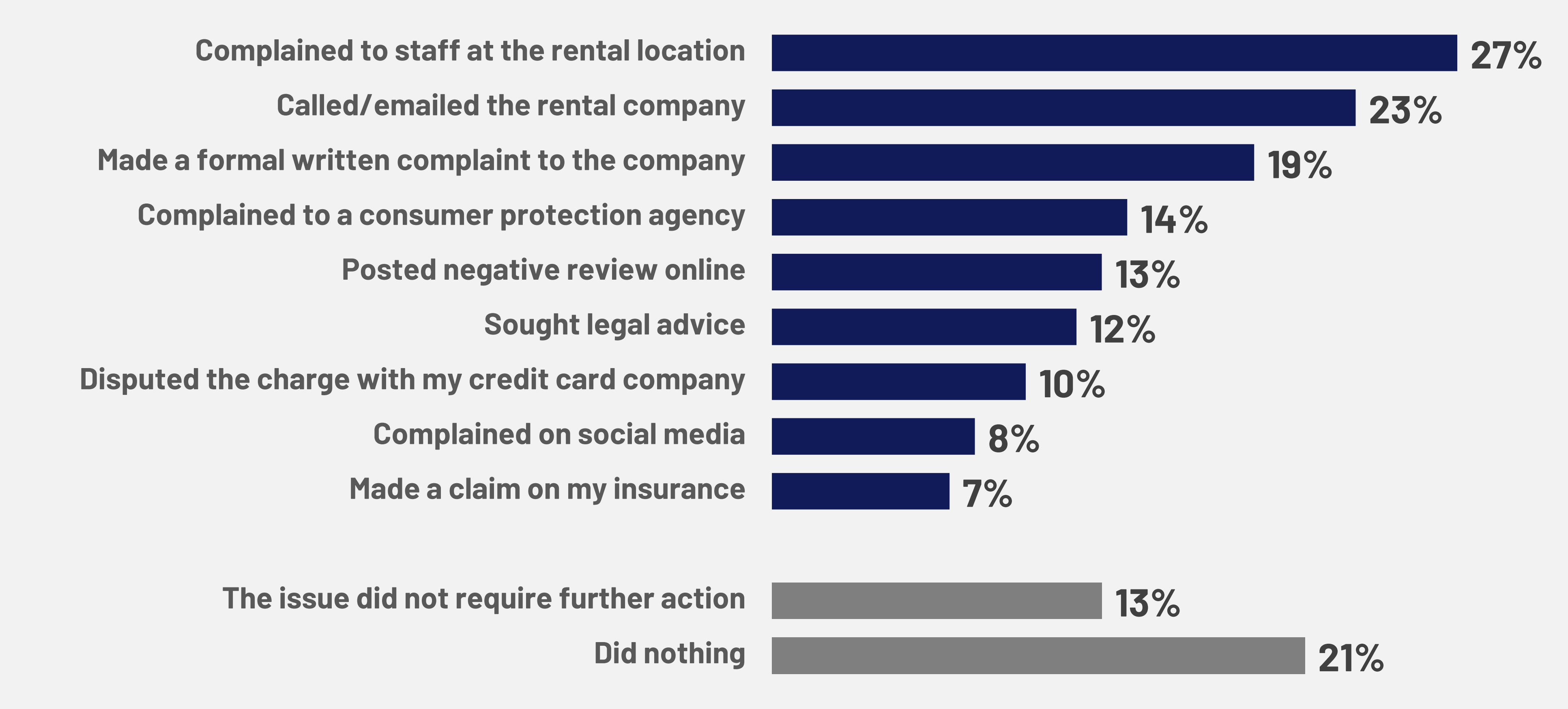


Q.14 Did you experience any of the following issues with your car rental?
Base: All those who experienced issues renting a car: 194

Actions taken to address issue

2 in 3 of those who had issues took action. The main action taken was addressing the issues with the company, either to the staff at the rental location or to the company by email, phone or written complaint. Others took action outside of the company.

