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## **CONSUMER POLICY IN DENMARK**

*AS COMPARED WITH THE OTHER MEMBER STATES*

*OF THE EUROPEAN UNION*

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## INTRODUCTION

The **Treaty of Amsterdam** was signed on 2 October 1997.

Article 153 (formerly Article 129a) states that:

1. “In order to promote the interests of consumers and to ensure a high level of consumer protection, the Community shall contribute to protecting the health, safety and economic interests of consumers, as well as to promoting their right to information, education and to organise themselves in order to safeguard their interests.
2. Consumer protection requirements shall be taken into account in defining and implementing other Community policies and activities.
3. The Community shall contribute to the attainment of the objectives referred to in paragraph 1 through:
  - a) measures adopted pursuant to Article 95 (formerly Article 100a) in the context of the completion of the internal market;
  - b) measures which support, supplement and monitor the policy pursued by the Member States.(...)”

Article 153(5) provides that these “measures (...) shall not prevent any Member State from maintaining or introducing more stringent protective measures. Such measures must be compatible with this Treaty. The Commission shall be notified of them.”

In 1989 the European Union’s determination to implement a consumer policy in Europe motivated the Commission to create the Consumer Policy Service (CPS)<sup>1</sup>. One of its tasks has been to keep tabs on Member States’ legal instruments in this field.

The **Maastricht Treaty** on European Union, which came into force on 1 November 1993, made it incumbent on the CPS to subject this legislation to closer scrutiny, in order to get a clearer picture of the Member States’ strategy and organisation and hence determine what specific actions could be undertaken at Community level to support and supplement their policies.

To this end the Commission prepared a **questionnaire** and sent it in 1994 to the 12 Member States at the time. The scope of the survey was later extended to include the three new Member States. All the Member States have sent in their replies, the last being received on 2 February 1996.

The replies sent in by the 15 Member States that participated in the survey were analysed. A summary report on consumer policy was then drafted<sup>2</sup>, highlighting the main

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<sup>1</sup> The CPS became DG XXIV, and from 1 April 1997 was called the Directorate-General for “Consumer Policy and Consumer Health Protection”.

similarities and differences between the Member States in this area, and providing an overview of the situation at Union level.

On the basis of this overall report, a separate report has been drawn up for each Member State comparing the Member State's situation with that of the other EU Member States.

*This report concerns Denmark. It was drawn up on the basis of the Danish authorities' replies to the Commission's questionnaire and updated in 1998 with the help of Mr Peter Nederagaard from the "Forbrugerradet", Member of the European Commission's Consumer Committee, and Mr Fleming Mortenson from the "Forbrugerstyrelsen".*

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<sup>2</sup> "Consumer Policy of the Member States of the European Union" - Doc. XXIV (98) 1.0.

# Part One: The general situation

## 1. GENERAL

### 1.1 Broad outline of official policies in the Member States with regard to consumers

The Member States' responses reveal a common concern to protect consumers. Each Member State has an official consumer policy covering most of the domains mentioned in Article 153 (ex-Article 129a) of the Treaty, notably the determination to attain a high level of consumer protection, to protect the health, safety and economic interests of consumers, and to inform and organise consumers in order to safeguard their interests.

Although this is not necessarily a distinctive factor, several Member States also say they want improvements in regard to:

- legislation with a view to creating a genuine corpus of consumer law
- legal protection
- the quality of goods and services
- education
- consumer representation, etc.

Member States are also keen to promote competition and consumer choice.

Depending on the country, consumer policy may take the form of voluntary codes, regulations or statutes, or indeed may even be enshrined in the Constitution (E)<sup>3</sup>, besides transposition into domestic law of Community and international law.

Hence we have a common end – the consumer's interests – articulated in different ways that reflect different local contingencies and priorities.

*In Denmark, the main objectives of the Department for Consumer Affairs (Forbrugerstyrelsen, see Section 1.3) are as follows:*

- *give consumers the opportunity to use their available time and income in a rational manner, from both a socio- and microeconomic point of view;*
- *help establish and maintain a high level of consumer protection in terms of quality, safety and health, as well as consumers' economic and legal rights.*

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<sup>3</sup> The proposals, comments or descriptions provided by the national authorities mentioned in this report will sometimes be followed by the country abbreviations (A, B, DK, D, E, etc.) to enable the reader to determine their source.

## 1.2 Medium-term action programme

**Most of the Member States** have programmes that define priorities in the field of consumer policy. The programmes cover periods of varying length (DK, E, F, P, UK). In some countries, this period covers the life of a parliament (A, IRL, S), while in others it covers one year (D, L, NL).

The main thrust of these programmes is to reinforce the physical and legal protection of consumers and to provide them with better information and training.

As mentioned by Belgium, these programmes are also designed to carry through and flesh out existing consumer policy. They also focus on policing the implementation of legislation already adopted.

*In Denmark, priorities were defined in 1988, when the Department for Consumer Affairs (Forbrugerstyrelsen) was set up. Its aims are as follows:*

- the provision of information and services for consumers, industry and commerce;*
- acquisition of knowledge;*
- cooperation with industry, trade, the public authorities and various bodies;*
- information campaigns;*
- arbitration of disputes and mediation.*

*In April 1997, the Danish Government announced the adoption, in the field of consumer policy, of a new strategy designed both to inform and protect consumers. A series of projects relating to labelling, public access to information on biotechnology, and a research council in the field of consumer policy were launched in the framework of this new strategy.*

## 1.3 Main administrative structure responsible for implementing this programme

Often attached to the **Ministry of the Economy** (B, D, F, L, NL) or the **Ministry of Trade and Industry** (DK, FIN, GR, I, UK), the administrative organisation of the sector varies considerably from country to country both in regard to its structure and the parent ministry.

In many countries, several other ministries are also responsible for consumer policy in the sectors coming within their remit (A, B, D, GR, I, L, UK).

There are **a lot of drawbacks** to this set-up. For example, it is not conducive to cooperation between Member States for drawing up a Union-level consumer policy.

Note that no Member State has a Ministry or State Secretariat responsible specifically for consumer affairs, as was the case in France until 1993.



Annex 1 contains the list of Member States' representatives at the last Consumer Affairs Council held on 23 April 1998. *The Danish representative was Mrs Pia Gjellerup, Minister for Industry and Trade.*

*At the meeting of the Senior Consumer Affairs Officials of 13/1/1998, Denmark was represented by Mrs Bente Saltorp and Mr Kenneth Skov Jensen from the Danish Department for Consumer Affairs (Forbrugerstyrelsen).*

*In Denmark, consumer policy generally falls within the remit of the **Ministry of Industry and Trade** ("Erhvervsministeriet") and - within this ministry - the **Department of Consumer Affairs** (Forbrugerstyrelsen), which also provides the secretariat for the National Home Economics Council (Statens Husholdningsråd), the Consumer Complaints Service (Forbrugerklagenævnet) and the Consumer Ombudsmen (Forbrugerombudsmanden).*

*Besides, various aspects of consumer policy come within the remit of other ministries and agencies.*

*Annex 3 provides an overview of consumer policy sectors for which other ministries and agencies are responsible.*

#### **1.4 Consumer interests in the context of other government policies**

In all Member States consumer interests are to a greater or lesser extent taken into account in preparing other policies, through the medium of interministerial coordination (A, B, D, F, IRL, I, L, S, UK), consultation with consumer organisations (DK, E, I, P, UK) and/or consumer institutes (E, P).

