

Welcome to the second edition of our e-newsletter! This issue helps consumers shop, travel, and navigate safely. Our lead article, *Black Friday 2025 – Shop Smart and Stay Protected*, offers practical tips for spotting scams, understanding your rights, and making secure online purchases. We also cover *subscription traps*, showing how to avoid unexpected recurring charges. In the news section, learn about European airlines revising environmental claims, Wizz Air's subscription fine, and Ryanair going fully digital with boarding passes. Finally, our *Success Story* highlights cross-border cooperation protecting travellers from misleading accommodation listings. Stay informed, stay safe, and shop smart!

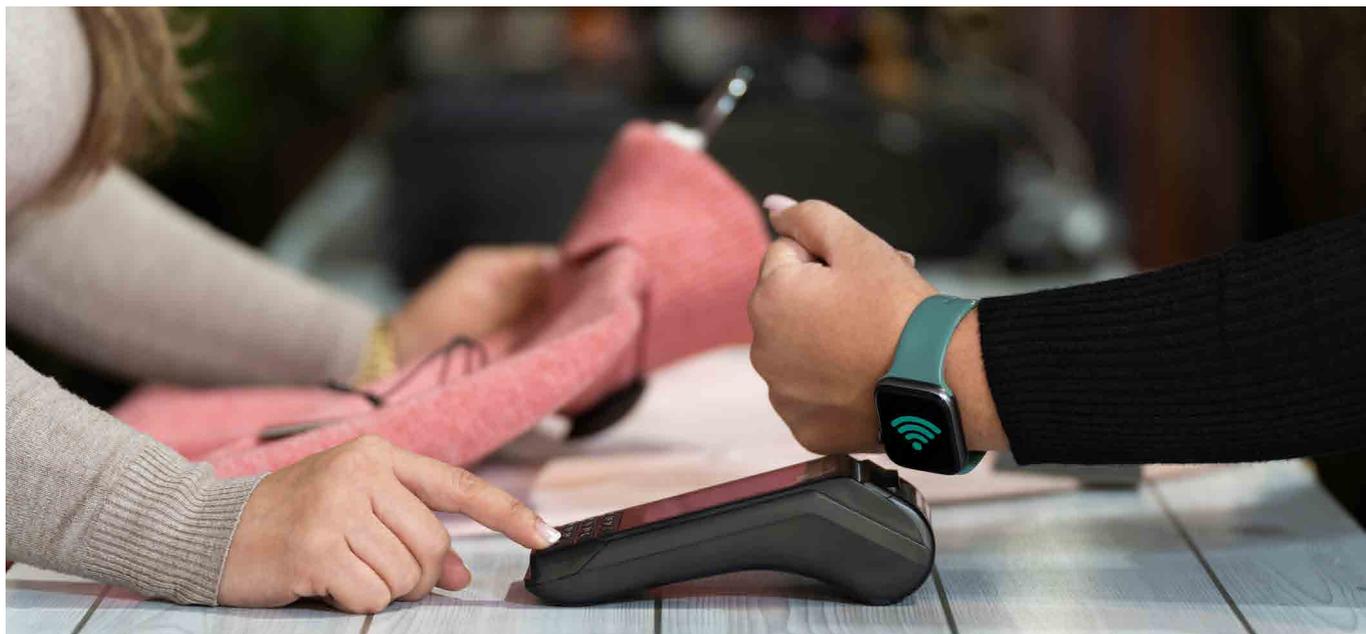


Black Friday is here, bringing with it a wide range of tempting deals and discounts. While this is an exciting time for shoppers, it is essential to be cautious, especially when making online purchases. This article highlights key precautions consumers should take to protect themselves, including verifying the legitimacy of websites and understanding refund and return policies. By remaining informed and vigilant, consumers can enjoy a safer and more positive shopping experience, taking full advantage of Black Friday offers with confidence.

