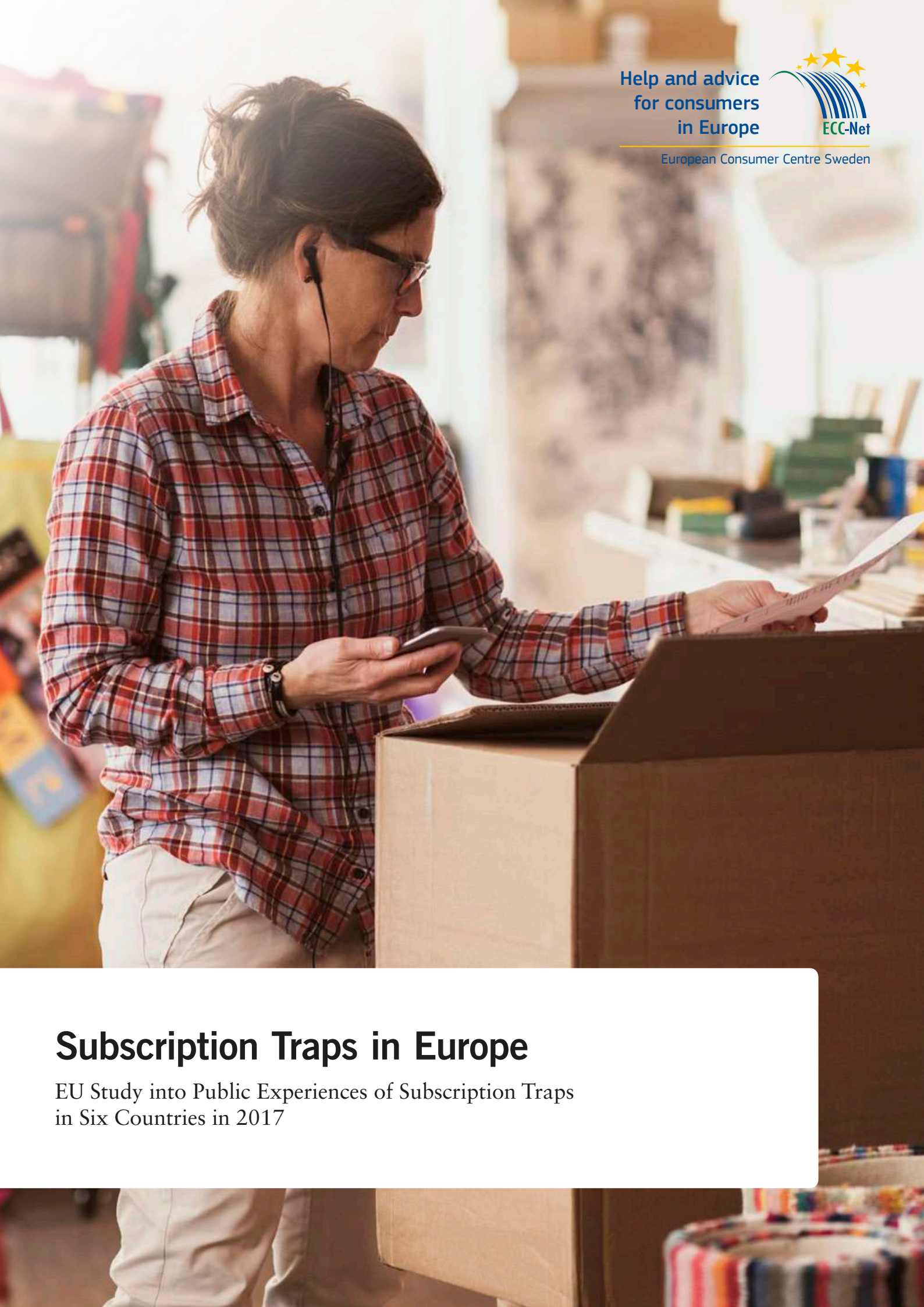


Help and advice for consumers in Europe

ECC-Net

European Consumer Centre Sweden

Subscription Traps in Europe

EU Study into Public Experiences of Subscription Traps in Six Countries in 2017

EU Study into Public Experiences of Subscription Traps in 2017
The Swedish Consumer Agency 2017

Lead administrators: Jolanda Girzl, ECC Sweden; Hannah Hall, The Swedish Consumer Agency
This report has been translated from Swedish to English by TNS Kantar

Foreword

The increased supply and new means of consuming that are part and parcel of our digitalised everyday world are leading to a heightened need for awareness of consumer rights. This development, which has helped bring about the rise of social media, comparison sites, targeted advertising and access to an endless amount of information, has changed the way in which we communicate, seek out information, and interact.

This development can, in turn, can lead to well-prepared, satisfied and safe consumers who simply locate the most affordable options, and to companies establishing new, well-functioning sales channels and operating across various markets with effective competition. However, it has also paved the way for increased opportunities for certain parties to lure consumers into making unwanted or poorly thought out purchases by means of misleading offers or intrusive marketing.

Consumers' behaviour today has changed, from previously seeking out products and offers of their own interest, to now being presented with offers through pop-up adverts or adverts on social media. The ease of taking up such offers in these situations – in terms of simplicity and speed – often leads to impulse purchases made with no prior research about the company. Furthermore, it is becoming more common for companies to use targeted marketing in order to better reach their target group of consumers who have previously searched for or purchased similar products to those the company is offering.

One of the major problems that has grown in line with digitalisation is subscription traps. Whilst subscription traps have existed for the last decade, they have become far more common over the course of the last five years. This is an international problem that has drawn attention at EU-level and amongst authorities and consumer organisations. In one report[1] published in 2013, the European Consumer Centres Network (the ECC-Net), of which ECC Sweden is a part, placed subscription traps and offers of free trials at the top of a list of growing e-commerce problems. The ECC offices identified subscription traps as a lasting problem area that is likely to increase in the future.

For this reason, the ECC-Net decided to carry out a joint project on subscription traps during 2017, to investigate how much consumers know about their rights and the prevalence of subscription traps on the internet, and to carry out a number of informational campaigns.

This study led is the starting point of the project.

Jolanda Girzl
Director
ECC Sweden

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[1] http://www.konsumenteuropa.se/globalassets/rapporter/too_good_to_be_true_it_probably_is_unfair_commercial_practices_-and_unsolicited_goods.pdf

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Summary

Among the six countries included in our study, consumers in Belgium, Austria and Sweden show the lowest level of knowledge about their consumer rights regarding withdrawal, unordered goods and the opportunity to reverse a transaction on your credit card (chargeback). Approximately one in ten (between 9-10 %) in Belgium, Austria and Sweden know what rights they have as consumer, this number is based on respondents correctly answering four knowledge statements in the questionnaire.

A larger proportion of consumers in Belgium, Austria and Sweden are unsure whether they have the legal right to demand the same requirements on the credit card provider (if you have paid by credit card) if the seller refuses to repay the consumer due to a problem, compared to citizens in other EU countries included in the survey. Knowledge about what rights consumers have is highest in Finland and Norway, about one in four (between 23-27 %) know their rights (i.e. correctly answer all four knowledge statements in the questionnaire).

The lower scores in many cases relates to consumers being unsure about what rights they have and not necessarily that they have incorrect knowledge. Overall, among all six countries, at least one in three have given the answer “I’m not sure/I don´t know” to three of the four statements regarding what rights you have as a consumer when purchasing goods and services on the Internet. Uncertainty is greater when it comes to the length of time for the right of withdrawal when making a purchase from a company within EU, Norway or Iceland.

If we look at the occurrence of “too-good-to-be-true” offers, Swedes and Finns state that they see this type of offer on the Internet or in social media at least once a week to a greater degree than in the other countries included in the study. Austrians, however, do not see “too-good-to-be-true” offers as frequently.

Regarding the experience of “too-good-to-be-true” offers, i.e. how many people have ordered goods/services by clicking on “too-good-to-be-true” offers online, which resulted in an unwanted subscription to a product, the Belgians and the Dutch have a higher level of experience of this. Experience of subscriptions traps seem to be less frequent in the Nordic countries (Sweden, Finland and Norway).

When comparing the knowledge of consumer rights, the occurrence of “too-good-to-be-true” offers and the experience of subscription traps it seems that the Nordic countries (especially Norway and Finland) have greater knowledge about what rights they have and experience of subscription traps is also lower, the occurrence however of “too-good-to-be-true” offers is comparable to that seen in other countries. In Belgium and the Netherlands knowledge about consumer rights when purchasing goods and services on the internet is lower and the experience of subscription traps is higher.

If we look at the profile of consumers with experience of subscription traps it is relatively widespread. In Belgium and the Netherlands young citizens are overrepresented among the victims of unwanted subscriptions after clicking on “too-good-to-be-true” offers. In Sweden, older people are overrepresented. In Norway, Austria and the Netherlands we see a positive correlation between how often “too-good-to-be-true” offers are seen and experience of subscription traps.

When it comes to how victims of unwanted subscriptions act we do not see any clear differences between countries. Most victims have contacted the company in some way; to inform them that they not have signed up for a subscription or by trying to cancel the subscription. Many paid the company. Around 10 percent of victims contacted their bank/ credit card provider to ask them to reverse the transaction on their credit card (chargeback).

On average, victims of “too-good-to-be-true” offers on the Internet in Belgium, Austria, Sweden, Finland, Norway and the Netherlands have spent 116 Euros each over the last three years.

1 Background and objective

The Swedish Consumer Agency and ECC Sweden needed to carry out a quantitative study of experiences of subscription traps amongst members of the public in a number of EU countries. The aim of the study is to gather information on the extent and nature of the subscription trap problem within a selection of EU countries.

ECC Sweden is responsible for an ECC-Net network project concerning consumer problems related to subscription traps and the use of the chargeback scheme in 2017. The study results from this project will form one of the foundation elements of their report. The study results will also be presented in information material available on websites within the ECC-Net, and discussed at a workshop and in other contexts as deemed relevant by the ECC-Net and European Commission.

The study has been carried out by Kantar Sifo as commissioned by the Swedish Consumer Agency and ECC Sweden.

1.1 Definition of subscription traps in this study

The common denominator of all forms of subscription trap is that the consumer is misled into entering into an agreement concerning ongoing deliveries of a product or service, despite the consumer in many cases being unaware of the content of the agreement or even that they have entered into an agreement at all. A typical subscription trap usually entails attracting the consumer's interest using so-called "too-good-to-be-true offers", such as a free or cheap test package or a free test period of a service. This study will be restricted to unwanted subscriptions on the internet (e.g. via pop-up adverts or similar).

The definition used in the present study does not include unwanted subscriptions offered by telemarketers. With telemarketing, it is common for consumers to feel that they have been signed up for an unwanted subscription, even if the fact the sale concerned a subscription was made clear. This often occurs when a telemarketer calls with the objective of selling a telephone subscription, but when the consumer's and salesperson's understandings of what was said during the conversation then differ. In this study, the objective is to establish how knowledgeable consumers are when it comes to the right to withdraw, chargeback, and whether they are required to pay for goods they did not order, as well as to focus on what is generally meant by a subscription trap: some form of "too-good-to-be-true" offer/an offer to partake in a competition or research online, to capture the consumer's interest, and where the consumer is unaware that the primary contractual obligation concerns a subscription.

2 Implementation

2.1 Target group and scope

The target population for the study is the general public, restricted to private persons between the ages of 18 and 75, in each of the EU countries selected.

The study is limited to six selected countries. These countries were selected for inclusion in the study as problems with subscription traps were assessed as most prevalent in these countries, according to information from the ECC network. The study was carried out in the following six EU countries (number of interviews carried out):

- Sweden (n=1001)
- Finland (n=1000)
- The Netherlands (n=1000)
- Belgium (n=1000)
- Austria (n=1000)
- Norway (n=1111)

2.2 Method, selection and questionnaire

2.2.1 Method

The study was carried out using online interviews via existing web panels in Sweden, Finland, the Netherlands, Belgium, Austria and Norway. The collection of responses in Sweden was carried out via Kantar Sifo's panel. Results collections in Finland, the Netherlands, Belgium, Austria and Norway were carried out via panels run by Kantar Sifo's sister company in each country.

Only randomly selected, nationally representative samples of people were recruited for the panels in the Nordic countries (Sweden, Finland and Norway). No self selection was used and the panels are representative of internet users in each country. Against the background of the study objective – to investigate members of the public's experiences of unwanted subscriptions online – the web panel method was an advantage in this case.

Recruitment of the panels in the Netherlands, Austria and Belgium was carried out somewhat differently. The selections were primarily carried out through Lightspeed GMI's GTM panels. To maintain the required level of quality in Lightspeed's panels, the following measures were taken:

- monitoring of new recruits (double new recruitment process)
- use of a number of recruitment sources (incl. email, newsletter campaigns, traditional banner placement, social media, adverts in newspapers)
- use of a number of indicators on the recruitment sources to track both activity and engagement amongst demographic groups, which in turn contributes to the quality of the data provided by the panel participants.

In Austria two panels were used: the Bilendi panel (15% of respondents) and the GTM panel (85% of respondents). See table 1 below for a summary of the panels used to gather the data.

Data collection was carried out separately in each country, between 27 February and 7 March 2017.

Up to two reminders were sent to invited respondents who had not responded to the questionnaire by the time the reminder was sent out.

Table 1.

Country	Panel	Recruitment
Sweden, Norway, Finland	Kantar Sifo	Randomly recruited
The Netherlands, Belgium	Lightspeed GTM	Partially self-selected
Austria	Lightspeed GTM 85%, Bilendi 15%	Partially self-selected

2.2.2 Selection

The study was carried out using a random sample from each web panel, based on gender and age. Age-based quotas were also applied to ensure that the samples corresponded to the actual distribution in each of the countries. The following age ranges were used for the age quotas in all six countries: 18–29 years, 30–44 years, 45–59 years and 60–75 years.

The research results for Sweden, Norway and Finland are weighted based on gender, age and region. In Belgium, Austria and the Netherlands, the only quota applied was the age quota, so that the age distribution of panel participants corresponded to the actual distribution in each country. The total result (combined from all of the six countries) is only weighted so that each country's results constitute a sixth of the total result. The weighting of the total result was implemented as more than 1,000 interviews were carried out in Norway (n=1111).

2.2.3 Questionnaire

The questionnaire was compiled by Kantar Sifo based on dialogue with and foundations provided by ECC Sweden and the Swedish Consumer Agency. The questionnaire contains 11 questions in total, of which 4 are background questions. See Appendix 1 for the complete questionnaire.

The initial questions in the questionnaire are designed to test the nature of the respondent's knowledge. The respondents were asked to assess whether four different statements were right or wrong. The statements are focused on consumers' rights when purchasing goods and services online. Next were questions on the prevalence and amount of experience the respondents had of subscription traps (based on the definition used in the study), as well as the product category concerned. Leading on from this, respondents who had experience of subscription traps were asked questions about how they reacted when they were taken in by subscription traps – an important part of which is whether a chargeback claim was initiated or not and how the bank acted – as well as roughly how much the consumers had spent as a result of being taken in by

subscription traps. Finally, respondents were asked a few background questions concerning gender, age, highest level of education and occupation type. The background questions on gender and age were not asked in Sweden, Norway and Finland, as this information was collected from the relevant panel.

Initially, a Swedish questionnaire was developed, and this was then translated into English. The English questionnaire was used as the master version. When the English master version had been approved by the Swedish Consumer Agency and ECC Sweden, it was translated into Norwegian, Finnish, German, French and Dutch. For panellists in Sweden, the questionnaire was available in Swedish, in Norway in Norwegian, in Finland in Finnish, in Austria in German, in the Netherlands in Dutch, and in Belgium in Dutch and French. All of the translations were carried out through authorised translation agencies. The Swedish Consumer Agency and ECC Sweden approved all of the translations before data collection began.

2.3 Accounting for non-responses

Below are details of the mailings sent out for each country and overall, including information such as number of mailings sent, number not started and number not completed.

Table 2.

	Total	Belgium	Austria	Sweden	Finland	Norway	The Netherlands
Invited	41,496	9,883	6,122	3,663	6,756	2,455	12,617
Not started	34,113	8,361	4,793	3,237	5,390	1,228	11,104
Not completed	212	22	15	87	35	32	21
Quota reached (age)	1,975	500	314	254	331	84	492
Interviews carried out	6,112	1,000	1,000	1,001	1,000	1,111	1,000
Response rate	15%	11%	17%	29%	16%	47%	8%

The non-responses rates for the study are in line with studies carried out with this target group (the public) within each country. The data collection was carried out using pure quota sampling, i.e. the selection was taken from set quotas, in this instance age quotas. The number selected for each quota was based on the age distribution in each country and how easy or difficult it is to reach that age group. With quota sampling it can, therefore, be difficult to calculate the response rate correctly. The response rates above are calculated based on the number sent, with the 'Quota reached' numbers removed. The variation in response rate is relatively high between the countries. This is partially due to the use of quota sampling, partially due to the degree of participation amongst panel members, and partially due to the fact different methods are used to manage the different panels.

Chapter 6 features an account of the profile of the respondents in each country (gender, age, highest education level and occupation).

2.4 Reader instructions and interpretation of the results

In the following chapter (Chapter 4), the results of the study are presented. The responses reflect the study's target group, which is the general public (18–75 years old) in each country, and people who have been taken in by subscription traps.

The results are presented in the form of graphs showing the overall totals (all six countries combined) and on a country-by-country basis, with comparisons to the total results. For each diagram the base is given, i.e. the number of interviews the results are based on. In instances of low bases (few respondents), the results are only shown at a total level (i.e. combined for the six countries).

The subgroups the report concentrates on presenting are as follows:

- Men and women
- Age (18–25, 26–34, 35–49, 50–64 and 65–75 years)
- Highest education level (elementary/compulsory school, high school/upper secondary school and university/college)
- Occupation (full-time/part-time employment, student, pensioner)
- The prevalence of too-good-to-be-true offers (how often the consumers see them)
- Experiences of too-good-to-be-true offers (if they have been taken in by a subscription traps or not)

To study all the results in detail (at subgroup level as detailed above) both country by country and in total cross tables were used. Contact ECC Sweden for access to these.

When reference is made to differences in the results, in all instances these are based on 95% confidence.

3 Presentation of results

The results of the study are presented in this chapter. First, the combined results for all six countries are presented, after which the country-specific results are presented and compared to the total results.

3.1 Total for all countries combined

Below you will find the results presented in diagram form at total level and broken down by country. The images in this section have been copied from the presentation slides.

3.1.1 Knowledge of the rights a consumer has

When you buy goods or services online, what are your rights as a consumer?

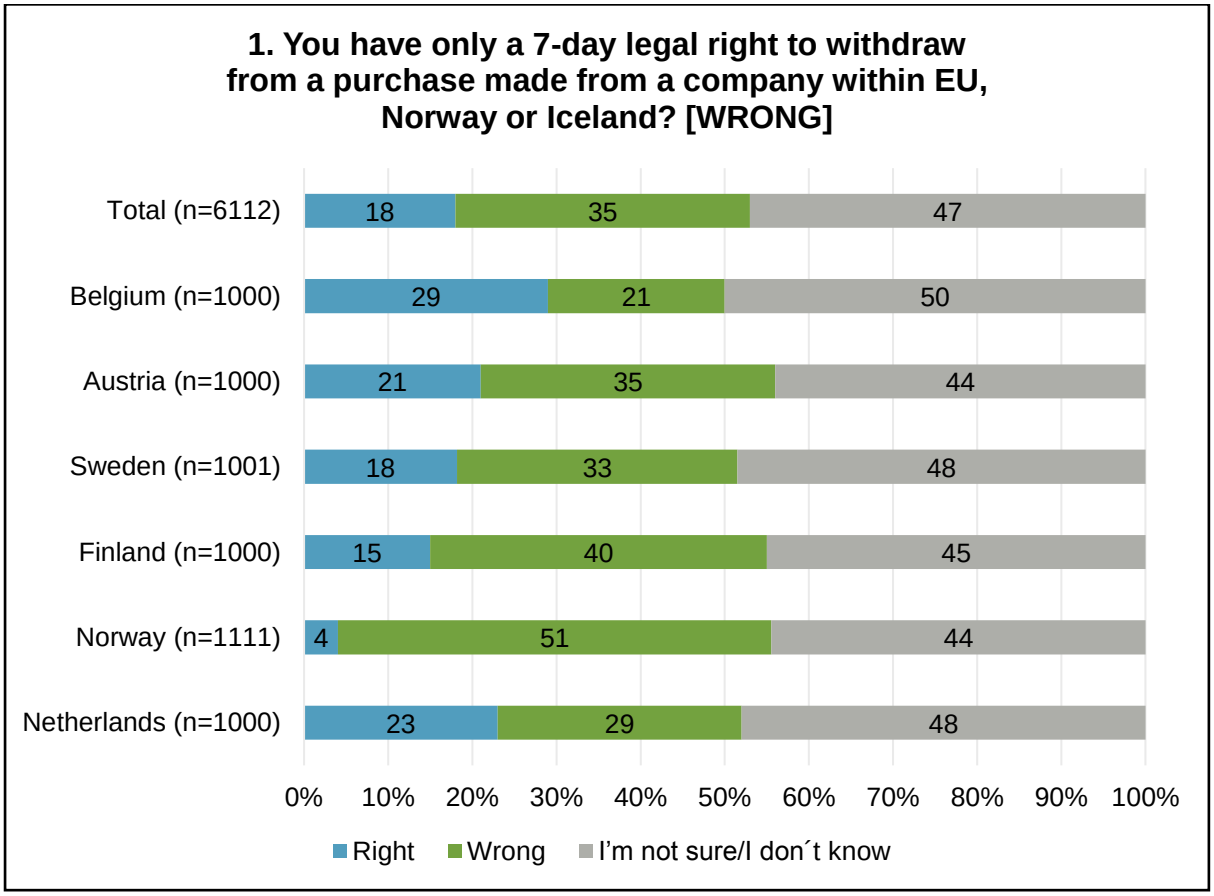


Diagram 1.

When you buy goods or services online, what are your rights as a consumer?

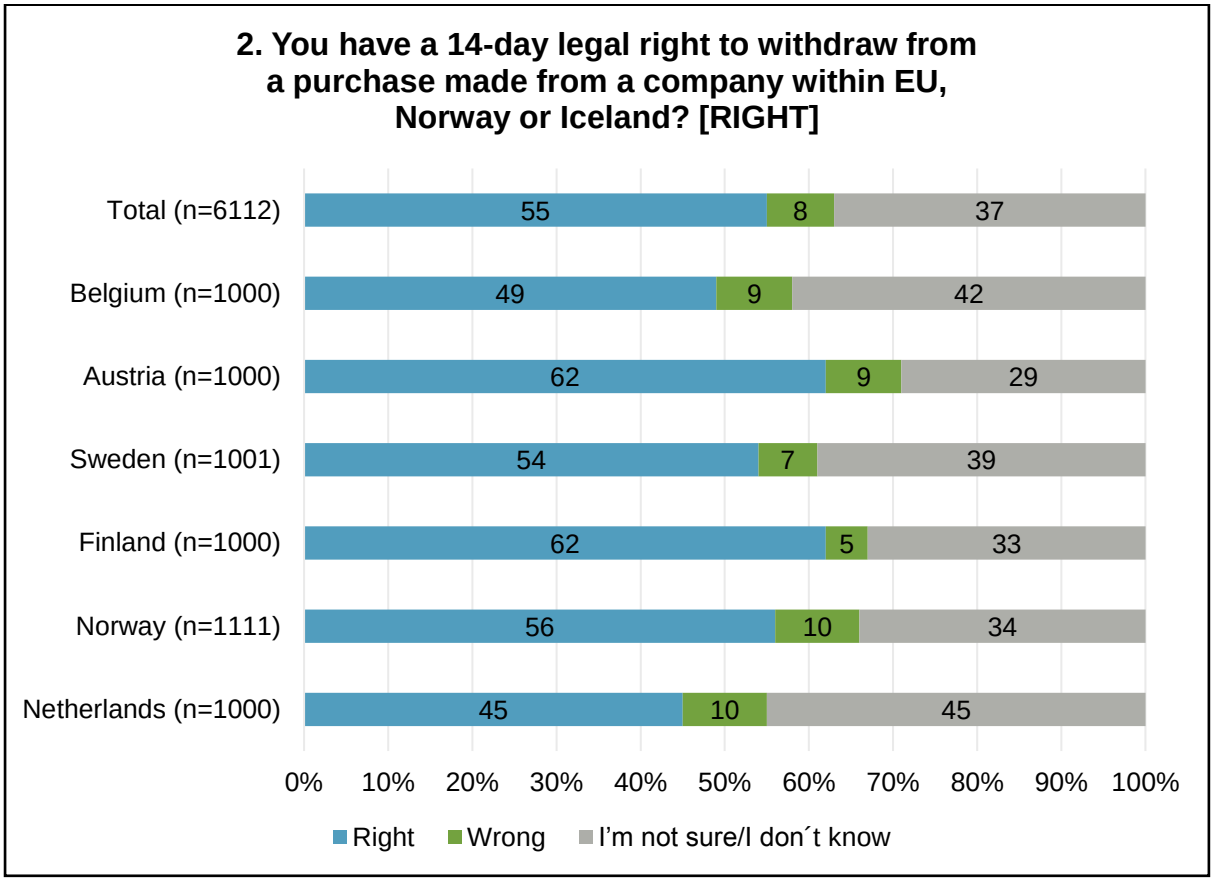


Diagram 2.

When you buy goods or services online, what are your rights as a consumer?



Diagram 3.

When you buy goods or services online, what are your rights as a consumer?

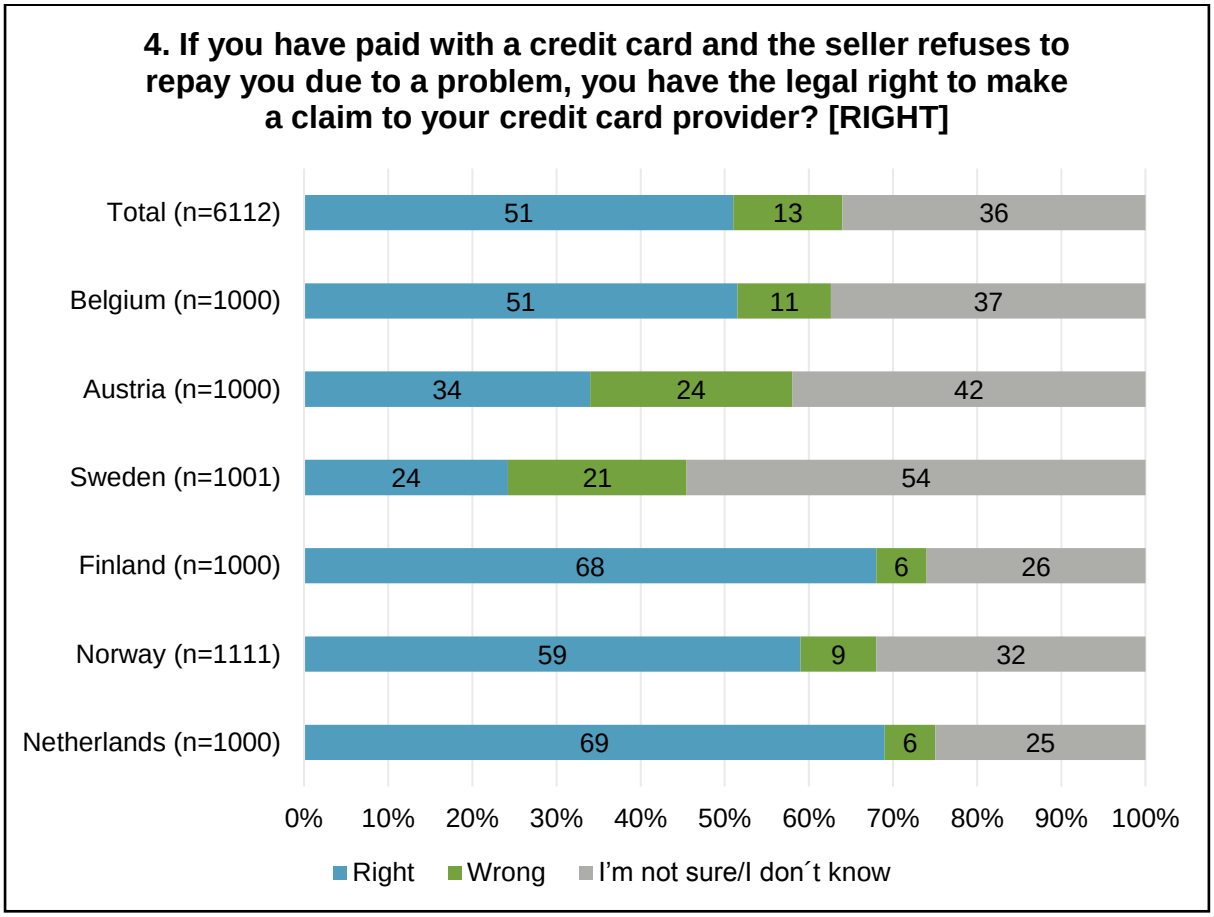


Diagram 4.

Summary – correct and incorrect answers on statement 1-4 (in %):

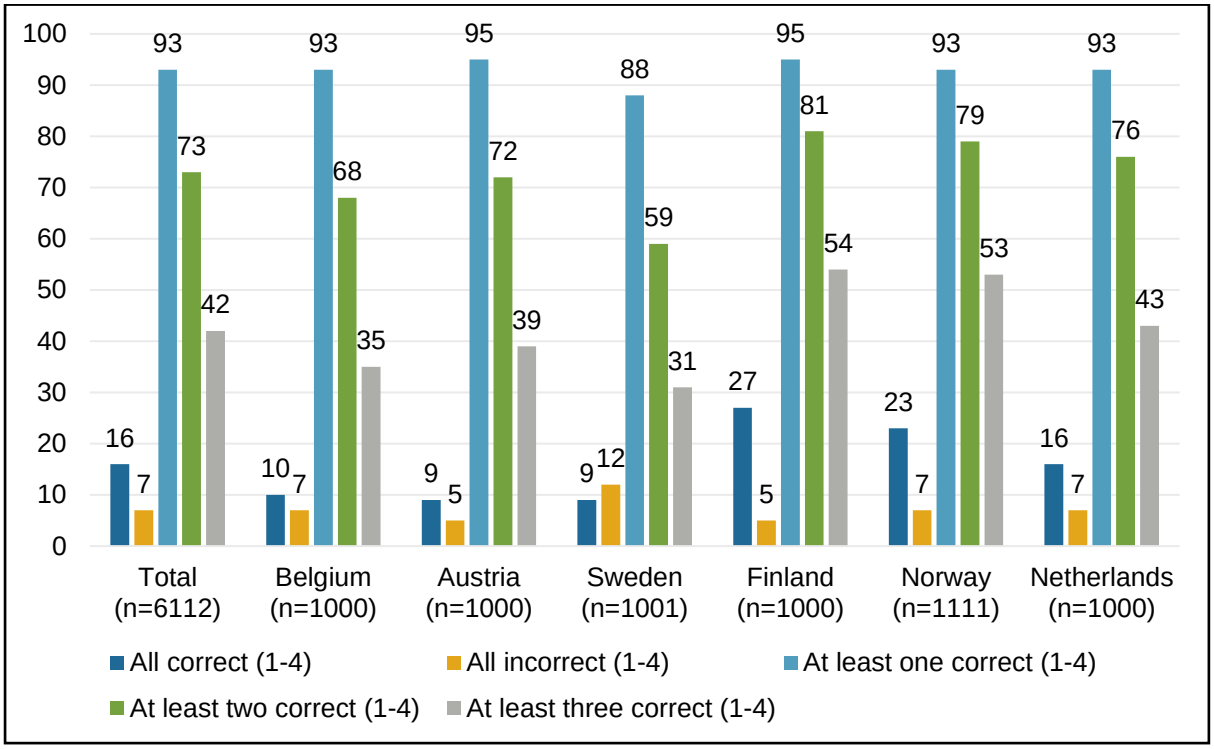


Diagram 5.

Summary – Consumer competences: Proportion with all correct (1-4) in %:

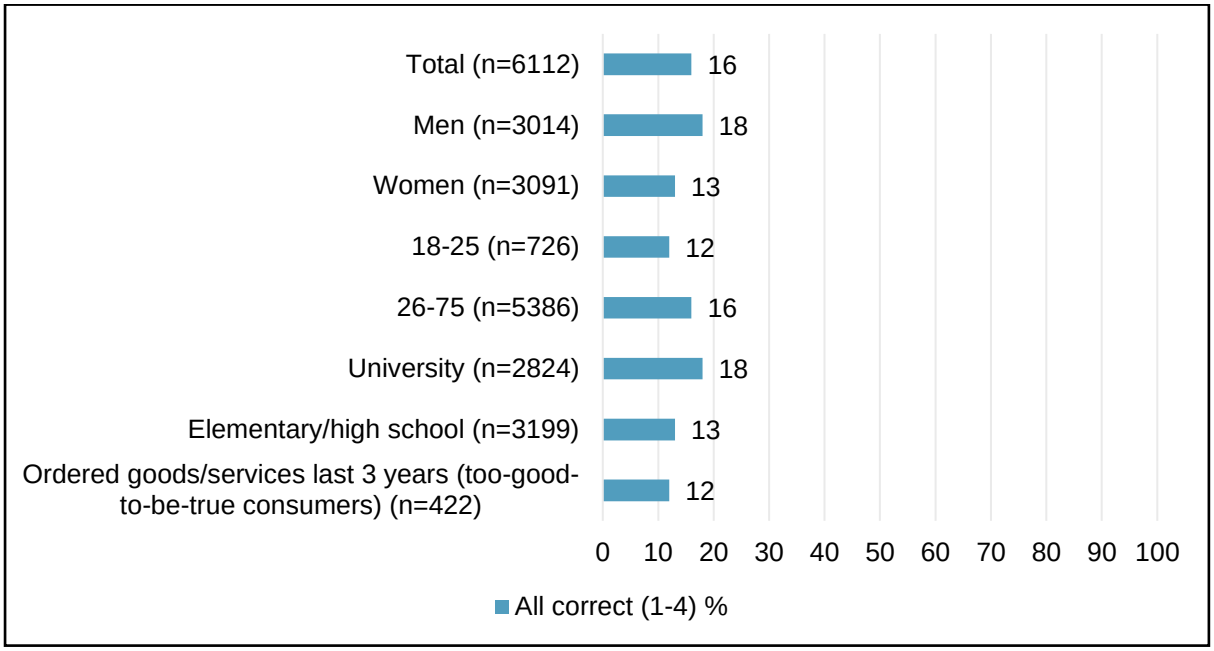


Diagram 6.

3.1.2 Extent of experience with subscription traps

On the internet/social media you sometimes see “too-good-to-be-true” offers. Usually it is a pop-up offering free or cheap test package of a product (e.g. diet pills, mobile phones) or a test period of a service (e.g. dating services). Some companies ask the consumer to participate in a competition or answer questions in a survey. The consumer is asked to give their credit card information to take part in the offer (e.g. postage costs):

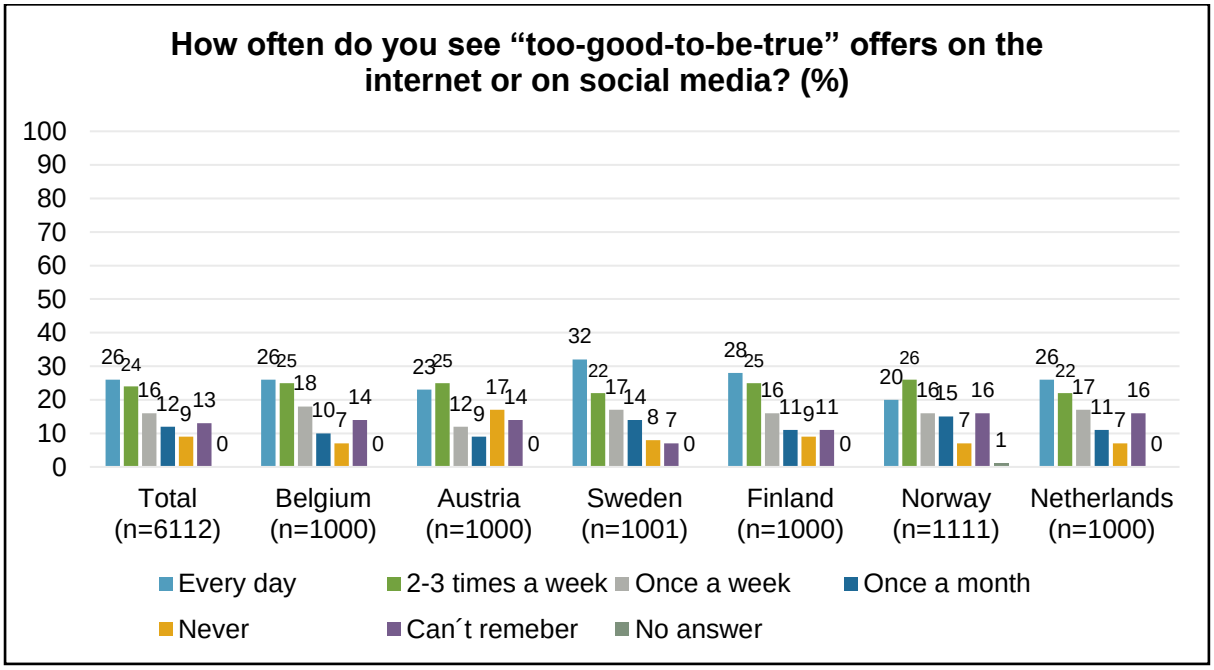


Diagram 7.

Experience of subscription traps

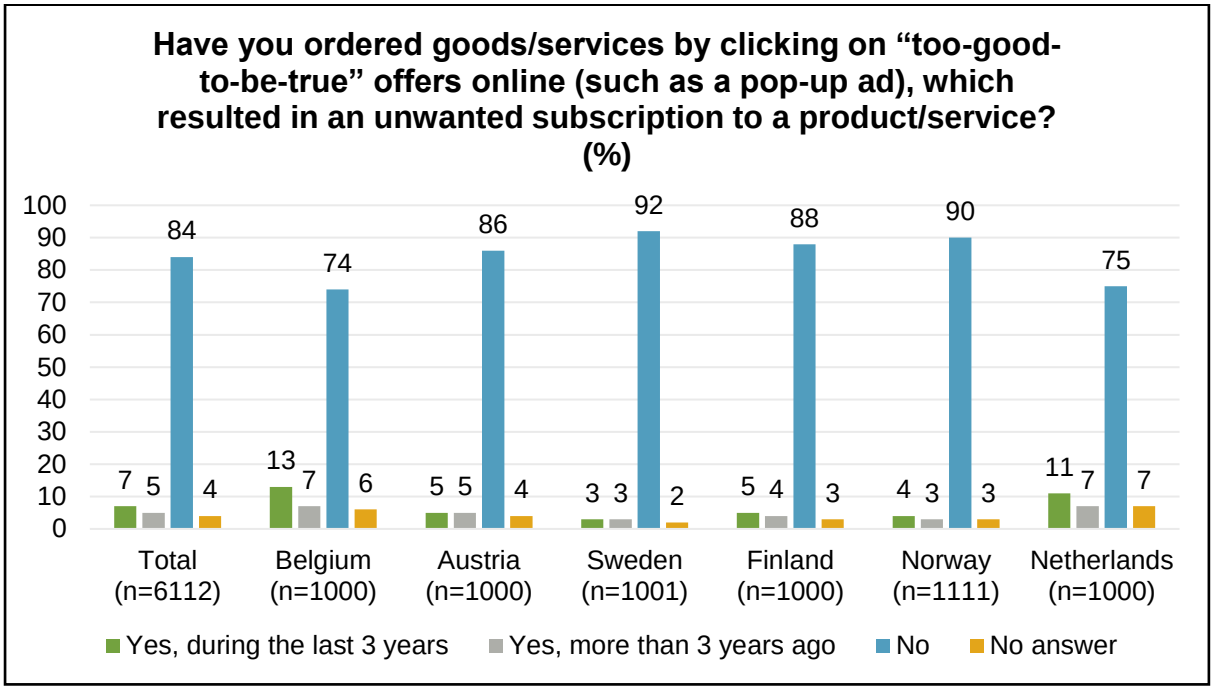


Diagram 8.

Type of product/service:

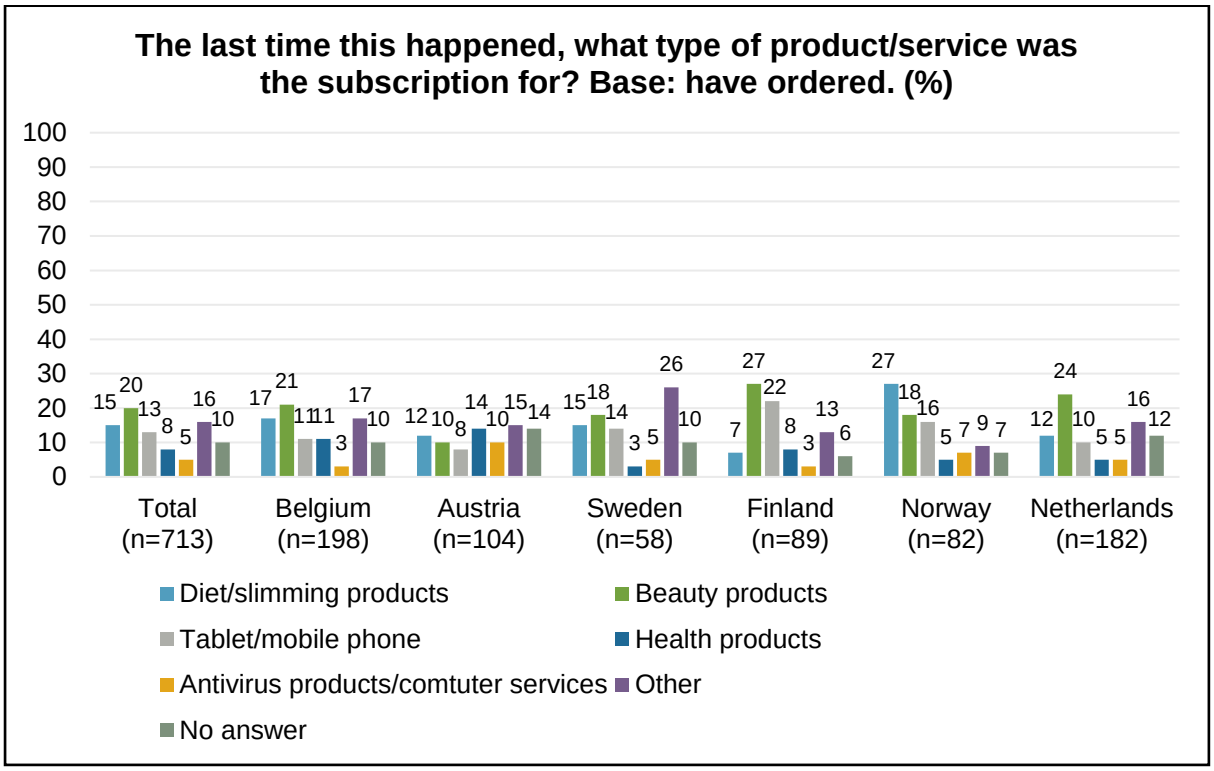


Diagram 9.

