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**CONSUMER POLICY  
IN THE MEMBER STATES OF THE  
EUROPEAN UNION**

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## INTRODUCTION

The Treaty of Amsterdam was signed on 2 October 1997. Article 153 (ex-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 to safeguard their interests.
2. Consumer protection requirements shall be taken into account in defining and implementing other Community policies and actions.
3. The Community shall contribute to the attainment of the objectives referred to in paragraph 1 by:
  - a) measures adopted pursuant to 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) prescribes 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 Community's determination to implement 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 took effect on 1 November 1993, meant that the CPS had 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 "mad cow" crisis which broke on 20 March 1996 led to a delay in processing the questionnaire. Finally, the work was completed in 1997.

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<sup>1</sup> On 1 April 1977 the CPS became DG XXIV, the Directorate-General for Consumer Policy and Consumer Health Protection

The replies sent in by the 15 Member States that participated in the survey were analysed. A summary report<sup>2</sup> on consumer policy was then drafted, highlighting the main 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 or is under preparation for each Member State, comparing the Member State's situation with that of the other EU countries.

All these reports have been or will be put on the Internet. Besides, they are or will be provided on simple request from DG XXIV.

Besides this summary report, the following national reports are now available: Austria (A), Germany (D), Denmark (DK), Italy (I) and the United Kingdom (UK). The next reports available should be those pertaining to Spain (E), Greece (GR), Luxembourg (L), the Netherlands (NL) and Portugal (P). These will be followed by the others, the objective being to complete most, if not all, of the reports by end 1998.

These reports will be put on the Internet and regularly supplemented and updated.

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<sup>2</sup> "Consumer Policy of the Member States of the European Union" - Doc. XXIV (97) 1.0

# Part 1: 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. **All the Member States** have an official consumer policy covering most of the domains mentioned in Article 153 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 provide adequate information to consumers.

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 in question, 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>, and of transposition into domestic law of Community and international law.

Thus consumer protection is steadily being improved. In Italy, for example, the bill on the protection of consumer interests, first tabled some years ago, was finally approved by the Senate on 2 July 1998.

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

### 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 the programmes last for the life of a parliament (A, IRL, S). In others, the programmes are adopted on an annual basis (D, I, L, NL). Judging by the themes most frequently mentioned, 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**.

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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.

As indicated by Belgium, these programmes are also designed to follow up and develop *existing policies*. They also focus on good **enforcement of existing legislation**.

### **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 ministries are jointly responsible for consumer policy in the sectors coming within their remit (A, B, D, GR, I, L, UK).

There are a lot of drawbacks in this set-up. For example, it is not conducive to co-operation between Member States in drawing up a Community-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).

### **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 co-ordination (A, B, D, F, I, IRL, L, S, UK), consultation with consumer organisations (DK, E, GR, I, P, UK) and/or consumer institutes (E, P).

*In certain Member States*, where consumer policy is highly decentralised, special structures have been set up. Hence *Italy* has created a Conference of the State and Regions (**conferenza Stato-Regioni**), whose mission is to ensure that central government activities are coordinated and linked with those of the regional authorities.

## **2. CONSUMER ORGANISATIONS**

### **2.1 Consumer organisations at national and regional level<sup>4</sup>**

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 even 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** (though not the "Consumers' Association") and **Germany**, where consumer associations are funded by the government, and apart from a number of subsidies granted by certain Member States, the organisations' own resources consist only of membership fees and the voluntary work performed by their members as well as

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<sup>4</sup> In certain countries (E,I), these are also called "organisations or associations for the protection of the interests of consumers and users"



the resources they obtain through the measures they carry out themselves or in response to invitations to tender from national, local or European associations.

**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 takes place:

- either in the context of the consumer councils (B, E, F, L) (cf. section 3 below) or
- through direct concertation (A, DK, D, I, 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 the consumer associations affiliated at national level?**

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

- B: The "Groupement des organisations de consommateurs" is an informal co-ordination and concertation structure embracing all organisations at the Consumer Council (except for Test-achats).
- In Germany, the Union of Consumer Associations (AgV) has 36 member organisations, i.e. the bulk of German consumer associations.
- In Sweden, the two leading organisations are umbrella bodies representing 14 and 16 organisations respectively.

