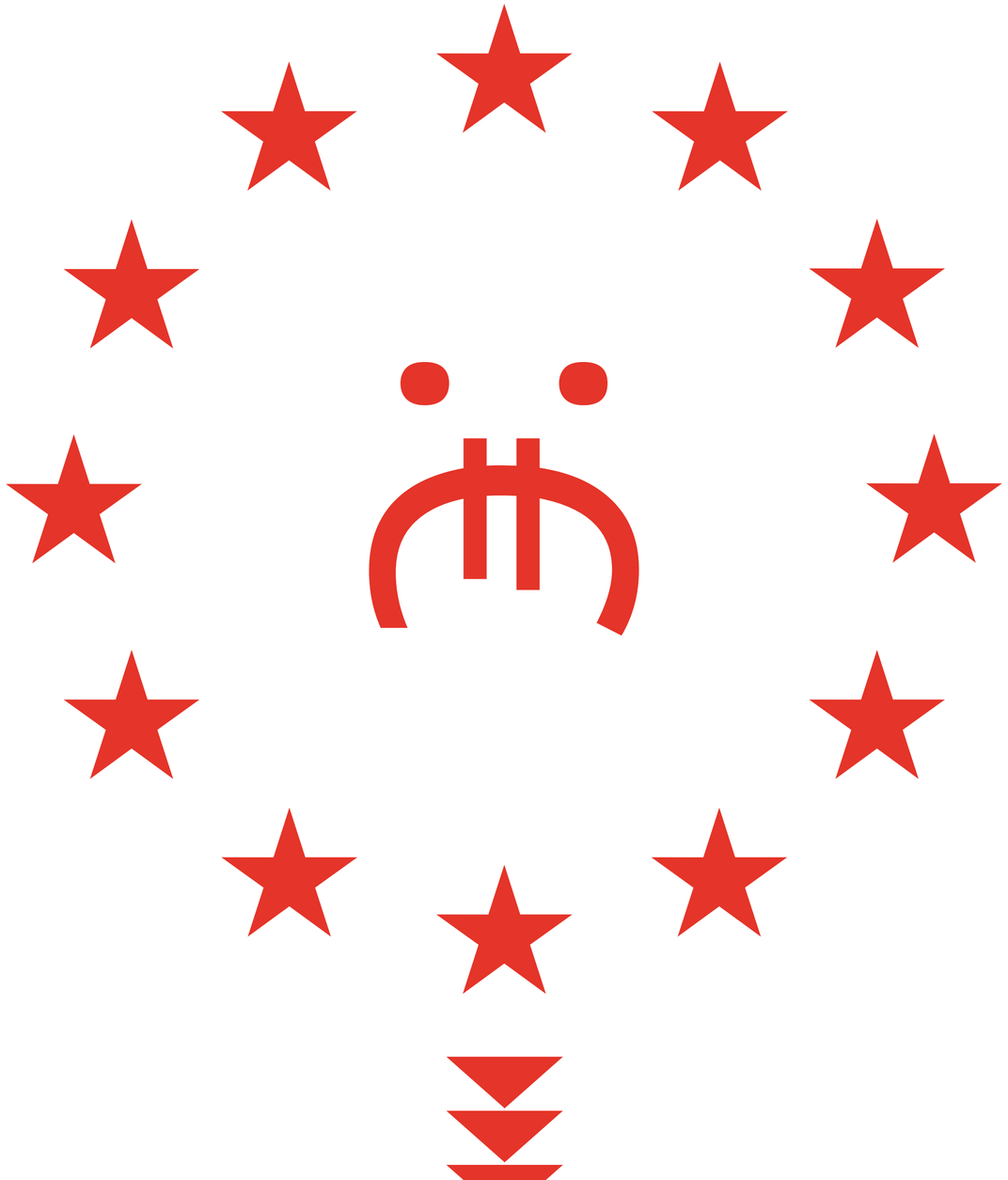
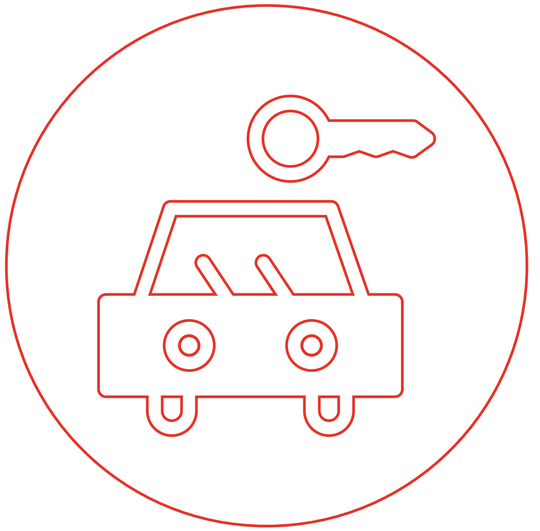


