

HOW IS THE EUROPEAN UNION RUNNING THE SINGLE MARKET? WHAT ARE MY RIGHTS AS A CONSUMER?

ECIS: 2



Europe ...
questions and answers



Europe
on the move



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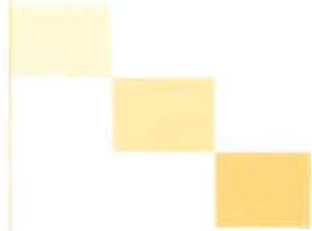
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EUROPE ... QUESTIONS AND ANSWERS

HOW IS THE EUROPEAN UNION
RUNNING THE SINGLE MARKET?

WHAT ARE MY RIGHTS AS A CONSUMER?



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The terms **'European Community'** and **'European Union'** are used in this text to speak of that political entity which was born as the European Economic Community (or Common Market) through the Treaty of Rome in 1957 and subsequently evolved first into the European Community and finally to the European Union through the Maastricht Treaty of 1991, or the 'Treaty on European Union' as it is formally known. The legal construction of the latter treaty, in so-called 'pillars', stipulates that most policy matters fall legally under the scope of the still existing European Community (e.g. everything relating to the single market and the common agricultural policy), but two important areas, the common foreign and security policy and justice and home affairs form the second and third pillars. They have a different legal framework under the 'roof' of the European Union.



The EU means many things to many people. For some it has been at the core of efforts to help maintain peace over the past 50 years in a continent which in the past has been riven by rivalry and suspicion. Others, however, talk of its political impotency. Why, they wonder, as a supposed political union, has it not been able to intervene effectively in the former Yugoslavia?

For many the EU is primarily about the single market and the opportunities and benefits this presents to businesses, students, pensioners and holidaymakers.

A number of people feel that it is becoming increasingly difficult to see the wood through the trees. They look back and ask whether the EU's current responsibilities really are fulfilling the visions of its founders, or whether those visions have themselves become lost in the ambiguities of post cold-war Europe? A fair question would be: What exactly is the EU for now?

Likewise, you may want to know how the EU benefits you directly, in practical terms.

The EU's institutions are inundated daily with enquiries by people hoping to get to the root of many such questions. This booklet, in a series of several, seeks to give brief but concise answers to the most frequent of these questions.

Ultimately, the EU is more than just the sum of its parts. Its Member States created it to help solve problems that cannot now be effectively tackled by countries acting alone. The point is that the EU offers opportunities, not restrictions.

1 The single market

What is the single market? What does it hope to achieve?

The single market is the Community's internal market common to all 15 Member States, and at 370 million consumers, is the largest domestic market in the industrialized world. At the core of the single market lie four fundamental goals — the freedom of movement of people, goods, capital and services.

It was created for a number of reasons, not least as a motor for Europe's continued economic and political integration. In addition, the creation of an internal market would act as a catalyst for the creation of new jobs, for renewed investment in Europe's markets and businesses, stimulate economic growth and benefit Europe's consumers as costs and prices fell.

How would this work in practice? First, by creating such a large market, European firms would have to become more competitive in order to survive and expand. To encourage businesses to look for new markets, national quality and safety standards have been more closely aligned and access to public works and supplies contracts in other Community countries improved. The removal of border controls means considerable savings on costs. Costly customs clearance documents and the paying of VAT on exports have been abolished, company law is in the process of being brought more closely in line and banks and individuals are now able to invest their money in the currency and markets of their choice through the lifting on restrictions of capital.

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*Mobility is the
cornerstone of the
single market.*



PhotoNews

Equally, the single market is not just about business and the economy, it is also about people. It is the Community's declared intention that a true people's Europe can only exist when the freedom of movement and the rights to work and residence is universal and unconditional. This remains only partially realized, although much progress has been made in a number of areas, such as the right of residence, the mutual recognition of qualifications and access to social security benefits. Nevertheless the total removal of internal border controls remains contentious, mainly as Member States remain concerned about the implications for international terrorism, illegal immigration and the drugs trade.

Is the single market for business working?