**3. CONSUMER COUNCIL**

**Does your country have a national-level body representing groups concerned by consumer affairs (government, consumer affairs, industry, trade, etc.)?**

Yes, 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 such councils - one each for England, Scotland, Northern Ireland and Wales.

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 roughly equal numbers of representatives of consumer organisations and:

- representatives of the business community (B, F, GR, NL) or
- representatives of the ministries responsible (L, P)

as well as experts in consumer affairs.

In *Italy*, the framework law on consumer protection adopted in July 1998 provides for the creation of a National Council of Consumers and Users attached to the Ministry of Industry, Commerce and Craft Trades.

#### 4. CONSUMER AFFAIRS OBSERVATORY

*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, DK, E, F, IRL, I, L, P, S, UK) or are attached to such departments (B, L).

However, it seems that only *France* (DGCCRF<sup>5</sup>) and the *United Kingdom* (Office of Fair Trading) have a dedicated consumer affairs structure responsible for permanent monitoring of all products and services.

Nonetheless, *no Member State* has an independent body or structure corresponding to the concept of the "consumer affairs observatory"<sup>6</sup> even if, in certain countries (E - F - I - P), the national consumer institute has been entrusted with this mission.

#### 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 co-operation 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;

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<sup>5</sup> Director-General for Competition, Consumer Affairs and the Suppression of Fraud at the Ministry of the Economy, Finance and Industry.

<sup>6</sup> See definition in Annex 5.

- cross-border co-operation: Euroguichets;
- co-ordination at the level of the permanent representations;

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 co-operation: Nordic (DK, S), Central Europe (A), EFTA until 1994
- Codex alimentarius
- CNUCED

There are also some more informal co-operation measures **between certain "sister" organisations** in certain Member States, such as the consumer institutes (INC-E, INC-F, ADICONSUM-I, IC-P) in the context of comparative tests and studies of 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 co-operation** 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), which is based in London.

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.

In the framework of the European Union, the **Consumer Committee** (see Annex 3), created in 1995 by the European Commission, comprises one representative of an association in each Member State and the five above-mentioned European associations, i.e. a total of 20 representatives of Community, national and regional consumer organisations.

## 6. COMPLETION OF THE INTERNAL MARKET

The internal market was completed on 1 January 1993, in compliance 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".

**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, 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.

**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, for example by organising information, training and awareness-raising campaigns concerning the advantages of the single market for consumers:

- either directly (A, E, GR, IRL, 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).

**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 (ex Article 129a), notably in regard to information (B, E, F, GR, I, L, P, S) and the EHLASS programme (DK, E, F, P).

**7.2 Other specific measures: should specific measures be envisaged in domains other than those mentioned in Article 153 (ex-Article 129a) of the Treaty?**

**If yes, which ones?**

Some 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 (ex Article 129a) of the Treaty (D, E, F, L, NL, UK).

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

On the other hand, six Member States (A - B - DK - I - P - S) endorse the idea in principle. For example, Austria proposes that safety policy be supplemented by **quality policy** and also, in the field of **access to justice**, that targeted measures be taken to improve the enforcement of consumer rights.

## **Part 2: Questions concerning the activities mentioned in Article 153 (ex-Article 129a) of the Treaty**

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

#### **8.1 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).

#### **8.2 Are the resources allocated to monitoring of product safety 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, I), electrical appliances and toys (B) and also tobacco, cosmetics, essential foodstuffs (D) and health products (E, GR, I).

#### **8.3 Participation of consumer organisations**

In all Member States except Ireland, Sweden and the United Kingdom, consumer organisations are involved, either directly, or indirectly through the bodies on which they are represented<sup>10</sup>, in preparing 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, E, F, GR).

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<sup>8</sup> I and NL have not replied to this part of the questionnaire.

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

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

In *Italy*, for example, the consumer associations are regularly consulted both when preparing European legislation and in drafting sectoral rules at national level.

