



# INFO-C

PUBLICATION OF DG XXIV 'CONSUMER POLICY AND CONSUMER HEALTH PROTECTION' OF THE EUROPEAN COMMISSION - VOL. VIII, No 1 - 1998

1997 ended well for consumers with an agreement between Parliament and Council on two important texts: the proposal for a directive mandating indication of the price per unit of measurement and the proposal to introduce throughout the European Union a single formula for calculating the interest rate for consumer credit. At the time of writing these two texts were about to be formally adopted. Note also - again on the institutional front - the official creation of the new scientific committees.

In our 'Points of view and debates' section we report on the 'Euro and consumers' Forum organized last December by the Commission in cooperation with Parliament,

ANEC's appeal that the needs of disabled consumers be taken into account in the standardization process, a position statement from the World Health Organization criticizing the excessive use of antibiotics in animals intended for human consumption, and the warnings from BEUC, International Testing and ANEC concerning baby walkers.

This issue also includes - to mention but some the topics addressed - contributions on Forbrugerrådet's award of its annual prize *Taenk* to BEUC, the official inauguration of a cross-border consumer information centre in Patras (Greece), Sainsbury's adoption (on a trial basis) of Time Temperature Indicators to be affixed to fresh

products, as well as the publication of study findings and the proceedings of colloquiums on such manifold topics as shopping on the Internet, the role of women in the transition to the euro, opening a current account abroad or the management of children in hospitals.

Finally, we take this opportunity to send you the supplement to the third quarterly issue in 1997 of *EUR-OP News*, a magazine published by the Office for Official Publications of the European Communities. This supplement is devoted to Community consumer policy and gives an excellent overview of the Commission's activities, notably of course those of DG XXIV, in this area.

## INFO-C

European Commission  
DG XXIV 'Consumer Policy and  
Consumer Health Protection'  
rue de la Loi 200  
B - 1049 Brussels  
Tel.: +32 2 296 55 37  
Fax: +32 2 299 63 02

### Editor:

Nicolas Genevay

### Date :

Texts finalized 15.01.1998  
ISSN N°1018 - 5755

## Summary

Institutions	2
Points of view and debates	4
Countries	7
Publications and audiovisual	10
Diary	12

PERIODIQUE BIMESTRIEL  
Jan./Feb. 98  
Bureau de dépôt : Bruxelles X



## Agreement on the indication of product prices

On 6 November 1997 the **European Parliament/Council** Conciliation Committee reached agreement on the proposal for a Directive on consumer protection in the indication of the prices of products offered to consumers<sup>1</sup>, which will make it obligatory for retailers to indicate for each product both the selling price and the unit price (per litre or kilogram).

During a two-year transitional period starting from the date of publication of the Directive, Member States may

exempt certain small retail businesses from this obligation if it constitutes an excessive burden for them.

Besides, within three years, the European Commission must present to Parliament and Council a report on the application of the Directive, paying particular attention to this derogation, so as to decide whether or not it should be terminated.

The Directive should be definitively adopted in the very near future.

**Contact:**

Dirk Staudenmayer  
European Commission  
DG XXIV/A/02  
rue de la Loi 200  
B232 7/2  
B - 1049 Brussels  
Fax: +32 2 296 42 72  
Email: dirk.staudenmayer@dg24.cec.be

<sup>1</sup> COM(95) 276, OJ C 260, 5.10.1995.

## Making it easier to assess the total cost of a loan

Just before the end of last year, **Parliament** and **Council** reached an agreement<sup>1</sup> on the Proposal for a European Parliament and Council Directive amending Directive 87/102/EEC (as amended by Directive 90/88/EEC) for the approximation of laws, regulations and administrative provisions of the Member States concerning consumer credit<sup>2</sup>.

The Proposal fulfils the requirement, inscribed in Article 1a Paragraph 5(b) of Directive 90/88/EEC, that there be a *single, Community-wide* mathematical formula (the 'EC formula') for calculating the annual percentage rate (APR) for consumer credit.

The key points of the future Directive are:

- the adoption of the 'EC formula';
- the rejection of the proposal for a logo to accompany the APR;

- the agreement on how to calculate the duration of a year;
- the agreement on the calculation of the APR to at least one decimal;
- the agreement on a two-year delay of transposition.