*In Denmark, consumer interests are taken into account to a certain extent. Where appropriate, consumer representatives participate in meetings, committees, boards or consultation meetings in the preparation of legislative texts.*

## **2. CONSUMER ORGANISATIONS**

### **2.1 Consumer organisations at national or regional level**

In each Member State consumer organisations exist at national and regional levels.

At **national level**, the number of such organisations varies greatly from one Member State to another, ranging from a single national organisation (IRL, L, NL) to 15 (B, I) or 20 (F). In these circumstances, their powers and thus their influence also vary greatly. On the whole consumer organisations have relatively little clout. With the exception of the **United Kingdom** and **Germany**, where consumer organisations are financed by the government (except for the Consumers' Association in UK), and a number of subsidies granted by certain Member States, the organisations' own resources consist only of membership fees and the voluntary work performed their members as well as the resources they obtain through the measures they carry out themselves or in response to invitations to tender from national, local or European authorities.

*In Denmark, 26 national organisations and seven local consumer groups are represented on the Consumer Council (Forbrugerrådet)*

*Forbrugerrådet (National Consumer Council)*  
*Fiolstæde 17*  
*1017 København K*

**2.2 Are they involved in implementing policy and/or measures adopted by the public authorities?**

Yes, except for Ireland, Sweden and the United Kingdom.

**2.3 If so, how?**

Consultation between the government and consumer associations is conducted:

- in the context of the consumer councils (B, E, F, L) (see section 3 below) or
- through direct concertation (A, DK, D, NL) or indirect concertation (NL, P) with the ministries concerned.

**2.4 If not, why?**

In **Ireland**: probably because of lack of resources.

In **Sweden**: because of their relative lack of importance.

In the **United Kingdom**: because implementing government policy does not come within the remit of these bodies.

**2.5 Are consumer associations affiliated at national level?**

Confederations exist in ten Member States (B, DK, D, FIN, IRL, I, L, NL, S, UK), such as :

- in **Belgium**: The "Groupement des organisations de consommateurs" is an informal coordination and concertation structure embracing all organisations at the Consumer Council (except for Test-achats);
- in **Germany**, the Union of Consumer Associations (AGB) has 36 affiliates, i.e. most German consumer organisations,
- in **Sweden**, the two leading organisations are umbrella bodies representing 14 and 16 organisations respectively;

*In Denmark, 26 national consumer organisations and seven local consumer groups are represented on the Consumer Council (Danske Forbrugerrådet).*

*In Denmark, the National Consumer Council<sup>4</sup> (Danske Forbrugerrådet) was set up in 1947 on the initiative of several urban and rural mothers' associations. At first it was based on 10 organisations, while in the mid-1960s it was extended to include - in addition to women's and mothers' associations - young people's, retired people's and tenants' organisations, adult education bodies and employees' organisations.*

*It acts on the basis of articles of association adopted by its governing body in 1984.*

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<sup>4</sup> Does this body embrace those listed in section 2.1? (Editor's note).

*The National Consumer Council is independent of government, industry, commerce and the political parties. Its aim is to implement an active consumer policy in the defence of consumers' interests. It strives to achieve this objective by lobbying for consumers' interests with politicians, ministries, and other public authorities. The Consumer Council has links with the Ministry of Industry and Trade, the Ministry of Food, the Ministry of the Environment, the Ministry of Justice and other ministries. It is represented on over 200 councils, commissions and committees. Questions of relevance to consumers that concern the general public or industry may also be submitted to it. Through the medium of the magazine "TÆNK" ("Think about it") and various other newspapers, the Consumer Council may address any subject considered to be of relevance to consumer policy.*

*In cooperation with other European consumer organisations and International Testing the Consumer Council has also published various booklets, folders, etc. (for example, a guide on cameras, a booklet on playground safety, children's needs, fares), with the financial aid of the European Commission.*

*The Consumer Council is **part-funded by the State.***

*In its magazine "TÆNK" the Consumer Council has published cooperation projects on the safety of air and ferry transport and various projects concerning food.*

*In cooperation with Danish industry, the Consumer Council has prepared teaching material for higher national school classes, entitled "På sporet af EF - fakta og meninger" (Discover the EC - Ideas and Facts).*

### **3. CONSUMER COUNCIL**

**Does your country have one or more organisations at national level representing groups concerned by consumer affairs (government, consumer affairs, industry, trade, etc.)?**

Yes, almost all Member States have a Consumer Council, except for Germany and Finland (where the consumer committees do not correspond exactly to the concept of a consumer council), Ireland (where statutes are in the pipeline), Sweden and Italy.

In the United Kingdom there are four consumer councils - one each for England, Scotland, Northern Ireland and Wales respectively.

The Consumer Council is generally a consultative body attached to the ministry responsible for consumer affairs (B, DK, F, GR, L, UK). The Council may also be attached to (E) or be equivalent to (P) the national Consumer Institute.

Generally the Council is made up of almost equal numbers of representatives of consumer organisations and:

- industry (B, F, GR, NL) or
- the ministries involved (L, P) as well as experts in consumer affairs.

*In Denmark, "Danske Forbrugerrådet" literally translates as "Danish Consumer Council", but this body does not correspond to the concept of "Consumer Council" as understood here.*

#### 4. MONITORING OF CONSUMPTION

Each Member State has bodies which conduct studies and surveys on a more or less regular basis to monitor national trends in consumption.

These organisations are generally the government departments referred to in section 1.3 above (A, D, DK, E, F, IRL, L, P, S, UK) or are attached to such departments (B, L).

However, it seems that only in **France** (DGCCRF) and the **United Kingdom** (Office of Fair Trading) is there a dedicated consumer affairs structure responsible for the **permanent monitoring** of all products and services.

It seems that no Member State has an organisation or independent structure which could be defined as a "consumer affairs observatory"<sup>5</sup>.

