

“Quiz time for teens”

Teacher’s manual

Dear teachers,

we are pleased that you are about to use our teaching aids and discuss consumer rights in class. In this guide, we give some pointers about how this trivia quiz could be used. We also expect that curious students may at times ask for clarification or may want to go into detail about certain questions or answers. For this reason, we have added tips and additional information in the paragraphs below each quiz question. This information is not included in the student handouts. The additional information can help you explain why a certain answer is correct or incorrect and provides sources for further information.

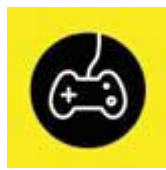
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The general setup

The quiz itself features 4 different main topics. Each topic holds 10 multiple choice questions.



Mobile Games

- contains 6 harder questions

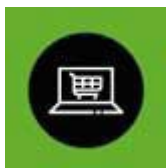
unexpected costs, virtual currencies, worth of personal data, liability, terms and conditions



Scams & Subscription Traps

- contains 4 harder questions

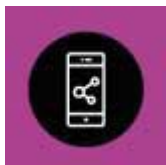
tempting offers, influencers, payment, sweepstakes, which clues about fakes to look out for



(Online) Shopping

- contains 4 harder questions

returns, refunds, withdrawal, guarantee, e-commerce basics, postage costs, rules differ in on- and offline purchases



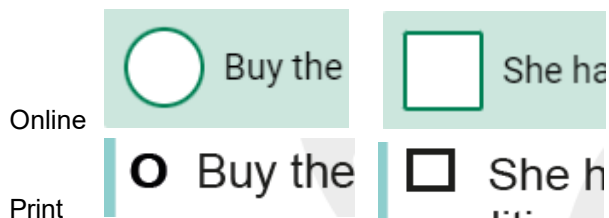
Digital Rights on Platforms

- contains 3 harder questions

digital rights basics, sharing on social media, personal ads, anonymity, risk awareness, worth of personal data

We expect that students will need a few minutes per question to read, consider and potentially discuss the possible answers. Therefore, we think that **one topic per lesson** will probably be enough to fill most of a teaching unit's timeframe.

The quiz questions generally only have one correct answer, except for the questions about "scams & subscription traps". In this section students can choose multiple answers and more than one answer can be correct. Questions with only one correct answer have circular checkboxes. Questions with multiple correct answers have square checkboxes.



If you want to use both the video and the quiz provided in these teaching aids, we suggest that you start with the [video](#) (about in-app purchases in online games) and expand on the topic by playing the "mobile games" quiz next. This quiz features some of the same issues that were raised in the video, which will hopefully reinforce the learning effect by repetition.

Difficulty level

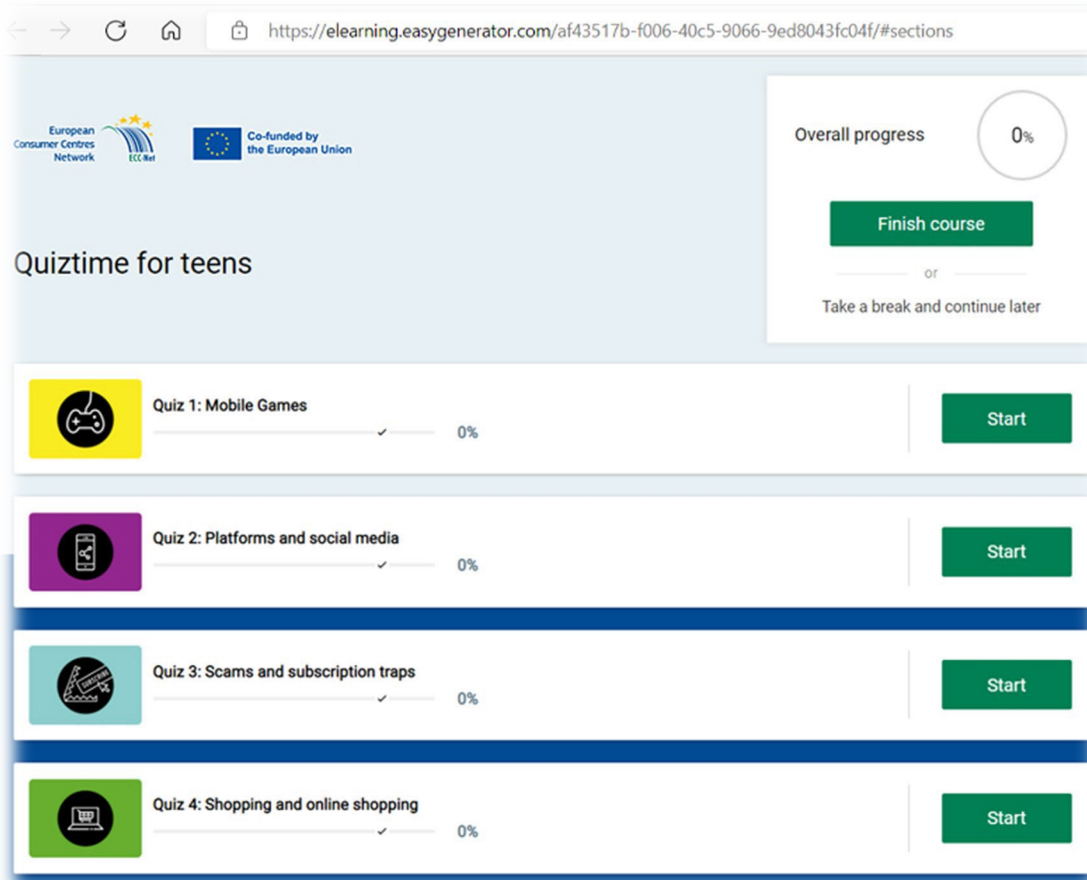
Because our materials are available across all of Europe and curricula differ between EU member states as well as schools, we cannot provide you with an exact age or minimum school year. We assume the quiz is suitable for teenagers ages 13 and over, **depending on their learning year** and more on progress than on age. The quiz is somewhat more challenging in terms of vocabulary and due to the wider range of topics. The presentation style of the quiz might also be more suitable for somewhat older pupils than that of the video, which is tailored to younger students. We wholeheartedly acknowledge that you, as professional educator, will know best which of the provided materials will best fit your students.