How the consumer acted (1/2):

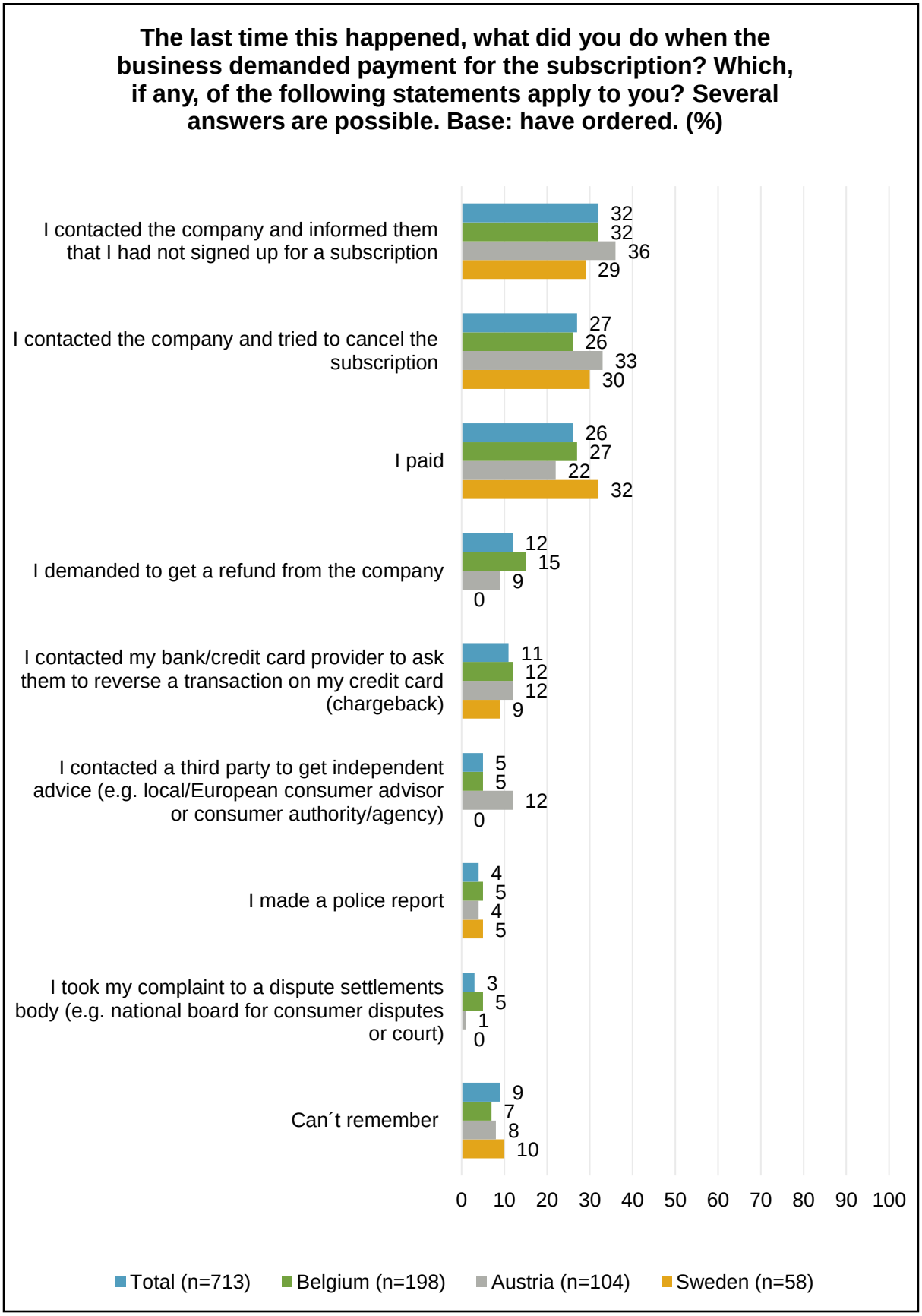


Diagram 10.

How the consumer acted (2/2):

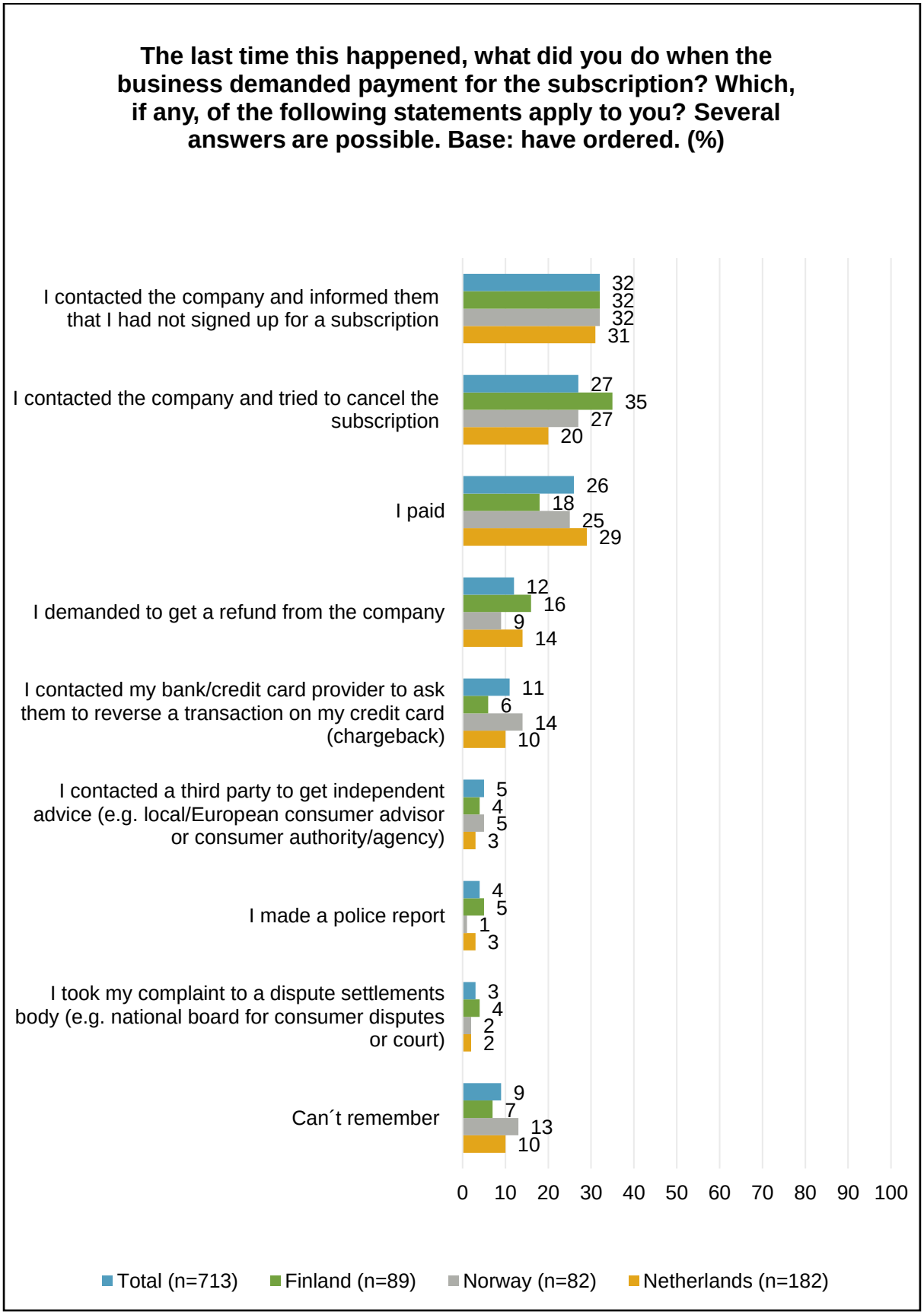


Diagram 11.

How the consumer acted – I paid:

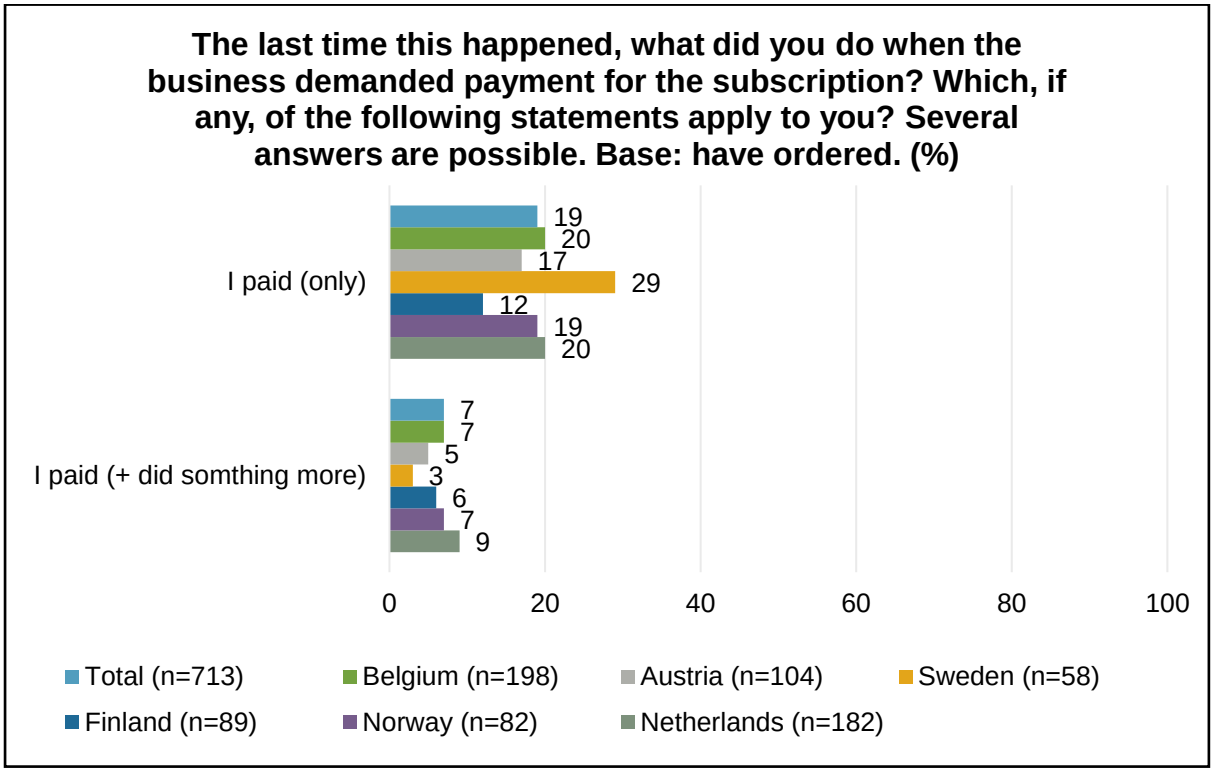


Diagram 12.

How the bank/credit card provider acted:

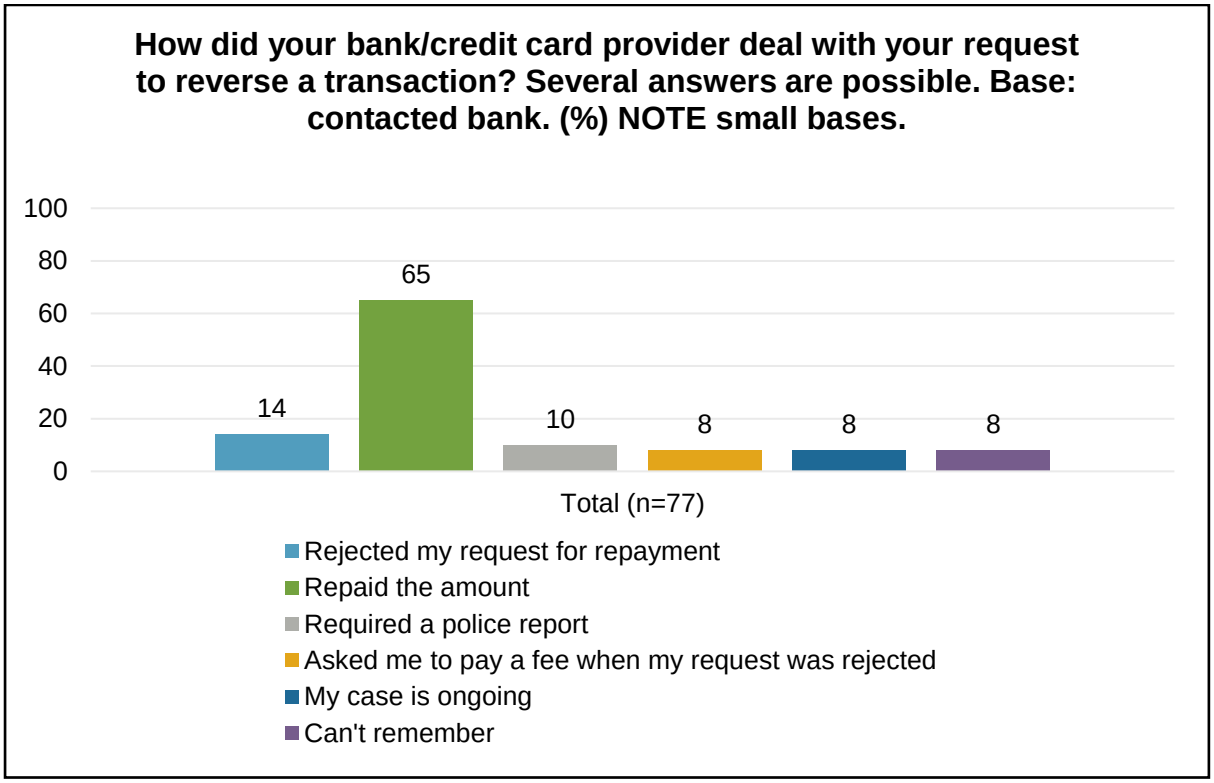


Diagram 13.

How much the consumers have spent because of subscriptions traps:

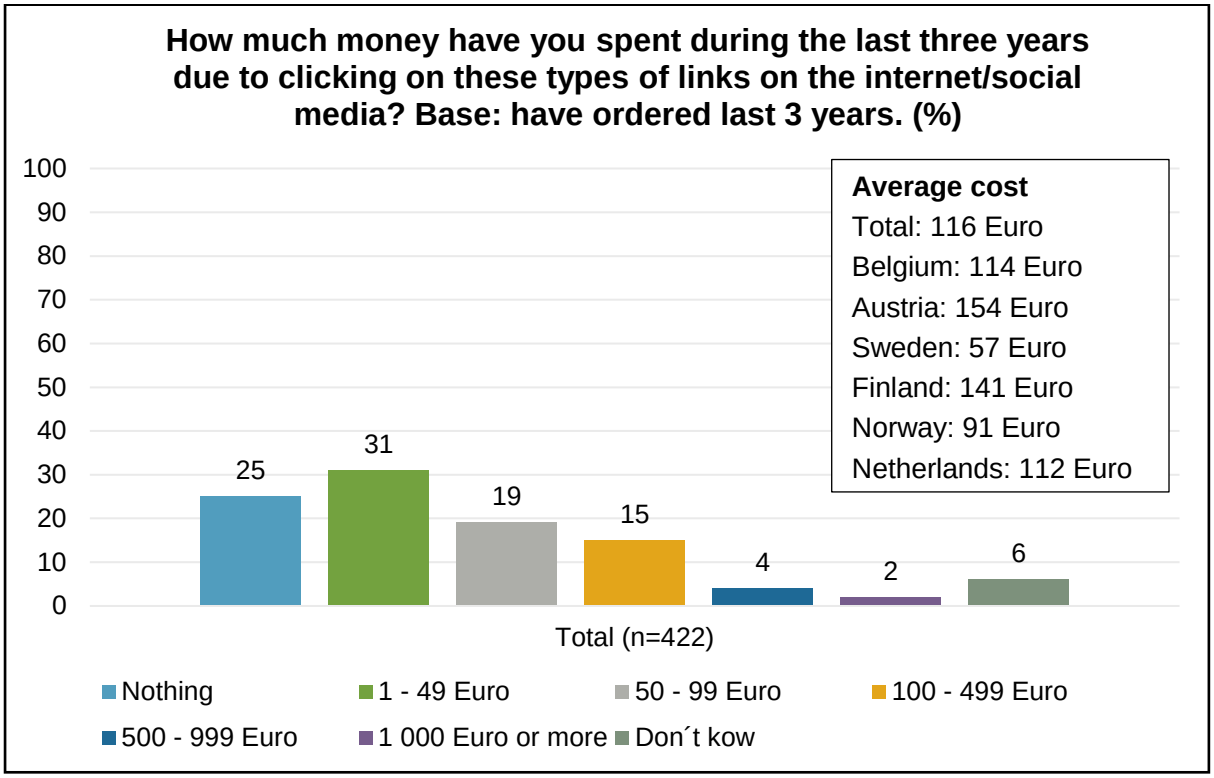


Diagram 14.

3.2 Belgium

Below are the total results combined for all countries (total) and the results for Belgium.

3.2.1 Knowledge of the rights a consumer has

Knowledge of the rights a consumer has when purchasing goods and services online varies amongst Belgians. The respondents were asked to assess whether four different statements were correct or incorrect; the statements related to the rights consumers have concerning goods and services on the internet. One in two Belgians (49%) knew that a consumer has a 14-day right to withdraw if they have entered into a contract with a company within the EU, Norway or Iceland. Knowledge of this was higher amongst men and older people (65–75 years). Almost one in three (29%) believed that the right to withdraw only lasts seven days. Uncertainty about this right was also relatively high in both cases. Two in five (42%) responded 'I don't know' to the statement about the 14-day right to withdraw, whilst one in two (50%) responded 'I don't know' to the statement suggesting it lasts seven days. It was primarily women and those who had not ordered goods or services as a result of a too-good-to-be-true offer (which then resulted in an unwanted subscription) who were more unsure here.

When you purchase goods/services online, what are your rights as a consumer:

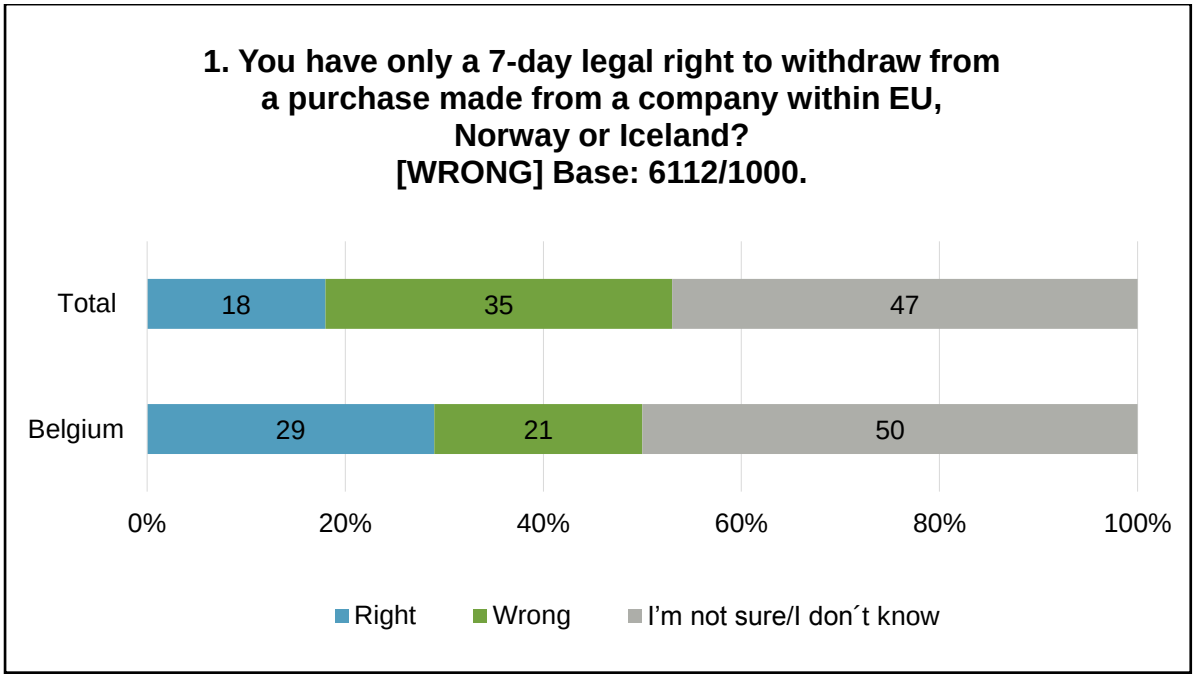


Diagram 15.

When you purchase goods/services online, what are your rights as a consumer:

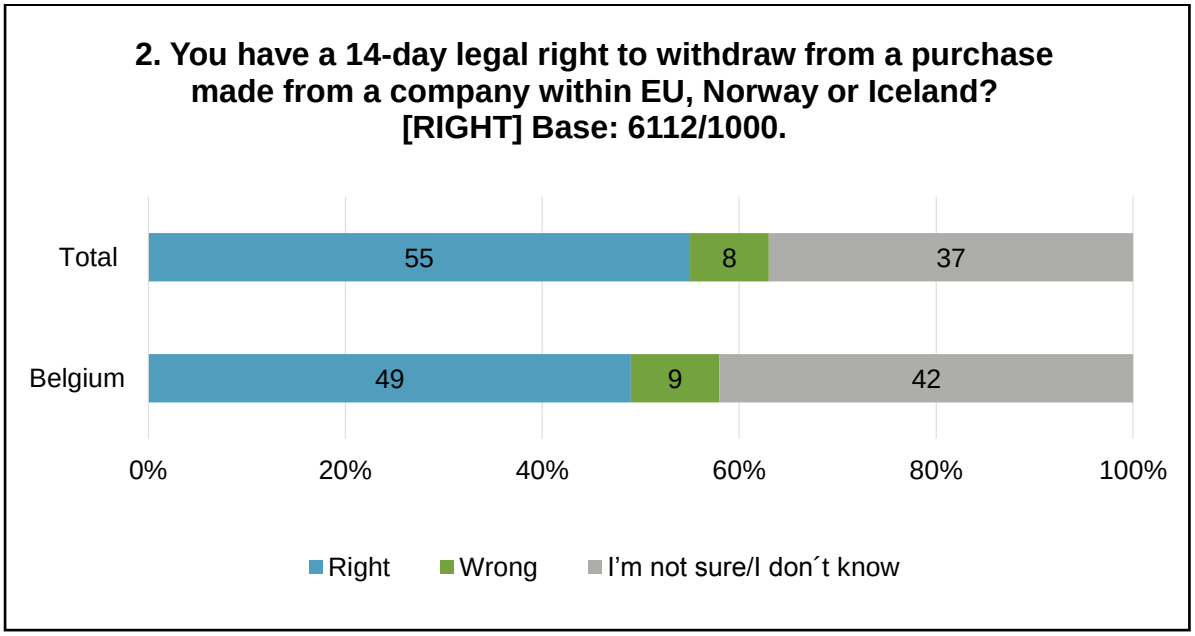


Diagram 16.

Moving on, the majority of Belgians (85%) correctly selected 'Right' in response to the statement "*you are not required to pay for goods that you have not ordered*". Knowledge of this was lower amongst younger people (18–34 years).

When you purchase goods/services online, what are your rights as a consumer:

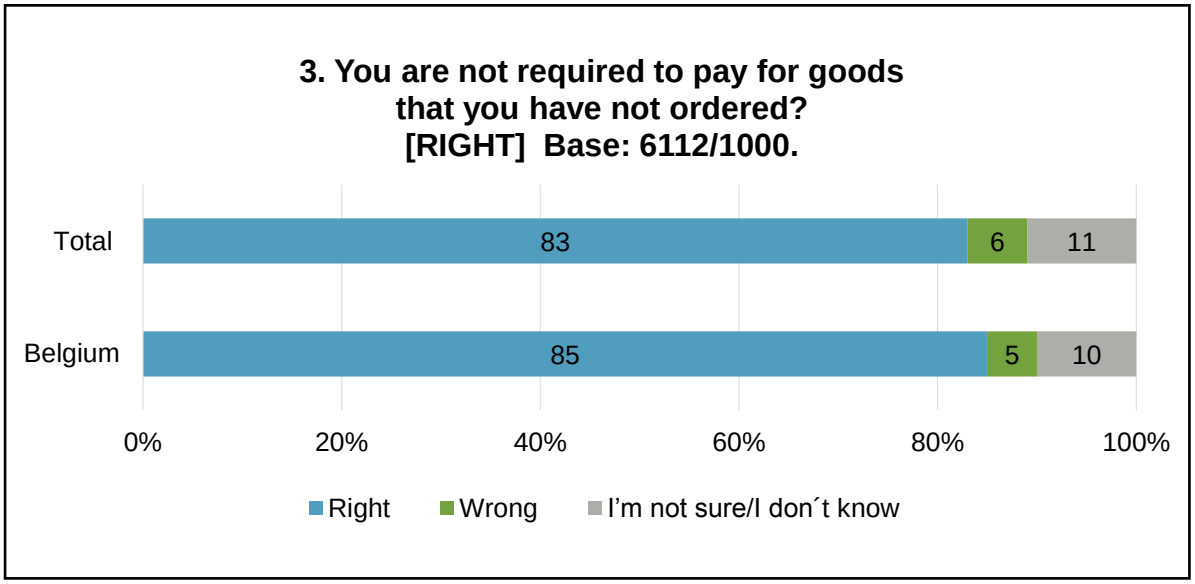


Diagram 17.

When presented with the statement “If you have paid with a credit card and the seller refuses to repay you due to a problem, you have the legal right to make a claim to your credit card provider”, one in two Belgians (51%) believed that this was ‘right’, i.e. that a person has the legal right to do this, which is correct. Knowledge of this was higher amongst men and those who have experience of having ordered goods or services through a too-good-to-be-true offer (which then resulted in an unwanted subscription). A slightly fewer than two in five (37%) were unsure of their rights in such instances. Women were more unsure of their rights as a consumer in such situations (44%).

When you purchase goods/services online, what are your rights as a consumer:

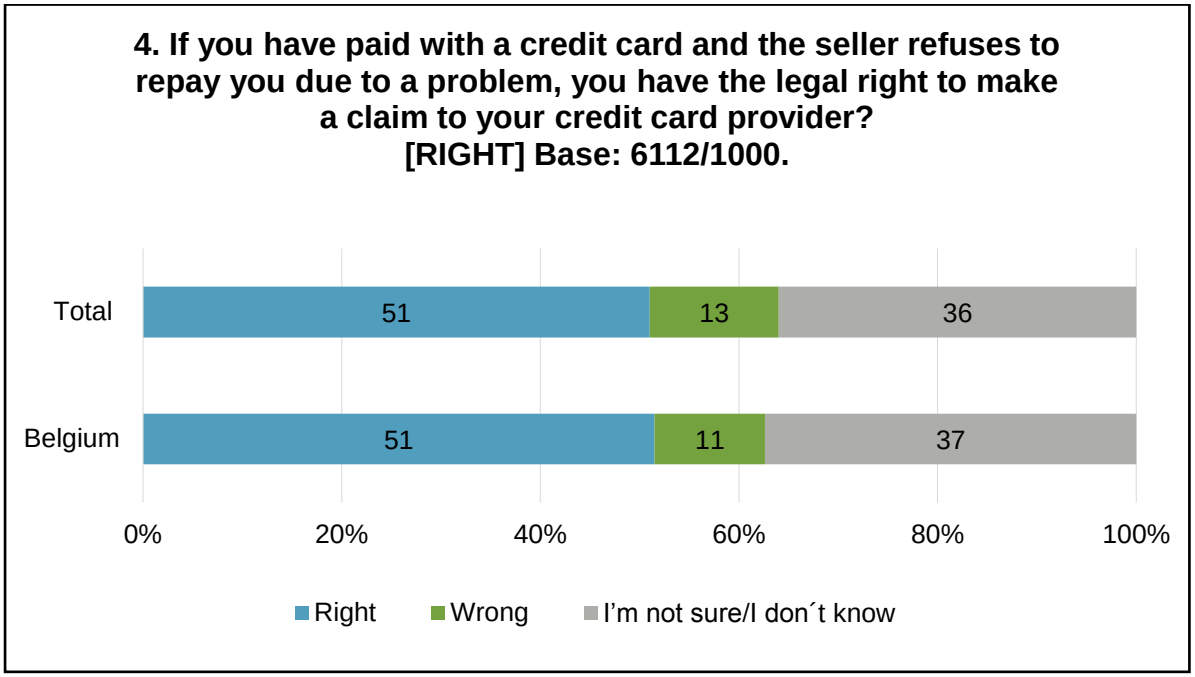


Diagram 18.

Knowledge was lowest when it came to how long the right to withdraw lasts. Overall, one in ten Belgians (10%) were fully aware of their rights as consumers when purchasing goods and services online, i.e. they responded correctly to all four statements above. A similar percentage (7%), on the other hand, responded incorrectly to all four statements. The majority (93%) of Belgians responded to at least one of the four statements correctly. However, there is a relatively high degree of uncertainty, as for three of the four statements, at least two in five responded that they were unsure (between 37% and 50%).

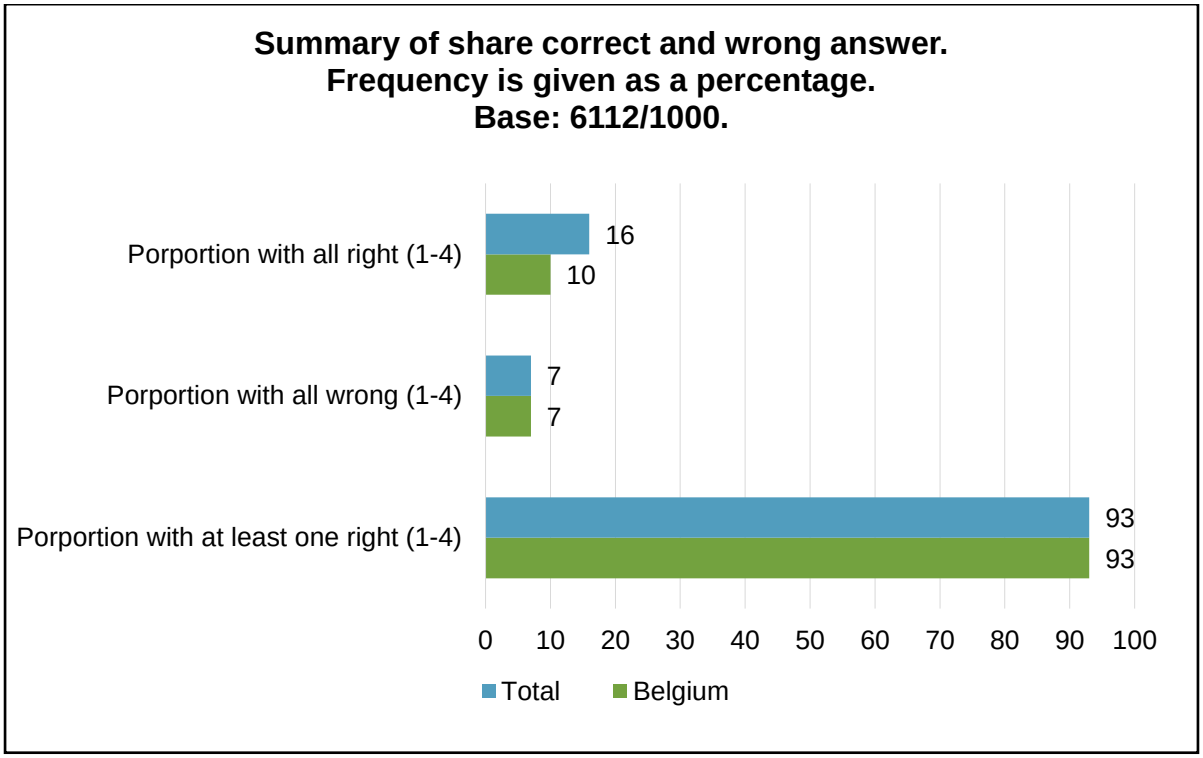


Diagram 19.

3.2.2

3.2.3 Extent of experience with subscription traps

When turning to the prevalence of too-good-to-be-true offers on the internet and on social media, 26% stated that they see this kind of offer on a daily basis. Seven out of ten (69%) stated that they see too-good-to-be-true offers at least once a week. Men and those who have at some point ordered goods or services through a too-good-to-be-true offer, resulting in an unwanted subscription, reported seeing these kinds of adverts to an even higher degree than others.

On the internet/social media you sometimes see "too-good-to-be-true" offers. Usually it is a pop-up offering a free or cheap test package of a product (e.g. diet pills, mobile phones) or a test period of a service (e.g. dating services). Some companies ask consumers to partake in a competition or respond to questions for research purposes. The consumer is encouraged to provide their card details to access the offer (e.g. to cover shipping):

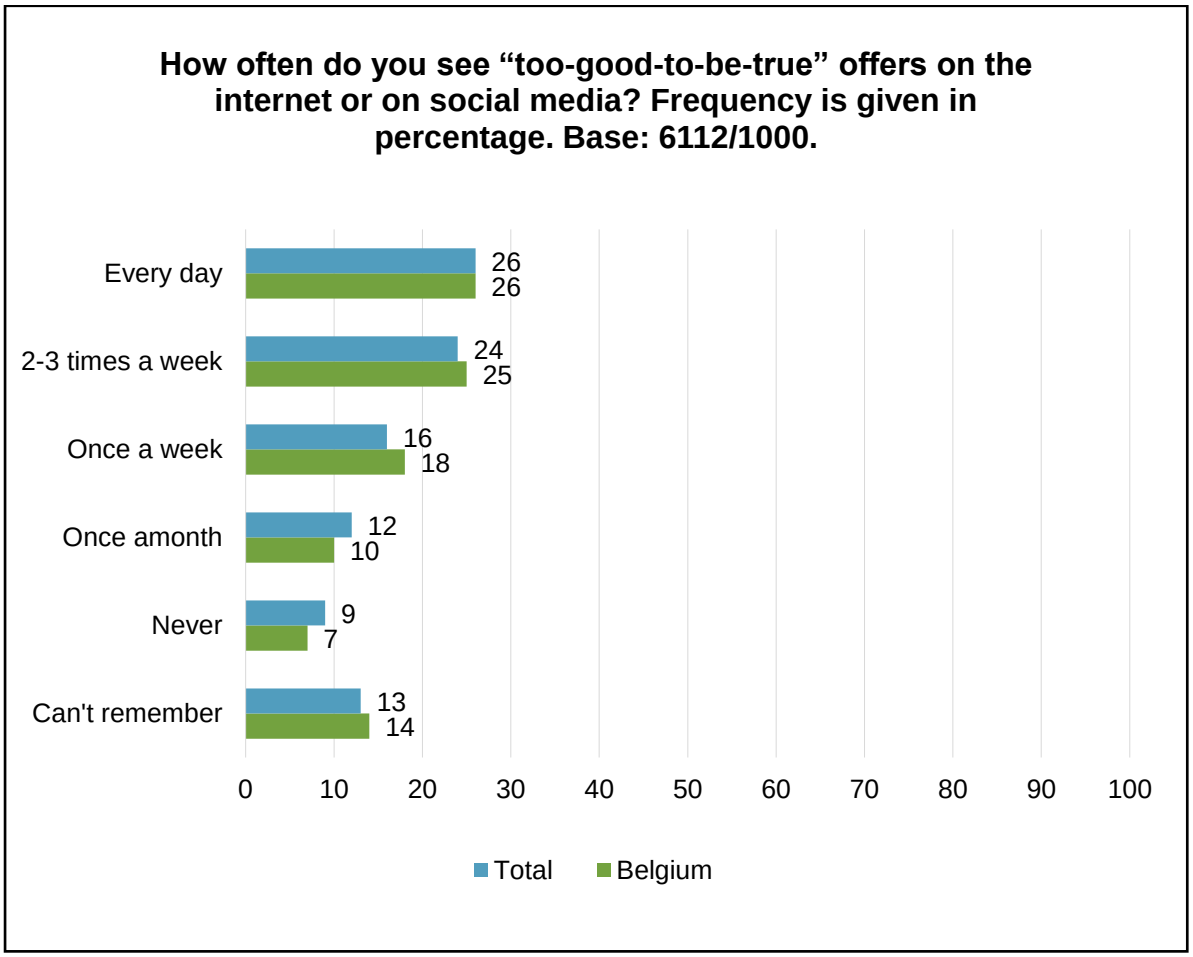


Diagram 20.

Overall, one in five Belgian respondents (20%) had ordered goods or services through having clicked on a too-good-to-be-true offer online, which then resulted in an unwanted subscription to goods or services. Just over one in ten (13%) had been taken in by this kind of offer in the last three years. Young people (18–25%) were overrepresented (27%), whilst older people (65–75%) had been taken in less by such offers.

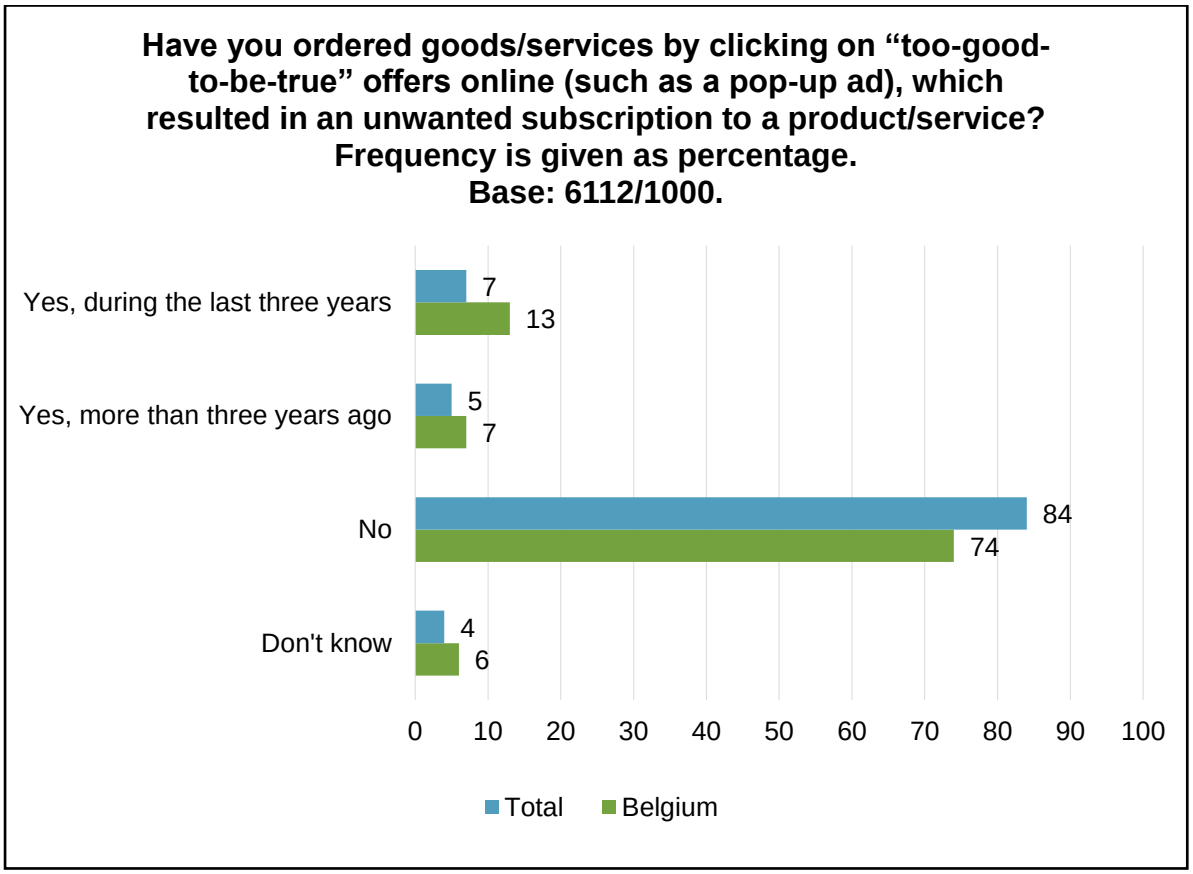


Diagram 21.

In terms of the type of product or service the offer concerns, the most common options were tablet and mobile phone offers (21%), followed by beauty products (e.g. anti-wrinkle cream, tooth whitening, eyelash products, perfumes) (17%).

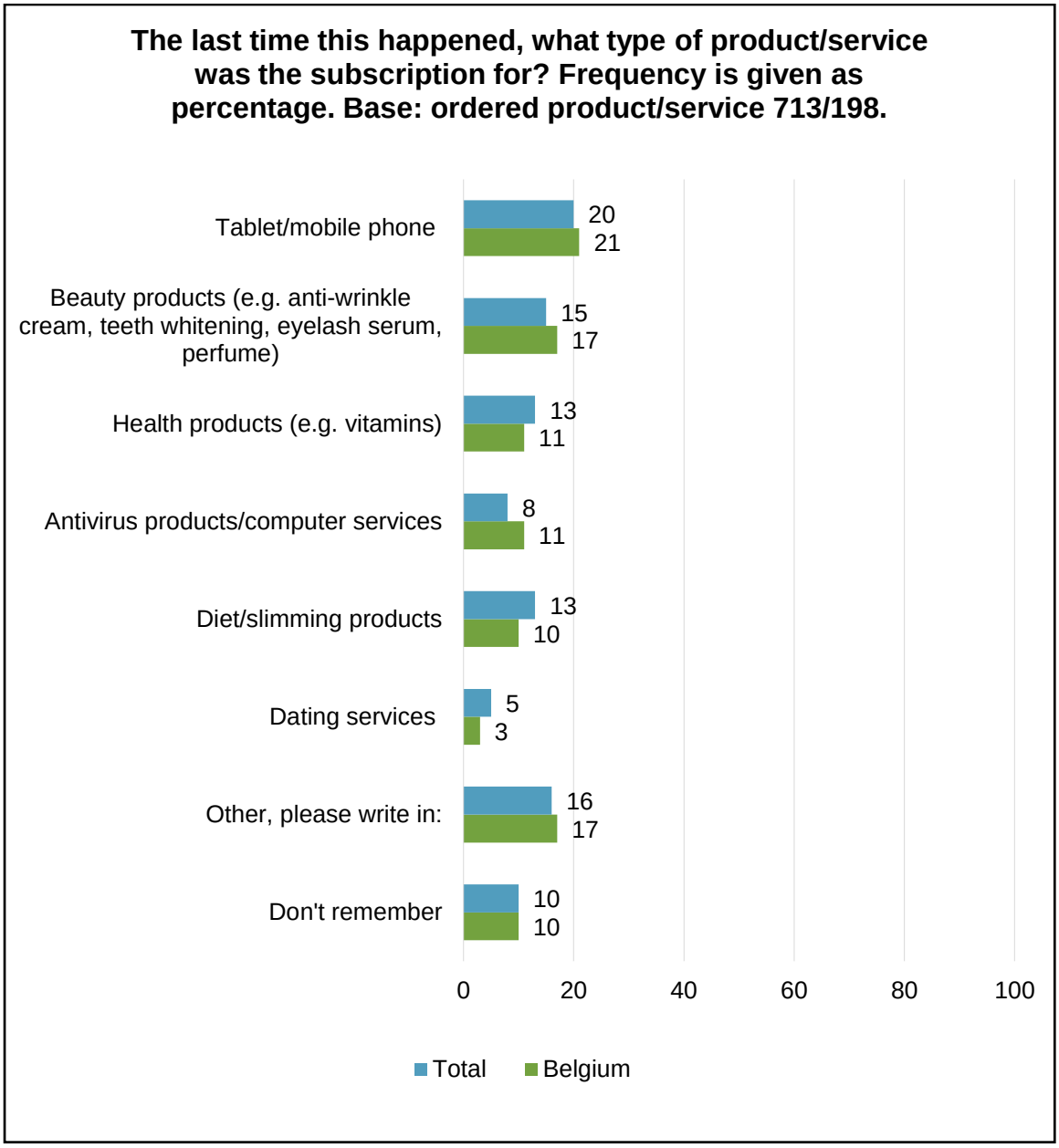


Diagram 22.

Of those who had been taken in by subscription traps and had ordered a product or service via a too-good-to-be-true offer, resulting in an unwanted subscription, 27% paid the company when payment was demanded. Of the respondents, 20% made a payment to the company directly without doing anything else. One in three (32%) stated that they contacted the company and informed them that they had not signed up for a subscription. A further 26% stated that they contact the company and tried to cancel the subscription, whilst 12% contacted their bank/card provider and initiated a chargeback claim.