Early signs are very encouraging. For instance, many firms say that the removal of border controls has helped them speed up the delivery of goods and cut transportation costs considerably, sometimes by up to 50%. Most companies trading across borders have found that big savings are possible through the abolition of the prepayment of VAT on cross-border imports and the elimination of charges for customs formalities, although it is clear that some are finding the paperwork difficult. Many companies are also breaking into new markets since the opening up of public procurement contracts in works and supplies, although other public sectors remain closed off.

At the same time, companies report that fair competition in bidding for public contracts can still be time-consuming and ultimately disappointing. Time delays in Member States

transposing and enforcing the necessary legislation are also causing major difficulties. Meanwhile, a rush of new partnership, licensing and distribution agreements between companies signals widespread intent to break into new markets. Many businesses have said that the single market is fundamental to their future success.

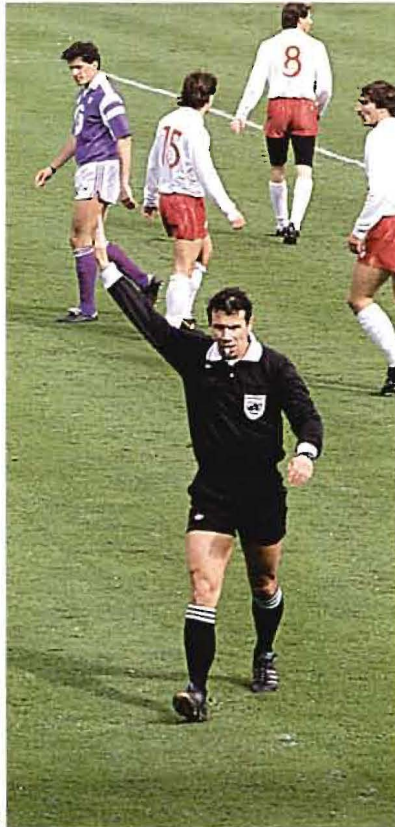
Therefore, despite its successes, it is apparent that more needs to be done to make the single market a reality. Two main themes emerge in criticism. Firstly, although the single market was at once supposedly 'completed' and 'established' on 1 January 1993, it is still in the process of being constructed and there are clear gaps that need filling. Secondly, there are a number of problems stemming from national governments' failure to either implement existing Community law or to enforce it properly, resulting in barriers to trade continuing to stand. Many see this as the most pressing problem. For while the improvements in standardization have made exporting much easier, and hefty costs have been saved for type-approvals and certification, a large number of businesses complain that the mutual recognition procedures have not worked for them, and that invisible barriers to trade of this sort still exist in many areas. Sometimes this is made worse by excessive national legislation implementing Community law.

In June 1995 the average level of implementation stood at over 92% for the 219 measures listed in the European Commission's 1985 White Paper on the single market, from which the internal market has evolved. At this stage six Member States (Denmark, Luxembourg, France, the Netherlands, Spain and Sweden) exceeded 95%, while three Member States (Germany, Greece and Finland) had implemented less than 90%.

Specific areas in which Member States have been slow to implement measures include public procurement, insurance, the mutual recognition of professional training and education qualifications, rights of residence and directives on intellectual and industrial property rights.

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The Commission acts as a referee in the single market. It assures a level playing field and fair play among Member States and firms.



How can the Community break down the remaining barriers to trade?

It has long been recognized that despite its complexity, setting-up the single market would be a relatively easy task compared with actually running it. As most of the single market legislation package took the form of directives, giving Member States considerable liberty in the way they implement them nationally, the need to ensure that these have been transposed correctly and really are being enforced is now the single biggest challenge facing those managing the single market.

It is of course tempting for national authorities to leave some of these barriers in place, and it is clear that some directives have been transposed incorrectly, others incompletely and a few not at all, creating barriers to trade contrary to the spirit of the internal market.

The European Commission plays a policing role in this respect, for it has the responsibility of making sure that Member States fulfil their obligations. Recently the Commission has let it be known that it is to step up its efforts in policing the market; one method is to put extra pressure on national governments to implement and enforce Community legislation properly, the Commission has taken to publicizing comparative information about how they are implementing the legislation.

The ultimate sanction is for the Commission to open proceedings against a Member State in the European Court of Justice. However, the Commission tries to rely on good communication with national governments and civil services so that the single market can function effectively. If problems arise, and Members are found to be infringing Community law, perhaps inadvertently, then these are best sorted out without having to go to the European Court of Justice. The Court's own powers were strengthened under the Maastricht Treaty, giving it the right to impose financial penalties on governments which fail to comply with its rulings.