*In Denmark, it is the Department for Consumer Affairs (Forbrugerstyrelsen), the National Council for Home Economics (Statens Husholdningsråd) and the National Consumer Council (Danske Forbrugerrådet) that perform tasks of this nature, for example by carrying out comparative studies.*

*The Department for Consumer Affairs (Forbrugerstyrelsen) is also responsible for monitoring the market, both at a general level, by providing the Secretariat for the Consumer Ombudsman (Forbrugerombudsmanden), whose mission is to check compliance with market law ("markedsføringslov"), and on a more specific level, in the context of the Directive on general product safety.*

#### 5. INTERNATIONAL COOPERATION

International cooperation in consumer affairs is relatively well developed both on the part of government services and consumer organisations. However, in two Member States it is mainly (L) or almost exclusively (NL) confined to consumer organisations (ULC and Consumentenbond respectively).

Member States participate actively in cooperation measures organised **in the context of the European Union**, and above all in regard to:

- safety: rapid exchange of information system; exchange of information in the context of the general product safety directive;
- cross-border co-operation: Euroguichets;
- co-ordination at the level of the permanent representations;

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<sup>5</sup> See definition in Annex 2.

There is also co-operation at **international level**:

- OECD International Marketing Supervision Network, created in 1992;
- OECD Consumer Policy Committee;
- monitoring of the safety of consumer products, PROSAFE, ECOSA;
- regional cooperation: Nordic (DK, S), Central Europe (A), EFTA until 1994;
- Codex alimentarius;
- CNUCED

There are also some more informal cooperation measures **between certain "sister" organisations** in a number of Member States, such as the consumer institutes (INC-E, INC-F, ADICONSUM-I, IC-P) in the context of comparative tests and studies or market analyses in the framework of the European co-operation programme (D, E, F, I, P).

Finally, most of the Member States are involved on a more or less formalised basis in intensive and ongoing **bilateral cooperation** with certain Member States and/or third countries:

- Latin America (E) – Central and Eastern European Countries (F) – EFTA (F) – Africa (P)
- market surveillance: convention signed between the General Economic Inspectorate (B) and DGCCRF (F)
- information on accidents and risks associated with consumer products (E), etc.

At the level of the **consumer organisations**, close co-operation exists in the Community and international context, mainly within Consumers International (CI, ex-IOCU).

At Community level there are five European consumer organisations, viz. BEUC (the European Bureau of Consumer Unions) **Euro-coop** (the European Community of Consumer Cooperatives), **COFACE** (Confederation of Family Organisations in the European Community), **ETUC** (European Trade Union Confederation) and the **EIICA** (European Interregional Institute for Consumer Affairs) based in Lille. At institutional level the **Consumer Committee** created in 1995 by the European Commission represents all Community, national and regional consumer organisations.

*Denmark also cooperates with a number of countries on matters relating to consumer policy, in the context of the European Union, Nordic cooperation, and the OECD. The countries involved pool information on policy developments and benefit from the experiences of each partner. Finally, the Nordic consumer organisations cooperate closely under the aegis of the Nordic Council of Ministers (Nordisk Ministerrad).*

## 6. COMPLETION OF THE INTERNAL MARKET<sup>6</sup>

### 6.1 What measures have been taken at national or regional level to inform consumers about the completion of the internal market and how they can benefit from it?

All Member States, including the new ones (A, S), have tried to put across the message. In some countries the effort has been relatively limited<sup>7</sup>, or has even been left to the initiative of the media (GR, IRL), while other countries, (A, B, D, I, F, S, UK) have been quite active, notably via the media, in informing the public about what they stand to gain from the internal market.

*In Denmark, the Department for Consumer Affairs (Forbrugerstyrelsen) held a conference on "Consumers and the internal market" in autumn 1990. Besides, in 1995 the Consumer Council (Forbrugerrådet), together with the Verbraucherzentrale Schleswig-Holstein, created the Eurocon Centre, which has published folders on cross-border trade.*

*In 1991 the Ministry for Industry published the document "562 days to the internal market" ("562 dage - nedtælling til det indre marked") and in 1992 "185 days to the internal market" ("185 dage - nedtælling til det indre marked"). It also published the document "Consumers and the European Community" ("Forbrugerne i EF") in cooperation with the National Consumer Council (Danske Forbrugerrådet) in 1993.*

### 6.2 What actions should/could the Commission propose to support these measures?

Apart from Germany (no reply to this question), the United Kingdom (which considers that these measures are not necessarily the Commission's business), and the Netherlands, the other Member States think the Commission might be able to do something in this domain, i.e. organise information and training campaigns to increase consumer awareness as to how to make the most of the single market:

- either directly (A, E, GR, IRL, I, L, P)
- or possibly involving the European Parliament (B)
- or by the provision of financial support (A, DK) to the Member States (F) or to consumer organisations (A, L).

*Mainly, Denmark considers that the Commission could give the various Member States the financial resources necessary to keep the general public informed.*

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<sup>6</sup> The internal market was completed on 1 January 1993, in accordance with the Single European Act, (signed on 17 February 1986) and "comprises an area without internal frontiers in which the free movement of goods, persons, services and capital is ensured."

<sup>7</sup> Publication of a booklet and articles in E and GR, conference in 1990 and annual publication of a booklet in DK.

## 7. SPECIFIC MEASURES

### 7.1 In the context of Article 153 (ex-Article 129a) of the Treaty, what are the specific measures which the European Commission could/should propose to support and, where relevant, supplement Member State policy in favour of consumers?

One Member State is silent (UK) and two others (D, NL) see no need for new specific measures in favour of consumers.

The other countries accept the principle and propose strengthening or fleshing out Commission measures in the context of Article 153 of the Treaty, notably in regard to information (B, E, F, GR, L, P, S) and the EHLASS programme (DK, E, F, P).

*Denmark mentioned the following examples:*

- *putting the EHLASS system on a permanent footing;*
- *offering its assistance to a network of experts from the Member States of the Union in the field of monitoring and information;*
- *facilitating cross-border payments for consumers*

### 7.2 Other specific measures: should specific measures be envisaged in domains other than those mentioned in Article 153 of the Treaty?

**If yes, which ones?**

Two Member States did not answer this question (GR, IRL) and many others are opposed to the Commission's involvement in domains not enumerated in Article 153 of the Treaty (D, E, F, L, NL, UK).

Only five Member States (A, B, DK, P, S) accept the idea in principle, but did not propose measures outside the domains covered by the Treaty.

*Denmark would welcome a survey on how best to integrate and evaluate consumer policy in the context of other policies, in order to make the internal market work smoothly, and a survey on how coordination might be improved.*

## Part 2: Questions concerning the activities mentioned in Article 153 of the Treaty

### 1. PROTECTION OF CONSUMER HEALTH AND SAFETY<sup>8</sup>

#### 1.1 Administrative structure

Except perhaps in Austria and Ireland, **all Member States** have administrative structures responsible for consumer health and safety. These structures are usually (B, DK, F, GR, P) departments answerable to the ministry responsible for consumer policy<sup>9</sup>, but sometimes also to certain consumer organisations (L).

For **food and medicare products**, such a structure also exists in most Member States but is generally attached (DK - GR - IRL - UK) to the Ministry of Health.