#### **8.4 Are there methods for collecting information other than those provided for in Community law with respect 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.).

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.

#### **8.5 Safety of services**

##### **8.5.1 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 affairs (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, DK, 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 several countries (notably Italy), special measures have been taken to ensure safety of services and equipment in the following areas in particular:

- sport and leisure events: F, IRL<sup>11</sup>, UK

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

- leisure centres, playgrounds and amusement parks: DK, D, E, GR, L, UK
- "temporary" structures: D<sup>12</sup>
- village halls: E

whilst in other Member States only general regulations apply.

### **8.5.2 Are there national measures to encourage standardisation of safety rules and know-how in the field of services?**

- In Austria, Belgium, Denmark, and Ireland: No.
- Measures have been provided for in other countries (D, E, F, I, L, P) with respect to a number of sectors:
  - transport and entertainment: E
  - bourse and securities: D
  - schools, public buildings, construction sites: L
  - car repairs, electrical household appliances, domestic heating, swimming pools, etc.: P

## **9. PROTECTING CONSUMERS' ECONOMIC INTERESTS**

### **9.1 Market surveillance**

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

Depending on their 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.

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



## 9.2 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, thought that the proposed measures were not stringent enough (F) or that they were too limited in scope (I).

In Italy, consumer access to justice is one of the **priorities** of consumer policy. In effect there is no general law in this country entitling consumer organisations to bring legal actions.

## 9.3 How is the protection of consumers' economic interests ensured?

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 in free competition 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), notably self-restraint on the part of banks as regards advertising aimed at young people (A),
- the supervisory ministry (F, NL, P).

## 9.4 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.

Hence *Italy* considers it necessary to take action at Community level in the following areas:

- banking sector
- mortgage credit
- distance learning
- marketing techniques

## 10. ENSURING ADEQUATE CONSUMER INFORMATION AND EDUCATION

### 10.1 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).

### 10.2 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 Italy, besides the consumer associations, there is the **European Consumer Information Agency**, located in Turin. Created in 1994, it is co-funded by the European Commission and the Piedmont Region. It is very active in informing, counselling and assisting consumers. It has a documentation centre on consumer law and economics in Europe, an information "bureau" open to associations, groups and private individuals, and a centre for comparative research which publishes studies, booklets and other documents on consumer issues.

### 10.3 Priority objectives 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).

Hence there is a *great variety of objectives*: Italy recommends putting in place a mandatory course in the schools entitled "Consumer education", as well as television courses.

### 10.4 Priority themes<sup>13</sup>

**10.4.1** The general impression created by the replies received is that most, if not all, of the subjects set out in Annex 6 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 competencies of the various departments/ministries involved and in some cases on the extent to which they can act on their own authority.

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<sup>13</sup> See Annex 4

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

- consumer safety and notably
  - food safety (A, UK)
  - general product safety (A, DK, GR, IRL, L),
  - the EHLASS information systems on home and leisure accidents (A, DK, E),
- financial services:
  - payments systems, insurance, banking, etc. (A, DK, F, GR, IRL, L),
- food law (A, DK, D, GR, P),
- package holidays (A, F, GR, L),
- labelling of footwear, energy label, ecological label, quality label (DK, F, GR).

The *other subjects* are mentioned less frequently, which does not necessarily mean that they have lower priority (see comments in section 3.4.1 above). Some Member States even give top priority to these other subjects safety of specific products (P), particularly toys (F) or pharmaceutical products (GR).