The Commission also relies heavily on individuals, businesses, professional associations and others to inform it of problems as they see them.

Has not the single market resulted in more bureaucracy and the standardization and harmonization of many products?

In fact the exact opposite has happened. Common European standards are an essential part of the single market. They are also a particularly sensitive part. A true single market cannot exist with widely differing standards in place. They act as technical barriers to trade, and can be used by governments for protectionist purposes, sheltering domestic companies from outside competition. At the same time, gearing products for national markets is expensive and time-consuming for manufacturers, and although sometimes this was only a question of fine-tuning, it makes economies of scale very difficult to achieve. National standards thus contributed to the steady undercutting of Europe's industries by foreign competitors, as well as forming invisible barriers to trade.

The concept of the mutual recognition of products stems from a European Court of Justice decision regarding French-produced 'Cassis de Dijon' liqueur. This overruled German legislation banning the sale of traditional products from other countries with a lower alcohol content calling themselves liqueurs. As a result any product lawfully produced in one Member State can also be sold, in principle, in every other, and can not be banned simply because they differ slightly from national products.

For some years it was believed that the best approach to eliminating these trade barriers was through harmonizing national standards into an agreed single format. This often proved to be a highly complex procedure for those trying to agree on a common standard in any one field. Manufacturers found it very difficult to predict the outcome and plan ahead. This harmonization of product specifications themselves stopped some time ago, and has been replaced by the mutual recognition of products. This ensures that any product can be sold on Europe's markets provided it meets these minimal common 'essential requirements'.

In themselves these requirements do not necessarily point to harmonization and Euro-standardization. They usually focus on what needs to be achieved, rather than how manufacturers go about achieving it, giving them plenty of room for expression and innovation. The reward is the possibility of selling one's product, once certified, on all 15 domestic markets, simultaneously and with the minimum of effort.

In reality, the opening-up of the single market has involved the removal of miles of national red tape. The doing away with customs forms is a prime example. The creation of common minimum standards for all products in terms of safety, quality or hygiene, is another.

In fact, it is apparent that it is the Member States which continue to legislate substantially, usually in more technical areas. In 1994 the European Commission proposed 13 measures concerning industrial products on such issues as safety of users and consumers. Meanwhile national authorities, quite independently of the Community, brought forward 442 proposals affecting products. In 325 of these instances the Commission intervened in order to suggest simplification or less onerous measures.

Many 'Euro scare stories' have dwelt on the issue of harmonization and standardization. Sections of the British press in particular have over the years warned their readers about the prospect of 'Euro-sausages', 'Euro-buses' and others. Stories about Community regulations on the curvature of bananas and cucumbers have proved more resilient, surfacing in a number of Member States. The truth is most of these are nonsenses, or result from misunderstandings. British and Irish double-decker buses will survive unharmed from a series of negotiations on bus and coach safety across the Community, despite repeated reports that they are to be banned! And quality standards for fruit and vegetables ensure not just that the consumer gets a high quality product, but that buyers can deal over the phone, without even having seen the produce. As it happens, most Member States or their industry associations had equivalent or nearly equivalent standards in place before the Community acted; some were even stricter.



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The single market programme's key elements were implemented by 1993. However a number of issues still need action by the Commission and the Member States.

Which parts of the single market still need to be completed?

The completion of the single market is crucial to its effective functioning. Key areas where progress needs to be made include:

- Completing the single market for the citizen by achieving the full freedom of movement for all people and by making sure that effective redress is immediately available in terms of consumers' rights.
- Providing a more effective single market for business, especially for small and medium-sized enterprises. The new VAT regime will soon be established, enabling businesses to operate in a less bureaucratic atmosphere. Company law needs to be brought closer into line so that firms can move more freely within the sin-

gle market. VAT in isolated sectors such as second-hand goods, works of art, gold transactions and passenger transport needs to be harmonized; as do national rules on intellectual and industrial property rights.

- The free movement of services is another. Of all the financial services available, only banking services were fully liberalized by the single market deadline of January 1993. Others are now opening up. More broadly, the liberalization of national monopolies in telecommunications, energy distribution, air transport and postal services are also being studied. In some cases such as telecommunications and air transport, this process is already well underway. Postal services are more delicate as they play such a key role in rural communities across the Community.