Moreover, in a joint declaration, the Commission said it would convene without delay an ad hoc group of experts to study to what extent a higher degree of harmonization of the elements of the cost of consumer credit was necessary, and the Council said it was keen to examine a written report on the subject.

Thanks to this new text, the economic interests of consumers in relation to credit will be better protected. The single, Community-wide mathematical formula for the calculation of the APR will enable them to make a more informed choice, given that they will

be able to compare offers of different amounts, duration, etc., more easily.

**Contact:**

Ioannis Kotselis  
European Commission  
DG XXIV/A/04  
rue de la Loi 200  
B232 7/28  
B - 1049 Brussels  
Fax: +32 2 296 79 18  
Email: ioannis.kotselis@dg24.cec.be

<sup>1</sup> The EP approved the Common Position on 19.11.97, the Council on 18.12.97.

<sup>2</sup> The main texts governing consumer credit at European level are Council Directive 87/102/EEC of 22 December 1986 (OJ L 42, 12.2.87, p. 48) for the approximation of the laws, regulations and administrative provisions of the Member States concerning consumer credit, and Council Directive 90/88/EEC of 22 February 1990 amending Directive 87/102 EEC (OJ L 61, 10.3.90, p. 14).



## Information on the scientific committees

The new scientific committees that will advise the European Commission in fields relating to consumer health protection<sup>1</sup> have now been officially established. For up-to-date information on the mandate, agenda, members and results of the work of each of these committees, you should access the following site on a regular basis:

<http://europa.eu.int/en/comm/dg24/sub7.html>.

<sup>1</sup> Scientific Steering Committee and: Scientific Committee on Food; Scientific Committee on Animal Nutrition; Scientific Committee on Animal Health and Animal Welfare; Scientific Committee on Veterinary Measures relating to Public Health; Scientific Committee on Plants; Scientific Committee on Cosmetic Products and Non-Food Products intended for Consumers; Scientific Committee on Medicinal Products and Medical Devices; Scientific Committee on Toxicity, Ecotoxicity and the Environment.



## Antibiotics used in food-producing animals must be curtailed

Excessive use of antimicrobials, especially as growth promoters in animals destined for human consumption, should be stopped to prevent increased resistance in humans, 70 health experts agreed on 17 October 1997, at a **World Health Organization** (WHO) meeting in Berlin, Germany.

The 70 participants from the fields of both human and animal health met from 13 to 17 October at the BgVV, the Bundesinstitut für gesundheitlichen Verbraucherschutz und Veterinärmedizin (federal institute for consumer health protection and veterinary medicine) in Berlin, to review the currently available information on the hazards of the use of antibiotics in food-producing animals.

Public health consequences from the excessive use of antimicrobials in livestock production include the emergence of resistant microbes which can then be transferred to humans through the food chain. Resistant strains of four bacteria that cause

disease in humans have been transmitted from animals to humans and shown to have consequences for human health. They are Salmonella, Campylobacter, Enterococci, and E. coli.

Direct evidence that antibiotic use in food-producing animals results in resistant salmonella infections in humans was presented at the meeting. 'Although only a small proportion of infected people require antibiotic treatment, in these patients the options are severely limited by resistance' the experts concluded.

Experts cited the widespread use of fluoroquinolones, an important group of medical antibiotics, in food animals as a particularly important issue. Fluoroquinolone-resistant Campylobacter has been detected in foods and has also been associated with treatment failure in humans infected with this organism.

Healthy practices in animal husbandry reduce the need for antibiotics, the

experts emphasized, and antibiotics should never be used as a substitute for adequate hygiene.

Participants further agreed that there was a greater need for the monitoring of the presence or emergence of antibiotic-resistant bacteria in livestock and food of animal origin. Quantitative data should be collected, using standardized methods, from all points along the food chain. Coordination within and between countries should improve to ensure better preparedness and awareness of potential health problems. In addition, WHO will continue to foster international cooperation in the monitoring of bacterial resistance in hospitals and community settings, as well as in bacteria isolated from food-producing animals and food of animal origin.

