

2023

Competition and Consumer Protection Commission
Annual Report 2023



Coimisiún um
Iomparáocht agus
Cosaint Tomhaltóirí

Competition and
Consumer Protection
Commission



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STRATEGIC GOAL 1

Visible enforcement and compliance



New Competition Act commences; CCPC given new fining and surveillance powers. New offence of bid-rigging.



4 dawn raids carried out as part of two separate competition investigations



Over **180,000 unsafe products** withdrawn or recalled from the Irish market



Enforced compliance with Gas Regulations by multiple gas hobs manufacturers



Work started on **Digital Markets Act** and CCPC given responsibility for the **Digital Services Act**



Issued letters to **551 nursing homes** with CCPC's updated Nursing Home Guidelines



40 Irish-based influencer social media accounts reviewed as part of a Europe-wide sweep to ensure influencers disclose adverts and publishes new guidance (with the Advertising Standards Authority for Ireland)



Co-led European **consumer protection network action on WhatsApp**



100% increase in **Compliance Notices** and 206% increase in **Fixed Payment Notices**



183 trader inspections carried out



STRATEGIC GOAL 2

Empower and inform



Over **900,000 visits to the CCPC online Money Tools**, a 17% increase on the previous year.



More than **five million engagements** across six social media campaigns



Almost **40,000 calls answered by our helpline**



National media campaign alerted the public to **dangerous gas hobs**



STRATEGIC GOAL 3

Leading voice for consumers and competition



CCPC analysis of the grocery sector finds **no indication of market failure or 'excessive pricing'**



CCPC Black Friday survey finds that only one in three people are aware of rules on sale price reductions and that young people are more likely to shop in the sales and to trust advertised discounts, and less likely to do research about prices



STRATEGIC GOAL 4

Governance and people



CCPC publishes **new Statement of Strategy and adopts Strategic Work Force Plan**, for the period 2024-2026



This year the **organisation expanded by 18%**, bringing the headcount to just over 200



Employee Engagement Survey – 81% completion rate



23.08% of staff engage in leadership development activities

FROM THE CHAIRPERSON

For me, 2023 brought the honour of being appointed Chairperson of the CCPC. I am immensely proud to lead a team dedicated to fighting for consumers and committed to delivering better markets that work for everyone.

A highlight was working with my fellow commissioners and staff to agree our Strategy, which will take us through to 2026. Our aim is to deliver increased and clear outcomes in enforcement, informing consumers and being a leading voice for competition and consumer interests.

This year the new competition law came into force, giving the CCPC new fining and surveillance powers. This means we can choose what to investigate, gather evidence and fine guilty companies. With the help of these new powers, we intend to move faster, take more cases, and become even more of a deterrent to bad actors in the Irish marketplace. This year we sought District Court warrants for two searches covering four premises and work continues on a case before the Central Criminal Court involving the prosecution for suspected bid-rigging of 13 bus transport operators. There is more to come.

We are determined to play our part in making the buying of goods and services online as safe and fair for consumers as it is in person. We know that 66% of Irish consumers who follow influencers reported buying a product as a result of an influencer mentioning it. In 2023 we took part in a Europe-wide sweep and reviewed 40 Irish-based social media accounts to ensure they were disclosing adverts and we also published new guidance with the Advertising Standards Authority for Ireland. The CCPC was also given more responsibilities following the introduction of the Digital Services Act and Digital Markets Act.

This year we removed more than 180,000 unsafe products from the Irish market, including travel adaptors, hurling helmets, water beads and toys with chemicals. We also undertook a high-profile campaign to tackle dangerous gas hobs, driving compliance with manufacturers and informing the public about the serious risk of poisoning, burns, explosion and fire.

We took steps to protect consumer interest by writing to 551 nursing homes, to alert them to our new guidelines for nursing homes. We were also involved in several coordinated European consumer protection actions in 2023, including on WhatsApp's changes to its terms and conditions and a sweep covering food delivery platforms.

Our increased activity to protect consumers is reflected in the doubling of Compliance Notices sent out to traders for issues such as misleading pricing and incorrect returns information. The number of Fixed Payment Notices for offences such as failing to provide price labels increased by 206%. We carried out 183 inspections across the country to ensure in store, online and vehicle traders in various sectors were complying with consumer protection law.

We continue to inform and empower consumers to pursue their own rights, with almost 40,000 calls answered by our helpline and 900,000 visits to our money tools. We also advocate for consumers, conducting analysis of the grocery sector and campaigning around Black Friday to warn young people in particular of the danger of fake discounts.

Finally, everything we achieve is delivered by our staff and I was delighted that we expanded our workforce by 18%, taking us to a total of 200 who will continue to deliver for consumers in 2024 and beyond.



Brian McHugh
Chairperson



1



We will use our powers to deliver effective enforcement and compliance outcomes.

2



We will empower consumers to make informed decisions by providing information about their rights, personal finance and product safety.

3



We will be a leading voice in representing the interests of consumers and promoting competition.

4



We will continue to invest in our people, governance and infrastructure, continuously improving in a changing workplace environment.



STRATEGIC GOAL 1

We will use our powers to deliver effective enforcement and compliance outcomes.

Strategic Goal 1 activities focus on delivering:



Increased outcomes across all enforcement activities.



Increased levels and visibility of direct engagement with businesses to achieve compliance.




Increased number of inspections and compliance sweeps.



Improved average timeframe for Phase 1 merger review decisions.

Competition

Competition (Amendment) Act 2022

 An administrative competition law enforcement regime was introduced by the Competition (Amendment) Act 2022, which commenced on 27 September 2023. The 2022 Act transposes Directive 2019/1 (ECN+ Directive) into Irish law and amends the Competition Act 2002.

The Act expands the CCPC's power to enforce EU and Irish competition law and introduces several significant changes to the competition law enforcement regime in Ireland. This includes empowering the CCPC - through independent adjudication officers - to impose non-criminal financial sanctions for breaches of Irish and EU competition law and the introduction of an Administrative Leniency Policy to strengthen the CCPC's ability to detect and gather evidence against cartels.

The Act also includes amendments to competition legislation that are outside the scope of the ECN+ Directive. They include:

- The introduction of a specific offence of bid-rigging
- Enhanced surveillance powers for the CCPC when investigating serious criminal breaches of competition law
- Empowering the CCPC to bring summary prosecutions for gun-jumping offences
- The introduction of additional powers for the CCPC's merger review functions

These amendments will bolster the CCPC's powers in the enforcement of EU and Irish competition law and the statutory merger review regime.

Digital Markets Act

 The EU Digital Markets Act (DMA) is designed to ensure fairness and contestability in digital markets. In 2023, the CCPC commenced work to support the European Commission's role in investigating breaches of the DMA. This included engaging with the Department of Enterprise, Trade and Employment to develop the necessary legislation to give effect to the DMA in Ireland.

Consumer Protection

Digital Services Act



The Digital Services Act (DSA) imposes obligations on online intermediary service providers¹ to provide a "safe, predictable and trustworthy online environment". In 2023, the CCPC was designated as a competent authority for obligations under the DSA relating to transparency when buying from online marketplaces. To prepare for this role, the CCPC engaged closely with the Department of Enterprise, Trade and Employment and the DSA Digital Services Co-ordinator, Coimisiún na Meán. Training material for the CCPC helpline and information for our website was developed to ensure the CCPC is ready to fulfil its role when the DSA takes full effect in 2024.

Product Safety



The EU's General Product Safety Regulation was adopted in May 2023 and will apply from December 2024. It is the most significant update to the EU's product safety regulatory landscape in over two decades. It will bring EU product safety rules in line with new market developments, which includes online obligations.

The CCPC is engaging with the Department of Enterprise, Trade and Employment to implement the Regulation, in anticipation of the expansion of its product safety powers from 2024.

¹ This includes social media platforms, online marketplaces and app stores.

Delivering the Strategy Statement 2021-2023

CCPC activity from the last year of the Strategy Statement 2018-2020 is the baseline for the Strategy Statement 2021-2023.

Strategy Measure:

Increased outcomes across all enforcement activities.

The CCPC carried out searches for two cartel investigations covering four premises. Requirements for Information (RFIs) against a further three undertakings² were also issued. One court prosecution for car crime was concluded in 2023³. This enforcement approach was pursued by the CCPC due to the severity of the breaches by the car trader. The 2023 proceedings included awarding costs of €15,600 to the CCPC.

The CCPC carried out 84 non-court enforcement actions in 2023⁴. These enforcement actions were taken as the most appropriate tool to direct businesses to become compliant with the law. In 2023, 24 Compliance Notices were issued to retailers for misleading pricing, incorrect returns information and not having a link on their website to the Online Dispute Resolution (ODR) platform. Compensation of €11,000 was paid to consumers as part of two Compliance Notices issued by the CCPC for car crime in 2023. A total of 52 Fixed Payment Notices were issued by the CCPC in 2023, where 39 were for the selling price of a product not being indicated.

In 2023, seven enforcement notices were served on importers attempting to bring non-compliant products into Ireland, while 1,678 electrical and toy products were prevented from being placed on the Irish market.

The CCPC's proactive market surveillance resulted in 58,193 unsafe products being recalled or withdrawn from the Irish market. The CCPC investigated 139 notifications on unsafe products, resulting in the withdrawal or recall of over 122,225 products from the Irish market.

Further information is provided in this section.

Competition

Competition (Amendment) Act 2022



The Competition (Amendment) Act 2022 provides that non-criminal financial sanctions can be imposed by the CCPC - through independent adjudication officers - on an administrative basis for breaches of Irish and EU competition law. The CCPC has issued fining guidelines in this regard and is in the process of finalising a settlements policy. The CCPC also published an Administrative Leniency Policy (ALP) for cartels and minimum resale price maintenance (RPM), which outlines the CCPC's policy in considering applications by undertakings for leniency for disclosing their participation in cartels and resale price maintenance.

The CCPC also published guidance notes on: (i) the interaction between the ALP and the Criminal Cartel Immunity Programme (which is run in conjunction with the Director of Public Prosecutions (DPP)) and (ii) the interaction between the two competition law enforcement regimes (criminal and administrative). In addition, the CCPC and ComReg have developed a joint Administrative Leniency Policy to provide guidance on the operation of their cartel and resale price maintenance leniency programmes in the electronic communications sector.

Cartel Investigations



The CCPC carried out unannounced searches (often referred to as dawn raids) at four premises as part of two separate cartel investigations, under District Court search warrants. The CCPC also issued Requirements for Information (RFIs) against a further three undertakings.

The prosecution for suspected bid-rigging in school transport involving 13 public transport operators before the Central Criminal Court continued to progress. During 2023, the CCPC assisted the DPP with disclosure and six court appearances for mention and case management. A preliminary Central Criminal Court trial date for a first group of five accused is set for 27 January 2025.


² In competition law, an undertaking covers any entity engaged in an economic activity regardless of its legal status and the way it is funded.

³ The CCPC concluded one prosecution for car crime in 2020. This level of activity is a baseline for the CCPC Strategy Statement 2021-2023 enforcement outcomes.

⁴ The CCPC carried out 16 non-court enforcement actions in 2020. This level of activity is a baseline for the CCPC Strategy Statement 2021-2023 enforcement outcomes.

Consumer Protection

Prosecutions

 Patrick Quinn, Raheen Auto Centre, Limerick, was prosecuted for advertising a vehicle with false information on the mileage of the vehicle. The trader was ordered to pay costs to the CCPC.

Compliance Notices

 24 Compliance Notices (CNs) were issued to 14 businesses for the following issues:

- Misleading prices: Four CNs
- Incorrect returns information: 11 CNs
- No link to the Online Dispute Resolution (ODR) platform: Seven CNs
- Two CNs were issued as part of the same investigation: one to SD Autos Ltd and one to Mr Nerijuse Stanaitis for providing false information to consumers on the usage or prior history of a car. As part of this enforcement action, a consumer was reimbursed €11,000.


Fixed Payment Notices

 52 Fixed Payment Notices (FPNs) were issued to 28 businesses for the following issues:


- Failing to indicate the selling price of a product: 39 FPNs
- Failing to display a notice specifying the kind and selling price of beverages on sale at a beverage-licensed premises: 13 FPNs

Product Safety


Enforcement Notices

 Seven enforcement notices were served on importers attempting to bring non-compliant products into Ireland, arising from referrals received by the CCPC from Customs.


Customs Activity

 The CCPC worked in cooperation with Customs to prevent 1,678 electrical and toy products from being placed on the Irish market. The CCPC also undertook 62 consignment inspections and opened 21 investigations.


Market Surveillance

 A total of 58,193 unsafe products were recalled and withdrawn from the Irish market due to the CCPC's proactive market surveillance work. The investigations covered products such as travel adaptors, hurling helmets, water beads and toys with chemicals. The CCPC also conducted 1,625 online product inspections, which included the enforcement of the CCPC ban of baby self-feeding pillows.

Unsafe Product Notifications

 The CCPC investigated 139 notifications from Ireland and across Europe on unsafe products. This resulted in the withdrawal or recall of over 122,225 products from the Irish market.

Safety Gate Activity

 The CCPC led 90 business notification investigations on unsafe products in Ireland. During the year, the CCPC assisted 18 market surveillance authorities (MSAs) on risk assessment and corrective measures, in our role as the National Contact Point in Ireland.

Delivering the Strategy Statement 2021-2023

CCPC activity from the last year of the Strategy Statement 2018-2020 is the baseline for the Strategy Statement 2021-2023.

Strategy Measure:

Increased levels and visibility of direct engagement with businesses to achieve compliance.

The CCPC published two guidelines for business in 2023⁵. Updated Nursing Home Guidelines were published, where the CCPC issued 551 engagement letters to inform nursing homes of updates to the guidelines. The CCPC and the Advertising Standards Authority for Ireland (ASA) published joint guidance on influencer advertising and marketing. In addition, a business information media campaign on social media influencers was carried out to support the guidance.

In 2023, a Frequently Asked Questions section on the CCPC website was developed to assist businesses to comply with the Price Indication Directive. The CCPC also ran a media campaign to inform businesses about the new sales pricing rules and CCPC guidance.

The CCPC held an online briefing ahead of the Competition (Amendment) Act 2022 coming into operation. In addition, the CCPC sponsored the Eolas Procurement Conference and Public Affairs Ireland's annual conference to raise public sector awareness of bid-rigging. The CCPC held its annual Mergers Breakfast event to provide an overview of 2023 activity to key stakeholders.

In 2023, the CCPC continued to support the implementation of the Consumer Rights Act by running an advertising campaign to inform businesses of their new obligations to consumers. The CCPC responded to 35 queries from businesses to address a wide range of consumer protection matters. The CCPC also engaged with 25 businesses to support their understanding of product safety and facilitate improved compliance.

Further information is provided in this section.

Competition

Competition (Amendment) Act 2022



The CCPC held an online briefing ahead of the 2022 Act coming into operation. The purpose of this briefing was to give an overview of the changes to the CCPC merger procedures and policies resulting from the 2022 Act.

Mergers Breakfast



The CCPC held its annual Mergers Breakfast stakeholder briefing event in December, where an overview of the mergers and acquisitions reviewed by the CCPC in 2023 was provided. The event included a presentation of the key merger statistics from 2023, which highlighted some notable determinations. This was followed by a panel discussion.

Eolas Procurement Conference



The CCPC co-sponsored the 2023 annual procurement conference and provided a keynote speaker on bid-rigging (tender collusion) in public procurement.

Public Affairs Ireland (PAI)



The CCPC sponsored the 2023 PAI annual conference and provided a keynote speaker. Our presentation focused on cartels and bid-rigging in public procurement. The CCPC also presented a module on cartels and bid-rigging as part of the PAI Certificate in Public Procurement on three occasions during the year.

OGP Commercial Skills Academy



The CCPC attended several Office of Government Procurement (OGP) events and spoke with public procurers in a wide variety of sectors to raise awareness of bid-rigging in public procurement.

⁵ The CCPC published three guidelines for business in 2020. This level of activity is a baseline for the CCPC Strategy Statement 2021-2023 business engagement outcomes.

Consumer Protection

Guidance on Influencer Advertising and Marketing



The CCPC and the Advertising Standards Authority for Ireland (ASAI) published joint guidance on influencer advertising and marketing. This followed a recommendation in the CCPC's 2022 report on influencer marketing to strengthen guidance. The new joint guidance sets out how influencers should correctly label advertising content on their social media channels so that it is clear and transparent for consumers. The CCPC also ran a business information media campaign to alert influencers, agencies and brands to the new joint guidance.

Nursing Homes



In December 2023, the CCPC published updated Nursing Home Guidelines to reflect changes to the law under the Consumer Rights Act 2022 on the use of unfair terms in consumer contracts. Following this, the CCPC issued 551 engagement letters to inform nursing homes of the updates to our guidelines and to remind them of their obligations under the Consumer Rights Act 2022.

Price Indication Directive



To assist businesses in complying with consumer protection law, the CCPC provided them with the opportunity to ask questions around the price reduction rules that came into effect in late 2022. The CCPC also responded to a high volume of queries from businesses through a Frequently Asked Questions section on the CCPC website. In addition, the CCPC ran a media campaign to inform businesses about the new sales price reduction rules.

Pricing Analysis



The CCPC analysed the price reduction practices of businesses across the electrics, clothing, beauty and toy sectors, which suggested a significant level of non-compliance by businesses when advertising a price reduction to consumers. Examples of bad practice and potential breaches observed during the analysis were published on the CCPC website to further assist businesses in achieving compliance with price reduction rules.

Withdrawal from the Irish Market



The CCPC engaged extensively with Argos following the announcement of the closure of its Irish stores to ensure that Argos upheld consumers' rights around returns, gift vouchers and the availability of customer support.

Consumer Rights Act 2022



The CCPC ran an advertising campaign to inform businesses that if they sell goods or services, they have new obligations to consumers under the Consumer Rights Act 2022. The four-week campaign prompted businesses to visit www.ccpc.ie to get more detailed information on their obligations.