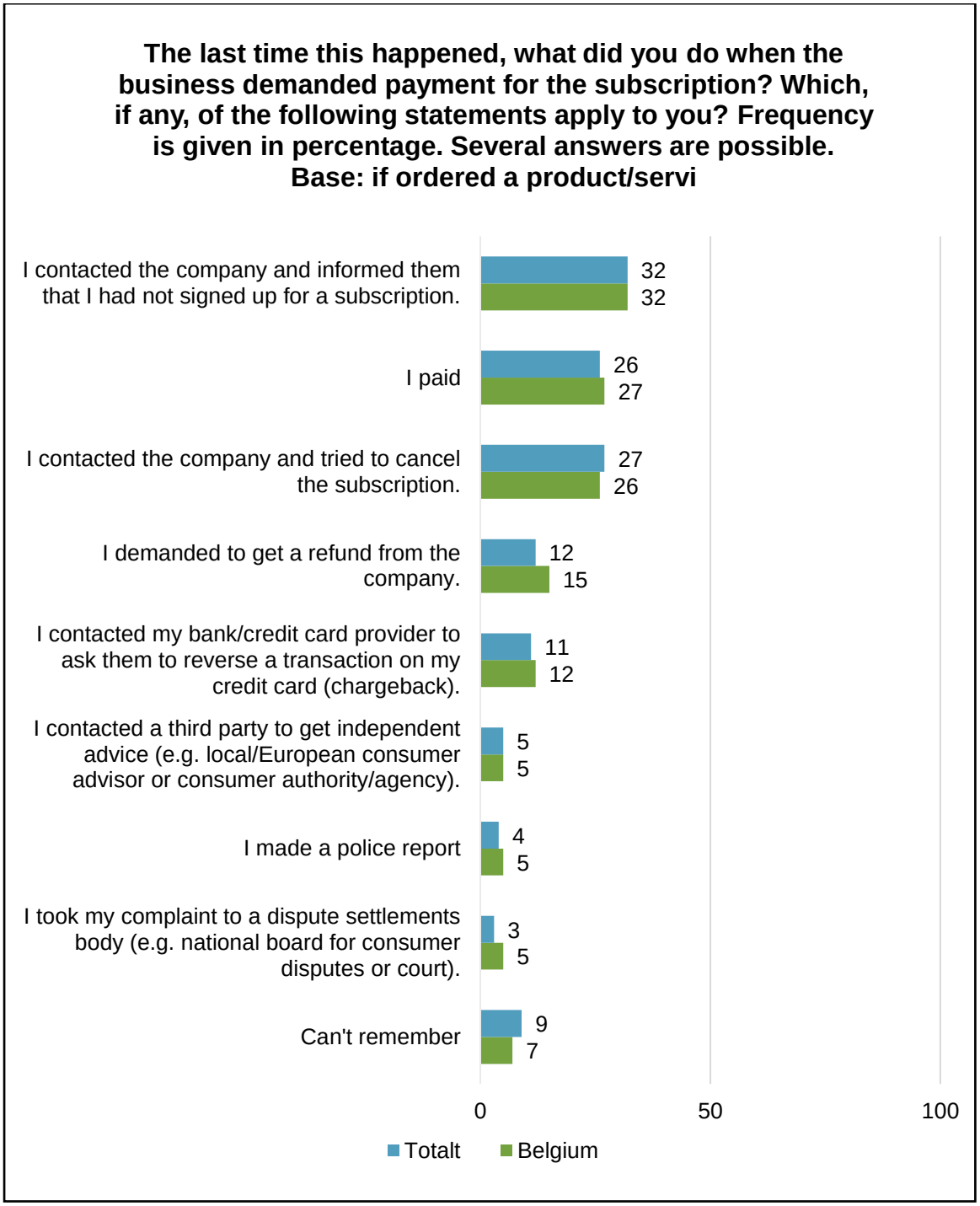


Diagram 23.

The number of respondents who answered the question about how the bank/card provider handled the chargeback request was low on an individual country basis. For this reason, only the total result for all six countries combined is presented. In Belgium, this question was applicable to 24 respondents. Of the 24 respondents in Belgium who contacted the bank/card provider to initiate a chargeback claim, 14 stated that the bank/card provider repaid them the amount in question.

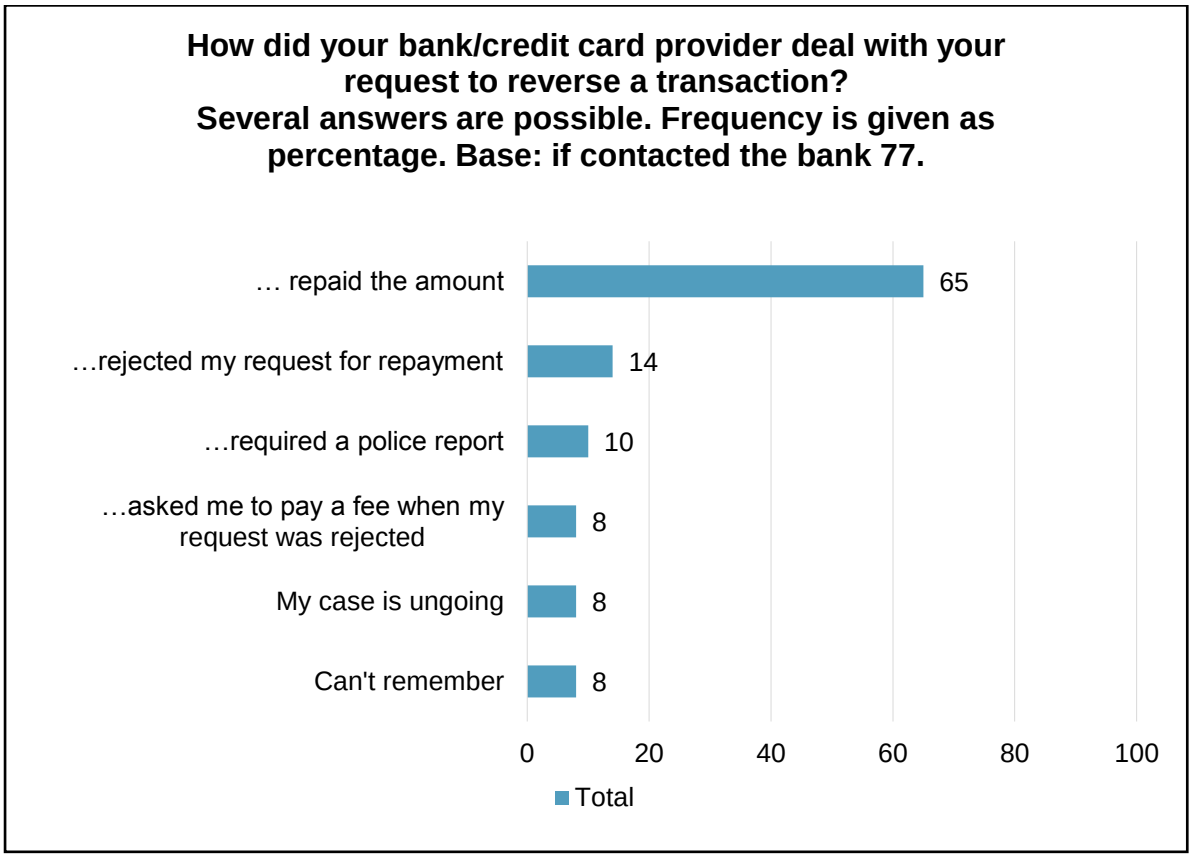


Diagram 24.

When Belgian consumers who had been taken in by subscription traps were asked to estimate how much money they had spent over the last three years due to having clicked on these kinds of links on the internet/social media, almost one in three (28%) stated that they had not spent anything, a similar number (27%) stated that they had spent EUR 1–49 and one in five (20%) estimated that they had spend approximately EUR 50–99. On average, the Belgian consumers concerned had spent EUR 114.5 in such instances over the last three years.

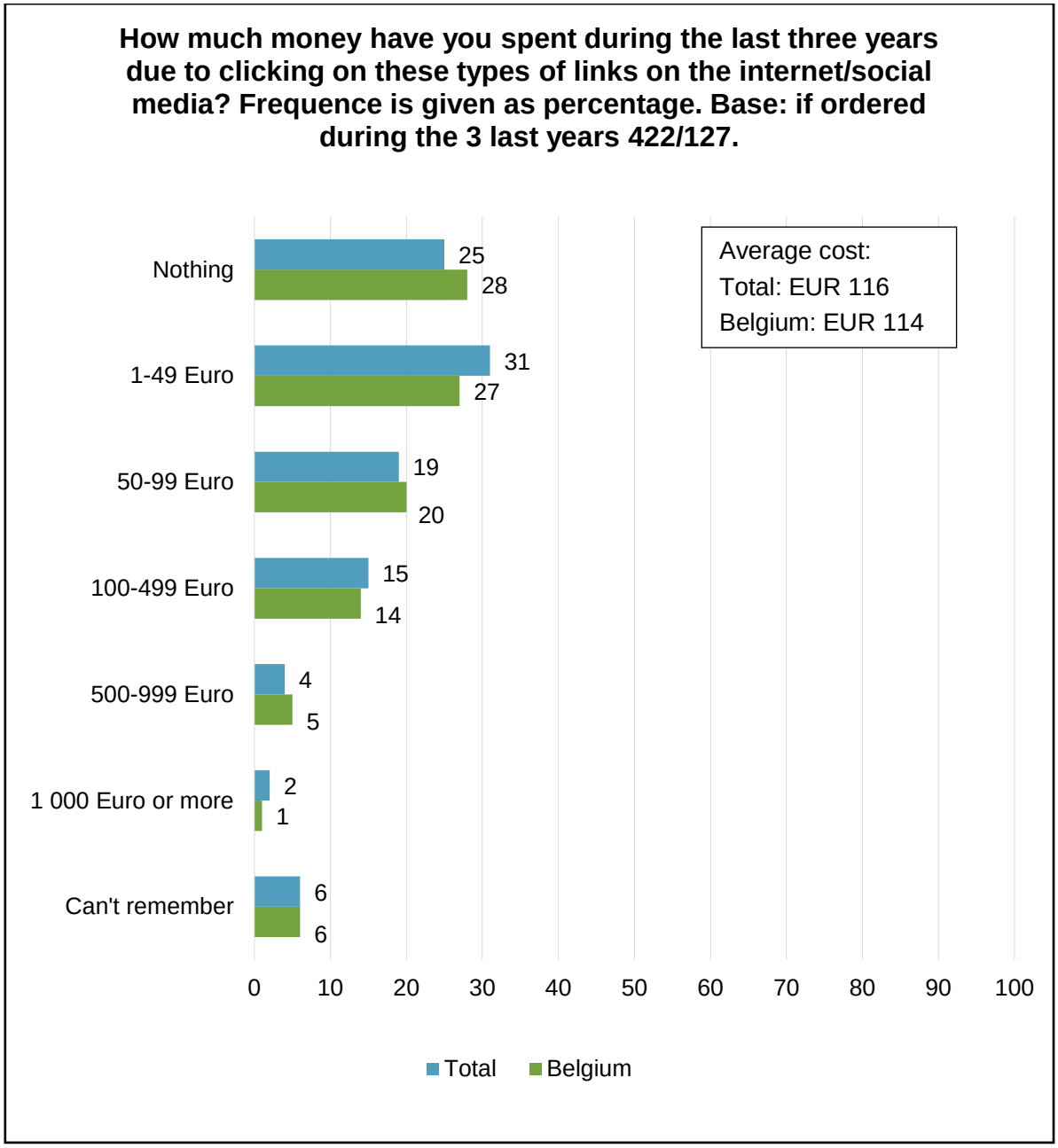


Diagram 25.

3.3 Austria

Below are the total results combined for all countries (total) and the results for Austria.

3.3.1 Knowledge of the rights a consumer has

Knowledge of the rights a consumer has and does not have when purchasing goods and services online also varied amongst Austrians. The respondents were asked to assess whether four different statements were right or wrong; the statements related to the rights consumers have when purchasing goods or services on the internet. Three in five (62%) correctly responded 'right' to the statement "*You have a 14-day legal right to withdraw from a purchase made from a company within EU, Norway or Iceland*". Almost one in three (29%), however, were uncertain. When examining different subgroups, we can see that women were more unsure overall than men. However, one in five (21%) Austrians believed that a consumer only has a 7-day right to withdraw when they have entered into a contract with a company within the EU, Norway or Iceland. Just over two in five (44%) were unsure of what their rights here were. Uncertainty was higher amongst those who had not been taken in by a subscription trap, but ignorance (i.e. believing that the right to withdraw only lasts for seven days) was greater amongst those who had been taken in by subscription traps of this variety.

When you purchase goods/services online, what are your rights as a consumer:

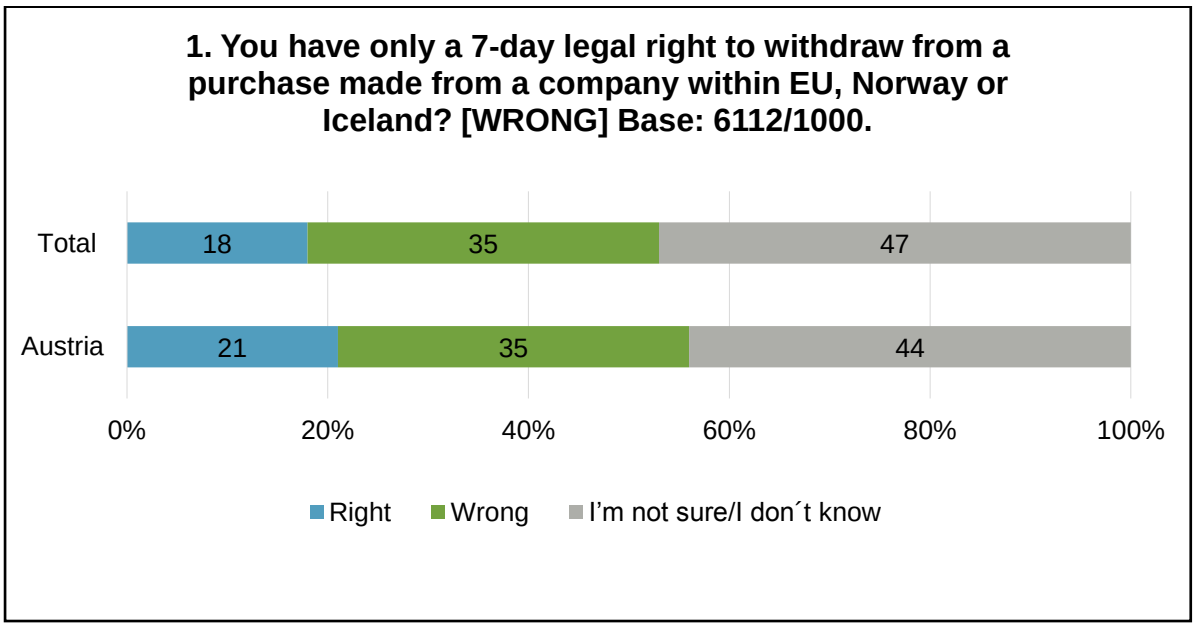


Diagram 26.

When you purchase goods/services online, what are your rights as a consumer:

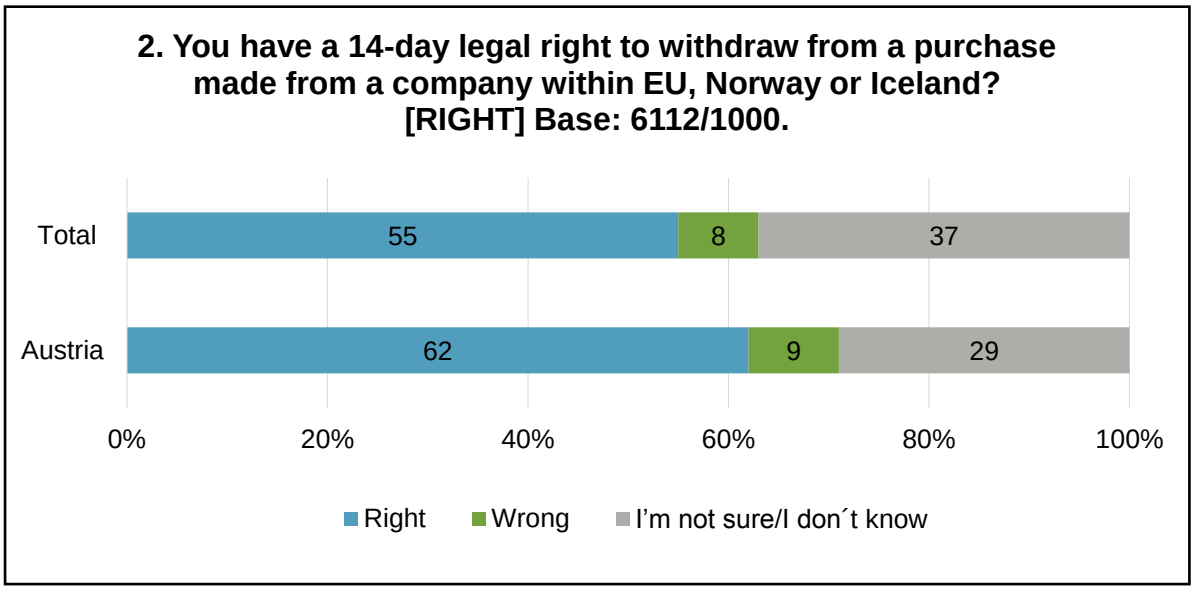


Diagram 27.

Just over eight in ten (82%) rightly believed that the statement "*you are not required to pay for goods that you have not ordered*" was correct. Knowledge of this was lower amongst women and younger people (18–25 years).

When you purchase goods/services online, what are your rights as a consumer:

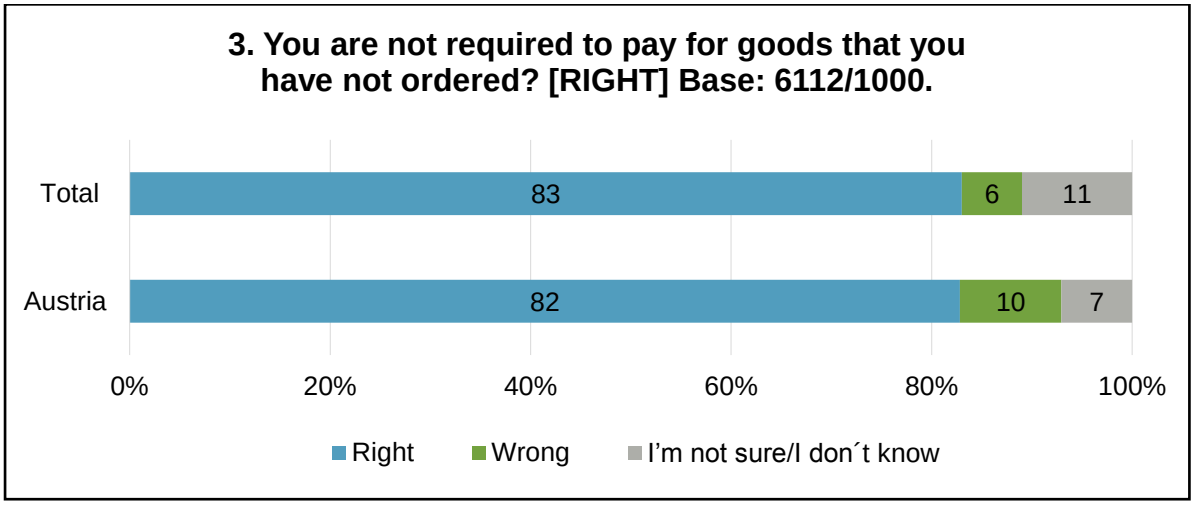


Diagram 28.

One in three Austrians (34%) correctly responded that it was true that if you have paid with a credit card and the seller refuses to refund you, you have the legal right to make the same claim to your credit card provider. One in four (24%) replied that they do not have the right to do this, and two in five (42%) were unsure.

When you purchase goods/services online, what are your rights as a consumer:

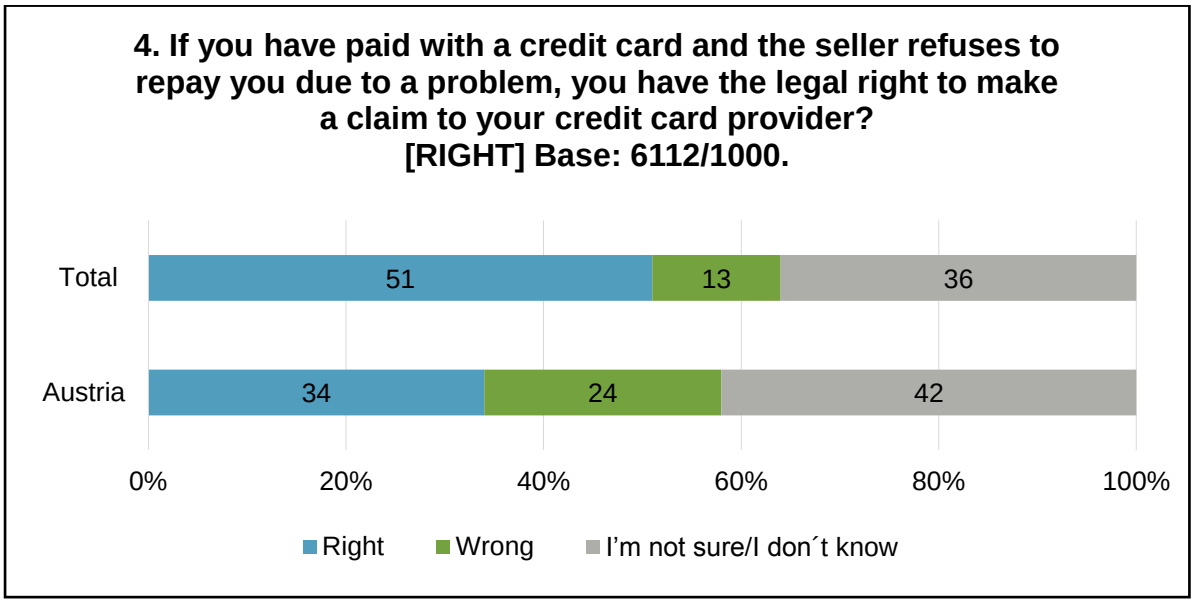


Diagram 29.

One in ten (9%) were familiar with their rights concerning purchasing goods and services online, and responded correctly to all four statements. Of the Austrian respondents, 5% gave incorrect responses to all four statements, and 95% responded to at least one correctly.

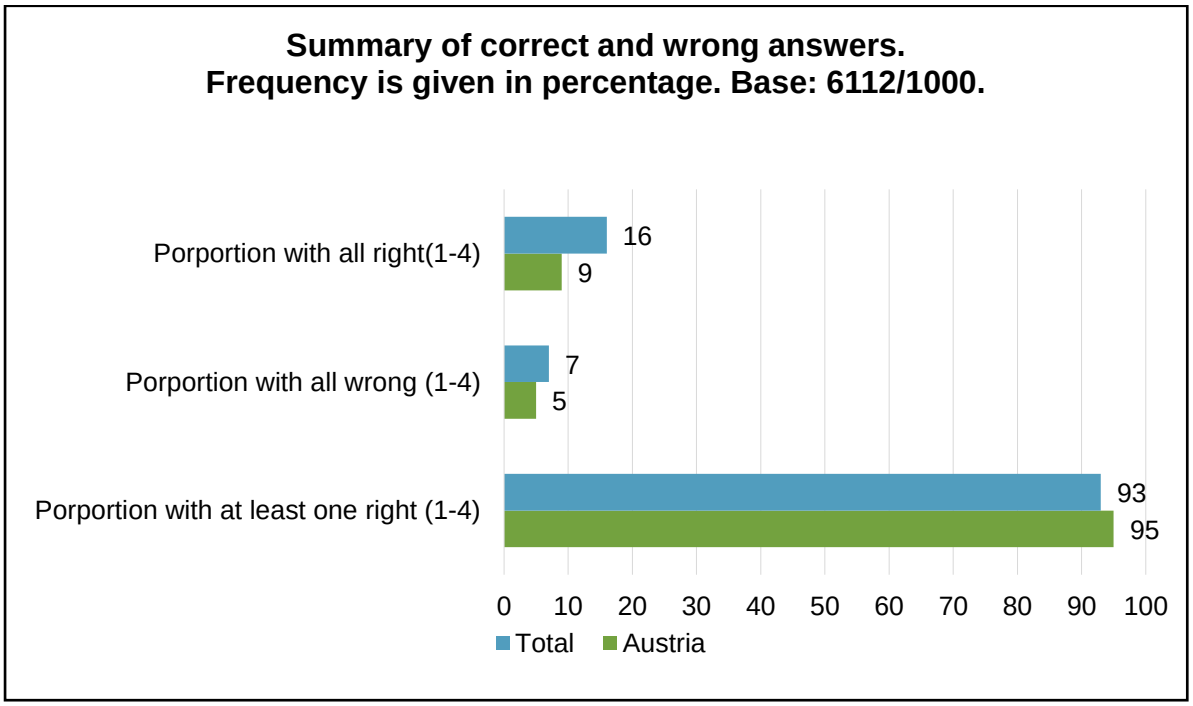


Diagram 30.

3.3.2 Extent of experience with subscription traps

One in four Austrians (23%) stated that they see too-good-to-be-true offers (in the form of pop-up adverts about free or cheap test packets of a product or test periods of a service) on a daily basis on the internet or on social media. A further one in four (25%) see this kind of too-good-to-be-true offer 2–3 times a week. Three in five (59%) Austrians stated that they see too-good-to-be-true offers at least once a week. If we concentrate on those who see too-good-to-be-true offers of this variety at least once a week, young people (18–25 years) were overrepresented (82%).

On the internet/social media you sometimes see "too-good-to-be-true" offers. Usually it is a pop-up offering a free or cheap test package of a product (e.g. diet pills, mobile phones) or a test period of a service (e.g. dating services). Some companies ask consumers to partake in a competition or respond to questions for research purposes. The consumer is encouraged to provide their card details to access the offer (e.g. to cover shipping):

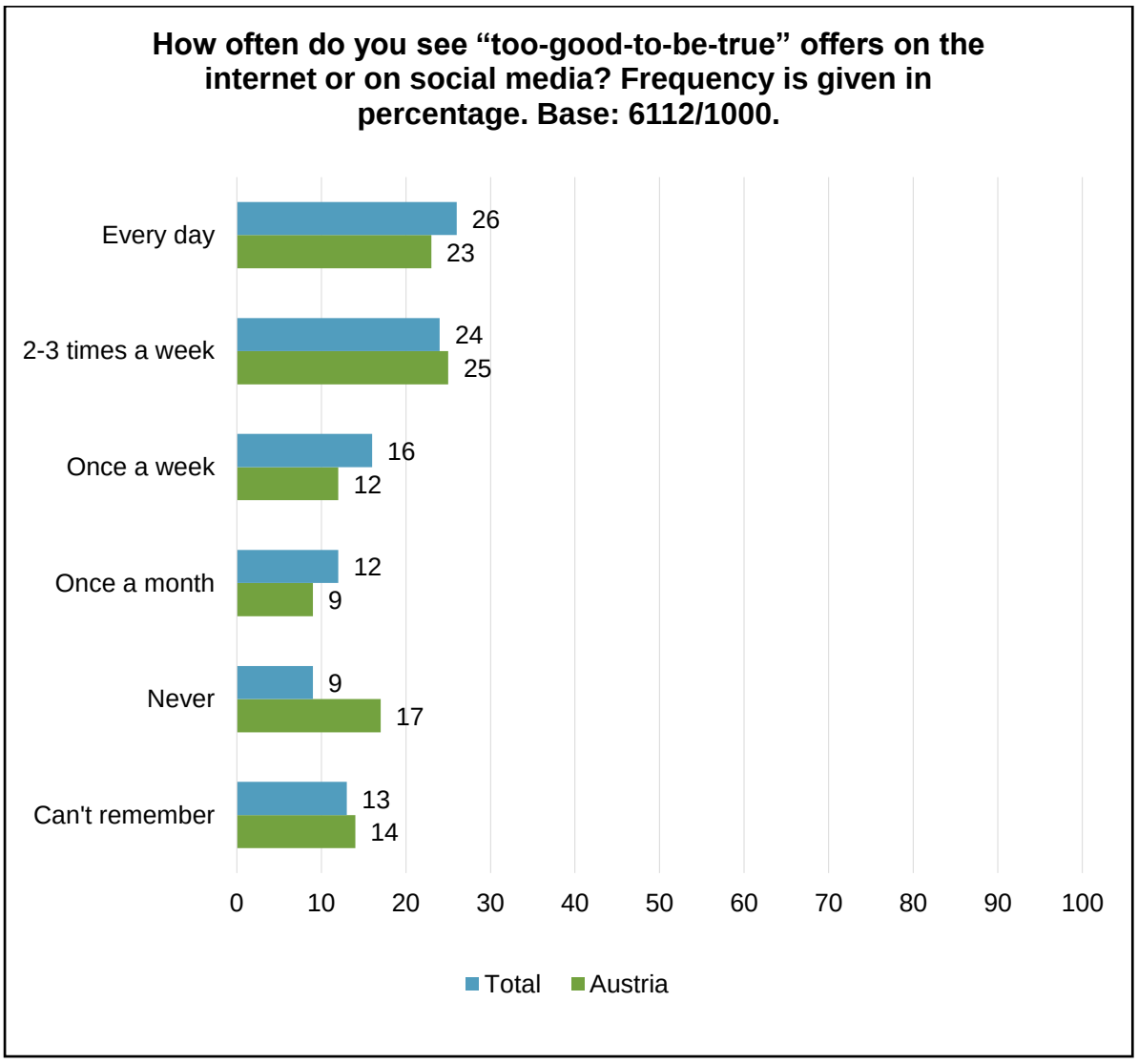


Diagram 31.

Overall, one in ten (10%) Austrians stated that they had ordered goods or services by clicking on a too-good-to-be-true offer online, resulting in an unwanted subscription to a product or service. Of these, 5% had done so during the last three years. If we look at different subgroups, men, those aged 30–49 years and people who see these kinds of adverts on a daily basis who had been taken in by this kind of subscription trap to a greater degree.

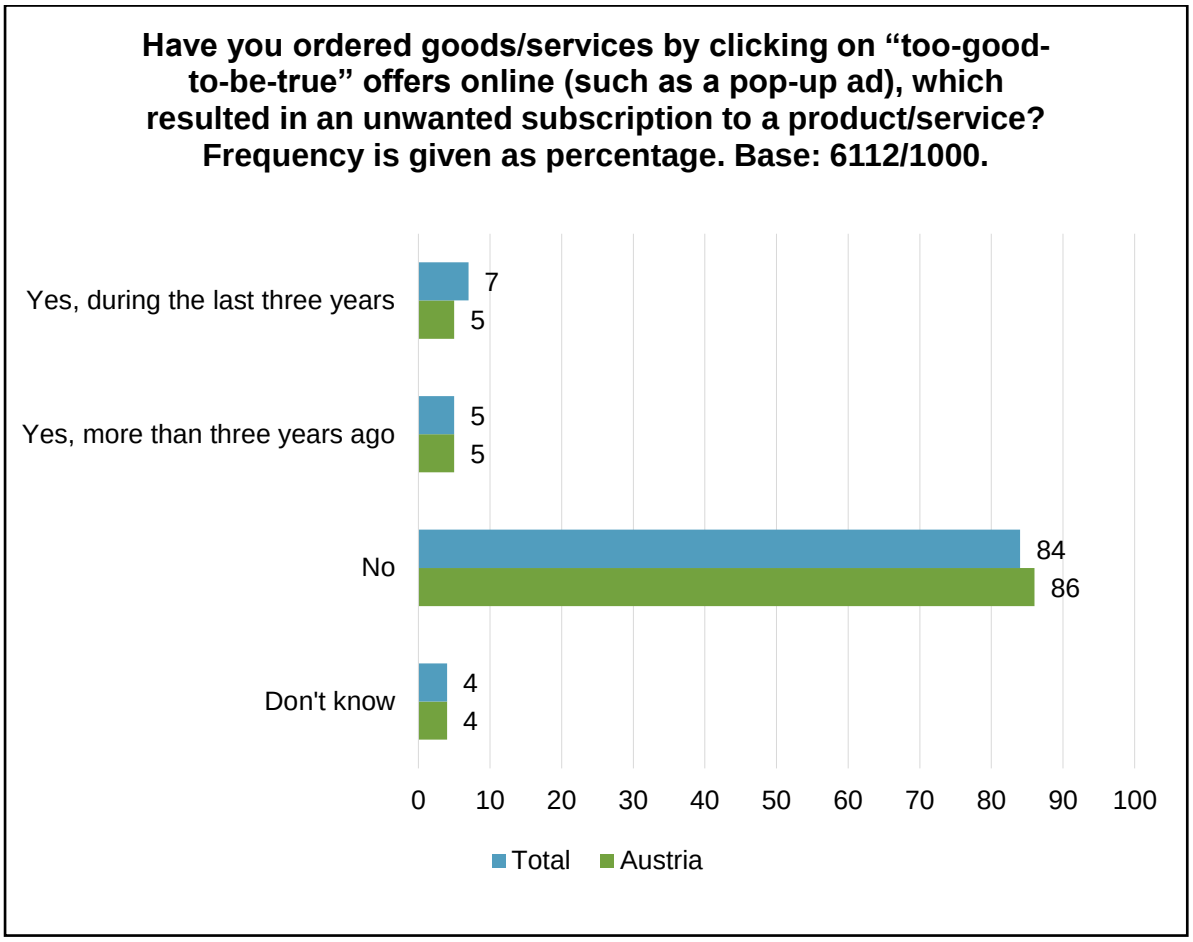


Diagram 32.

In terms of the type of product these subscription traps were based on the last time the respondent was taken in by one, the most frequent responses were diet/slimming products (16%) and antivirus products/computer services and beauty products (e.g. anti-wrinkle creams, tooth whitening, eyelash products, perfumes) (10%).

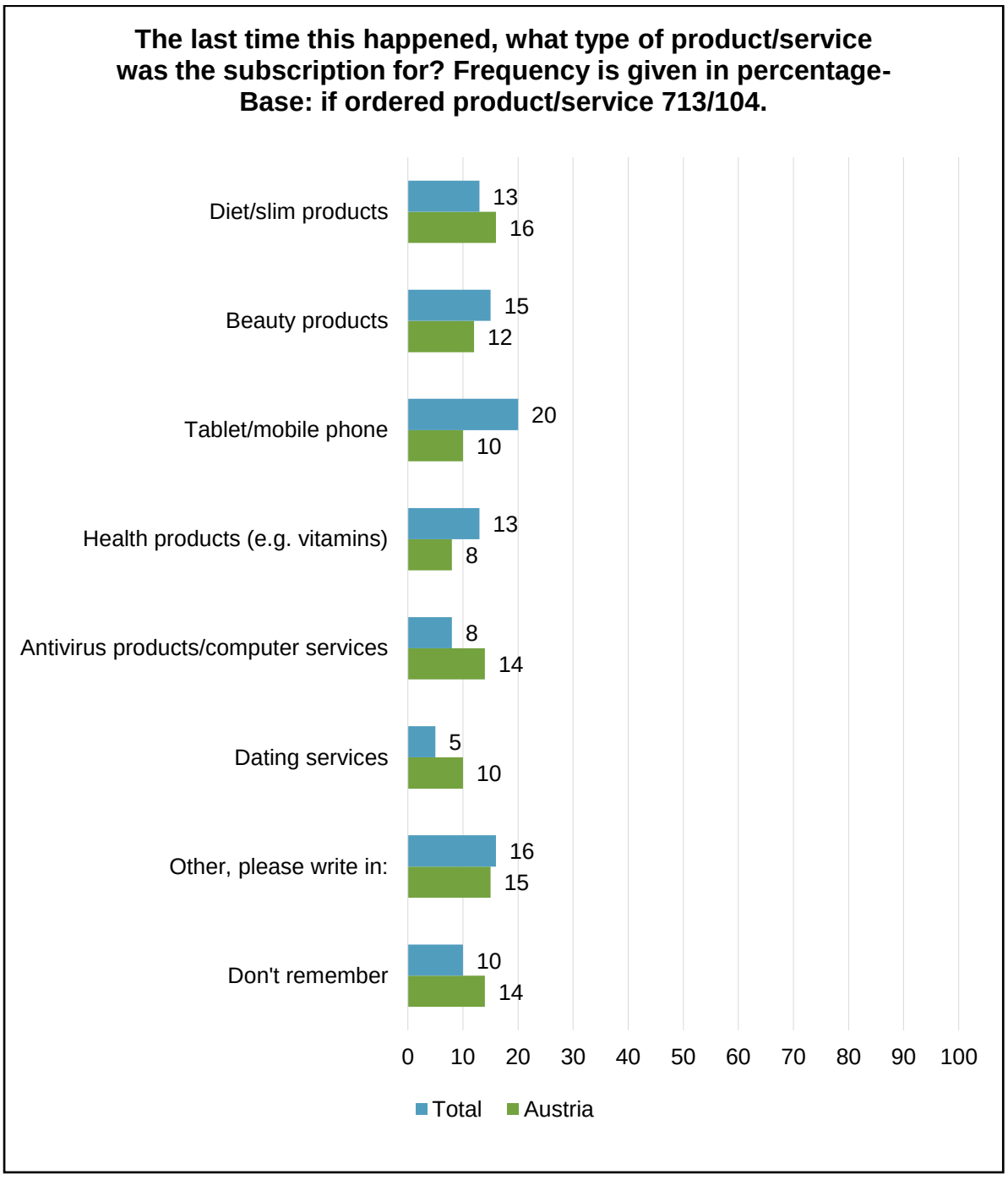


Diagram 33.

Moving on to how consumers responded when the company demanded payment, when they had been taken in by subscription traps after having ordered goods or services through a too-good-to-be-true offer, 36% stated that they contacted the company and informed them that they had not signed up for a subscription. A further 33% stated that they contact the company and tried to cancel the subscription, whilst 22% paid the company and 17% paid the company directly and did nothing else. Of the Austrian respondents, one in ten (12%) contacted their bank/card provider to ask them to initiate a chargeback claim.

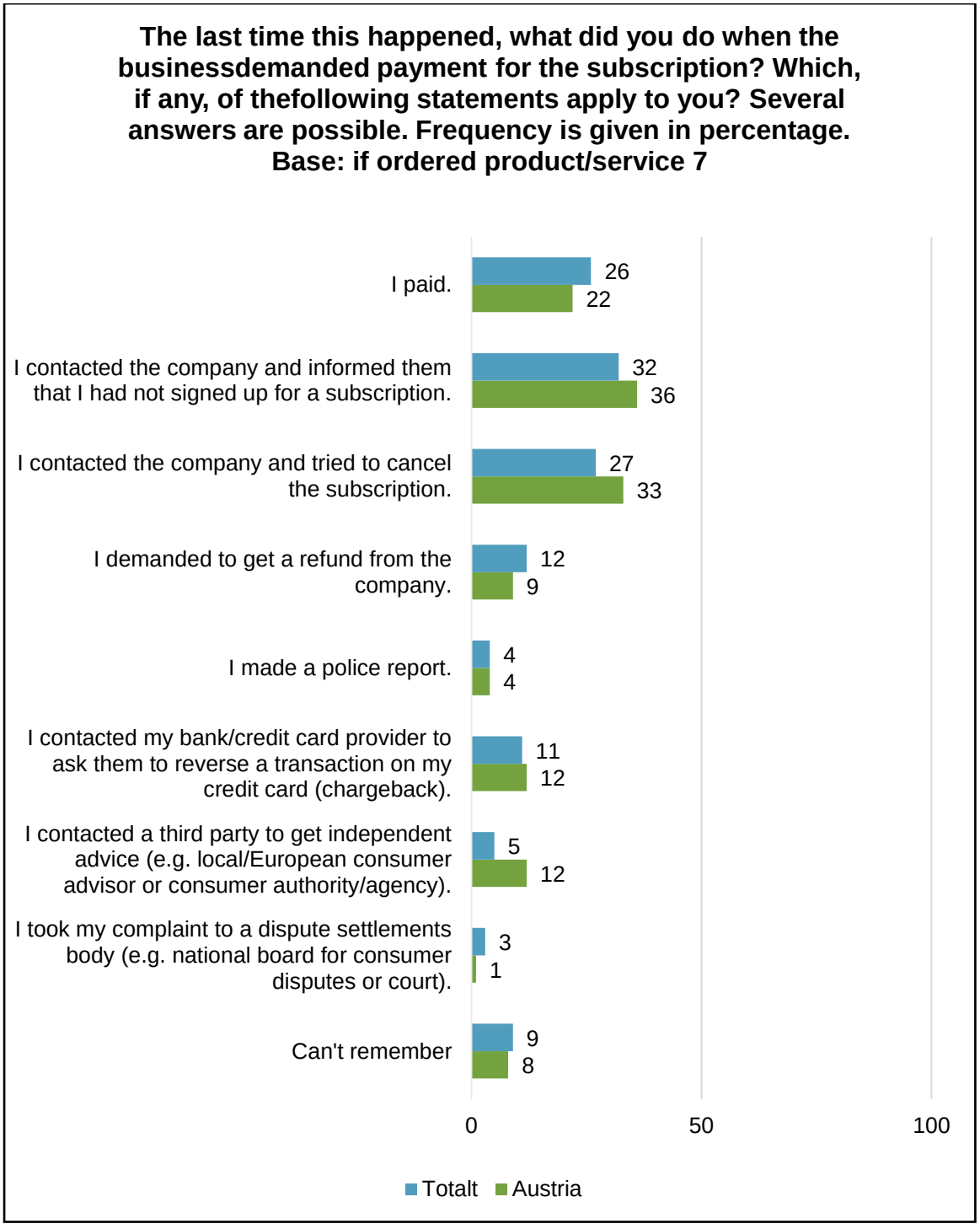


Diagram 34.

The number of respondents who answered the question about how the bank/card provider handled the chargeback request was low on an individual country basis. For this reason, only the total result for all six countries combined is shown. This question was applicable to a total of 12 Austrians. Of those who contacted their bank/card provider and requested a chargeback claim be initiated, 6 out of 12 respondents received their money back, whilst 3 out of 12 stated that the bank/card provider rejected the chargeback request.

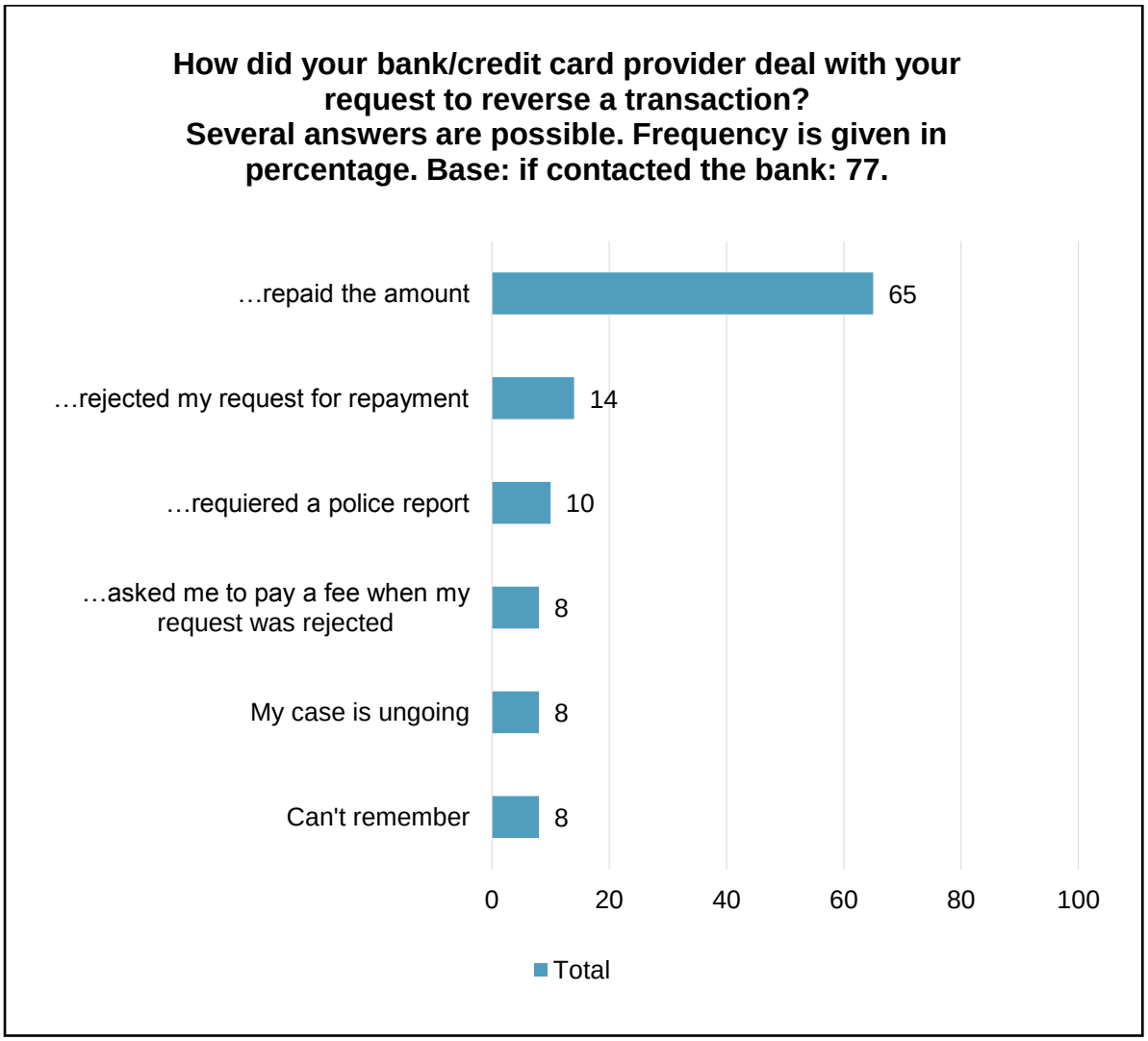


Diagram 35.

