The Consumer

A person who buys goods and services for their own use.

The Sale of Goods and Supply of Services Act 1980

Goods must

- be of Merchantable Quality
- be fit for their normal purpose
- be as described
- conform to sample
- A person supplying a service must have the necessary skills and qualifications.

A consumer with a valid complaint is entitled to redress **Repair, Replacement, Refund or Credit Note** The consumers choose which form of redress they wish to accept

Non-Valid Complaints

- Change of mind
- Fault caused by misuse
- Goods not returned in a reasonable time
- Flaws in product pointed out at time of sale

Caveat Emptor - Let the Buyer Beware

Agencies

- Small Claims Procedure €15 fee, claims up to €2000
- Consumers Association of Ireland gives advice and reviews goods and services
- National Consumer Agency investigates offences and enforces consumer law
- State Ombudsman complaints against government departments and state agencies
- Trade Associations represent particular industries e.g. Irish Travel Agents Association

Characteristics of a Good Consumer

- draft and stick to their budget
- shop around to get value for money
- know their rights under consumer law
- keep receipts and guarantees safely filed
- avoids impulse buying

Buying on the spur of the moment without planning. Leads to overspending and deficits. Can be avoided by using a shopping list.

False Economy - buying an item which appears to be a bargain but turns out to be more expensive in the long term.

Why Consumers need protection

- Faulty, damaged, poor quality or unsafe goods
- Traders making false claims re price
- False advertising and misleading information
- Aggressive selling techniques

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