Local Enterprise Offices



The CCPC hosted a webinar with clients of Westmeath Local Enterprise Office in April. The theme of the webinar was 'Selling to Consumers - What Your Business Needs to Know', and covered the Consumer Rights Act, price display, price reductions, gift vouchers and Platform to Business regulations.

Consumer Protection Queries



The CCPC responded to 35 queries from businesses to address a wide range of consumer protection matters. This included both meeting with businesses and responding to their written queries.

Product Safety

Product Safety Queries



The CCPC engaged with 25 businesses to support their understanding of product safety and facilitate improved compliance. This included both meetings with businesses and responding to their written queries.

Delivering the Strategy Statement 2021-2023

CCPC activity from the last year of the Strategy Statement 2018-2020 is the baseline for the Strategy Statement 2021-2023.

Strategy Measure:**Increased number of inspections and compliance sweeps.**

In 2023, the CCPC carried out 37 competition compliance reviews across a range of sectors, which included online registration services for athletic races, Leap Card services and graduation gown hire. The CCPC carried out 2,214 consumer protection and product safety inspections in 2023⁶. The compliance inspections in 2023 covered unannounced visits to business and retail premises, online sweeps and inspections with Customs.

The CCPC was involved in several coordinated European consumer protection investigations in 2023. These included an investigation into WhatsApp's communication on changes to its terms and conditions, the disclosure of advertising activities by influencers, and a sweep covering restaurant booking and food delivery platforms.

In 2023, the CCPC drove compliance with seven manufacturers to ensure they urgently discharged their safety obligations towards 2,800 Irish consumers affected by unsafe gas hobs, that presented a serious risk of poisoning, burns, explosion and fire.

The CCPC carried out 1,625 online desktop and 359 physical inspections of products, which included sending 27 products to laboratories for product safety testing. A total of 284 product safety complaints and referrals were received in 2023. The CCPC opened and investigated 124 cases, with 105 cases closed.

Further information is provided in this section.

Competition**Online Race Registration Services**

The CCPC engaged with the Athletics Association of Ireland (AAI) following complaints alleging anti-competitive behaviour due to AAI's exclusive arrangement with EventMaster for online race registration services. The CCPC concluded that while the partnership with EventMaster did not inherently raise competition concerns, procedural changes were recommended to ensure the AAI's processes are compliant with relevant competition law. The AAI agreed to implement a formal tender process, record stakeholder feedback, refrain from restricting the participation of members in races not sanctioned by AAI and remove references to these restrictions from its documentation.

Provision of In-Store Leap Card Services

The CCPC concluded engagement with An Post on the provision of Leap Card services in retail outlets after complaints raised concerns about the potential abuse of a dominant position. The CCPC found it was unlikely that there had been a competition law breach in this instance but engaged with An Post regarding certain terms and conditions for retailers. An Post agreed to review and revise its documentation to clarify deposit waiver conditions, review deposit waiver requests in a transparent way, allow for additional terminal requests based on business cases, and provide reasons when rejecting applications from retailers for a deposit waiver or additional Leap Card top-up terminals.



⁶ The CCPC carried out 191 inspections in 2020. This level of activity is a baseline for the CCPC Strategy Statement 2021-2023 compliance outcomes.

Competition

Graduation Gown Procurement by Technological Universities

 The CCPC secured commitments from several Irish technological universities to change their procurement practices in the supply of graduation gowns.

The CCPC received a complaint alleging possible anti-competitive conduct by Atlantic Technological University Donegal (ATU Donegal) regarding communications from ATU Donegal to students that they should source graduation gowns from only one supplier. The CCPC concluded that ATU Donegal did not contravene competition law. Following engagement between ATU Donegal and the CCPC, ATU Donegal voluntarily agreed to adhere to the same set of commitments as those agreed by other third-level institutions in 2017.

In addition, the CCPC proactively engaged with other recently established technological universities, namely Technological University Dublin, Technological University of the Shannon, South East Technological University and Munster Technological University. These universities voluntarily committed to specific undertakings aimed at ensuring compliance and promoting competition in graduation gown procurement.

Compliance Screenings

 In 2023, the CCPC received and processed 37 competition complaints. In handling the complaints, the CCPC actively engaged with the parties to broaden compliance with competition laws and encourage best practice.

In addition, the CCPC reviewed complaints in relation to alleged cartel behaviour and other horizontal restrictive practices across a range of sectors. The CCPC wrote to a representative body to remind them of their obligations under competition law when organising a collective action.

Consumer Protection


Compliance Screenings

 The CCPC screened 1,790 contacts received via the helpline for possible infringements of consumer protection law. Upon application of our prioritisation principles, 87 cases were referred to our enforcement units to assess for possible engagement, inspection or investigation.


Instore Inspections

 The CCPC carried out 129 inspections of businesses across the country to check their compliance with price indication regulations, that included supermarkets, pubs and restaurants.


Online Inspections

 The CCPC carried out online inspections of 43 businesses to check their compliance with their obligations under the Consumer Rights Act 2022.

Vehicle Inspections


 The CCPC conducted 11 vehicle trader inspections across the country in response to complaints or based on information received from stakeholders in the sector. We inspected vehicles for evidence that traders may have misled consumers about their history.

WhatsApp


 The CCPC, the Swedish Consumer Agency (Konsumentverket) and the European Commission concluded a coordinated action into how WhatsApp was communicating changes to its terms and conditions to consumers. As a result of this action, WhatsApp committed to ensuring that notices to accept updates were clear, that options to accept/reject are presented with equal prominence, and that users are not aggressively pushed to accept updates.

Consumer Protection

Social Media Influencers

 The CCPC participated in an EU-wide sweep to assess whether influencers disclosed their advertising activities as required by consumer protection law. A total of 40 Irish-based influencers were reviewed as part of the CCPC's contribution to the sweep, which was ongoing at the end of 2023.

Platform to Business (P2B)

 The CCPC was involved in a sweep with Belgium, Italy and Malta that focused on restaurant booking and food delivery platforms. The CCPC assessed seven platforms as part of this sweep, which was an ongoing action at the end of 2023.


Car Rental Intermediaries

 The CCPC is continuing to participate in an EU-wide sweep of car rental intermediary services on compliance with consumer protection requirements. To date, the CCPC has received seven commitments from Ryanair.




Product Safety


Instore and Online Inspections

 The CCPC carried out 1,625 online desktop and 359 physical inspections of products in 2023, which included sending 27 products to laboratories for product safety testing.


Gas Hobs

 The CCPC drove compliance with Gas Regulations by ensuring that seven manufacturers of gas hobs urgently discharged their safety obligations towards Irish consumers. Over 2,800 consumers in Ireland were affected by unsafe gas hobs presenting a serious risk of poisoning, burns, explosion and fire.

Product Inspection

 The CCPC inspected 47 products for compliance as part of our Christmas inspection campaign, with a focus on toys and gas appliances. The CCPC also undertook a LVD (Low Voltage Directive) pro-active inspection campaign, with a focus on examining the compliance of electric blankets with the requirements of the Directive. Both campaigns resulted in seven case investigations being opened.

Product Safety Reviews

 The CCPC received 284 product safety complaints and referrals in 2023. We opened and investigated 124 cases, leading to 54 compliance outcomes by business.

Delivering the Strategy Statement 2021-2023

CCPC activity from the last year of the Strategy Statement 2018-2020 is the baseline for the Strategy Statement 2021-2023.

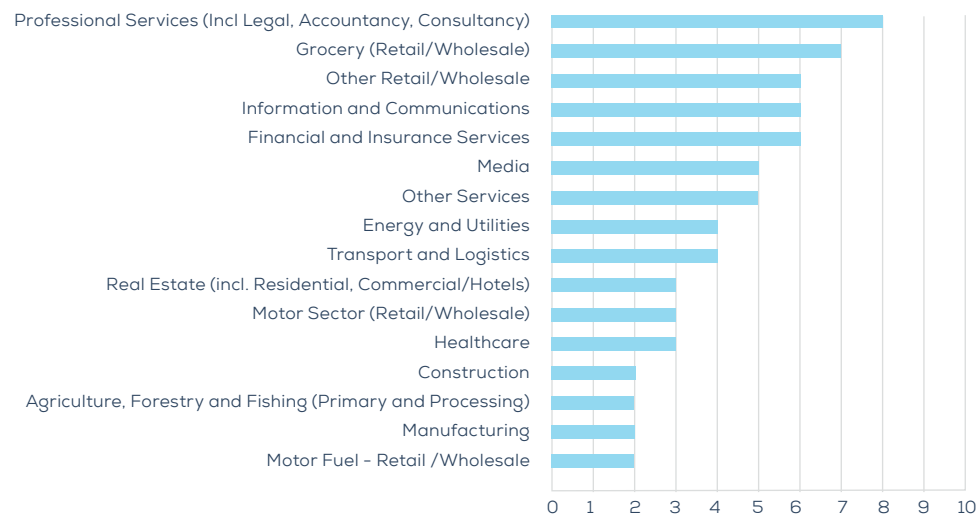
Strategy Measure: Improved average timeframe for Phase 1 merger review decisions.

The average processing time for Phase 1/No commitments mergers was 18 days in 2023⁷. The Simplified Merger Notification Procedure accounted for 50% of the 2023 merger determinations, which supported the CCPC's aim to reduce the timeframe for merger decisions.

Sixty-six merger determinations were issued by the CCPC in 2023; nine of these determinations related to reviews carried forward from 2022. Four Phase 2 determinations and 62 Phase 1 determinations were issued. Eight investigations (excl. mergers which proceeded to Phase 2) involved an extended Phase 1 review, meaning the CCPC issued a Requirement for Information (RFI) to one or more parties involved in the merger.

Further information is provided in this section.

2023 MERGER NOTIFICATIONS - NUMBERS BY SECTOR



In 2023, the CCPC issued 66 determinations, where four determinations required commitments to secure approval. Fifty-nine were issued for proposed transactions notified during 2023. The remaining seven were for proposed transactions notified in 2022 that were carried over to 2023.

Of the 66 determinations issued, 33 were issued under the Simplified Merger Notification Procedure (SMNP), representing 50% of all determinations issued in 2023 (this compares to 56% of all determinations in 2022). Two of the merger notifications notified under the SMNP procedure were reverted to a standard Phase 1 through the issuance of a Requirement for Information (RFI).

Of the nine proposed transactions carried forward from 2022, two Phase 2 Determinations and five Phase 1 Determinations were issued. The remaining two notifications were withdrawn.

In 2023, 14 investigations involved an extended Phase 1 review, meaning the CCPC issued an RFI to one or more parties involved in the merger. This stopped and re-started the merger review 'clock'. Six of these cases were carried forward from 2022.

⁷ The average processing time for Phase 1/No commitments mergers was 19 days in 2020. This timeline is a baseline for the CCPC Strategy Statement 2021-2023 merger outcomes.

Credit Intermediaries



As part of the CCPC's credit intermediary responsibilities, 1,318 credit intermediary authorisations were issued in 2023. The CCPC also issued three licenses for pawnbrokers.





STRATEGIC GOAL 2

We will empower consumers to make informed decisions by providing information about their rights, personal finance and product safety.

Strategic Goal 2 activities focus on delivering:



Increased engagement with consumers using all of our communications channels and programmes.



Increased social media reach and engagement.



Increased organisational awareness (consumers and businesses).

Delivering the Strategy Statement 2021-2023

CCPC activity from the last year of the Strategy Statement 2018-2020 is the baseline for the Strategy Statement 2021-2023.

Strategy Measure: Increased engagement with consumers using all of our communications channels and programmes.

The helpline was contacted by 39,472⁸ consumers in 2023⁹. The top five issues from consumers accounted for 62% of consumer rights queries. The top consumer issue was faulty goods and services, with a total of 7,446 queries received.

Personal finance products and services accounted for 8% of the CCPC's overall contacts in 2023. Mortgages and equity release continue as the top personal finance category, which was driven by callers looking for information on a range of areas including applying for a mortgage, mortgage charges, interest rates and the sale of a loan book.

Vehicles and transport was the top sector identified by consumers, with 4,501 queries. The only sector where the number of contacts fell in 2023 was fuel and utilities, as this number was very high in 2022 due to global events.

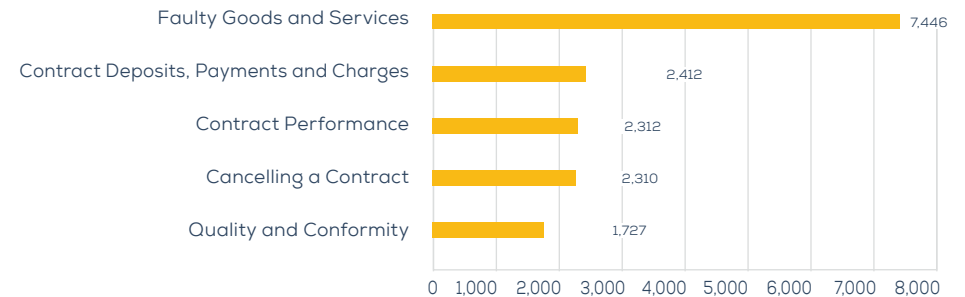
Further information is provided in this section.

Helpline

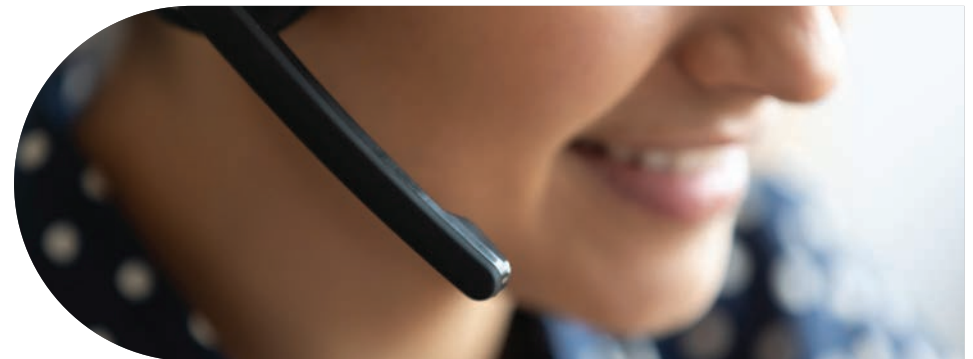


The CCPC helpline supports consumers by providing them with information on consumer rights and personal finance products. The helpline sends complaints that are potential breaches of the law to our Enforcement Divisions to inform their ongoing activities.

HELPLINE - TOP CONSUMER QUERIES



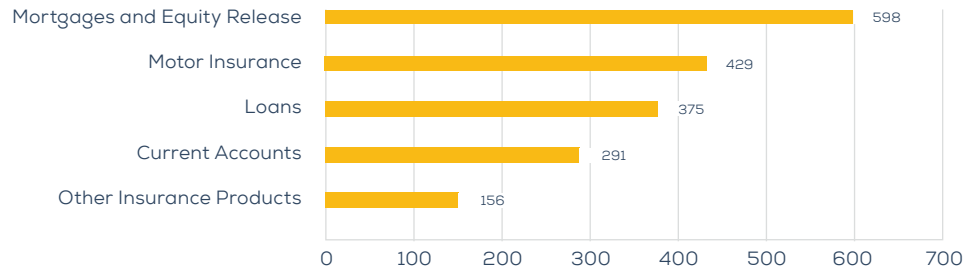
The number of contacts received regarding faulty goods and services increased by 36% when compared with 2022. These top five issues amount to 62% of the consumer rights contacts received in 2023.



⁸ CCPC procedures for recording helpline contacts received via email were modified in 2021, meaning that consumers who send multiple emails to the CCPC on the same topic are now classified as one contact only. Previously, all emails received were recorded as separate contacts. Applying the previous method of recording email contacts, there were 12,475 email contacts recorded in 2023 contributing to an overall total of 43,135 contacts.

⁹ The helpline was contacted by 43,642 consumers in 2020. This level of activity is a baseline for the CCPC Strategy Statement 2021-2023 communication outcomes.

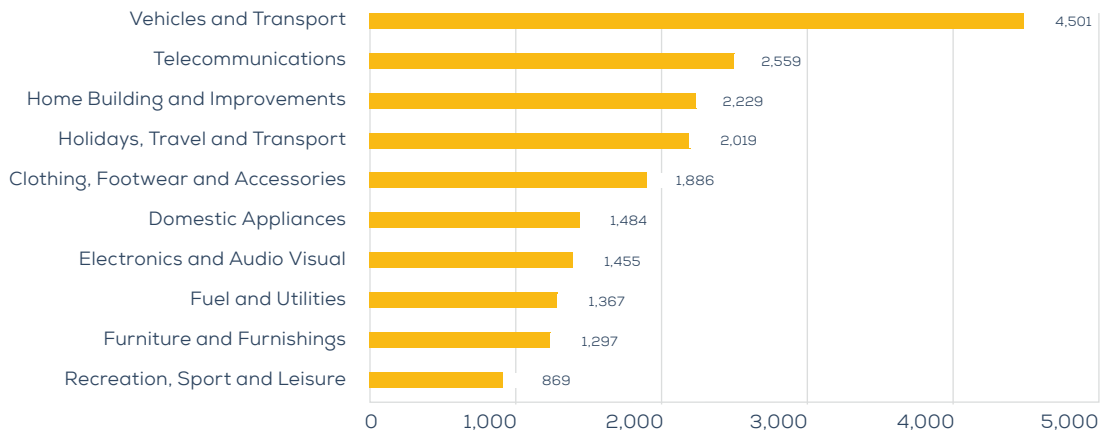
HELPLINE - TOP PERSONAL FINANCE QUERIES



As was the case in 2022, mortgages and equity release remained the most popular topic. The number of contacts on this issue when compared with last year fell by 9%. The number of contacts for motor insurance rose by 42% when compared with 2022. Nearly 40% of the motor insurance cases concerned claims.

When compared with 2022 figures, there was a 27% increase in queries about vehicles and transport; telecommunications and house buildings contacts also increased by 21% and 24%, respectively. The only sector in the top 10 where the number of contacts fell was fuel and utilities, as global events led to this figure rising sharply in 2022.