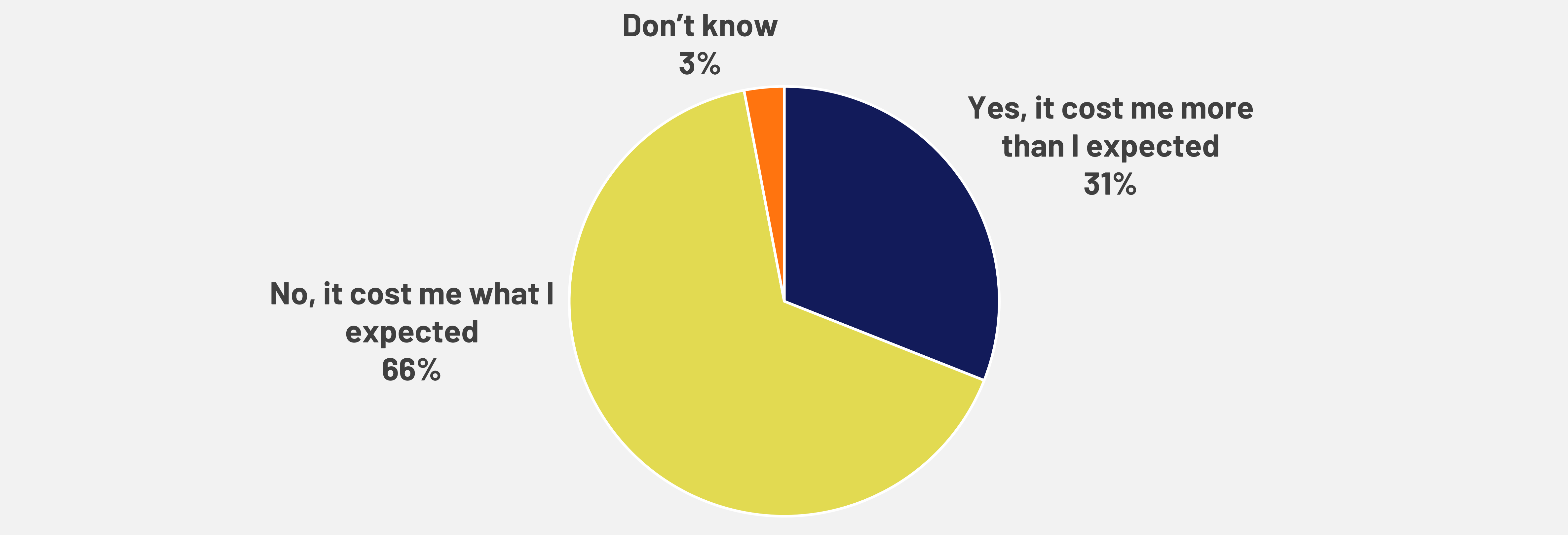
66% of those who experienced an issue took action to address it



Q.16 What actions did you take to address this issue?
Base: All those who had an issue with their car rental: 194

Cost more than expected

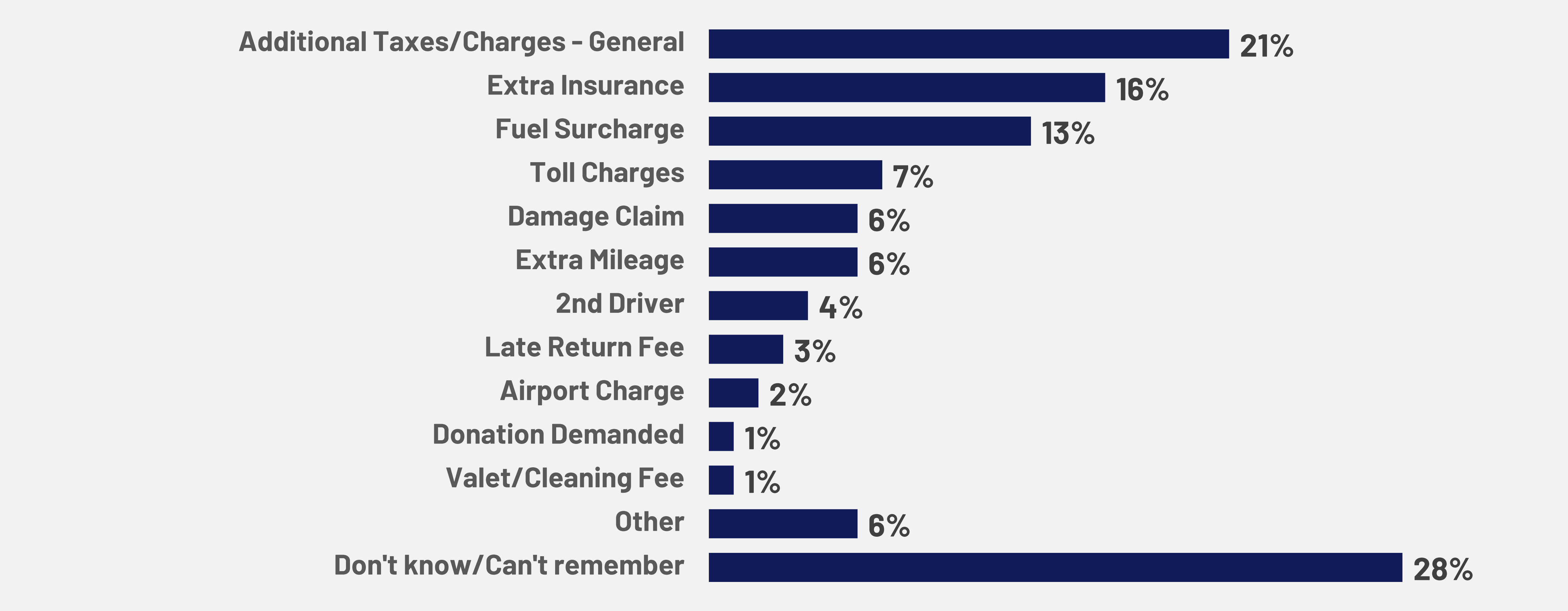
Almost 1 in 3 say their car rental cost more than expected – those purchasing insurance are twice as likely to report this as those without insurance (37% and 18% respectively)



