

ZA5218

**Flash Eurobarometer 282
(Attitudes towards Crossborder Sales and Consumer Protection)**

**Country Specific Questionnaire
Malta (English)**

Flash 282 - CONSUMER PROTECTION IN THE INTERNAL MARKET

CONSUMER SWITCHING

Q21. In general, how easy do you think it is to compare offers from different banks when looking for a current account?

- Very easy 1
- Fairly easy..... 2
- Fairly difficult..... 3
- Very difficult 4
- I DON'T HAVE A BANK ACCOUNT 5 GO TO Q23
- [DK/NA]..... 9

Q22. Have you tried to switch your current account from one bank to another in the last two years?

ONLY ONE ANSWER IS POSSIBLE

- Yes, you switched and it was easy..... 1
- Yes, you switched but it was difficult 2
- Yes, you tried to switch but you gave up..... 3
- No, you did not try because you are not interested in switching 4
- No, you did not try because you thought it might be too difficult..... 5
- No, for other reasons 6
- [DK/NA]..... 9

Q23. In general, how easy do you think it is to compare offers from different electricity providers?

- Very easy 1
- Fairly easy..... 2
- Fairly difficult..... 3
- Very difficult 4
- [state monopoly /not applicable] 8
- [DK/NA]..... 9

Q24. Have you tried to switch your electricity provider in the last two years?

ONLY ONE ANSWER IS POSSIBLE

- Yes, you switched and it was easy..... 1
- Yes, you switched but it was difficult 2
- Yes, you tried to switch but you gave up..... 3
- No, you did not try because you are not interested in switching 4
- No, you did not try because you thought it might be too difficult..... 5
- No, for other reasons 6
- [state monopoly /not applicable] 8
- [DK/NA]..... 9

Q25. Which of the following has your present electricity provider done in the past 12 months?
 ONLY ONE ANSWER IS POSSIBLE

- They increased the price 1
- They reduced the price..... 2
- The price of the service remained the same..... 3
- You could not tell if the price of the service changed 4
- [DK/NA]..... 9

DISTANCE SALES

NOW I WOULD LIKE TO ASK YOU ABOUT A DIFFERENT TOPIC.

Q1_A. Please tell me if you have purchased any goods or services in the past 12 months, by distance in Malta or elsewhere via the Internet (website, email, etc.)

[MULTIPLE ANSWERS POSSIBLE]

- Yes, from a seller/provider located in Malta 1
- Yes, from a seller/provider located in another EU country 2
- Yes, from a seller/provider located outside the EU 3
- No 4
- [DK/NA]..... 9

Q1_B. Please tell me if you have purchased any goods or services in the past 12 months, by distance in Malta or elsewhere by phone?

[MULTIPLE ANSWERS POSSIBLE]

- Yes, from a seller/provider located in Malta 1
- Yes, from a seller/provider located in another EU country 2
- Yes, from a seller/provider located outside the EU 3
- No 4
- [DK/NA]..... 9

Q1_C. Please tell me if you have purchased any goods or services in the past 12 months, by distance in Malta or elsewhere by post (catalogues, mail order, etc.)?

[MULTIPLE ANSWERS POSSIBLE]

- Yes, from a seller/provider located in Malta 1
- Yes, from a seller/provider located in another EU country 2
- Yes, from a seller/provider located outside the EU 3
- No 4
- [DK/NA]..... 9

ASK IF Q1 A, B OR C = 2

Q1A. You said you bought something by distance (by phone, post or internet) from another EU country. Please tell me how much you spent in total on the items you bought by distance in the last 12 months, even if it's an approximate amount.

- [_____]€ (or local currency)
- [DK/NA]..... 99999999

Q2. In the past 12 months have you purchased any goods while on holiday, shopping or business trip in another EU country?

- Yes 1
- No 2
- [DK/NA]..... 9

COMPLAINT

Q5. In the past 12 months, have you encountered any problem when you bought something in Malta?

- Yes – and I complained about it to the seller/provider 1
- Yes – but I did not complain about it to the seller/provider 2
- No 3
- [DK/NA]..... 9

ASK IF Q5 = 1

Q6A. In general, were you satisfied or not with the way your complaint(s) was (were) dealt with by the seller/provider?