Depending on the circumstances, these structures are empowered to hear consumer complaints, to deliver opinions and to organise prevention and education campaigns. These structures are sometimes supplemented at local level by services attached to the municipalities (S).

*Denmark has administrative structures that collect consumer complaints. They deliver opinions and organise prevention and information campaigns, notably in the fields that come within the remit of the Department for Consumer Affairs (Forbrugerstyrelsen).*

*As regards foodstuffs, these structures are the following:*

- *the local food control authorities (except for prevention and education campaigns)*
- *the Directorate for Veterinary Services and Foodstuffs (Veterinær-of Fødevarerdirektoratet) and*
- *the Ministry of Food, Agriculture and Fishery (Ministeriet for Fødevarere, Landbrug og Fiskeri).*

*Medical care and medical prescriptions are supervised by the Patient Complaints Service (Patientklagenævnet), the Health Directorate (Sundhedsstyrelsen) and the Ministry of Health (Sundhedsministeriet).*

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<sup>8</sup> NL has not replied to this part of the questionnaire.

<sup>9</sup> See Part 1, section 1.3.



**1.2 Are the resource allocated to monitoring of the safety of products provided on a sectoral basis?**

Only Spain, Italy and the United Kingdom take a sectoral approach in this area.

Most Member States (B, DK, D, F, IRL, P, S) allocate resources for monitoring product safety on a global basis, individual sectors being funded only in second place when the need arises. While not calling this approach into question, some Member States nevertheless have special rules governing foodstuffs (B, D, E), electrical appliances and toys (B) and also tobacco, cosmetics, essential foodstuffs (D) and health products (E, GR).

**1.3 How is the participation of organisations representing consumer interests provided for with respect to the safety of goods and services?**

In all Member States except Ireland, Sweden and the United Kingdom, consumer organisations are involved directly or indirectly through the bodies on which they are represented<sup>10</sup> in drawing up national legislation, and in transposing and implementing EU directives.

These organisations are also involved in standardisation work carried out by national organisations specialised in the safety of goods and services (A, B, DK, E, F, GR).

*In Denmark, these provisions are enforced by the Department for Consumer Affairs (Forbrugerstyrelsen) in compliance with the product safety law. The Consumer Council (Forbrugerrådet) and the Department for Consumer Affairs both participate in standardisation work in a number of areas.*

**1.4 Are there methods of collecting information other than those provided for in the Community system relating to home and leisure accidents?**

In the case of five Member States (A, B, D, IRL, L), the answer is no.

Six other Member States (E, F, GR, P, S, UK) report methods of collecting information which are different from or complement the Community's EHLASS system.

**Portugal**, for example, has a safety information system which directly records three types of information in Lisbon and in the country as a whole.

**France** also has an internal network for monitoring accidents caused by defective products or services. This network draws on the services of the departmental directorates, which in turn draw on a monitoring network at local level made up of the public services which have to deal with accidents (hospitals, fire-brigade, police, poison centres, etc).

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<sup>10</sup> Consumer councils, working parties, ad hoc groups, institutes, etc.

Although all Member States are probably involved in such schemes, only *Denmark* and *Spain* mention their involvement in the warning and notification networks of the OECD, the EU and, in the case of *Denmark*, the Nordic countries.

## 1.5 Safety of services

### 1.5.1 What national measures are there to ensure the safety of services, notably as regards:

- sport and leisure events?
- leisure centres, playgrounds and amusement parks?

In most Member States, these problems are addressed at national level as part of general consumer policy (E), but also in the form of legislation (L, UK), standard regulations on the construction and operation of places of assembly (D, IRL, P), standardisation (A, DK, D, E, UK), codes of good practice (IRL) and even the civil code (GR).

Depending on the Member States concerned, the competent ministries are those responsible for consumer matters (A, F) or for the area of activity concerned (B, L).

Implementation measures and other specific provisions are then decided on at the appropriate level which may, depending on the Member States and areas of activity concerned, be national (A, B, F, IRL), regional (A, B, D, E, F) or local (B, E, L). In Belgium, for example, the Minister of the Interior issued a memo advising local authorities not to allow bungee-jumping.

Thus, in a number of countries, special measures have been taken to ensure the safety of services and equipment in the following areas in particular:

- sport and leisure events: (F, IRL<sup>11</sup>, UK)
- leisure centres, playgrounds and amusement parks: (D, E, GR, L, UK)
- "temporary" structures: (D<sup>12</sup>)
- village halls : (E)

whilst in other Member States only general regulations apply.

*In Denmark safety of services is the subject of standardisation and information activities - for example, the publication of booklets.*

### 1.5.2 Are there national measures to stimulate standardisation of safety rules and know-how in the field of services?

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<sup>11</sup> Pop concerts and open-air musical performances.

<sup>12</sup> Equipment that is regularly assembled, used and then dismantled at various locations, such as merry-go-rounds at funfairs.

In Austria, Belgium, *Denmark*, and Ireland: No.

Measures have been provided for in other countries (D, E, F, L, P) with respect to a number of sectors:

- stock exchange and securities: (D)
- transport and entertainment: (E)
- schools, public buildings, construction sites: (L)
- car repairs, electrical household appliances, domestic heating, swimming pools, etc.: (P)

## 2. PROTECTING CONSUMERS' ECONOMIC INTERESTS

### 2.1 How is market surveillance organised in connection with consumers' economic interests?

Each Member State has **special ministerial departments** to monitor the implementation of laws and regulations designed to protect the economic interests of consumers.

Depending on their given areas of responsibility, a distinction is made between:

- departments with **general** responsibility:
  - at national or federal level (B, *DK*, E, F, GR, IRL, I, L, P, UK)
  - at regional or local level (A, E, S)
- departments with responsibility for a **specific** sector:
  - at national or federal level (A, B, *DK*, D, E, F, GR, P)
  - at regional or local level (*DK*, D)

In some Member States (A, D, I), consumer organisations also take part in market surveillance. Others (F, L) are trying to involve consumer organisations and even the consumers themselves in these monitoring activities.

*In Denmark, monitoring takes place at national level. The Consumer **Ombudsman** (Forbrugerombudsmanden) generally ensures that manufacturers and traders comply with the legislation on good marketing practice (markedsføringslov).*

*This general supervision is backed up by **supplementary surveillance** of individual sectors: the Finance Inspectorate is thus responsible for monitoring the banking, insurance and mortgage credit sector, the Department of Health for drugs monitoring, and the Department of Foodstuffs (regional inspectorate) for foodstuffs control, etc.*

## 2.2 Consumer access to justice and the settlement of consumer disputes in the single market

As regards **measures to be taken at Community level**, the replies received generally welcomed the Green Paper (A, B, DK, D, E, F, I, NL, P) although in some cases reservations were expressed (L, UK) or certain proposals were even opposed (DK, D). Some Member States, on the other hand, regretted that the proposed measures were not sufficiently binding (F) or thought they were too limited in scope (I).

