

Information release

ECC-Net strengthens its role as a consumer rights advocate in the new era of Artificial Intelligence

Understanding how AI works is key to enabling consumers to make informed decisions.

Madrid, 5 March 2026. The growing use of Artificial Intelligence (AI) tools by consumers to learn about their rights is marking a new milestone in the field of consumer protection.

These technologies are increasingly being used to obtain quick answers to legal questions or queries about consumer rights, especially issues that may arise when making cross-border purchases. This technology is also used to find out which consumer advice centres can help citizens resolve their consumer disputes.

Thus, although AI can be a valuable aid to consumers seeking general information about their rights, its use also carries obvious risks when the information is not correct, complete or tailored to each specific case. Furthermore, it should be noted that, in claims relating to cross-border purchases, the rules and circumstances are often complex, requiring qualified and individualised advice.

In this context, the European Consumer Centre in Spain (ECC-Spain) wishes to highlight the strategic role of ECC-Net in ensuring that consumers receive adequate advice, have realistic expectations and obtain appropriate assistance when interacting with businesses within the European Union. Similarly, ECC-Spain warns that, although these tools can facilitate initial access to general information, they also have clear limitations when it comes to interpreting complex or technical legal situations.

ECC-Spain also highlights the need to understand the implications of using Artificial Intelligence and the importance of contacting the European Consumer Centre in the consumer's country of residence if they have any doubts.

Risk of incorrect or overly simplified advice

Artificial Intelligence provides general answers based on probabilities; it does not perform specific or individualised legal assessments. It should be borne in mind that the application of consumer laws often depends on the circumstances of the situation, possible interpretations, national legislation and case law. Thus, incorrect or overly simplified responses from AI can lead consumers to have unrealistic expectations or to act in a way that undermines the defence of their rights.

Difficulty in handling complex and individual cases

Many of the cases handled by ECC-Net are complex and require a comprehensive view that takes into account different circumstances and rules. However, AI does not have the capacity to correctly understand the context of an individual case, especially when it affects several legal areas and rules from different countries.

Lack of references and transparency

The sources used by AI to generate its responses may be unclear and out of date. This makes it difficult for consumers to determine whether the information is correct, up to date or actually relevant. ECC-Net has found that consumers sometimes contact European Centres referring to court judgments to support their claims. However, these judgments do not exist and have been generated by AI, which complicates and slows down the work of the network's legal advisers.

The role of European Consumer Centres in a new AI-based society.

While AI can complement the qualified and personalised advice of a legal adviser, this technology cannot replace it. In any case, the use of Artificial Intelligence by consumers is affecting the way the ECC-Net works in the following ways:

- More time to verify and explain the regulations that actually apply in each case.
- More time and effort to refine or correct the information that consumers have received from AI.
- More time to assess the possibilities for resolving the dispute through mediation and to take legal action in accordance with EU regulations.

New threats and risks for consumers and users

The three main European supervisory authorities — ESMA (European Securities and Markets Authority), EBA (European Banking Authority) and EIOPA (European Insurance and Occupational Pensions Authority) — have published a joint statement warning of the growing risk of financial scams and fraud in the age of artificial intelligence (AI). In the document entitled '[Financial scams and fraud in the age of artificial intelligence](#)', the authorities point out that, although financial scams in digital environments are not new, the introduction of AI has made these practices more sophisticated and difficult to detect.

For its part, the Spanish Data Protection Agency (AEPD) has published [guidelines on agentic artificial intelligence from a data protection perspective](#). These guidelines address data protection issues that may arise when data controllers and processors decide to use agentic AI systems to implement personal data processing. The AEPD has emphasised that knowledge of this technology is key to making informed decisions when seeking to implement it in personal data processing. In particular, it advocates proactively taking advantage of the opportunities offered by agentic AI for greater data protection by design.