Of the Austrians who had clicked on this kind of link on the internet or on social media over the last three years, leading to an unwanted subscription, one in four (26%) estimated that they had spent in the region of EUR 1–49 over the last three years. A similar number (25%) had spent EUR 50–99. On average, Austrians who had been taken in by subscription traps had spent EUR 154 on them over the last three years.

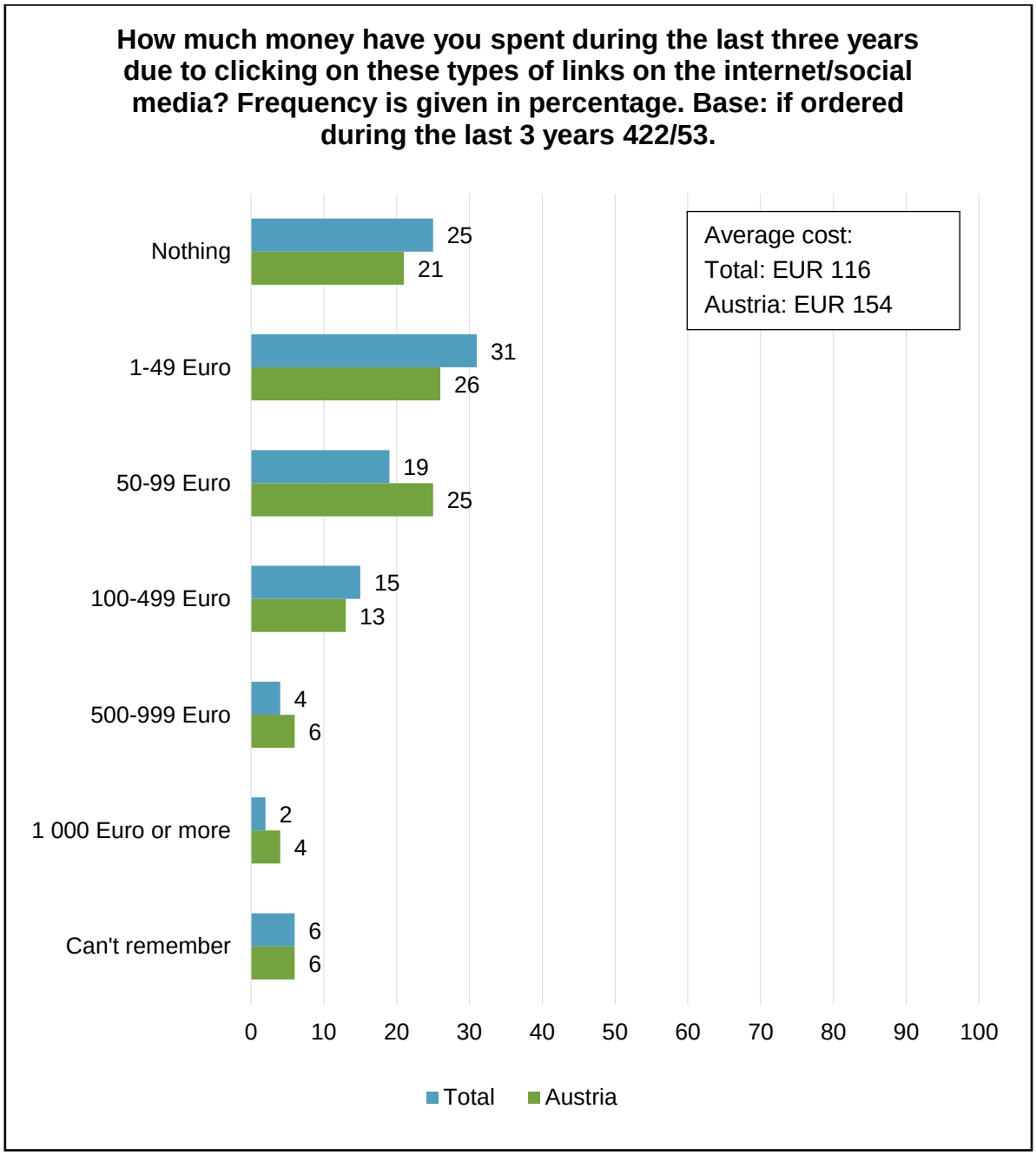


Diagram 36.

3.4 Sweden

Below are the total results combined for all countries (total) and the results for Sweden.

3.4.1 Knowledge of the rights a consumer has

Knowledge of the rights a consumer has when purchasing goods and services online varied amongst Swedes. The respondents were asked to assess whether four different statements were right or wrong; the statements related to the rights consumers have when purchasing goods or services on the internet. In terms of the right to withdraw, just over half of Swedes (54%) knew that a consumer has a 14-day right to withdraw if they have entered into a contract with a company within the EU, Norway or Iceland. However, one in five (18%) believed that a consumer only has a 7-day right to withdraw. The actual period is 14 days. Knowledge seemed to be greater amongst younger respondents, especially those aged 26–34 years old. Those with experience of subscription traps in the internet (i.e. those who had ordered a test package, tried a trial service, and ended up with an unwanted subscription) were less knowledgeable. However, a relatively high number of Swedes (39% and 48%) were unsure as to whether the right to withdraw lasted 14 days or 7 days.

When you purchase goods/services online, what are your rights as a consumer:

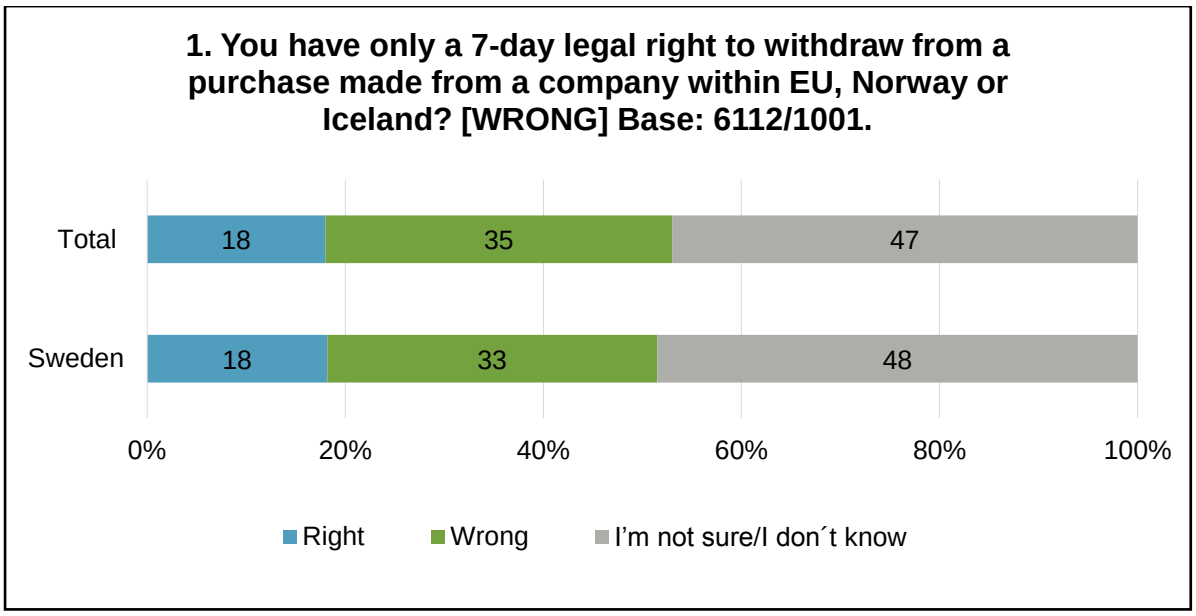


Diagram 37.

When you purchase goods/services online, what are your rights as a consumer:

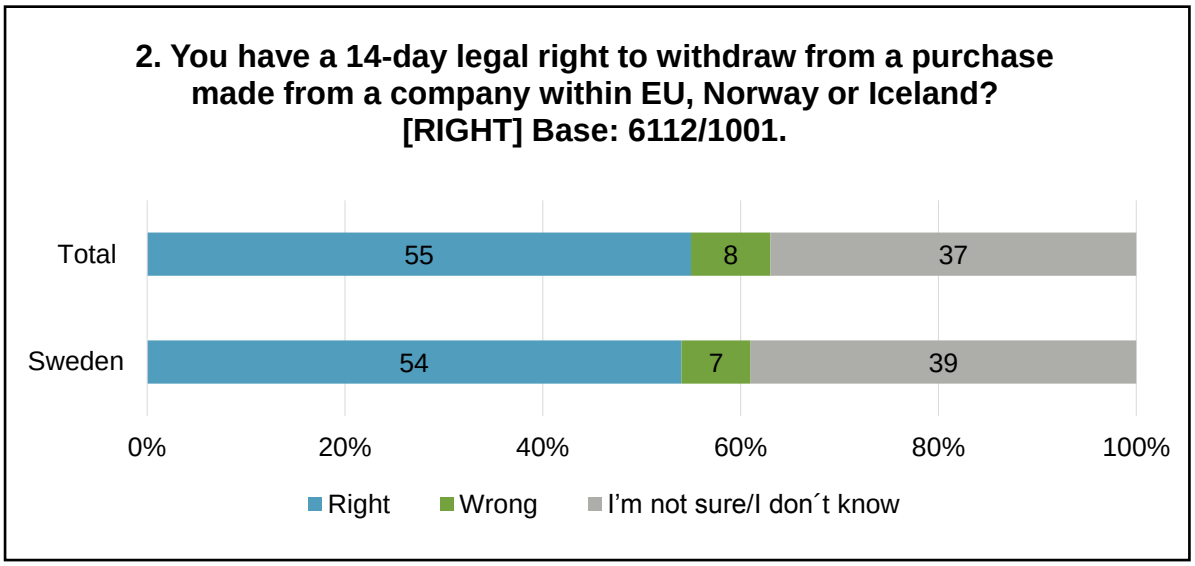


Diagram 38.

Levels of knowledge were greater when it came to the consumer not having to pay for a product they had not ordered. Three in four Swedes (76%) believed that they don't have to pay in such circumstances, whilst 7% believed that payment is necessary, and 17% were unsure. Men, older people (65–75 years) and more highly educated respondents (i.e. those with university/college level education) displayed a greater knowledge in this respect, i.e. responded that payment for unordered goods was not obligatory.

When you purchase goods/services online, what are your rights as a consumer:

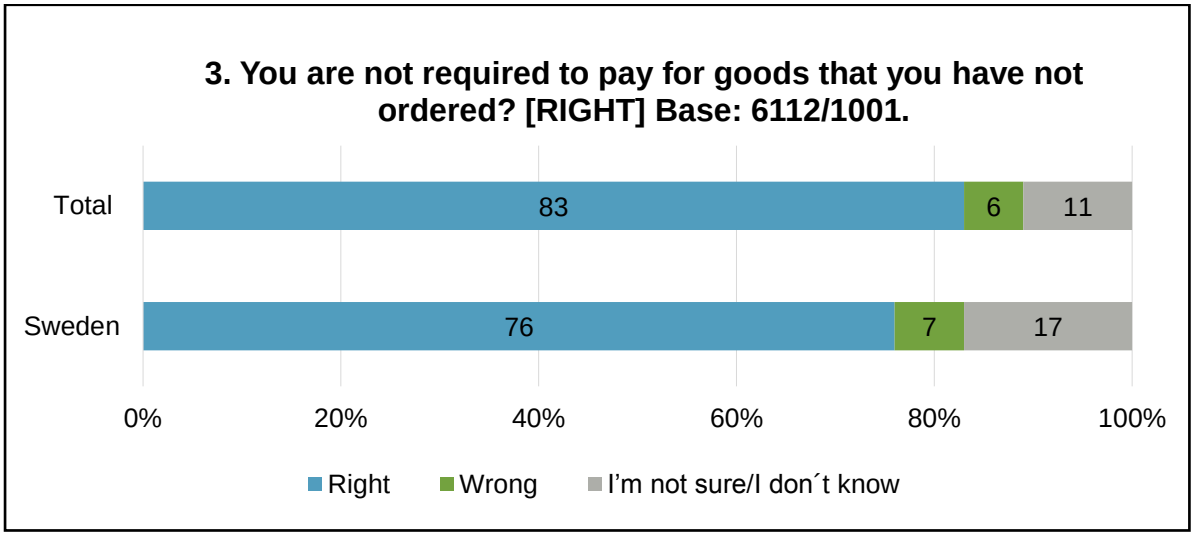


Diagram 39.

As a consumer, you have a legal right to make the same demand for repayment to your credit card provider, provided you used the credit card for the purchase, if the seller refuses to refund you your money. Knowledge of this is low; just over one in two Swedes (54%) were unsure of their rights here, one in four (24%) were aware of their rights (responding 'right' to the statement), whilst one in five (21%) did not believe that they had the right to do this (responding 'wrong' to the statement). Levels of knowledge remained consistently relatively low throughout the different subgroups. However, men and those who are highly educated were most

knowledgeable. Uncertainty of their rights was greatest amongst Swedes who had not been taken in by subscription traps (55% unsure). Of those who had been taken in by subscription traps, 37% knew that they can demand repayment from their credit card provider.

When you purchase goods/services online, what are your rights as a consumer:

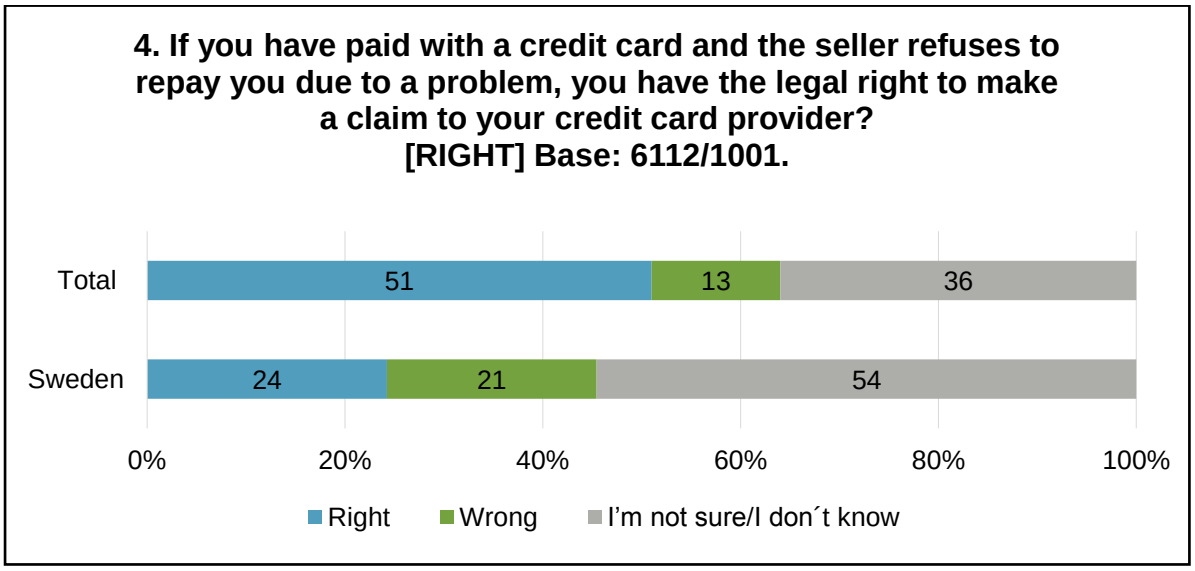


Diagram 40.

One in ten (9%) were familiar with their rights as consumers when it comes to purchasing goods and services online, and responded correctly to all four statements. Conversely, 12% responded incorrectly to all statements. Almost nine in ten (88%) gave at least one correct response. The variation in levels of knowledge was relatively high between men and women – more men responded correctly to all statements, whilst a higher number of women responded to all of them incorrectly. Furthermore, uncertainty concerning their rights was also relatively high amongst Swedes – at least a third responded 'I'm not sure/I don't know' to three of the statements.

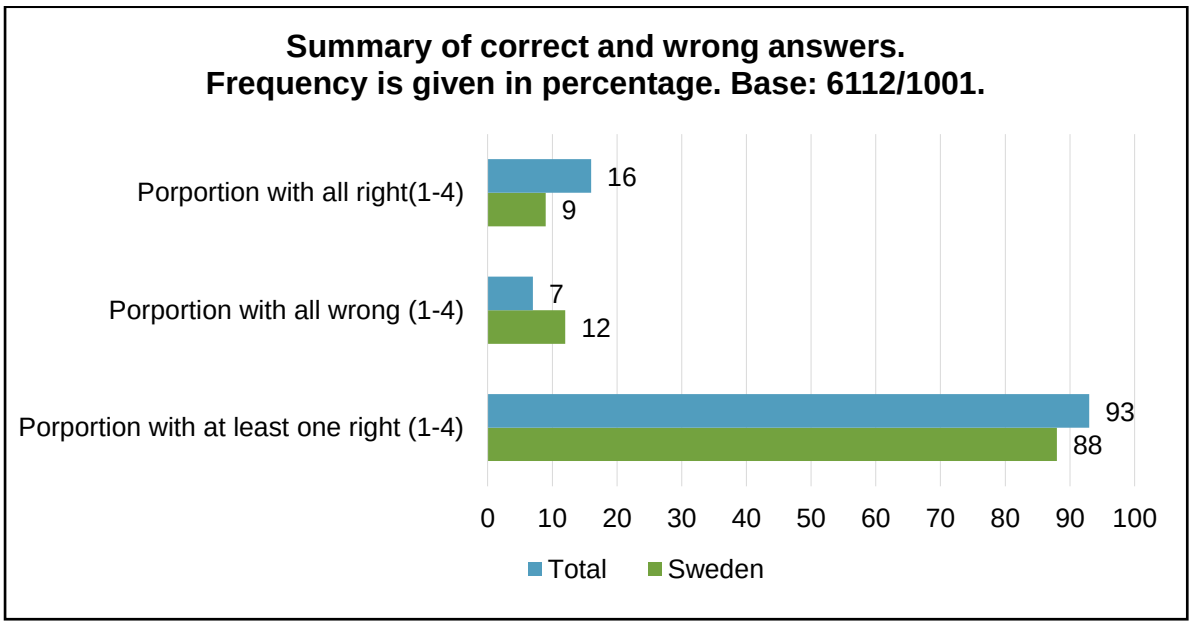


Diagram 41.

3.4.2 Extent of experience with subscription traps

One in three Swedes (32%) stated that they see too-good-to-be-true offers on a daily basis on the internet or on social media. As many as seven in ten (71%) stated that they see too-good-to-be-true offers on the internet or on social media at least once a week. We did not observe any clear differences amongst Swedes in terms of who sees these offers more or less than others.

On the internet/social media you sometimes see "too-good-to-be-true" offers. Usually it is a pop-up offering a free or cheap test package of a product (e.g. diet pills, mobile phones) or a test period of a service (e.g. dating services). Some companies ask consumers to partake in a competition or respond to questions for research purposes. The consumer is encouraged to provide their card details to access the offer (e.g. to cover shipping):

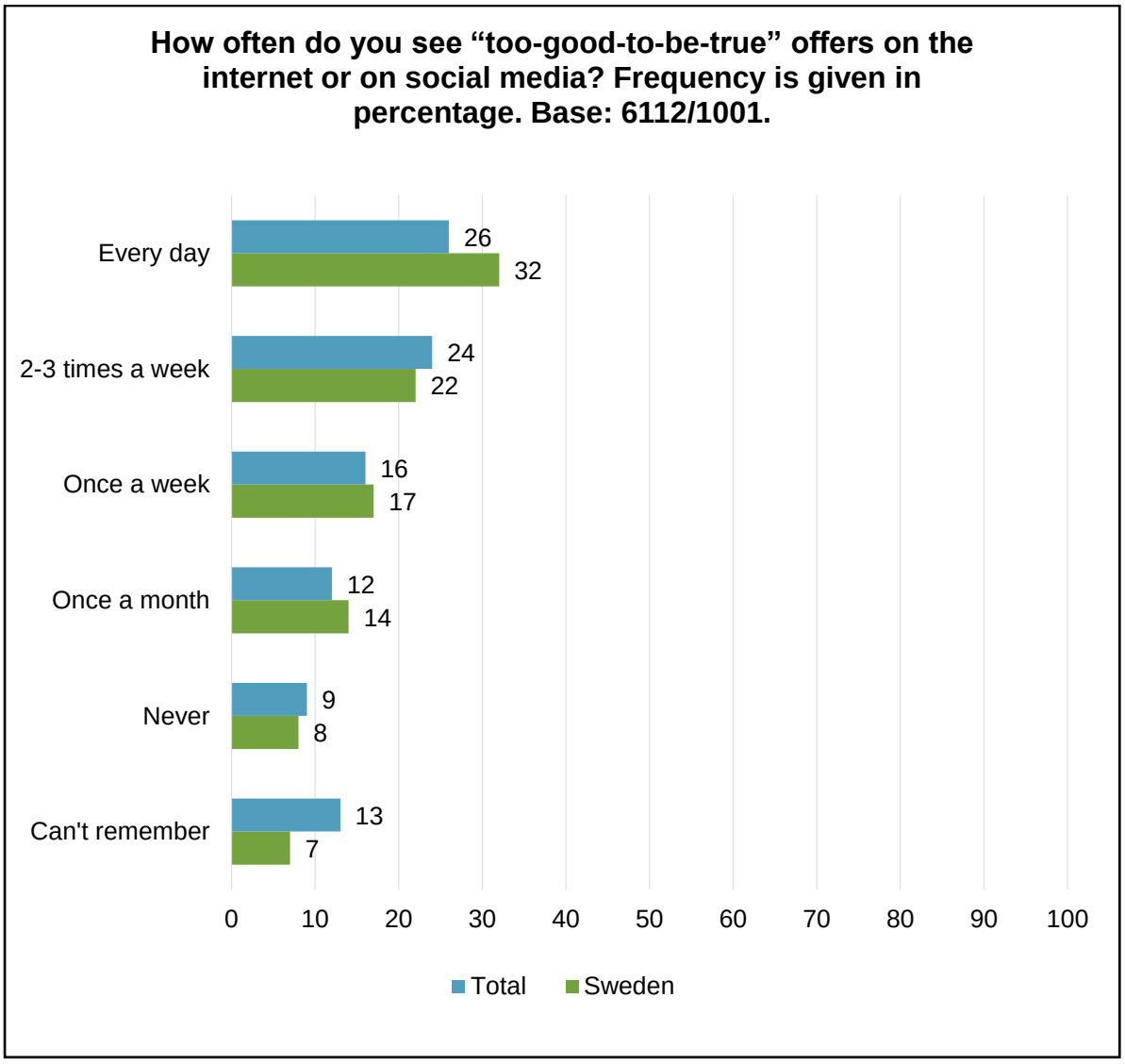


Diagram 42.

When it comes to how many have ordered goods or services as a result of having clicked on a too-good-to-be-true offer, which has then led to an unwanted subscription, the majority responded ‘no’ (92%), they had not been taken in by such offers, whilst 6% stated that they had been taken in by such an offer. Older respondents (65–75 years old) had been taken in at some point to a greater extent (8%). The most common products or services mentioned in the offers were tablets/mobile phones (18%), beauty products (15%) and health products (14%).

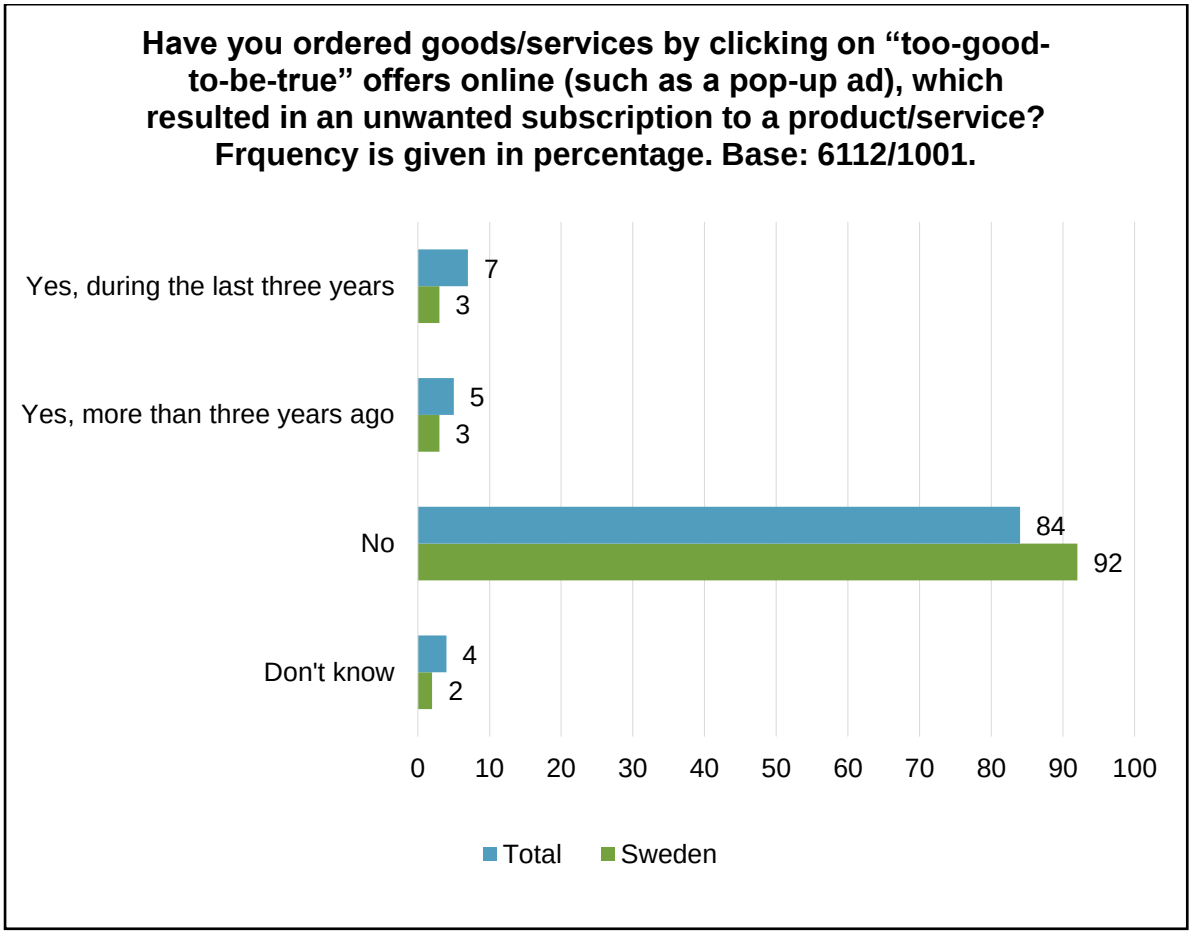


Diagram 43.

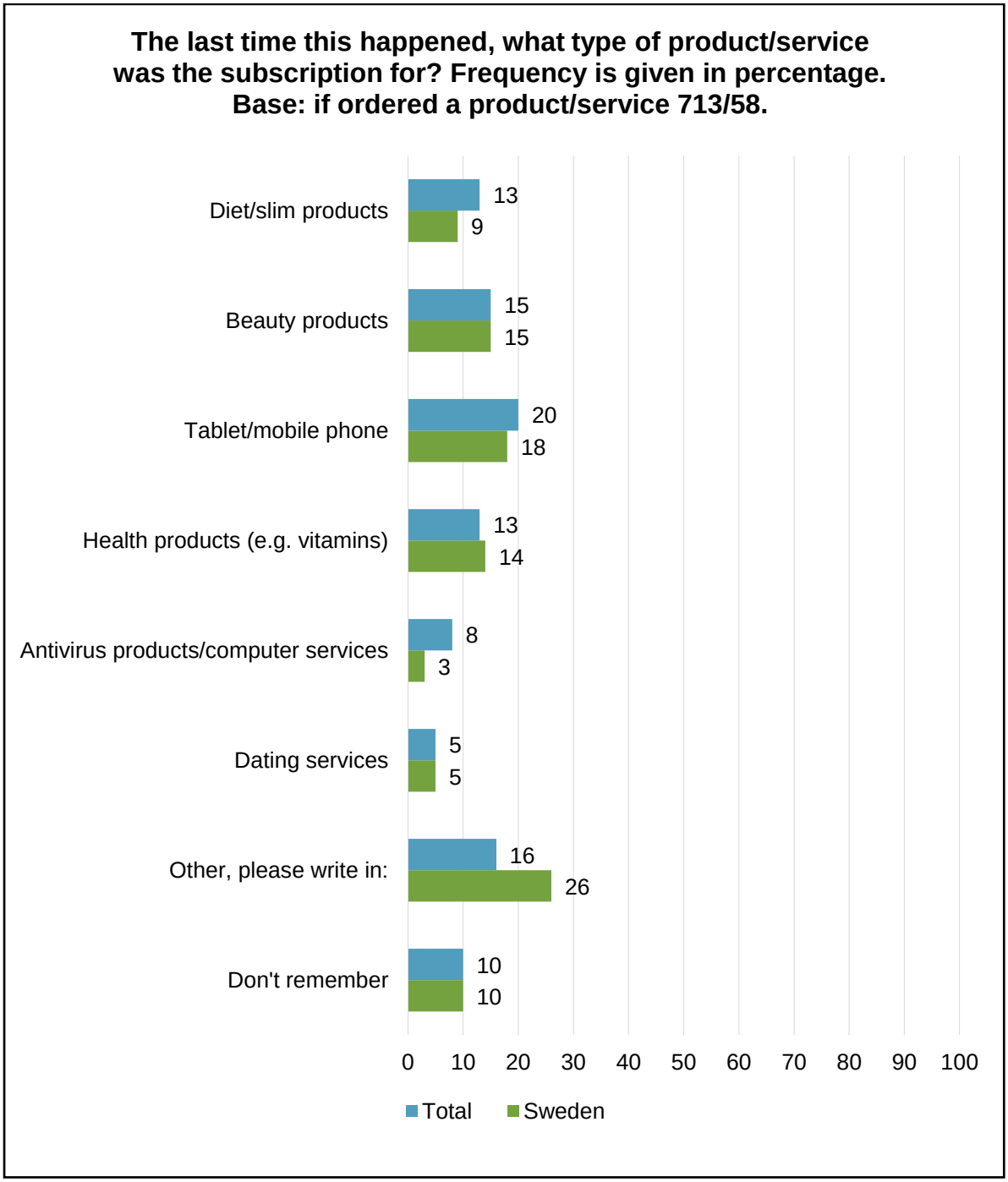

The last time this happened, what type of product/service was the subscription for? Frequency is given in percentage. Base: if ordered a product/service 713/58.
Diet/slim products
13
9
Beauty products
15
15
Tablet/mobile phone
20
18
Health products (e.g. vitamins)
13
14
Antivirus products/computer services
8
3
Dating services
5
5
Other, please write in:
16
26
Don't remember
10
10
0
10
20
30
40
50
60
70
80
90
100
Total
Sweden

Diagram 44.

Looking at how consumers reacted the last time they were taken in by such an offer and received a payment demand from the company, one in three (32%) stated that they paid the company, a similar number contacted the company and tried to cancel the subscription (30%) or contacted the company and informed them that they had not signed up for a subscription (29%). One in ten (9%) contacted their bank/credit card provider and requested that a chargeback claim be initiated. Furthermore, 29% of Swedes who had been taken in by such an offer paid the company directly and did nothing else.

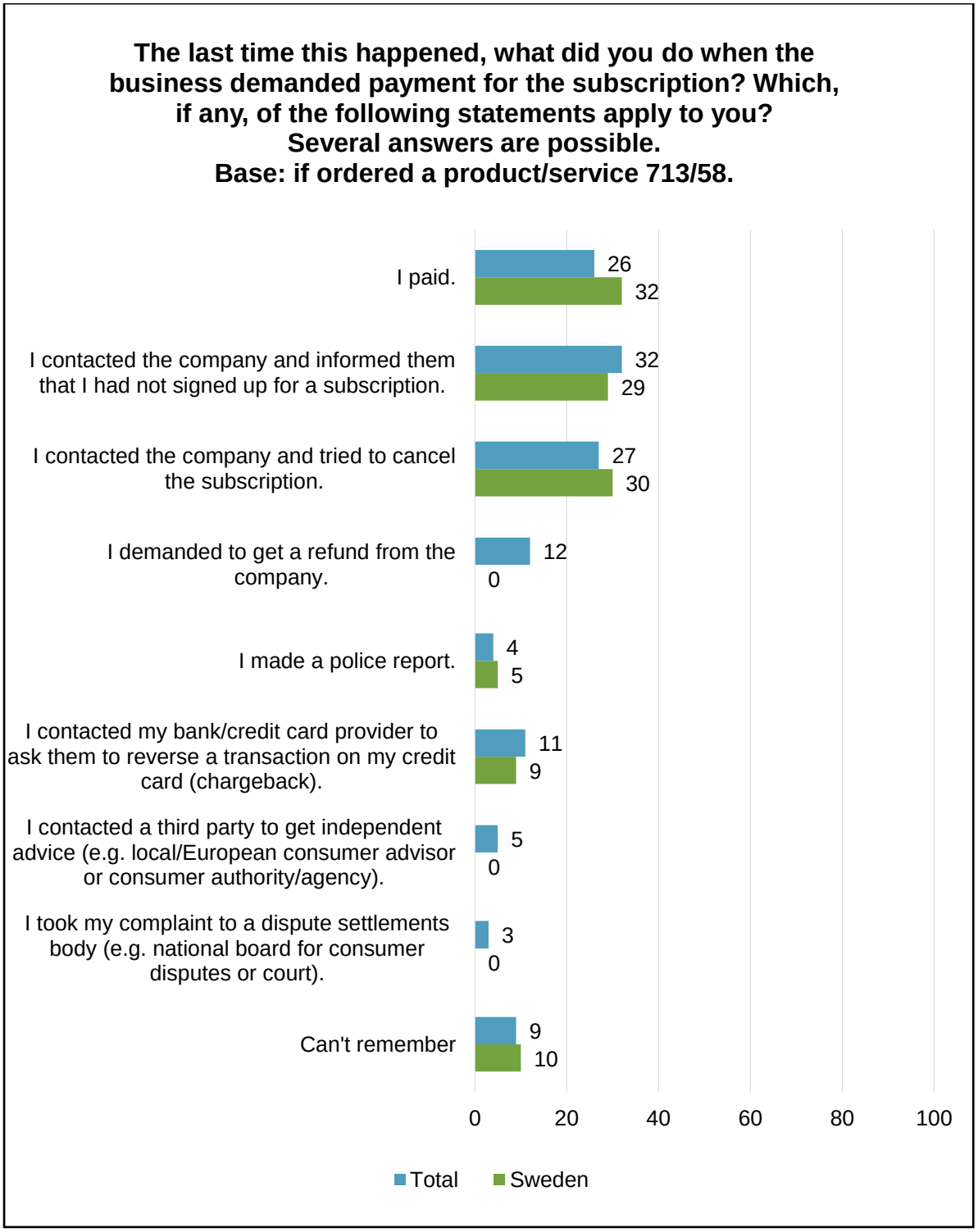


Diagram 45.

There were relatively few responses to the question about how the bank/card provider acted, when broken down by country. For this reason, only the total result for all six countries combined is presented in the diagram below. For approximately three of the five Swedish respondents who contacted their bank/card provider, the bank refunded the amount to the consumer.

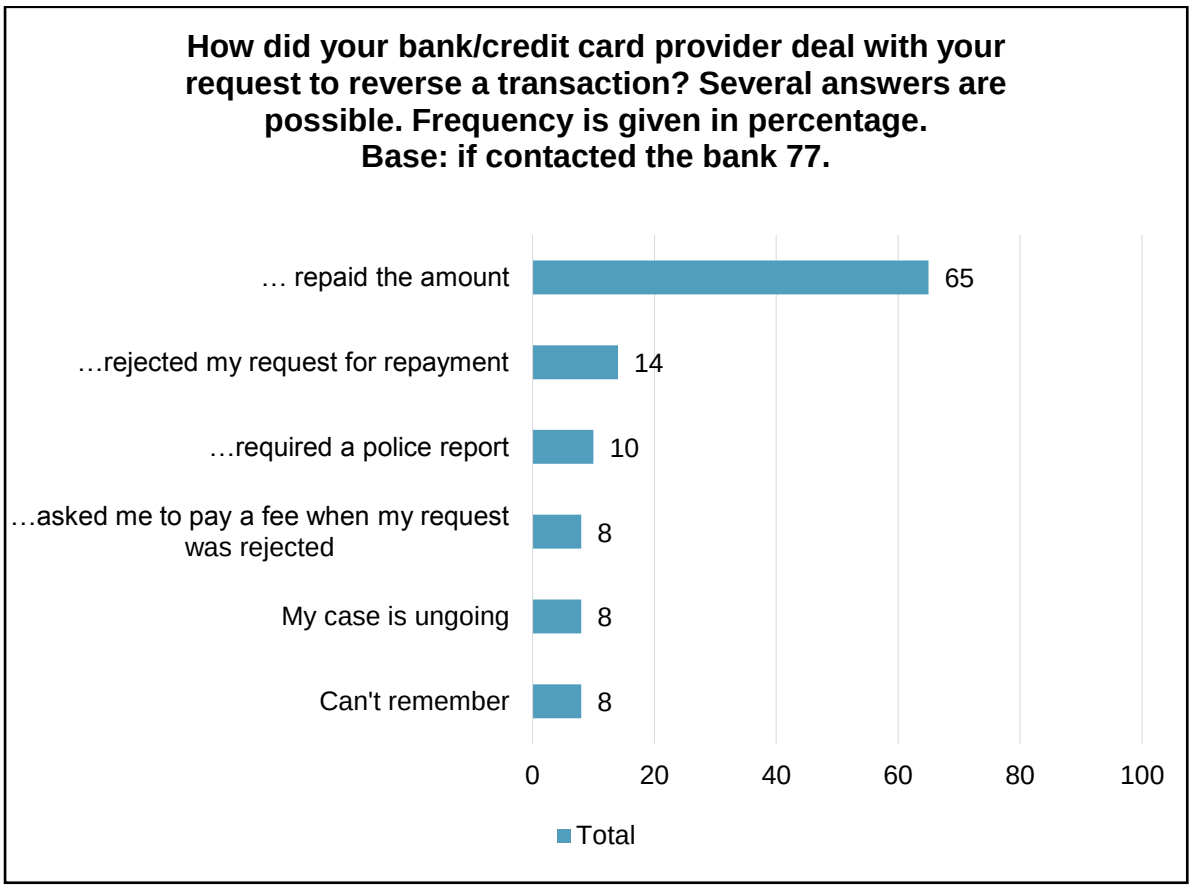


Diagram 46.

The consumers who had been taken in by subscription traps online over the last three years were asked to estimate how much money they had spent on the basis of these traps. One in five had not spend anything at all (18%), whilst almost half had spend approximately EUR 1–49 in such situations in the last three years. The average outlay for Swedes who had been taken in by subscription traps was EUR 57.1 over the last three years.

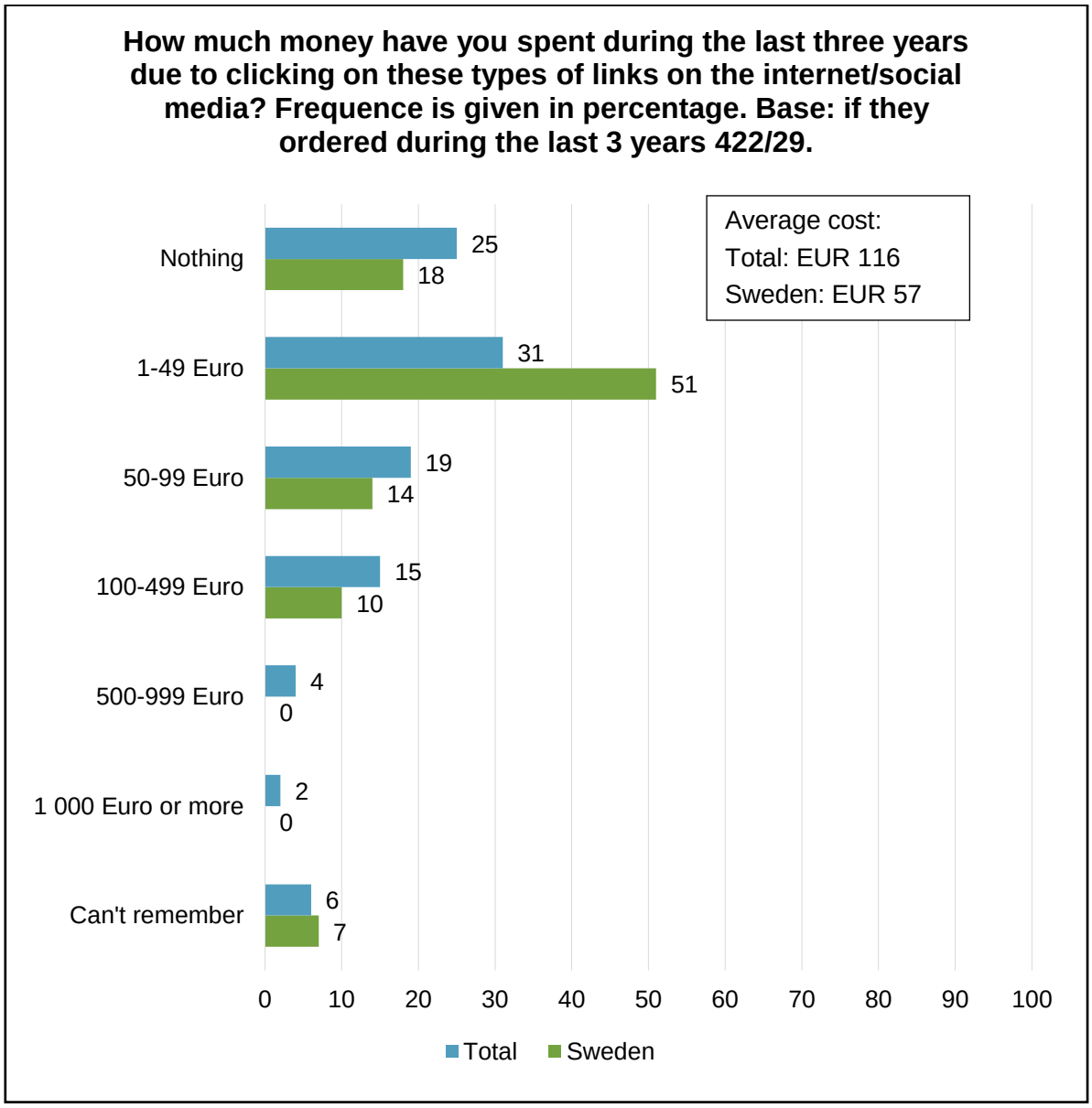


Diagram 47.

3.5 Finland

Below are the total results combined for all countries (total) and the results for Finland.