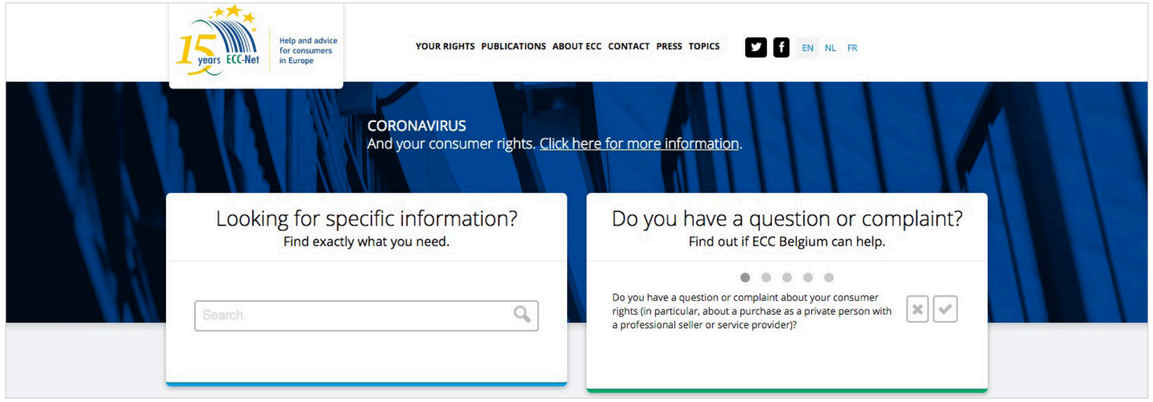
Have your consumer rights been breached?

Experienced problems with goods or services purchased (online), problems with your car rental abroad, problems with flights, accommodation or holidays?

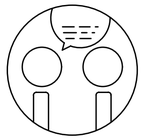
Let's get it solved!



1 First you have to check your consumer rights.



Did you buy within the European Union?
You can check for instance an ECC Website.
www.eccbelgie.be

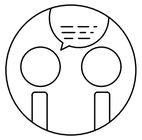


Yes after consulting a trustworthy website on consumer rights, you found out that you are indeed entitled to complain?

No consumer right breached? We can't help you further, but you have learned something new today!

Did you buy outside the EU? *Careful!*
EU consumer protection will probably not be applicable to your contract!

Well, then contact your trader with this information and try to find a solution with him.



:-ɜ
Problem solved!

Well done!

:-€
Try next

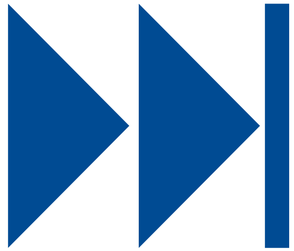
Did you **purchase on a platform or used a payment service** that offers an in-house complaint handling mechanism? Than try this complaint handling first.

Did you pay by your credit card? Then we would recommend you to contact your bank or credit card company for a chargeback.
Go to number ⏩7

No
solution found yet

2 Let's see which services can help you with your problem.

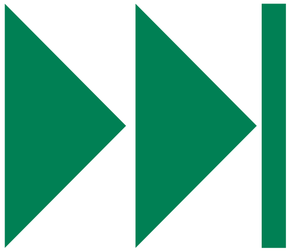
Amicable Solution



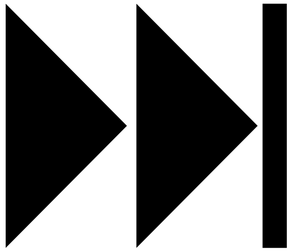
3 Local ECC

4 Out of court dispute settlement schemes

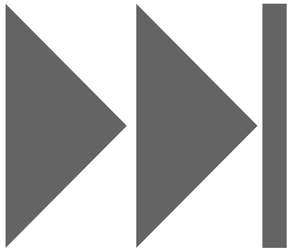
Other Solution



5 Enforcement authorities



6 Court



7 Bank

Find the right ⏭service that can help you with your problem.