- Very satisfied 4
- Fairly satisfied 3
- Not very satisfied 2
- Not at all satisfied 1
- [DK/NA]..... 9

ASK IF Q5=2

Q6B. What was the main reason why you did not file a complaint?

- It was unlikely you would get a satisfactory remedy to the problem you encountered 1
- The sums involved were too small 2
- You did not know how or where to complain 3
- You did not complain to the seller/provider but went straight to a third party (consumer association, solicitor, arbitration, mediation, conciliation body, to court)..... 4
- Other 5
- [DK/NA]..... 9

ASK IF Q6A=1 OR 2

Q7. How did you proceed further?

[MULTIPLE ANSWERS POSSIBLE]

- You took no further action..... 1
- You asked for the advice of a consumer association/consumer help desk 2
- You asked for the advice of a lawyer 3
- You brought the matter to an arbitration, mediation or conciliation body 4
- You brought the matter to court..... 5
- You complained to a public authority (consumer authority, regulator or local/regional authority)..... 6
- [Other] 8

- [DK/NA]..... 9

ASK IF Q6A=4 OR 3

Q8. What was the most important thing that the retailer did to solve your complaint satisfactorily?
ONLY ONE ANSWER IS POSSIBLE

- Replaced the product 1
 - Repaired the product..... 2
 - Reimbursed 3
 - Reduced the price 4
 - Other 8
 - [DK/NA]..... 9

ASK IF Q5 = 1

Q9. Thinking about the most recent complaint you made to a seller or provider or to a third party, what was the main reason for the complaint?
[MULTIPLE ANSWERS POSSIBLE]

- Quality of the product (or service)..... 1
 - After sales or redress 2
 - Delivery, provision, instalment (including customer service)..... 3
 - Price, tariff, invoice or bill..... 4
 - Contract terms or guarantees 5
 - Misleading advertisement, aggressive selling or fraudulent practices 6
 - Lack of clear information 7
 - Incidence related to unsafe products or services 8
 - Ethical or environmental aspects 9
 - Privacy issues 10
 - Difficulties in switching / changing provider 11
 - Other 88
 - [DK/NA]..... 99

Q10. For each of the following statements, please tell me if you agree or disagree with it. In Malta...

- Strongly agree 1
 - Agree 2
 - Disagree 3
 - Strongly disagree 4
 - [DK/NA]..... 9

A. It is easy to resolve disputes with sellers/providers through an arbitration, mediation or conciliation body (malfunctioning goods, late/ non-delivery, etc.) 1 2 3 4 9
 B. It is easy to resolve disputes with sellers/ providers through the courts 1 2 3 4 9
 C. You trust independent consumer organisations to protect your rights as a consumer 1 2 3 4 9
 D. You trust public authorities to protect your rights as a consumer 1 2 3 4 9
 E. You feel that you are adequately protected by existing measures to protect consumers 1 2 3 4 9
 F. In general, sellers/ providers in Malta respect your rights as a consumer 1 2 3 4 9

- G. You would be more willing to defend your rights if you could join with other consumers who were complaining about the same thing..... 1 2 3 4 9
- H. You have changed your consumer behaviour as a result of a media story (e.g. changed shop or product)..... 1 2 3 4 9

UNFAIR PRACTICE

We're now going to talk about Unfair Commercial Practices - for example advertisements which are either unsolicited, misleading or even fraudulent. Misleading or deceptive advertisements are those which contain false information or present factually correct information in a misleading manner about the goods or services to be sold, whereas fraudulent advertisements actually attempt to obtain money without selling anything, for example a lottery scam.

Q3A. Have any of the following happened to you in the past 12 months?

You came across unsolicited commercial advertisements, statements or offers (cold calls, spam emails, commercial SMS, etc.)

- Yes 1
- No 2
- [DK/NA]..... 9

Q3B. Have any of the following happened to you in the past 12 months?

You came across misleading or deceptive advertisements, statements or offers

- Yes 1
- No 2
- [DK/NA]..... 9

IF Q3B=1

Q3C. Have any of the following happened to you in the past 12 months?