The **questions marked with a star (☆) are more difficult**. They either contain advanced vocabulary or more complex topics. This difficulty assessment may not apply to all students, but is merely an indication. If you are using the materials in a class of younger students, you could consider skipping starred questions or giving students extra credit for correct answers.

Two quiz versions – online and download

The quiz is available as an **interactive** online version and as a downloadable PDF optimised for **printing**. Please choose your preferred teaching method. Let's see about their different features:

- Online version



The screenshot shows a web browser window with the URL <https://elearning.easygenerator.com/af43517b-f006-40c5-9066-9ed8043fc04f/#sections>. The page features the European Consumer Centres Network (ECC-Net) logo and the text 'Co-funded by the European Union'. The main heading is 'Quiztime for teens'. On the right, there is a progress indicator showing 'Overall progress' at 0%, with a 'Finish course' button and the option to 'Take a break and continue later'. Below this, there are four quiz sections, each with a 'Start' button and a progress bar at 0%:

- Quiz 1: Mobile Games (0%)
- Quiz 2: Platforms and social media (0%)
- Quiz 3: Scams and subscription traps (0%)
- Quiz 4: Shopping and online shopping (0%)

Start the interactive quiz from [this website](#):

- The 4 topics can be selected and worked on individually.
- The start page displays an "overall progress" percentage for all topics combined.
- While answering the top of page tells participants how many answers they gave and how many they got right.
- After each question, participants immediately will see if their answer was correct and will get the option to retry an unlimited number of times. Although this makes the online version less suitable for competitions, it is more forgiving in case a student struggles to find the right answers.
- If the website is reopened in the same browser after a break, it will keep the current score because it is autosaved in the browser cache memory.

- PDF version



We have optimised the PDF for printing and "offline" use. Each topic is a [separate download](#) and has 3 pages in A4 format with several question cards on it, intended to be cut into 4 equal parts (A6) along the dotted line. When printing the PDFs please adjust your printer settings:



Print on both sides because answers to questions are on the backside of each card.



Landscape mode because texts are oriented along the broader side of the page.



Flip on short edge, otherwise the page would turn wrong while printing and the answers end up on wrong card backsides.



Please consider the environment and print in greyscale and eco mode to limit ink consumption.

Each topic in the PDF version has an eleventh open question card at the end, that tells students to elaborate own personal experiences with issues raised during the topic. There is no right or wrong answer here, but an incentive to discuss and to share experiences. It is a good start to deepen a topic, find out about opinions and sharpen language conversation skills of pupils.

Task assignment ideas for pupils

Some options for use are listed below. You can run the quiz in class, assign it as homework or do parts of it either way. For example, watch the video, cover the quiz topic "Mobile Gaming" together in class to deepen the knowledge from the clip and give another topic as homework.

- **Online in class:**
 - Show the quiz website on the big screen and have the class go through the quiz together.
 - If you have enough multiple web connected devices (laptops, tablets, desktop computers, smartphones) let individual students or student groups go through the quiz.
 - Because answers are resolved after each question immediately the online version cannot be used in a competition between students. On the other hand, as the selected answers are not locked and can be repeated, students should feel less stressed if they botch an answer in public.
- **Online homework:**
 - Depending on the workload you want to request, either assign students just one or more topics (topic sets have 10 questions, the complete quiz has 40).
 - All questions can be repeated unlimited times by students in case they got an answer wrong – so for your assessment, you cannot check the correctness of a pupil's answers, but only the fulfilment of the task. If you need prove for the completed assignment you could request printouts or screenshots from the results page of the quiz at the end.
- **Download in class:**
 - Create a quiz atmosphere by printing out the PDFs, cut them into 4 pieces and read out the questions like a quizmaster holding your stack of question cards in hand.
 - The printed-out cards do not show which answer is right so they can be used in a competition between individuals or student groups.
 - Have this guide nearby if you want the extra explanation paragraph.
 - Individual students or groups can mark their written answers on the printed cards or by writing the question and according answer numbers on paper if you plan to only read them out and not to distribute printouts.
 - Compare results when resolving a round by checking written or marked answers. You could also have a student write participant or group scores to the blackboard.
- **Download as homework:**
 - We suggest that students cut the pages into cards at home. The answers on the backside of cards can be marked with a pencil.
 - If the PDFs were sent out as files by you (in example for home schooling), then students could return a list of question numbers with according answer numbers to you.
- **Reading from guide in class:**
 - Requires the least effort from your part. Read questions from this manual directly during class. You also have the extra explanation paragraphs available in the same place then.