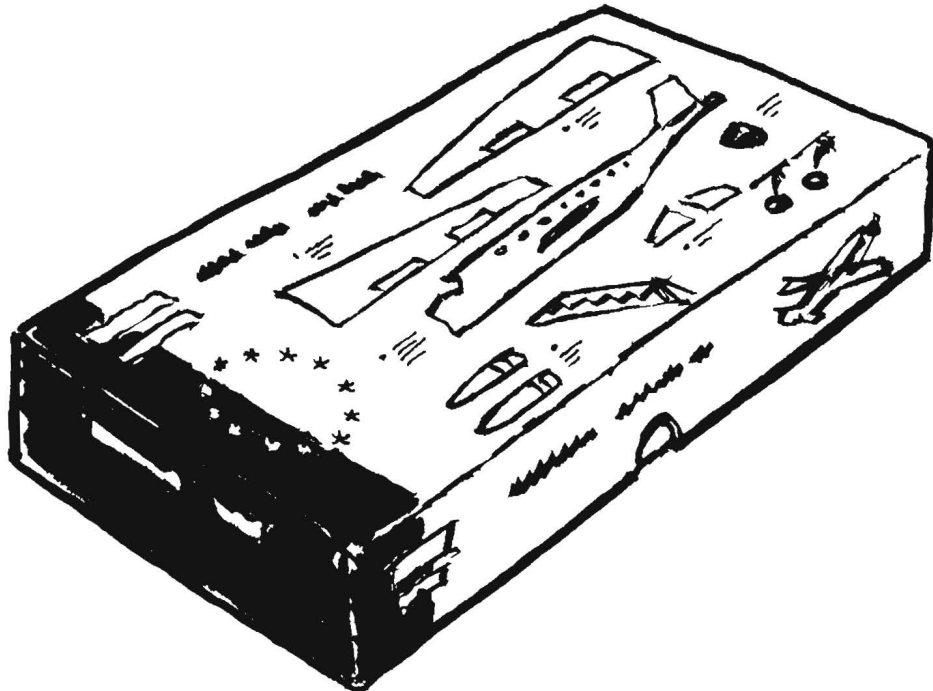
•The preparation and construction of the so-called trans-European networks, in transport, energy links and telecommunications, the prospect of another round of enlargement to the east and the need to put the principle of sustainable consumption to the heart of Community affairs are central to the market's future.

What is the Community's competence in competition matters? How does this help regulate the single market?

A single market cannot operate effectively without competition, and competition can only be generated when the same rules apply to everyone. A Community-wide competition policy is therefore an essential buttress to the single market, and is one of the Community's main, and exclusive tasks.

The European Commission, whose job it is to oversee competition matters, has a wide range of powers based on rules laid down in the Treaties at its disposal, which it is continually refining in order to take into consideration new market conditions. Among the most important of these powers is the right to make sure that national and regional authorities are not unfairly subsidizing domestic industries in breach of the Community's competition rules.

The Commission can also look into business mergers above a particular size to make sure that monopolies are not in the making, and break-up and fine cartels abusing their dominant market positions. In 1994 the European Commission broke up and fined three major Europe-wide cartels where it discovered clandestine agreements between companies to fix prices or artificially divide the Community, the



end result being that competition is minimized, prices increased and consumer choice reduced. In one instance a steel beams cartel was found to have been operating since 1984, involving 17 companies, and implemented via Eurofer, the European steel industry association. Fines totalling ECU 104.4 million were imposed. In another case 23 cement producers, eight national cement associations and their European equivalent were fined a total of ECU 248 million when they were discovered to be agreeing not to sell on each other's home markets.

While trying to ensure fair market conditions for all competitors, political considerations linked to unemployment and regional disparities also have to be taken into account in some cases. Subsidies for national airlines might be one example. This is a sector which has steadily been liberalizing in the context of the internal market programme, but has traditionally been under the auspices of state control. Many airlines are loss-making, but provide many jobs, directly and indirectly. Therefore the Commission realizes that it is sometimes necessary to be less stringent towards aid packages for those ailing airlines which prove their willingness to adapt themselves to the rules of the new internal market. Thus European Commission approval for aid packages in 1994 to Aer Lingus, Air France, TAP and Olympic Airways were given the go-ahead, but with strict conditions attached.