HELPLINE - TOP SECTORS HIGHLIGHTED BY CONSUMERS



FEEDBACK FROM CALLERS TO THE HELPLINE

"Thank you very much for your assistance. I was refunded for my faulty item and I don't believe I would have achieved that result without your advice and the information you gave me."

"My sincere thanks for your prompt assistance and helpful follow up on my query. The retailer has agreed to refund the full cost of the fridge. So happily, there is no need for us to go any further."

Delivering the Strategy Statement 2021-2023

CCPC activity from the last year of the Strategy Statement 2018-2020 is the baseline for the Strategy Statement 2021-2023.

Strategy Measure: Increased engagement with consumers using all of our communications channels and programmes.

In 2023, the number of visits to www.ccpc.ie was 2,045,069¹⁰. This visitor traffic was achieved by having relevant up to date content and investing in paid search and advertising campaigns. In 2023, the CCPC Money Tools continued to be the most popular section of the website, with 936,790 visits and 795,961 uses.

Subscriber numbers to the CCPC online newsletter were 9,596 in 2023¹¹. The open rate for the newsletter in 2023 was 50%, which is well above the average open rate of 19.4% for all industries.

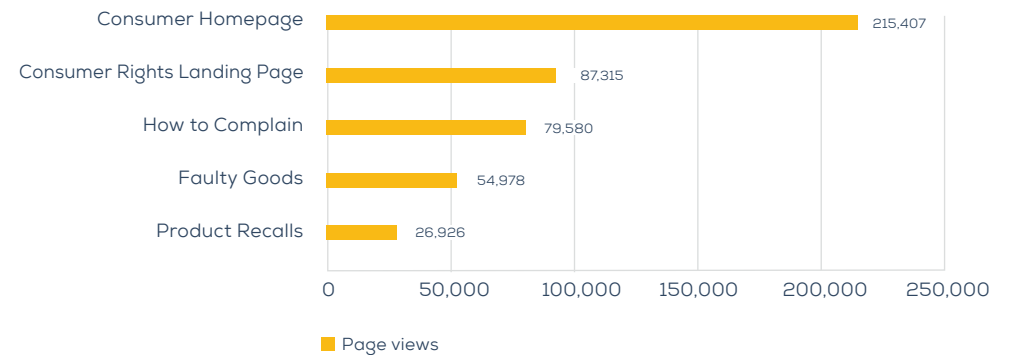
Further information is provided in this section.

Website



The CCPC provides a wide range of online information on consumer rights and personal finance. This includes informing consumers about their rights when they buy goods and services. Money Tool comparisons help consumers find financial products that are the best fit for them, while Money Tool calculators support consumers to track their finances and manage their money.

CONSUMER RIGHTS - TOP WEBPAGES



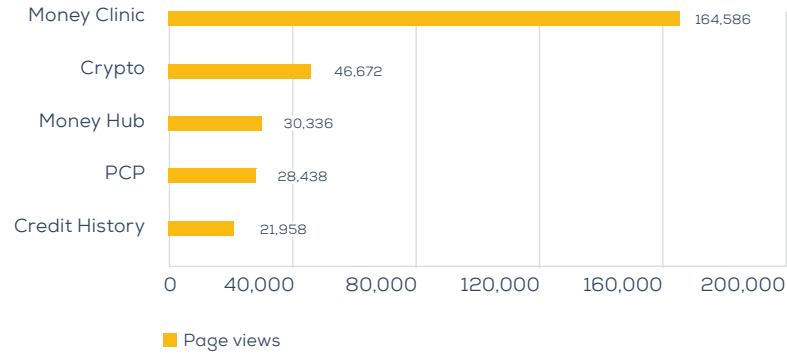
In 2023, the CCPC continued to support the implementation of the Consumer Rights Act 2022, by updating website content to take account of the issues being experienced by consumers. The CCPC’s business site was also updated as part of the new Competition (Amendment) Act 2022 coming into effect in September 2023.

Website accessibility was also improved in 2023, achieving a 200% increase in the accessibility score from the National Disability Authority. This work included redrafting and refreshing the oldest content on the site to ensure it is in Plain English and tagged correctly for accessibility.

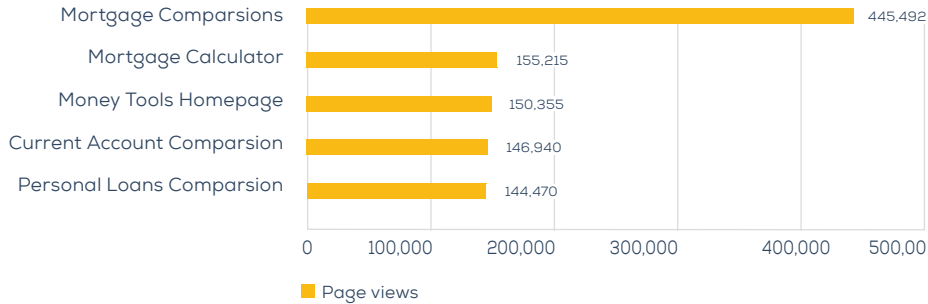
¹⁰ The number of visits to ccpc.ie was 1,940,556 in 2020. This level of activity is a baseline for the CCPC Strategy Statement 2021-2023 communication outcomes.

¹¹ Subscriber numbers to the CCPC online newsletter were 6,836 in 2020. This level of activity is a baseline for the CCPC Strategy Statement 2021-2023 communication outcomes.

PERSONAL FINANCE - TOP WEBPAGES



MONEY TOOLS - TOP WEBPAGES



Money Tools remain the most popular content on the website, and both visits and uses continued to grow in 2023. There are 18 providers who collectively manage 650 products on Money Tools. In 2023, 2,052 updates were completed, the highest number of updates ever completed in one year. The Money Tools section was also audited, and in 2023, no major discrepancies were found between Money Tools and the provider websites.

CCPC Newsletter



The CCPC newsletter continued to grow in popularity in 2023, with the 13 newsletters produced opening a combined total of 55,207 times. By the end of 2023, there were 9,596 subscribers, a 13% increase on 2022. Some of the most popular articles in the newsletter during 2023 were:

1. Money Clinic pensions: 881
2. Is it time to review your pension?: 832
3. Savings and investing: 813
4. Your rights with home improvements: 777
5. Shopping in the summer sales: 689

Delivering the Strategy Statement 2021-2023

CCPC activity from the last year of the Strategy Statement 2018-2020 is the baseline for the Strategy Statement 2021-2023

Strategy Measure: Increased social media reach and engagement.

In 2023, the CCPC carried out six campaigns using social media channels. These campaigns reached 18,170,249 consumers on social media and 5,178,075 consumers engaged with them¹². The Money Clinic campaign recorded the most visits to the CCPC website at 154,882 and had the most social media engagement at 2,485,193; the Current Account Switching campaign had the highest social media reach at 5,545,809.

The CCPC carried out ten media campaigns in 2023 covering a wide range of consumer protection, personal finance and product safety areas. Key campaigns included Current Account Switching, Pension Planning, Black Friday, Gas Hobs, Water Beads and GAA Helmets.

Further information is provided in this section.

Consumer Campaigns

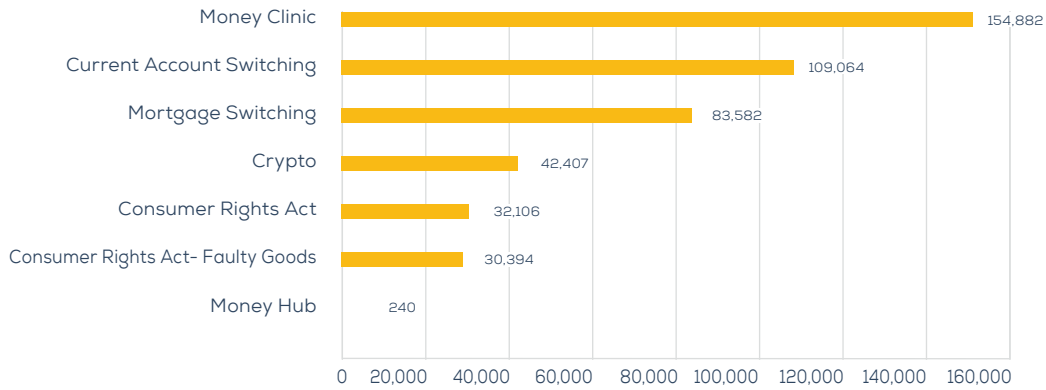


The CCPC carried out seven campaigns in 2023, using radio, digital display, TV and social media channels to reach our target audience. Each campaign encouraged consumers to visit www.ccpc.ie to find out more information. These visits accounted for 26% of the traffic to the CCPC website in 2023.

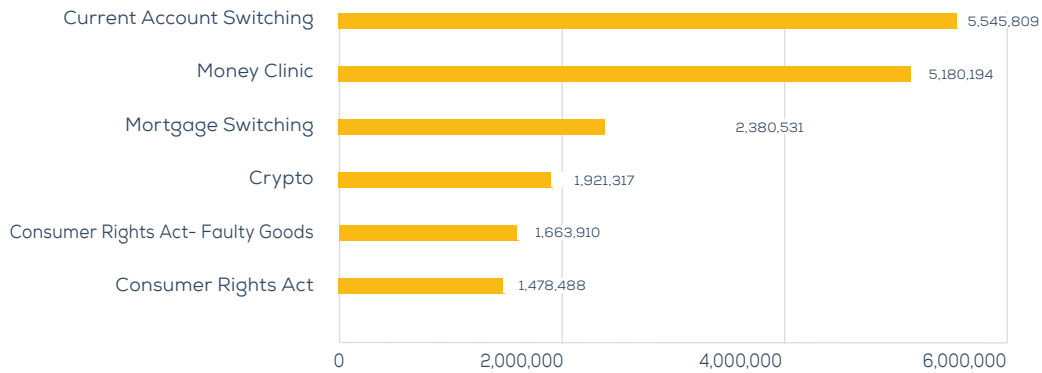
CAMPAIGN	TIMESCALE	KEY MESSAGE
CONSUMER RIGHTS		
Consumer Rights Act 2022	January - February	To inform consumers that they have new, stronger rights if they have a problem with a purchase (goods or services, including digital services)
Consumer Rights Act 2022 - Faulty goods	November	To inform consumers that they have new, stronger rights if they have a problem with a product they have bought
PERSONAL FINANCE		
Crypto	February	To increase consumer financial literacy around crypto through explainer videos and increase awareness of the CCPC's crypto content
Current Account Switching	February - March	To encourage any remaining Ulster Bank and KBC customers to act urgently to move their accounts. Also, to inform current account holders generally to check out the CCPC's current account Money Tool to find an alternative current account provider
Money Clinic	April - July	To help consumers who are interested in issues related to a wide range of financial topics to navigate their personal finances through the use of Q&A videos featuring real questions from real people
Money Hub	April - July	To encourage anyone who wants to manage their money better to check out the CCPC's Money Hub
Mortgage Switching	September - October	To encourage first time buyers, switchers, or mortgage holders to use the CCPC Money Tool to compare the different mortgage offers that are available from the main financial providers

¹² In 2020, the CCPC carried out 11 campaigns using social media channels, that reached 21,029,353 consumers on social media, 3,096,457 consumers engaged with them. These activity levels are baselines for the CCPC Strategy Statement 2021-2023 social media outcomes.

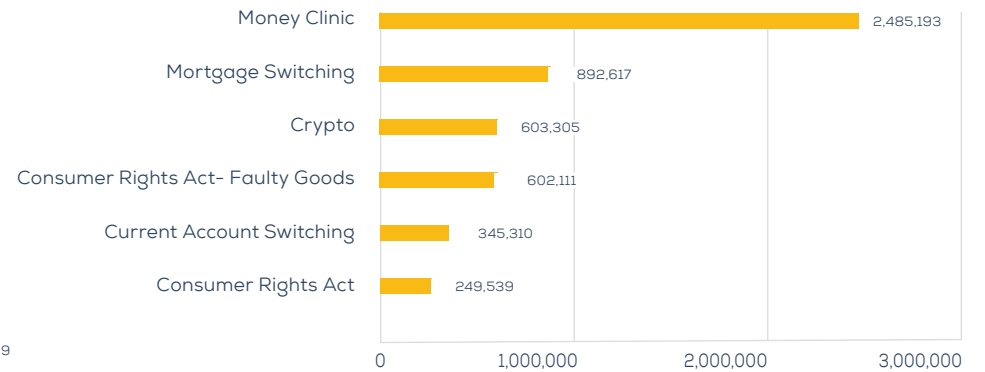
CONSUMER CAMPAIGNS IMPACT - VISITS TO CCPC.IE



CONSUMER CAMPAIGNS - SOCIAL MEDIA REACH¹³



CONSUMER CAMPAIGNS - SOCIAL MEDIA ENGAGEMENT¹⁴



¹³ This metric does not apply to the Money Hub campaign, as radio was the only media channel used to drive website visits to the CCPC's Money Hub landing page.

¹⁴ This metric does not apply to the Money Hub campaign, as radio was the only media channel used to drive website visits to the CCPC's Money Hub landing page.

Media Engagement



The CCPC carried out 33 national interviews and 44 regional interviews across a broad range of areas during 2023. Activity included 10 consumer media campaigns to highlight information on topical areas and issues.

2023 MEDIA CAMPAIGNS

CAMPAIGN	TIMESCALE	KEY MESSAGE
CONSUMER RIGHTS		
World Consumer Rights Day	March	Using the 2022 helpline statistics to inform the public about consumer rights
Black Friday	November	Warning shoppers about fake discounts
PERSONAL FINANCE		
Money Clinic	April	Directing consumers to personal finance information on www.ccpc.ie
Pensions	September	Encouraging consumers to check their pensions
Mortgages	September	Encouraging consumers to review their mortgage
Christmas	December	Informing consumers of the cost of credit, warning about Buy Now Pay Later (BNPL)
PRODUCT SAFETY		
Travel adapters	May	Alerting consumers to the dangers of faulty travel adapters
Gas hobs	July	Publicising an urgent safety notice regarding certain gas hobs
Water beads	August	Warning parents and caregivers of the danger to children from water beads
GAA helmets	December	Informing GAA players of the risks of unsafe helmets

Delivering the Strategy Statement 2021-2023
 CCPC activity from the last year of the Strategy Statement 2018-2020 is the baseline for the Strategy Statement 2021-2023.

Strategy Measure:
Increased social media reach and engagement.

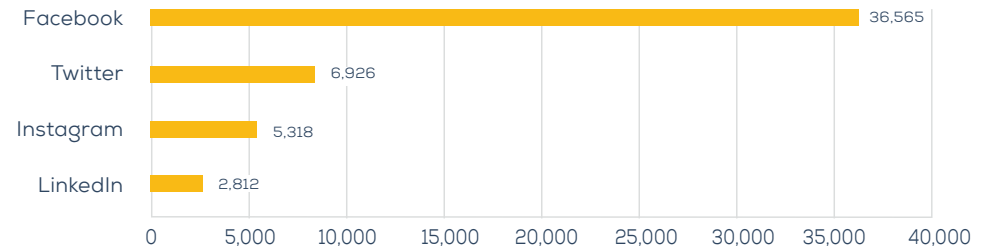
The CCPC had 54,648 social media followers in 2023¹⁵. The level of activity was achieved by publishing content with images, videos, and interactive tools on a regular basis, across a broad range of topics.

Facebook was the most popular platform in 2023 with 37,139 CCPC followers. The posts with the most social media engagement reflected the CCPC's role in delivering financial education, sharing product safety updates, and increasing organisational awareness.

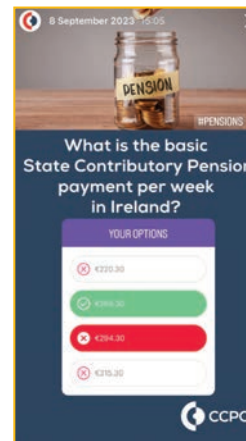
Further information is provided in this section.

Organic Social Media

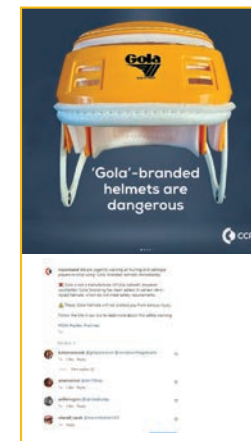
2023 CCPC SOCIAL MEDIA FOLLOWERS - BY PLATFORM



2023 SOCIAL MEDIA ENGAGEMENT - TOP THREE POSTS



Instagram poll regarding pensions (344 engagements)



Product safety campaign about unsafe hurling helmets (331 engagements)



Announcement of Brian McHugh as Chairperson of CCPC (202 engagements)

¹⁵ The CCPC had 44,198 social media followers in 2020. This level of activity is a baseline for the CCPC Strategy Statement 2021-2023 communication outcomes.

National Ploughing Championships

The CCPC attended the 2023 National Ploughing Championships as part of the Government of Ireland Village. As Ireland's largest outdoor event, the event attracted over 200,000 visitors. The CCPC's carnival theme proved to be a big attraction, as visitors could find out about consumer rights, personal finance and product safety in a fun and engaging way.



Delivering the Strategy Statement 2021-2023

CCPC activity from the last year of the Strategy Statement 2018-2020 is the baseline for the Strategy Statement 2021-2023.

Strategy Measure:
Increased engagement with consumers using all of our communications channels and programmes.

The number of attendees at the CCPC's financial education presentations/talks was 1,625 in 2023¹⁶. The CCPC achieved this activity by redeveloping Money skills for life, actively promoting the presentations/talks and by also providing virtual talks.

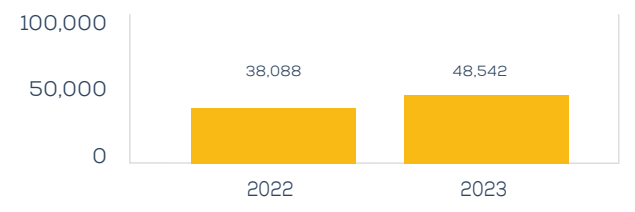
Further information is provided in this section.