Quiz time for teens

Below, you will find an overview of all questions, correct answers **(in bold and underlined)** and explanatory paragraphs:



Mobile games

- Question 1

Theo is 14 and wants to play a video game that costs money. He can only play the game if he accepts the conditions of the game company (Terms & Conditions / T&C).

Do you think that underage teenagers can have a contract with a company?

1. No, teenagers under 18 cannot sign a contract.
2. Yes, anyone can. Age is not important.
3. **Yes, they can. But only if their parents agree.**

Further explanation:

In the EU, there is no uniform age at which children and young people are allowed to sign contracts. Each country regulates this differently, but the uniform rule is that minors are not allowed to sign certain contracts themselves. To find out more about the rules for all kinds of contracts in a specific European country you can check www.protection-of-minors.eu/

- Question 2

All of Theo's friends are playing a new free game on their mobile phones. When Theo starts the game for the first time, many pop-up messages appear. Because he is excited about the game, Theo clicks them away and doesn't read them. The next day, he gets a bill for buying upgrades.

Do you think companies are allowed to make money from a game they call a "free game"?

1. **Yes, but only if they tell players that upgrades cost money.**
2. Clearly yes, it doesn't matter if they call it "free" in advertising.
3. No, in that case they are not allowed to say the game is "free".

Further explanation:

If a company requires you to pay for a product, this must be stated clearly before you sign the contract or confirm your order online. If a game is advertised as "free" but contains additional in-app purchases, this must also be stated clearly.

- ☆ Question 3

Andreas wants to play a game that is advertised with monthly costs, and his mother agrees to it. Andreas only plays the game for two weeks and then stops playing. Nevertheless, the game company sends a bill the next month. They say the contract has not been cancelled.

Is a game company allowed to charge money every month, even if someone has stopped playing the game?

1. **Yes, they may charge you until you stop the open-ended contract.**
2. No, the contract ends automatically when you stop playing.
3. No, they have to ask you first if you want to continue to play.

Further explanation:

It is important to distinguish whether a contract is concluded for a limited or unlimited period. This information must also be clearly communicated when the contract is concluded. Many subscriptions that are concluded for a limited period of time (e.g. 1 year) will automatically be renewed if you do not cancel them yourself. Although the company has to inform you about this, consumers often forget to cancel the contract renewal.

- ☆ Question 4

When Theo wanted to start playing a game on his mobile phone, he was shown a link to a new page with a very long and confusing text about "terms and conditions". Theo does not understand it and does not read it.

Why is the text about "terms and conditions" so hard to understand?

1. Nobody reads it anyway, so companies do not care if it can be understood easily.
2. **It is difficult because it lists all possibilities of what a player or the company must or must not do.**
3. It does not matter. Terms are only valid if the reader can understand them.

Further explanation:

When companies offer T&Cs, they try to mention all eventualities in them. That's one of the reasons why the terms and conditions are sometimes very long and difficult to understand. But just because somebody doesn't understand something, doesn't mean the rules don't apply. That's why we recommend that young people get help from their parents and read the T&Cs together.

On the other hand, T&C sometimes mention things that are not legally correct and can therefore be contradicted. Nevertheless, it is advisable to get an idea of what the company asks you to agree to and read the T&C although it is not very entertaining.

- ☆ Question 5

Anna is 16 years old and plays a game on her mobile phone together with her 20-year-old sister. On the home screen, there is a checkbox that says "Yes, I have read and agree to the terms and conditions". The box links to a new page with very long text. Anna's older sister simply confirms the checkbox on Anna's phone and starts playing.

Do you think Anna has a contract with the game company now?

1. **Yes, by ticking the box the contract is concluded, regardless of whether it has been read.**
2. No, because it was Anna's sister who ticked the box on Anna's mobile phone.
3. No, because Anna's sister did not read the text with the terms and conditions.

Further explanation:

It is not necessary to sign a contract in the classical sense to make it valid. Contracts can also simply be started online. This happens regularly, for example, every time you click on a button that says "Buy now" or "Confirm". This method is valid. It makes no legal difference whether you have actually read the terms and conditions or not.

- ☆ Question 6

Anna is playing her favourite free game about pirate ships. While she is playing, she is suddenly offered 1000 additional game coins. She simply presses the "Continue" button, but receives no further information. Later, Anna's parents ask why money was charged to their credit card.

Do you think that a game company can charge you money, if it wasn't clear that there were extra costs?

1. Yes, they can, but only if the costs are mentioned somewhere else, like on their homepage.
2. **No, they cannot if the additional costs are not mentioned directly in the offer.**
3. Yes, they can send Anna information about the costs later, for example by email.

