

28 May 2026

CCPC briefing for the Committee for Public Accounts

Provided in advance of meeting, Thursday 28 May 2026

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CCPC background

The CCPC is the statutory body responsible for enforcing and promoting compliance with competition, consumer protection and product safety law. The CCPC also has important and expanding roles in relation to digital markets and data. It informs and empowers consumers by providing information on their rights, and personal finance and product safety, through: (i) a consumer helpline and a website (ccpc.ie); (ii) public awareness campaigns; and (iii) various financial education initiatives. It represents consumer interests, providing research, policy recommendations and a strong voice in public debates to promote competition and consumer welfare.

The CCPC was formed in 2014 under the Competition and Consumer Protection Act 2014. This set out its original role and powers. Since then, the CCPC has been given multiple new responsibilities and powers, and had increases in staffing and budgets.

New powers and responsibilities

Since its inception, when it was given the powers to enforce both competition and consumer protection legislation, the CCPC has been granted substantial additional detection and enforcement powers in those areas, and has also been given **new** enforcement powers, for example, in the areas of product safety, accessibility, digital and data regulation.

This includes:

- The **Competition (Amendment) Act 2022** which represented the biggest overhaul of competition law in Ireland for a generation. The Act expanded the CCPC's power to enforce EU and Irish competition law and introduced several significant changes to the competition law enforcement regime in Ireland. This included:
 - empowering the CCPC - through independent adjudication officers - to impose non-criminal financial sanctions for breaches of Irish and EU competition law;
 - the introduction of an Administrative Leniency Policy to strengthen the CCPC's ability to detect and gather evidence against cartels; and
 - enhanced surveillance powers for the CCPC when investigating serious criminal breaches of competition law.

- The **Consumer Rights Act 2022** was the most significant reform of consumer protection law in Ireland in the last 40 years.
- The **EU General Product Safety Regulation**, adopted in May 2023, brought EU product safety rules in line with new market developments, including by imposing stricter obligations on online marketplaces.
- In 2024, the CCPC was made the competent authority for the **Data Governance Act (DGA)**. Responsibilities include:
 - Management of the notification process for an entity to be approved as a data intermediary service provider or data altruism organisation
 - Publication and maintenance of the Irish register of data altruism organisations
 - Monitoring and supervising Irish registered DGA entities for compliance with the DGA
 - Processing of complaints regarding non-compliance with the DGA
 - Investigation of non-compliance (either as a result of a complaint or of the CCPC's own volition)
 - Taking any necessary enforcement action following a breach of the DGA
 - Co-ordination with the European Data Innovation Board and other competent authorities
- In 2024, the CCPC was appointed the competent authority for Articles 30, 31 and 32 of the **Digital Services Act**. This gives the CCPC new supervision and enforcement responsibilities in relation to online marketplaces' compliance with rules relating to:
 - Article 30 Traceability of traders
 - Article 31 Compliance by design
 - Article 32 Right to information

The Digital Services Act provides that the CCPC may make an order imposing a levy on consumer online platform providers subject to the qualifying criteria set



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out by the CCPC. The objective is to meet the CCPC's expenses properly incurred and its working capital requirements during the period to which that levy relates. This relieves the burden on the Exchequer for the discharge of the CCPC's functions and places it on the entities that the CCPC regulates under the DSA.

- The CCPC was given powers in 2024 to assist the European Commission in enforcing the **EU Foreign Subsidies Regulation (FSR)**. The FSR is intended to ensure a level playing field for all businesses operating in the EU Single Market by addressing potential distortions of competition caused by subsidies granted by non-EU governments to companies operating in the EU. It allows the European Commission to investigate financial contributions from non-EU governments to businesses active in the EU. If the European Commission finds that these contributions distort competition, it can act to reduce the effects.
- The CCPC was designated as the market surveillance authority for all products under the **European Accessibility Act (EAA)**, which came into effect on 28 June 2025. It was also designated as the compliance authority for e-commerce and e-books and dedicated software services under the EEA.
- The CCPC is set to be designated as both competent authority and data coordinator for the **EU Data Act i.e. Regulation 2023/2854/EU (Data Act)**. This law is designed to create a fair and competitive data economy by making data – especially from connected products – more accessible and usable, clarifying who can use it and under what conditions, and promoting data-driven innovation. It aims to unlock the data economy and covers a range of data related activities, such as how data from your connected products is used and your rights to switch providers for storing data in the cloud. The CCPC's responsibilities under the Data Act will include:
 - Handling complaints
 - Enforcement and administrative fines
 - Certifying out of court dispute settlement bodies
 - Promoting data literacy