Money Matters



Money Matters is the CCPC's personal finance course for second-level students, with resources for students and teachers (in English and Irish) developed in conjunction with OIDE¹⁷ and aligned with the Junior Cycle Business Studies and Home Economics curriculum requirements. The Money Matters website had 48,542 page views in 2023, which is up by over 10,000 from 2022.

MONEY MATTERS WEB PAGE VIEWS



Money Skills for Life



The redesigned CCPC's Money skills for life (Msfl) programme was launched in 2023 and continues to provide impartial, independent information on a range of financial topics. Msfl talks are delivered by volunteer Qualified Financial Advisors in the workplace, and to community groups and other organisations. In 2023, these talks attracted a total of 1,625 attendees, which was an increase from 1,546 attendees in 2022.

ATTENDEE FEEDBACK ON MSFL TALKS

"After attending the talk, I will look into using the CCPC savings calculator. I will also contact my bank to see if I can obtain a better interest rate for the savings I have with them."

"After attending the talk I will review my mortgage protection and look into separating my personal life insurance from my mortgage protection policy."

¹⁶ The number of attendees at the CCPC's financial education presentations/talks was 1,056 in 2020. This level of activity is a baseline for the CCPC Strategy Statement 2021-2023 communication outcomes.

¹⁷ OIDE is a new support service for teachers and school leaders, funded by the Department of Education, that was formed from the integration of four existing support services and launched on 1 September, 2023.



STRATEGIC GOAL 3

We will be a leading voice in representing the interests of consumers and promoting competition.

Strategic Goal 3 activities focus on delivering:



Increased number of completed market studies and research projects.



Engagement with stakeholders to progress recommendations from the CCPC's market studies and research projects.



Input to Government policy development, legislation and initiatives, where appropriate, and responses to consultations.



Constructive engagement with other National Competent Authorities.

Delivering the Strategy Statement 2021-2023

CCPC activity from the last year of the Strategy Statement 2018-2020 is the baseline for the Strategy Statement 2021-2023.

Strategy Measure:

Increased number of completed market studies and research projects.

The CCPC published seven reports in 2023¹⁸. Key pieces of work in 2023 included Understanding Consumer Detriment in Ireland, Financial Wellbeing in Ireland: Financial Literacy and Inclusion in 2023, Compare and Switch: Understanding Consumer Behaviour in Regulated Markets, and High-Level Analysis of the Irish Grocery Retail Sector.

A range of other research projects were carried out in 2023 to understand consumer behaviour in different markets to inform the work of the CCPC. These included Pension Planning, Black Friday Sales and Christmas Shopping.

Further information is provided in this section.

Market Focus

Compare and Switch



This CCPC study looked at consumers who remain with the same provider without switching in the energy, telecommunications, retail banking and insurance sectors. The CCPC found that while a large proportion of consumers are comfortable shopping around, some struggle to engage with products and services that are often essential in their daily lives and they may not be getting the best value available to them. The report highlighted further areas for consideration on information transparency, fear of loss of service/coverage, digital divide, and vulnerable consumers.

Groceries



The CCPC conducted a high-level analysis of the grocery sector in Ireland using publicly available data. This analysis found that while food prices remain high when compared internationally, food inflation in Ireland has been the lowest in the EU in recent years. The CCPC also found that market concentration in the sector has reduced, while competition on price, quality, location and service has improved in recent years. This has resulted in more choice for consumers, who can switch easily between competitors. The CCPC found no indication to suggest market failure or “excessive pricing” because of an abuse of dominance at this time.

Consumer Focus

Consumer Detriment



The CCPC conducted a survey of over 4,500 consumers in Ireland to understand their experience of issues across a wide range of markets. In total, 39% of consumers experienced an issue that cost them money or time or caused them stress. It was estimated that consumers experienced almost €1 billion in financial harm relating to their most serious issue. The full research report was published in February 2024.

¹⁸ The CCPC published two reports in 2020. This level of activity is a baseline for the CCPC Strategy Statement 2021-2023 market studies and research outcomes.

Consumer Focus

OECD International Survey of Adult Financial Literacy

OECD The CCPC commissioned research based on the OECD International Network on Financial Education (INFE) toolkit to evaluate financial wellbeing in Ireland. The report presented an overview of Irish financial knowledge, attitudes and behaviours - from budgeting to borrowing. International comparisons were also available through the OECD network. The research showed that one in three participants report they are “just getting by,” but this figure rises to over 50% among people with only a primary school education or less.

Pension Planning

PENSION The CCPC commissioned research to understand how Irish adults are preparing financially for their retirement, and to track changes since similar research in 2022. The latest wave of research found that 1 in 10 of those aged 45-64 do not currently have any form of retirement planning. The research also found that almost 7 in 10 are willing to pay automatic contributions into a compulsory pension scheme.

Black Friday/Cyber Monday

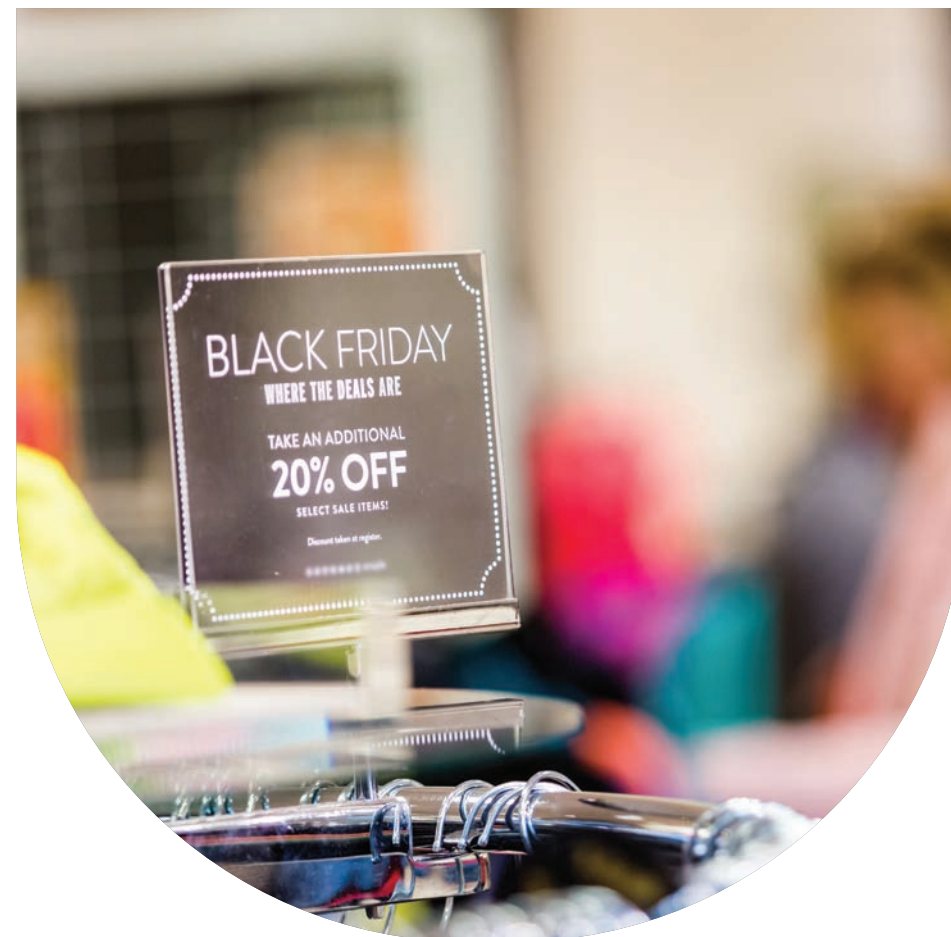
BLACK FRIDAY The CCPC surveyed consumers ahead of the November sales season. Compared to 2022, there was an increase in the proportion of consumers likely to make a purchase in the Black Friday/Cyber Monday sales. This research also highlighted that young people are more likely to shop in the sales, more likely to trust advertised discounts, and less likely to do research about prices. Only around one in three people were aware of the change in rules for the display of sales price reductions since December 2022.

Christmas Budgeting

CHRISTMAS The CCPC once again surveyed consumers ahead of the annual Christmas shopping season. This research found that 30% of consumers expected to fund their Christmas shopping through borrowing, up slightly from 2022. As in 2022, 56% of respondents mistakenly thought that the return period depended on the length of the product guarantee or warranty.

Merger Focus

→ ← The CCPC conducted research to examine how consumers make decisions (and the degree to which they are likely to switch) in a local car park market to support its merger work.



A Voice for Competition and Consumer Protection

Delivering the Strategy Statement 2021-2023

CCPC activity from the last year of the Strategy Statement 2018-2020 is the baseline for the Strategy Statement 2021-2023.

Strategy Measures:

Stakeholder engagement to progress the CCPC's market studies and research projects recommendations.

Input to Government policy development, legislation and initiatives, where appropriate, and responses to consultations.

In 2023, the CCPC continued to advocate for the implementation of the recommendations and findings from the CCPC's market studies, policy initiatives and research projects. This included supporting the implementation of the Hamilton Review recommendations on bid-rigging and recommendations from the Retail Banking Review.

In 2023, the CCPC had 307 interactions with Government Departments to support policy change. This engagement focused on new policy regulation that had a significant impact on consumers and open competitive markets. Key areas included a detailed response to the Central Bank of Ireland's Consumer Protection Code review and the Retail Banking Review. Other sectors covered by the CCPC in 2023 included legal services and education, third-party litigation funding, digital fairness, infrastructure improvements and utilities.

Further information is provided in this section.

Engaging with Legislation

Data Regulation



The EU Data Governance Act (DGA) took effect in September 2023. The CCPC engaged with the Department of Environment, Climate and Communications and other stakeholders on the DGA and began preparations for acting as the competent authority for data governance. The CCPC was also appointed to the coordinating body for the DGA, the European Data Innovation Board.

Foreign Subsidies Regulation



The EU Foreign Subsidies Regulation (FSR), which came into force in January 2023, is intended to capture potentially distortive financial contributions by third countries in the EU. The CCPC engaged with the Department of Enterprise, Trade and Employment during 2023 on drafting legislation to give effect to the FSR in Ireland and to give powers to the CCPC to assist the European Commission in its enforcement role.

Online Safety Code



The CCPC made a submission to the media regulator, Coimisiún na Meán, on Ireland's first binding Online Safety Code. This submission was informed by the research carried out to develop the Guidance on Influencer Advertising and Marketing. The CCPC focused on the importance of making users of video-sharing platforms aware when videos contain advertising or other types of commercial communication.

Engagement with Other Legislation



The CCPC engaged with Departments, regulators and the European Commission on a wide range of legislation and policy proposals impacting on competition, consumer protection, product safety and financial education during 2023. These included the European Accessibility Act, the Digital Services Bill, Access to Cash, the Data Act, the AI Act and the updated Transition Year Curriculum.

Advocates for Change

Bid-rigging



In 2020, the Hamilton Review Group recommended that a screening system for bid-rigging should be established. The CCPC is leading on the implementation of this recommendation and has been working with the Economic Crime and Corruption Forum, the Department of Enterprise, Trade and Employment and the Advisory Council against Economic Crime and Corruption to progress it. In 2023, a process was actioned to develop and introduce legislation to allow screening for bid-rigging of all public procurement data by the CCPC.

The CCPC also appeared before the Joint Oireachtas Committee (JOC) on Finance, Public Expenditure and Reform, and the Taoiseach to discuss the prevention and detection of bid-rigging in the public procurement process.

Retail Banking Reforms



In 2023, the CCPC had several engagements with the Department of Finance and the Central Bank of Ireland (CBI) on the implementation of the recommendations of the Retail Banking Review following its publication in November 2022. Those recommendations call for greater cooperation between the CCPC and the CBI on the orderly functioning of markets, consumer protection and competition in the retail banking sector as well as the facilitation of increased information sharing. The CCPC also engaged with the Department of Finance on implementing the recommendation that the CBI consider the impact on competition when exercising its regulation-making powers.

Consumer Protection Code Review



The CCPC provided a detailed response to the Central Bank of Ireland's (CBI) Consumer Protection Code review. This response set out several recommendations, including how the CBI can support competition in financial services and the role that switching can play in unlocking greater competition in the market and empowering consumer choice. The response also addressed consumer protection issues arising out of the complex nature of financial products and the difficulties consumers face in understanding key features of these products.

Legal Services Reform



High legal costs, and a lack of price transparency, can undermine access to justice. The CCPC made a submission to the Legal Services Regulatory Authority (LSRA) on the reform of education and training for legal professionals as well as supporting consumers in making legal cost comparisons. The CCPC also recommended that the LSRA establish a method of tracking the evolution of legal costs over time and issuing annual reports on cost and price trends. In addition, the CCPC suggested that the LSRA explore ways to enable consumers to review and compare information about legal services and help consumers understand the quality of service offered by competing providers.

Third-Party Litigation Funding



The CCPC provided a detailed submission to the Law Reform Commission's consultation on third-party litigation funding. The submission welcomed, in principle, the legalisation of this funding in Ireland on the basis of its potential to broaden access to justice for consumers and businesses and provide them with greater access to redress. The CCPC said that it may also act as an additional deterrent to wrongdoing, promoting greater compliance with competition and consumer protection law. The submission also called for strong regulatory protections for consumers that foster the creation of a competitive third-party funding market.

Digital Fairness




The EU actively monitors the adequacy of its consumer protection rules and how they apply to digital markets. The CCPC provided a submission to a European Commission consultation as part of the Fitness Check of the Unfair Commercial Practices Directive, Consumer Rights Directive and Unfair Contract Terms Directive. The CCPC also engaged on the follow-on study to inform the outcome of the fitness check. The topics included the effectiveness of consumer law in protecting consumers online and whether those rules could better protect consumers in the digital environment. The CCPC reiterated its views on the potential advantages of specific rules to address types of dark patterns¹⁹ and highlighted the importance of coherence across digital legislation²⁰.

¹⁹ Dark patterns are design elements that deliberately obscure, mislead, coerce and/or deceive website visitors into making unintended and possibly harmful choices.


²⁰ This includes the Digital Markets Act, the Digital Services Act and forthcoming rules in the Data Act and AI Act.

Advocates for Change

Infrastructure

 The CCPC continued to advocate for market reforms aimed at improving Irish infrastructure, and particularly those elements that rely on emerging technologies. First, in our submission to the Department of the Environment, Climate and Communications' consultation on private electricity connections or 'private wires', the CCPC suggested that many of the challenges implied by 'private wires' could be addressed by permitting them on a phased basis, thereby allowing them to fulfil their potential to introduce more choice in the electricity market. Second, in our submission to the Department of Transport's consultation on the Draft National En-Route Electric Vehicle (EV) Charging Network Plan, the CCPC emphasised the importance of customers having a range of options to choose from as the market matures and ensuring that no one operator dominates the market.

Utilities

 The CCPC actively advocated for pro-consumer, pro-competitive change in utilities during 2023. First, in a response to the consultation on a draft National Waste Management Plan for a Circular Economy by Local Government Ireland and the Regional Waste Management Planning Offices (RWMPOs), the CCPC made a series of recommendations. These aimed to facilitate the delivery of market design functions for the household waste collection sector within the policy framework proposed, and to further enhance consumer protection in the sector. Second, in our submission to the Commission for Regulation of Utilities' consultation on incentivising the uptake of time-of-use tariffs for smart meters, the CCPC suggested additional ways to support consumers, including through the availability of standardised comparisons.



Delivering the Strategy Statement 2021-2023

CCPC activity from the last year of the Strategy Statement 2018-2020 is the baseline for the Strategy Statement 2021-2023.

Strategy Measures:

Constructive engagement with other National Competent Authorities (NCAs). Representing Ireland at meetings of relevant EU and international working groups, forums and conferences.

The CCPC had 353 engagements with key national stakeholders in 2023²¹. Key areas of focus included exchanging best practice and improving cooperation to develop new regulatory positions, where consumers were represented. The highlights in 2023 included digital regulation, bid-rigging and a national financial literacy strategy for Ireland.

The CCPC had 229 engagements with key international stakeholders in 2023²², where the CCPC focused on leading, collaborating and learning from international colleagues. The CCPC also participated at groups and events on 154 occasions in 2023. The CCPC developed 36 submissions in 2023 to international surveys and consultations²³. Key CCPC highlights in 2023 included supporting for the development of right to repair legislation, Safety Gate activity and maintaining strong relationships with the UK Competition and Markets Authority.

The CCPC delivered 57 presentations and speeches in 2023²⁴, with a focus on informing a wide range of stakeholders about the work of the CCPC and building collaborative working relationships. These stakeholders included DG Competition, ECN Cartels Working Group, International Competition Network, OECD, Consumer Protection Cooperation (CPC) Network, Platform to Business (P2B) and ICPEN.

Further information is provided in this section.

Stakeholder Engagement Highlights

Digital Regulation



In 2023, the CCPC continued its work in Ireland's Digital Regulators Group (DRG). The primary purpose of the DRG is to develop strong cross-functioning communications between regulators whose work has direct ramifications for Ireland's digital economy, so that current and future digital legislation is applied in a consistent and cohesive manner. The CCPC and the DRG also engaged with international peers to inform our participation in the group and to benefit from similar experiences in other jurisdictions.

The CCPC is a founding member of the International Network for Digital Regulatory Cooperation, which held its first meeting in 2023. The DRG also continued to engage with the Government's Digital Issues Senior Officials Group on matters of mutual interest in digital regulation, focusing on the digital skills that regulators require to be effective.

National Financial Literacy Strategy for Ireland



In 2023, the first National Financial Literacy Strategy for Ireland (NFLS) was launched, as advocated by the CCPC in our response to the Department of Finance's Retail Banking Review consultation. The CCPC is working closely with the Department of Finance to develop the strategy by seconding CCPC staff and providing other resources to support this joint initiative.

Common Rules Promoting the Right to Repair of Goods



The CCPC assisted the Department of Enterprise, Trade and Employment during trilogue discussions over several months between the EU's Commission, Council and Parliament regarding the drafting and formulation of the agreed text for the proposal for a Directive on common rules promoting the repair of goods.