Is the single market really about big business, and little else?

The single market is not just about big business, although it is fair to say that the business community put its weight firmly behind moves towards creating the single market, and in many cases remains at the forefront of attempts to break down the remaining barriers to trade. This is hardly surprising, given that business has much to gain from freer trade, and of course in theory, the bigger the company, the more it has to gain.

Nevertheless it is vital to appreciate that the single market as it is today rests on the pillars of four fundamental freedoms — the free movement of goods, services, capital, and of people. Although capital and labour were initially concentrated upon, the freedom of movement has since been extended to cover nearly all citizens. This fact, coupled with the huge variety of other benefits that the Community brings directly to its citizens, from European citizenship and social rights to environmental protection and above all peace, demonstrates that business is certainly not the be all and end all.

What is the Community doing for smaller companies and research centres?

The Community is actively trying to help smaller companies to take advantage of the benefits on offer as well. However, SMEs are more difficult to cater for, not least as many are quite content to supply their local markets alone. However, for those looking further afield, help is at hand. A series of European information centres have been set up in conjunction with national, regional and local authorities to provide information and technical assistance on the single market. Cross-border partnerships are being facilitated via electronic networks, and access to information on public tenders is being improved.

Other ways of helping SMEs are being prepared. There is the need to increase their access to finance for investment purposes and to involve them in the process of drawing-up new standards, as well as giving them better access to information on existing standards. As SMEs account for 99% of registered companies and over 70% of all private-sector jobs, their demands are now being placed at the forefront of efforts to improve the single market.

The Community is also providing invaluable assistance to thousands of research institutes and university research departments. The fact that European countries spend proportionally less on research and development than their major competitors is of great concern and the Community is making great investments in order to rectify the fragmented nature of resources and the duplication of efforts between national programmes. In all ECU 12 billion of Community funds will be spent during 1994-98 in this way, and aside from helping many smaller enterprises, it is an essential component of an evolving Community industrial strategy that will help spearhead Europe's technological revival.

How can Community initiatives in transport benefit the single market? What are the priorities?

Transport is gradually playing an increasingly important part in the single market. Above all it underpins the free movement of goods and people; by concentrating on the integration of national transport networks, and on the more effective integration of the different types of transport, much can be done to ease congestion on key routes or where environmental problems occur, and ensure the fast distribution of goods.

At present 80% of carbon dioxide emissions contributing to global warming come from road transport, yet only 4% of the total amount of goods carried throughout the Community use combined road/rail routes, a clear means of lessening the damage which road transport causes. Clearly the Community has a role in encouraging users to use less polluting (and less costly) modes of transport. Hence Community assistance was available for a wide range of trans-European



To reduce road congestion, the Community encourages the combined transport of goods by road and rail.

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transport initiatives (part of the so-called 'trans-European networks') such as the Channel Tunnel or the various high-speed train projects currently coming to fruition, all of which personify this shift in emphasis away from road towards high-speed train and freight services.

Alongside this, national restrictions against operators from other Member States are being loosened as the single market sees to the liberalization of the main modes of transport: road, rail, sea, air and inland waterway. Quota restrictions and red tape are disappearing, but this is taking time and limitations remain. For instance, while price controls on air fares and

revenue-sharing agreements between national airlines operating on a particular route have been lifted, the right for one airline to carry passengers between two cities in another Member State will only be fully liberalized in 1997. Similarly while quota restrictions on non-national firms have been lifted for goods carried by road, the right to transport loads is still limited inside another Member State.

Moving people and goods freely requires a modern infrastructure for fast transport, like high-speed trains (here Germany's ICE — inter-city express). The EU has identified a number of trans-European Networks in this and other areas, such as pipelines for energy distribution and cables for modern communications. Both the Commission and European Parliament ask the Member States to provide funding for these networks of the future.

What are the 'trans-European networks'? How are they funded?

The trans-European networks (TENs) are large cross-border projects in transport, communications and energy distribution. They facilitate the proper functioning of the single market by enabling people, goods and services to move much more freely around the Union. The TENs bring peripheral areas of the Community into easier contact with central regions, assisting their economic development, and help strengthen links between the Community and its neighbours in Central Europe and the Mediterranean.