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- Under Ireland’s distributed regulatory model for Artificial Intelligence governance, the CCPC has been designated as the market surveillance authority for AI systems in toys, consumer personal protective equipment (PPE) and gas appliances for consumer use. The EU Artificial Intelligence Act, which entered into force in August 2024, establishes a risk-based regulatory framework for AI systems. Its obligations are being phased in over 36 months.
- The CCPC was assigned responsibility for the **European Consumer Centre Ireland service** from January 2024. The ECCI:
 - Supports Irish consumers to engage in cross-border transactions more confidently by providing them with free information and advice about their consumer rights under EU law
 - Mediates between consumers and businesses in cross-border disputes, to find solutions that are reasonable and acceptable to both parties

The European Commission (EC) financially supports ECCs in Member States through a two-year grant programme process. Applicable costs for ECCI are funded 48% by the State and 52% by the EC.

- The CCPC is also the competent authority under the EU **Platform To Business Regulation (P2B)** since 2020. P2B was a precursor to the EU Digital Markets Act and EU Digital Services Act. It aims to create a fair, transparent and predictable environment for business users that use online platforms to offer goods or services to consumers. The CCPC:
 - Handles complaints
 - Conducts proactive monitoring of platform compliance
 - Takes enforcement action when necessary
- The CCPC is expected to take on further consumer protection responsibilities in the near future as a range of European laws are transposed into Irish law. This



includes measures to promote the circular economy and green consumer choices.

Staffing & structure

Workforce Planning

The CCPC created a three-year People Strategy in 2024, to align with the organisational strategy, with three goals: (i) for the CCPC to be an ‘Employer of Choice’; (ii) to develop and build on the capacity, expertise, leadership and management capabilities of the CCPC’s staff; and (iii) to create an engaged and empowered workplace.

The last three years have been a particularly busy time for recruitment. In 2024, the CCPC recruitment team made 97 hires, 65 of which were new CCPC staff members, and 32 promotions. There were 21 exits.

The CCPC received sanction for 35 additional roles in 2024, and by the end of the year there were a total of 261 approved posts. This was an increase of 16% from 2023. The CCPC’s staff turnover rate was 10.77%, against a national average of 11.5%, as reported by the Central Statistics Office.

As part of its Strategic Workforce Plan, the CCPC received sanction for 17 additional roles in 2025. By the end of 2025, there were a total of 273 approved posts. This was an increase of 7% from 2024. The CCPC’s staff retention rate was 84% at the end of 2025, with a turnover rate of 16%. In 2025, the CCPC hired 89 staff, 68 of which were new CCPC staff members. It has received sanction for two new roles in 2026.

With regard to enforcement activity, 255 members of staff are permanent Authorised Officers, employed at a mix of grades. While not all staff are focused full time on investigatory work, the CCPC operates a flexible model and all staff can be assigned to investigatory work depending on strategic and operational need.

Since 2021 the CCPC has experienced an underspend on Exchequer Pay (see table below). The level of underspend became particularly significant during a period when the CCPC was provided with funding for new functions associated with an expanded remit, and it was faced with a large number of new roles to hire within a short period of time. Note from the following table that the percentage is decreasing for level of

underspend, which is primarily due to an aggressive focus on recruitment and reduction in time to recruit.

Year	Pay ¹	Budget per REV	Underspend	Percentage	Roles recruited
2021	€ 8.25	€ 11.48	€ 3.23	28%	45
2022	€ 9.85	€ 12.36	€ 2.51	20%	57
2023	€ 11.12	€ 13.80	€ 2.68	19%	82
2024	€ 14.14	€ 16.75	€ 2.61	16%	97
2025	€ 17.74	€18.73	€ 0.99	5%	89

Other factors that contribute to both turnover and underspend would be that the CCPC is a dynamic public sector body with a large number of young professional staff, who tend to come to the CCPC to experience a wide range of experience, get trained in and then move on to better paid work in other public sector bodies or in the private sector. This has been the case for a number of years and it seems unlikely to change anytime in the near future. To put it into context, currently 57% of staff are in their 20s and 30s, with 20% of staff in their first year with the CCPC and 74 per cent of staff have been working for the CCPC for fewer than 5 years.