**Contact :**

World Health Organization  
CH - 1211 Geneva 27  
Tel.: +41 22 791 2111  
Fax: +41 22 791 0746  
Email: [postmaster@who.ch](mailto:postmaster@who.ch)  
Internet: <http://www.who.ch/>



## Standards for all consumers, including the disabled!

On European Disabled People's Day on 3 December, the European Association for the Coordination of Consumer Representation in Standardization (ANEC) called on the European standardization bodies to ensure that the needs of all consumers, including the disabled, are taken into account in the process of standardization.

Elderly or disabled people make up more than 25% of the population of Europe, and the form many products or services take is such that they are prevented from using them. Standardization, which has a determining influence on an increasing number of products and services, should therefore take their needs into account with a view to designing all products and services for use by everyone without it being necessary to have special products for the elderly and disabled.

According to ANEC, the necessary advice can be provided by consumer representatives or, if these are not directly involved in the work of standardization committees, in the form of advisory documents. However, despite the fact that documents setting out consumers' requirements have existed for many years, the standardization process has sometimes proved slow to adopt the various specific recommendations. This is why, in addition to these requirements, general guidelines should be applied to the entire standardization process.

The ANEC is therefore calling on the European standardization bodies:

- to draw up, in close collaboration with users, guidelines for taking into account the needs of elderly and disabled people during the standardization process;
- to take on board the specific requirements of users formulated on

the basis of R&D projects supported by the European Commission, such as TIDE<sup>1</sup> and COST 219<sup>2</sup>;

- to set up a framework and procedures to ensure compliance with these requirements by the bodies concerned.

**Contact:**

Carine Boon  
ANEC  
avenue de Tervueren 36  
B - 1040 Brussels  
Tel.: +32 2 743 24 70  
Fax: +32 2 736 95 52  
Email: carine.boon@anec.org  
Internet: <http://www.anec.org>

<sup>1</sup> Technological initiative for disabled and elderly persons.

<sup>2</sup> Programme to promote access to telecommunications for the disabled and elderly.

## Forum on the euro

The Forum '**The euro and consumers**' - the first of its kind - was held on 1 and 2 December 1997 in Luxembourg by the **European Commission** in collaboration with the **European Parliament**. This forum provided an opportunity for some 270 participants - representatives of leading national and European consumer organizations<sup>1</sup>, the European institutions, the national administrations, commerce and the

banks, but also jurists, economists, sociologists, psychologists and behavioural experts - to discuss the consequences for consumers of the transition to the single currency.

For further details, consult DG XXIV's Internet site on <http://europa.eu.int/en/comm/dg24/spc.html> or contact:

Jean Allix  
European Commission  
DG XXIV/A/04  
rue de la Loi 200  
B232 7/44  
B - 1949 Brussels  
Fax +32 2 296 79 18  
Email: [jean.allix@dg.24.ccc.be](mailto:jean.allix@dg.24.ccc.be)

<sup>1</sup> In particular the members of the Consumer Committee's Euro Working Group.



## Baby walkers unsafe?



Baby walkers on sale in the EU are dangerous and do not even help children learn how to walk. This warning and criticism comes from **BEUC**, **International Testing** (IT) and **ANEC** (European Association for the Coordination of Consumer Representation in Standardization), who - with the Commission's support - have conducted a study of almost 6 000 baby walker accidents and examined 31 different makes.

Results of this survey:

- none of the walkers meet the new draft European safety standards (draft EN 1273);
- none of them satisfy the requirements, even the most rudimentary

ones, concerning product information (labelling and instructions for use);

- none of them take into account the risk of falling on stairs (the main cause of accidents);
- all of them allow the child to move far too rapidly (up to twice as fast as a walking adult);
- none of them foster the movements associated with the development of walking in children.

BEUC, IT and ANEC urge the manufacturers to withdraw these dangerous products from the market right away and call on the Commission and the standardization organizations to tighten up the draft safety standards and to prohibit manufacturers from claiming that the walkers make it easier for babies to learn how to walk.

