**Christmas present non-delivered? You can get your money back**

**People, who don’t receive Christmas gifts ordered and paid online with a card, can get their money back. They can ask their card issuer for chargeback – a tool thanks to which their bank can withdraw the amount from the trader’s bank if the trader doesn’t prove the delivery. The experience of the European Consumer Centre shows that banks are likely to help their clients although they aren’t obliged by law to carry out chargeback. Similar procedure is possible when paid by some of electronic payment systems. No such refund can be expected in case of transfers between bank accounts.**

„Sometimes consumers don’t check from who they shop online and buy from risky e-shops. Some fair vendors can have problems dealing with a high number of orders and fail to deliver ordered goods in the declared period and fail to reimburse the paid amount. If consumers paid with a card or via an electronic payments system, there’s a chance to get their money back,“ says Ondřej Tichota from the European Consumer Centre Czechia which helps resolve claims against traders from other EU countries, the UK, Norway and Iceland.

It is advisable to turn to the central dispute unit of the card issuing bank, with a card-dispute, while regular tellers at bank offices may not always be aware of the chargeback procedure, which indeed is a tool of card associations. As for electronic payment systems, customer support can provide assistance.

“In some cases, chargeback can help when wrong goods are delivered and the trader refuses any responsibility. Consumers should have proper documentation prepared for the card issuing bank, including the order, invoice and the communication with the vendor,” says Ondřej Tichota. “It is always good to take pictures or video during when unpacking the parcel. Such a record can come in handy when things go wrong, even when the goods are delivered damaged.” You might be able to file a chargeback or a card dispute through the online service at your bank.

There is usually no way to get the money back when the goods are paid with a bank transfer. “Once the amount leaves the consumer’s bank account and the seller isn’t willing to send it back to the consumer, there is usually no way to get the money back. This is why fraudsters usually require bank transfer payments,” states Ondřej Tichota.

To check the trader from who you want to buy for the first time, see a guide how to prevent fraud at [www.evropskyspotrebitel.cz/fraud](http://www.evropskyspotrebitel.cz/fraud).

Possible problems with online traders can be solved amicably through the [ODR platform](https://ec.europa.eu/odr) for online dispute resolution. If a consumer has a cross-border dispute against a trader from another EU country, the UK, Norway or Iceland, they can benefit from free-of-charge assistance of the European Consumer Centres Network (ECC-Net). The 30 centres have celebrated their 15 years of assistance to European consumers. They are co-financed by the European Commission and the participating states.