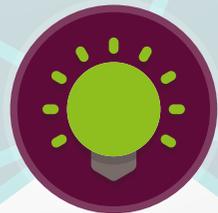




European
Commission



10 better
deals for
500 million
Consumers



Consumers

"I bought it online and now I have a problem."

Resolving online disputes faster and cheaper



1

From January 2016 a service to resolve online contractual disputes will be available throughout Europe following a new law voted in June 2013.

Consumers will be able to log on to a Europe-wide online platform and submit their complaint in their own language no matter what product or service they bought and no matter where they bought it — home or abroad.

The platform, operating in all the official European languages, will link all the national alternative dispute resolution entities, allowing them to handle the disputes entirely online. Consumers will, therefore, be able to have their disputes dealt with in an easy, fast and low cost manner without going to court.

Today 32% of consumers face problems with defective goods and services. These disputes often end up unresolved or in costly court proceedings.

How dispute resolution now works



"I learn that at school."

Never too early to know your rights

2



The EU launched the Consumer Classroom (www.consumerclassroom.eu) in 2013 to help secondary school teachers prepare lessons for their pupils about the consumer issues of today. The idea is to give them useful teaching aids on important subjects still absent from formal education at school.

Teachers can already browse through hundreds of resources, including material relating to

sustainable consumption, health and nutrition and safety on the Internet (amongst many others).

Turning today's children into tomorrow's savvy shoppers will help build a better marketplace for all.

During the first six months, over 75 000 teachers visited the website, and by December 2013 the site had more than 650 teaching aids available.



The screenshot shows the Consumer Classroom website interface. At the top, there are navigation links for 'Login' and 'Sign up', and a header with the 'Consumer Classroom' logo. Below the logo are three main menu items: 'Resources', 'Collaborate', and 'My Tools'. A search bar is located to the right of these items. The main content area features a large banner with the text 'Now in Croatian' and 'Consumer Classroom is now in 23 languages'. Below this, there is a 'Welcome to Consumer Classroom' section with a brief description of the website's purpose. To the right of the main content, there are several promotional boxes: 'Lesson Builder', 'Partner with Consumer Classroom', and 'Sign up!'. At the bottom, there are sections for 'Highest Rated' and 'Recently Added' resources, with 'First Million' and 'Jak Oszczędzać?' highlighted as featured items.

"I need better access to my digital world."

'Staying connected' affordable for all

3



One will be the days when a call to your best friend who lives 10 km over the border in another EU country costs more than a call to your mum living 300 km away in the same country.

Digital services still vary across Europe and this means that consumers aren't benefiting from a single and open market. The result is that consumers pay a high price for their calls across borders or when they use data and voice communications while travelling in the EU.

In September 2013, the European Commission adopted a proposal for a law that lets consumers choose the best available offer on the market, regardless of national borders. The plan is to make Europe a 'connected continent' and let consumers enjoy the benefits of lower prices, more choice, more innovation and better quality services.

Maximum roaming tariffs

(excl. VAT) for calls, downloads and texts in Europe continue to decrease.

	1 July 2012	1 July 2013	1 July 2014
Outgoing voice calls (per minute)	€0.29	€0.24	€0.19
Incoming voice calls (per minute)	€0.08	€0.07	€0.05
Outgoing texts (per SMS message)	€0.09	€0.08	€0.06
Online (data download, per MB*)	€0.70	€0.45	€0.20

"For me no bank account means closed doors."

Giving everyone the right to a bank account

4



Millions of Europeans don't have access to bank accounts and cannot perform basic operations such as transfers or withdrawals.

We don't realise it but a bank account opens the door to so many things in life and most of us just take it for granted.

This is why the EU adopted a proposal for new legislation in 2013 to make bank accounts accessible to all, the terms understandable, and switching a bank account from one bank to another easier. This is a major step towards a real single market for retail financial services bringing numerous benefits to EU citizens.

By providing for a right to a basic payment account irrespective of a citizen's place of residence or financial situation, the obstacles faced by many in accessing basic cross-border banking services are being removed.

The proposed law also substantially improves the transparency of bank account fees.



"Green should mean green."