In all, 14 priority transport projects have been identified, including a number of high-speed train projects. Some of these are already underway, such as a rail network linking Paris, Brussels, Cologne, Amsterdam and London. In terms of energy, electricity grids and gas pipelines are being interconnected within and between Member States, as well as with neighbouring countries, and new gas supply lines built from Russia, Central Asia and North Africa. For communications the new digital technologies are improving connections for business and citizens, and common technical standards are being developed at Community level to provide a more integrated infrastructure.



These are ambitious and costly plans, but ones that form a vital ingredient towards the Community's continued integration and in its economic well-being. The European Investment Bank (EIB), the European Union's financing institution, is playing a major role in financing TENs, in particular the priority schemes. Drawing on its long experience of infrastructure investment, the Bank is the leading source of bank finance for major infrastructure projects in most of the EU Member States. The EIB has committed over ECU 35 billion for infrastructure over the past five years (1991-95), including a broad spectrum of land, sea and air transport links, air traffic control and intermodal freight terminals, conventional, fibre-optic and satellite telecommunication links, natural gas and high-voltage electricity transmission and distribution networks. Public/private partnerships will also be crucial for the TENs' success. Special loan guarantees and interest rate subsidies should encourage significant private investment.

2 Rights of the consumer in the EU

Why do we need consumers' rights at the European level?

The single market is bringing many direct and indirect benefits to Europe's consumers, not least more choice and lower prices for many products and services. But consumers have to have confidence in the single market if it is to live up to expectations, and know that the products traded across borders live up to the standards they have come to expect, or they will not buy them. Consumers' rights are therefore a vital buttress to the single market.

Over the years Member States have, to a greater or lesser extent, brought in their own national rules to satisfy their consumers, but the internal market has meant that the Community has come to play a much more pivotal role, for it is ultimately responsible for managing the single market, ensuring that the rules are obeyed and that barriers to trade are not erected. But consumers also have an active role to play in making sure the single market is working properly; they can inform the relevant authorities of any problems they encounter, and in this way their specific interests or complaints will be taken on board.

All this does not mean that Community policies have effectively taken over from national rules, they are simply intended to complement each other as markets continue to take on an increasingly European dimension. With common minimum standards for product

safety, common rules on distance selling, labelling and canvassing — these and others have been introduced to reassure consumers that they are getting a high quality product, wherever it comes from, and that goods are able to move freely across the single market without obstruction.

What are my rights as a consumer in the single market?

The Community has focused on the following core areas when protecting the rights of Europe's consumers:

- Firstly, the protection of consumers' health and safety. Legislation on general product safety has been adopted which introduces a general safety requirement designed to prevent the marketing of dangerous products. This legislation complements and provides an overall cover for the setting of safety requirements for particular kinds of products and for making sure that full information about potential risks is displayed.

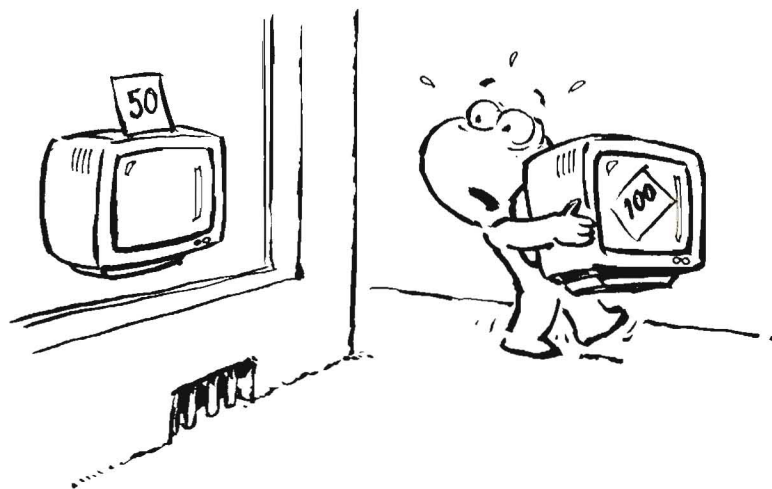
Thus there are Community rules laying down standards on flammability of materials in furniture and others minimizing physical risks to children for all toys made since 1990. Rules have also been agreed on the testing, registering and display of pharmaceutical, medical and cosmetic products, and all animal-tested cosmetic products will be banned as soon as alternative test methods have been found. There are also Community rules governing household gas-burning appliances and, in the same vein, mandatory health controls and labelling requirements for a wide range of food and agricultural products.