*Denmark considers that harmonisation of national legislation governing defective products is an over-ambitious goal. Where appropriate, Member States should opt for **minimal intervention**. In this connection, Denmark is opposed to a definition of consumer different from the one contained in the Directives on consumer credit and unfair terms in consumer contracts.*

*Harmonising the legal provisions governing the sale of goods on the basis of the guidelines contained in the Green Paper would be to the Danish consumer's advantage in some respects. This applies in particular to the burden of proof, the possibility of invoking the liability of the manufacturer or importer and a time limit for lodging complaints possibly longer than one year, as is the case at present.*

*With regard to the **commercial guarantee**, it seems in principle advisable to adopt some minimal regulations in respect of form and substance at European level.*

*No action is planned for the moment at national level apart from routine consultation.*

*Besides the official body responsible for receiving consumer complaints (Forbrugerklagenævnet) there are also a number of State-recognised bodies that provide remedies but that are privately organised. These private bodies have been set up with the cooperation of the Consumer Council and the professional organisations concerned and mainly deal with complaints against banks in general, mortgage banks, insurance companies, real estate agents, tradesmen, charter companies, restaurants and hotels and driving schools.*

## 2.3 How do you ensure the protection of consumers' economic interests in particular in the field of transport, postal services, telecommunications, energy, etc.?

Despite major developments since 1994, mainly in the public sector (post and telecommunications), in most Member States, the industries in question are still publicly owned and constitute **monopolies** run by state-owned enterprises in accordance with the relevant statutory provisions. Generally speaking, charges and conditions of use are laid down by the enterprises themselves while taking account of operating conditions, regulations issued by the public authorities, the interests of consumers, etc., but without the pressure of competition.

Only when some or all of these sectors are free to compete can the laws of the market operate properly (DK, IRL).

Depending on the circumstances, consumers' interests are safeguarded by:

- laws or regulations (B, DK, E, GR, L, NL) setting out the basic conditions for defending the interests of consumers,
- mediation services (B), councils (DK: *bus*), arbitration committees (NL) and other monitoring and approval (DK) procedures generally provided for by law,
- consumer organisations or councils (P, UK),
- recourse to the law (GR, NL),
- self-regulation (GR), self-restraint on the part of banks as regards advertising aimed at young people (A),
- the supervisory ministry (F, NL, P).

*Denmark says it is not possible to generalise about the need for intervention at European Union level. Any form of intervention must be evaluated in the various sectors with an eye to its usefulness and in the light of the principle of subsidiarity.*

*With regard specifically to the **banking sector**, however, it is pointed out that the Commission's declaration of July 1993 on financial establishments' respect of their own codes of practice in the field of transparency, time limits for transfers and charges, etc. has had little effect. The European Union might therefore have to take initiatives to increase transparency within the financial sector.*

*The Department for Consumer Affairs (Forbrugerstyrelsen) argues that it is not really necessary for the European Union to take action regarding matrimonial agencies and distance education; however, action is perhaps called for in fields such as distance selling, direct selling, etc.*

*In addition, there is a general need for intervention in the field of **cross-border selling**. The Department for Consumer Affairs (Forbrugerstyrelsen) addressed this issue in its comments on the Commission's Green Paper on access of consumers to justice and the settlement of consumer disputes.*

*With regard to **bus transport**, consumers' economic interests are protected by the Concession Act. This requires approval of the fares and timetables of bus companies by the Public Transport Council (Persontraikådet).*

*In the case of the **postal service**, consumers' economic interests are protected by the Postal Service Act (Postloven), the decree based on this Act, and administrative provisions. The postal administration is a state-owned enterprise that operates under the authority of the Communications Minister. In the case of normal mail, the inhabitants are entitled to have mail distributed throughout the whole country. The administration also has to ensure the daily distribution of mail at a reasonable, standard price. Besides, it enjoys a monopoly in the distribution of letters under 1 kg. Postal charges are fixed by the Minister for Communications and Tourism, subject to approval by the Parliamentary Finance Commission.*

*Telecommunications charges are subject to approval by the Ministry of Research. The applicable rates are laid down each year. Complaints about telecom services and telephone subscription conditions are examined by the Telebrugernaevnet on which the Consumer Council is represented.*

*Heating and electricity services must be fairly priced, which means that enterprises in this sector may include only production and distribution costs in their prices. Prices and other distribution arrangements are notified to a special commission which checks that they are reasonable and comply with the provisions pursuant to which they are calculated.*

*Prices are also subject to an inspection and approval procedure in the post and telecommunications sectors.*

## **2.4 In which domains is there a need for action at Community level?**

Whilst Germany, Luxembourg and the United Kingdom do not see any reason for Community-level action other than that which has already been decided on, the other Member States have put forward a number of proposals for action while reiterating (DK) the importance they attach to the principle of subsidiarity.

## **3. ENSURING ADEQUATE CONSUMER INFORMATION AND EDUCATION**

### **3.1 The responsible services**

In each Member State, **several services** are responsible for consumer information and education. As regards information, the services are mainly answerable to the ministry responsible for general consumer policy. Consumer education, on the other hand, is normally provided via the education system and/or services attached to the ministry of education.

Depending on the Member State in question, these powers are exercised at national level (B, DK, E, F, GR, IRL, L, P, UK), on a federal basis (B, D) and/or at local level (E, S, UK).

*In Denmark, the Department for Consumer Affairs (Forbrugerstyrelsen) in its capacity as secretariat of the National Council for Home Economics (Statens Husholdningsråd) is one of the bodies responsible for informing consumers on matters relating to diet and hygiene and financial, technical and legal matters.*

*Consumer education is provided at school. The Department for Consumer Affairs (Forbrugerstyrelsen) is involved through a special initiative, its "pedagogic service".*

### **3.2 Other organisations involved**

Apart from consumer organisations, most of which are involved in these two areas of activity, and the media (radio, TV, press, etc.), each Member State has specialised organisations dealing with these two areas.

*In Denmark, the National Consumer Council (Danske Forbrugerrådet) informs consumers via TAENK.*

### **3.3 What are the current priorities in these two sectors?**

The replies to this question revealed two things.

Firstly, the extent to which those responsible for consumer policy in the Member States regard consumer education and information as a **priority area** (A, F, IRL, L, P, S, UK).

**Secondly**, the freedom of action enjoyed by the services responsible for laying down current priority objectives in these two areas (D, F, UK).

There is a wide variety of objectives.