²¹ The CCPC had 97 engagements with key national stakeholders in 2020. This level of activity is a baseline for the CCPC Strategy Statement 2021-2023 engagement outcomes.

²² The CCPC had 113 engagements with key international stakeholders in 2020. This level of activity is a baseline for the CCPC Strategy Statement 2021-2023 engagement outcomes.

²³ The CCPC developed 41 submissions to international surveys in 2020. This level of activity is a baseline for the CCPC Strategy Statement 2021-2023 engagement outcomes.

²⁴ The CCPC delivered 21 presentations and speeches in 2020. This level of activity is a baseline for the CCPC Strategy Statement 2021-2023 engagement outcomes.

Stakeholder Engagement Highlights

National Criminal Investigation Forum



The National Criminal Investigation Forum was established by the CCPC and brings together State Agencies that have the powers to conduct criminal investigations. It allows investigators to meet regularly, to share knowledge, discuss topical issues including first-hand experience of criminal investigations/enforcement and be a solutions-based resource for each other. The Forum met three times in 2023. Amongst other topics, the Forum meetings considered challenges around big data and the resources needed to investigate cyber-enabled crime.

Safety Gate National Plan



The CCPC is the National Contact Point in Ireland for Safety Gate, which is the EU rapid alert system for certain dangerous products. In 2023, the CCPC coordinated and delivered an in-person training workshop to over 25 attendees from market surveillance authorities (MSAs) in Ireland. The training highlighted the obligations of all MSAs in complying with their use of Safety Gate and outlined the role of the CCPC as the National Contact Point, and how the CCPC facilitate MSAs in meeting their Safety Gate obligations.

International Energy Agency (IEA)



The CCPC met with the IEA as part of the latest in-depth peer review of Ireland's energy policies, and highlighted how energy markets could be made more competitive, as well as focusing on key issues for consumers, including greenwashing and switching. The CCPC called for measures to prevent the exercise of market power in electricity generation and highlighted the potential for delays in planning and permitting to act as a barrier to entry.

Customs Officer Training



The CCPC delivered four training workshops to over 80 Customs officers at Dublin Airport and Dublin Port as part of our cooperation with Customs to prevent unsafe products being placed on the Irish market.

Market Surveillance Forum



The CCPC hosted the Department of Enterprise, Trade and Employments' Market Surveillance Forum meeting in June 2023. This meeting brought together experts from all the Irish market surveillance authorities.

North-South Consumer Organisations Working Group



The CCPC attended meetings throughout 2023 hosted by the Consumer Council of Northern Ireland alongside other Irish and UK consumer protection stakeholders to share information and discuss issues of common interest across both jurisdictions.

UK Competition and Markets Authority (CMA)



In the post-Brexit landscape, the CMA remains a key bilateral partner. In 2023, the CCPC met with the CMA to discuss recent changes to Irish merger control law and exchange best practice in the assessment of mergers in the digital sector. We also discussed the challenges in regulating the rapidly developing area of digital platforms where a small number of companies hold significant market power. In September, the CCPC's Commissioners held a joint meeting with the CMA board in Belfast focused on how the organisations can work more closely together.

Significant Stakeholder Engagement

In 2023, the CCPC had 155 engagements with national and international stakeholders to contribute to relevant policy and legislative developments, cooperate on enforcement and exchange best practices. The areas where we had significant engagement with key stakeholders are listed below:

AREAS (A-Z)	STAKEHOLDER
Accessibility	<ul style="list-style-type: none"> - Department of Children, Equality, Disability, Integration and Youth - Department of Enterprise, Trade and Employment
Agriculture	<ul style="list-style-type: none"> - An Rialálai Agraibhia - Department of Agriculture, Food and the Marine
Artificial Intelligence	Department of Enterprise, Trade and Employment
Advertising	<ul style="list-style-type: none"> - Advertising Standards Authority for Ireland - European Commission: Directorate-General for Justice and Consumers - French Embassy in Ireland - Media Literacy Ireland - Public Relations Institute of Ireland
Circular Economy	<ul style="list-style-type: none"> - Department of Enterprise, Trade and Employment - Irish Retail Packaging Association
Data	<ul style="list-style-type: none"> - Commission for Communications Regulation (ComReg) - Department of Enterprise, Trade and Employment - Department of the Environment, Climate and Communications - European Commission: Directorate-General for Competition - The Netherlands Authority for Consumers and Markets
Digital Markets	<ul style="list-style-type: none"> - Department of Enterprise, Trade and Employment - Digital Regulation Cooperation Forum - UK (the Competition and Markets Authority, the Financial Conduct Authority, the Information Commissioner's Office and Ofcom) - Digital Regulators Group (Commission for Communications Regulation, Coimisiún na Meán, Data Protection Commission, CCPC) - European Commission - International Network for Digital Regulation Cooperation (IRL, UK, NL, AUS)

AREAS (A-Z)	STAKEHOLDER
Digital Services	<ul style="list-style-type: none"> - Department of Enterprise, Trade and Employment - Coimisiún na Meán
Energy	<ul style="list-style-type: none"> - Commission for Regulation of Utilities (CRU) - International Energy Agency
Finance	<ul style="list-style-type: none"> - Central Bank of Ireland - Department of Enterprise, Trade and Employment - Department of Finance
Financial Wellbeing and Education	<ul style="list-style-type: none"> - Allied Irish Bank - Bank of Ireland - Brokers Ireland - Central Bank of Ireland - Citizens Information Board - Department of Finance - Economic and Social Research Institute (ESRI) - Financial Conduct Authority (UK) - Institute of Banking (IOB) - Irish Banking Culture Board - Irish League of Credit Unions - Junior Achievement Ireland (JAI) - Klarna Bank AB - Money Advice and Budgeting Service (MABS) - Money and Pensions Service (UK) - National Adult Literacy Agency (NALA) - National Council for Curriculum and Assessment (NCCA) - OECD Financial Education Technical Committee - OIDE (Primary Mathematics Curriculum Hub)
Foreign Subsidies	Department of Enterprise, Trade and Employment
Groceries	Department of Enterprise, Trade and Employment

AREAS (A-Z)	STAKEHOLDER
Insurance	<ul style="list-style-type: none"> - Department of Finance - Office to promote competition in Insurance - Health Insurance Authority
Merger Control	<ul style="list-style-type: none"> - Department of Enterprise, Trade and Employment - Department of Tourism, Culture, Arts, Gaeltacht, Sport and Media - European Commission - European Competition Network - UK Competition and Markets Authority
eMobility	National Transport Authority
Product Safety	<ul style="list-style-type: none"> - Australian Competition and Consumer Commission. - Department of Enterprise, Trade and Employment - Department of Transport - Maltese National Market Surveillance Authorities - National Market Surveillance Authorities - Office for Product Safety and Standards (UK) - The Office of the Revenue Commissioners (Customs) - US Consumer Product Safety Commission
Public Procurement Digitalisation	<ul style="list-style-type: none"> - Office of Government Procurement - Organisation for Economic Co-operation and Development
Public Procurement: Bid-rigging & screening	<ul style="list-style-type: none"> - Advisory Council against Economic Crime & Corruption - Central Bank of Ireland - Department of Enterprise, Trade and Employment - Department of Justice - Economic Crime & Corruption Forum - Joint Committee on Finance, Public Expenditure and Reform, and Taoiseach - Office of Government Procurement
Waste	Local Government Ireland

International Engagement

In 2023, the CCPC participated on 177 occasions with a wide range of working groups/forums in the EU and elsewhere. Nineteen speeches and presentations were also made as part of the CCPC's collaborative approach with key international stakeholders. The key groups and events the CCPC attended are listed below:

GROUP/EVENT (A-Z)	KEY TOPICS
Africa - EU Competition Cooperation Project	Africa - EU Competition Week. Programme of workshops, seminars and technical exchanges between European and African competition enforcers on investigative procedures and analytical frameworks in competition law enforcement
Advisory Committees on Product Safety	Toys, low voltage, gas, Personal Protective Equipment (PPE)
Australian Competition and Consumer Commission (ACCC)	Product safety cooperation dialogue, digital regulation, insights from behavioural economics
Consumer Protection Cooperation (CPC) Network	Coordinated actions - digital platforms, car rental intermediaries, social media influencers, peer-to-peer meeting - best practices and experiences in consumer protection enforcement
Coordinated Activity on Safety of Products (CASP)	Travel adaptors, toys with chemicals, risk assessment and management, goods and products sold in street markets
Digital Markets Act High Level Group	Member of the DMA High Level Group as a representative of the Consumer Protection Cooperation Network
Digital Markets Advisory Committee	Advisory Committee on the EU's Digital Markets Act
European Commission: Directorate-General for Competition	Ongoing engagement and cooperation for competition enforcement and merger control, advisory committee meetings on antitrust and merger control cases, ethanol benchmarks
European Competition Network (ECN) Cartels Working Group	ECN leniency manual, horizontal block exemption and guidelines
European Competition Network (ECN) Mergers Working Group	Co-chairs of ECN Mergers Working Group for 2023/2024, Working Group meetings in Brussels and Cyprus
European Competition Network (ECN) Plenary Group	Cooperation on competition enforcement, implementation of the Digital Markets Act, revised guidance on abuse of dominance, sustainability, tech mergers, cost of living, transport, pharmaceuticals, industrial policy, online advertising and platforms
European Data Innovation Board	Data Governance Act
Federal Trade Commission	Multi-level marketing

Stakeholder Engagement

GROUP/EVENT (A-Z)	KEY TOPICS
International Competition Network (ICN)	Back to basics: Searches in the post-pandemic age, digitalisation, sustainability, inter-agency cooperation on enforcement, tackling cartels and anti-trust in the digital era
International Consumer Protection and Enforcement Network (ICPEN)	Misleading environmental claims best practice, empowering responsible consumer choices, advisory group member
International Energy Agency (IEA)	Ireland's energy policies and systems
International Network for Digital Regulation and Cooperation (INDRC)	Regulatory coherence in digital regulation
Joint Consumer Safety Network (CSN) and Safety Gate Meeting	General Product Safety Regulation, Safety Gate
Joint Market Surveillance Action on Harmonised Products (JAHARP 2022-24)	Harmonisation of market surveillance and mutual visits
OECD Competition Committee	Algorithms, circular economy, digital mergers, sport, competitive neutrality, merger control, Global Competition Forum, annual reports on competition policy
OECD Consumer Policy Committee	Consumer vulnerability in the digital age, sustainable consumption, protecting and empowering consumers in the green transition, measuring the impact of consumer policy interventions, dark commercial patterns
OECD/European Union	Financial competence frameworks for adults, children and youth
OECD International Network on Financial Education (INFE)	Financial Literacy and Wellbeing: Standards, implementation and evaluation (national financial literacy strategies), digitalisation, sustainable finance, global awareness campaigns (Global Money Week)
OECD Working Party 3: Enforcement and Cooperation	The future of effective leniency programmes, alternatives to leniency programmes, optimal design, organisation and powers of competition authorities, guidelines on fighting bid-rigging in public procurement
Office for Product Safety and Standards (UK)	International roundtable on product safety
Safety Gate	EU Commission recalls event
Platform to Business (P2B)	Enforcement activity, compliance sweeps
UK Competition and Markets Authority (CMA)	Engagement in the post-Brexit landscape



STRATEGIC GOAL 4

We will continue to invest in our people, governance and infrastructure, continuously improving in a changing workplace environment.

Strategic Goal 4 activities focus on delivering:



The benefits and effectiveness of our supporting strategies.



Successful completion of internal and external audits and addressing recommendations.



Growth in capability and expertise through representing Ireland at meetings of relevant EU and international working groups, international forums, conferences and networks.

Delivering the Strategy Statement 2021-2023

CCPC activity from the last year of the Strategy Statement 2018-2020 is the baseline for the Strategy Statement 2021-2023.

Strategy Measures:

The benefits and effectiveness of our supporting strategies. Delivery of a workplace plan taking into account remote working.

The CCPC published its Statement of Strategy 2024-2026, which provides a framework to deliver relevant and impactful outcomes within the resources available to the organisation. The CCPC developed a three-year Strategic Work Force Plan to support the increase in the sanctioned headcount by the end of 2026. Other corporate developments included the finalisation and implementation of an Agile Policy and Data Strategy.

The CCPC recruited 62 new staff members and had 20 promotions in 2023. The CCPC's focus on staff development included supporting up to 100 learning events in 2023. Wellbeing continued as a focus in 2023 and 15 events were organised to support physical and mental health of staff.

Further information is provided in this section.

Corporate Focus

Statement of Strategy 2024-2026



The CCPC published its Statement of Strategy 2024-2026. The strategy sets out a high-level framework to enable the CCPC to deliver tangible, relevant and impactful outcomes within the resources available to us. The strategy has the following overarching themes:

- Intervene where consumers need us most
- Planning process to deploy new functions and tools for digital markets and data
- Make a larger impact
- Push for changes to enhance consumer welfare

Workforce Planning



A Strategic Work Force Plan 2023-2026 was developed and the CCPC significantly expanded legislative remit. The Strategic Work Force Plan allows for an almost doubling of the CCPC's sanctioned headcount by the end of 2026.

A three-year People Strategy will be developed in 2024 to enable the CCPC to continue to effectively deliver across its mandate as the organisation scales upwards to meet its increased remit.

Recruitment



The HR Division works to ensure that the CCPC has a well-structured, skilled workforce of an appropriate size that can meet the changing needs of the CCPC in a cost-efficient manner. The CCPC's aim is to get "the right people, with the right skills, in the right roles, at the right time and at the right cost".

In 2023, the CCPC recruited 62 new staff members and had 20 promotions within the workforce; a reflection of the organisation's significantly expanded responsibilities.

Corporate Focus

ICT Strategy 2021-23



In 2023, the CCPC continued to implement the CCPC's ICT Strategy Supporting a Digital Enterprise, with a focus on IT supports for agile working. This included the adoption of an O365 cloud-based solution to provide staff with the tools and technologies to work, communicate and collaborate more effectively whether working at home or in the office.

Data Strategy



In 2023, the CCPC finalised its first Data Strategy that sets out our vision, mission and planned actions for the next three years. The strategy has clear initiatives which include:

- Replacing the current electronic document and records management system and human resources information systems
- Developing a case management system
- Publishing agreed datasets as Open Data
- Implementing a data training programme for staff

Brand Strategy



The brand strategy project is reviewing the CCPC's brand identity to look at how it can better support the communication of our remit to key audiences. In 2023, phase 2 of the project was completed, which covered the development of a brand strategy. At the end of the year, we completed the procurement process for phase 3 of the project, which will cover the brand identity design.

Work Environment

Agile Working

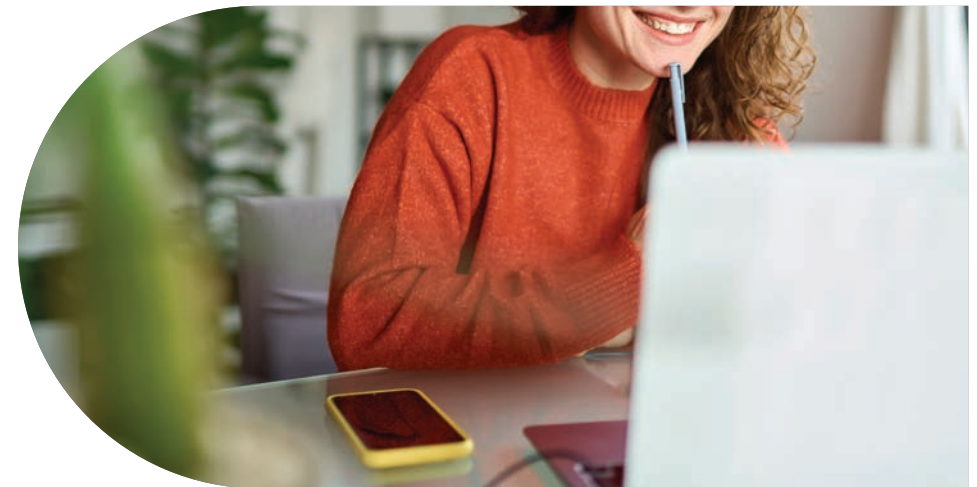


In 2023, an Agile Policy was finalised and implemented in the organisation, that clearly outlines remote and flexible working guidelines for CCPC employees. The CCPC also conducted an audit of its accommodation to identify how the office and ancillary space could be optimised to support agile working. The meeting rooms were reorganised and optimised with collaboration equipment and the canteen layout was changed to maximise the available space. The CCPC developed a suite of policies and procedures to manage the logistics of agile working, which included health and safety requirements.

Employee Survey



The HR Division conducted an employee engagement survey in 2023, that had an excellent response rate of 81%. The results of the survey will inform the development of a new People Strategy in 2024.



Work Environment

Professional Development



CCPC staff completed 4,678 hours of formal learning and development in 2023, averaging four working days of training per person. Development areas included line management skills, soft skills, investigative and interview skills and topics related to the Digital Services Act and the Competition (Amendment) Act 2022. Twenty-six employees completed advance-of-fees academic courses in areas including competition law, regulation, economics, accountancy and finance. Eight senior employees continued individual executive coaching sessions and 360 feedback assessments.

Video recording and postproduction editing of live learning events was further progressed. The CCPC's learning and development intranet page was updated to host these courses. An internal e-learning "knowledge harvesting" exercise was piloted to capture the essential skills of a senior retiring member of staff.

The CCPC's Enforcement Seminar Series and Summons training workshops were held in person for the first time in several years. A new bespoke Management Essentials course was designed and delivered by the Institute of Public Administration (IPA), with over 25% of employees attending the course. Over 15% of employees attended the CCPC Project Management course, which now has CCPC-specific project case studies. All courses were evaluated, and the feedback informed the assessment of external suppliers and/or improvements to course content for subsequent deliveries.

Performance Management



A complete review of the CCPC performance management form and policy was conducted. A new revised PMDS form was developed and promoted in 2023, and a training and communications plan was implemented. This process enabled the creation of a requirements list for a fully online PMDS system in 2024.