• Secondly, it is looking to protect consumers' economic interests. This has resulted in a Community-wide ban on misleading advertising, with the onus now on the advertiser to prove that the information it has provided is correct; a directive which has recently come into force outlawing unfair terms in contracts with consu-

mers; and another recently agreed protecting the consumer in distance selling situations, where television marketing, telephone or mail ordering are used.



An instance of the Community protecting the economic interests of consumers is the right to a minimum one-week 'cooling off' period for any deal negotiated with a salesman away from his/her business premises. During this period you are free to withdraw from the purchase agreement without difficulty. Doorstep salesman are also obliged to inform you of this right.



It should soon be much easier for consumers to compare

the prices and values of packaged goods. A European Commission proposal, which at the time of publication needs the consent of the national ministers responsible for consumer affairs, obliges shops to mark items for sale with prices per measurement, such as by weight or volume. The idea is not to harmonize the way in which certain products are sold but to ensure that relevant prices can be clearly seen, and will simplify the current, more patchwork system.

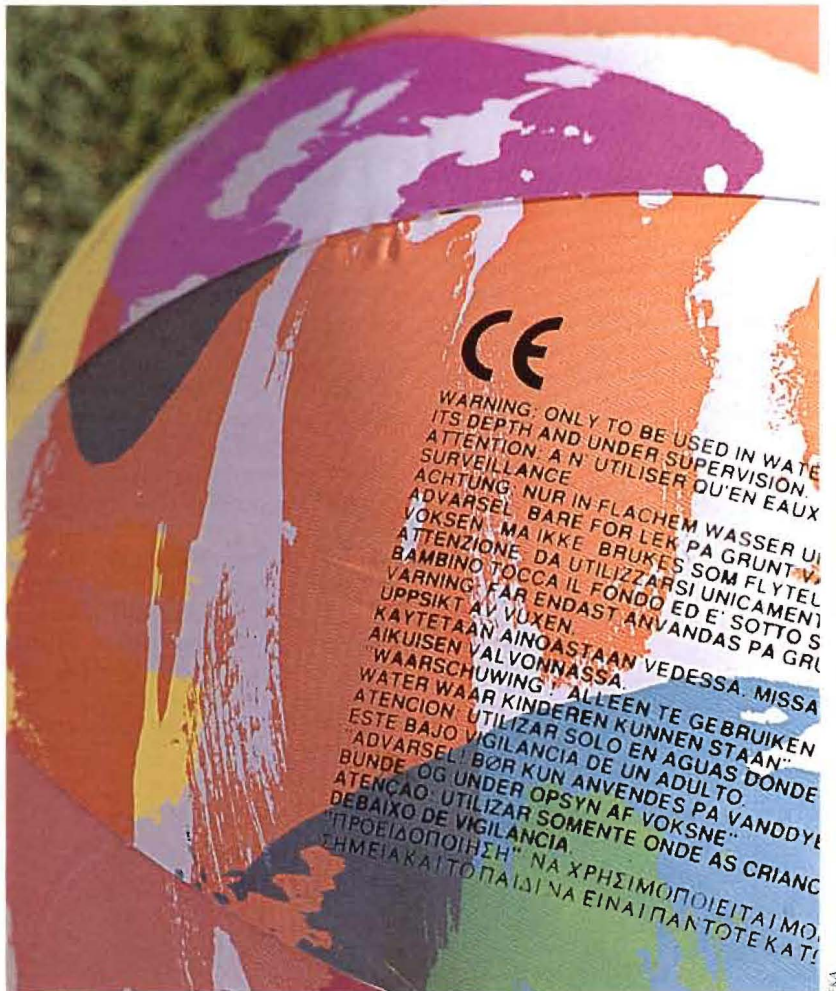
- Thirdly, consumers have the right to comparative information. Hence there is emphasis on packaging and labelling, including, where appropriate, information on pricing, safety, ingredients, colourings, sweeteners and additives and 'best before' markings, among others. The European Commission also supports consumer organizations in carrying out programmes of regular price surveys and comparative

tests of products, which receive wide media coverage not only in consumer publications but also in national newspapers.