Further explanation:

Contracts can be concluded by clicking a button. However, the company should inform you that extra costs are involved and that pressing this button means you agree to pay a certain amount of money. This information is not allowed to be concealed or hidden in general terms and conditions, for example.

- Question 7

Anna wants to play a game about farm animals, and her father agrees to pay for it. After a few months, he notices that his credit card has been charged every month. He thought he would only pay once.

Does the company have to make clear in the offer that playing will cost money on a regular basis?

1. **Yes. The company must clearly display repeating costs next to the order button.**
2. No. Players should read the terms and conditions to find out.

Further explanation:

An offer must contain clear and understandable information about any costs. The user should also be told whether these costs are to be paid once or, for example, every month in an open-ended contract. The text of a confirmation button should clearly state that there will be costs if the user agrees to the contract.

-  Question 8

Anna's parents prepaid her game for three months. Anna played in June. Then she didn't play at all in July when she was on vacation with her grandparents. Then she played again in August. Now she wants to continue playing in September.

Do you think the prepaid three-month period will have ended, even if Anna didn't play the game at all in July?

1. No. Anna can play in September because she did not play in July.
2. **Yes. The three months expired at the end of August.**

Further explanation:

When you sign a contract for 3 months, it runs continuously for 3 months. The contract does not pause during the months that you do not play. If you do not play, the contract continues regardless. You have to pay for the services, even when you don't use them.

- ☆ Question 9

There is a game that Anna would like to play, but her parents do not allow her to buy it. They say it is too expensive. Anna tries to download the game anyway and the game works without her having to provide payment details.

Can Anna play the game for free before the company asks for payment details?

1. If you don't give payment details, there is no valid contract. Anna can play without paying.
2. **The company will either issue a bill or deduct the money from the mobile phone bill.**
3. Anna can keep playing for free until the company asks for payment details and can choose to stop playing then.

Further explanation:

How you pay is not decisive for an effective conclusion of the contract. As long as you are informed at the conclusion of the contract that costs will be incurred and you confirm, this is deemed to be agreed. If no means of payment is indicated upon the direct conclusion of the contract, the company can, for example, send an invoice later. When playing on a mobile phone, it also happens that an amount is unexpectedly debited via the telephone service provider.

- Question 10

Anna downloaded a game that was advertised as "free" and the company took money from her parents anyway.

What can parents do if their children have been tricked and this has led to an unjustified payment?

1. The paid money is lost. They must cancel the contract and pay nothing from now on.
2. **They should complain to the company, ask what happened and ask for the money back.**
3. Parents can simply block the payment. They are not responsible for what their child did online.

Further explanation:

If you are not sure whether a direct debit is correct, we recommend having a look at the contract. What has been agreed? If there is any ambiguity or you are not sure, it is advisable to contact the company, ask about it and object to the debit. If you do not object and simply do not pay a company, their clearing office will usually not stop sending reminders and later instruct an collection agency.

- Open question

Have you ever had negative experiences with costs in video games on your phone?

Further explanation:

Playing games on mobile phones is common, so pupils will probably either have experienced a problem themselves or will have witnessed such a thing in their family, or among friends. Use this question to let the students discuss and find out their stories.



Digital rights on platforms

- Question 1

Tom (13 years old) has posted a picture on social media of his friend playing football at a big public tournament on social media. This friend wants the picture to be removed.

Is it allowed to publish a picture of someone without their consent?

1. No, every picture taken outdoors must be approved.
2. No, any picture of someone else must be approved.
3. **Yes, if you cannot recognise people.**
4. Yes, because the picture belongs to you.

Further explanation:

Photos of people are protected by the common-law right to one's own image. Just because you take a photo of others yourself doesn't mean you can do whatever you want with it. Before publishing, you must either obtain consent or make the person unrecognizable. If you are interested in further details check the [EUIPO](#) website.

- Question 2

Now that Tom knows that his friend wants the picture to be removed, he wants to delete the picture from his social media account.

Is it possible to delete the image permanently?

1. Yes, you just need to delete the picture.
2. **No, there is a risk that it can still be found somewhere on the Internet.**
3. No, the picture will still be available to the police.
4. No, the picture will be available forever.

Further explanation:

Caution is always advised when publishing photos. Many companies running a platform reserve the right to keep, use or reproduce uploaded images themselves after uploading them. If you have the option to delete a picture, it does not mean that the image is nowhere to be found and is irrevocably deleted from the Internet.

- Question 3

Tom searches for the perfect pair of football boots while he is using social media. The next day he sees an advertisement for the product he was looking for yesterday.

Why is that?

1. **When Tom started his social media account, he agreed to share personal information.**
2. This is a random coincidence.
3. He has typed in the name of the shoe brand more than 3 times.
4. Everyone sees the same advertisements for the most popular boots.

Further explanation:

Personal data is worth money. Many companies collect as much data about a person as possible and either try to use the data themselves to show personalized ads which earn them more money or to sell the data to other companies. It is therefore advisable to think carefully about what data you want to disclose.

- Question 4

Tom (13 years old) plays an online game. When he defeats a monster in the game, the game drops a loot box. He knows that loot boxes hold cool game items. However, to open the loot box he has to buy a key from the game company.