3.5.1 Knowledge of the rights a consumer has

Levels of knowledge amongst the Finnish public about consumer rights when purchasing goods and services online are relatively high, compared to the other five countries studied. The respondents were asked to assess whether four different statements were right or wrong – the statements related to the rights consumers have when purchasing goods or services on the internet. Three in five Finns (62%) knew that a consumer has a 14-day right to withdraw if they have entered into a contract with a company within the EU, Norway or Iceland. One in three (33%), however, were uncertain. Two in five (40%) believed that the statement "*You have a 7-day legal right to withdraw from a purchase made from a company within EU, Norway or Iceland*" was incorrect, 15% believed that it was correct, whilst slightly more than two in five (45%) were unsure. The statement is false. Levels of knowledge were higher amongst the highly educated, and lower amongst those who had fallen victim to too-good-to-be-true offers and had been taken in by subscription traps in the past.

When you purchase goods/services online, what are your rights as a consumer:

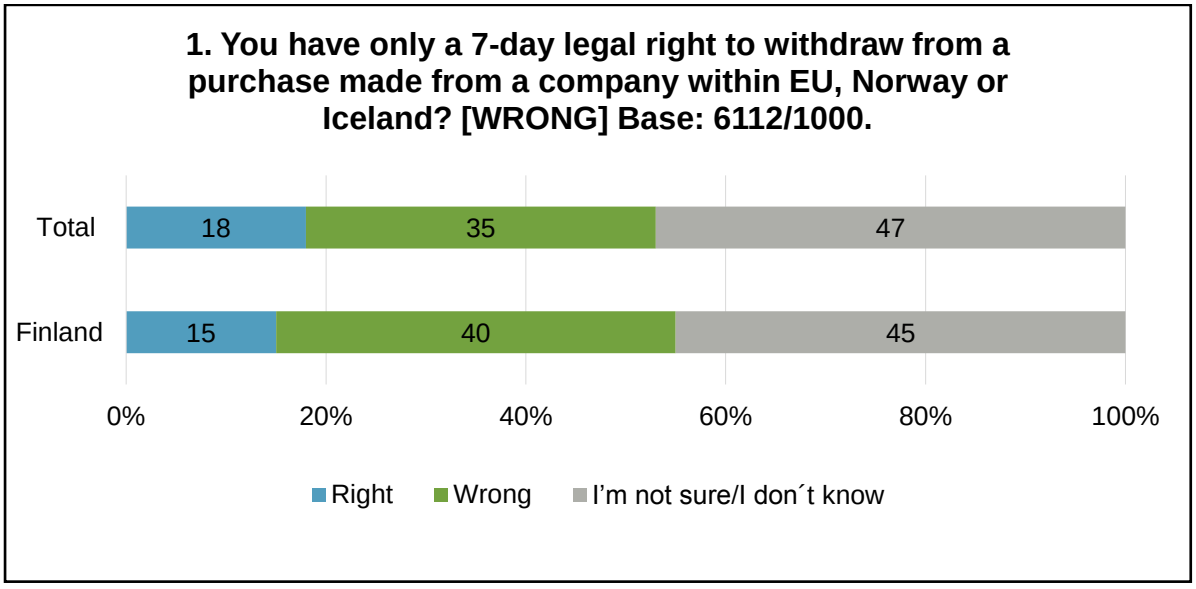


Diagram 48.

When you purchase goods/services online, what are your rights as a consumer:

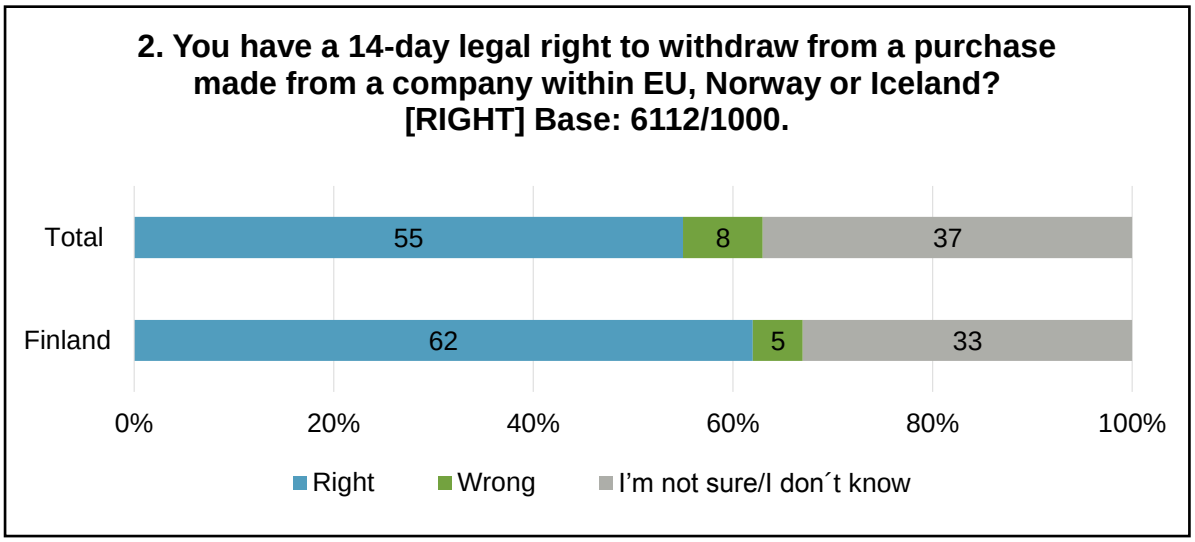


Diagram 49.

Almost nine in ten Finns (87%) correctly selected 'Right' in response to the statement "*you are not required to pay for goods that you have not ordered*", whilst 5% responded 'Wrong' and 8% were unsure.

When you purchase goods/services online, what are your rights as a consumer:

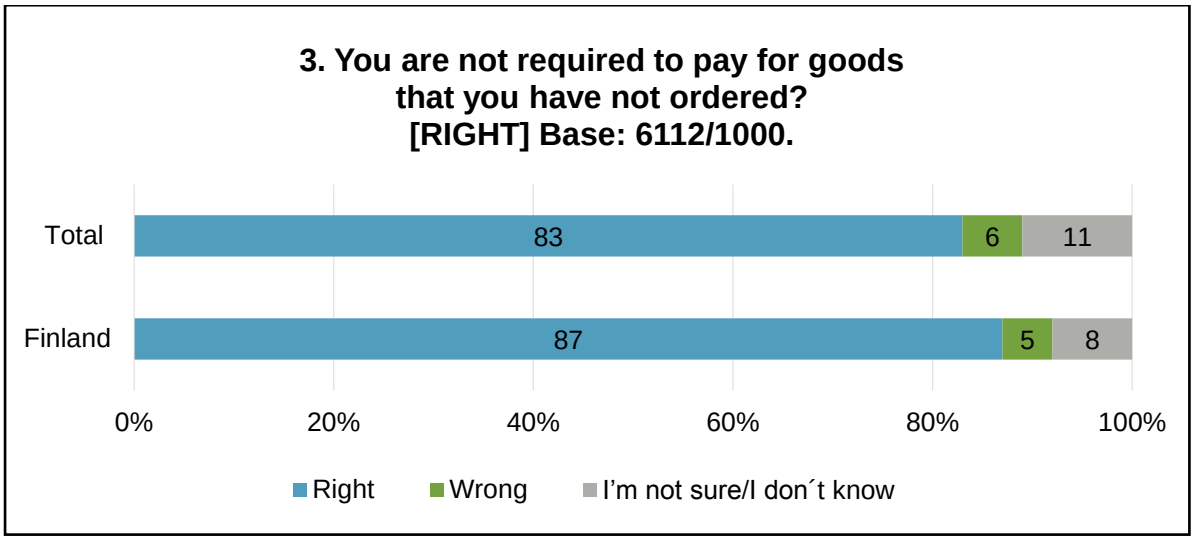


Diagram 50.

When presented with the statement "*If you have paid with a credit card and the seller refuses to repay you due to a problem, you have the legal right to make a claim to your credit card provider*", seven in ten Finns (68%) believed that this was 'right', whilst one in four (24%) were unsure. Levels of uncertainty increased as the highest level of education decreased – more highly educated respondents (highest level university/college) had greater knowledge than those with lower levels of education (those whose highest level of education corresponded to elementary school/the end of compulsory schooling).

When you purchase goods/services online, what are your rights as a consumer:

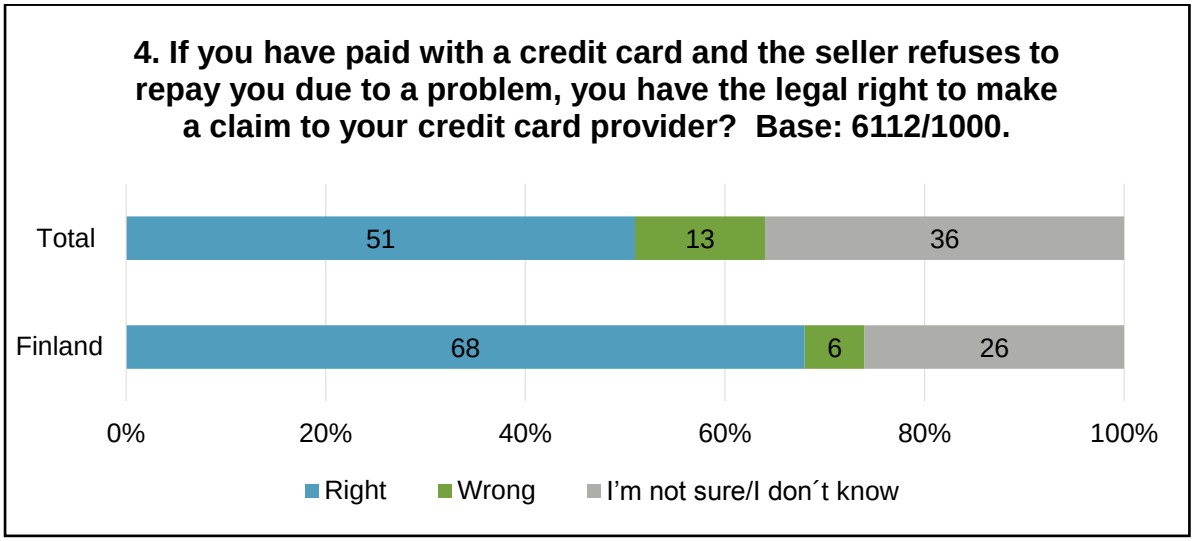


Diagram 51.

Almost a third of Finns (27%) responded correctly to all the statements. Of the respondents, 5% responded incorrectly to all questions, and 95% correctly to at least one question. Knowledge increased with level of education. Of those who were educated to college or university level, 31% responded correctly to all questions, whereas for those whose highest level of education was elementary school/compulsory school, this fell to 13%.

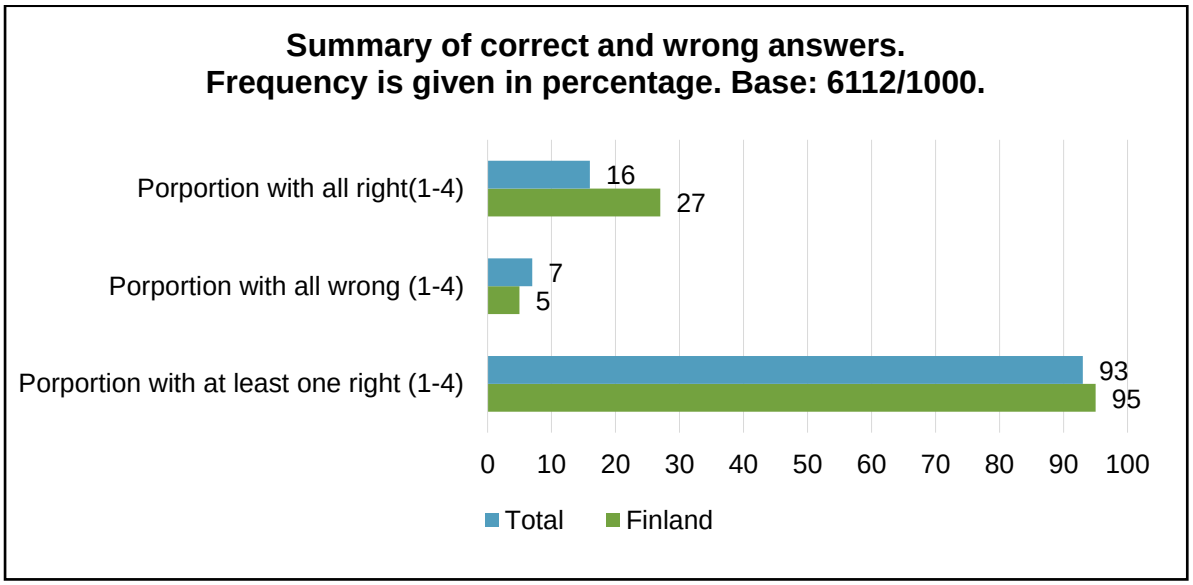


Diagram 52.

3.5.2 Extent of experience with subscription traps

When turning to the prevalence of too-good-to-be-true offers on the internet or on social media, 28% stated that they see this kind of offer on a daily basis, whilst one in four (25%) see them 2–3 times a week. Seven out of ten (69%) stated that they see too-good-to-be-true offers at least once a week. Young people were more likely to see these offers, with 83% stating they saw at least one such offer a week, compared to other subgroups.

On the internet/social media you sometimes see “too-good-to-be-true” offers. Usually it is a pop-up offering a free or cheap test package of a product (e.g. diet pills, mobile phones) or a test period of a service (e.g. dating services). Some companies ask consumers to partake in a competition or respond to questions for research purposes. The consumer is encouraged to provide their card details to access the offer (e.g. to cover shipping):

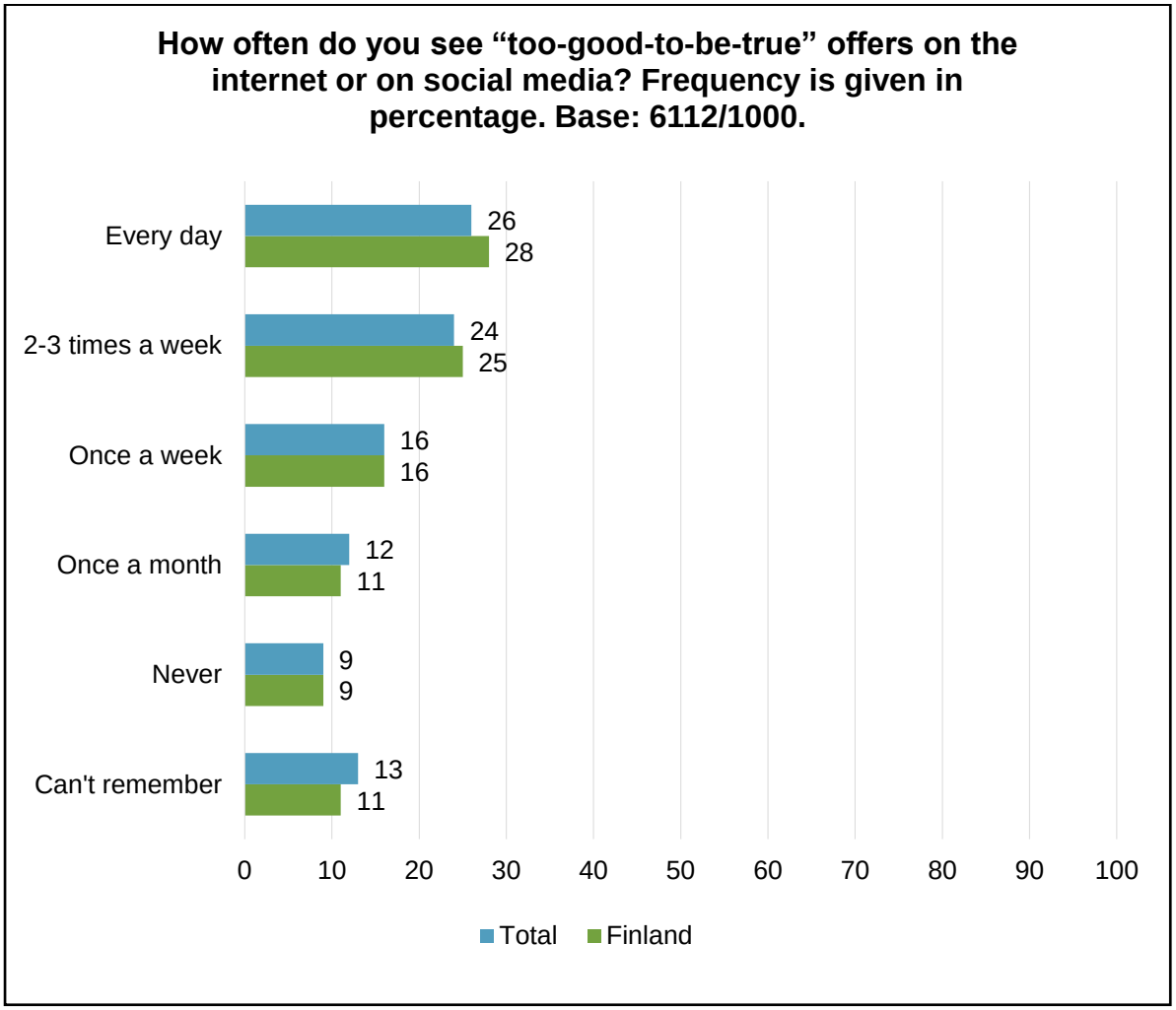


Diagram 53.

When asked about experience of subscription traps, i.e. clicking on a too-good-to-be-true offer on the internet, which then resulted in an unwanted subscription to a product or service, 9% of Finns had had such experiences. No subgroups stood out as having particularly high or low levels.

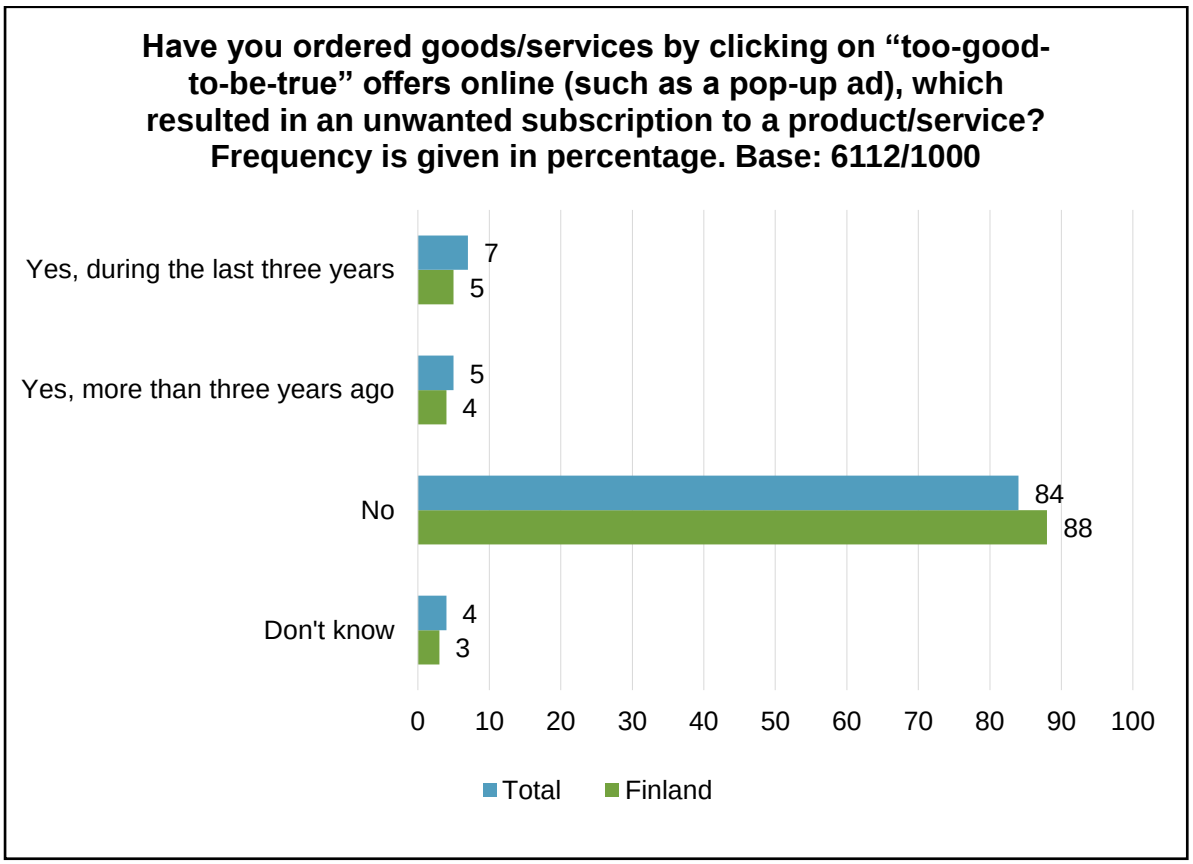


Diagram 54.

The kinds of products or services used most commonly for these types of offers in Finland are tablets and mobile phones (27%) and health products (22%).

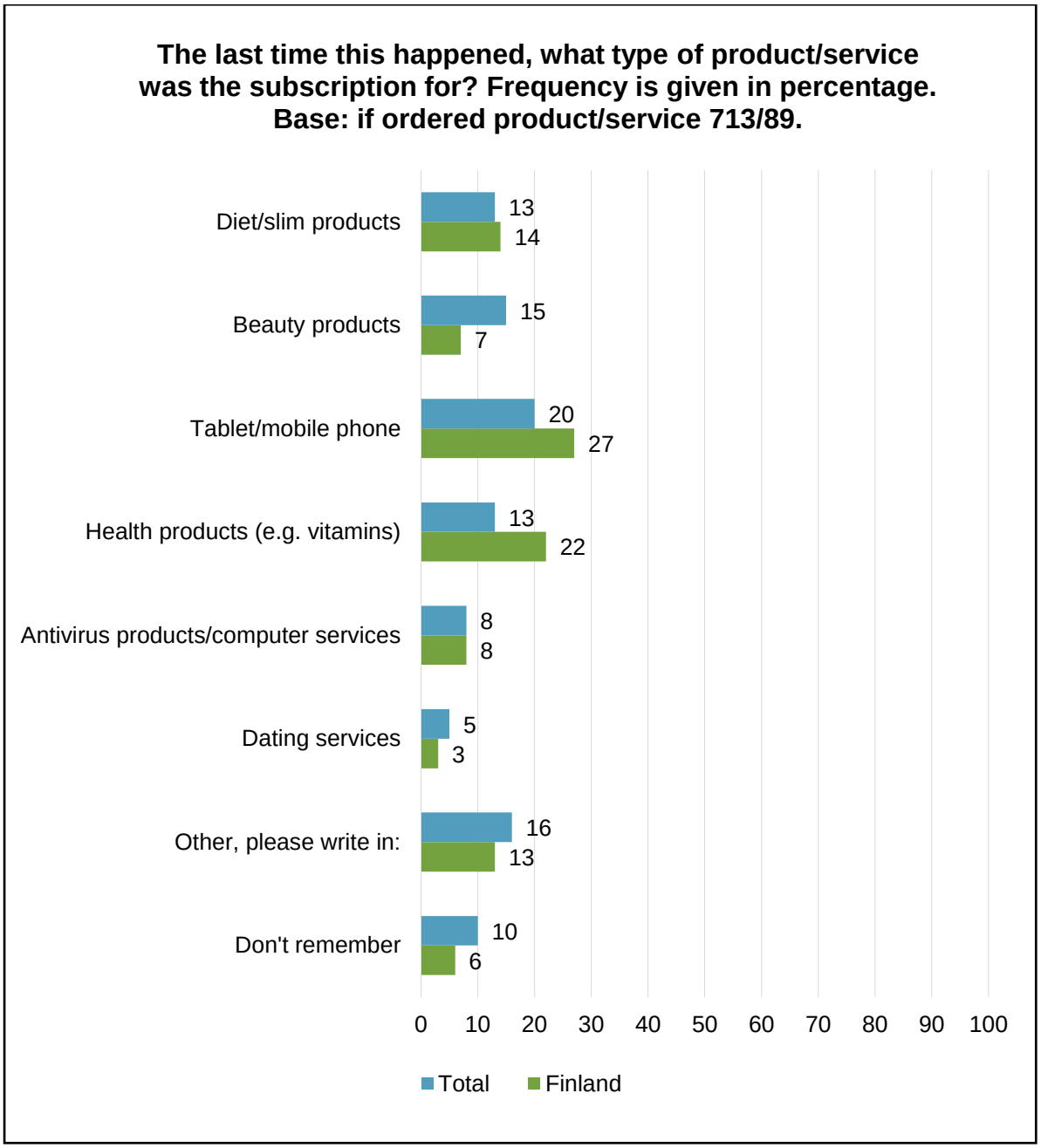


Diagram 55.

Moving on to what Finns did when taken in by subscription traps of this variety and faced with a payment demand from the company in question, 35% stated that they contacted the company and tried to cancel the subscription. A similar percentage (32%) contacted the company and informed them that they had not signed up for a subscription. One in five (18%) responded that they had paid the company. Of the Finnish respondents, 6% contacted their bank/card provider to ask them to initiate a chargeback claim. A further 12% responded that they had paid the company and not done anything else.

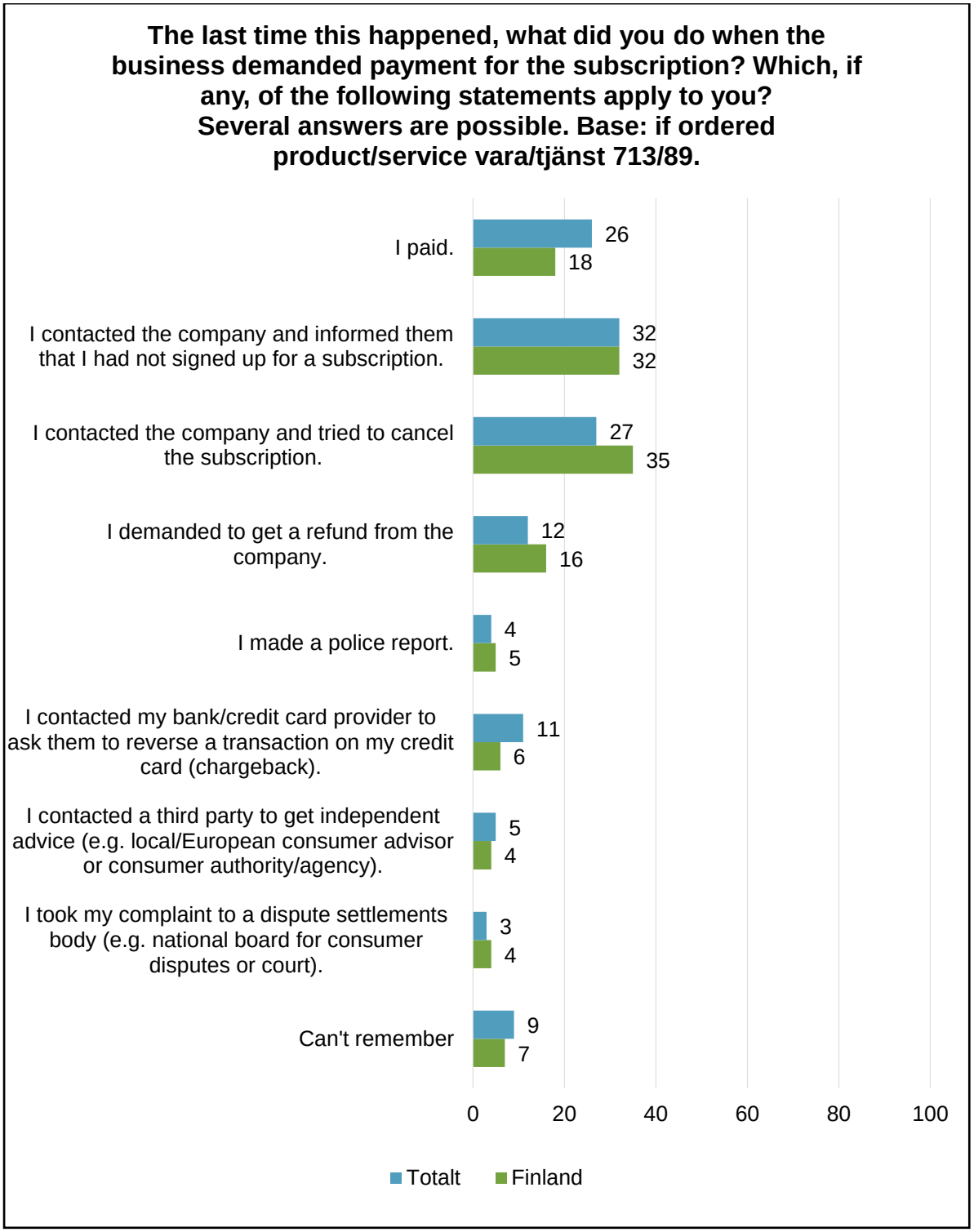


Diagram 56.

The question on how the bank/card provider responded when the consumer contacted them was applicable to relatively few respondents in Finland. The results here consisted of only five responses, and for this reason, only the total result for all six countries combined is presented. Of the five Finns who contacted their bank/card provider, three stated that the bank refunded the amount to them.

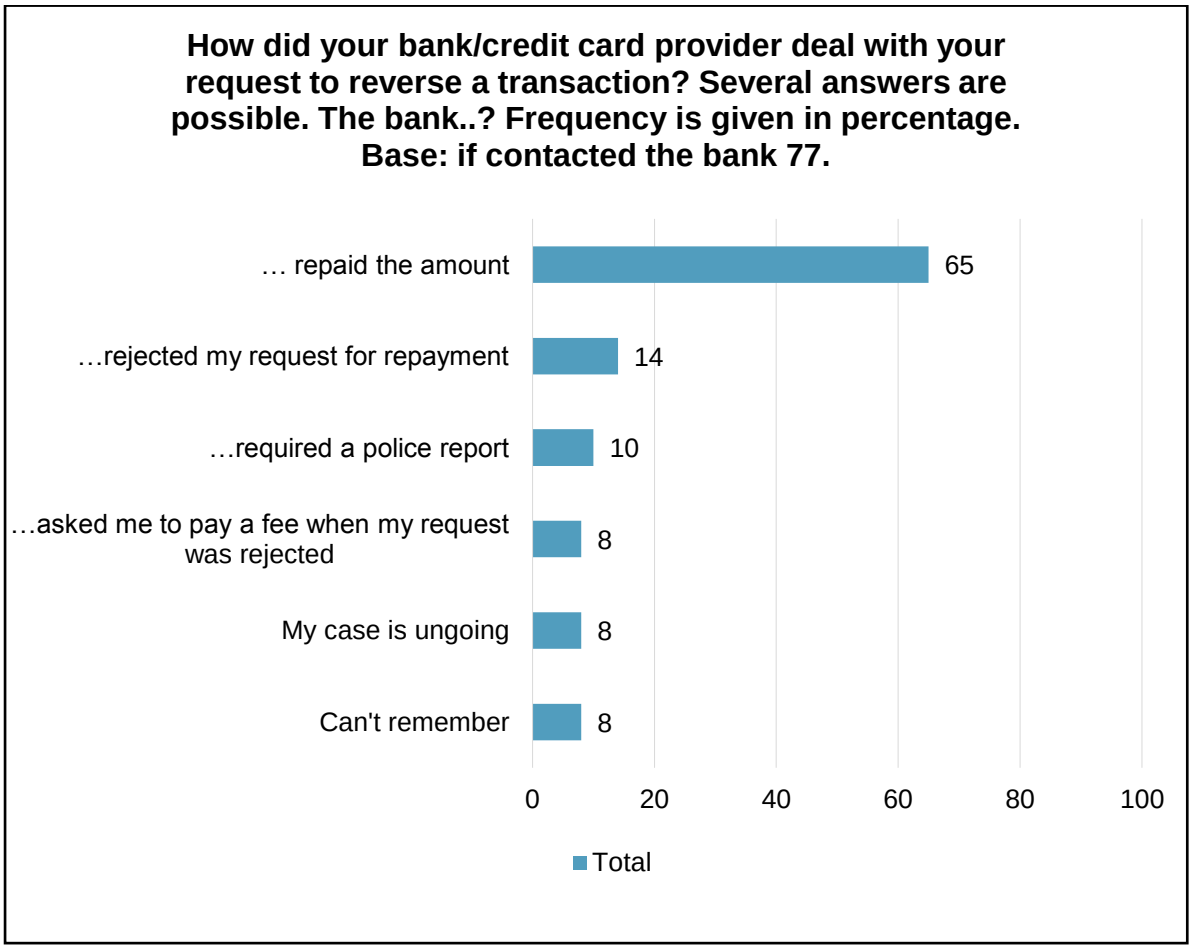


Diagram 57.

When the Finnish respondents were asked to estimate how much they had spent over the last three years as a result of these kinds of links online/on social media, three in ten (28%) stated that they had spent EUR 1–49, whilst one in four (24%) had spent EUR 50–99. On average, Finns who had been taken in by subscription traps had spent EUR 141.2 on them over the last three years.

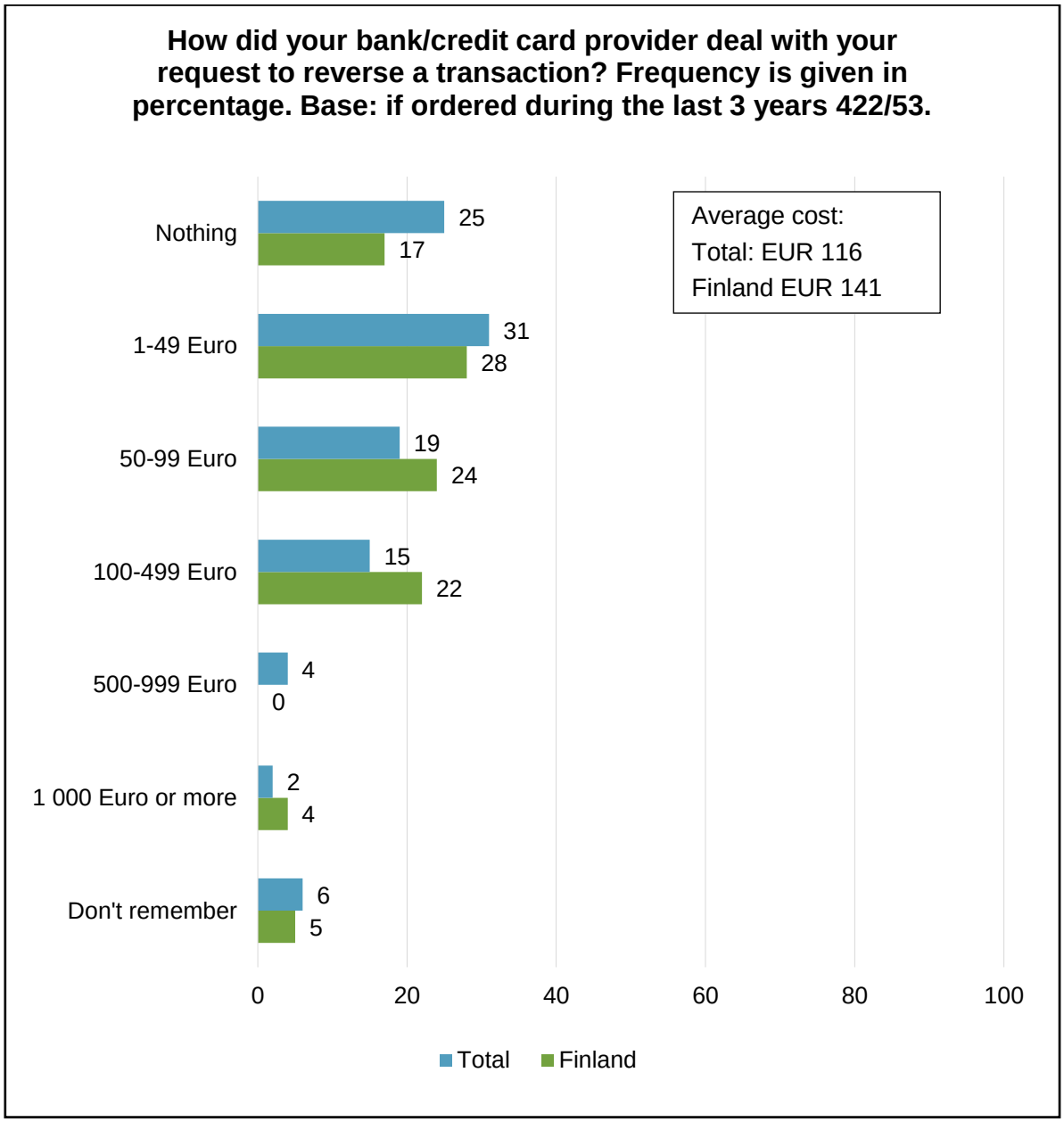


Diagram 58.

3.6 Norway

Below are the total results combined for all countries (total) and the results for Norway.

3.6.1 Knowledge of the rights a consumer has

Norwegians were relatively knowledgeable about the rights consumers have when purchasing goods and service online, compared to the other five countries studied, but there was a high degree of variation. The respondents were asked to assess whether four different statements related to the rights consumers have when purchasing goods or services on the internet were right or wrong. In terms of the right to withdraw, just over half of Norwegians (56%) knew that a consumer has a 14-day right to withdraw if they have entered into a contract with a company within the EU, Norway or Iceland, whilst one in three (34%) were unsure. A further 4% believed that the right to withdraw only lasts seven days. The levels of uncertainty regarding this statement were relatively high (44%). Levels of uncertainty about consumer rights were higher amongst women than men.

When you purchase goods/services online, what are your rights as a consumer:

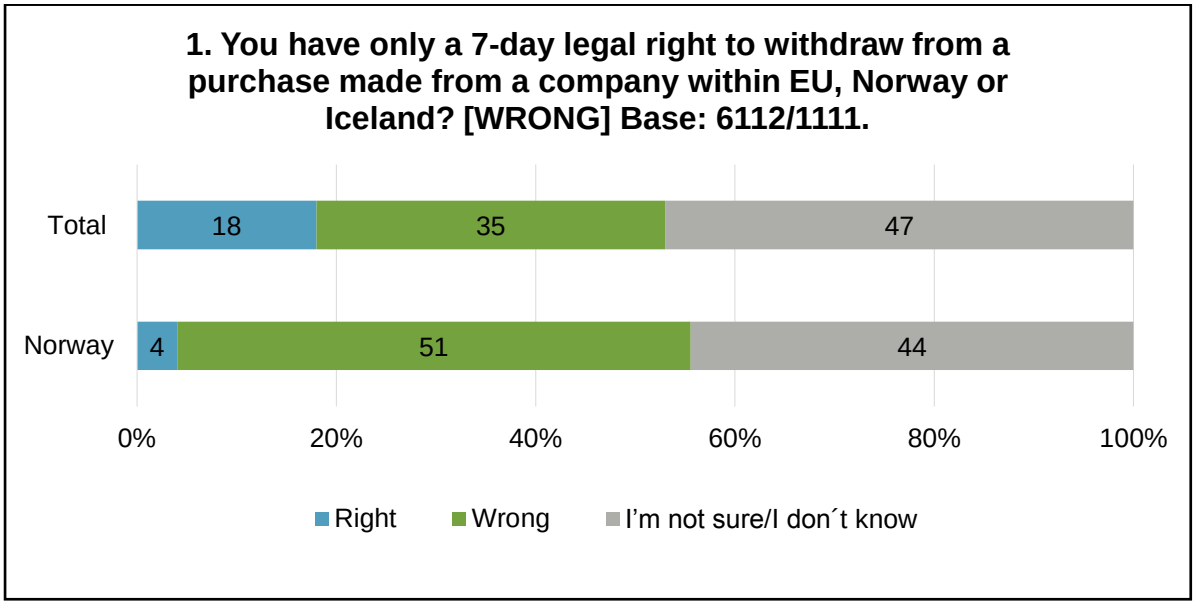


Diagram 59.

When you purchase goods/services online, what are your rights as a consumer:

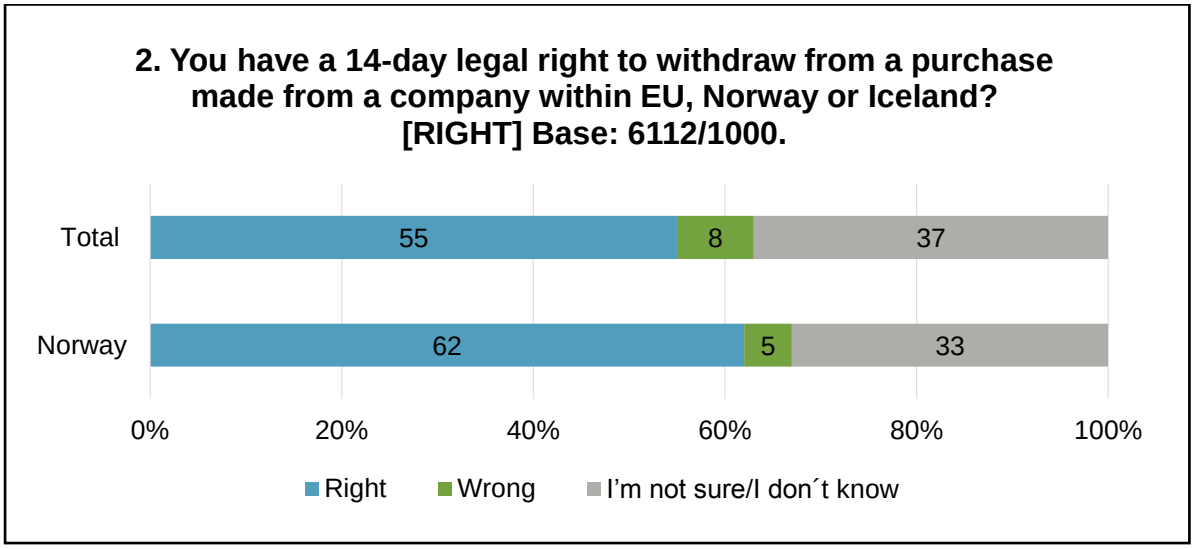


Diagram 60.

Four out of five Norwegians (81%) correctly selected 'Right' in response to the statement "*you are not required to pay for goods that you have not ordered*". Levels of knowledge were lower amongst those with a lower level of education (67% responded correctly).

When you purchase goods/services online, what are your rights as a consumer:

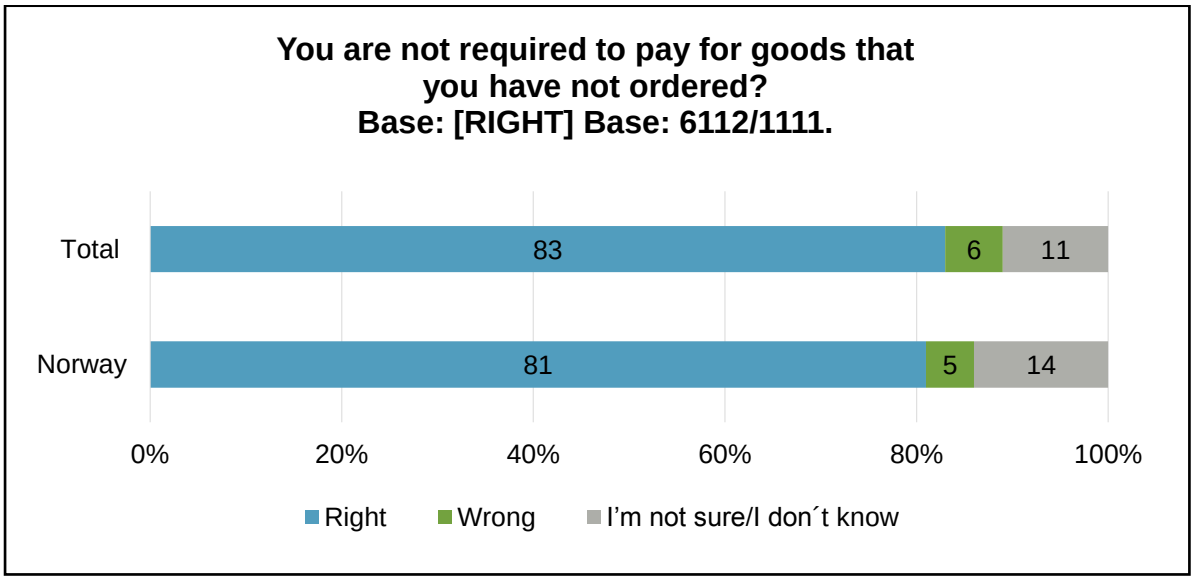


Diagram 61.

