European
Consumer Centre
Luxembourg

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Buying or Booking Through an Online Platform

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Online platforms have become an integral part of our everyday lives. By connecting us with sellers or service providers, they allow us to buy new or second-hand products, book accommodation, rent a car or use a variety of services in just a few clicks. They also make it easy to compare offers and read reviews from other users.

However, before making a purchase or completing a booking, take the time to check some key information and ask yourself a few questions. This can help you avoid unpleasant surprises.

Who are you entering into a contract with?

It is important to note that an online platform is not always the seller of a product or the provider of a service. In many cases, it simply acts as an intermediary, connecting users with one another.

Before making a purchase or booking, always check who you are contracting with. The seller's identity and contact details can usually be found in the listing or in the information provided on the platform.

Is the seller a trader or a private individual?

Before making a purchase, check whether you are dealing with a trader or a private individual. This distinction is important, as your rights and the legal protection available to you differ depending on the seller's status.

When buying from a trader, you generally benefit from consumer protection rules, including statutory guarantee rights and, for many distance contracts, a 14-day right of withdrawal, subject to certain exceptions[1].

When buying from a private individual, the specific consumer protection rules applicable to purchases from traders do not apply. For example, certain warranty rights may be excluded by contract under certain conditions.

Whether a seller is acting as a trader or a private individual can therefore have a significant impact on your rights.

1. A 14-day right of withdrawal generally applies to many distance contracts for goods or services concluded with a trader. However, there are exceptions, particularly for certain personalised goods, perishable products or certain services scheduled for a specific date or period, such as accommodation bookings, car rentals or certain leisure activities.

Where are the seller and the platform established?

If the platform merely acts as an intermediary, the country in which the seller is established may play an important role if problems arise.

If your problem directly concerns a service provided by the platform, the country in which the platform is established may also be relevant.

Before making a purchase or booking, check the seller's identity and contact details, as well as the country in which they are established.

Check prices and terms before paying

Before confirming your purchase or booking, always check the total price to be paid. In addition to the price of the product or service, this may include service or processing fees charged by the platform. Make sure you know the final amount before completing the transaction.

Also take the time to check the cancellation, return and refund policies, as well as the available payment methods, as additional fees may apply in certain cases.

Pay attention to the country from which the product is shipped. If it is sent from a country outside the European Union, additional costs may apply.

An offer that initially appears particularly attractive may therefore turn out to be more expensive than expected once all additional costs are considered.

Potential Buyer Protection Offered by the Platform

Some platforms voluntarily offer buyer protection, which may, under certain conditions, provide for a refund if an item is not delivered or does not match its description.

However, this protection does not apply automatically and is subject to the conditions set by each platform.

These conditions vary from one platform to another. It is therefore important to read the applicable rules carefully to understand when buyer protection applies, what exclusions exist, which procedures must be followed and what deadlines must be met.

Please note: If you fail to comply with the applicable conditions or submit your complaint too late, you may no longer be eligible for buyer protection.

Stay alert: Pitfalls to avoid

Be cautious of offers with unusually low prices or sellers who ask you to complete the transaction outside the platform.

You should also be cautious if a seller asks you to use a payment method other than those offered by the platform. Paying directly or using an external payment link may mean losing the protection provided by the platform's payment system if something goes wrong.

Wherever possible, use the secure payment methods offered by the platform, especially if buyer protection depends on their use. Depending on the circumstances, paying by card may offer more options for disputing a payment than paying by bank transfer.

Compare offers

Bear in mind that the offers appearing at the top of search results are not necessarily the most advantageous. Some may be promoted in exchange for payment or given priority based on the platform's ranking criteria.

Take the time to compare several offers and platforms, checking prices, terms and conditions, and the services provided before making your decision.

Reading reviews from other users can also help you form an opinion about the seller or the offer. Read a range of reviews and do not rely on a single rating.

Who should you contact if something goes wrong?

When buying or booking through an online platform, it is not always clear who you should contact if a problem arises: the seller or the platform itself.

If the problem directly concerns the product purchased or the service booked, contact the seller or service provider with whom you made the purchase or booking. Clearly explain the problem, state what solution you are seeking and keep copies of your correspondence.

It is also advisable to inform the platform of the problem, particularly if it offers customer support or a complaints procedure.

If the problem directly concerns the platform itself, such as the booking process, payment or a service provided by the platform, contact its customer service team.

If no solution can be found in a cross-border dispute falling within the competence of the European Consumer Centre Luxembourg (ECC Luxembourg), the Centre can inform consumers about their rights and provide free assistance in seeking an amicable solution.



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