Can Tom buy the key for the loot box?

1. Yes, as long as he pays.
2. **Yes, but he needs the approval of his parents.**
3. Yes, but his parents must sign a contract.
4. No, his parents must pay for the product.

Further explanation:

A loot box is a "surprise package". In online games, it is a virtual container that holds random content relevant to that game. It is important to realise that buying a loot box is the same as making a regular purchase, only you buy something that is not completely specified. For Tom to sign the contract, he must first talk to his parents and ask their permission. It is not necessary for them to sign the contract, but they must know about it and give their permission.

- ☆ Question 5

Tom wants to buy another game on an online platform.

What is the legal age limit for buying products online?

1. **There is no universal age restriction (it depends on the country, the type of good etc.)**
2. 7 years old
3. 14 years old
4. 18 years old

Further explanation:

In the EU, there is no uniform age at which children and adolescents are allowed to sign contracts. Each country regulates this differently, but the uniform rule is that minors are not allowed to sign certain contracts themselves.

- Question 6

One day, Sara (11 years old) receives a friend request from a cute-looking boy. She is surprised because she does not know him at all.

Should Sara accept the request?

5. Yes, he is a really cute boy.
6. Yes, it is just a virtual friend.
7. Yes, but she should tell an adult first.
8. **No, Sara should not trust people on the Internet.**

Further explanation:

What applies in real life also applies on the Internet. Be careful and don't trust people you don't know. Besides, on the Internet you don't know if the person is really who they say they are. The profile picture of the person contacting you could be a stolen picture.

- Question 7

Sara's friend has created a fake profile to gain access to age-restricted content.

Is it legal to fake your identity online?

1. Yes, as long as you do not harm anyone.
2. Yes, as long as others don't find out.
3. No, but you could be fined.
4. **No, it's not legal to lie about your identity.**

Further explanation:

You are not allowed to pretend to be older than you are in order to gain access to a service that has an age limit. Just because a company doesn't check your true age and the service works regardless, does not mean this is allowed.

- ☆ Question 8

Sara's sister, who is 15 years old, uses a VPN service to watch videos from the USA. These videos are not available online in her country.

Is it legal to use a VPN as a minor?

1. Yes, you can even share a VPN with a friend.
2. **Yes, but it is advised to always use your own VPN.**
3. No, but you can use it with your parents.
4. No, minors are not allowed to use VPNs.

Further explanation:

A VPN (Virtual Private Network) is a service that creates a more secure and encrypted online connection by hiding your IP (location). You can use it, for example, to get more privacy and anonymity on the Internet, or to bypass the blocks for certain countries. Keep in mind that many VPNs also cost money per month. Also use your own VPN, because an owner of a VPN is responsible for any fraudulent use.

- Question 9

Tom has received a lifetime ban from a game he recently bought, for insulting other players during online matches.

Is it possible for Tom to get his money back now that he has been banned for life?

1. Yes, Tom can also get compensation for time he was banned and could not play.
2. Yes, Tom should receive 100% of his money back.
3. Yes, Tom should receive 50% of his money back.
4. **No, Tom will not get any money back.**

Further explanation:

In such cases, it is important that you find out why you have been blocked. Companies specify rules of conduct in their terms and conditions. If you don't follow them, the terms and conditions also state the consequences. Being suspended for displaying certain behaviour and losing access to your content as a consequence can be one of those rules.

- ☆ Question 10

The EU protects consumers and their online privacy with a regulation from 2018.

Do you know the acronym of this regulation in English and what it stands for?

1. **GDPR – General Data Protection Regulation**
2. REDP – Regulation for European Data Privacy
3. GOPR – General Online Privacy Regulation
4. EUPR – European Union Privacy Regulation

Further explanation:

This is the basic framework of data protection rules currently in force in the EU. For further details, check <https://gdpr.eu/faq/>.

Open question

What is the most dangerous aspect about social media in your opinion?

Further explanation:

As mentioned in the previous questions, there are many aspects of social media that need to be looked at critically. Someone could try to get your personal information, photos or videos could be posted without your permission, strangers could contact you with bad intentions etc. Ask the students and find out what else they can think of.



Scams & subscription traps

- Question 1

Julie is playing her favourite game online. Suddenly, a window with information about a special character appears. The character is on sale today and if she buys it, she can immediately move up to the next level.

What should Julie do?

1. **Ask her parents for permission.**
2. Buy the character.

Further explanation:

When children play games online, pop-ups can appear and ask them to confirm to get paid extras for their game. Children should ask their parents for permission, e.g. about whether they should click the confirmation box or not. Sometimes parents might have already saved their credit card details on the game selling platform (e.g. Google Play, Apple's App Store, PlayStation Store etc.), meaning the extra costs can easily be charged to their credit card. It is important to point out to children that clicking on a button can lead to contracts and therefore costs.

- Question 2

Julie plays another game on her parents' mobile phone, which she can try for free for 30 days. After 30 days, a pop-up window appears asking her to tick a box if she wants to continue. She does so and continues playing.

What do you think will happen?