Senior Structure Organisational Review

In 2024, as part of the strategic workforce planning process, the Commission undertook a review of the CCPC's senior management structure, which had remained unchanged since the organisation was founded in 2014. From 2014 to 2024, the sanctioned headcount grew from 73 to 261 and the number of Principal Officers (Divisional Directors) increased from nine to 13, to support the establishment of new divisions. During the same period, the number of Commission Members (including Chair) reduced from five to four.

¹ Figures in millions



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CCPC Staff Numbers	2014 TCA	2014	2017	End 2024
No. of Commission Members & Chair	4	5	5	4
No. of Principal Officers (POs)	5	9	7	13
Sanctioned Staff Count	46	78	90	261

The review recommended the insertion of a new layer of senior management between Principal Officers and the Commission. The review was submitted to the Department of Enterprise, Trade and Employment and an initial two new roles at Senior Director level were approved in early 2025. Recruitment for these roles took place in 2025 and a Senior Director of Competition Enforcement commenced in December 2025. Sanction requests for a further two Senior Director roles have been submitted to DETE for approval. The lack of senior resources to match the large increase in CCPC functions remains a key risk for the CCPC. Approval of these roles is essential to the ability of the organisation to have robust structures in place to deliver on its mandate.



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Summary financial information

(a) Statement of Income and Expenditure

	2024	2023
INCOME	€	€
Oireachtas Grant	22,673,542	18,566,044
Income from Levy	4,470,697	3,703,713
Other Income	84,457	35,922
	<u>27,228,696</u>	<u>22,305,679</u>
Application Fees	1,321,857	1,170,072
Application Fees Reimbursed/Reimbursable to DETE	(1,321,857)	(1,170,072)
Net Deferred Funding for Pensions	2,778,000	3,156,000
	<u>30,006,696</u>	<u>25,461,679</u>
EXPENDITURE		
Staff Costs	18,397,888	15,329,482
Operational Expenses	11,088,717	8,987,086
	<u>29,486,605</u>	<u>24,316,568</u>
SURPLUS FOR THE YEAR BEFORE APPROPRIATIONS	520,091	1,145,111
Transfer from Capital Account	18,041	77,899
SURPLUS FOR THE YEAR AFTER APPROPRIATIONS	538,132	1,223,010
Balance brought forward at 1 January	1,534,602	311,592
Balance brought forward at 31 December	<u>2,072,734</u>	<u>1,534,602</u>

Note: In addition to Exchequer funding, the CCPC's income includes receipts from the Financial Education Levy, which is collected from regulated financial firms to fund financial education activities.

(b) Statement of Financial Position

	As at 31 December 2024 €	As at 31 December 2023 €
FIXED ASSETS		
Property, plant & equipment	83,139	101,180
CURRENT ASSETS		
Receivables	1,230,969	711,281
Cash and cash equivalents	6,539,828	1,919,861
	<u>7,770,797</u>	<u>2,631,142</u>
CURRENT LIABILITIES (AMOUNTS FALLING DUE WITHIN ONE YEAR)		
Payables	<u>(5,698,063)</u>	<u>(1,096,540)</u>
NET CURRENT ASSETS	2,072,734	1,534,602
NET ASSETS	2,155,873	1,635,782
RETIREMENT BENEFITS		
Retirement benefit obligations	(40,794,000)	(40,129,000)
Deferred retirement benefit funding asset	40,794,000	40,129,000
TOTAL NET ASSETS	<u>2,155,873</u>	<u>1,635,782</u>
REPRESENTING		
Capital Account	83,139	101,180
Retained revenue reserves	2,072,734	1,534,602
	<u>2,155,873</u>	<u>1,635,782</u>



Governance

The Commission is accountable to the Oireachtas and operates an Oversight and Performance Delivery Agreement with the Department of Enterprise, Tourism and Employment. The Commission is responsible for ensuring good governance and performs this task by setting strategic objectives and targets and taking strategic decisions on all key business issues. The day-to-day management, control and direction of the CCPC are the responsibility of the Chairperson, the Members of the Commission and the senior management team.