**10.4.3** 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).

## **10.5 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.

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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 Department on Enterprise, 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 Deputy Secretary?? 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  
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Mr L. Van Boxstael, Directeur Général,  
Mr Allardin et Mme. Lemaigre du  
Ministère des Affaires économiques  
Administration de la politique commerciale  
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Denmark

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

Spain

D. Ismael Díaz Yubero, Vicepresidente  
and D. Oscar López Santos, Subdirector General de Ordenación del Consumo  
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Consumer Ombudsman  
Office of Consumer Ombudsman  
Kaikukatu 3  
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Mr. Mikko Könkkölä  
Director of Legislation  
Ministry of Justice  
PL 1  
FIN - 00131 Helsinki

Mr. Kristian Tammivuori  
Government Counsellor  
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Aleksanterinkatu 4  
FIN - 00170 Helsinki

## **France**

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Directeur Général de la Concurrence, de la  
Consommation et de la Répression des Fraudes  
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## **Greece**

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Consultant à Bruxelles

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De heer Van Eck  
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De heer Hecker  
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## **Portugal**

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ANNEX 3

CONSUMER COMMITTEE AT THE EUROPEAN COMMISSION

GERMANY

MEMBER

Herr Dirk KLASSEN

Arbeitsgemeinschaft der Verbraucherverbände e.V.  
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BONN

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MEMBER

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Verein für Konsumenteninformation  
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IRL-DUBLIN 4

ITALY

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Sig. Vincenzo DONA

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Swedish Consumer Council  
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**IEIC**

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**COFACE**

Mr Noël MOLISSE,

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**European Trade Union Confederation**

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**EURO COOP**

Mrs Caroline NAETT

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Monsieur Pierre DEJEMEPPE (F)

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

## ANNEX 4

### **Main consumer organisations in the Member States of the European Union**

#### **Germany : at national level (Berlin or Bonn)**

Arbeitsgemeinschaft der Verbraucherverbände e. V. (AgV) (Bonn)  
Verbraucherschutzverein e. V.  
Stiftung Warentest  
Stiftung Verbraucherinstitut  
Die Verbraucher Initiative (Bonn)

#### **Austria : (Vienna)**

Bundesarbeitskammer BAK (Federal Chamber of Employment) Verein für  
Konsumenteninformation – VKI (Consumer Information Association)

#### **Belgium : (Brussels, except for CGSLB)**

Bond van Grote en Jonge Gezinnen (B.G.J.G)  
  
Centre Coopératif de la Coopération (ex-Mouvement Coopératif Féminin  
(M.C.F. - PROMOCOOP))  
  
Centrale générale des Syndicats Libéraux de Belgique (C.G.S.L.B.), Ghent  
Confédération des Syndicats Chrétiens de Belgique (C.S.C.)  
Les Equipes Populaires Ligue des Familles  
Femmes Prévoyantes Socialistes (F.P.S.)  
Fédération Nationale des Coopératives (FEBECOOP)  
Fédération Générale du Travail de Belgique (F.G.T.B.)  
Koöperatieve Verbruikersbeweging (K.V.B.)  
Kristelijke Arbeiders Vrouwengilden (K.A.V.)  
Kristelijke Werknemersbeweging (K.W.B.)  
Socialistische Vooruitziende Vrouwen (S.V.V.)  
Vie Féminine

#### **Denmark : (Copenhagen)**

Danmarks Elektriske Materielkontrol - DEMKO  
Dansk Standard  
Dansk Varefakta Nævn  
Finanstilsynet  
Forbrugerrådet (Danish Consumer Council)

#### **Spain : (Madrid)**

The INC's register lists a total of 217 organisations, of which 10 are nation-wide. Of these, four are sufficiently representative to be members of the Consejo de Consumidores y Usuarios (CCU) (Council of Consumers and Users).

Confederación Estatal de Consumidores y Usuarios –CECU  
Confederación. Española de Cooperativas de Consumidores y Usuarios –  
HISPACOOOP (Barcelona and Madrid)  
Federacion Española de Asociaciones de Amas de Casa (housewives),  
Consumidores y Usuarios (FEACCU)  
Union de Consumidores de España -UCE

**Finland :** (Helsinki)

Kuluttajat - Konsumenterna ry  
Suomen Kuluttajaliitto ry - The Finnish Consumers' Association  
The Martha Organization (Marttaliitto)