Is the company based in a different European country?
Go to number ⏭**3** and contact your ECC.⬆

Or?

Is it a national issue?
You can either go for an out of court settlement mechanism⬆ or for a national / domestic consumer organisation.
⏭**4**

Did you purchase from a company that is based in a country where there is no ECC? Then ECC-Net is not able to help.⏮ There is an ECC in all EU Member States, Iceland, Norway and the UK.

3 Your local ECC helps you to find an amicable solution or can refer you to the right service.

ECC-Net can guide you to the right redress or enforcement mechanism if needed.
Go to number 4

ECC-Net informs you that the trader doesn't look very trustworthy.
5

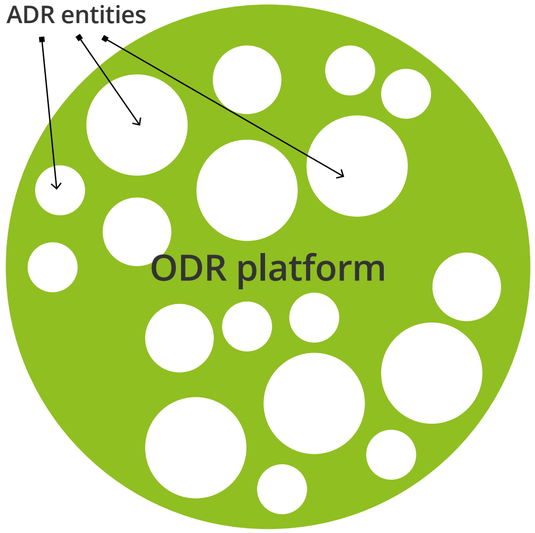
ECC-Net was not able to resolve your case, and you've been advised to go to court?
6

ECC-Net gives you advice and helps you solve your complaint with your trader in another European Union state, Norway, Iceland or the UK.

Great!

4⏭ In Europe there are a lot of Alternative Dispute Resolution (ADR) bodies which handle consumer complaints outside of court.

Let's see
if there is a specialised body that can help you with your case. ADR bodies are recognised by the various governments. You can find them all on **the ODR platform.**⤴



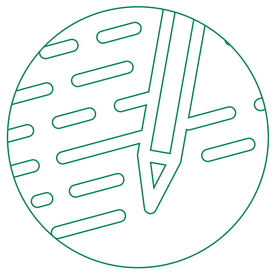
:-ǯ
Yes there is one, and my case got solved!
Hooray!

:-€
No, there is no competent ADR body for me.
You can find further guidance under number ⏭6

5 ⏭ You got trapped?
You can go to your local competent authority to file a complaint.
And you can write a negative review on a forum.

Next time, before you buy online, visit ***www.webshopcheck.be*** and see if the company is trustworthy!

But what about your lost money? You could consider going to court, but then the trader needs to exist (legal establishment and not bankrupt or ceased trading). If you are considering going to court, go to number ⏭ **6**



Or did you pay by credit card? Then try the chargeback procedure through your bank or credit card company. ⏭ **7**

6 Still unresolved? Well then courts might be your way out.

Did you know that the competent courts and the costs differ according to the national rules in the Member States.

For individual claims there are 2 European simplified court procedures for cross-border cases. They are called the European Small Claims Procedure and the European Order of Payment.

The procedures are carried out via a distance, and not too costly.

You can get more information on your local ECC's website.

For collective actions
Are you not the only consumer affected by this company? Check if there are means of collective redress in your country.

7 ⏭ Paid with your credit card? Then you have the option to get your money back through your bank or credit card company.

This is called charge-back. ⮭ In some countries this is a legal right for the consumer, in other countries it is a voluntary service from the credit card company.

Your ECC will be able to give you more information about this.
Go back to ⏭ 3

:-∋
Yes I did, and I got my money back.

Yes!

Found a solution to your consumer issue?

Arrive at the finish line.

Your rights as a consumer do not stop at the border.

The network of 30 European Consumer Centres (ECCs) empowers consumers to know their rights and to take full advantage of the opportunities the Single Market offers. The ECC-Net's legal experts assist consumers to solve their cross-border problems free of charge by providing strong legal expertise.

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