Commission responsibilities

The work and responsibilities of the Commission are set out in documented procedures which contain the matters specifically reserved for Commission decision-making, including those set out in Section 10 (7) of the 2014 Act i.e. functions that the Commission may not delegate. Standing items considered by the Commission include:

- reports from committees
- financial reports
- formal Commission decisions
- declaration of interests
- reports from divisions, and
- reserved matters

The Commission is responsible for keeping adequate accounting records which disclose, with reasonable accuracy at any time, its financial position and enables it to ensure that the financial statements comply with Section 31 of the Competition and Consumer Protection Act 2014.

The Commission is responsible for approving the annual plan and budget. Evaluation of the performance of the CCPC by reference to the annual plan and budget is discussed regularly at Commission meetings.

The Commission is also responsible for safeguarding its assets and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.



Commission structure

The CCPC is governed by a Commission which consists of a Chairperson and three Members, all of whom are appointed by the Minister for Enterprise, Tourism and Employment for a term not exceeding five years. Commission Members may be reappointed for a further period of five years with the permission of the Minister. Commission Members cannot be appointed for more than two terms.

The Chairperson is responsible for the running of the organisation and for its corporate governance. The Chairperson is assisted in the management, control and direction of the CCPC by the Members and other senior executives. The Chairperson and Members form a collegiate decision-making Commission for key statutory decisions, in addition to having whole-time executive responsibilities.

Audit & Risk Committee

The Commission has an Audit and Risk Committee (ARC) in place which comprises a Chairperson and three Members (two of whom are external/independent). The role of the ARC is to support the Commission in relation to its responsibilities for issues of risk, control and governance and associated assurance. The ARC is independent from the financial management of the organisation. In particular, the Committee ensures that the internal control systems, including audit activities, are monitored actively and independently. The Commission meets with the ARC annually and the ARC reports to the Commission formally in writing annually.

The members of the Audit and Risk Committee are Martin Higgins (external Chairperson), Declan Hoban (external), Fiona Gilligan (external) and Úna Butler (internal).

Risk and control framework

The Commission has a properly constituted internal audit function which is adequately resourced and conducts a programme of work agreed with the ARC. The internal audit function operates in accordance with the Code of Practice for the Governance of State Bodies. The Commission's monitoring and review of effectiveness of the systems of Internal Control is informed by the work of the outsourced internal auditor and the Audit and Risk Committee.



The CCPC has implemented a risk management system which identifies and reports key risks and the management actions being taken to address and, to the extent possible, to mitigate those risks.

A corporate risk register is in place which identifies the key risks facing the CCPC and these have been identified, evaluated and graded according to their significance. The register is normally reviewed and updated by the Commission on a quarterly basis. The risk register details the controls and actions needed to mitigate risks and responsibility for operation of controls assigned to specific staff. The most up-to-date Corporate Risk Register is provided in advance of each Audit and Risk Committee meeting along with a memo detailing any changes.

The systems of Internal Control are based on a framework of regular management information, a system of delegation and accountability, a set of financial procedures, administrative procedures including segregation of duties and rigorous ongoing checks by the finance function.

The control environment contains the following elements:

- A comprehensive budgeting system with an annual budget, which is reviewed and approved by the Members of the Commission
- Authorisation limits are set for the disbursement of funds
- Regular review by the Commission of financial information and reports (including management accounts), which indicate financial performance against budgets
- Clearly defined management responsibilities, including financial responsibilities which have been assigned with corresponding accountability
- Policies and procedures for key business processes, which are reviewed regularly
- Mechanisms and systems aimed at ensuring the security of the Information and Communication Technology (ICT) systems
- Formal procedures to monitor the activities and safeguard the assets of the organisation



- Payment of CCPC's salaries is conducted through the National Shared Services Office (NSSO) and is covered by an Employee Services Management Agreement between the NSSO and the CCPC's parent Department (DETE).

Periodic Critical Review

In 2024, the Department of Enterprise, Trade and Employment (DETE) completed a [Periodic Critical Review](#) of the Competition and Consumer Protection Commission (CCPC). This process supported the identification of key issues that might have an impact on the CCPC delivering on its mandate. The review highlighted the challenges posed by an evolving external environment and consequent expansion of the CCPC's mandate, largely due to new European legislation.

As noted above, the CCPC's expanded functions include areas such as increased competition enforcement powers, new consumer protection legislation, expanded product safety responsibilities, and new areas like digital and data regulation. The review found that "the CCPC has shown flexibility and adaptability in responding to changes in the external environment since its establishment in October 2014". It also found that "the CCPC has taken, and is taking, significant steps to review and address matters of high-level management structures, staffing recruitment and retention, operational management, case management, IT infrastructure and accommodation."