As a consumer, you have a legal right to make the same demand for repayment to your credit card provider, provided you used the credit card for the purchase, if the seller refuses to refund you your money. Three in five Norwegians (59%) responded correctly to this statement, whilst one in three (32%) were unsure. Women (50%) were less knowledgeable than men (67%) in terms of the correct response to the statement.

When you purchase goods/services online, what are your rights as a consumer:

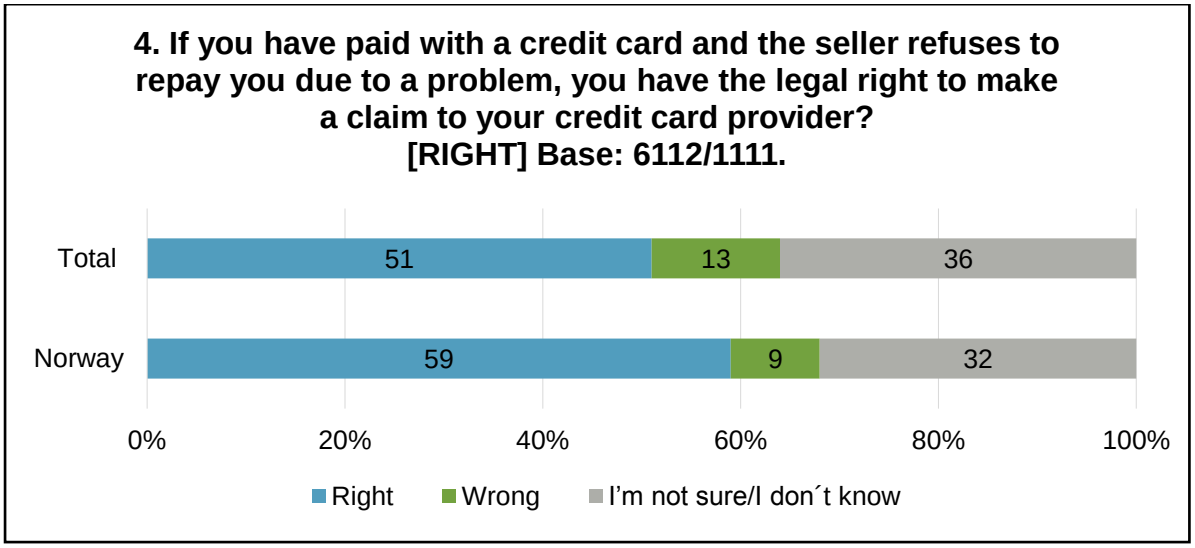


Diagram 62.

Overall, one in four Norwegians responded correctly to all four statements on the rights a consumer has when purchasing goods and services online. On the other hand, 7% gave incorrect responses to all four statements. Men were more likely to give correct responses to all the statements (27%), whilst those with a lower level of education were more likely to respond incorrectly to all statements (16%).

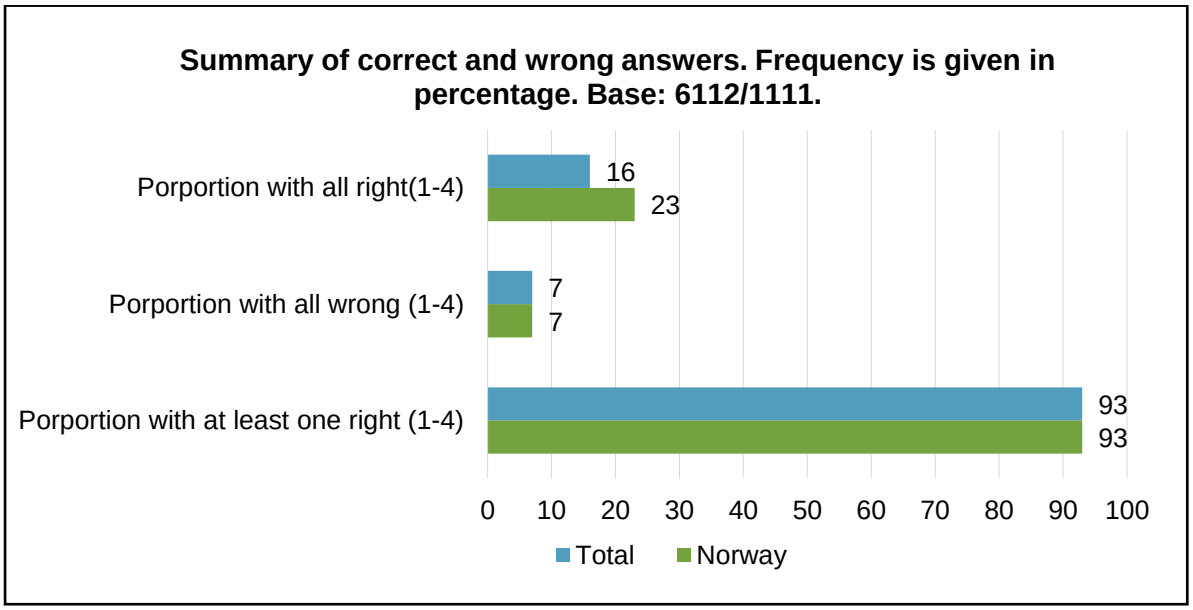


Diagram 63.

3.6.2 Extent of experience with subscription traps

When it comes to the prevalence of too-good-to-be-true offers in the form of pop-up adverts online, one in five Norwegians (20%) see such adverts on a daily basis. A further one in four (26%) see this kind of offer 2–3 times a week. Six out of ten (62%) stated that they see too-good-to-be-true offers at least once a week. Men (66%) and younger people, aged 18–26 years old (76%) were more likely to state that they see this kind of too-good-to-be-true offer at least once a week than the other subgroups were.

On the internet/social media you sometimes see “too-good-to-be-true” offers. Usually it is a pop-up offering a free or cheap test package of a product (e.g. diet pills, mobile phones) or a test period of a service (e.g. dating services). Some companies ask consumers to partake in a competition or respond to questions for research purposes. The consumer is encouraged to provide their card details to access the offer (e.g. to cover shipping):

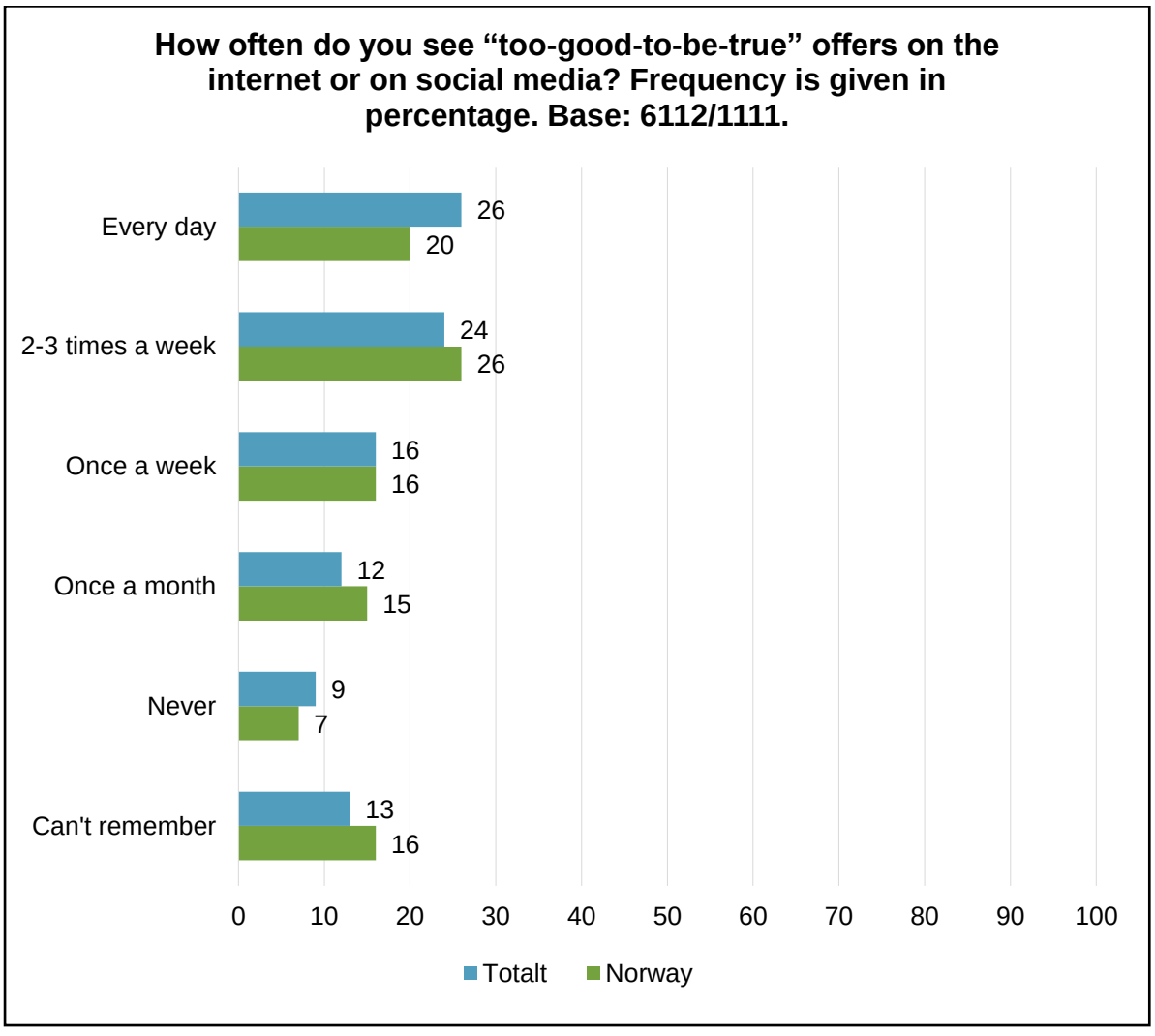


Diagram 64.

When looking at how many people have clicked on this kind of too-good-to-be-true offer online or on social media, resulting in an unwanted subscription, 7% of Norwegian respondents stated that they had been taken in by this kind of situation, of whom 4% had fallen victim within the last three years. Nine in ten (90%) had never been taken in by this kind of offer. Those aged 26–34 years old were more likely to respond that they had never been taken in by this kind of offer (95%). Consumers who see these kinds of adverts on a daily basis were more likely to have clicked on an advert and been taken in by a subscription trap than those who see these kinds of adverts less often.

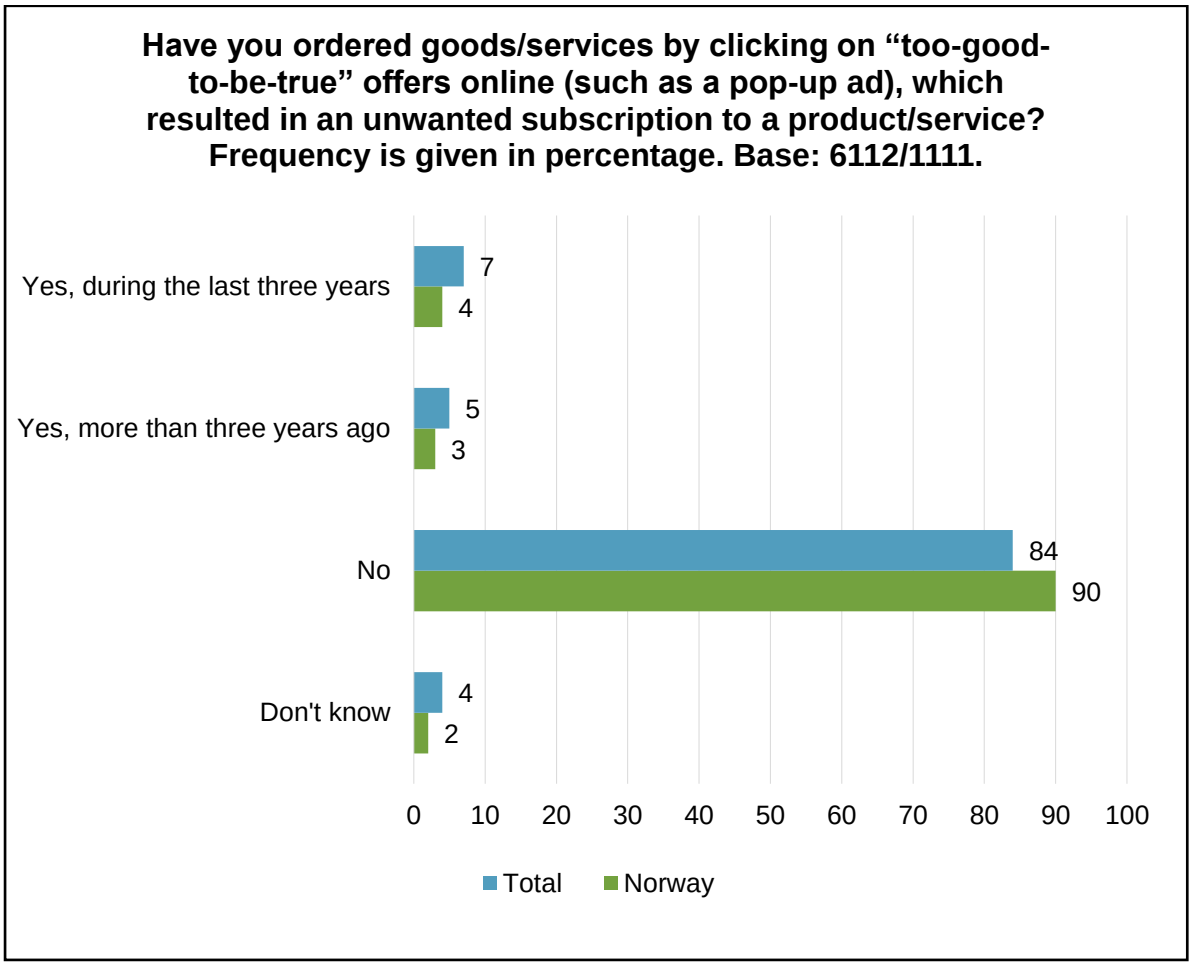


Diagram 65.

The kinds of products or services promoted via these offers most frequently in Norway are beauty products (27%), tablets and mobile phones (18%) and health products (16%).

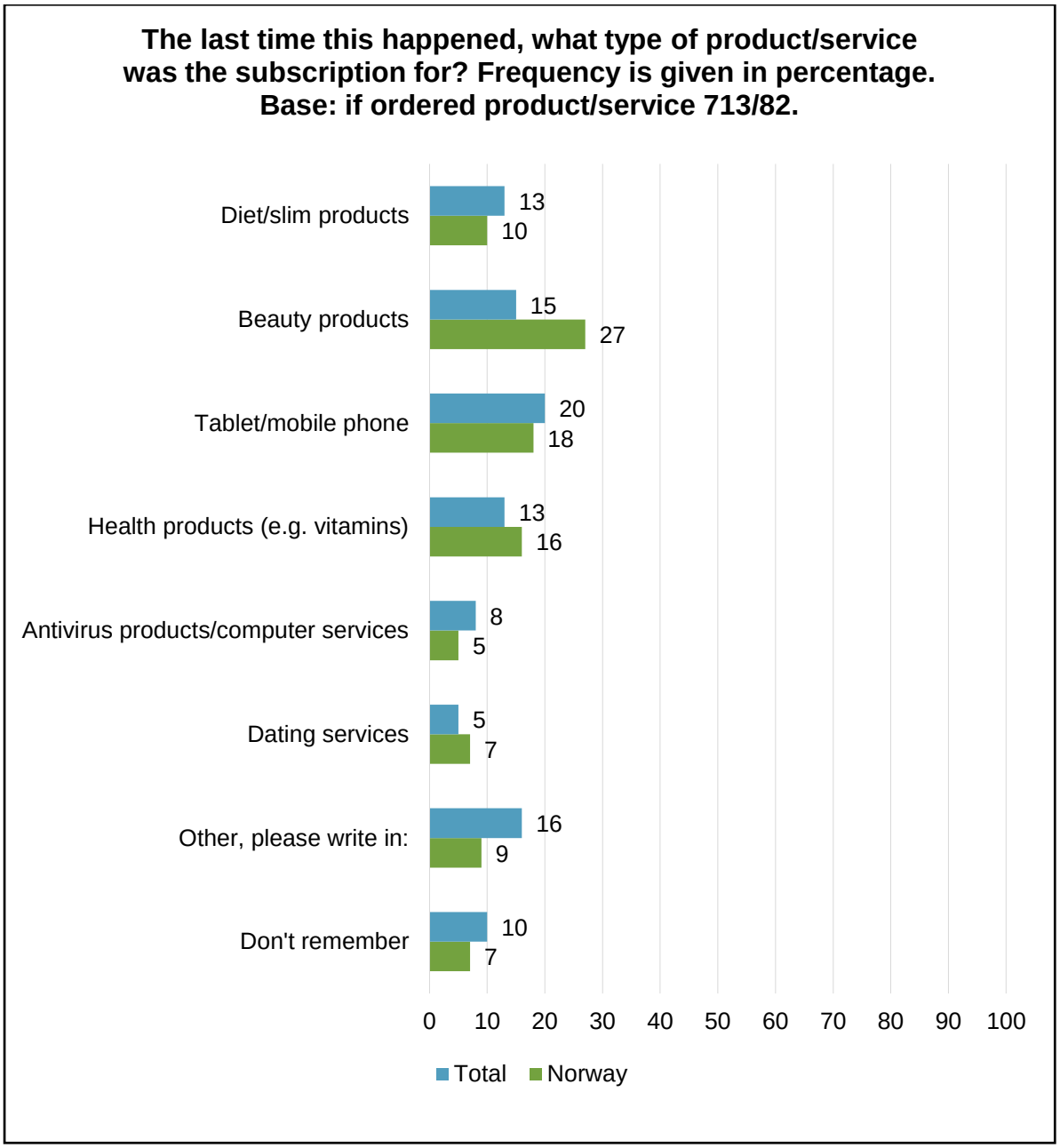


Diagram 66.

In terms of reactions when the company demanded payment for the subscription, 32% of Norwegians who had ended up in this kind of situation stated that they contacted the company and informed them that they had not signed up for a subscription, 27% contacted the company and tried to cancel the subscription, and 25% paid for the subscription. A further 14% contacted their bank/card provider to ask them to initiate a chargeback claim, whilst 19% made a payment to the company without doing anything else.

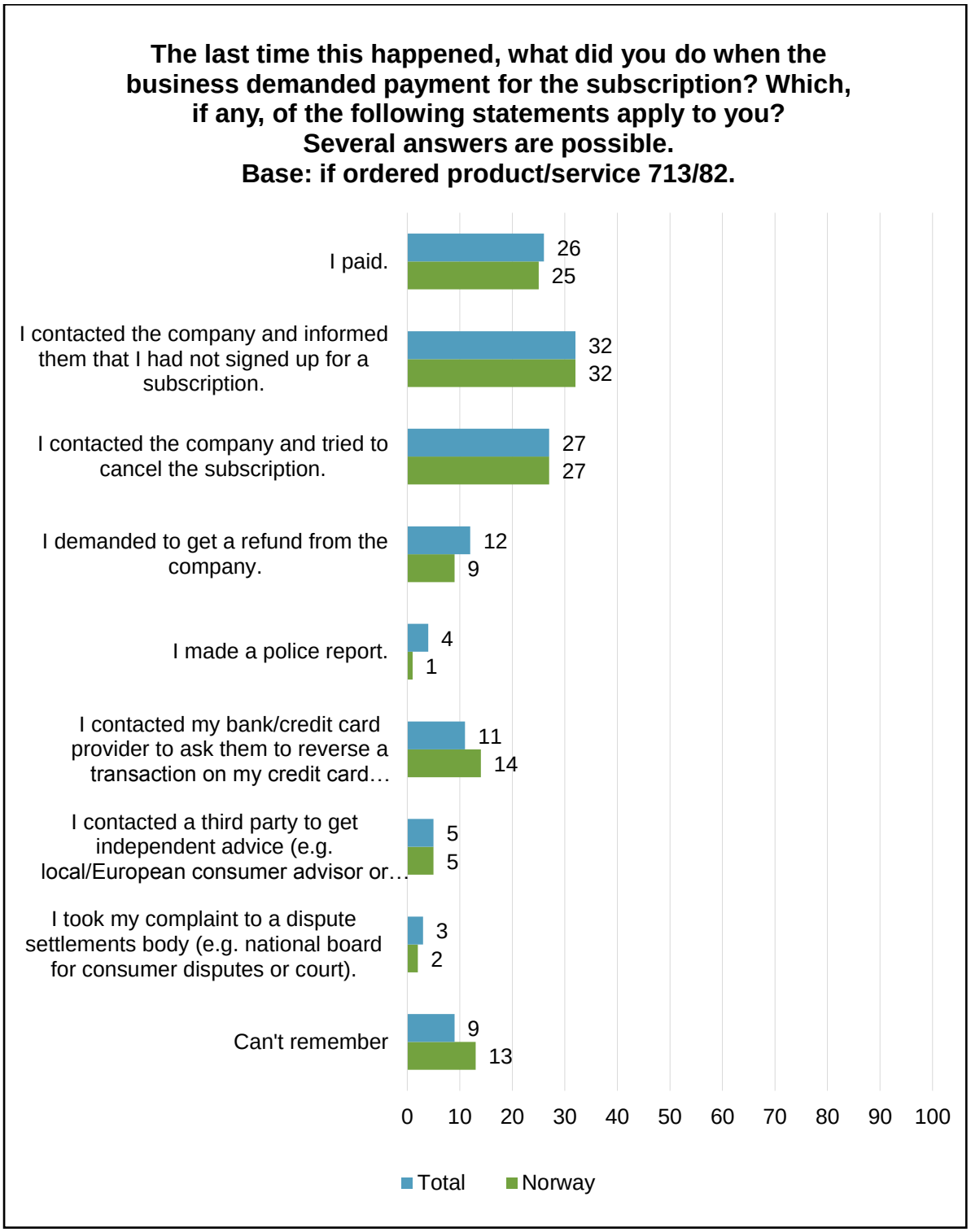


Diagram 67.

The number of Norwegians to whom the question on what the bank/card provider did when contacted to initiate a chargeback claim applied was low. For this reason, only the total result for all six countries combined is presented in the graph below. Of the Norwegians who requested their bank/card provider start a chargeback claim, 11 of 13 respondents had the amount repaid.

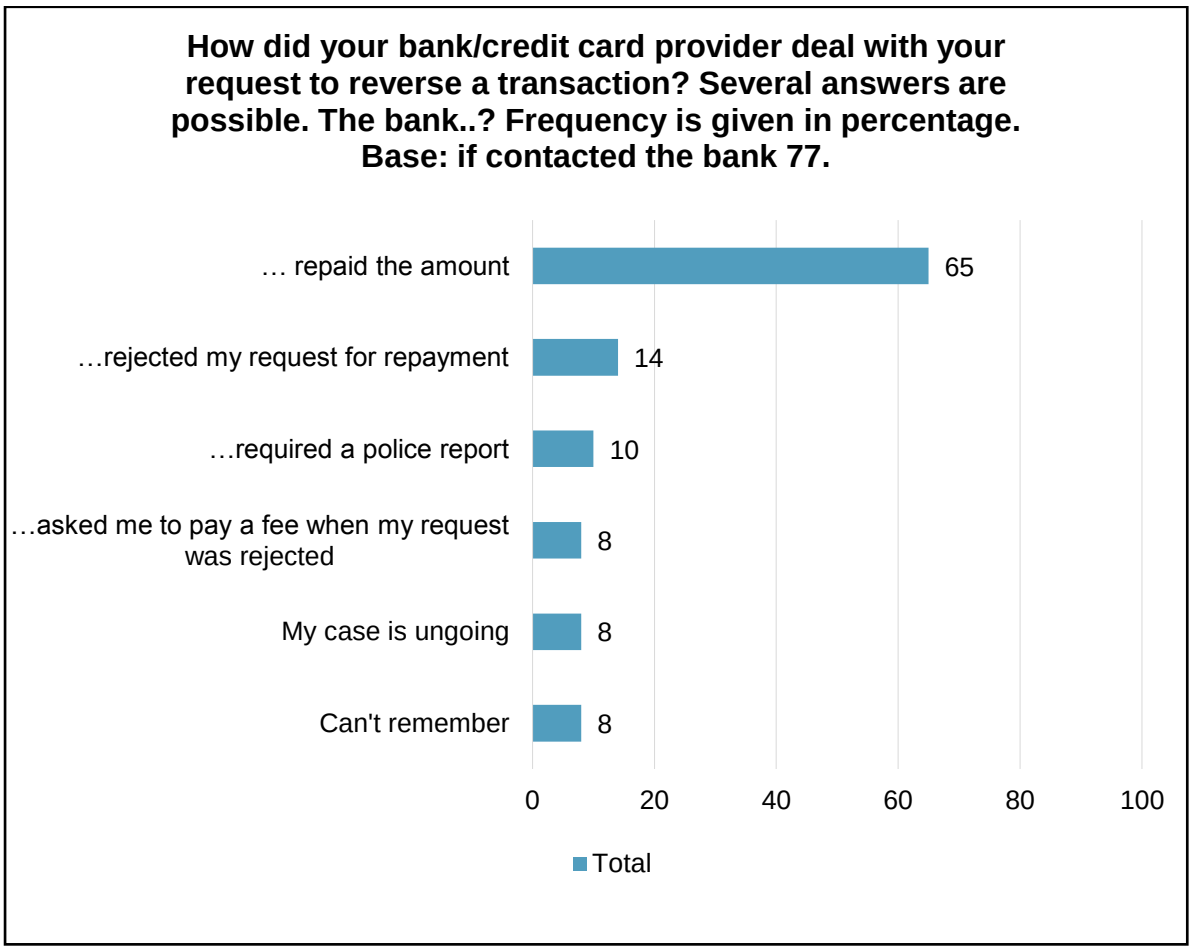


Diagram 68.

On average, Norwegians who had been taken in by such offers had paid out EUR 91 over the last three years as a result of having clicked on this kind of advert/link on the internet or on social media.

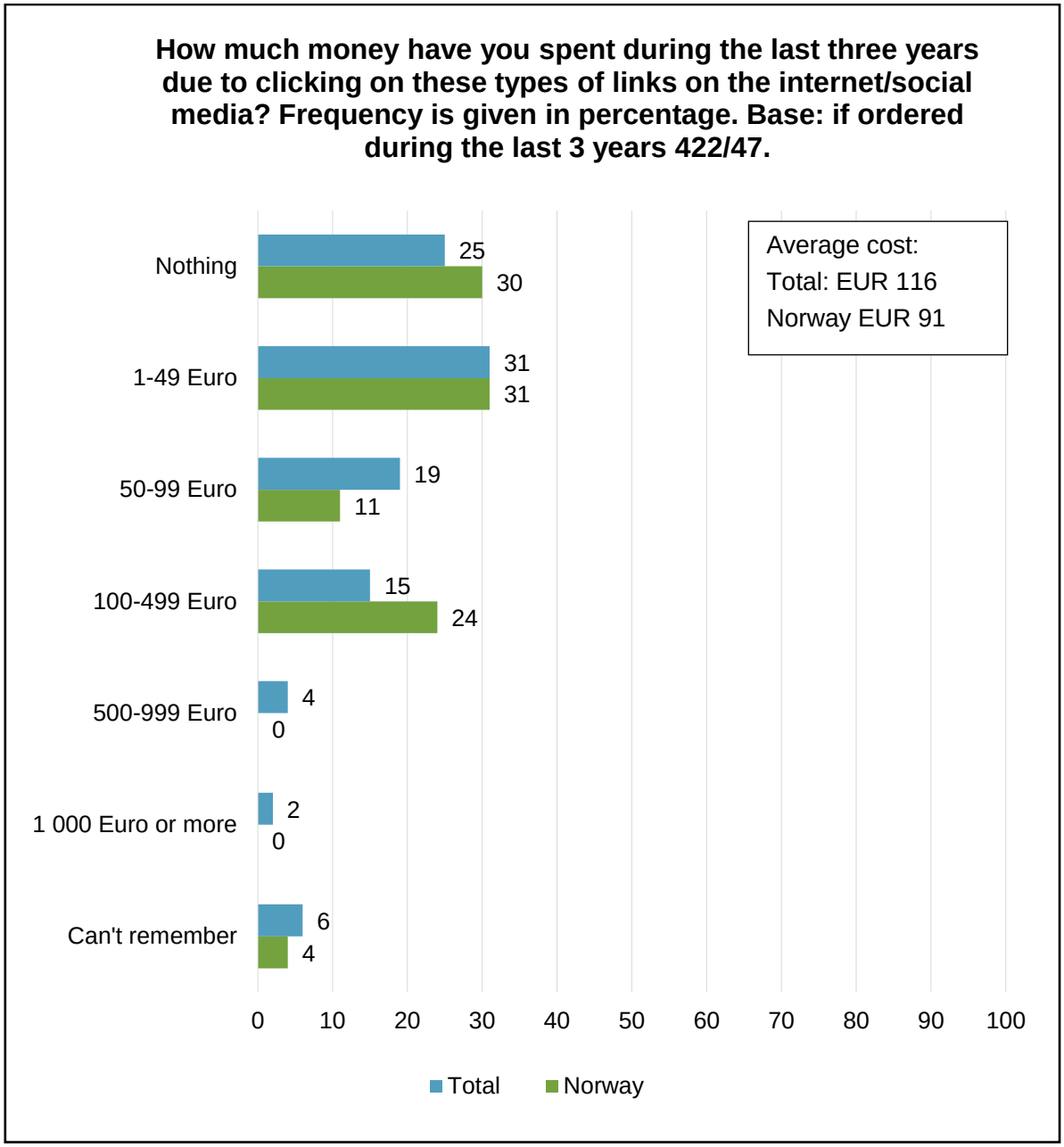


Diagram 69.

3.7 The Netherlands

Below are the total results combined for all countries (total) and the results for the Netherlands.

3.7.1 Knowledge of the rights a consumer has

Knowledge of the rights a consumer has when purchasing goods and services online varies. The respondents were asked to assess four different statements and indicate whether they were correct or incorrect. The statements related to the rights a consumer has when purchasing goods and services online. In terms of the right to withdraw, almost one in two Dutch respondents (45%) knew that a consumer has the right to withdraw within 14 days of entering into a contract with a company with the EU, Norway or Iceland. One in three (33%), however, were uncertain as to whether this was the case or not. The statement is true. A significant proportion (48%) were unsure about the statement "You have a 7-day legal right to withdraw from a purchase made from a company within EU, Norway or Iceland". Three in ten (29%) correctly believed that this was wrong. Men were more knowledgeable (49%) than women (42%) about the length of the right to withdraw.

When you purchase goods/services online, what are your rights as a consumer:

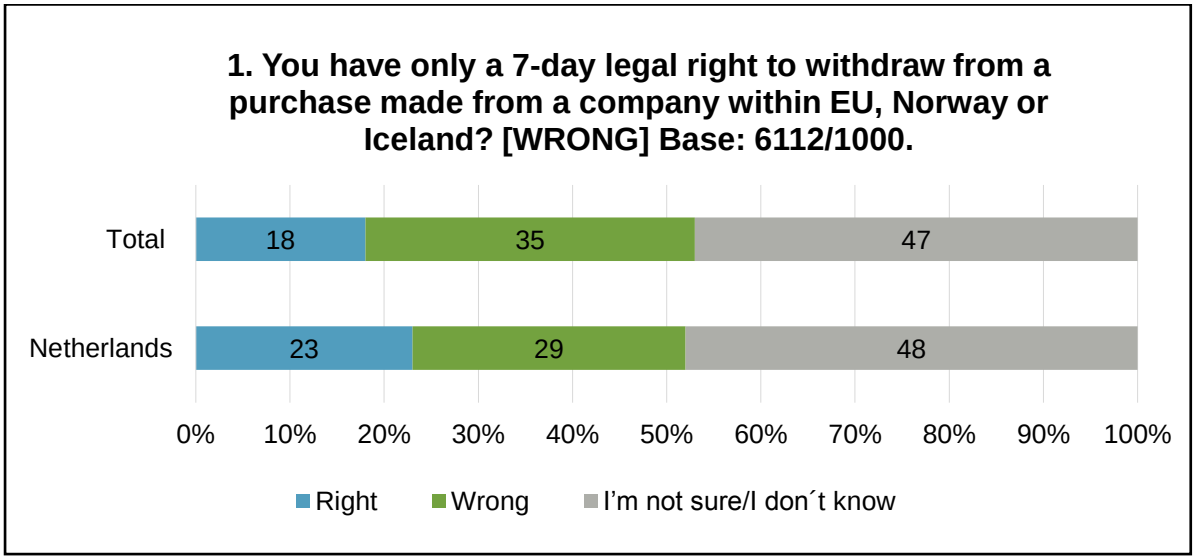


Diagram 70.

When you purchase goods/services online, what are your rights as a consumer:

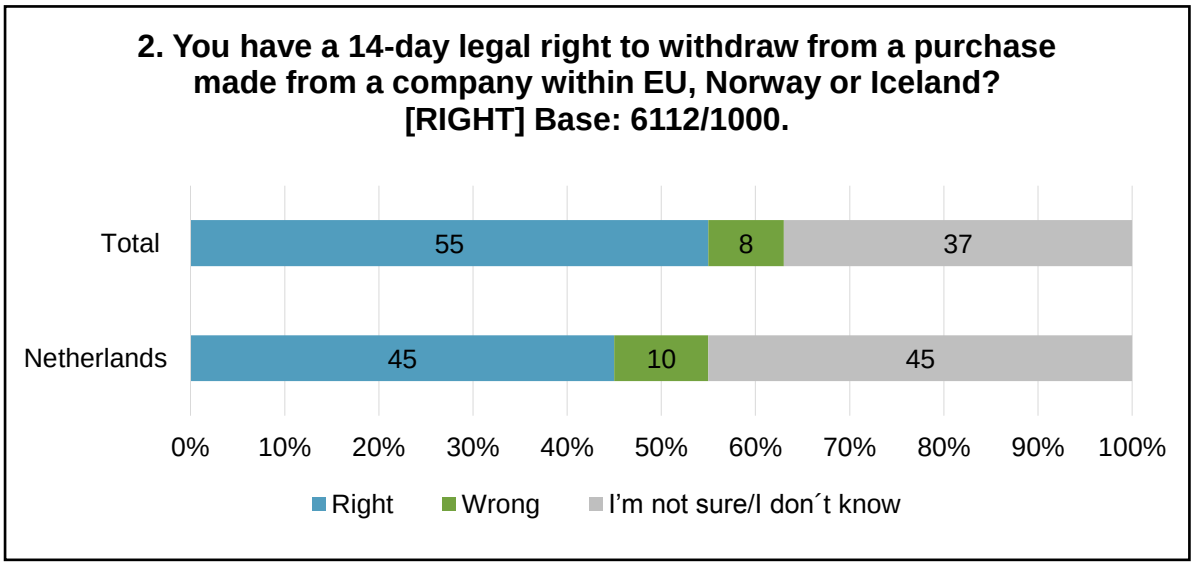


Diagram 71.

In total, 85% rightly believed that the statement "*you are not required to pay for goods that you have not ordered*" was correct. Young people aged 18–25 years old (70%) and 26–34 years old (76%) were less knowledgeable than those aged 50–64 years old (92%) and 65–75 years old (91%).

When you purchase goods/services online, what are your rights as a consumer:

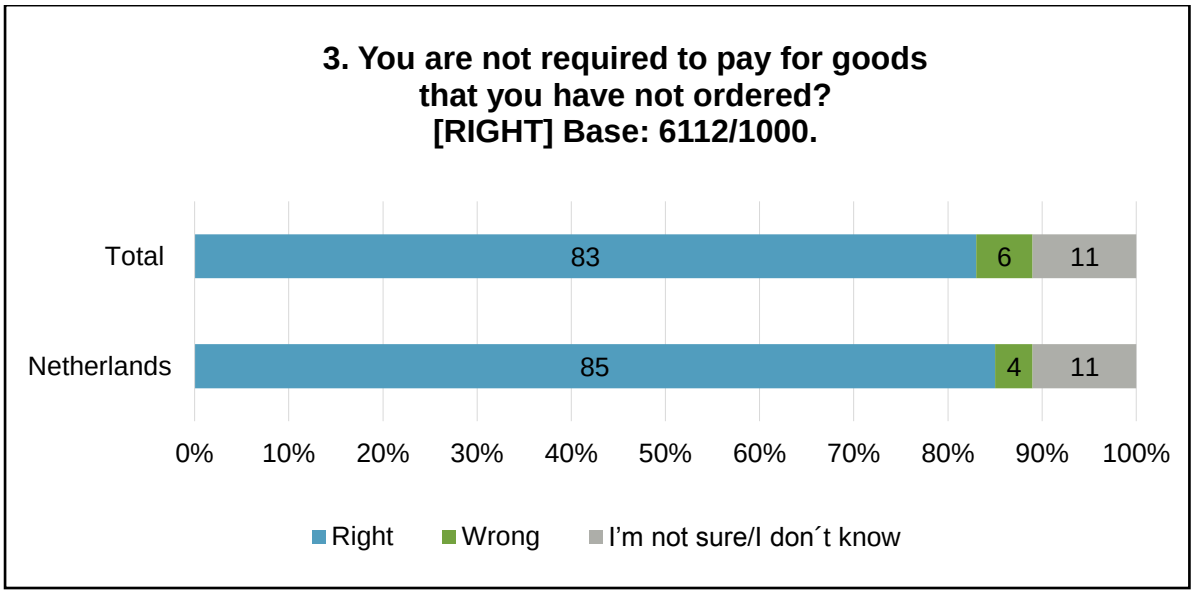


Diagram 72.

When presented with the statement “If you have paid with a credit card and the seller refuses to repay you due to a problem, you have the legal right to make a claim to your credit card provider”, seven in ten Dutch respondents (69%) believed that this was ‘right’, whilst 25% were unsure and 6% believed that it was wrong. The statement is, in fact, true, and consumers can also make the same demand from their card provider. Women were more likely to be uncertain about this (30%), whereas men were more likely to respond correctly (73%). Those whose highest level of education was elementary school were even less knowledgeable about this, with 43% stating that they were unsure.

When you purchase goods/services online, what are your rights as a consumer:

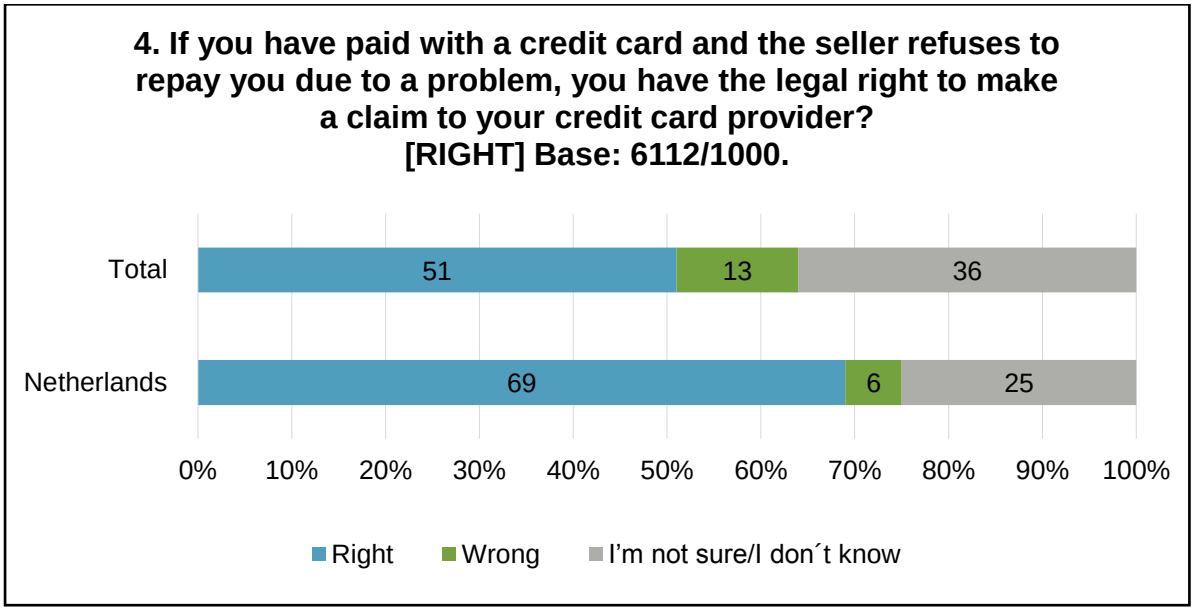


Diagram 73.

Overall, 16% of the Dutch respondents answered all four statements correctly. On the other hand, 7% answered all incorrectly, and 93% gave at least one correct response. Those aged 26–34 years old were more likely than the other age groups to respond incorrectly to all statements (14%). The most highly educated respondents were most likely to respond to all the statements correctly (20%). Those who work (part- or full-time) were even more likely to respond correctly to all four statements (19%).

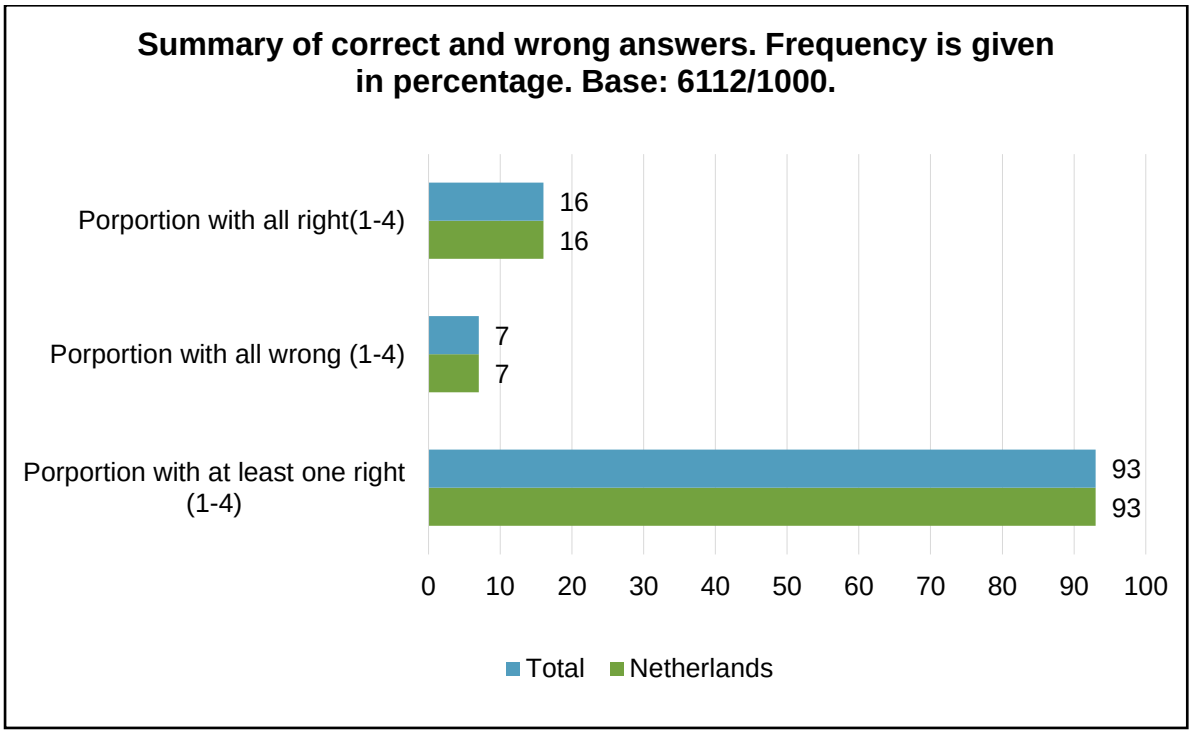


Diagram 74.