Be cautious if prices appear too good to be true. Fraudsters often exploit the shopping rush by creating fake websites that closely resemble legitimate retailers. Before making any online purchase, ensure the website address begins with "https://" and displays a padlock symbol. As a consumer, you have the right to clear and complete information. This includes the total price, with all taxes and delivery costs included, as well as a detailed description of the product or service, including features, size, and any restrictions. You must also receive the trader's contact information, such as name, physical address, email,

and phone number, along with full details of your right to cancel or return the product.

Whenever possible, purchase only from official or well-known websites or from traders you have previously dealt with. If you receive promotional emails or text messages, avoid clicking directly on links; instead, manually type the retailer's web address into your browser. This reduces the risk of website spoofing, which occurs when fraudsters create fake websites that look almost identical to legitimate retailers, copying logos, colours, and overall design.



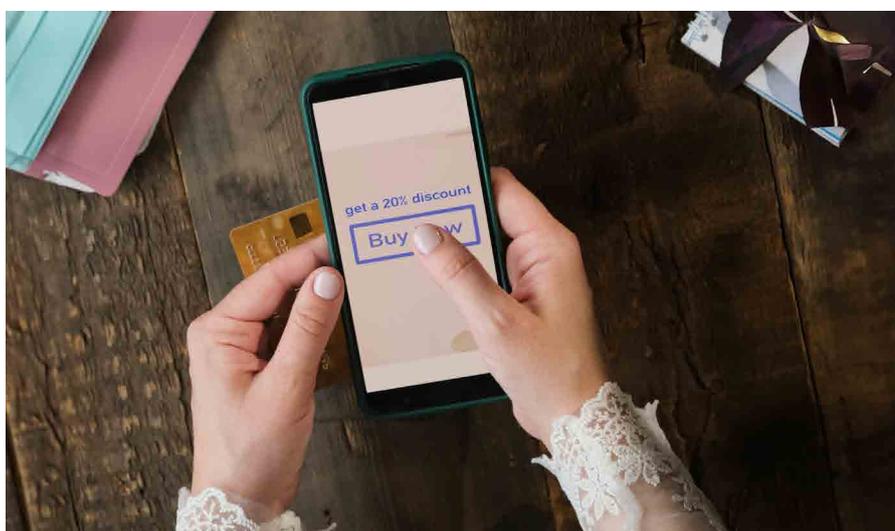
The web address is often only slightly different from the original, making it easy to overlook small spelling changes or extra characters. These sites are typically used to collect personal or payment information or to sell counterfeit or non-existent products. For first-time purchases, check reviews or feedback from other consumers, but exercise caution, as some reviews may be fake or deliberately misleading.

Social media platforms have become increasingly popular for online shopping, with thousands of ads promoting limited time offers, trending gadgets, and exclusive discounts. However, these deals can be particularly risky, as scammers

frequently use fake advertisements to lure consumers. Fraudulent sellers often impersonate well-known brands or influencers, using stolen logos, professional photos, or even video testimonials to appear legitimate. These ads may appear on Facebook, Instagram, TikTok, or other platforms, and can seem completely genuine at first glance. Before purchasing through a social media ad, check the profile's authenticity and reviews, look for a company website and contact details, and be cautious if the seller only accepts payments through unofficial methods such as direct bank transfers or instant payment apps.

When shopping online, always use secure payment methods. Credit and debit cards offer stronger protection if something goes wrong, allowing you to request a chargeback from your bank if the item does not arrive or is faulty. Avoid using bank transfers, money orders, or cryptocurrency, as these methods offer little to no protection. Keep thorough records of all transactions, including order confirmations, invoices, emails, chat correspondence, and screenshots of advertised prices or terms. These records serve as evidence if you need to request a refund, report a scam, or file a complaint.

A **chargeback** is a mechanism offered by your bank or card issuer that allows you to request a reversal of a payment under certain circumstances. This can be particularly useful if the item you purchased was not delivered, or if the transaction was unauthorised or fraudulent. To initiate a chargeback, contact the bank or card issuer as soon as you notice a problem. Banks typically have time limits for submitting chargeback requests, usually within 120 days of the transaction. While a chargeback does not automatically guarantee a refund, it is a powerful tool to recover money from uncooperative traders and provides an additional layer of protection during high-volume shopping periods like Black Friday.