The review also found that "despite capacity constraints, particularly in staff recruitment and retention, the CCPC has shown adaptability in addressing these challenges". The review concluded with recommendations for the CCPC to report to DETE on organisational initiatives, including on staff recruitment and retention; core versus new activities and related synergies and efficiencies; planned market studies; financing options; and management arrangements. It also recommended that the CCPC undertake periodic, independent outcome effectiveness assessments of its functions.



Consumer Protection, Competition and Enforcement Bill

(Heads of Bill expected June 2026, first stage expected 2027)

The CCPC welcomes the Government's commitments under the Programme for Government and the Action Plan on Competitiveness and Productivity in the 34th Dáil to strengthen consumer protection and enforcement in Ireland and ensure the CCPC can keep pace with evolving markets and developments at EU level.

The proposed legislative measures in the Consumer Protection, Competition and Enforcement Bill will provide the CCPC with **bid-rigging detection powers**, allowing it to screen public procurement data and identify elements or patterns that may be indicative of bid-rigging, as recommended by the Hamilton Report. The CCPC strongly welcomes this step as it will help it safeguard competition in the State, detect cartel behaviour and ultimately create cost savings and efficiencies for the public purse. If any Committee members would like to learn more about the advantages of the CCPC's proposed new powers to conduct screening for bid-rigging, the CCPC would very much welcome the opportunity to meet and discuss further.

The CCPC also welcomes the proposal to strengthen the powers of the CCPC by introducing **administrative financial sanctions for breaches of consumer law**. This will allow the CCPC to tackle breaches of consumer law where existing criminal sanctions are insufficient for timely, effective and proportionate enforcement. This approach will align the CCPC more closely with fellow international consumer agencies and allow it to enforce the law without the need for lengthy court processes.

Highlights: CCPC work delivered over its most recent strategy period (2024 – present)

Since its most recent strategy period began in 2024, the CCPC has taken major consumer protection and competition enforcement action, published key research and advocacy reports, informed and empowered millions of consumers and increased the number of staff..

Consumer protection law enforcement

Prosecution of Quills – In May 2026, Quills Retail Limited pleaded guilty to two counts of breaching consumer protection law, following a prosecution by the Competition and



Consumer Protection Commission (CCPC). During visits to Quills retail and gift stores in Killarney and Kenmare, CCPC authorised officers examined hooded sweatshirts with Quills-branded swing labels that said, ‘Made in Ireland. The CCPC authorised officers identified instances where the original care labels showing the country of origin appeared to be tampered with, as well as examples that still had the original label showing the country of origin as Pakistan, not Ireland. The CCPC acted on the back of consumer complaints to the helpline. The judge in Killarney District Court fined the retailer €500 and ordered it to pay €1,000 towards the CCPC’s costs.

Prosecution of Boots, DID Electrical, Lifestyle Sports, Rathwood and BT Arnotts for breaking sales pricing laws. In all five cases, the outcome following conviction in the District Court was an order by the judge to make a €1,000 contribution to charity.

Prosecution of five car dealers for misleading consumers about the history and conditions of used cars they had sold them.

CCPC consumer protection enforcement teams have taken multiple other enforcement actions (which are available online at the [Consumer Protection List](#)). Notably:

- Compliance notices to high-profile influencers including Brian O’Driscoll, Donal Skehan, Conor McGregor and Suzanne Jackson for failing to disclose the commercial nature of their social media content.
- In 2024 and 2025, issuing 89 Fixed Payment Notices to multiple traders for failing to display product prices and 58 Compliance Notice.
- Undertakings secured to address compliance concerns from four retailers: Rathwood Home and Garden World, Shop Direct Ireland Ltd (trading as Very), Ofwal (trading as eason.com) and Ken Black.

Enforcing product safety legislation

- Throughout 2024 and 2025, more than 276,000 unsafe and noncompliant products such as baby soothers, high chairs, and circulating pumps have been recalled, withdrawn or prevented from reaching the Irish market, due to the work of the CCPC.
- This activity includes an investigation into circulating pumps following a referral from the Health and Safety Authority (HSA). As a result of this work, one



manufacturer rolled out a major replacement programme, with consumers offered the option to have their pump replaced for free by an approved, qualified technician or service agent. A total of 120,364 circulating pumps were recalled.