*In Denmark the main objectives seem to concern:*

- *consumption and the environment*
- *safety at home and during leisure time*
- *food hygiene*
- *home economics*

*Additional priorities include: consumer rights in the financial sector, consumer remedies in various areas, consumer rights vis-à-vis firms and transparency in domains that are being liberalised and privatised (telecoms, transport, energy, etc.).*

### **3.4 Priority themes<sup>13</sup>**

**3.4.1** The general impression created by the replies received is that most, if not all, of the subjects set out in Annex 5 are important and therefore, in a way, have priority (A, B, DK, D, GR, P); however, the degree of priority is difficult to establish since this depends on the responsibilities of the various departments/ministries involved and in some cases on the extent to which they can act on their own authority.

**3.4.2** Of the subjects mentioned, the **priorities** are as follows (in descending order of importance):

- consumer safety, including food safety
  - (A, UK) and more specifically:
  - general product safety (A, DK, GR, IRL, L),

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<sup>13</sup> See Annex 5

- the EHLASS information system on home and leisure accidents (A, DK, E),
- financial services:
  - payment systems, insurance, banking, etc. (A, DK, F, GR, IRL, L),
  - legislation relating to foodstuffs (A, DK, D, GR, P),
  - package holidays (A, F, GR, L),
  - labelling of shoes, energy, ecological label, quality label (A, DK, F, GR).

The other subjects are mentioned less frequently, which does not necessarily mean that they have lower priority (see comments in section 3.6.1 above). Some Member States even give top priority to these other subjects:

- safety of specific products (P), particularly toys (F) or pharmaceutical products (GR).

*In Denmark, subjects of particular interest are: general product safety, food law, labelling (of shoes, energy, ecological label, quality label), economic and financial matters, unfair terms in consumer contracts, misleading advertising, the EHLASS information system on home and leisure accidents, financial services (payment systems, insurance, banking), rapid alert system, cosmetics, safety of services.*

#### 3.4.3 Other Member States mentioned as priority areas certain additional subjects:

- cars, especially second-hand vehicles (A),
- estate agents (A),
- investment consultants (A),
- mail order (A),
- the new directives (B),
- general information on consumer rights and on structures to assist consumers (E),
- new products (E),
- guarantees (L).

### 3.5 Television and consumer information

The situation **varies greatly** from country to country:

**In most Member States** (A, B, D, E, GR, IRL, L, UK), no regular TV consumer information programmes are broadcast by the authorities or consumer organisations.



However in the case of topical consumer issues, the TV channels may provide information on an occasional basis, sometimes in collaboration with the public authorities or certain organisations (B, E). Sometimes, if the issue is considered important enough, the TV channels may prepare a special programme dedicated to the topic (B, DK, D<sup>14</sup>, UK).

Only four Member States (DK- F -I -P) broadcast TV consumer affairs programmes on a regular basis.

*In Denmark, the public authorities, including the Department for Consumer Affairs (Forbrugerstyrelsen), have for several years had the possibility of broadcasting messages of general interest on national television channels. Such messages are free of charge but of limited interest on account of their duration (60 seconds) and competition from commercials broadcast by the channel itself. The Department for Consumer Affairs now considers such messages to be of little importance and uses them simply as a supplementary measure.*

*However, cooperation with producers, including the creation of televised current affairs programmes specifically targeted at consumers, is becoming increasingly important.*

*Ministerial departments and their agencies are also allowed free access to slots reserved for public services on radio and television; the European institutions could also be given access.*

*The Department of the Environment ("Miljøstyrelsen") has also issued the following information:*

*"In 1989 and 1990, the Chemicals Act ("Kemikalieloven") and the Environmental Protection Act ("Miljøbeskyttelsesloven") established the legal basis for a national ecological labelling system. In addition, Denmark has been involved in the preparatory work on the Nordic ecological label, adopted by the Nordic Council of Ministers in November 1989. At the same time, the European Commission presented a proposal for a common ecological label for the European Community. The proposal was finally adopted by the Council on 23 March 1992.*

*Denmark has decided to promote the development of the European ecological labelling system; in fact, consumers would be disconcerted and sceptical if private, national labelling systems co-existed alongside the European Union's common ecological label."*

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<sup>14</sup> "Health" information

ANNEX 1

**The representatives of the governments of the Member States and the European Commission at the Consumer Affairs Council of 23 April 1998:**

Germany

Mr Lorenz SCHOMERUS

Secretary of State at the Federal Ministry of the Economy

Austria

Mrs Barbara PRAMMER

Federal Minister for the Feminine Condition and Consumer Protection

Belgium

Mr Jean Louis SIX

Deputy Permanent Representative

Denmark

Mrs Pia GJELLERUP

Minister for Trade and Industry

Spain

Mr Miguel Angel NAVARRO

Permanent Representative

Finland

Mr Antti KALLIOMÄKI

Minister for Trade and Industry

France

Mrs Marilyse LEBRANCHU

Secretary of State at the Ministry of Economics, Finance and Industry

Greece

Mr Michalis CHRYSOCHOÏDIS

Secretary of State for Development

Ireland

Mr Tom KIT

Deputy Minister at the Ministry of Trade, Trade and Employment

Italy

Mr Roberto ROSSI

Deputy Permanent Representative

Luxembourg

Mrs Marie-Josée JACOBS

Minister for the Family

Netherlands

Mrs Anneke VAN DOK VAN WEELE

Secretary of State for Economic Affairs

Portugal

Mr Joa de VALLERA

Permanent Representative

United Kingdom

Nigel GRIFFITHS

Secretary of State at the Department of Trade and Industry

Sweden  
Mr Mickel SJÖBERG

Secretary of State at the Ministry of  
Immigrants, Consumers, Youth and Sport

ANNEX 2

**Participants at the meeting of Senior Consumer Affairs Officials of  
13.01.1998 :**

**Germany**

Dr. Jürg Ter-Nedden  
Unterabteilungsleiter  
Bundesministerium für Wirtschaft  
Abteilung II  
D – 53107 Bonn

**Austria**

Mr G. Mayer  
Bundeskanzleramt  
VII/B  
Radetzkystraße 2  
A – 1030 Wien

Mrs R. Delerue  
Permanent Representation  
Avenue de Cortenberg, 30  
B – 1040 Bruxelles

**Belgium**

Mr L. Van Boxstael, Directeur Général,  
Mr Allardin et Mme. Lemaigre du  
Ministère des Affaires économiques  
Administration de la politique commerciale  
North Gate III  
Blvd Em. Jacquain 154  
B - 1000 Bruxelles

**Denmark**

Mrs Bente Saltorp, Deputy Director General,  
and Mr. Kenneth Skov Jensen  
National Consumer Agency of Denmark  
Amagerfaelledvej 56  
DK - 2300 Copenhagen

## **Spain**

D. Ismael Díaz Yubero, Vicepresidente  
and D. Oscar López Santos, Subdirector General de Ordenación del Consumo  
Instituto Nacional del Consumo  
PrincipedeVergas 54  
E-28006 Madrid