Fighting misleading environmental claims

5



Sustainability is an issue that affects us all, whether you are a climate sceptic or a convinced ecologist. It's a fact that rising consumption has increased the pressure on the environment and created greater competition for resources.

Consumers should not be confronted with misleading and unfounded environmental claims. Consumers should be able to more easily identify the truly sustainable choice, and have the right to know the environmental impacts throughout the life cycle of the products they intend to buy.

To protect consumers from untrue environmental claims and make it easier for businesses to market their positive environmental efforts, the EU created the Multi-stakeholder Dialogue on Environmental Claims in 2013.

Working together with the industry will not only help consumers in 'buying green' but will also safeguard real and fair competition between traders 'making green'.

What can make a product 'green'?

- its composition;
- the way it has been produced;
- the way it can be disposed of;
- the reduction of energy or pollution expected as a result of its use.



"The price I see is not always the price I have to pay."

Making sure websites are respecting consumers

6



In the summer of 2012, the consumer protection authorities checked 330 websites selling digital content products (games, books, videos and music). These checks, also known as 'sweeps', yielded some interesting results, and highlighted non-compliance with the law in more than half of them.

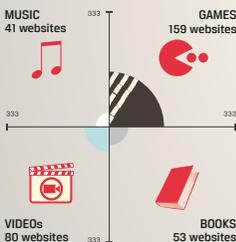
In 2012: 79% of European consumers used online music services and 60% played online games.

Following intervention by the enforcement authorities, 80% of the 330 websites are now in line with EU consumer legislation.

no way of contacting the seller should anything go wrong. A study also revealed that certain games — particularly those aimed at children and advertised as 'free' — actually required payment at a later stage, leading to significant bills for their parents. The authorities highlighted this issue and held talks with leading app-store owners and game app developers in the hope of eliminating this practice.

Issues included unfair contract terms or unclear information about what happens when you cancel a download in progress. In many cases there were no address details for the service provider (not even an email address), meaning consumers had

TYPOLOGY OF CHECKED WEBSITES



RESULT: over 75% of checked sites show irregularities

PERCENTAGE OF IRREGULAR SITES



■ sites flagged for further investigation apparently not complying with EU laws
 ▨ sites with a tracer located in the MS which did the check
 ▩ sites with tracers in another MS
 □ compliant websites



55 on 159 sites offering games are targeting to children. 39 (71%) of them are non-compliant with EU laws.

"I want to know
and not just hope
it's safe."



Over 16 000
dangerous products
removed from the EU
market in 10 years

7

It is good to know you can sleep more easily knowing that there is someone making sure that products are safe for you and your family.

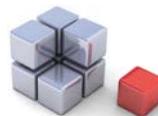
In 2013, 648 dangerous toys and childcare articles were removed from the EU market. This is just part of the 16 658 dangerous products identified and banned in Europe over the last 10 years.

Via a system called RAPEX, inspectors in all EU countries are alerted about measures taken in another country against a dangerous product. This then starts a chain reaction in every other European country.

Recently, Europe has proposed legislation creating a more cooperative system of market surveillance and a 20-point action plan aimed at ensuring safer and compliant products.

Manufacturers, importers and distributors will from now on have a clear and defined responsibility for the products they sell. Consumer products will also be traceable throughout the supply chain, enabling a swifter and more effective response to any safety concerns.

Did you know that thanks to the RAPEX China system, the Chinese authorities have investigated 2 405 RAPEX notifications and traced them back to the manufacturer responsible?



RAPEX

"Who can help me if something goes wrong with my cross-border purchase?"

8

The ECCs — A European solution to your problems



The European Consumer Centres, better known as the ECC-Net, provide European citizens with free consumer advice on cross-border purchase problems. They help consumers solve problems whilst shopping abroad (in all EU countries plus Norway and Iceland).

Two thirds of cases dealt with by the ECC-Net had a positive outcome.

Since 2010, the ECC-Net has been contacted 293 838 times by consumers asking for advice and help, and handled more than 120 555 complaints from those that experienced problems purchasing goods or services from a trader in a different country.