You responded to an advertisement or offer that turned out to be misleading or deceptive

- Yes 1
- No 2
- [DK/NA]..... 9

Q3D. Have any of the following happened to you in the past 12 months?

You came across fraudulent advertisements, statements or offers

- Yes 1
- No 2
- [DK/NA]..... 9

IF Q3D=1

**Q3E. Have any of the following happened to you in the past 12 months?
You responded to an advertisement or offer that turned out to be fraudulent**

- Yes 1
- No 2
- [DK/NA]..... 9

Q4. Unfair commercial practices can take many different forms. For each of the following unfair commercial practices, could you tell me whether you came across this practise in the past 12 months, in Malta or in other EU countries?

ONE ANSWER PER LINE

- Yes 1
- No 2
- DK/NA..... 9

- A. So called “free” products (For example - Products advertised as “free” when in fact you have to buy another thing to get the “free” product)..... 1 2 9
- B. Misleading health claims 1 2 9
- C. Misleading green claims 1 2 9
- D. Misleading prize draws or Misleading lotteries..... 1 2 9
- E. Misleading or aggressive telephone selling 1 2 9
- F. Misleading or aggressive doorstep selling 1 2 9
- G. Omission of information on expensive telephone numbers..... 1 2 9
- H. Unsolicited deliveries (Delivering something to you which you did not order) 1 2 9
- I. Pyramid schemes..... 1 2 9
- J. Misleading price e.g. hidden charges..... 1 2 9

NON-FOOD SAFETY

We are now talking about non-food products, such as toys, cosmetics, electrical household appliances, tools, stationery, childcare articles, motor vehicles, clothes etc.

Q10A. In the past 12 months, did you actively look for safety information about non-food products?

- Yes, you looked for information 1
- No, you did not look for such information 2
- [DK/NA]..... 9

IF Q10A= 1

**Q11A. Where did you look for safety information for non-food products?
[MULTIPLE ANSWERS POSSIBLE]**

- On websites or in publications from consumer protection authorities 1
- On websites or in publications from consumer organisations 2
- On specialised TV or radio shows, magazines, etc..... 3

- You asked the producers or sellers 4
- You read labels and notices on the products (markings, standards, warnings) 5
- [Other] 8
- [DK/NA] 9

Q12. Thinking about all non-food products currently on the market in Malta, do you think that ...?

- Essentially all products are safe 1
- A small number of products are unsafe 2
- A significant number of products are unsafe 3
- [Depends on the product] 4
- [DK/NA] 9

Q13. In the past 12 months, have you heard of non-food products being recalled from the market?

- Yes 1
- No 2
- [DK/NA] 9

IF Q13 = 1

Q14A. Where did you hear about the recall?

[MULTIPLE ANSWERS POSSIBLE]

- Word of mouth 1
- Television, radio, newspapers 2
- The Internet 3
- Warning notices in shops 4
- Direct contact by the supplier 5
- [Other] 8
- [DK/NA] 9

Q15. Have you ever been personally affected by a product recall of a non-food product from the market?

- Yes 1
- No 2
- [DK/NA] 9

IF Q15= 1

Q16A. What did you do in that situation?

[MULTIPLE ANSWERS POSSIBLE]

- You did not take any action 1
- You contacted the retailer/distributor 2
- You contacted the producer 3
- You contacted the national public authorities 4
- You contacted a consumer organisation 5
- You took some other action 6
- [Other] 8

- [DK/NA]..... 9

IF Q15= 2

Q16B. What would you do if you had been affected by a recall of a non-food product?
[MULTIPLE ANSWERS POSSIBLE]

- You would not take any action 1
- You would contact the retailer/distributor 2
- You would contact the producer 3
- You would contact the national public authorities 4
- You would contact a consumer organisation 5
- You would do something other than the mentioned options 6
- [Other] 8
- [DK/NA]..... 9

PRIVACY NOTICE

Q17. How often have you read privacy notices on websites in the last 12 months?

- I have not visited any websites in the last 12 months 1 GO TO Q26
- Often 2
- Sometimes 3
- Rarely 4
- Never 5
- [DK/NA]..... 9

IF Q17 = 2 OR 3 OR 4

Q18A. Overall, did you find these privacy notices...?