## **Finland**

Mrs Marita Wilska  
Director General  
National Consumer Administration  
Haapaniemenkatu 4A  
PL 5  
FIN - 00531 Helsinki

Mr. Erik Mickwitz  
Consumer Ombudsman  
Office of Consumer Ombudsman  
Kaikukatu 3  
PL 306  
FIN - 00531 Helsinki

Mr. Mikko Könkkölä  
Director of Legislation  
Ministry of Justice  
PL 1  
FIN - 00131 Helsinki

Mr. Kristian Tammivuori  
Government Counsellor  
Ministry of Trade and Industry  
Aleksanterinkatu 4  
FIN - 00170 Helsinki

## **France**

Mr J. Gallot  
Directeur Général de la Concurrence, de la  
Consommation et de la Répression des Fraudes  
Ministère de l'Economie et des Finances  
59, Bld Vincent Auriel  
F - 75703 Paris Cedex 13

Mr Ch. Bacquart  
Représentation Permanente  
Place de Louvain, 14  
B – 1000 Bruxelles

**Greece**

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Ministry of Development  
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GR - 10181 Athènes

Mrs C. Tsoni  
Permanent Representation  
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**Ireland**

Mr. Fagan  
Director of Consumer Affairs  
4/5 Harcourt Road  
IRL - Dublin 2

**Italy**

Dr. Antonio Lirosi  
Direttore Generale per l'Armonizzazione e la Tutela del Mercato  
Ministero dell'Industria  
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Dr. Attilio Mambelli  
Ministero dell'Industria  
Via Molise 2  
I -00187 Roma

Dr.ssa Antonella Valery  
Ministero dell'Industria  
Via Molise 2  
I-00187 Roma

Dr. Giuseppe Porcelli  
Dirigente  
Dipartimento Veterinario e Alimentare  
Ministero della Sanità  
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Mr A. Cagli  
Permanent Reperesention  
Rue du Marteau, 9  
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### **Luxembourg**

Mr Michel Neyens  
Conseiller de Direction 1ère classe  
Ministère de la Famille  
12-14 Ave E. Reuter  
L – 2919 Luxembourg

Mr Bob Schmitz  
Ministère de la Famille  
Consultant à Bruxelles

### **Netherlands**

Dr. N. van Hulst  
plv. directeur-generaal van Economische Structuur  
and De Heer Formsma  
Ministerie van Economische Zaken  
Bezuidenhoutseweg 30  
Postbus 20101  
NL - 2500 EC Den Haag

De heer Van Eck  
Ministerie van Volksgezondheid, Welzijn en Sport  
Postbus 5406  
NL – 2280 HK Rijswijk

De heer Hecker  
Ministerie van Landbouw, Natuurbeheer en Visserij  
Postbus 20401  
NL – 2500 EK Den Haag

## **Portugal**

Dr Lucas Estevão  
Presidente do Instituto Nacional de Defesa do Consumidor  
Pç Saldanha 31  
P-1000 Lisboa

Dr Ana Castro  
Ministerio da Agricultura  
Rua Padre António Vieira 7  
P-1000 Lisboa

## **United Kingdom**

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Office of Fair Trading  
Field House  
15-25 Bream's Buildings  
UK - London EC4A 1PR

David Gladwell  
Lord Chancellor's Department  
Selborne House  
54-60 Victoria Street  
UK – SW1E6QW London

Mrs Denise Love  
MAFF  
Ergon House  
17 Smith Square  
UK – SW1P3JR London

Paul Salvidge  
Director, Consumer Affairs and Competition Policy  
Department of Trade and Industry  
1 Victoria Street  
UK - London SW1H OET

Mr B. Coates  
Permanent Representation  
Avenue D'Auderghem, 10  
B – 1040 Bruxelles



**Sweden**

Carina Törnblom  
Ministry of the Interior  
Fredsgatan 8  
S - 103 33 Stockholm

Marianne Abyhammar  
Deputy Consumer Ombudsman  
Rosenlundsg. 9  
PA 118 87  
S- Stockholm

Stuart Slorach  
National Food Administration  
Deputy Director General  
Hannespl. 5  
PA Box 622  
S – 751 26 Uppsala

Mr Mr Tollerz  
Permanent Representation  
Place Meeûs, 30  
B – 1000 Bruxelles

### ANNEX 3

#### **Addresses of relevance to consumers in Denmark**

For more information concerning the subjects dealt with in the booklet, please contact the following ministries and public and private bodies:

#### **Danmarks Elektriske Materielkontrol - DEMKO**

Lyskær

8,

2730

Herlev

Tel.: 44 94 72 66

Inspection of samples of electrical equipment.

### **Dansk Standard**

Baunegårdsvej 73, 2900 Hellerup

Tel.: 39 77 01 01

Dansk Standard is an independent body. Affixation of the DS mark on a product means that it meets the requirements of Dansk Standard, in particular with regard to performance and safety.

### **Dansk Varefakta Nævn**

Amagerfælledvej 56, 2300 Copenhagen S

Tel.: 32 96 13 32

Dansk Varefakta Nævn is an independent body and some products bear its mark. This means that they meet a whole series of requirements, in particular with regard to quality and safety and that the information supplied has been checked by this body.

### **Finanstilsynet**

Gammel Kongevej 74 A, 1850 Frederiksberg C

Tel.: 31 23 11 88

Financial institutions, insurance companies and depositors' guarantee schemes.

### **Forbrugerrådet**

Fiolstræde 17 - Postboks 2188, 1071 Copenhagen K

Tel.: 33 13 63 11

The Forbrugerrådet (Consumer Council) is a private interest group which protects the interests of consumers in the public domain and advises the government in the field of consumer policy. It is affiliated to the European Bureau of Consumers' Unions and to the European Commission's Consumer Council. It carries out comparative analyses of products and services, supplies general information to consumers and publishes the periodical "Tænk".

### **Forbrugerstyrelsen**

Amagerfælledvej 56, 2300 Copenhagen S

Tel.: 31 57 01 00 - 8.30-16.00 (Fridays 8.30-15.00)

Information: Tel.: 32 96 07 00 (10.00-14.00)

To order publications: Tel.: 32 96 07 11 (24-hour service).

The Forbrugerstyrelsen (Department for Consumer Affairs) is attached to the Ministry for Industry. It fulfils the role of Secretariat for the Consumer Ombudsman (mediator), the Office for Consumer Complaints and the National Council for Home Economics. Its responsibilities include: product safety, law on the marketing of products, in particular advertising, legal aspects relating to consumer affairs, the EHLASS system. It carries out comparative studies of products and services, provides general information to consumers and publishes "Råd og Resultater".

### **Forsikringsoplysningen**

Amaliegade 10, 1256 Copenhagen K

Tel.: 33 13 75 55

Information on insurance problems.