Do discounted items affect your rights?

No. Consumer rights remain fully applicable even when purchasing items at a discounted price. When buying online from an EU-based trader, you generally have the right to withdraw from the purchase within 14 days of receiving the product, without providing a reason. The trader must refund you within 14 days of receiving the returned item. This right does not always apply to custom-made or personalised items, perishable goods such as food or flowers, or sealed items like cosmetics or software once opened.

Delivery delays are another common concern during busy shopping periods. Traders must deliver goods within 30 days, unless another delivery period was agreed upon. If the trader fails to deliver on time, you can request delivery within a reasonable additional period or cancel the order and request a full refund.

All products come with a **2-year legal guarantee** against defects. If a product is defective or does not conform to the contract, consumers are entitled to have the product repaired if possible or replaced with a new one if repair is not sufficient. If neither repair nor replacement is feasible, a price reduction may be requested, and in cases where repair or replacement is impossible or disproportionate, consumers have the right to a full refund.

Black Friday promotions are designed to create a sense of urgency, using phrases such as “limited-time offer” or “only a few items left in stock.” To avoid impulsive purchases, take a moment to consider whether you truly need the item, whether the deal is genuine, and if you might find a better price elsewhere. Smart shopping is about making informed, thoughtful decisions rather than acting under pressure. It is also important to verify that

advertised discounts are genuine. Some traders inflate the original price before applying a “discount.” Under EU consumer law, if a price reduction is advertised, the trader must display the lowest price offered in the previous 30 days. Compare prices using online tools or by checking other websites, and do not rely solely on the “before” price displayed on the retailer’s site. Being informed helps you distinguish genuine bargains from marketing tactics.

By remaining vigilant and well-informed, you can enjoy Black Friday safely, take advantage of genuine discounts, and avoid scams or hidden costs. Knowledge and awareness are essential for a positive and stress-free shopping experience. If you encounter a problem with an EU-based trader that cannot be resolved directly, the ECC Network can assist in resolving the issue. Please note that the Network can only provide assistance where the seller is located in the EU, Norway, Iceland, or the UK.



Subscription Traps: What Consumers Need to Know

As online shopping and digital services continue to grow, subscription traps have become a common way for consumers to lose money without realising it. A subscription trap occurs when a product or service, often advertised as a one-time purchase or trial offer, smartly signs the consumer up for a recurring payment. These automatic payments can continue indefinitely, sometimes at a much higher cost than initially expected, and cancelling them can be difficult.

Subscription traps often appear in digital and online services. For example, a child playing a video game on his device may be prompted to purchase "game credits" or special features. While the first purchase might seem small, the game may automatically sign the account up for a recurring monthly payment, leading to unexpected charges on the parent's card. Similarly, an adult using an AI tool to generate a document, such as a CV or presentation, may be offered a "free trial" of the premium version. Without careful attention, the user could be enrolled in a monthly subscription that automatically renews and charges their account.

To avoid falling victim to subscription traps, consumers should always read the terms and conditions carefully before

making a purchase. Look for keywords such as "subscription," "membership," "auto-renewal," or "recurring payments". If these terms appear in the fine print, the purchase may not be a one-off transaction. Remember that legitimate businesses are transparent about the cost, duration, and cancellation process of their subscriptions.

Payment methods can also affect your level of protection. Credit and debit cards generally provide stronger safeguards, including the ability to request a chargeback if a subscription is fraudulent or if the company fails to deliver the promised service. Avoid paying for products or services through direct bank transfers or instant payment apps, as these methods usually offer little recourse if something goes wrong.

Monitoring your bank statements regularly is essential, as subscription charges are sometimes small and may go unnoticed by consumers. It is important to check for any recurring payments you did not expect and to act promptly. If an unexpected charge appears, contact your bank immediately to stop further transactions and request a refund. You should also reach out to the company directly to cancel the subscription. Keep a record of all correspondence

and any evidence of the subscription agreement, as this documentation will be invaluable if you need to escalate the issue.