"I am very happy that, thanks to you, there is hope for the common man when challenging large organisations. We have now been refunded"

Client using ECC-Net in Estonia to obtain a refund for plane tickets purchased twice following a mistaken cancellation of the original journey by the airline.

Complaints tend to be divided into two main groups, those concerning digital purchases made abroad, and issues arising from physical travel to another country.

In 2013 for example, around a third of all complaints concerned the transport sector, in particular air transport followed by car rental problems.

The other top complaints related to household equipment, issues related to the purchase of tickets for sporting and cultural events, and time-shares.

"I don't want rabbits suffering for my beauty."

We have stopped animal testing for cosmetic purposes in Europe



9

The decision to ban animal testing for cosmetics in Europe as from 11 March 2013 sent an important signal to the world that EU citizens attach great importance to animal welfare. And where Europe leads, other countries have followed: India, South Korea and Israel have also instigated a ban.

Companies can still produce new and exciting beauty products for consumers but in future they'll just have to prove that they are safe without testing them on animals, and there are solutions available to them to do just that.

- Firstly, they can use ingredients already known to be safe. They do not require any new testing.

- Secondly, if companies need to produce new data about the safety of an ingredient, they can use available non-animal test methods. More than 40 have been approved so far.

These more modern alternatives for new cosmetics testing can offer results that are far more relevant to today's consumer and it's often cheaper and more efficient to obtain them too.

**Europe sets the standard.
No more animals are to be used to test new cosmetics.**



"How do I spend less on my heating and electricity?"

Giving you the power over your energy bill

10



It is possible to have a more sustainable environment and make cost savings — up to €1 000 per year — by understanding how much energy a household consumes in different activities and pays for the energy actually used.

Consumer representatives, regulators and industry have worked together to offer simple and more functional electronic energy bills.

Did you know that 30% of all electricity in Europe is consumed by households?

Example of an energy e-bill

The screenshot shows a user interface for an energy company. At the top, it says "Welcome Mrs. Smith" and displays contract details: "My Contract: Day & Night Fix, 2 year contract" and "Expiry Date: 15 September 2014". There are buttons for "Online Tutorial" and "Contact Us".

The main content area is titled "The best tariff FOR ME" and includes a "SIMULATOR" section. It asks the user to "compare your consumption to average energy consumer profiles" and "insert your data below". The form includes fields for "size of your house", "year of construction", "number of inhabitants", and "number of appliances". A "START" button is present, along with "YOUR RESULT" and "AVERAGE" indicators. Below the simulator is a "CUSTOMISATION - my bill" section.

On the right side, there are sections for "Rights" (My rights as a consumer, Our obligations as your energy company), "What to do to launch a complaint", "Efficiency Tips" (Tip #1: By reducing by 8 Celsius degrees the heating temperature, you can save 7 percentage of energy on average; Tip #2: By selecting Energy label A or higher appliances, you can save 5 % of energy on average), and "Compare with Europe".

At the bottom, there are buttons for "Green Button", "FAQs", and "W3C WAI-ARIA 1.0".

Two callout boxes provide additional information: "Questions that help the consumer to choose the best tariff for their needs." and "Module helping the consumer to customise the online layout of their bill according to their preferences."

For the latest information on EU consumer policy follow @eu_consumer



An easy & fast solution to **#consumer** disputes outside of court? New EU **#adrod** legislation makes it possible! bit.ly/adr-odr



#Bankaccounts proposal: All **#EU** **#consumers** should be able to open an account to perform essential operations bit.ly/12TVscE



#EU funded **#consumerclassroom** is now online to provide teaching resources for **#consumer** education bit.ly/1003Gkb
#WCRD2013



How did the **#EU** help **#consumers** in 2013? More than 80 000 people asked for European Consumer Centers advice **#ECCNet**
bit.ly/Mz2Aus



26% more alerts on unsafe products compared to 2011 - **#Rapex** 2012 Annual Report is online bit.ly/10RKKrs



47% **#consumers** wouldn't use **#mobile** **#internet** in another **#EU** country: **@EU_Commission** works to eliminate **#roaming** fees europa.eu/lyy69UH

Policy Strategy

http://ec.europa.eu/consumers/strategy-programme/policy-strategy/index_en.htm



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