Wellbeing



The CCPC Wellbeing Committee membership was increased, and a formal Sponsor and permanent Chairperson were appointed. Clear work processes and role profiles were set up for Committee members to ensure continuity of the Committee's work and services and to provide for a clear handover procedure.

In 2023, the Committee organised over 15 events to support the mental and physical health of our staff. The 2023 event plan was informed by the 2022 wellbeing metrics and staff feedback. Events during the year included friendly competitive events - the GOAL quiz, the "CCPC Bake-off" and the pumpkin carving competition. CCPC teams also competed in the 2023 Staff Relay. New events in 2023 included live online talks on International Men's and Womens' Days. Volunteering continued with the Blood Works Ferry programme and staff donated their time to paint a local school. These events brought staff together while also supporting charities and the local community. During the year, the CCPC raised €1,211 for several charities, including Our Lady's Hospice & Care Services and GOAL.

Green Agenda



In 2023, the CCPC supported a range of environmentally friendly initiatives. This included participating in the Reduce Your Use campaign, signing up to the NTA's Smarter Travel Programme, agreeing actions to support a Climate Action Roadmap and implementing short-term initiatives aimed at lowering the CCPC's use of energy.

As an independent non-commercial state body, the CCPC produced and implemented a Climate Action Roadmap for 2023. The first iteration of the roadmap focused on the energy and emissions element of our conservation management.

The CCPC reports our energy management and performance data to the Sustainable Energy Authority of Ireland (SEAI) on an annual basis. The provisional 2023 SEAI data shows that we delivered 86.5% 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 48.4% reduction in greenhouse gas emissions from the baseline emissions.

Delivering the Strategy Statement 2021-2023

CCPC activity from the last year of the Strategy Statement 2018-2020 is the baseline for the Strategy Statement 2021-2023.

Strategy Measure:

Successful completion of internal and external audits and addressing recommendations.

The CCPC is governed by a Commission that has overall responsibility for risk management. An internal audit programme is carried out each year by the Audit and Risk Committee. Six audits were completed in 2023. At the end of 2023, 90% of the 2023 audit recommendations had been implemented.

In 2023, the CCPC published a Customer Charter and Action Plan 2024-2026, which sets out the level of service a customer can expect.

During 2023, the CCPC continued to ensure that it complied with all relevant legislation, which included data protection, freedom of information, and prompt payments; and ethics, standards and behaviours.

Further information is provided in this section.

The Commission



The CCPC is governed by a Commission that consists of a Chairperson and three full-time Members. 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, Trade and Employment, following an open Public Appointments Service competition, for a term not exceeding five years.

The table below details the appointment period for members in 2023 and a schedule of attendance at Commission meetings:

Board Member	Role	Date appointed	No. of Meetings
Brian McHugh	Chairperson	2 August 2023	28/30
Patrick Kenny	Member	10 January 2022 (date renewed)	28/30
Úna Butler	Member	10 January 2022	27/30
Kevin O'Brien	Member	22 August 2022	23/30
Jeremy Godfrey	Former Chairperson	Resigned 12 February 2023	3/5
Brian McHugh	Former Member	1 September 2022 (date renewed)	

The Commission

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/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.

ARC membership during 2023 was Conor Blackwell (external Chairperson)²⁵, Brian McHugh (internal)²⁶, Úna Butler (internal), Carmel Foley (external) and Eilis Quinlan (external). The ARC met four times in 2023, as detailed in the table below.

Committee Member	Feb	May	Sept	Dec	Total
Conor Blackwell Chairperson	x	x	x	x	4/4
Brian McHugh Executive Member	x	x	n/a	n/a	2/2
Úna Butler Executive Member	n/a	n/a	x	x	2/2
Carmel Foley External Member	x	x	x	x	4/4
Eilis Quinlan External Member	x	x	x	-	3/4

Internal Audit: The internal audit function operates in accordance with the 2016 Code and reports to the ARC. The CCPC carried out the following internal audits in 2023:

- Review of Effectiveness of Internal Controls
- Product Safety
- Money Tool Calculators (validation)
- Procurement
- GDPR
- Alternative Dispute Resolution (ADR) and Vehicle Crime
- HR Talent Retention and Succession
- A follow-up review on the recommendations made in previous internal audit reviews

²⁵ Conor Blackwell resigned as Chair of the ARC at the end of 2023 and has been replaced by Martin Higgins.

²⁶ Following his appointment as Chairperson of the CCPC, Brian McHugh was replaced by Úna Butler for the final two ARC meetings of 2023.

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, Standards and Behaviour



CCPC staff with designated directorships or designated positions of employment submitted Statements of Interest in 2023 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 2023, the CCPC received 32 Freedom of Information (FOI) requests. Of these, three were granted, 14 were part-granted, eight were refused and seven were withdrawn/handled outside the FOI legislation.

Health and Safety



The CCPC revised its Safety Statement in 2023 to reflect the Work Life Balance Act 2023. Fire safety, health and safety audits were carried every month in 2023. Remote and onsite ergonomic assessments were provided to staff throughout 2023. Training was also delivered on manual handling, seven staff members were trained in first aid and two fire wardens were appointed and trained.

Official Languages Act 2003



The implementation of the CCPC's Language Scheme under the Official Languages Act 2003 continued in 2023. Information on the requirements of the Official Languages Act was included in the CCPC new staff induction pack in 2023.

Oversight/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 the relationship. In 2023, four formal OPDA meetings between the CCPC and DETE officials took place.

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 2023, 69% of our payments were made within 15 days and a further 25% were made within 30 days. Payments made outside of 30 days accounted for 6% of the CCPC's total payments. The payments made over 30 days were mainly under query. The CCPC's Prompt Payment Returns are published on our website.

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 2023 Protected Disclosures Annual Report is published on the CCPC website.

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 Minister for Public Expenditure and Reform. 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



In 2023, the CCPC published a Customer Charter and Action Plan 2024 - 2026. The Customer Charter 2024-2026 sets out the level of service a customer can expect. The Charter 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 2023. The CCPC Quality Customer Service Manager received two complaints from consumers, which were responded to in line with the Customer Service Charter commitments.

Finance

2023 Financial Statements



The CCPC's budget allocation as set out in the published REV in 2023 was €20,315,000, where €19,757,000 was Exchequer funding and €1,258,000²⁷ was 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 €18,165,028 for Exchequer-funded activities and €3,425,070 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 99.9% of the total 2023 levy²⁸ amount imposed on financial services providers was successfully collected from 366 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 2023:

- Jeremy Godfrey: €28
- Patrick Kenny: €1,297
- Brian McHugh: €3,572
- Úna Butler: €1,673
- Kevin O'Brien: €8,579



²⁷ 2023 REV allocation for the financial services industry levy was for pre funding of pay costs and is not the total levy budget.

²⁸ The CCPC can impose levies on regulated financial service providers under the powers conferred on it by section 24B of the Consumer Protection Act 2007 (as inserted by the Central Bank Reform Act 2010).



APPENDICES

Appendix 1: Organisation Chart

The CCPC is governed by an Executive Chairperson and Commission. Our organisation chart reflects the membership of the Commission and the Divisions in place in 2024. Each member oversees a number of Divisions in the CCPC on behalf of the Commission.

OUR STRUCTURE



Appendix 2: Consumer Protection List

The Competition and Consumer Protection Commission (CCPC) strives to improve consumer welfare across the economy by promoting compliance with, and enforcing, over 40 legislative instruments.

The Consumer Protection Act 2007 (CPA) provides a range of enforcement measures to help the CCPC achieve business compliance with consumer protection law, escalating from engagement to administrative action, to criminal prosecution.

When an enforcement action has been taken, the CCPC is required to keep and maintain a Consumer Protection List (CPL) which details companies and individuals who have been subject to the following enforcement actions:

- A fine or other penalty has been imposed by a court
- A prohibition order has been made
- An undertaking has been given
- A compliance notice has taken effect
- A fixed payment notice has been paid

The CPL contains the names and addresses of the relevant companies and individuals together with a description of the trade, business or profession and any other details the CCPC considers appropriate. In addition to the enforcement actions detailed in the CPL, the CCPC undertakes a range of activities to increase business compliance with consumer protection law.

Further details of CCPC activities in relation to consumer protection can be found in our Annual Reports.

In 2023, the following consumer protection enforcement actions were completed:

- One trader was prosecuted in court
- Twenty-four Compliance Notices were served on traders in counties Clare, Cork, Dublin, Galway, Limerick and Wexford
- Fifty-two Fixed Payment Notices were served on traders in counties Cavan, Cork, Dublin, Galway, Kildare, Kilkenny, Laois, Limerick and Tipperary

Additional details of the enforcement actions can be found from on Page 9.

Consumer Protection Enforcement Measures Under Consumer Protection Law

Prosecution



A prosecution is when the CCPC take a trader to court because they have broken the law set out in the CPA. Prosecuting a trader who has broken the law is the ultimate sanction available to the CCPC. A trader can be issued with high fines and even a jail sentence. If convicted, the trader can also have to pay the cost of the CCPC taking the case to Court.

Compliance Notice



A Compliance Notice (CN) is a written legal notice that the CCPC can issue to a trader who has committed a prohibited act or practice or is currently committing a prohibited act or practice. The CN tells the trader that they have to fix the issue and make things right. A trader can appeal a CN to the District Court within 14 days. If a trader does not carry out the instructions in the CN, they will be breaking the law and can be taken to Court [s.75 CPA].

Fixed Payment Notice



A Fixed Payment Notice (FPN) is a set fine of €300 that the CCPC can issue to a trader if they don't display prices properly or fail to provide certain required information to a consumer. An FPN can also be issued in some cases if a consumer is charged extra or is not refunded properly. An FPN must be paid within 28 days. More than one FPN may be issued to a trader. Failure to pay an FPN is an offence that may be prosecuted by the CCPC [s.85 CPA]. The level of FPN available to the CCPC is expected to increase in 2024 following the introduction of the Consumer Rights Act in 2022, which amends the Consumer Protection Act 2007.

Undertaking



An undertaking is a formal written agreement between the CCPC and a trader where a trader agrees to take certain actions. Undertakings can include an agreement to take action to address a breach of the law. That agreement could include actions such as publishing a corrective statement or paying compensation to a consumer [s.73 CPA].

Prohibition Order



A prohibition order is a legal order that is issued by the Circuit Court or the High Court to a trader to tell them not to do something that is illegal under the CPA. Under Section 71 of the CPA, any person, including the CCPC, can apply to the Circuit or the High Court for a Prohibition Order.

List of Enforcement Actions 2023

Prosecutions

Total number of prosecutions concluded in 2023: 1

Relevant Legislation

Engaging in a misleading commercial practice an offence under section 47 of the Consumer Protection Act 2007, as described in section 43(1) Consumer Protection Act 2007.

Mr. Patrick Quinn of Raheen Auto Centre, Co. Limerick, a trader operating as a second-hand car dealer, was found to have engaged in a misleading commercial practice by misleading a consumer in relation to the mileage of a car.

In June 2021, a person traded in their 2011 Renault Fluence to a large motor vehicle trader in Limerick City. When he traded in his vehicle, there was 248,966 km on the odometer. The vehicle was subsequently sold to Mr. Patrick Quinn, the owner of Raheen Auto Centre, Limerick with that reading on the odometer. Within a few days of purchasing the vehicle, Mr. Quinn advertised the vehicle for sale with an odometer reading of 183,231 km.

Authorised Officers from the CCPC went to Raheen Auto Centre. Mr. Quinn and the vehicle were not there, however, when spoken to by phone, Mr. Quinn said he would be at the business the next day and would have the vehicle with him. The next day the Authorised Officers returned to the business. They inspected the vehicle and saw that the odometer reading was 251,131 km.

The vehicle's odometer reading had been changed from 248,966 km to 183,231 km, then advertised for sale by Mr. Quinn and when Authorised Officers started asking about the vehicle, the odometer was changed to 251,131 km.

On the 17 January 2023, Mr. Quinn appeared in the Kilmallock District Court. He pleaded guilty to one charge of committing or engaging in a misleading commercial practice under section 43 of the Consumer Protection Act 2007. Judge Patricia Harney convicted Mr. Quinn, fining him €2,000 and ordered him to pay costs of €500 to the CCPC.

List of Enforcement Actions 2023

Compliance Notices Pursuant to Section 75 of the Consumer Protection Act 2007

Total number of Compliance Notices that took effect in 2023: 24

Relevant Legislation

Engaging in a misleading commercial practice prohibited under section 42 of the Consumer Protection Act 2007 and as described by section 43(1) and 43(3)(c) of the Consumer Protection Act 2007.

Casey Quickstop Shannonside Limerick Limited trading as Casey's Londis at 10 Old Dublin Road, Galway, H91 R856, a trader operating a convenience store.

The CCPC found that the trader engaged in a misleading commercial practice by providing false information in relation to the price of a product and that information would be likely to cause the average consumer to make a transactional decision that they would not otherwise make.

On 17 August 2023, the CCPC served a Compliance Notice on Casey Quickstop Shannonside Limerick Limited, directing it to do the following:

- Cease engaging in the misleading commercial practice of providing false information in relation to the price of products, as described by section 43(1) and 43(3)(c) and contrary to section 47 of the Consumer Protection Act 2007.
- Amend its pricing practice to ensure that the price that the consumer has to pay for the product matches the displayed price.

Centz Stores 3 Limited trading as Homesavers at Unit 7 Briarhill Business Park, Ballybrit, Galway, H91 F298, a trader operating a discount retail store.

The CCPC found that the trader engaged in a misleading commercial practice by providing false information in relation to the price of a product and that information would be likely to cause the average consumer to make a transactional decision that they would not otherwise make.

On 17 August 2023, the CCPC served a Compliance Notice on Centz Stores 3 Limited directing it to do the following:

- Cease engaging in the misleading commercial practice of providing false information in relation to the price of products, as described by section 43(1) and 43(3)(c) and contrary to section 47 of the Consumer Protection Act 2007.
- Amend its pricing practice to ensure that the price that the consumer has to pay for the product matches the displayed price.

Currys Ireland Limited trading as Currys, Unit 2b Parkway Retail Park, Dublin Road, Limerick, V94 AV24, a trader operating an electrical and electronics store.

The CCPC found that the trader engaged in a misleading commercial practice by providing false information in relation to the price of a product and that information would be likely to cause the average consumer to make a transactional decision that they would not otherwise make.

On 23 August 2023, the CCPC served a Compliance Notice on Currys Ireland Limited, directing it to do the following:

- Cease engaging in the misleading commercial practice of providing false information in relation to the price of products, as described by section 43(1) and 43(3)(c) and contrary to section 47 of the Consumer Protection Act 2007.
- Amend its pricing practice to ensure that the price that the consumer has to pay for the product matches the displayed price.

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Relevant Legislation

Engaging in a prohibited commercial practice contrary to section 42(1) of the Consumer Protection Act 2007 as described by section 43(2) and section 43(3)(j) and thus committing an offence contrary to section 47 of the Consumer Protection Act 2007.

Railway Tiles Unlimited Company trading as Right Price Tiles & Wood Flooring, of Horizon House, Lower Glanmire Road, Cork, a trader operating the website www.rightpricetiles.ie, selling wall and floor tiles.

During an inspection of the website, the CCPC found the trader provided information that would be likely to deceive or mislead consumers as to their rights namely that it fails to provide consumers with a cancellation period which expires 14 days from receipt by the consumer of the goods.

On 1 June 2023, the CCPC served a Compliance Notice on the Company Secretary of Railway Tiles Unlimited Company, directing the trader to do the following:

- Amend their website to ensure information available to consumers exercising their cancellation rights in relation to distance sales contracts accurately reflects the legal rights a consumer may avail of under the Consumer Rights Act 2022.

Railway Tiles Unlimited Company trading as Right Price Tiles & Wood Flooring, of Horizon House, Lower Glanmire Road, Cork, a trader operating the website www.rightpricetiles.ie, selling wall and floor tiles.

During an inspection of the website, the CCPC found the trader provided information that would be likely to deceive or mislead consumers as to their rights namely by providing information that would be likely to deceive or mislead consumers as to their right to be reimbursed.

On 01 June 2023, the CCPC served a Compliance Notice on the Company Secretary of Railway Tiles Unlimited Company, directing the trader to do the following:

- Amend their website to ensure information available to consumers exercising their cancellation rights in relation to distance sales contracts accurately reflects the legal rights a consumer may avail of under the Consumer Rights Act 2022.

WOO DESIGN LIMITED trading as WOO .Design at Unit 52, Premier Business Park, Ballycoolin Road, Dublin 11, a trader operating the website www.woodesign.ie, selling furniture.

During an inspection of the website, the CCPC found the trader provided information which would be likely to deceive or mislead consumers as to their rights namely by providing information that would be likely to deceive or mislead consumers as to the correct return and refund conditions for exercising a consumer's cancellation rights.

On 11 May 2023, the CCPC served a Compliance Notice on WOO DESIGN LIMITED directing it to do the following:

- Amend their website to ensure the information available to consumers regarding cancellation rights in relation to distance sales contracts accurately reflect the legal rights a consumer may avail of under the Consumer Rights Act 2022.

The Viberstore Group Limited, trading as Viberstore at Unit 16, Oak Road Business Park, Oak Close, Western Business Park, Dublin 12, a trader operating the website www.viberstore.ie, selling mobile phones.

During an inspection of the website, the CCPC found the trader provided information which would be likely to deceive or mislead consumers as to their rights namely by providing information that would be likely to deceive or mislead consumers as to the correct return and refund conditions for exercising a consumer's cancellation rights.

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On 28 June 2023, the CCPC served a Compliance Notice on The Viberstore Group Limited directing it to do the following:

- Amend their website to ensure the information available to consumers regarding cancellation rights in relation to distance sales contracts accurately reflect the legal rights a consumer may avail of under the Consumer Rights Act 2022.

Vanilla Shoe Boutique Limited, trading as Vanilla Boutique at Unit 2, Noraville House, Fitzgerald Place, Fermoy, Co. Cork, a trader operating the website www.vanillaboutique.ie, selling clothing and footwear.