**Contact:**

BEUC  
avenue de Tervueren 36  
B - 1040 Brussels  
Tel.: +32 2 743 15 90  
Fax: +32 2 735 74 55  
Email: consumers@beuc.org

ANEC  
avenue de Tervueren 36  
B - 1040 Brussels  
Tel.: +32 2 743 24 70  
Fax: +32 2 736 95 52  
Email: ANEC@ANEC.org  
Internet: <http://www.anec.org>

International Testing  
65 New Cavendish Street  
UK - London W1M 8AX  
Tel.: +44 171 436 0657  
Fax: +44 171 436 0944  
Email: Vwallis@ibm.net



## UNITED KINGDOM • TIME (AND TEMPERATURE) WILL TELL AT SAINSBURY'S

A revolution in *fresh* food is taking place at **Sainsbury's** with the trial of the Time Temperature Indicator (TTI) on three product categories for which freshness is imperative: cooked meat, raw meat and ready meals.

The TTI is a 'clever' label which is attached to product packaging. Its

colour changes both over time and with rises in the temperature, thus enabling consumers to instantly assess the freshness of a product.

Early consumer feedback from the trial has been extremely positive, with 80 percent of customers saying all retailers should have them. This has

prompted Sainsbury's Technical Director Geoff Spriegel to declare that TTIs will undoubtedly improve standards of freshness across the whole retail sector.

## • A NEW CODE OF PRACTICE FOR DIRECT SELLING

There is now a new edition of the UK **Direct Selling Association**<sup>1</sup> (DSA)'s Code of Practice for Consumers.

The new Code strengthens the protection for individual consumers and demands fair selling methods, the proper training of direct sellers and a 14-day cooling off period for all customer orders. It also includes, for the first time, an additional tier in the sanctions. An independent Disciplinary Committee has been established to deal with disputes with members that cannot be resolved by the Association, or after the Code Administrator's intervention.

This revised Code, which was drawn up in consultation with the Office of Fair Trading, has been endorsed by the Director General of Fair Trading.

Copies are available from DSA.

### Contact:

Direct Selling Association  
29 Floral Street  
UK - London WC2E 9DP  
Tel: +44 171 497 1234  
Fax: +44 171 497 3144  
Internet: <http://www.dsa.org.uk>

W H Thomas  
Code Administrator  
Smithy Paddock  
Fulmodeston  
Fakenham  
UK - Norfolk NR21 0NJ  
Tel: +44 1328 878 542  
Fax: +44 1328 878 101

<sup>1</sup> The DSA is the recognized trade association for the direct selling channel of distribution for consumer goods. As part of its efforts to promote public confidence in direct selling, the Association has had for many years an independent, legally qualified Code Administrator who deals with all complaints about goods and services which cannot be resolved by a member company or the Association.



• **FOOD LABELLING: BEWARE!**

On the basis of the report *The Lie of the Label*, published by CWS, the British Consumer Cooperatives (**Co-op/CWS**) have launched an information campaign on the various ways in which consumers can be misled by labelling - sometimes with great ingenuity. To put an end to these unfair practices, the Cooperatives want manufacturers and retailers to adopt a

code of conduct on food labelling, to be policed by the government. They themselves have drafted such a code and have submitted it to the parties concerned for examination; pending its possible adoption by other manufacturers and distributors, they have committed themselves to honouring its rules.

**Contact:**

CWS  
PO Box 53  
New Century House  
UK - Manchester M60 4ES  
Tel.: +44 161 834 1212  
Fax: +44 161 832 2751  
Email: abl@msmcws.demon.co.uk  
Internet: www.co-op.co.uk

---

**GREECE • OFFICIAL INAUGURATION OF A CROSS-BORDER CONSUMER INFORMATION CENTRE**

The official inauguration of the **Patras cross-border consumer information centre** ('Euroguichet') took place on Monday 20 October 1997.

This Euroguichet, which co-operates with KEPKA (the Greek consumer protection centre) and is supported by the European Commission, has been in operation since October 1996.

Welcoming all those who had been invited to the ceremony, the coordinator of the Euroguichet, Sotirios

Paschalidis, pointed out its main objectives:

- to provide consumers with advice and information about buying abroad (prices of goods, applicable EU or national legislation, etc.);
- to help consumers who have encountered problems when buying abroad.