3.7.2 Extent of experience with subscription traps

One in four Dutch respondents (26%) stated that they see too-good-to-be-true offers on the internet or on social media every day. A further one in five (22%) see this kind of offer 2–3 times a week. Overall, 65% stated that they see too-good-to-be-true offers at least once a week.

On the internet/social media you sometimes see "too-good-to-be-true" offers. Usually it is a pop-up offering a free or cheap test package of a product (e.g. diet pills, mobile phones) or a test period of a service (e.g. dating services). Some companies ask consumers to partake in a competition or respond to questions for research purposes. The consumer is encouraged to provide their card details to access the offer (e.g. to cover shipping):

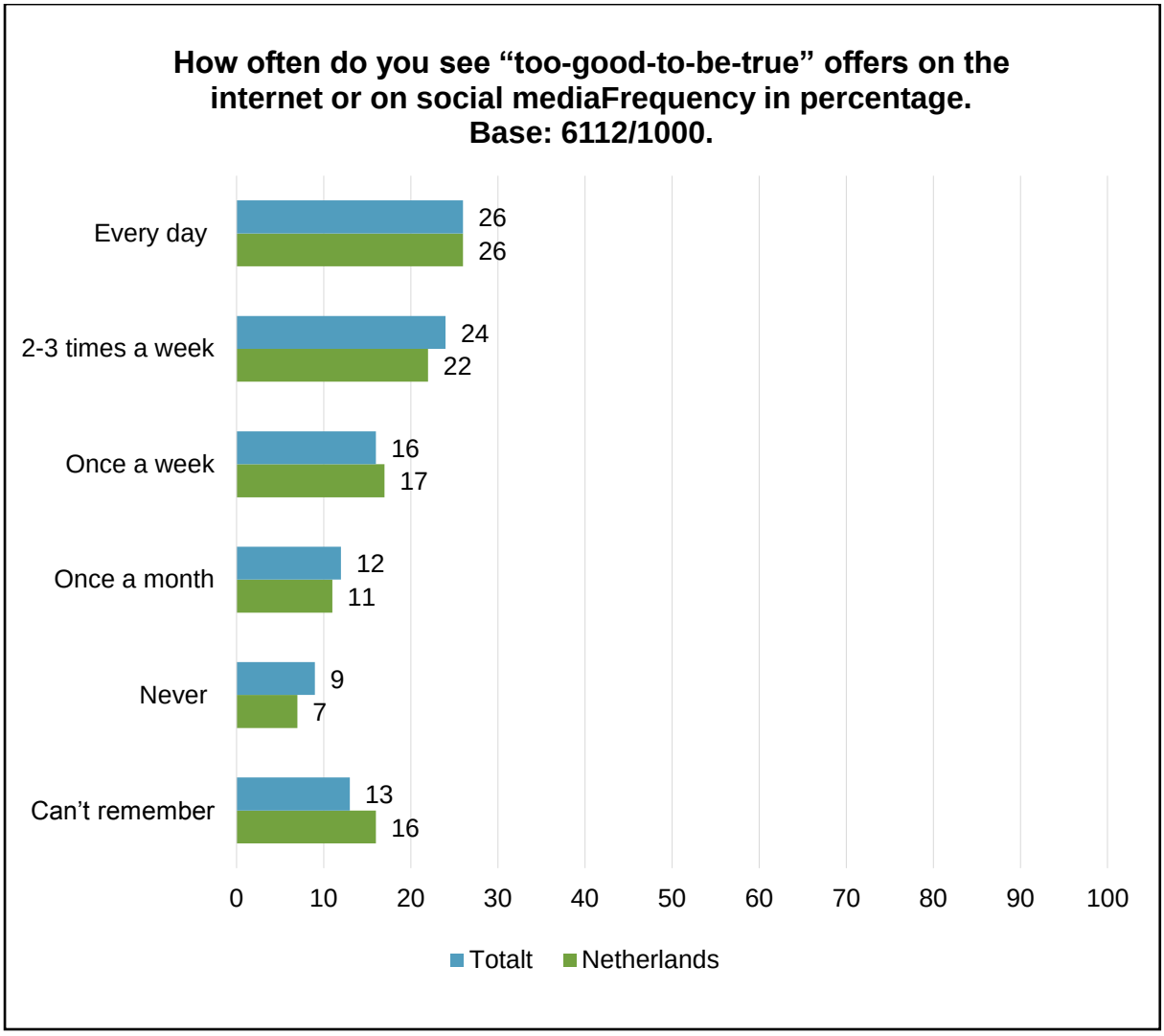


Diagram 75.

Almost one in five (18%) stated that they have ordered goods or services by clicking on a too-good-to-be-true offer online, resulting in an unwanted subscription. Of these, one in ten (11%) did so within the last three years. Young people were more likely to have ordered goods or services via a too-good-to-be-true offer, and to have ended up with an unwanted subscription to a product (25%) than other age groups. Additionally, those who reported seeing these adverts on a daily basis were more likely to have been taken in by subscription traps (28%).

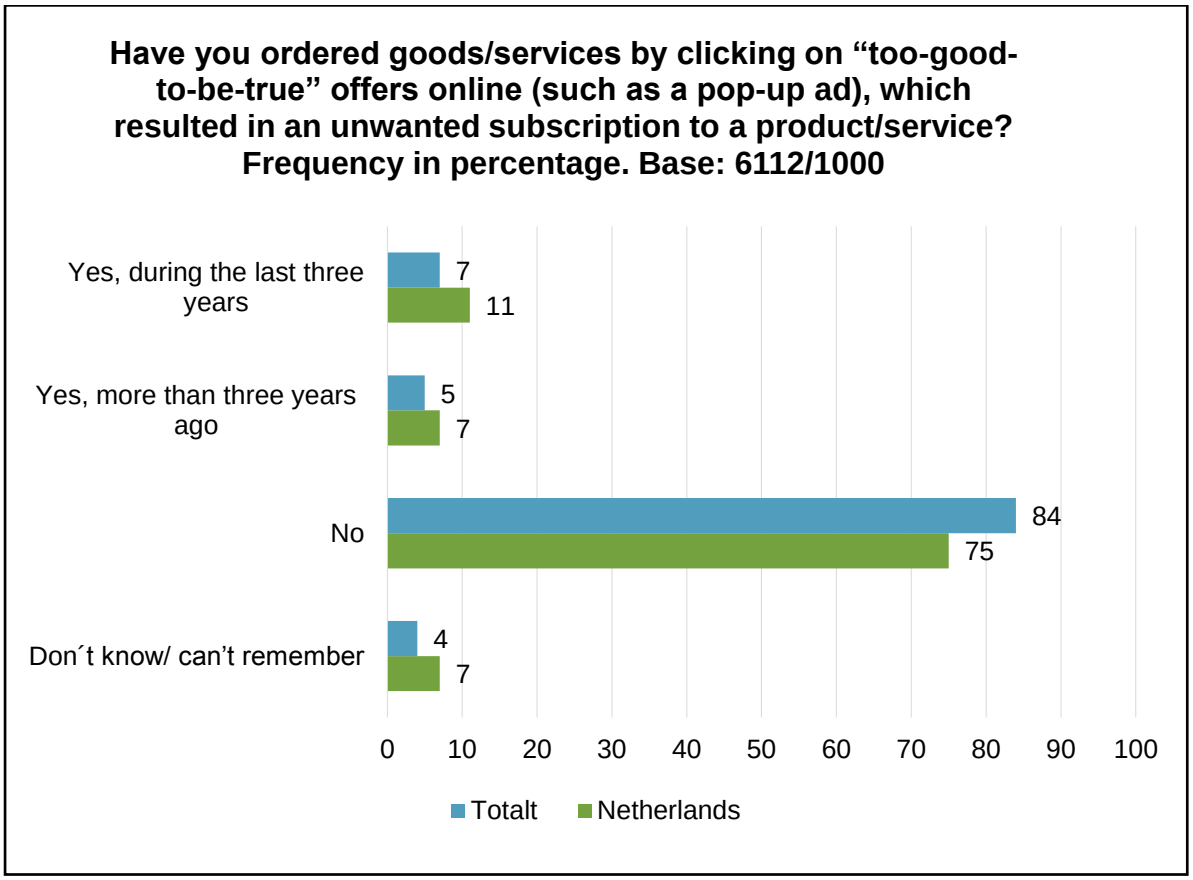


Diagram 76.

The unwanted subscriptions were most likely to have concerned products such as tablets and mobile phones (24%), diet/slimming products (15%) or beauty products (12%).

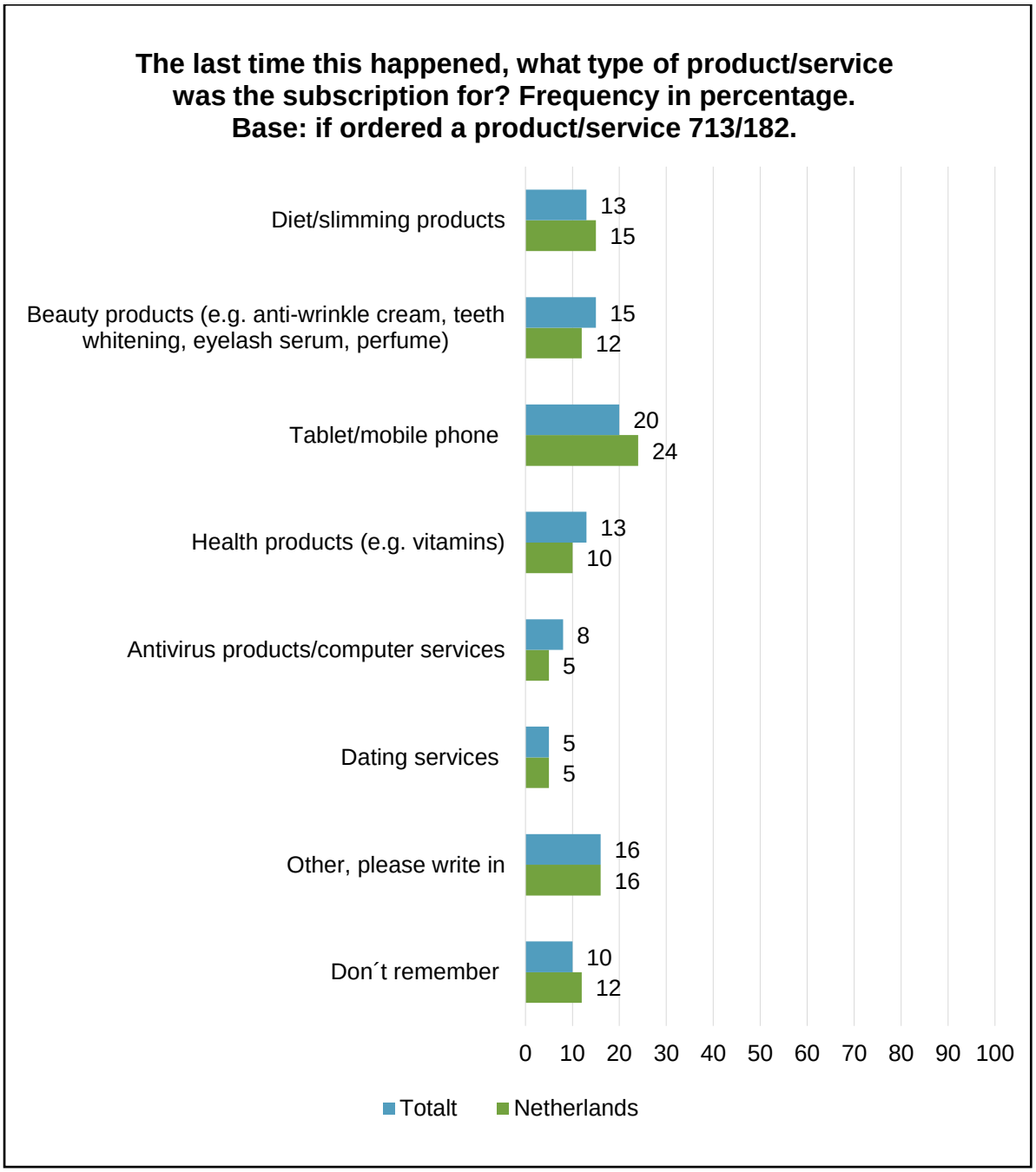


Diagram 77.

Consumers reacted as follows when the company demanded payment for the unwanted subscription: contacted the company and informed them that they had not signed up for a subscription (31%), paid the company (29%) and contacted the company and tried to cancel the subscription (20%). One in ten (10%) contacted their bank/card provider to ask them to initiate a chargeback claim. A further 20% simply paid the company and did nothing else.

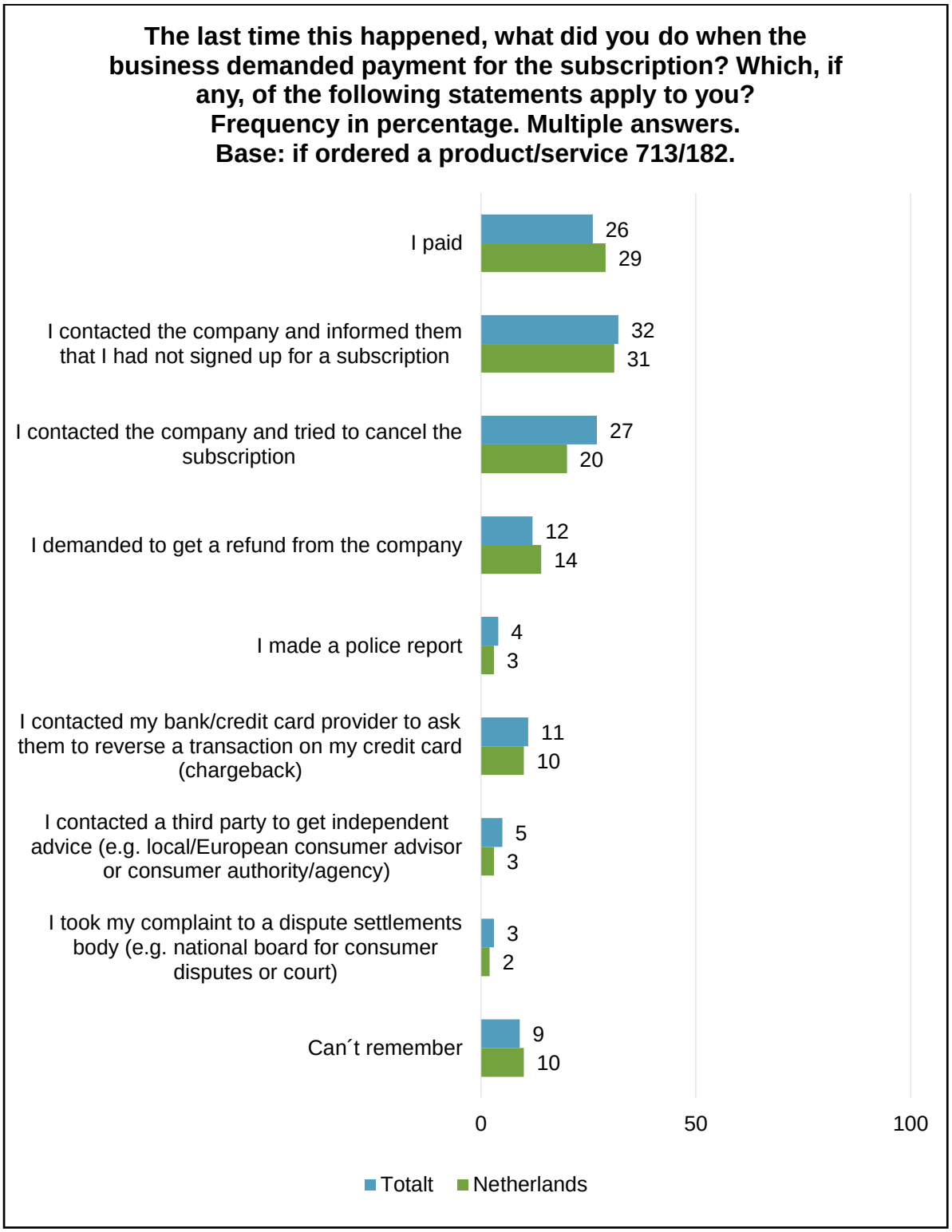


Diagram 78.

The number who contacted their bank to start a chargeback procedure was relatively low. For this reason, the results for this question are only presented combined for all six countries. In the Netherlands, there were a total of 18 respondents who answered this question. In most cases those who contacted the bank/card provider and initiated a chargeback claim got their money back, as was the case for 14 of 18 in the Netherlands.

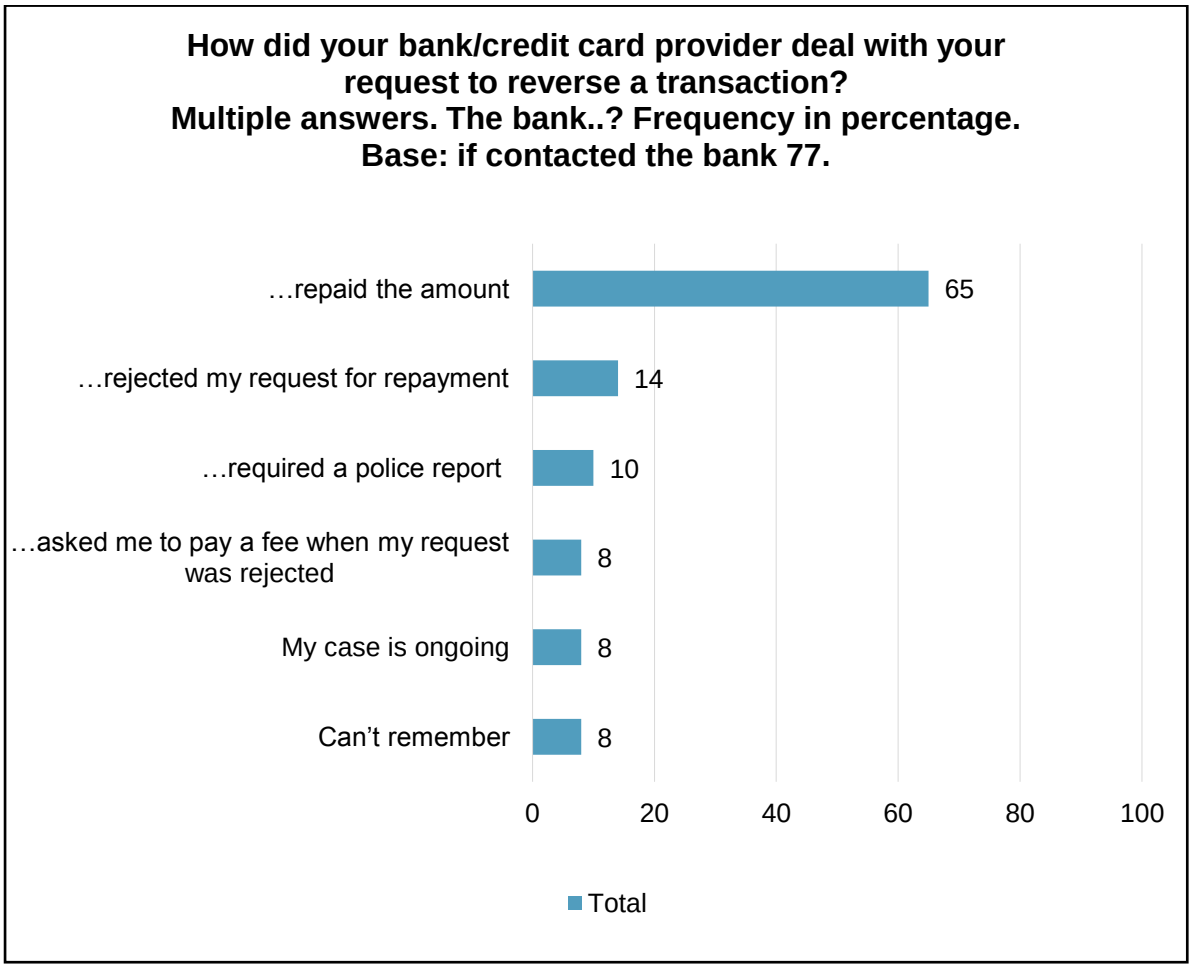


Diagram 79.

When the Dutch respondents who had been taken in by subscription traps were asked to estimate how much they had spent over the last three years as a result of these kinds of subscription traps, one in three (33%) stated that they had spent EUR 1–49, whilst one in four (26%) had not spent anything. On average, Dutch respondents who had been taken in by subscription traps had spent EUR 112 on them over the last three years.

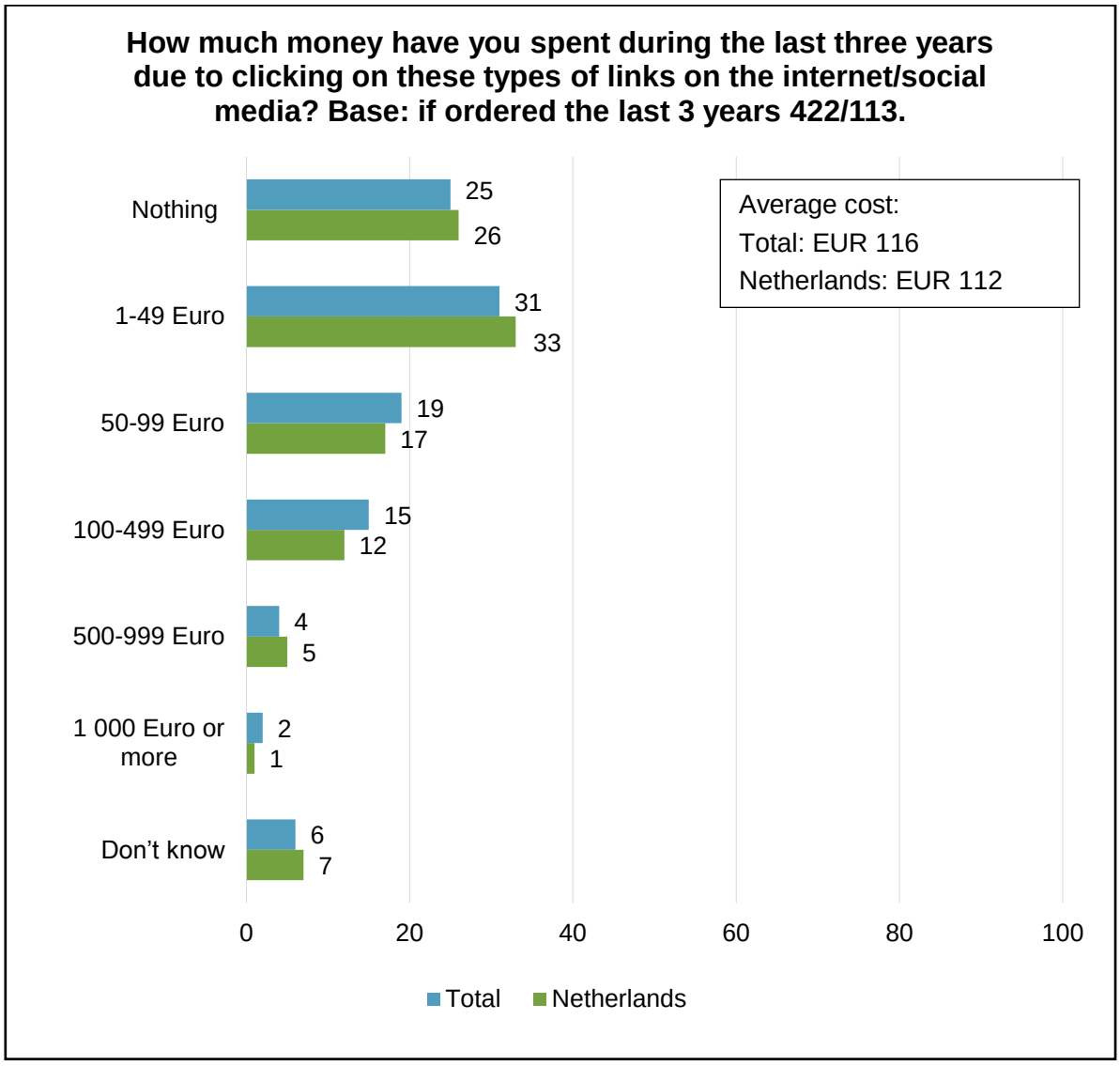


Diagram 80.

4 Analysis

If we look deeper in the overall results and especially study men and women we see some interesting differences between these groups:

- Men have greater knowledge about their rights as consumers. 18 % of all men in the survey answered correct on all four statements. The corresponding number is 13 % among women.
- Men have in a greater extent seen “too-good-to-be-true” offers at least once a week (68 %) compared to women (64 %).
- Men have also more experience of subscription traps than women. 8 % of the men say that they have had experience of subscription traps during the last three years. 6 % of the women in the survey have experienced this.
- We also see differences in type of products. Among men the subscriptions were for tablet/mobile phone or antivirus products/computer services in greater extent. Women on the other hand have ordered diet/slimming products or beauty products in greater extent.
- When it comes to how much money the consumers have spent during the past three years due to clicking on these links men have spent in average 147 Euro and women have spent 74 Euro. Possible explanations: men have a greater experience of subscription traps the past three years and have also in a greater extent experience of subscription traps for more expensive products (e.g. tablet/mobile phone or antivirus products/computer services) than women have.

Furthermore, we also see a couple of interesting differences between the age groups 18-25 years and 26-75 years old:

- First 26-75 year olds have a greater knowledge about their rights as consumers than the 18-25 years olds have. 16 % of the respondents, 26-75 years old, have given the correct answers on all four statements regarding consumer rights. The corresponding number is 12 % among 18-25 years olds.
- Younger respondents (18-25 years old) say that they have seen “too-good-to-be-true” offers at least once a week (75 %) in a greater extent than 26-75 years old (65 %).
- The young (18-25 years old) have a greater experience of subscription traps than the older (26-75 years old). 15 % have some experience of subscription traps while 11% the respondents 26-75 years old say that they have some experience of this.
- Older respondents (26-75 years old) who have experienced subscription traps have in a greater extent contacted their bank/credit card provider to ask them to reverse the transaction on their credit card (chargeback) compared to the younger respondents (18-25 years old). 12 % among the 26-75 year olds have contacted the bank/credit card provider compared to 2% among the 18-25 years old. If we connect this to the result on the statement regarding if you have a legal right to make a claim to your credit card provider or not, the knowledge about this is greater among the older (26-75 years old) than it is among the younger (18-26 years old).

Table 3.

	Consumer competences: Proportion with all correct (1-4) (%)	Exposure to 'too-good-to-be-true' offers: Proportion 'at least once a week' (%)	"Too-good-to-be-true consumers": Proportion who have experience from the last 3 years (%)	Average loss of money in euro
Total	16	66	12	116
Men	18	68	12	147
Women	13	64	11	74
18-25 years	12	75	15	117
26-75 years	16	65	11	115
University	18		12	
Elementary/high school	13		12	
Ordered goods/services last 3 years (too-good-to-be-true consumers)	12	88		
High exposure (sees offers everyday)	16		19	
Low exposure (sees offers once a month or less often)			9	

5 Conclusion

- In Belgium, Austria and Sweden, knowledge of the rights a consumer has, concerning the right to withdraw, goods that have not been paid for, and the option to initiate a chargeback claim via the card provider was found to be lowest. However, knowledge of the rights consumers have is significantly greater in Finland and Norway, where approximately one in four (23–27%) are familiar with the rights they have.

- In many cases, the lack of knowledge has to do with consumers being unsure of what their rights are, and not necessarily to do with inaccurate knowledge. Overall, across the six countries focused on in this study, at least one in three respondents answered that they were unsure or did not know to three of the four statements concerning consumers' rights when purchasing goods and services online. Levels of uncertainty were highest for the length of the right to withdraw.

- In terms of the prevalence of too-good-to-be-true offers, of the countries studied, Swedes and Finns were the most likely to see this kind of offer on the internet or on social media at least once a week. Austrians were most likely to never have seen these offers.

- Experience of too-good-to-be-true offers, i.e. the number of people who had placed an order after clicking on an advert, resulting in an unwanted subscription, was highest amongst those in Belgium and the Netherlands. Based on the results of the study, subscription traps were least prevalent in the Nordic countries (Sweden, Finland and Norway).

- If knowledge of the rights consumers have is seen in the light of prevalence of too-good-to-be-true offers and experience of subscription traps, this indicates that there is a greater knowledge of the rights a consumer has, and lower levels of experience of subscription traps in the Nordic countries (especially Norway and Finland), however, too-good-to-be-true offers were no less prevalent than in the other countries in the study. On the other hand, in Belgium and the Netherlands, knowledge of the rights a consumer has when purchasing goods and services online is lower, and the respondents had significantly more experience of having been taken in by subscription traps.

- When looking at the profile of the consumers who have been taken in by subscription traps, they are relatively well spread out in terms of the different countries studied. In Belgium and the Netherlands, young people are overrepresented amongst those who have ended up with an unwanted subscription after having clicked and ordered a product or service via pop-up adverts on the internet or on social media. In Sweden older people are overrepresented. In Norway, Austria and the Netherlands there is a link between a person frequently seeing these kinds of too-good-to-be-true offers and stating that they have been taken in by a subscription service.

- There are no clear differences between the countries concerning how those who were taken in by unwanted subscriptions acted. The majority contacted the company, either to inform them that they had not signed up for the subscription or to try to cancel it. A

relatively high proportion reacted by paying the company. Approximately 10% in total contacted their bank/card provider to ask them to initiate a chargeback claim.

- On average, consumers in Belgium, Austria, Sweden, Finland, Norway and the Netherlands had paid EUR 116 over the last three years as a result of having been taken in by online subscription traps of the type covered in this study. Overall, men had spent more than women. One possible explanation for this is the type of products used to lure men and women into unwanted subscription. Amongst men who had been taken in in such situations, the products concerned were generally more expensive, such as tablets and mobile phones, whilst for the women concerned, the products in question were more likely to be diet/slimming products, beauty products or health products.

6 Background variables

In this chapter we present the distribution of all the background questions, allowing us to build up a picture of the profile of the respondents who partook in this study. All 6,112 respondents who partook in the study answered a number of background questions, even if they did not have any experience of subscription traps and so were only asked the initial questions about the prevalence of such offers. The data is presented as unweighted.

The collection method used in the study was web panels. Each web panel was assembled to represent the internet-using public in its respective country. Each country has different approaches to constructing and maintaining a web panel representative of the target group (non-self-selecting and self-selecting). In general, the highly educated and salaried workers are overrepresented in web panels. Previously, older people were underrepresented, but this is beginning to even out as internet usage increases amongst this group. In simple terms, groups that use the internet more have been and are overrepresented in web panels, which must be taken into consideration when interpreting results. In this study, using a web panel as a data collection method has been an advantage, as subscription traps for goods or services purchased on the internet was the area of focus.

6.1 Belgium

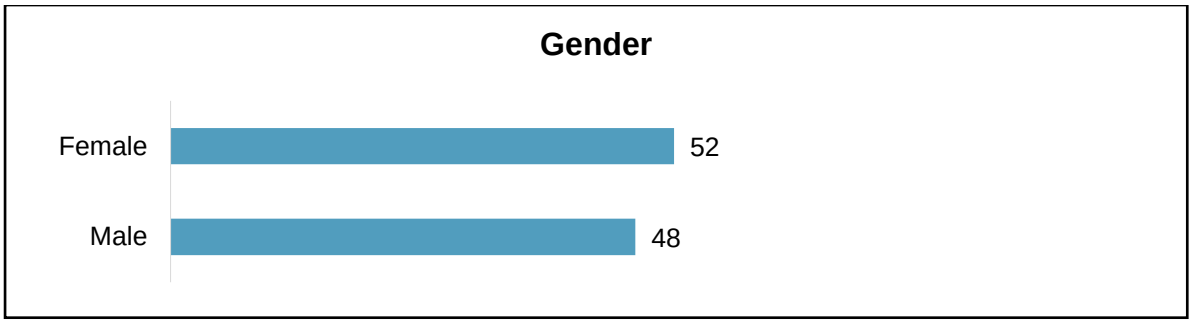


Diagram 81.

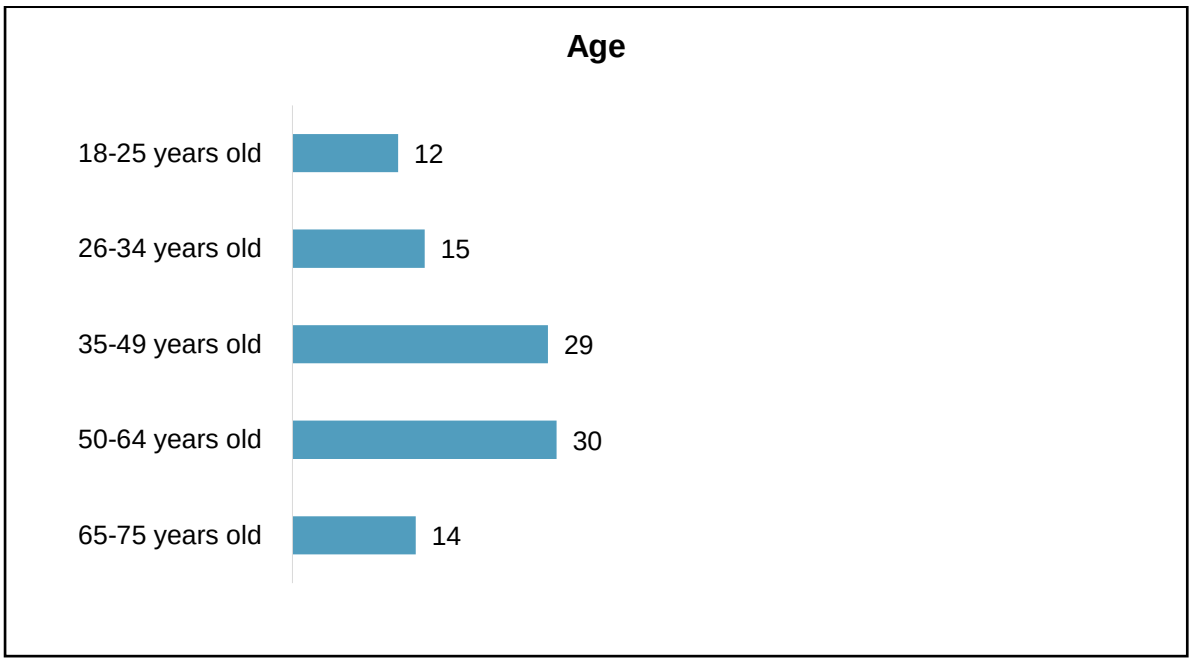


Diagram 82.

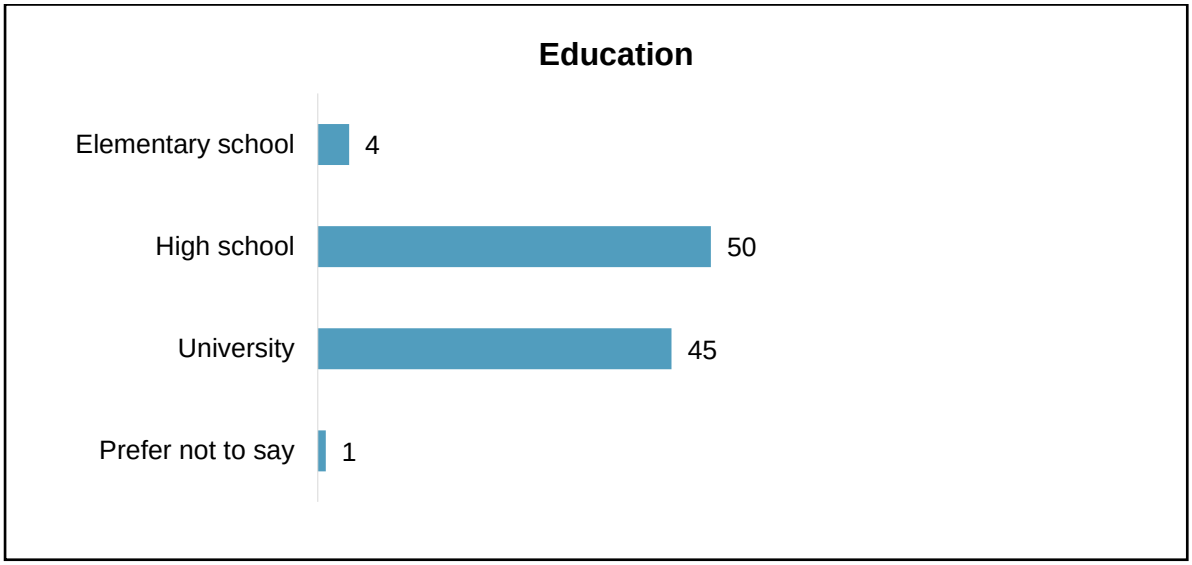


Diagram 83.

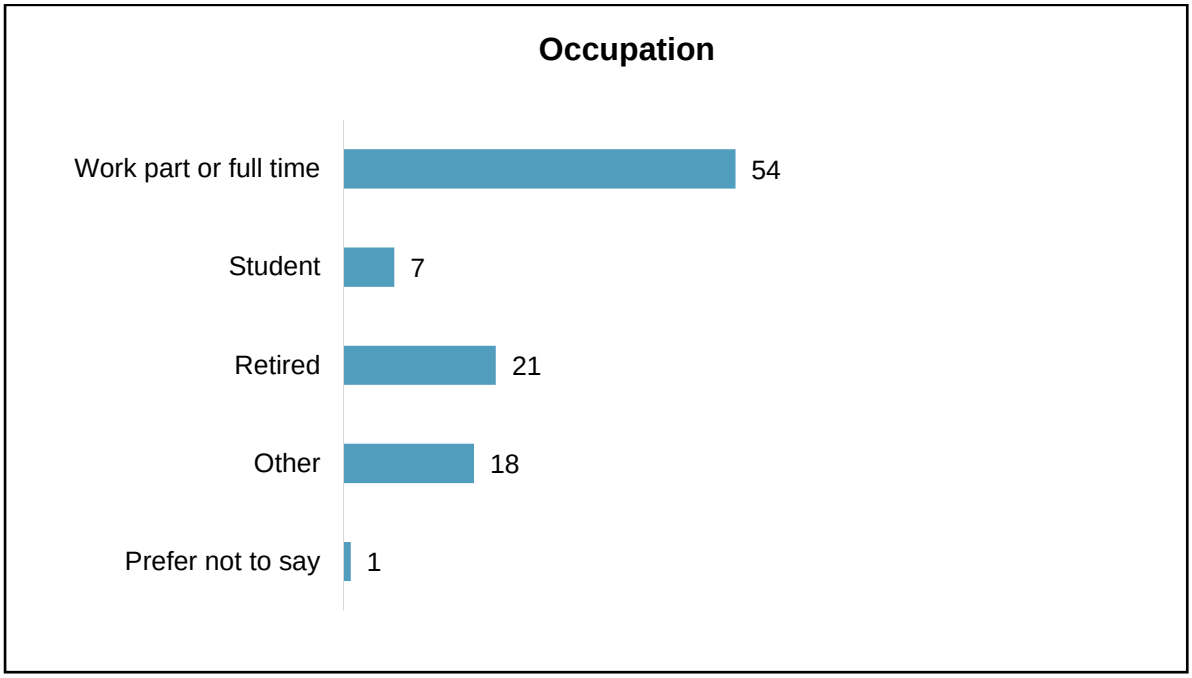

Occupation
Work part or full time
54
Student
7
Retired
21
Other
18
Prefer not to say
1

Diagram 84.

6.2 Austria

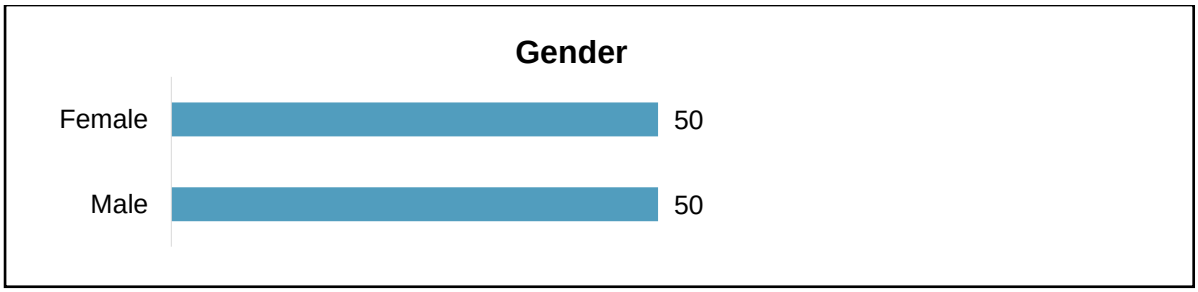


Diagram 85.

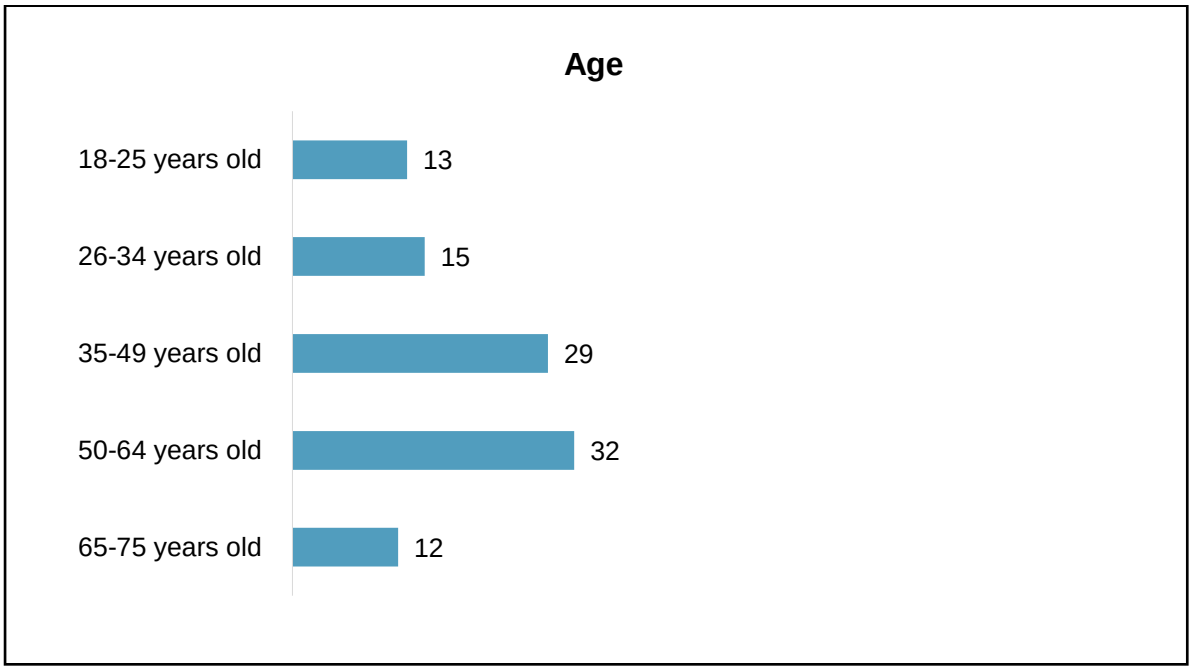


Diagram 86.