- Very clear 1
- Quite clear 2
- Quite unclear 3
- Very unclear 4
- [DK/NA]..... 9

IF Q17 = 5

Q18B. Why don't you read these notices?

- I thought they would be too long 1
- I think thought they would be to difficult to read 2
- I did not have the time 3
- I trusted the provider so I did not need to read them 4
- I thought that Consumer rules would protect me anyway 5
- Other 8
- [DK/NA]..... 9

IF Q17 = 2 OR 3 OR 4

Q19. In the past 12 months, have you visited a website, or used an online service, where you did not feel confident that your privacy was sufficiently protected; for example, your personal

information was recorded, shared with third parties or used for purposes other than those you have agreed to.

- Often 1
- Sometimes 2
- Rarely 3
- Never 4
- [DK/NA] 9

ONLY IF Q19= 1,2 OR 3

Q20. Did you use the website/online service even though you had these concerns?

- Yes 1
- No 2
- [DK/NA] 9

FINANCIAL PRODUCTS

AND FINALLY I WOULD LIKE TO ASK A COUPLE QUESTIONS ON FINANCIAL PRODUCTS.

Q26. We are now talking about financial products. When we talk about simplifying financial services we mean that they may be difficult to understand so they could be structured in a different way to try to make them clearer for consumers. This could for example concern the way fees or interest are charged or money is earned. Thinking about this - To what extent do you agree with the following statements?

- Strongly agree 1
- Agree 2
- Disagree 3
- Strongly disagree 4
- [Neither agree/nor disagree] 5
- [I do not use this product/service] 6
- [DK/NA] 9

- A. Pensions need to be simplified 1 2 3 4 5 6 9
- B. Savings accounts need to be simplified 1 2 3 4 5 6 9
- C. Shares/Bonds need to be simplified 1 2 3 4 5 6 9
- D. Other investment products need to be simplified 1 2 3 4 5 6 9
- E. Mortgages need to be simplified 1 2 3 4 5 6 9
- F. Personal loans need to be simplified 1 2 3 4 5 6 9
- G. Credit cards need to be simplified 1 2 3 4 5 6 9
- H. Current accounts need to be simplified 1 2 3 4 5 6 9
- I. Debit cards need to be simplified 1 2 3 4 5 6 9

b. Socio-demographic variables

D1. Gender

[DO NOT ASK - MARK APPROPRIATE]

- [1] Male
- [2] Female

D2. How old are you?

- [][] years old
- [00][REFUSAL/NO ANSWER]

D3. How old were you when you stopped full-time education?

[Write in THE AGE WHEN EDUCATION WAS TERMINATED]

- [][]..... years old
- [00] [STILL IN FULL TIME EDUCATION]
- [01][NEVER BEEN IN FULL TIME EDUCATION]
- [99] [REFUSAL/NO ANSWER]

D4. As far as your current occupation is concerned, would you say you are self-employed, an employee, a manual worker or would you say that you are without a professional activity? Does it mean that you are a(n)...

[IF A RESPONSE TO THE MAIN CATEGORY IS GIVEN, READ OUT THE RESPECTIVE SUB-CATEGORIES]

- Self-employed

- i.e. : - farmer, forester, fisherman 11
- owner of a shop, craftsman 12
- professional (lawyer, medical practitioner, accountant, architect,...) 13
- manager of a company 14
- other 15

- Employee

- i.e. : - professional (employed doctor, lawyer, accountant, architect)..... 21
- general management, director or top management..... 22
- middle management 23
- Civil servant..... 24
- office clerk..... 25
- other employee (salesman, nurse, etc...) 26
- other 27

- Manual worker

- i.e. : - supervisor / foreman (team manager, etc...) 31
- Manual worker..... 32
- unskilled manual worker 33
- other 34

- Without a professional activity

- i.e. : - looking after the home..... 41
- student (full time) 42
- retired 43
- seeking a job 44

- other	45
- [Refusal].....	99

B6. Would you say you live in a ...?

- Rural village	1
- Small Town.....	2
- Midsized town	
<input type="checkbox"/>	3
- Large town	
<input type="checkbox"/>	4
- City	5
- [DK/NA].....	9

B7. Do you have internet connection available at home...

- Yes	1
- No	2