Competition law enforcement highlights

Successful prosecution

In December 2025, five school transport operators were [found guilty](#) by a jury in the Central Criminal Court of engaging in anti-competitive bid-rigging, following an investigation by the CCPC. The offences occurred in respect of a tender competition for the provision of publicly funded school transport services across the Southwest region.

Anticompetitive investigations

The CCPC has opened investigations into suspected breaches of competition law in multiple sectors including: [small electric appliances](#), [healthcare software](#), [port services](#) and [betting](#).

Preventing a monopoly in car park services at Dublin Airport

In 2024, the CCPC blocked daa's proposed purchase of the site of the former QuickPark car park at Dublin Airport. The CCPC's investigation found that the deal would have substantially lessened competition in car parking serving Dublin Airport. CCPC analysis subsequently published in 2025 showed the benefits of increased competition for car parking business at Dublin Airport, following the entry of a new competitor with an additional 6,122 parking spaces (i.e. the former QuickPark site was reopened in March 2025 by APCOA Parking Ireland, trading as Park2Travel).

Anti-trust activity

The CCPC engaged with representative organisations to secure changes promoting competition and choice, including Dublin and District Schoolboys'/Girls' League (DDSL) and Chartered Accountants Ireland (CAI). It also issued warnings to the motor vehicle industry following reports of anticompetitive practices in the sale, maintenance and repair of motor vehicles and issued advice to schools on how to secure competition in the provision of devices and uniforms. The CCPC also agreed to monitor



the implementation of changes in Ireland's farm plastics recycling scheme on behalf of the European Commission.

Mergers

The CCPC continues to oversee and develop a robust merger review process in Ireland. Its focus remains on ensuring an efficient, effective, and proportionate merger review process that protects competition and benefits consumers. Every year the CCPC publishes a comprehensive report into its merger and acquisition activity.

- In the [2025 Annual Mergers and Acquisitions Report](#) – published in January, it reported that 64% of determinations were made under its simplified merger notification process and the average time for clearance of these mergers was 12.5 working days, down from 13.3 days in 2024. [Link to report](#).
- In 2025 it received 90 merger notifications, a 32% increase since 2023.
- In the previous strategy period (2021-2023) it made 210 merger determinations. In 2024 and 2025, the CCPC has reported 168 determinations.

Use of call-in powers - In 2026, the CCPC used its new merger call-in powers for the first time to review Uniphar's acquisition of TouchStore. These powers allow the Commission to ensure it can review potentially anticompetitive mergers that fall below the thresholds for mandatory notification.

Research & advocacy

The CCPC is the leading voice in promoting open and competitive markets and representing the interests of consumers. This year alone it has released the following reports:

- **Fuel report** – a rapid, high-level analysis of the home heating oil and motor fuel markets in light of the ongoing conflict in the Middle East and resultant impacts on fuel prices. While the distress facing consumers is very real, the report found that the high retail prices were driven by sharp increases in wholesale prices.
- **Research on the taxi industry** – included strong recommendations about opening up the taxi market to help address the severe supply shortage faced by consumers, particularly in rural Ireland.



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- **Research and guidance on tipping** – research which revealed that two in three of those surveyed believe tipping is becoming less voluntary, and one in five had recently paid a bill that included an unexpected extra charge. This came with guidance based on the research to help restaurant owners and other traders decide how best to collect tips with new technologies.
- **ESRI report on Ireland’s homebuying market** – in this report commissioned by the CCPC, the ESRI recommended that homebuyers be provided with full and transparent information before making what is likely to be the biggest financial decision of their lives.
- **CCPC Impact Report** – Impact Report showed that between 2021 and 2024, the CCPC’s total operating cost was €32 million and the estimated consumer benefit over that period was €682 million. That means that for every €1 spent on the CCPC, it gives a consumer benefit of €21.