•Fourthly, the Community has considered the right to redress. If you as a consumer need advice or help when seeking redress for a faulty product, for injury or damage resulting from using a product, then simple and rapid procedures need to be put in place. The EU has taken steps to do precisely this. For more information, see the next page.

How should I know which products have been classified as safe by the Community?

In theory, all products circulating in the single market should be safe, as they are covered by both national and European standards. Prior to the single market licences would be granted on the basis of standards for both national and European markets, but this distinction then had to disappear, except for the very smallest producers selling



Parents want their children to play with safe toys. This is why one of the first CE marks was given to toys fulfilling safety standards. Only these certified toys should be sold in the single market.

only to local markets. With common 'essential' requirements laid down on packaging, labelling and safety, consumers throughout the Community can rest assured of a high quality product.

The Community 'CE mark' is one method of ensuring that a product has conformed with these common standards. National governments can however ban any product they think to be unsafe, even if it carries the CE mark. They must then tell the European Commission why they have done this. If, after consulting all those concerned, the Commission finds that the action is justified, it will tell all other Community countries. If, on the other hand, the action is considered to be contrary to the Community rules on free trade, the case could then be taken to the European Court of Justice.

Therefore there is the possibility that national and Community standards do not overlap, or that a Member State feels its own standards are higher than those of the Community, and that its consumers are threatened by lower quality products. This generally occurs when the relevant European standard does not yet exist. In this case national standards can generally be used as a transitional arrangement until the 'Euro standard' is agreed.

How do I go about seeking redress from a producer/supplier based in another Member State?

The right to get your money back or receive compensation is a vital consumer safeguard. It is important to remember that, as a consumer, you have rights that can be used. The first option is to complain to your dealer, manufacturer or service provider, as the case may be. If this proves to be futile, contact your local consumer organization, arbitration boards responsible for the domain in question, business watchdog or anti-fraud agency.

For questions with cross-border implications you can also contact one of the European consumer information centres (for contact numbers see the section 'Holidays and travel in the EU' in the brochure 'European Union — What's in it for me?'), whose staff are experts in the field of European consumer law, and who distribute folders and brochures on the subject of consumers' rights.

Only rarely is it in the consumer's interests to go to court, for example against a dishonest seller. This route can be expensive, and the outcome uncertain. This is particularly true of cross-border disputes, for, while European law gives you certain rights in all Member States, the legal systems themselves remain different. Despite this, all is not lost, as many countries have established simplified procedures for small claims, out-of-court procedures, mediators and ombudsmen for different sectors (especially for public services).



What is the Community doing to improve consumer rights in the single market?

Consumer affairs have become steadily more important as the single market has been put into place. Through the body of legislation briefly outlined above, consumers in the EU have a certain number of rights. There are still outstanding issues, however, including improved guarantee and after-sales service conditions and increasing transparency in cross-border payments.

The European Commission recently produced a Directive looking to coordinate consumer access to justice in the Member States, setting minimum standards for the mutual recognition of consumer associations so that existing Community rules can be enforced and legal loopholes closed.

Other challenges also lie ahead: the question of consumer rights in relation to so-called universal services (such as water and electricity supply, and access to health and transport services) and also in the vast domain called the 'Information society', therefore figure among the priorities for EU consumer policy in the coming three years.

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**EUROPE ... QUESTIONS AND ANSWERS
HOW IS THE EUROPEAN UNION RUNNING THE SINGLE MARKET?
WHAT ARE MY RIGHTS AS A CONSUMER?**

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The EU means many things to many people. A number of people feel that it is becoming increasingly difficult to see the wood through the trees. What exactly is the EU for now? Likewise, you may want to know how the EU benefits you directly, in practical terms. This booklet, in a series of several, seeks to give brief but concise answers to the most frequent of these questions.

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für eine bessere Verständigung

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para uma melhor compreensão

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The EU means many things to many people. A number of people feel that it is becoming increasingly difficult to see the wood through the trees. What exactly is the EU for now? Likewise, you may want to know how the EU benefits you directly, in practical terms. This booklet, in a series of several, seeks to give brief but concise answers to the most frequent of these questions.

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