During an inspection of the website, the CCPC found the trader provided information that would be likely to deceive or mislead consumers as to their rights, namely by providing information that would be likely to deceive or mislead consumers as to the correct return and refund conditions for exercising a consumer's cancellation rights.

On 27 June 2023, the CCPC served a Compliance Notice on Vanilla Shoe Boutique Limited directing the trader to do the following:

- Amend their website to ensure that the information available to consumers in the current and any future terms and conditions, regarding the timeframe for exercising the right of cancellation for distance sales contracts, accurately reflects the legal rights a consumer may avail of under the Consumer Rights Act 2022.

Vanilla Shoe Boutique Limited, trading as Vanilla Boutique at Unit 2, Noraville House, Fitzgerald Place, Fermoy, Co. Cork, a trader operating the website www.vanillaboutique.ie, selling clothing and footwear.

During an inspection of the website, the CCPC found the trader provided information that would be likely to deceive or mislead consumers as to their rights, namely by providing information that would be likely to mislead consumers as to their right to cancel a distance contract, and their right to be reimbursed when they exercise their cancellation rights, which have been afforded to consumers under the 2022 Act.

On 27 June 2023, the CCPC served a Compliance Notice on Vanilla Shoe Boutique Limited directing the trader to do the following:

- Remedy the instances of misleading information provided to consumers on the website and ensure that the information available to consumers in the current and any future terms and conditions regarding the refund conditions for distance sales contracts accurately reflects the legal rights a consumer may avail of under the Consumer Rights Act 2022.

Venezuela Boutique Limited trading as Venezuela at 85 Strand Street, Skerries, Co. Dublin, a trader operating the website www.venezuelaboutique.ie, selling women's fashion and accessories.

During an inspection of the website, the CCPC found the trader provided information that would be likely to deceive or mislead consumers as to their rights namely that it fails to provide consumers with a cancellation period which expires 14 days from receipt by the consumer of the goods.

On 30 May 2023, the CCPC served a Compliance Notice on the Company Secretary of Venezuela Boutique Limited, directing the trader to do the following:

- Amend their website to ensure information available to consumers exercising their cancellation rights in relation to distance sales contracts accurately reflects the legal rights a consumer may avail of under the Consumer Rights Act 2022.

Ms. Johanna McNulty trading as Boutique Bibi at Merchant's Quay, Kilrush, Co. Clare, a trader operating the website www.boutiquebibi.ie, selling clothing and accessories.

During an inspection of the website, the CCPC found that the trader engaged in a misleading commercial practice, by providing information that would be likely to deceive or mislead consumers as to the legal rights of a consumer, namely as to their right to cancel a distance contract and their right to be reimbursed to the same means of payment used for the initial transaction.

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On 25 May 2023, the CCPC served a Compliance Notice to Ms. Johanna McNulty trading as Boutique Bibi directing the trader to do the following:

- Amend their website to ensure that the information available to consumers in the current and any future terms and conditions, regarding the right of cancellation and refund conditions for distance sales contracts, accurately reflects the legal rights a consumer may avail of under the Consumer Rights Act 2022.

MDRG Holdings Limited trading as La Crème Boutique at 19/20 Esmonde Street, Gorey, Co. Wexford, Y25 FH10, a trader operating the website www.lacremeboutique.com, selling clothing and accessories.

During an inspection of the website, the CCPC found that the trader engaged in a misleading commercial practice, by providing information that would be likely to deceive or mislead consumers as to the legal rights of a consumer, namely as to their right to cancel a distance contract and their right to be reimbursed.

On 25 May 2023, the CCPC served a Compliance Notice to the Company Secretary of MDRG Holdings Limited trading as La Crème Boutique directing them to do the following:

- Amend their website to ensure that the information available to consumers in the current and any future terms and conditions, regarding the refund conditions for distance sales contracts and the right of cancellation, accurately reflects the legal rights a consumer may avail of under the Consumer Rights Act 2022.

MDRG Holdings Limited trading as La Crème Boutique at 19/20 Esmonde Street, Gorey, Co. Wexford, Y25 FH10, a trader operating the website www.lacremeboutique.com, selling clothing and accessories.

During an inspection of the website, the CCPC found that the trader engaged in a misleading commercial practice, by providing information that

would be likely to deceive or mislead consumers as to the legal rights of a consumer, namely that it fails to provide consumers with a cancellation period which expires 14 days from receipt by the consumer of the goods.

On 25 May 2023, the CCPC served a Compliance Notice to the Company Secretary of MDRG Holdings Limited trading as La Crème Boutique directing them to do the following:

- Amend their website to ensure that the information available to consumers in the current and any future terms and conditions, regarding the timeframe for exercising the right of cancellation for distance sales contracts, accurately reflects the legal rights a consumer may avail of under the Consumer Rights Act 2022.

Relevant Legislation

Contravening a relevant enactment specified in Schedule 5 to the Consumer Protection Act 2007, namely the European Union (Online Dispute Resolution for Consumer Disputes) Regulations 2015 (S.I. No. 500 of 2015), as amended.

Vanilla Shoe Boutique Limited trading as Vanilla Boutique at Unit 2, Noraville House, Fitzgerald Place, Fermoy, Co. Cork, a trader operating the website www.vanillaboutique.ie, selling clothing and footwear.

During an inspection of the website, the CCPC found that the trader failed to provide an electronic link to the Online Dispute Resolution (ODR) platform.

On 27 June 2023, the CCPC served a Compliance Notice to Vanilla Shoe Boutique Limited, trading as Vanilla Boutique, directing them to do the following:

- When entering online sales contracts with consumers, to comply with Article 14(1) of the EU Regulation on Consumer ODR and provide on the trader's website(s) an electronic link to the ODR platform which is easily accessible to consumers.

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WOO DESIGN LIMITED trading as WOO .Design at Unit 52, Premier Business Park, Ballycoolin Road, Dublin 11, a trader operating the website www.woodesign.ie, selling furniture.

During an inspection of the website, the CCPC found that the trader failed to provide an electronic link to the Online Dispute Resolution (ODR) platform.

On 11 May 2023, the CCPC served a Compliance Notice on WOO DESIGN LIMITED directing it to do the following:

- When entering online sales contracts with consumers to comply with Article 14(1) of the EU Regulation on Consumer ODR and provide on the trader's website(s) an electronic link to the ODR platform which is easily accessible to consumers.

Ms. Johanna McNulty trading as Boutique Bibi at Merchant's Quay, Kilrush, Co. Clare, a trader operating the website www.boutiquebibi.ie, selling clothing and accessories.

During an inspection of the website, the CCPC found that the trader failed to provide an electronic link to the Online Dispute Resolution (ODR) platform.

On 25 May 2023, the CCPC served a Compliance Notice to Ms. Johanna McNulty trading as Boutique Bibi directing the trader to do the following:

- When entering online sales contracts with consumers to comply with Article 14(1) of the EU Regulation on Consumer ODR and provide on the trader's website(s) an electronic link to the ODR platform which is easily accessible to consumers.

MDRG Holdings Limited trading as La Crème Boutique at 19/20 Esmonde Street, Gorey, Co. Wexford, Y25FH10, a trader operating the website www.lacremeboutique.com, selling clothing and accessories.

During an inspection of the website, the CCPC found that the trader failed to provide an electronic link to the Online Dispute Resolution (ODR) platform.

On 25 May 2023, the CCPC served a Compliance Notice to the Company Secretary of MDRG Holdings Limited trading as La Crème Boutique directing them to do the following:

- When entering online sales contracts with consumers to comply with Article 14(1) of the EU Regulation on Consumer ODR and provide on the trader's website(s) an electronic link to the ODR platform which is easily accessible to consumers.

The Viberstore Group Limited trading as Viberstore at Unit 16, Oak Road Business Park, Oak Close, Western Business Park, Dublin 12, a trader operating the website www.viberstore.ie, selling mobile phones. During an inspection of the website, the CCPC found that the trader failed to provide an electronic link to the Online Dispute Resolution (ODR) platform.

On 28 June 2023, the CCPC served a Compliance Notice on The Viberstore Group Limited directing it to do the following:

- When entering online sales contracts with consumers to comply with Article 14(1) of the EU Regulation on Consumer ODR and provide on the trader's website(s) an electronic link to the ODR platform which is easily accessible to consumers.

Railway Tiles Unlimited Company trading as Right Price Tiles & Wood Flooring, of Horizon House, Lower Glanmire Road, Cork, a trader operating the website www.rightpricetiles.ie, selling wall and floor tiles.

During an inspection of the website, the CCPC found that the trader failed to provide an electronic link to the Online Dispute Resolution (ODR) platform.

On 1 June 2023, the CCPC served a Compliance Notice on the Company Secretary of Railway Tiles Unlimited Company, directing the trader to do the following:

- When entering online sales contracts with consumers to comply with Article 14(1) of the EU Regulation on Consumer ODR and provide on the trader's website(s) an electronic link to the ODR platform which is easily accessible to consumers.

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Venezuela Boutique Limited trading as Venezuela at 85 Strand Street, Skerries, Co. Dublin, a trader operating the website www.venezuelaboutique.ie, selling women's fashion and accessories.

During an inspection of the website, the CCPC found that the trader failed to provide an electronic link to the Online Dispute Resolution (ODR) platform.

On 30 May 2023, the CCPC served a Compliance Notice on the Company Secretary of Venezuela Boutique Limited, directing the trader to do the following:

- When entering online sales contracts with consumers to comply with Article 14(1) of the EU Regulation on Consumer ODR and provide on the trader's website(s) an electronic link to the ODR platform which is easily accessible to consumers.

Relevant Legislation

Engaging in a misleading commercial practice as described by section 46(3) of the Consumer Protection Act 2007.

Sure Drive Auto Sales Limited trading as SD Autos at 1A Kirkfield Cottages, Clonsilla Road, Blanchardstown, Dublin 15, D15 E24N, a trader operating in the second-hand car market.

Sure Drive Auto Sales Limited was found to have omitted or concealed material information that a consumer would need to make an informed transactional decision. The material information in this particular instance being that the vehicle had been previously crashed and written-off.

On 29 June 2023, the CCPC served a Compliance Notice on Sure Drive Auto Sales Limited directing them to do the following:

- Refund the consumer and take back the vehicle they had sold them.
- Provide true and accurate information in all communications, including advertisements, with or to consumers with respect to the usage and prior history of every motor vehicle advertised or offered for sale by them.

- Ensure appropriate due diligence is carried out on the prior history and usage of every motor vehicle offered for sale by them. If selling vehicles that have been imported from the UK, full UK history check must be completed on every vehicle.
- Ensure that a record of the due diligence carried out is maintained for a period of three (3) years from the date of advertisement or the date of sale, whichever is later, of every used vehicle advertised or offered for sale. This record must be made available to the CCPC for inspection on request.

Mr. Nerijuse Stanaitis of 9 The Meadows, Oldtown Mill, Celbridge, Co. Kildare, the Company Secretary and salesperson of a company registered as Sure Drive Auto Sales Limited, trading as SD Autos, a trader operating in the second-hand car market.

Mr. Nerijuse Stanaitis was found to have omitted or concealed material information that a consumer would need to make an informed transactional decision. The material information in this particular instance being that the vehicle had been previously crashed and written-off.

On 29 June 2023, the CCPC served a Compliance Notice on Nerijuse Stanaitis directing him to do the following:

- Provide true and accurate information in all his communications, including advertisements, with or to consumers with respect to the usage and prior history of every motor vehicle advertised or offered for sale by him.
- Ensure that appropriate due diligence was carried out on the prior history and usage of every motor vehicle offered for sale by him. If selling vehicles that have been imported from the UK, full UK History check must be completed on every vehicle.
- Ensure that a record of the due diligence is maintained for a period of three (3) years from the date of advertisement or the date of sale, whichever is later, of every used vehicle advertised or offered for sale. This record must be made available to the CCPC for inspection on request.

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Fixed Payment Notices Pursuant to Section 85 of the Consumer Protection Act 2007

Total number of Fixed Payment Notices (FPNs) in 2023: 52

Relevant Legislation

Failing to indicate the selling price of a product, in contravention of Regulation 4(1) of the European Communities (Requirements to Indicate Product Prices) Regulation 2002 (S.I. No. 639/2002).

Corajio Unlimited Company trading as Mr. Price at Terryland Retail Park, Headford Road, Galway, H91 DVH5, a trader operating a discount retail store. Corajio Unlimited Company was required to display the selling price of goods offered for sale. During an inspection at their premises at Mr. Price, Terryland Retail Park, Headford Road, Galway, H91 DVH5, the CCPC had found the trader to be in breach of this requirement.

Marco Supermarkets Limited trading as Tarpey's SuperValu, Dublin Road, Cavan, H12 R8P0, a trader operating a supermarket. Marco Supermarkets Limited was required to display the selling price of goods offered for sale. During an inspection at their premises at Tarpey's SuperValu, Dublin Road, Cavan, H12 R8P0, the CCPC had found the trader to be in breach of this requirement.

Casey Quickstop Shannonside Limerick Limited trading as Casey's Londis at 10 Old Dublin Road, Galway, H91 R856, a trader operating a convenience store. Casey Quickstop Shannonside Limerick Limited was required to display the selling price of goods offered for sale. During an inspection at their premises at Casey's Londis at 10 Old Dublin Road, Galway, H91 R856, the CCPC had found the trader to be in breach of this requirement.

The Range (Ireland) Limited, trading as The Range (Northside) at 5 Clonsaugh Road, Priorswood, Dublin 17, D17 TY30, a trader selling goods to consumers including furniture and homeware. The Range (Ireland) Limited was required to display the selling price of goods offered for sale. During an inspection of their premises at 5 Clonsaugh Road, Priorswood, Dublin 17, D17 TY30, the CCPC had found the trader to be in breach of this requirement. Two Fixed Payment Notices were issued to this trader.

Euro General Retail Limited trading as Euro Giant, Parkway Shopping Centre, Limerick, Co Limerick, a trader operating a discount retail store. Euro General Retail Limited was required to display the selling price of goods offered for sale. During an inspection at their premises at Euro Giant, Parkway Shopping Centre, Limerick, Co Limerick, the CCPC had found the trader to be in breach of this requirement. Two Fixed Payment Notices were issued to this trader.

Euro General Retail Limited trading as Euro Giant, Douglas Village Shopping Centre, Douglas, Cork, a trader operating a discount retail store. Euro General Retail Limited was required to display the selling price of goods offered for sale. During an inspection at their premises at Euro Giant, Douglas Village Shopping Centre, Douglas Cork, the CCPC had found the trader to be in breach of this requirement. Two Fixed Payment Notices were issued to this trader.

Kelpur Limited trading as McLoughlin's SuperValu at The Arlington Centre, Portarlinton, Co. Laois, a trader operating a grocery retail store. Kelpur Limited was required to display the selling price of goods offered for sale. During an inspection at their premises at McLoughlin's SuperValu, The Arlington Centre, Portarlinton, Co. Laois, the CCPC had found the trader to be in breach of this requirement.

The Range (Ireland) Limited trading at Eastgate Retail Park, Little Island, Co. Cork, a trader selling goods to consumers including furniture and homeware.

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The Range (Ireland) Limited was required to indicate the selling price of goods offered for sale. During an inspection of their premises at Eastgate Retail Park, Little Island, Co. Cork, the CCPC had found the trader to be in breach of this requirement. Two Fixed Payment Notices were issued to this trader.

Poundland Limited trading as Dealz ROI, Unit G12, The Village Centre, Dundrum, Dublin 14, D14 XW31, a trader operating a discount retail store. Poundland Limited was required to display the selling price of goods offered for sale. During an inspection at their premises at Dealz ROI, Unit G12, The Village Centre, Dundrum, Dublin 14, D14 XW31, the CCPC had found the trader to be in breach of this requirement. Two Fixed Payment Notices were issued to this trader.

Aldi Stores (Ireland) Limited, trading as Aldi, Dublin Road, Limerick, V94 XO97, a trader operating a supermarket. Aldi Stores (Ireland) Limited was required to display the selling price of goods offered for sale. During an inspection of their premises at Aldi, Dublin Road, Limerick, V94 XO97, the CCPC had found the trader to be in breach of this requirement.

Centz Stores 9 Limited, trading at Homesavers, Lismard Business Park, Units 4, New Rd, Downs, Portlaoise, R32 DC83, a trader operating a discounted retail store. Centz Stores 9 Limited was required to display the selling price of goods offered for sale. During an inspection of their premises at Homesavers, Lismard Business Park, Units 4, New Rd, Downs, Portlaoise, R32 DC83, the CCPC had found the trader to be in breach of this requirement.

Musgrave Operating Partners Ireland Ltd trading as SuperValu at Dublin Road, Castletroy, Limerick, a trader operating a supermarket. Musgrave Operating Partners Ireland Ltd was required to display the selling price of goods offered for sale. During an inspection at their premises at SuperValu at Dublin Road, Castletroy, Limerick, the CCPC had found the trader to be in breach of this requirement. Two Fixed Payment Notices were issued to this trader.

Corajio Unlimited Company trading as Mr. Price at Unit 5, Clarehall Retail Park, Malahide Rd, Dublin 17, D17 X033, a trader operating a discount retail store. Corajio Unlimited Company was required to display the selling price of goods offered for sale. During an inspection at their premises at Mr. Price, Unit 5, Clarehall Retail Park, Malahide Rd, Dublin 17, D17 X033, the CCPC had found the trader to be in breach of this requirement. Two Fixed Payment Notices were issued to this trader.

Marbleshaw Limited trading as McGinley Carpets and Timber Flooring, Boughlone, Mountrath Road, Portlaoise, Co. Laois, a trader operating a flooring and furniture store. Marbleshaw Limited was required to display the selling price of goods offered for sale. During an inspection at their premises at Mountrath Road, Clonroosk Little, Portlaoise, Co. Laois, the CCPC had found the trader to be in breach of this requirement. Three Fixed Payment Notices were issued to this trader.