**France :** (Paris or Paris region)

Union Fédérale des Consommateurs (U.F.C.)  
Confédération Syndicale du Cadre de Vie (CSCV)  
Association des Nouveaux Consommateurs (ANC)  
Union Nationale des Associations Familiales (UNAF)  
Confédération Syndicale des Familles(CSF)  
Fédération des Familles de France (FFF)  
Conseil National des Associations Familiales Laïques (CNAFAL)  
Confédération Nationale des Associations Familiales Catholiques (CNAFC)  
Comité National des Associations Populaires Familiales Syndicales  
(CNAPFS)  
Fédération Nationale des Associations Rurales (FNAFR)  
Union Féminine Civique et Sociale (UFCS)  
Fédération Léo Lagrange  
Association Force Ouvrière Consommateur (AFOC)  
Organisation Générale des Consommateurs (ORGECO)  
Association pour l'Information et la Défense des Consommateurs Salariés  
CGT (INDECOSA-CGT)  
Association Etudes et Consommation CFDT (ASSECO-CFDT)  
Association d'Education et d'Information du Consommateur de l'Education  
Nationale (ADEIC-FEN)  
Confédération Générale du Logement (CGL)  
Confédération Nationale du Logement (CNL)  
Fédération Nationale des Usagers des Transports (FNAUT)

**Greece :**

IN-KA (Consumers' Institute) – Palia Falira  
E.K.P.I.Z.O. (Consumers' Union "Quality of life") - Athens  
Union of Greek Citizens – Palia Falira  
Union for Consumers' and Citizens' Rights - Pireus  
K.E.P.K.A. (Consumer Protection Centre) – Thessaloniki  
Panhellenic Consumer Union PEK  
Note also the five regional consumer organisations in Iraklion (Crete),  
Kavala, Patra (Peloponnese), Syros and Volos.

**Ireland :** (Dublin)



Consumer's Association of Ireland – CAI  
Irish Country women's Association - ICA

**Italy :** (Rome or Milan)

Agrisalus  
Associazione italiana difesa consumatori e ambiente (Adiconsum)  
Associazione per la difesa e l'orientamento dei consumatori (ADOC)  
Associazione Consumatori e Utenti ACU  
ADUSBEF  
Associazione nazionale cooperative consumatori - COOP  
Assoconsumatori  
Assoutenti  
CODACONS  
Comitato Difesa Consumatori (CDC) Altroconsumo  
Federconsumatori  
Lega Consumatori (ACLI)  
Legambiente  
Movimento consumatori  
Movimento difesa del Cittadino  
Movimento Federativo Democratico  
Unione nazionale consumatori (UNC)

**Luxembourg :** (Luxembourg)

Union Luxembourgeoise des Consommateurs (ULC)

**Netherlands :** (The Hague)

Consumentenbond

**Portugal :**

at national level: (Lisbon)

- \* DECO: Portuguese Consumer Protection Association
- \* UGC: Uniao Geral de Consumidores
- \* ACOP: Associação de Consumidores De Portugal (Coimbra)

at regional level:

- \* ACRA: Associação de Consumidores Da Regiao Autonoma Dos Açores
- \* AMDC: Associação Madeirense De Defesa Do Consumidor (Funchal)
- \* ARCO: Associação Regional De Consumidores Do Vale Do Ave (Guimaraes)

## **United Kingdom (London)**

At national level:

National Consumer Council - NCCConsumers in Europe Group - CEG

Scottish Consumer Council (Glasgow) Consumers' Association – CA

Co-operative Union Ltd (Manchester) Welsh Consumer Council (Cardiff)

National Federation of Consumer Groups (Kendal Cumbria)

National Association of Citizens Advice Bureaux

General Consumer Council for Northern Ireland (Belfast)

## **Sweden :**

At national level: (Stockholm)

Sveriges Konsumentråd

Konsumenter i Samverkan-UNDERVERKET (Hultsfred)

Svenska Konsumenters Riksförbund (Götene)

## ANNEX 5

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

Definition: A “consumer affairs observatory”\* 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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\* Depending on the country, the term used is “consumer affairs observatory” or “permanent consumer monitoring structure”.

## ANNEX 6

### **Themes of Community interest**

- Safety of products and services
- general product safety\*
- product liability
- home and leisure accidents information system (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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\* Themes most frequently cited as priority.