**Press release of the European Consumer Centre Czechia by the CTIA**

**How get your money back for non-delivered gifts**

**(Prague, December 31, 2023) Many people have not received the Christmas gifts they ordered for their beloved ones. If the seller does not refund the paid amount or does not even communicate, there is a way to get the money back without his consent. The experience of the European Consumer Centre Czech Republic shows that after paying online by card, the bank can help with a tool called chargeback, and after paying through online payment systems, their operators can help. However, such help cannot be expected after payment by transfer between bank accounts.**

“Not all gifts have been delivered on time, and disputes arise – the business continues to deliver the goods while the consumer no longer wants them. Or something else has been delivered, something of poor quality or nothing either. The consumer wants his money back, but the retailer does not return it,” says Ondřej Tichota from the European Consumer Centre operating by the Czech Trade Inspection Authority.

If they cannot agree on a refund, it is advisable to contact the payment claims department of the bank that issued the payment card used. With the help of chargeback, which is a tool of card associations, the consumer’s bank figuratively speaking withdraws the money back from the merchant’s bank, unless the merchant proves that everything went well. Similarly, customer support for e-wallet systems helps.

“Consumers should have their documents ready, including the order, invoice and any written communication with the retailer,” says Ondřej Tichota, who also points to cases of damaged goods. Such a record can be useful when requesting a replacement or refund.”

It is usually not possible to get your money back after paying by bank transfer. This is only possible with the consent of the other party, which cannot be expected in the case of outright fraud, for example where the name of the seller is not even known, or with some non-EU online sellers.

“If people bet on cash on delivery and paid for the goods by card directly to the courier, but were not satisfied with the product and the seller does not want to return the money, then chargeback cannot be used,” notes Ondřej Tichota.

If a consumer has a cross-border dispute with a trader from another EU country, Norway or Iceland, they can get free help from the European Consumer Centres Network (ECC-Net). The 29 centres have been funded by the European Commission and participating countries for 18 years.

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