Q.17 Compared with when you originally booked the car, did it end up costing you more than you expected?
Base: All who rented a car over the summer : 451

Reasons it cost more

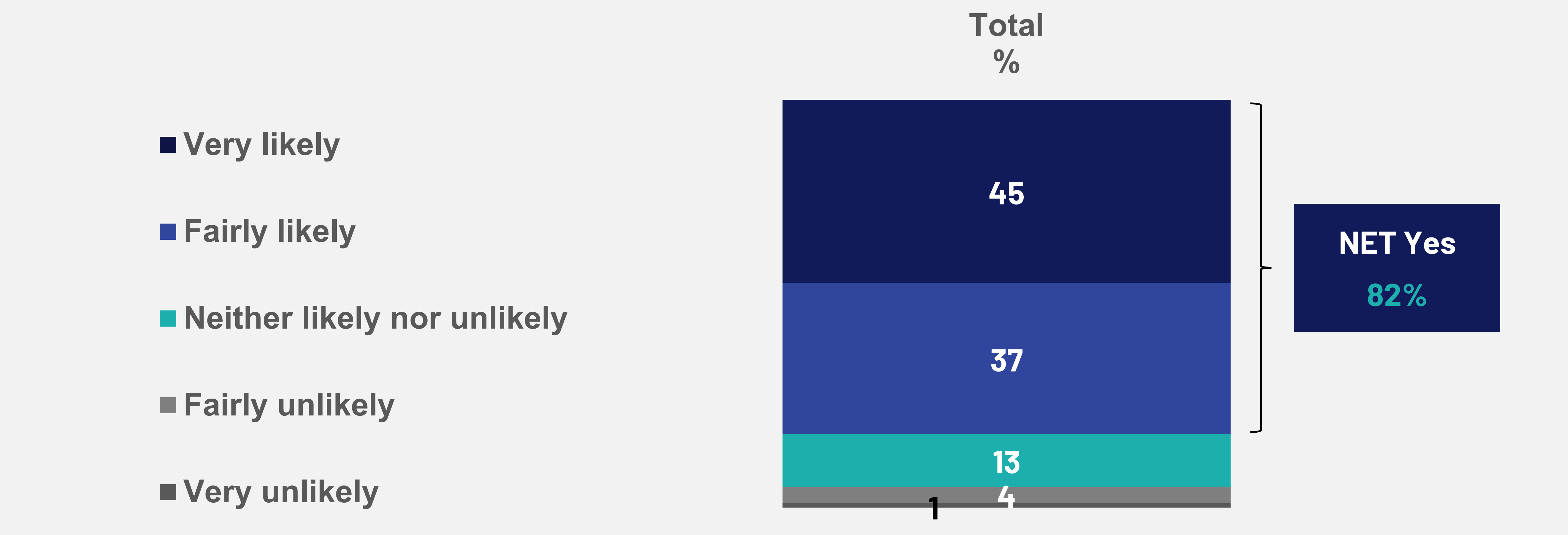
The main reason the car rental cost more than expected was due to general additional taxes and charges followed by extra insurance and fuel surcharge.



Q.18 For what reasons did it cost more than you expected?
Base: All those who paid more than expected renting a car: 141

Likelihood of renting a car again

Over 4 in 5 who rented a car this past summer while outside of Ireland would be likely to rent a car again – although this drops to 7 in 10 among those who experienced issues, and 74% of those who say it cost more than they expected



Q.19 Based on your most recent experience renting a car, how likely or unlikely are you to rent a car again
Base: All who rented a car over the summer : 451

Changes if renting a car again

Most would not do anything differently if renting a car again, although most of those who experienced issues say they would do something differently – most likely shop around more or choose a different company

Q.20 If renting a car again, what, if anything, would you do differently?
Base: All who rented a car over the summer : 451