1. Nothing, Julie continues to play for free.
2. **Julie's parents must now pay a monthly subscription fee.**

Further explanation:

A subscription fee is an amount of money that is paid on a regular basis to receive certain services. With mobile games, it sometimes happens that children tick a box to continue playing. Parents find out they have been charged with unwanted fees when they see the debit on their bank statement.

Children are not always aware that by ticking or clicking a box or button, a contract is concluded, and fees are incurred. Companies must clearly indicate whenever you are agreeing to a contract and to paying money, but children will often quickly move on without reading a message.

- Question 3

Julie is scrolling through Facebook on her mother's laptop and comes across an ad that says: "SIGN UP TO WIN THIS LIPSTICK FOR FREE." Julie clicks the button and is taken to a website where she must enter her credit card information. Her mother has saved her credit card information and all Julie has to do is click "auto-fill."

Julie should:

1. Auto-fill the required fields and ask her mother later.
2. **Close the website that opens.**

Further explanation:

Auto-complete is a software feature that fills out entry fields in online forms. Many parents use it to avoid entering their credit card details every time when ordering something from the web. They often are unaware of the fact that their children could use it too. In this case the free offer is a marketing trick. The "participation" in the competition is free, the lipstick itself is not.

- ☆ Question 4

Julie receives a follow request on Instagram from her favourite influencer. This person is hosting a sweepstake sponsored by a brand. Julie wins and is then asked to pay a fee to claim the prize. She then discovers that the account is fake - but unfortunately, she has already paid.

What should Julie have done to avoid this?

1. **Check the followers of the account**
2. **Check the profile of the account**
3. **Check the comments left by users on the page**

Further explanation:

A sweepstake is a competition in which participants can win a prize. Fake profiles usually have unusual and spammy usernames and many generic and duplicate comments that are suspicious. These bot accounts often have no photos and an incomplete profile or bio description. It is not always possible to tell if a profile is legitimate at first glance. Sweepstakes especially will make children more tempted to quickly enter their data before taking a closer look at the profile. Fraudsters are then able to use the entered personal data for abusive purposes or to pass the data on to others.

Moreover, it is usually very difficult or impossible to get the money back from somebody using fake accounts to earn money.

- ☆ Question 5

Julie sees an ad on Instagram from a clothing brand that claims to send her a free dress if she enters their sweepstakes.

After following the link to the sweepstakes, she suspects the ad was an advertising scam.

How did Julie come to this conclusion?

1. **She has checked the terms and conditions for the sweepstakes.**
2. **She has checked if this Instagram account posts regularly.**
3. **She has checked if this account has a large number of authentic followers.**

Further explanation:

It is always advisable to not be too trusting when it comes to entering sweepstakes. Remember the saying: "If something seems too good to be true, it usually is." Be sceptical if you want to participate and win a prize. Check the organiser's profile carefully beforehand. It is also advisable to search the Internet for more background information about similar sweepstakes arranged by this organiser.

- Question 6

Julie sees a fun quiz on a friend's Facebook feed. When she starts playing, she is prompted to enter details like the month of her birthday and her pet's name to create a "superhero" name.

Should Julie keep playing?

1. Yes, this is not important data and Julie has nothing to worry about
2. **No, it is better to be careful when you're asked about personal information online.**

Further explanation:

We advise you to be careful with your personal data. You should ask yourself why somebody wants this data from you. Even things that seem harmless may be phishing attempts to gather login credentials. Users often use pet names or birthday dates for passwords. Furthermore, this could also be another attempt to get more personal data from you. If a company knows that you own a dog, this information can be added to the profile the company has on you. This can be used to show you personalized ads in your Facebook feed, for example, ads for dog food or other dog products. These personalized ads are more valuable, as it is more likely that you will click on the ad or buy the product.

- ☆ Question 7

Julie has found a free trial offer for a beauty product on a social media site. All she has to pay is a small shipping and handling fee, for which she must provide her credit card information. She asks her mother to give her a credit card and her mother agrees. After the trial period expires, her mother notices more charges from the company that she didn't know about.

What should Julie's mother do first?

1. Nothing. Julie purchased these products.
2. Write to the company that she disagrees with her underage child's order.
3. **Cancel the contract and contact the credit card provider to request a chargeback.**
4. Contact the bank or credit card company to request a chargeback.

Further explanation:

A handling fee is charged to cover costs not related to the product or shipping. In the event of a chargeback, the disputed amount will be credited back to the account.

A company is not allowed to charge you for costs that you did not know about and for transactions that you have not agreed to. You should be informed about these things in a clear and understandable manner. Unfortunately, it is not uncommon for companies to hide charges in the general terms and conditions or to simply try to charge more and hope that this will go unnoticed. In any case, it is advisable to lodge an objection with the company.

- Question 8

Julie has discovered a website with some products she likes. The prices for products can only be seen after entering an email or postal address. Although Julie never buys anything, the company sends a bill to where Julie and her mother live. The company wants money and also says it will hire a collection agency if she does not pay.

What should Julie's mother do?