In 2025 the CCPC issued reports on:

- **State of Competition** which found that competition had weakened in several important areas within the services sector of the economy in recent years. The landmark study examined the evolution of competition within Ireland’s non-financial services sector over a 15-year period, setting a new benchmark for competition policy analysis and research. It showed that the top four businesses have an average market share of 37%, up 12 percentage points since 2008.
- **Groceries:** Following considerable national debate, the CCPC published an update to its 2023 high-level analysis of the grocery sector in Ireland. The update confirmed that, while food prices have increased significantly in recent years in Ireland, the evidence does not point to significant competition issues in the Irish grocery retail sector. It showed that increased competition in the market over the last 20 years has brought sizeable benefits for consumers. Food price increases have generally remained below the European average, which coincides with increasing competition in Ireland. The data available on profit margins did not indicate that margins were notably high when compared to international comparators.
- **Consumer access to car history information** : In 2025 the CCPC published the report *‘Access to Car History: Improving consumer outcomes in the used car*

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market'. The report advocated for an online portal that would grant consumers free access to more comprehensive and reliable car history information, including information regarding previous damage to the car, mileage readings and safety recall information. The report was informed by the thousands of contacts the CCPC receives to its helpline each year from consumers who experience problems after buying a used car, and the strong track record of enforcement by the CCPC against traders who mislead consumers about the history of a used car.

- **Home buying report:** In July 2025, the CCPC published the *Room for Improvement* report, which highlighted significant information gaps for homebuyers. The research underpinning the report included a survey of 1,007 past, present and aspirational homeowners and four focus groups with first time buyers and movers. It identified some of the biggest pain points for buyers that stem from a lack of information, leaving them confused and frustrated due to lengthy delays. In order to improve the homebuying process for consumers, the CCPC has identified several actions that can be taken to alleviate these issues. These include:
 - Calling on the Government to legislate for the requirement of pre-sale information (e.g. such as whether the property is tax compliant, whether the seller or their solicitor has the title deeds and if the property is undergoing probate) to avoid delays and possible sales falling through.
 - It also asked the Government to consolidate key location-based information from public bodies and present it to buyers in a more accessible way. For example, flood, noise and radiation maps, mobile phone coverage and energy grant availability.
 - Calling for a new conveyancing profession in order to enhance the efficiency of the legal process; the CCPC has been calling for a separate conveyancing profession for twenty years.
- **Homebuying data:** In October 2025, the CCPC published a baseline survey on consumer experiences of buying and selling a home, carried out by Ipsos B&A, in response to a request in the report of the Housing for All Expert Group on Conveyancing and Probate.
- **Homebuying processes:** The CCPC commissioned the ESRI to examine Ireland's homebuying processes, particularly bidding, through the lens of



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behavioural economics and international comparisons. The ESRI published a working paper titled *Buying and selling houses in Ireland: Behavioural economic evidence for reform* in October 2025. This research contributed to the ESRI's 2026 report on homebuying (details above).

Consumer information

CCPC consumer information channels. Over 2024 and 2025, the CCPC's public engagement continued to grow at scale, with the website attracting more than four million visits, 1.3 million of which were to its independent financial Money Tools. The CCPC consumer helpline remained a major source of support for consumers, handling over 87,000 contacts over the past two years.

Year	Contacts to consumer helpline
2025	42,791
2024	44,247
2023	39,172
2022	34,431
2021	37,094

Year	Website visits	Money Tools visits
2025	2,194,970	647,483
2024	1,835,011	740,789
2023	2,045,069	936,790
2022	2,184,940	794,974
2021	2,029,718	477,397

Recent media campaigns

Every year the CCPC conducts around 14 consumer-facing media campaigns, putting out research, case studies, press notices, spokespeople and social media collateral.



Recent campaigns include:

Car hire - In May 2026, the CCPC ran an information campaign for consumers on car hire. The campaign drew on new research revealing widespread problems with international car hire as four in ten Irish holidaymakers reported issues with their rental while abroad last summer. The top issues reported were long wait times, hidden fees, and the car not being as described. Read the full survey report [here](#).

Consumer information campaign on travel rights – the CCPC conducted research that found that 16% of Irish holidaymakers experienced issues with foreign holidays between May and August of last year. It used the promotion of this research to provide advice to consumers on how to protect themselves and their holidays, with a particular emphasis on the importance of travel insurance. [Read more about the research](#) here.

2025 Helpline Report - Every year the CCPC publishes a full year and mid-year report outlining the contacts to the CCPC helpline. The [2025 Helpline Report](#), details key insights from over 40,000 consumers who contacted the CCPC consumer helpline in 2025. For the first time it included insights from ongoing consumer outcomes research, which examines the effectiveness of consumer rights in action.

Financial education

Global Money Week –

The CCPC coordinates the OECD run Global Money Week in Ireland, bringing together stakeholders to increase awareness and participation in financial literacy initiatives, and supporting young people to build essential money skills.