While subscription traps can be frustrating, knowledge and vigilance are your best defence. Take the time to research sellers, read reviews carefully, and scrutinise promotional offers before providing your payment information. Being aware of the warning signs allows you to make informed choices, avoid hidden costs, and protect your finances.

The Consumer Rights Directive requires that you give your consent to continue a subscription after any trial period, and this must be clearly communicated before the subscription is finalized. Your card or payment details cannot be reused automatically for future charges unless you have explicitly consented and were informed about it beforehand. Traders must also provide a simple and free way to cancel the subscription at any time.

Online purchases, including digital subscriptions, come with a 14-day right of withdrawal, meaning you can cancel your contract within 14 days of purchase without giving any reason. If you cancel within this period, you are entitled to a full refund, provided the service has not been used or downloaded.

Subscription traps are a growing concern in today's online shopping environment. By carefully reviewing the terms of purchase, using secure payment methods, monitoring account activity, and keeping documentation of all transactions, consumers can avoid these traps and enjoy a safe and stress-free shopping experience. Awareness is the key to ensuring that deals and promotions remain beneficial, rather than costly surprises.



News

Twenty-One Airlines to Revise Environmental Claims Following EU Scrutiny

Twenty-one European airlines have agreed to overhaul the way they communicate their environmental impact after the Consumer Protection Cooperation (CPC) Network flagged concerns over misleading sustainability claims. The changes follow a coordinated dialogue between the European Commission and national consumer protection authorities in Belgium, the Netherlands, Norway and Spain.

The airlines involved include Air Baltic, Air Dolomiti, Air France, Austrian Airlines, Brussels Airlines, Eurowings, EasyJet, Finnair, KLM, Lufthansa, Luxair, Norwegian, Ryanair, SAS, SWISS, TAP, Transavia France, Transavia CV, Volotea, Vueling, and Wizz Air, have agreed to revise their marketing practices to provide consumers with clearer and more accurate information.

A central commitment is the removal of claims suggesting that the CO₂

emissions of a specific flight can be neutralised, offset or directly reduced through consumer contributions to climate projects or the purchase of alternative aviation fuels. Airlines also pledged to clarify the limitations of “sustainable aviation fuels” and to avoid vague or unsubstantiated green terminology.

To strengthen transparency, airlines will provide more detailed information regarding long-term environmental goals, such as net-zero emissions targets. This includes clear timelines, concrete steps and explanations of the types of emissions covered. They must also ensure that any CO₂ calculations presented to consumers are transparent and backed by reliable scientific evidence.

National consumer authorities will monitor the implementation of these commitments and may take enforcement action if airlines fail to comply. The CPC Network will also review other airlines operating in the EU to ensure a level playing field across the sector.

The initiative follows a 2023 alert by the European Consumer Organisation (BEUC), which raised concerns about widespread misleading environmental claims in the aviation industry.

“Consumers are the firepower of our economy. Time and time again, Europeans have shown their readiness to contribute to a more sustainable and resilient future. It is now important that the industry match these efforts by ensuring transparency and honesty in environmental claims. Consumers deserve clear and accurate information about the true impact of air travel and the real efforts that can be made to increase sustainability.”

**Michael McGrath,
Commissioner for Democracy,
Justice, the Rule of Law and
Consumer Protection**

Italian Competition Authority Fines Wizz Air €500,000 Over “All You Can Fly” Subscription

The Italian Competition Authority has fined Wizz Air Hungary Ltd €500,000 for unfair commercial practices and contract terms related to its annual “Wizz All You Can Fly” subscription. The service, which allows subscribers to fly on all international routes for a fixed fare (€599, or €499 during early promotion), was promoted without providing clear and timely information on its limitations.

The Authority found that Wizz Air’s campaigns presented the subscription

as unlimited, while critical details such as booking windows, seat availability, and usage restrictions were unclear or omitted. Several terms in the original general terms and conditions were also deemed unfair, allowing the airline to change or suspend the service without justification, limit refunds, and restrict withdrawal rights, creating a significant imbalance between the airline and consumers.

Wizz Air has been ordered to publish an excerpt of the decision on its website, ensuring transparency and compliance with consumer protection rules.