1. Pay the required amount to the company, otherwise Julie and her mother will get into trouble.
2. Ignore the invoice because Julie did not buy anything.
3. **Send a written cancellation to the company, even if Julie did not buy the product on the bill.**

Further explanation:

A debt collection agency is hired to collect unpaid bills by the company you have a contract with. It could happen that someone contacts you (by phone, email or text message) and claims that you owe an amount of money. The bill may be fake, already cancelled or perhaps even time barred.

Don't be scared by a collection claim. Just because a company or a debt collection agency claims that there is an unpaid invoice, does not make it true. We advise you to check the process and file an objection if the claim is unfounded.

- ☆ Question 9

Julie spends a lot of time on online platforms and social media. Julie often sees special brand offers there and sometimes she likes these ads.

What can Julie do to avoid getting scammed and to avoid losing money on free trial offers?

1. **Research the company and read online reviews to find out if the company is trustworthy.**
2. Listen to her intuition and wonder if the offer sounds too good to be true.
3. Anything registered online is legal, so she has nothing to worry about.
4. **Find the terms and conditions and save the date when the trial period ends.**

Further explanation:

Doublecheck a company before you buy something. You can look up user reviews of the company on the web, see if there are complaints or ask the [European Consumer Centre](#) in your country if they know of any complaints (free of charge). You should also have a look at the terms and conditions. Many companies will mention certain clauses here that are very important when buying an item.

- Question 10

Julie has found a great bag on Facebook and clicks on a button that brings her to an online marketplace product. The seller tells her she can buy the bag in return for a positive review. Julie needs to pay for the bag first. The amount will be refunded after she leaves a positive review. That way, she actually gets the bag for free.

What should Julie do? Can she trust this deal?

1. Accept the seller's offer. She loves this bag and it is a great deal.
2. **That sounds like a strange offer. Julie should talk to her parents. They can help her check the terms and conditions to find out whether the deal is legitimate.**

Further explanation:

Nowadays, many people rely on reviews before buying a product online. But when positive reviews are bought (like in this case) or might even be fake, the company is out to mislead you. Therefore, we advise you to stay away from dubious offers. It is questionable whether you will receive your bag at all and even if you do the bag you receive may be a cheap fake product.

- Open question

Have you ever experienced a scam?

Further explanation:

Unfortunately, scams happen regularly these days. Not only online, but also in everyday situations. Scammers try to trick you just to gain an advantage for themselves. That's why it's advisable to not be lazy and to double check things before committing to something online. We assume that someone in the class will know someone who has been a victim of fraud. Use this question to find out more.



Shopping & online shopping

- Question 1

Mila has ordered a T-shirt from an online store in another European country. She thought that she had chosen the right size, but the T-shirt she receives is too big.

Can she return the T-shirt to the online store and get a refund?

1. No, she can only get another size.
2. No, because the online store is located in another European country.
3. Yes, anytime within two years after the purchase.
4. **Yes, within 14 days after delivery of the T-shirt.**

Further explanation:

The European Union knows the right of withdrawal for goods ordered online. This period is sometimes called the “cooling-off” period and lasts 14 days from the day the goods are delivered. However, there are some exceptions, for example when you buy a made to measure dress or buy tickets for a soccer match online. More details can be found [here](#).

- Question 2

Mila wants to return the T-shirt and get her money back for this online purchase.

Should Mila inform the seller?

1. No, it is enough to send the T-shirt back.
2. **Yes, it is not enough to simply return the T-shirt. Mila must tell the online store that she wants to cancel the order.**
3. She should call the online store and request a pick-up.

Further explanation:

You are not required to provide a reason for your right of withdrawal. There is also no set form that should be followed (e.g. a registered letter). However, you should inform the company that you wish to revoke the contract. We advise you to do this in writing so that you have evidence. Although calling is often the easiest way, it may be difficult for you to prove that you asked to revoke the contract if the company denies this.

- ☆ Question 3

Mila has cut the price tags and textile labels off the T-shirt. Now she wants to get her money back from the webshop.

Does she have the right to get a full refund after cutting off the labels?

1. **No, the online store will assume that Mila has worn the T-shirt and could refuse to refund Mila. It is better not to cut off labels.**
2. Yes, if Mila sends at least three complaints to the online store.
3. Yes, clothing labels are not necessary to receive a refund and Mila can throw them away or keep them.

Further explanation:

When you buy a shirt in a store, you can try it on there. If you don't like it, you don't have to buy it. Given that you cannot try any items online, the right of withdrawal grants you the option of returning the item if it is not to your liking. However, you are not allowed to use the product for anything more than trying it on. You cannot wear a prom dress to a prom all evening, wash it, and then send it back and ask for a full refund. You are also not allowed to cut off any price tags or washing instructions. For anything beyond test use, a company is allowed to charge a reasonable deduction. The company does not have to give you a full refund in this case.

- Question 4

Mila is not sure if she has to send the T-shirt back to the online store if she wants to get her money back.

What does Mila have to do in order to get a refund?

1. Mila is entitled to get her money back, but she does not have to return the goods. She is allowed to keep them.
2. Mila must get her money back first. She can only keep the T-shirt because it was too big.
3. **To get her money refunded, Mila must return the T-shirt.**

Further explanation:

The right of withdrawal means that a contract is cancelled and becomes void. Therefore, you have to return the goods you bought and the company has to refund the money (or cancel the invoice if you haven't paid it yet). You may not keep the company's goods, just like the company may not keep your money.