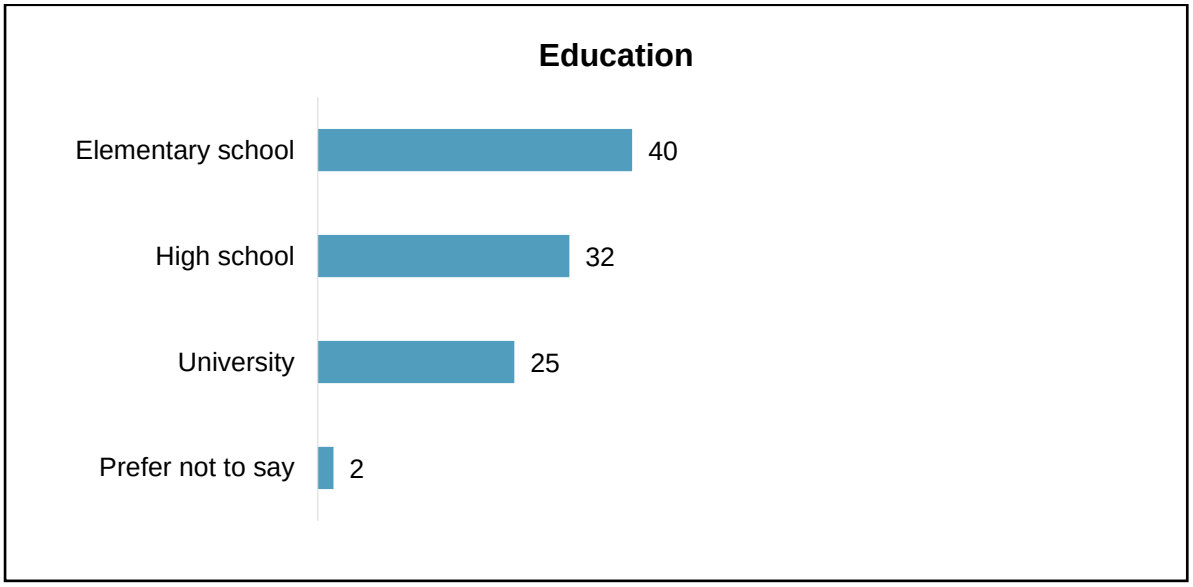


Diagram 87.

Something that became apparent in the results for Austria is that the education level distribution was different to that of the other countries. The most obvious difference lies in the number of respondents whose highest level of education was elementary or compulsory school level (40%). In other countries the corresponding number was between 4% and 9%. Using background data available on the education level of the respondents who partook in the study in Austria, an extra coding round was carried out later, in which the distribution and the details the panellists had given were recoded to correspond as closely as possible to the options used in this study (i.e. elementary/compulsory school, high school/upper secondary school and university/college). This provided a distribution more in line with that of the other countries. The table below (table 3) shows both distributions for Austria. We can see that the highest level of education does not differ (number for university/college), but for elementary/compulsory school and high school/upper secondary school the distribution looks different. Against this background, one potential explanation for the distribution looking as it does for Austria, based on the responses given to the question about education level, is that the question (or the definitions of elementary/compulsory school and high school/upper secondary school) was worded or interpreted differently in Austria. Another indicator that would point to this is that the distributions for the other background questions in the study do not differ to this extent compared to the other five countries included in the study.

Table 4.

	Distribution for the question on education level from the questionnaire (Austria)	Distribution following recoding of the background data about education level (Austria)
Elementary/compulsory school	40%	10%
High school/upper secondary school	32%	63%
University/college	25%	25%
No information provided	2%	2%

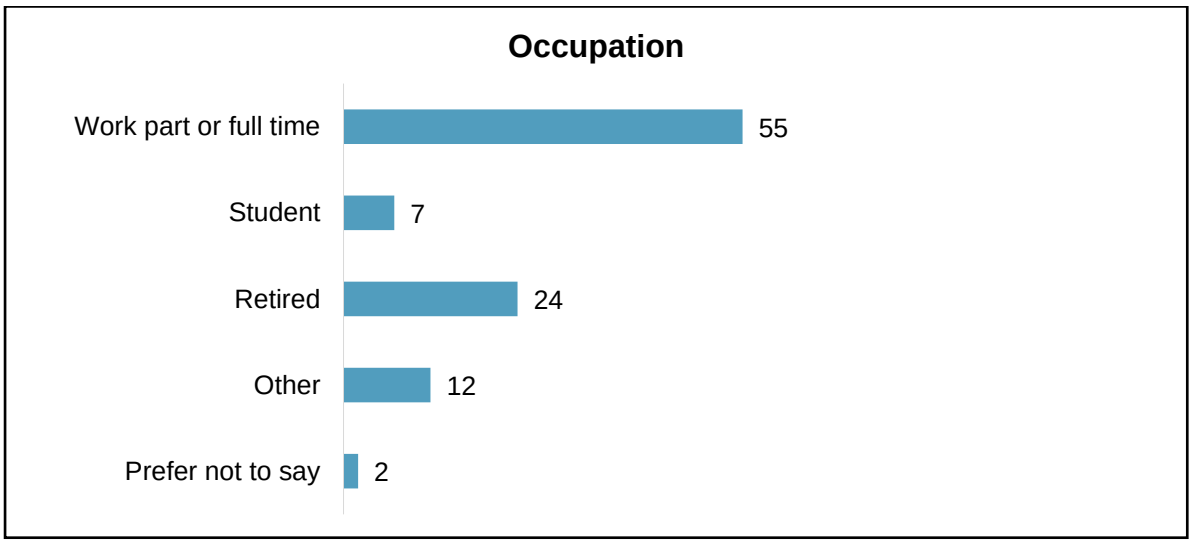


Diagram 88.

6.3 Sweden

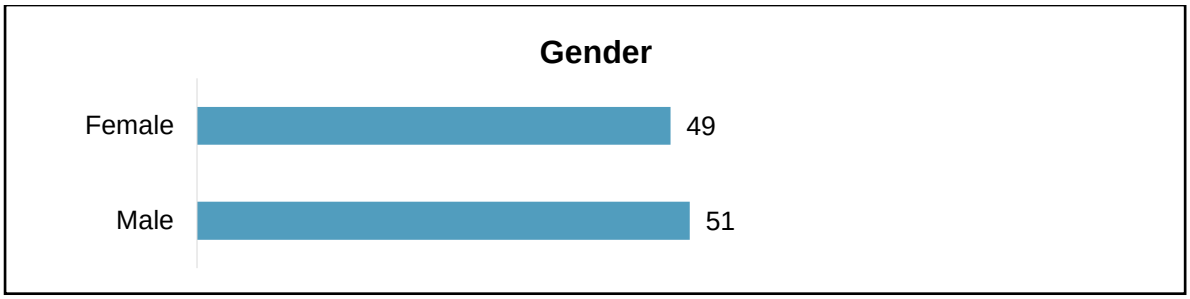


Diagram 89.

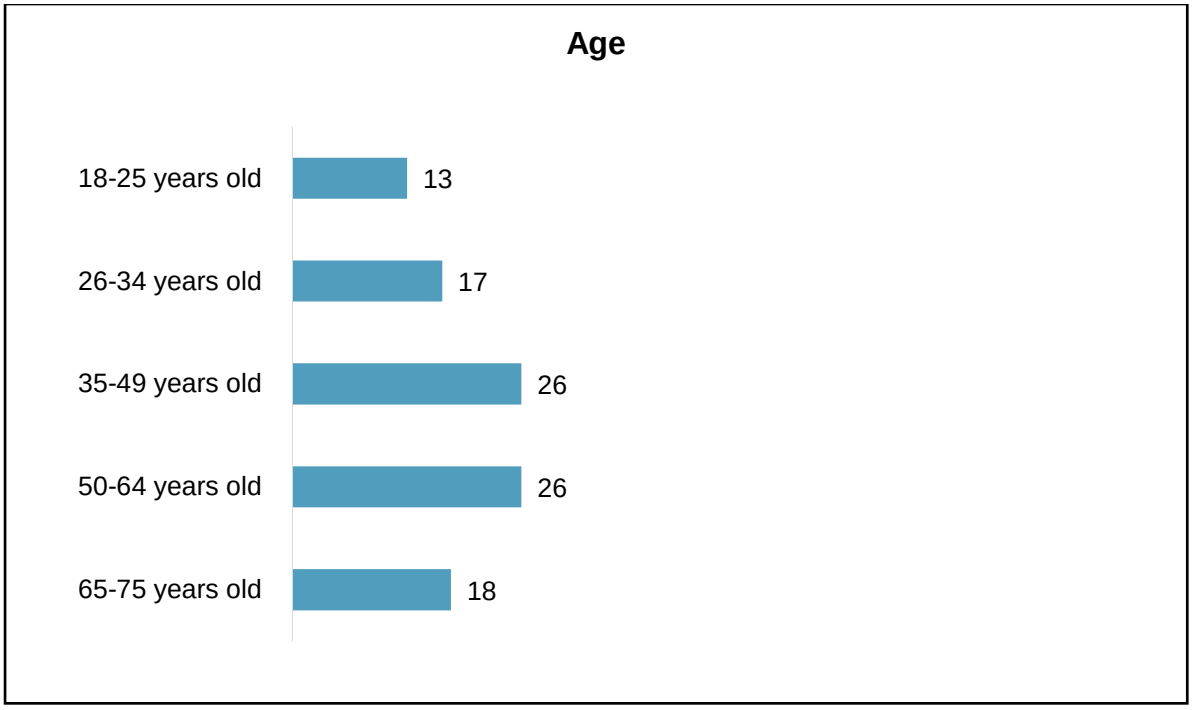


Diagram 90.

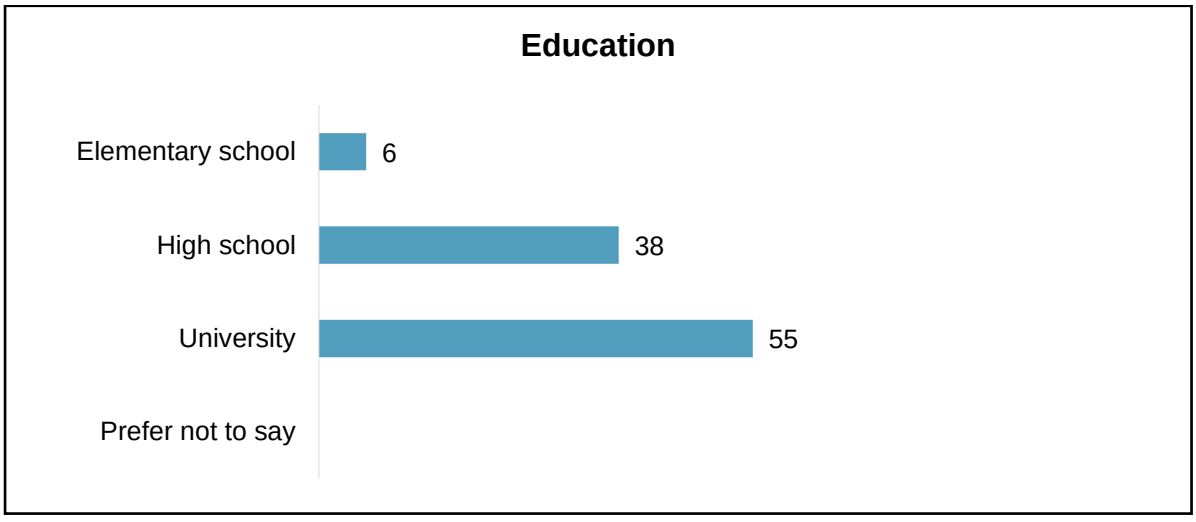


Diagram 91.

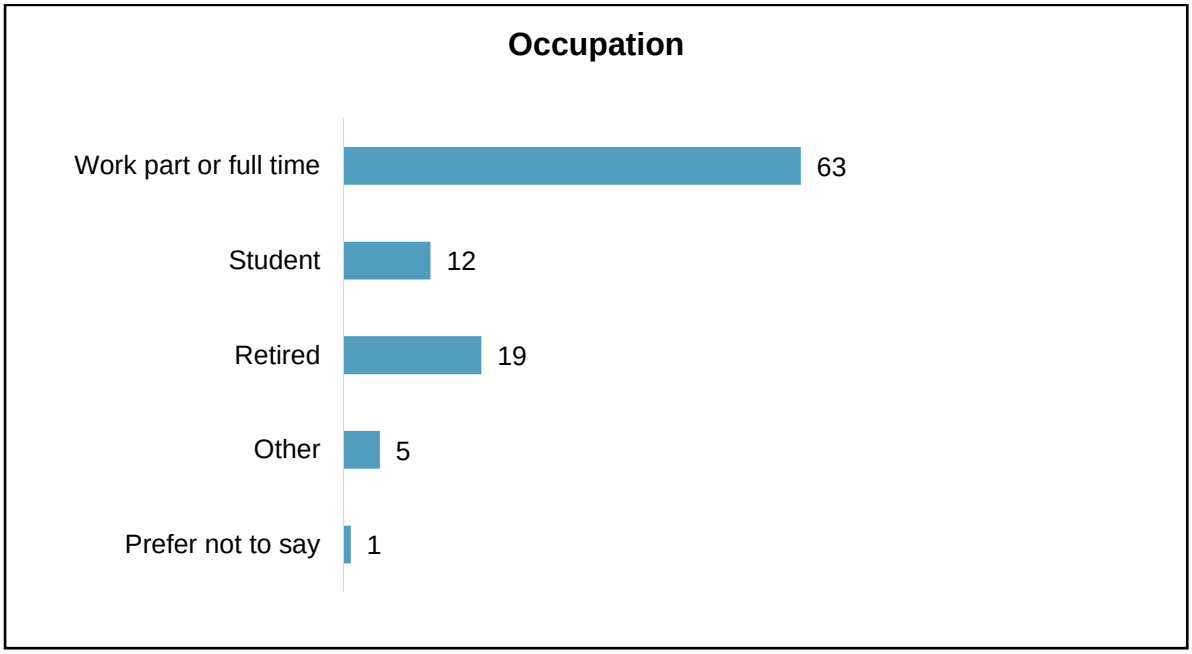

Occupation
Work part or full time
63
Student
12
Retired
19
Other
5
Prefer not to say
1

Diagram 92.

6.4 Finland

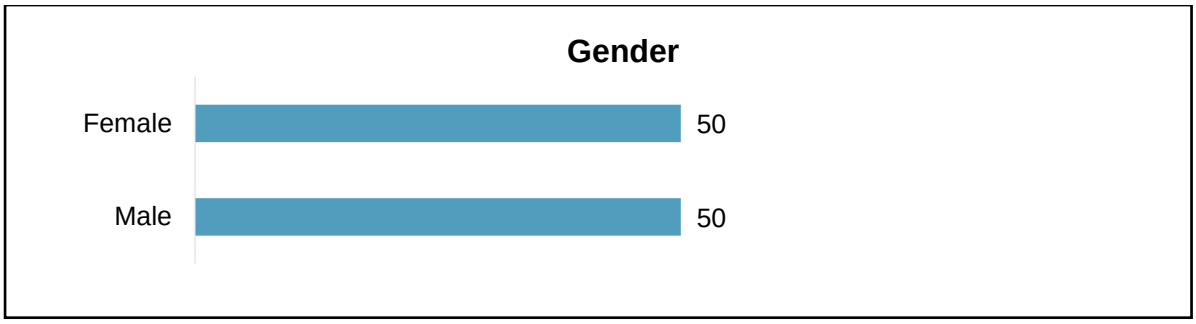


Diagram 93.

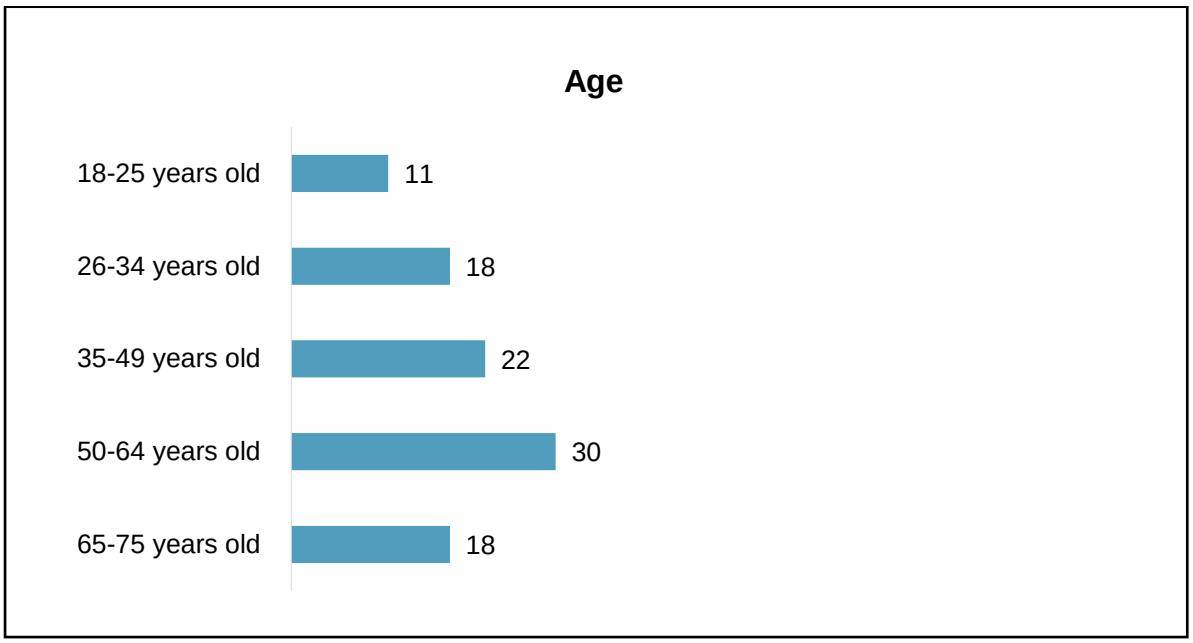


Diagram 94.

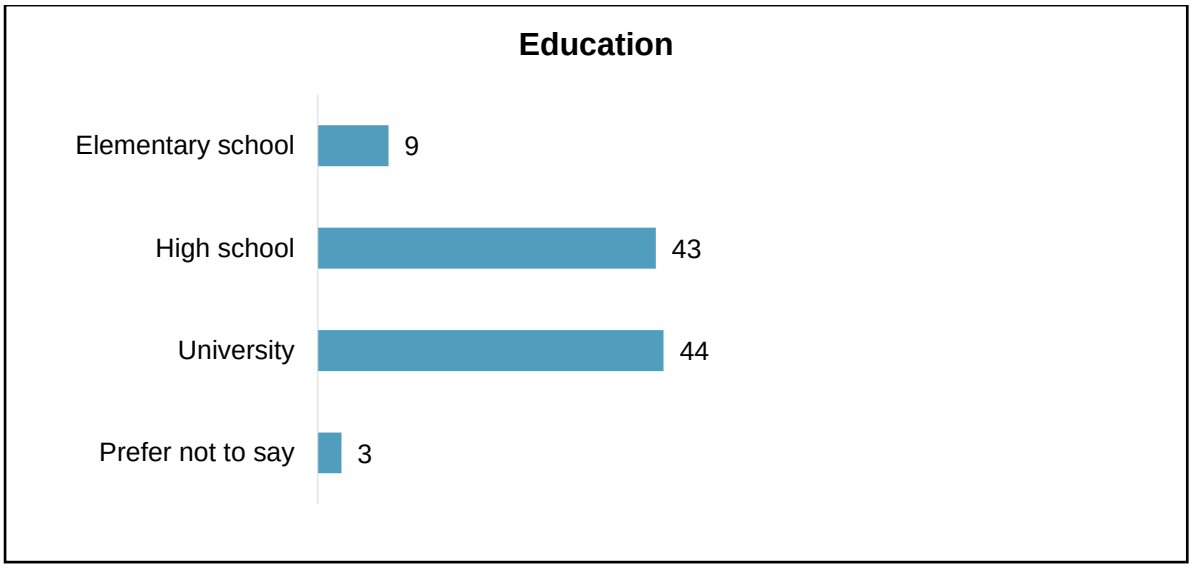


Diagram 95.

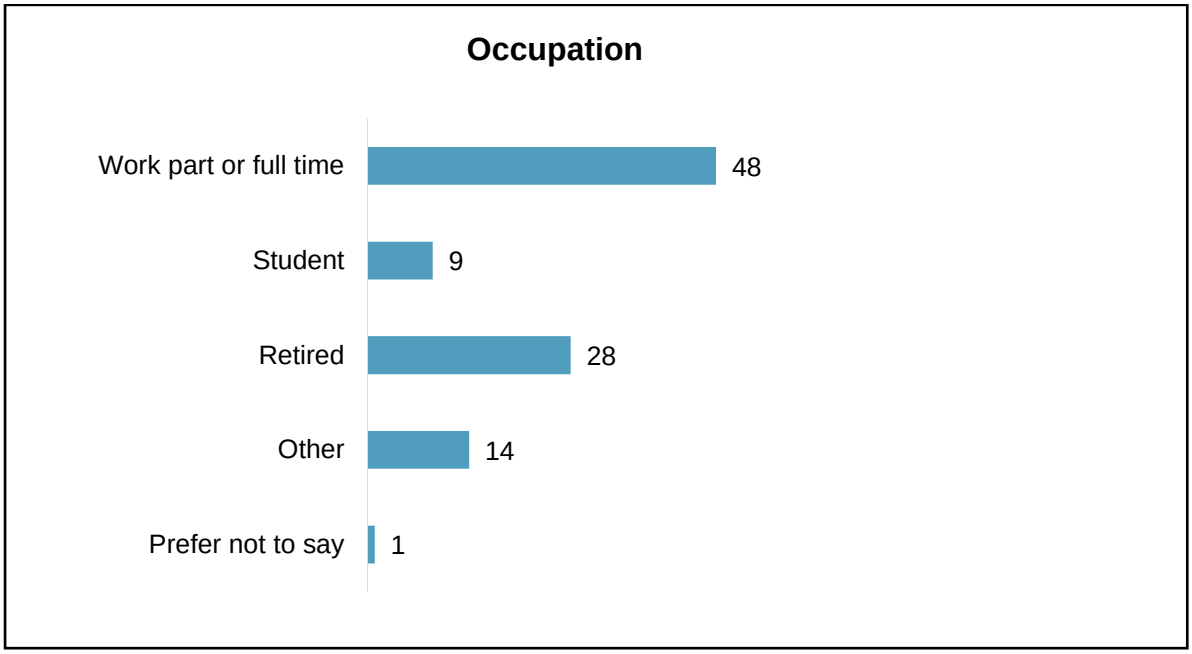

Occupation
Work part or full time
48
Student
9
Retired
28
Other
14
Prefer not to say
1

Diagram 96.

6.5 Norway

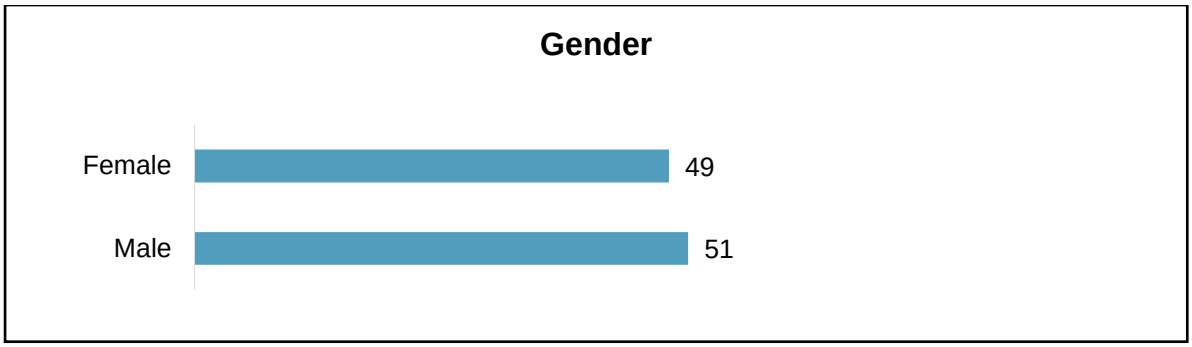


Diagram 97.

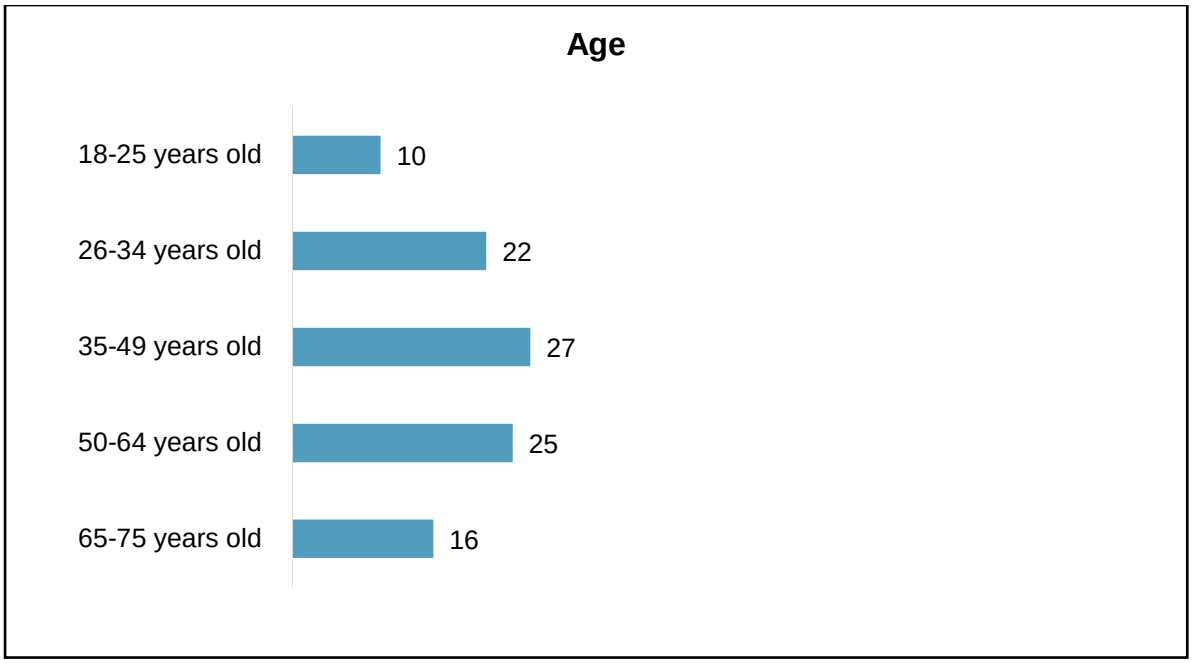


Diagram 98.

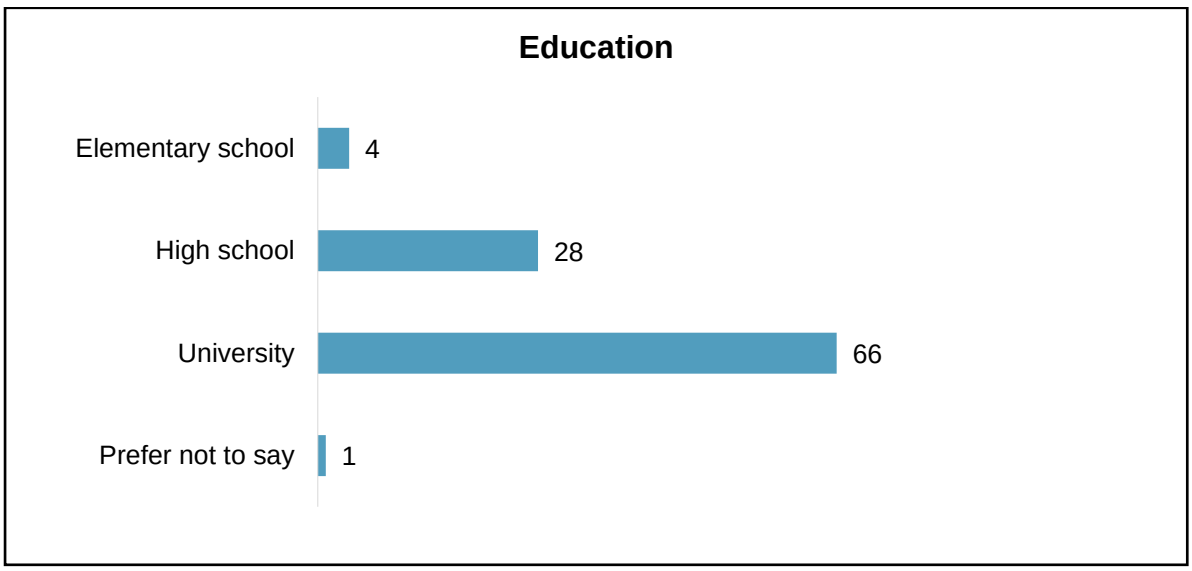


Diagram 99.

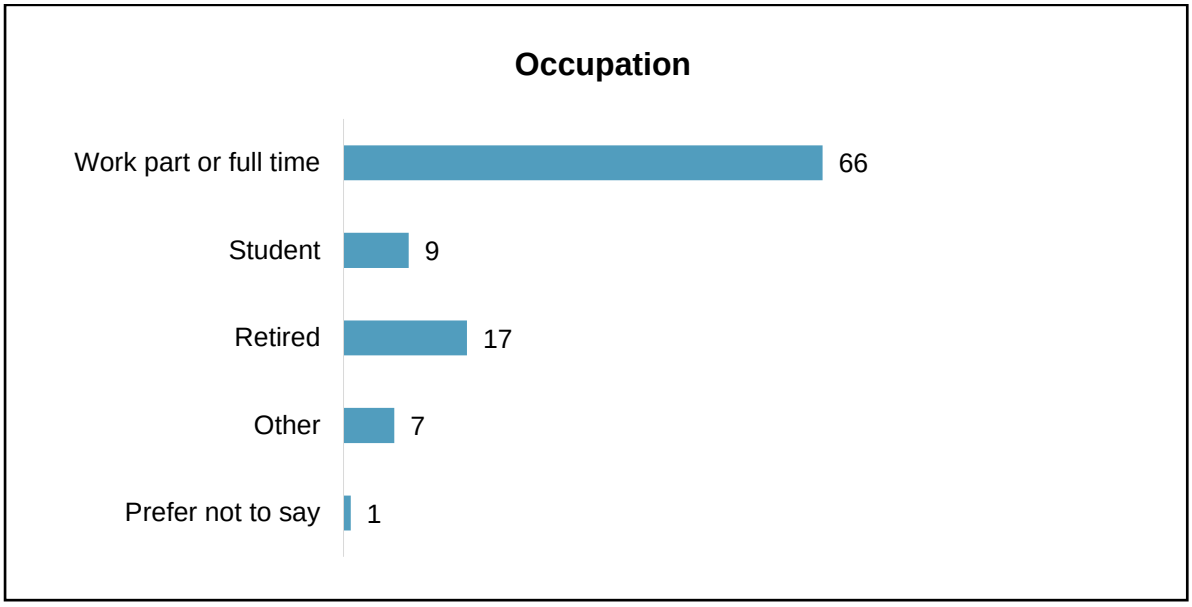

Occupation
Work part or full time
66
Student
9
Retired
17
Other
7
Prefer not to say
1

Diagram 100.

6.6 The Netherlands

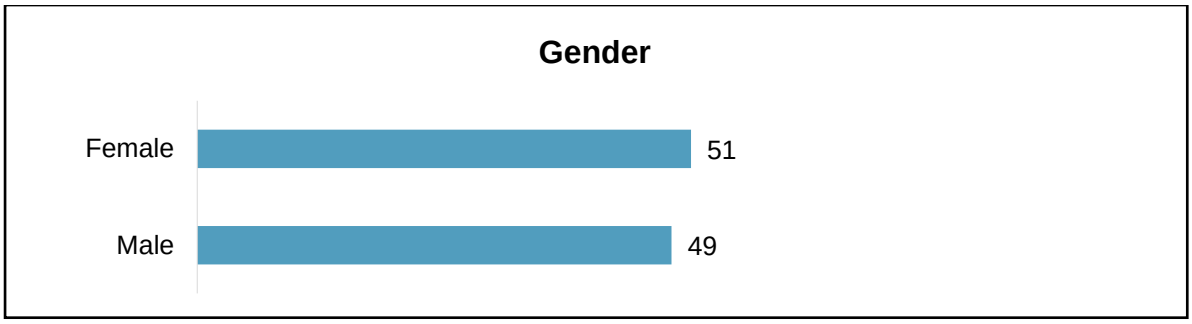


Diagram 101.

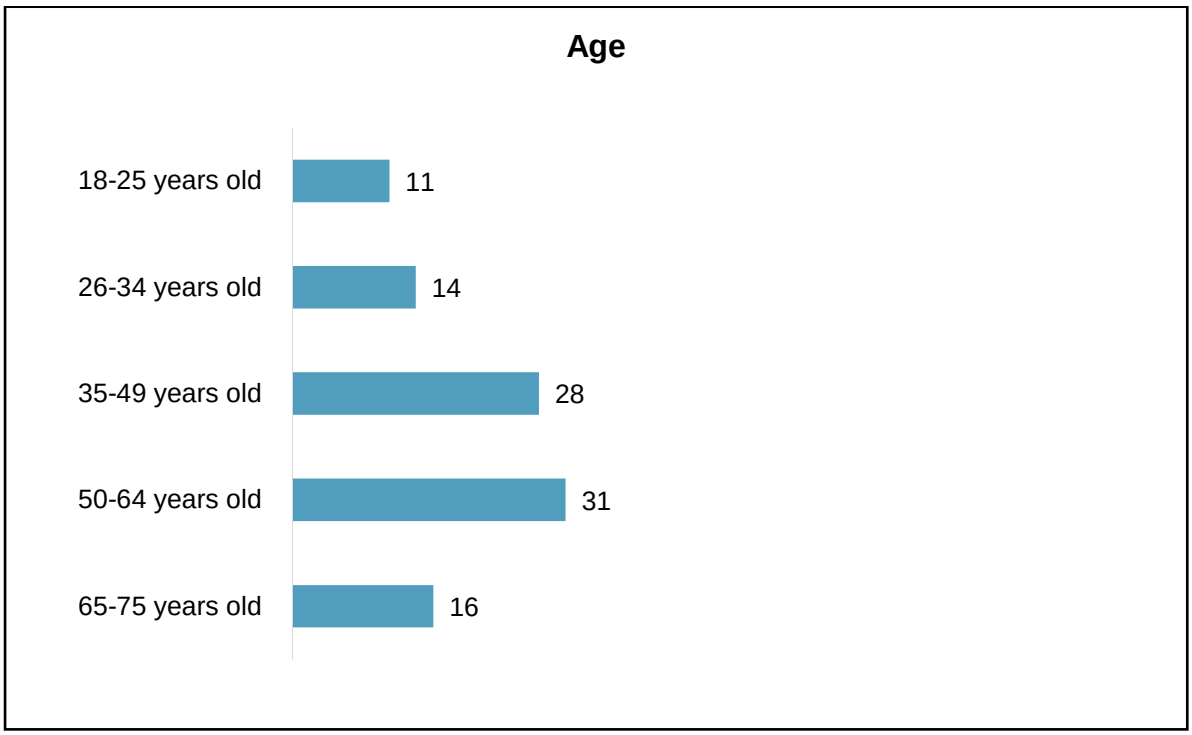


Diagram 102.

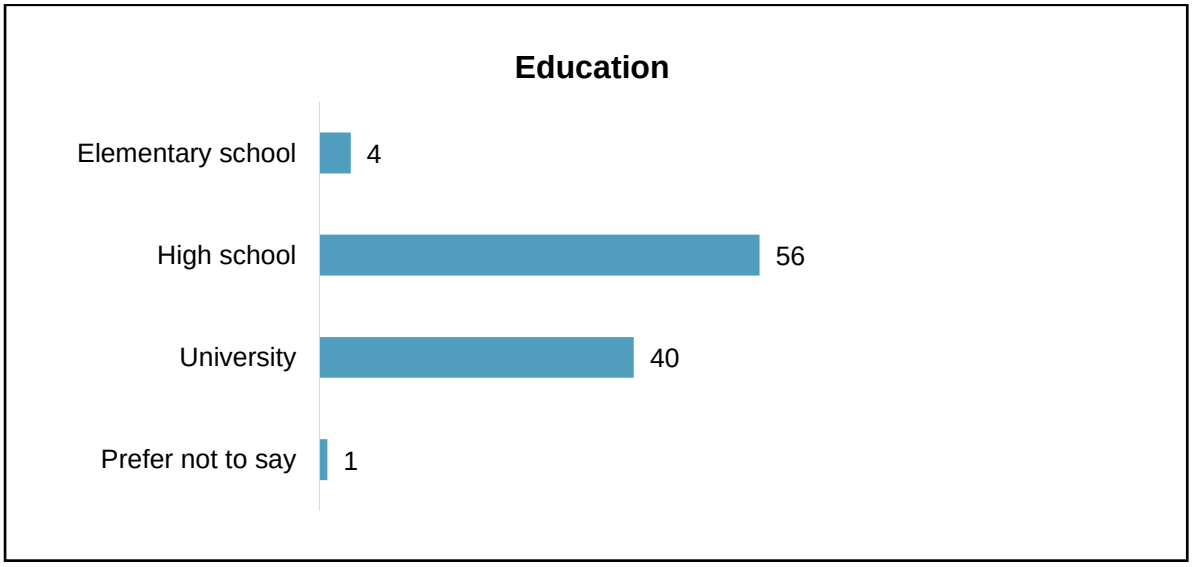


Diagram 103.

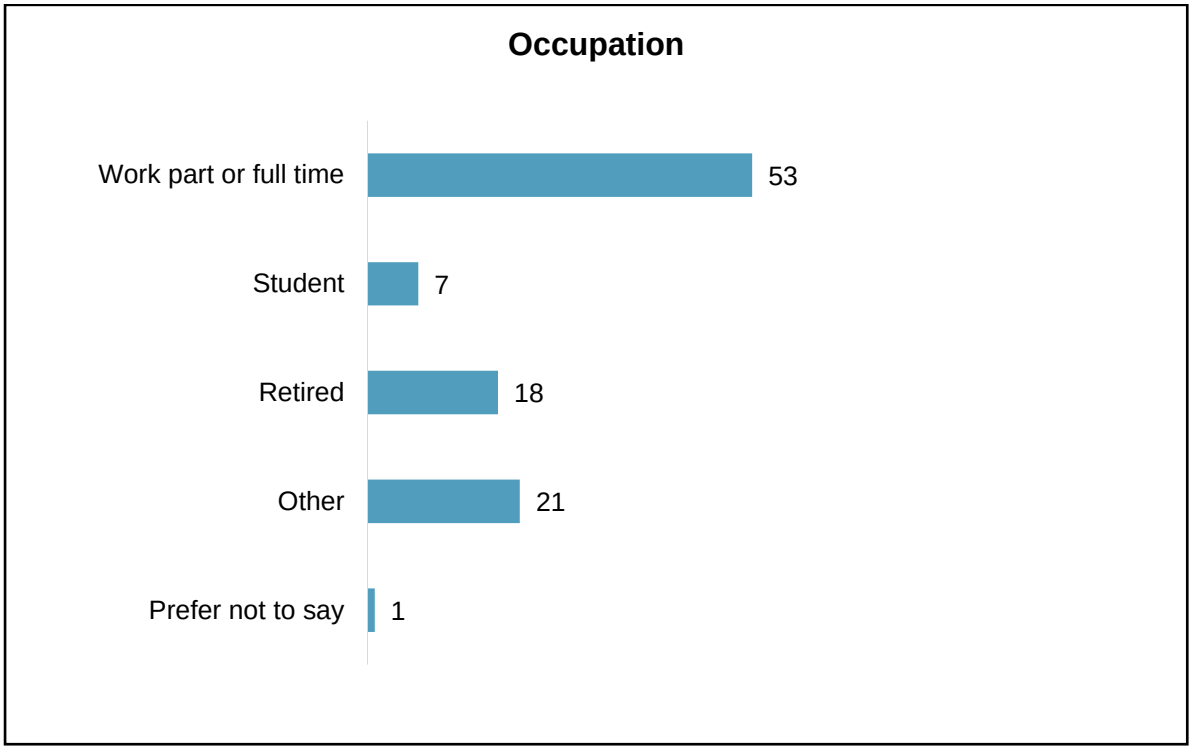

Occupation
Work part or full time
53
Student
7
Retired
18
Other
21
Prefer not to say
1

Diagram 104.

7 Questionnaire - English

See Appendix 1 for the complete questionnaire (English master version) and the translations into each language. Contact ECC Sweden for all translations.

8 Contact details

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Tel: +46 (0)8 507 42 192
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9 Attachement – Subscription traps – Questionnaire: English Master

Only on French and Dutch:
Please choose language:

- French
- Dutch

1. **When you buy goods or services online, what are your rights as a consumer?**
   RANDOMIZE THE STATEMENTS EXCEPT FOR no 2 THAT SHOULD ALWAYS BE FIRST
   - You have a 14-day legal right to withdraw from a purchase made from a company within EU, Norway or Iceland?
   - You have only a 7-day legal right to withdraw from a purchase made from a company within EU, Norway or Iceland?
   - You are not required to pay for goods that you have not ordered?
   - If you have paid with a credit card and the seller refuses to repay you due to a problem, you have the legal right to make a claim to your credit card provider?

   a) Right
   b) Wrong
   c) I'm not sure/I don´t know

2. **On the internet/social media you sometimes see "too-good-to-be-true" offers. Usually it is a pop-up offering free or cheap test package of a product (e.g. diet pills, mobile phones) or a test period of a service (e.g. dating services). Some companies ask the consumer to participate in a competition or answer questions in a survey. The consumer is asked to give their credit card information to take part in the offer (e.g. postage costs).**
   How often do you see "too-good-to-be-true" offers on the internet or on social media? [single]

   a) Every day
   b) 2-3 times a week
   c) Once a week
   d) Once a month
   e) Never
   f) Can't remember

3. Have you ordered goods/services by clicking on "too-good-to-be-true" offers online (such as a pop-up ad), which resulted in an unwanted subscription to a product/service? [Single]

a) Yes, during the last three years

b) Yes, more than three years ago

c) No

d) Don´t know/ can't remember

[If yes at 3a or b, if not go to Q8]

4. The last time this happened, what type of product/service was the subscription for? [Single]

a) Diet/slimming products

b) Beauty products (e.g. anti-wrinkle cream, teeth whitening, eyelash serum, perfume)

c) Tablet/mobile phone

d) Health products (e.g. vitamins)

e) Antivirus products/computer services

f) Dating services

g) Other, please write in:

h) Don´t remember

[If yes at 3a or b, if not go to Q8]

5. The last time this happened, what did you do when the business demanded payment for the subscription? Which, if any, of the following statements apply to you? Several answers are possible. [Multi]

a) I paid.

b) I contacted the company and informed them that I had not signed up for a subscription.

c) I contacted the company and tried to cancel the subscription.

d) I demanded to get a refund from the company.

e) I made a police report.

f) I contacted my bank/credit card provider to ask them to reverse a transaction on my credit card (chargeback).

g) I contacted a third party to get independent advice (e.g. local/European consumer advisor or consumer authority/agency).

h) I took my complaint to a dispute settlements body (e.g. national board for consumer disputes or court).

i) Can´t remember

[If 5f]

6. How did your bank/credit card provider deal with your request to reverse a transaction? Several answers are possible. [Multi]

a) … rejected my request for repayment

b) … repaid the amount

c) … required a police report

d) … asked me to pay a fee when my request was rejected

e) My case is ongoing

f) Can't remember

[If yes at 3a]

7. How much money have you spent <u>during the last three years</u> due to clicking on these types of links on the internet/social media?

	Sweden SEK	Norway NOK	Finland, Belgium, The Netherlands, Austria EURO
a)	Nothing	Nothing	Nothing
b)	1 – 499 kr	1 – 499 NOK	1 – 49 Euro
c)	500 -999 kr	500 -999 NOK	50 – 99 Euro
d)	1 000 – 4 999 kr	1 000 – 4 999 NOK	100 – 499 Euro
e)	5 000 – 9 999 kr	5 000 – 9 999 NOK	500 – 999 Euro
f)	10 000 kr or more	10 000 NOK or more	1 000 Euro or more
g)	Don't know	Don't know	Don't know

[only in Belgium, Netherlands & Austria]

8. Are you…?

a) Male

b) Female

c) Prefer not to say

[only in Belgium, Netherlands & Austria]

9. How old are you?

a) 18-25 years old

b) 26-34 years old

c) 35-49 years old

d) 50-64 years old

e) 65-75 years old

f) Prefer not to say

10. What is your highest completed education?

a) Elementary school

b) High school

c) University

d) Prefer not to say

11. What is your main occupation?

a) Work part or full time

b) Student

c) Retired

d) Other

e) Prefer not to say

Thank you for your participation!

Konsument verket • KO

Swedish Consumer Agency

Help and advice for consumers in Europe

ECC-Net

European Consumer Centre Sweden

Co-funded by the European Union