**Industriministeriet**

Slotsholmsgade 12, 1216 Copenhagen K

Tel.: 33 92 33 50

The Ministry for Industry is responsible for issues relating to consumers..

**Justitsministeriet**

Slotsholmsgade 10, 1216 Copenhagen K

Tel.: 33 92 33 40

Terms governing purchases and contracts, contractual terms, distance selling, consumer credit, door-to-door selling, package holidays and timeshares.

**European Commission****Office in Denmark**

Østergade 61 - Postbox 144, 1004 Copenhagen K

Tel.: 33 14 41 40

Documentation, Commission proposals, Directives adopted, Regulations, etc.

**Foodstuffs Department**

Mørkhøj Bygade 19, 2860 Søborg

Tel.: 39 69 66 00

The Foodstuffs Department is attached to the Ministry of Health, which implements food law. This Department addresses specific problems, such as contamination, additives and marking. It evaluates health risks on the basis of foodstuff ingredients, evaluates their composition and nutritional value. It publishes various publications.

**Department of the Environment**

Strandgade 29, 1401 Copenhagen V

Tel: 32 66 01 00

Legislation in the field of the environment.

**Department of Health**

Amaliegade 13, 1012 Copenhagen K

Tel.: 33 91 16 01

The Department of Health comes under the responsibility of the Ministry of Health.

Legislation on medicinal products, alcohol, tobacco, etc.

**Department of Customs and Excise**

Amaliegade 44, 1256 Copenhagen K

Tel.: 33 15 73 00

Customs problems relating to import and export, border controls and harmonisation of taxes.

**Ministry of Transport**

Frederiksholms Kanal 27, 1220 Copenhagen K

Tel.: 33 92 33 55

Transport, in particular air transport.

ANNEX 4  
**Consumer affairs observatory (Article 4)**

Definition: A “consumer affairs observatory”<sup>\*</sup> is a permanent structure whose task, in liaison with government and other public or private bodies concerned, is to cast light on consumer affairs through the provision of relevant information, notably on the hazards to which consumers are exposed, derived from systematic surveys and studies.

This “structure” may take different forms depending on the country in question, i.e. it may be a relatively rigid structure, such as a research institute, or a relatively flexible one such as a database network.

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<sup>\*</sup> Depending on the country, the term used is “consumer affairs observatory” or “permanent consumer monitoring structure”.

ANNEX 5  
**Themes of Community interest**

Safety of products and services

general product safety\*

product liability

system of information on home and leisure accidents (EHLASS)\*

rapid alert system

safety of services

Safety in regard to certain specific products

textiles

cosmetics

toys

pharmaceutical products

water (including the environment)

Food law\*: mainly concerns labelling, price indication, quality control, novel and/or particular products, hygiene and additives.

Economic and financial matters

consumer credit

financial services (payment systems, insurance, banking)\*

VAT

Travel and tourism

package holidays\*

booking systems

overbooking

Other

labelling (footwear, energy, ecological label, quality label)\*

misleading advertising

unfair terms in consumer contracts

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\* topics most frequently cited as having priority

ANNEX 6

CONSUMER COMMITTEE AT THE EUROPEAN COMMISSION

GERMANY

MEMBER

Herr Dirk KLASSEN

Arbeitsgemeinschaft der Verbraucherverbände e.V.  
Heilsbachstrasse 20  
BONN

AUSTRIA

MEMBER

Herr Hannes SPITALSKY

Direktor  
Verein für Konsumenteninformation  
Postfach 440  
A-1061 WIEN

BELGIUM

MEMBER

Monsieur S. MAUCQ

Test-Achats  
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B-1060 Bruxelles

DENMARK

MEMBER

Hr. Peter NEDERGAARD

Director  
Forbrugerrådet  
Danish Consumer Council  
Fiolstræde 17 Postboks 2188  
DK-1017 KØBENHAVN K

SPAIN

MEMBER

D. Francisco Javier ANGELINA

Vice-Presidente Consejo de Consumidores y Usuarios  
C/ Maldonado, 4  
E-28006 MADRID

FINLAND

MEMBER

Mrs Sinikka TURUNEN

The Finnish Consumers' Association  
Mannerheimintie 15A  
FIN-00260 HELSINKI

FRANCE

MEMBER

Monsieur Gérard MONTANT

INDECOSA-CGT  
(Association pour l'Information et la Défense des Consommateurs Salariés)  
Rue de Paris 263  
F-93516 MONTREUIL CEDEX

GREECE

MEMBER

Mr Sotirios PASCHALIDIS

KEPKA  
Vas. Irakliou str. 40  
GR- 54623 THESSALONIKI



IRELAND

MEMBER

Mrs Bridin TWIST

Irish Countrywomen's Association  
Central Office  
58 Merrion Road  
IRL-DUBLIN 4

ITALY

MEMBER

Sig. Vincenzo DONA

Unione Nazionale Consumatori  
Via Andrea Doria 48  
I-00192 ROMA

LUXEMBOURG

MEMBER

Monsieur Aloyse SCHMITZ

Union Luxembourgeoise des Consommateurs  
Rue des Bruyères, 55  
L-1274 HOWALD

NETHERLANDS

MEMBER

Mr Koos ANDERSON

Consumentenbond  
Enthovenplein 1  
Postbus 1000  
NL-2500 BA DEN HAAG

PORTUGAL

MEMBER

Dra. Elisa RAMOS DAMIÃO

Presidente  
União Geral de Consumidores  
rua de Buenos Aires 11P-1200 LISBOA

UNITED KINGDOM

MEMBER

Mrs Anne DALTROP

Flat 1A  
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UK-East Sussex

SWEDEN

MEMBER

Mrs Maicen EKMAN

President  
Swedish Consumer Council  
Sveriges Konsumentrad Barnhusgatan 22, 3tr  
S-11123 STOCKHOLM

**BEUC**

Mr. Jim MURRAY

Directeur  
BEUC  
Av. de Tervuren, 36  
B-1040 Bruxelles

**IEIC**

Mireille LEROY

Directeur  
Rue Gantois, 79  
F-59000 Lille

## **COFACE**

Mr Noël MOLISSE,

Directeur des Etudes  
COFACE  
Rue de Londres, 17  
1050 Bruxelles

## **CES - "Euro-C" - ETUC**

### **European Trade Union Confederation**

Mrs Anna CIAPERONI

Via Sebastiano Veniero 8  
I-00192 Roma

CES-ETUC  
Bld Emile Jacqmain, 155  
B-1210 Bruxelles

Mr Pierre MARLEIX  
CGT-FO AFOC  
Avenue du Maine, 141  
F-75014 Paris

## **EURO COOP**

Mrs Caroline NAETT

Rue Archimède, 17  
B-1000 Bruxelles

Monsieur Pierre DEJEMEPPE (F)

FEBECOOP (Centre Coopératif de la Consommation)  
Rue Haute 28  
B-1000 BRUXELLES