- ☆ Question 5

Mila thinks the postage she has to pay to send the T-shirt back seems too expensive.

Does she have to pay for the expensive postage?

1. No, the online shop should pay for the return postage
2. **Mila has to pay for shipping cost, unless the online store says it will pay for returns.**
3. The postage for returning the goods should be shared equally between buyer and seller.

Further explanation:

Companies will usually mention their withdrawal instructions in the terms and conditions. This will usually also mention whether the company covers the return shipping costs. This is an important detail that may affect your decision to buy from this shop or not. Return shipping can be expensive, especially if you order a larger or heavier product.

- Question 6

Felix had bought a smartwatch from a dealer in another EU country. After 3 months the watch stops working.

What consumer rights does Felix have in this case?

1. **Felix has a legal guarantee for the watch. He can get the smartwatch repaired or replaced.**
2. Felix has the right to cancel the purchase and the seller must refund the money.
3. Since Felix has used the watch, he has no special rights anymore.

Further explanation:

The right of withdrawal ends after 14 days. However, this does not mean you no longer have any consumer rights. Products also come with legal guarantees. Companies must guarantee that the product you have bought works and will fulfil the characteristics it was advertised to have. When you invoke your right to a legal guarantee, however, you cannot immediately ask for your money back. First, you should give the company the chance to either repair or replace the product.

Legal guarantees often cause confusion. In addition to this legally binding guarantee, manufacturers may also choose to provide a warranty. In most cases this is an additional service offered by a

manufacturer and not something that is legally binding.

- Question 7

Felix should not wait too long to make the legal guarantee claim because he knows there is a time limit for doing this. He is just uncertain how long after the purchase he can still make the claim.

How long is the legal guarantee period during which he can complain about faulty goods?

1. 1 year if purchased online, 2 years if purchased in a store.
2. 6 months
3. **At least 2 years if the seller is based in an EU country. In several countries even longer.**

Further explanation:

The timeframe in which you can claim depends on the law of the respective country. Usually, the terms and conditions determine which country law is applicable. In EU countries you always have the right to a minimum 2-year guarantee at no cost, regardless of whether you bought your goods online, in a shop or by mail order. This 2-year guarantee is your minimum right, however national rules in specific countries (e.g. Sweden, Finland, Netherlands, Norway...) may give you extra protection. Find out more about guarantees and returns on the [Europe Direct](#) portal.

- ☆ Question 8

The dealer accepts the guarantee claim for the broken smartwatch. He does not want to repair it or replace it with a new one, but offers Felix a voucher.

Does Felix have to accept the voucher instead of money?

1. Yes, but only because Felix bought the smartwatch abroad.
2. **No, the dealer must either repair or replace it or refund the purchase price.**
3. Yes, a seller may give a voucher instead of money.

Further explanation:

One of the rules of the legal guarantee is that you do not have to accept a voucher. You can agree to the voucher if it suits you, but the seller cannot force you to take the voucher. Basically, a company has to repair or replace the product first. Only if this proves impossible, the seller must return the product's worth in money (or in the form of a voucher if you accept this).

- Question 9

The seller has finally repaired the smartwatch. But the smartwatch breaks again and Felix gets angry.

Does Felix have the right to complain again?

1. No, a complaint can be made only once during the guarantee period.
2. **Yes, he can make the claim again during the guarantee period.**
3. No, because the product has already been repaired and this cannot be claimed again.

Further explanation:

Having reported a defect or fault once under the legal guarantee does not mean that you are now no longer entitled to report issues again. Within the legal guarantee period, the seller is responsible for providing a functioning product. If the product does not function well, you may contact the seller.

- ☆ Question 10

Felix has sent the watch back to the trader and has paid the postage fee for the package.

Can Felix demand that the seller should pay the postage costs for sending the watch back?

1. **Yes, because the seller accepted the claim.**
2. No.
3. Only if this is mentioned in the terms and conditions.

Further explanation:

Different from the right of withdrawal, the seller must also pay the shipping costs in the event of a defect under the guarantee. In such a case you do not have to pay any postage costs under the legal guarantee.

- Open question

What is the difference between the right of withdrawal and the legal guarantee when buying online?

Further explanation:

The right of withdrawal is valid for 14 days from the time you receive the product. The product itself is not defective and you do not have to give a reason for the withdrawal. Whether you have ordered something that does not fit, or that you simply don't like; you can return the item under the right of withdrawal in 14 days. All you need to do is inform the seller that you wish to use the right of withdrawal. If a seller does not voluntarily offer to pay for shipping, you have to pay for the return shipping costs yourself. But there are also [exceptions to the right of withdrawal](#), like if the goods are perishable foodstuffs, had been personalized or are concert tickets, hotel reservations, etc.

The legal guarantee is also legally binding and lasts for 2 years. Unlike the right of withdrawal, the legal guarantee also applies to things that you buy in a physical shop. The legal guarantee is meant for cases in which a product has a defect and does not work as promised. A defect under guarantee must be remedied by the seller free of charge.