Laois Electrical Goods Retailers Limited trading as Expert Laois at Main Street, Roscrea, Tipperary, Ireland, a trader operating an electrical goods store. Laois Electrical Goods Retailers Limited was required to display the selling price of goods offered for sale. During an inspection at their premises at Expert Laois at Kea-Lew Business and Retail Park, Mountrath Road, Knockmay, Portlaoise, Co Laois, R32 K7TX, the CCPC had found the trader to be in breach of this requirement.

Kentian Limited trading as Mulhall SuperValu at Kellyville Centre, Portlaoise, Co Laois, a trader operating a supermarket. Kentian Limited was required to display the selling price of goods offered for sale. During an inspection at their premises at Mulhall SuperValu at Kellyville Centre, Portlaoise, Co Laois, the CCPC had found the trader to be in breach of this requirement. Two Fixed Payment Notices were issued to this trader.

Cedarglade Limited, trading as SuperValu, Aston Quay, Temple Bar, Dublin 2, a trader operating a supermarket. Cedarglade Limited was required to display the selling price of goods offered for sale.

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During an inspection at their premises at SuperValu, Aston Quay, Temple Bar, Dublin 2, the CCPC had found the trader to be in breach of this requirement. Two Fixed Payment Notices were issued to this trader.

Tesco Ireland Limited, trading as Tesco Superstore, Unit 211/211a, The Square Shopping Centre, Belgard Square East, Tallaght, Dublin 24, a trader operating a supermarket. Tesco Ireland Limited was required to display the selling price of goods offered for sale. During an inspection at their premises at Tesco Superstore, Unit 211/211a, The Square Shopping Centre, Belgard Square East, Tallaght, Dublin 24, the CCPC had found the trader to be in breach of this requirement. Two Fixed Payment Notices were issued to this trader.

Dunnes Stores Unlimited Company, trading as Dunnes Stores, The Square, Belgard Square East, Tallaght, Dublin 24, a trader operating a supermarket. Dunnes Stores Unlimited Company was required to display the selling price of goods offered for sale. During an inspection at their premises at Dunnes Stores, The Square, Belgard Square East, Tallaght, Dublin 24, the CCPC had found the trader to be in breach of this requirement.

Poundland Limited, trading as Dealz, Unit 30, Laois Shopping Centre, Portlaoise, Co. Laois, a trader operating a supermarket. Poundland Limited was required to display the selling price of goods offered for sale. During an inspection at their premises at Dealz, Unit 30, Laois Shopping Centre, Portlaoise, Co. Laois, the CCPC had found the trader to be in breach of this requirement. Two Fixed Payment Notices were issued to this trader.

Treacy's SuperValu Churchtown Limited, trading as Treacy's SuperValu, 13 Braemor Road, Churchtown, Dublin 14, D14 X4H2, a trader operating a supermarket. Treacy's SuperValu Churchtown Limited, was required to display the selling price of goods offered for sale. During an inspection at their premises at Treacy's SuperValu Churchtown Limited, 13 Braemor Road, Churchtown, Dublin 14, D14 X4H2, the CCPC had found the trader to be in breach of this requirement. Two Fixed Payment Notices were issued to this trader.

Musgrave Operating Partners Ireland Ltd, trading as SuperValu, Market Cross Centre, James' Street, Kilkenny, R95 XAV9, a trader operating a supermarket. Musgrave Operating Partners Ireland Ltd was required to display the selling price of goods offered for sale. During an inspection at their premises at SuperValu, Market Cross Centre, James' Street, Kilkenny, R95 XAV9, the CCPC had found the trader to be in breach of this requirement.

Aldi Stores (Ireland) Limited, trading as Aldi, Kylekiproe Road, Portlaoise, Co Laois, a trader operating a supermarket. Aldi Stores (Ireland) Limited was required to display the selling price of goods offered for sale. During an inspection of their premises at Aldi, Kylekiproe Road, Portlaoise, Co Laois, the CCPC had found the trader to be in breach of this requirement.

Dunnes Stores Unlimited Company, trading as Dunnes Stores, Annsbrook, Limerick Road, Nenagh, Co. Tipperary, a trader operating a supermarket. Dunnes Stores Unlimited Company was required to display the selling price of goods offered for sale. During an inspection at their premises at Dunnes Stores, Annsbrook, Limerick Road, Nenagh, Co. Tipperary, the CCPC had found the trader to be in breach of this requirement.

Bargaintown Limited trading as Bargaintown, Unit 8 Slaney Road, Dublin Industrial Estate, Dublin 11, a trader operating a furniture and bedding store. Bargaintown Limited was required to display the selling price of goods offered for sale. During an inspection at their premises at Bargaintown, Unit 8 Slaney Road, Dublin Industrial Estate, Dublin 11, the CCPC had found the trader to be in breach of this requirement.

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Relevant Legislation

Failing to display a notice as required by Article 3 of the Retail Price (Beverages in Licensed Premises) Display Order 1999 (S.I. No. 263/1999) as amended.

The Temple Bar Tavern Limited trading as Fitzsimons Temple Bar at 21-22 Wellington Quay, Temple Bar, Dublin 2, a trader operating a beverages-licenced premises.

The Temple Bar Tavern Limited was required to display a notice inside those premises specifying:

- (a) each kind of beverage (whether alcoholic or non-alcoholic) on sale at the premises, and the quantities, measures or units thereof by reference to which the price therefor at the premises is calculated, and
- (b) opposite the mention of each such kind of beverage, the price charged at the premises for the quantities, measures or units specified of each such kind of beverage.

During an inspection at their premises at Fitzsimons Temple Bar at 21 -22 Wellington Quay, Temple Bar, Dublin 2, the CCPC had found the trader to be in breach of this requirement.

J.J. Gibney Limited trading as Gibney's of Malahide at 6 New Street, Malahide, Co. Dublin, K36 HW67, a trader operating a beverages-licenced premises.

J.J. Gibney Limited was required to display a notice specifying:

- (a) each kind of beverage (whether alcoholic or non-alcoholic) on sale at the premises, and the quantities, measures or units thereof by reference to which the price therefor at the premises is calculated, and
- (b) opposite the mention of each such kind of beverage, the price charged at the premises for the quantities, measures or units specified of each such kind of beverage.

During an inspection at their premises at Gibney's of Malahide at 6 New Street, Malahide, Co. Dublin, K36 HW67, the CCPC had found the trader to be in breach of this requirement.

Select Service Partner Ireland Limited trading as The Lansdowne Bar at Dublin Airport Terminal 1, Collinstown, Co. Dublin, K67 KD58, a trader operating a beverages-licenced premises.

Select Service Partner Ireland Limited was required to display a notice specifying:

- (a) each kind of beverage (whether alcoholic or non-alcoholic) on sale at the premises, and the quantities, measures or units thereof by reference to which the price therefor at the premises is calculated, and
- (b) opposite the mention of each such kind of beverage, the price charged at the premises for the quantities, measures or units specified of each such kind of beverage.

During an inspection at their premises at The Lansdowne Bar, Dublin Airport Terminal 1, Collinstown, Co. Dublin, K67 KD58, the CCPC had found the trader to be in breach of this requirement.

Perfect Pubs 3 Limited, trading as The Auld Dubliner, 24 - 25 Temple Bar, a trader operating a beverages-licenced premises.

Perfect Pubs 3 Limited was required to display a notice specifying:

- (a) each kind of beverage (whether alcoholic or non-alcoholic) on sale at the premises, and the quantities, measures or units thereof by reference to which the price therefor at the premises is calculated, and
- (b) opposite the mention of each such kind of beverage, the price charged at the premises for the quantities, measures or units specified of each such kind of beverage.

During an inspection at their premises at The Auld Dubliner, 24 - 25 Temple Bar, the CCPC had found the trader to be in breach of this requirement.

List of Enforcement Actions 2023

Davy Byrnes Limited, trading as Davy Byrnes, 21 Duke Street, Dublin 2, D02 K380, a trader operating a beverages-licenced premises.

Davy Byrnes Limited was required to display a notice specifying:
(a) each kind of beverage (whether alcoholic or non-alcoholic) on sale at the premises, and the quantities, measures or units thereof by reference to which the price therefor at the premises is calculated, and
(b) opposite the mention of each such kind of beverage, the price charged at the premises for the quantities, measures or units specified of each such kind of beverage.

During an inspection at their premises at Davy Byrnes, 21 Duke Street, Dublin 2, D02 K380, the CCPC had found the trader to be in breach of this requirement.

Widestar Limited, trading as Dakota 8/9 South William Street, Dublin 2, D02 ND76, a trader operating a beverages-licenced premises.

Widestar Limited was required to display a notice specifying:
(a) each kind of beverage (whether alcoholic or non-alcoholic) on sale at the premises, and the quantities, measures or units thereof by reference to which the price therefor at the premises is calculated, and
(b) opposite the mention of each such kind of beverage, the price charged at the premises for the quantities, measures or units specified of each such kind of beverage.

During an inspection at their premises at Dakota 8/9 South William Street, Dublin 2, D02 ND76, the CCPC had found the trader to be in breach of this requirement.

Relevant Legislation

Failing to display a notice as required by Article 4 of the Retail Price (Beverages in Licensed Premises) Display Order 1999 (S.I. No. 263/1999).

J.J. Gibney Limited trading as Gibney's of Malahide at 6 New Street, Malahide, Co. Dublin, K36 HW67, a trader operating a beverages-licenced premises.

J.J. Gibney Limited was required to display a notice specifying:
The prices charged for 16 beverages as required by Article 4 (1) of the Retail Price (Beverages in Licensed Premises) Display Order 1999 (S.I. No. 263/1999).

During an inspection at their premises at Gibney's of Malahide at 6 New Street, Malahide, Co. Dublin, K36 HW67, the CCPC had found the trader to be in breach of this requirement.

Select Service Partner Ireland Limited trading as The Lansdowne Bar at Dublin Airport Terminal 1, Collinstown, Co. Dublin, K67 KD58, a trader operating a beverages-licenced premises.

Select Service Partner Ireland Limited was required to display a notice specifying:
The prices charged for 16 beverages as required by Article 4 (1) of the Retail Price (Beverages in Licensed Premises) Display Order 1999 (S.I. No. 263/1999).

During an inspection at their premises at The Lansdowne Bar at Dublin Airport Terminal 1, Collinstown, Co. Dublin, K67 KD58, the CCPC had found the trader to be in breach of this requirement.

Widestar Limited, trading as Dakota 8/9 South William Street, Dublin 2, D02 ND76, a trader operating a beverages-licenced premises.

Widestar Limited was required to display a notice specifying:
The prices charged for 16 beverages as required by Article 4 (1) of the Retail Price (Beverages in Licensed Premises) Display Order 1999 (S.I. No. 263/1999).

List of Enforcement Actions 2023

During an inspection at their premises at Dakota 8/9 South William Street, Dublin 2, D02 ND76, the CCPC had found the trader to be in breach of this requirement.

Davy Byrnes Limited, trading as Davy Byrnes, 21 Duke Street, Dublin 2, D02 K380, a trader operating a beverages-licenced premises.

Davy Byrnes Limited was required to display a notice specifying:
The prices charged for 16 beverages as required by Article 4 (1) of the Retail Price (Beverages in Licensed Premises) Display Order 1999 (S.I. No. 263/1999).

During an inspection at their premises at Davy Byrnes, 21 Duke Street, Dublin 2, D02 K380, the CCPC had found the trader to be in breach of this requirement.

Pamwood Holdings Limited trading as Kavanagh's Pub. 10 South Main Street, Naas Co. Kildare, W91 ANP2, a trader operating a beverages-licenced premises.

Pamwood Holdings Limited was required to display a notice specifying:
The prices charged for 16 beverages as required by Article 4 (1) of the Retail Price (Beverages in Licensed Premises) Display Order 1999 (S.I. No. 263/1999).

During an inspection at their premises at Kavanagh's Pub. 10 South Main Street, Naas Co. Kildare, W91 ANP2, the CCPC had found the trader to be in breach of this requirement.

Ballywillan Holdings Limited, trading as The Duke, 9 Duke St, Dublin 2, D02 NR76, a trader operating a beverages-licenced premises.

Ballywillan Holdings Limited was required to display a notice specifying:
The prices charged for 16 beverages as required by Article 4 (1) of the Retail Price (Beverages in Licensed Premises) Display Order 1999 (S.I. No. 263/1999).

During an inspection at their premises at The Duke, 9 Duke St, Dublin 2, D02 NR76, the CCPC had found the trader to be in breach of this requirement.

The Inn on Hibernian Way Limited, trading as Lemon & Duke, Unit 1/2, Royal Hibernian Way, Duke Lane Upper, Dublin 2, D02 YK71, a trader operating a beverages-licenced premises.

The Inn on Hibernian Way Limited was required to display a notice specifying:
The prices charged for 16 beverages as required by Article 4 (1) of the Retail Price (Beverages in Licensed Premises) Display Order 1999 (S.I. No. 263/1999).

During an inspection at their premises at Lemon & Duke, Unit 1/2, Royal Hibernian Way, Duke Lane Upper, Dublin 2, D02 YK71, the CCPC had found the trader to be in breach of this requirement.

Appendix 3: Statement on Internal Control

Please note: The Comptroller and Auditor General (C&AG) had not audited the Statement on Internal Control before it was required by legislation that the CCPC send the Annual Report to the Department of Enterprise, Trade and Employment.

Scope of Responsibility

On behalf of the Competition and 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 and Reform has been in place in the CCPC for the year ended 31 December 2023 and up to the date of approval of the financial statements.

Capacity to Handle Risk

The Audit and Risk Committee comprises a Chairperson and three members (two of whom are external / independent). The ARC met 4 times in 2023.

The Commission has a properly constituted internal audit function which is adequately resourced and 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 2023:

- Review of Effectiveness of Internal Controls
- Product Safety
- Money Tools Calculators (validation)
- Procurement
- GDPR
- Alternative Dispute Resolution ("ADR") and Vehicle Crime
- HR Talent Retention and Succession
- A follow-up review in respect of the recommendations made in previous internal audit reviews.

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 Audit and Risk Committee meeting along with a memo detailing any changes, including the reasoning for such changes.

Appendix 3: Statement on Internal Control

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 organisation
- 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; and
- 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 2023 the CCPC had procedures in place to ensure compliance with current procurement rules. Matters arising regarding controls over procurement are highlighted below 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 2023. 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 2023 was carried out and signed off by the Commission in February 2024.

The Commission is reasonably assured that the system of Internal Control instituted and implemented in the CCPC for the financial year ended 31st December 2023 is effective.

Internal Control Issues

DETAILS OF WEAKNESSES	MITIGATING ACTIONS
<p>During 2023, the contracts for Financial Administration Services and Media Buying Services were rolled past their expiry dates pending conclusion of competitive tendering processes. Both tendering processes were conducted under OGP Frameworks, and the OGP were unable to facilitate them through to completion in advance of both contracts expiring. However, both tendering processes were completed in 2023.</p> <p>The contract for Financial Administration Services was due to expire in July. In April, the OGP granted the CCPC self-serve access to run a tendering process under the framework. The CCPC sought advice on completing the Supplementary Request for Tenders (SRFT) document in May and were told that the OGP had decided to end the framework five months early, so it could no longer be used. The replacement framework would not commence until June, so a tendering process run under it could not be completed in advance of the contract expiring, resulting in the contract rolling. The expenditure for work completed during this period amounted to €10,547.</p> <p>The OGP were initially contacted in November 2022 to identify average timelines for completing tender processes under the Media Buying framework so the CCPC could plan to have a new contract in place at the beginning of June 2023. Unfortunately, the OGP did not provide this information. The OGP were contacted again at the beginning of April to start the process and were given indicative timelines for completion. The OGP informed the CCPC that they could not meet these timelines and could not publish the SRFT until the beginning of June. The CCPC inquired as to whether the self-serve process could be used to allow the tendering process to be completed within the timeframe outlined but this was deemed not possible, resulting in the contract rolling past its expiry date. The expenditure for work completed during this period amounted to €711,292. This includes both the media buying agency's fee and the cost of purchasing media space, which constitutes the greater amount of the expenditure.</p>	<p>While the CCPC currently contacts the OGP in advance of tendering processes using OGP Frameworks, to determine the timeline for completion, the CCPC will aim to contact the OGP earlier in the planning of the tendering process, to identify their availability for facilitating competitions and will use the self-serve option provided by the OGP, where appropriate.</p>

The importance of a values-based approach to the public sector duty of the CCPC, under the Irish Human Rights and Equality Commission Act 2014, is mirrored in the way we place an emphasis on it 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 2005. The CCPC appointed and trained five new DLOs in 2023 who are now available for employees. 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.

Annually we promote disability awareness and celebrate the UN International Day of Persons with Disabilities. To mark this date in 2023, a speaker from Ability Focus delivered a live online Disability Awareness Presentation for all staff in the CCPC. 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
- Advertise the DLO supports to employees every six months
- Ensure DLO contact details are available for all staff
- Promote self-disclosure
- Attend DLO network meetings and training sessions
- Provide an annual account of qualitative and quantitative data on this service to the National Disability Authority
- Assist staff members returning to work from a serious illness or anyone that may acquire a disability and need support

Promoting Equality and Human Rights in the Workplace

We undertook a number of initiatives to promote equality in the workplace during 2023. In June, employees were given the option to use the approved CCPC Rainbow logo and lanyards to show their support of LGBTQ+ communities. In quarter 3, ShoutOut gave a workshop called "Introduction to Pronouns" to continue ongoing learning about inclusivity beyond Pride month. The objective of the workshop was to support employees to make positive and practical changes as an organisation and as individuals.

The CCPC's 2024-2026 Statement of Strategy was published in quarter 4 2023. Over the course of this strategy, we will continue to prioritise a focus on our public sector duty in the development and implementation of our new People Strategy, our new website and our new communications strategy.

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. A new Employee Assistance Service provider was introduced in 2023 to widen the scope of support services available to staff.



Coimisiún um
Iomaíocht agus
Cosaint Tomhaltóirí

Competition and
Consumer Protection
Commission