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Ryanair Goes Fully Digital with Boarding Passes from 12 November 2025

Ryanair will move to 100% Digital Boarding Passes (DBP) starting Wednesday, 12 November 2025. From this date, all passengers must check in online via the Ryanair website or app, and paper boarding passes will no longer be issued. Once checked in, the digital boarding pass will automatically appear in the Ryanair App and can be presented at airport security and the boarding gate.

The change aims to lower airport costs, reduce fares, enhance customer service, and benefit the environment by eliminating around 300 tonnes of paper annually. DBPs also allow for improved flight information and rebooking options during disruptions.

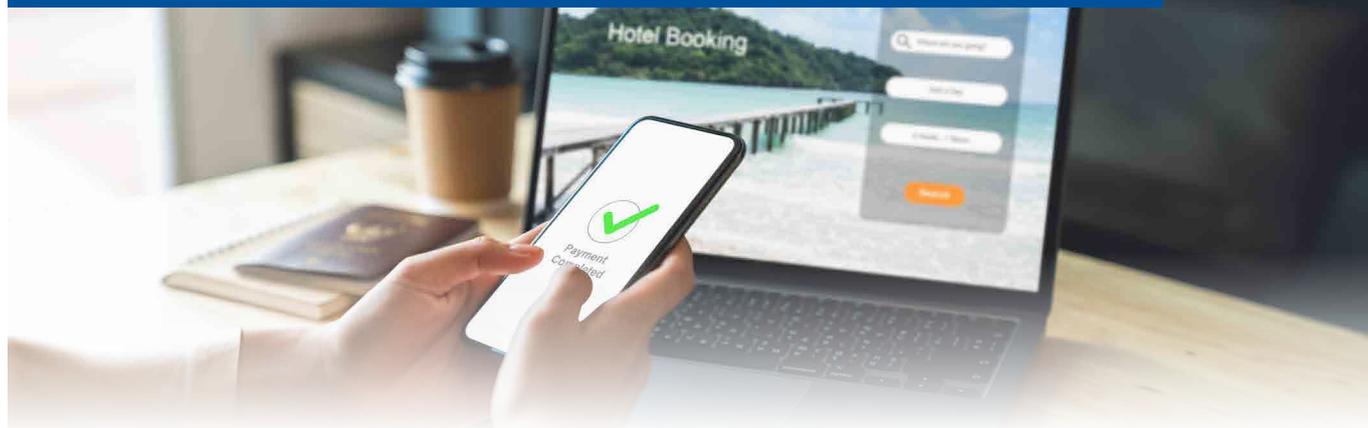
Passengers will still receive email reminders 48 and 24 hours before departure. Those who fail to check in online will incur the airport check-in fee. Free printed boarding passes will be provided at the airport if a passenger loses their device, if it

runs out of battery, or if they do not have a smartphone or tablet. Offline access is available through the app, and accessibility standards are fully supported.

Check-in and ticket desks remain at all airports, and boarding pass re-issue fees are eliminated for passengers who check in online. Passengers flying from Morocco must still collect a printed boarding pass after online check-in.

For more information, kindly watch: [Digital Boarding Pass](#)

SUCCESS STORY: MISLEADING ACCOMMODATION INFORMATION



A family booked a holiday home through an online platform. While the listing mentioned extra charges for electricity and cleaning, it failed to indicate that guests needed to provide their own bed linen and towels. Photographs showed fully made-up beds, leading the family to reasonably assume that linen and towels were included.

Upon arrival, the family discovered they had to supply their own linen and towels, with no rental option available. This unexpected requirement made the property unsuitable, forcing a last-minute cancellation and incurring extra costs and inconvenience.

The family contacted our Centre after the booking platform denied their refund request. We collaborated with our Dutch counterparts, who liaised directly with the platform. Although the provider initially rejected the claim, the booking platform ultimately decided in favour of the consumers and issued a €630 travel credit refund.

This case highlights the importance of clear information in online listings and demonstrates the value of cross-border cooperation in ensuring consumers are protected and feel supported throughout their travel experience.



European Consumer Centre Malta

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