Our Money, Our Future - In 2024, the CCPC launched a pilot ‘*Our Money, Our Future*’ sponsorship programme for second level schools. Resourced by the CCPC Financial Education levy on financial services, this programme supports schools and pupils to develop and promote innovative financial literacy initiatives. Following evaluation of the pilot, the programme was approved for roll out in 2025. To date 168 schools and Youth Reach programmes have taken part in the *Our Money, Our Future* programme. In its first year, the programme reached almost 11,000 students directly and had 27,000 beneficiaries overall. The data from the 2025 programme is currently being analysed and applications recently opened for this year’s programme.

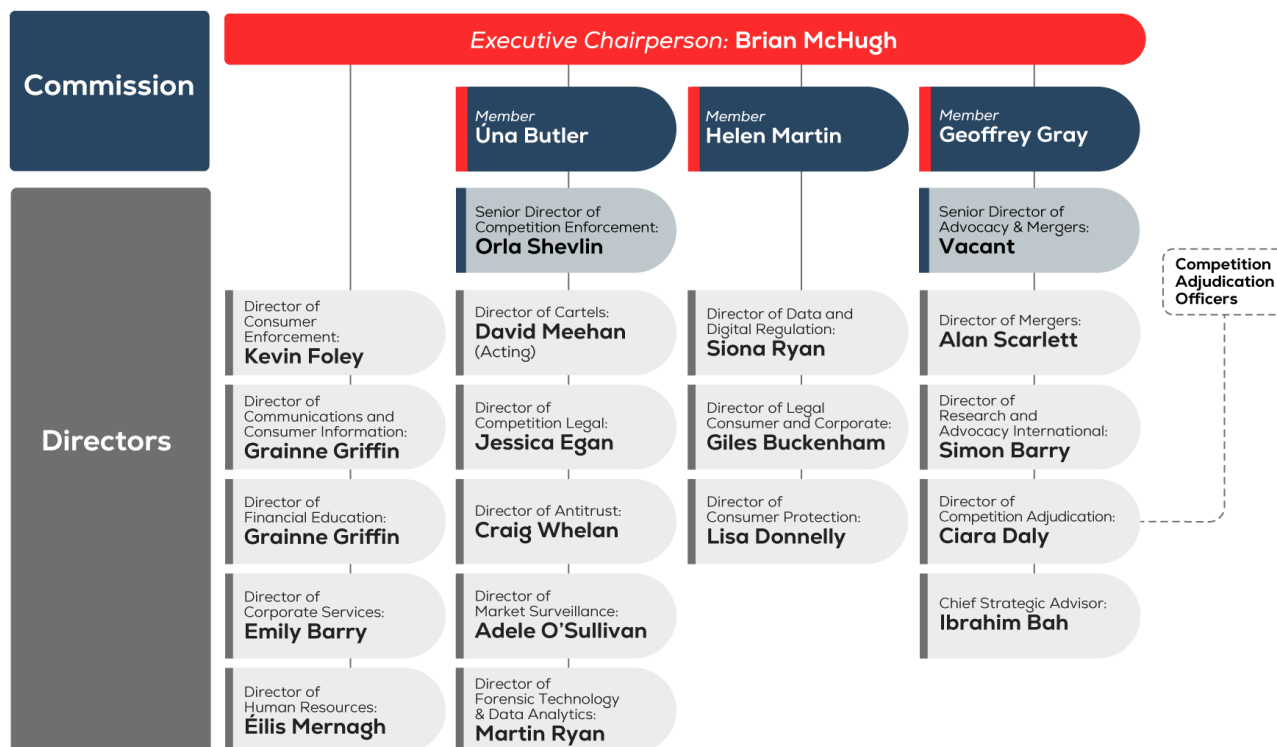


Supporting adult financial literacy programmes – through the National Financial Literacy Strategy, the CCPC collaborated with SOLAS and the Department of Further and Higher Education, Research, Innovation and Science to contribute €200,000 from the Financial Education Levy to the Adult Literacy for Life Collaboration and Innovation Fund for 2026. This is the second year of this collaboration. The purpose of the fund is to equip adults with essential skills in literacy, numeracy, and digital capability, enabling them to access and manage financial services with confidence. The CCPC contribution is used by SOLAS to resource adult literacy projects across Ireland that specifically target financial literacy.



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Appendix – senior leader organisation chart



* Note: a new director for the Communications and Consumer Information Division will take up their post in July 2026.