He added that Patras was chosen to establish this Euroguichet because it is the third biggest city in Greece, located

close to Athens, and a large administrative, commercial and economic centre. Also, due to its harbour, Patras has become very international, with many links especially to Italy.

**Contact:**

Patras Euroguichet  
74-78 Mezonos St.  
GR - 26221 Patras  
Tel.: +30 61 276360  
Fax: +30 61 624322  
Email: euro@hiway.gr

---

**ITALY • ARE AERIALS FOR MOBILE PHONES DANGEROUS?**

According to **CODACONS** (association for the protection of the environment and consumers), which bases its claims on scientific studies, those aerials that have been proliferating on the roofs of centre-city buildings are not only unsightly but also emit dangerous electromagnetic radiation that promotes the development of certain tumours.

Hence CODACONS calls for the dismantling of aerials located on the roofs of dwelling places, schools and hospitals (where the danger is all the

greater because of the risk of interference with medical apparatus).

CODACONS recalls that a European Parliament Resolution of 5 May 1994 calls for a reduction of exposure of the general public to electromagnetic radiation to the lowest possible level even if there is not yet any formal scientific proof of danger resulting from the high frequencies used in telecommunications; it also points out that in July 1997 an Interministerial Study Commission was created in Italy at the Ministries of the Environment

and Health to draft a law laying down safety distances for all installations that emit electromagnetic radiation.

Moreover CODACONS has opened a public phonenumber (06/3724718) for all national calls concerning electromagnetic pollution.

**Contact:**

CODACONS  
Viale G. Mazzini 73  
I - 00195 Roma  
Tel.: +39 6 37351738  
Fax: +39 6 37352450  
Email: codacons@dada.it



## Web sites

This list of Email addresses and Web sites which can be of interest to consumers complements the one which was published in our April 97 issue. If your address or your site does not appear in either list, please send us your details.

### Europe Online

<b>DG XXIV:</b>	<a href="http://europa.eu.int/en/comm/dg24/spc.html">http://europa.eu.int/en/comm/dg24/spc.html</a>
<b>INFO-C:</b>	<a href="http://europa.eu.int/en/comm/spc/info-c/index.html">http://europa.eu.int/en/comm/spc/info-c/index.html</a>
<b>Main European Union site:</b>	<a href="http://europa.eu.int">europa.eu.int</a>
<b>European Parliament:</b>	<a href="http://www.europarl.eu.int">www.europarl.eu.int</a>
<b>Council:</b>	<a href="http://agenor.consilium.eu.int">http://agenor.consilium.eu.int</a>
<b>European Commission:</b>	<a href="http://europa.eu.int/en/comm.html">europa.eu.int/en/comm.html</a>
<b>European Court of Justice:</b>	<a href="http://europa.eu.int/cj/index.htm">europa.eu.int/cj/index.htm</a>
<b>European Court of Auditors:</b>	<a href="http://www.eca.eu.int/">www.eca.eu.int/</a>
<b>European Investment Bank:</b>	<a href="http://www.eib.org/">www.eib.org/</a>
<b>Committee of Regions:</b>	<a href="http://europa.eu.int/comreg/comreg/html">europa.eu.int/comreg/comreg/html</a>
<b>Economic and Social Committee:</b>	<a href="http://europa.eu.int/ces/ces.html">http://europa.eu.int/ces/ces.html</a>
<b>European Monetary Institute:</b>	<a href="http://europa.eu.int/emi/emi.html">europa.eu.int/emi/emi.html</a>
<b>The 'Who's Who' of the institutions:</b>	<a href="http://europa.eu.int/ideaen.html">http://europa.eu.int/ideaen.html</a>
<b>RAPID:</b>	<a href="http://europa.eu.int/rapid/start/welcome/htm">europa.eu.int/rapid/start/welcome/htm</a>
<b>Eurostat:</b>	<a href="http://europa.eu.int/en/comm/eurostat/serve/home.htm">europa.eu.int/en/comm/eurostat/serve/home.htm</a>
<b>EUDOR (the electronic archive system of EU law):</b>	<a href="http://www.eudor.com">http://www.eudor.com</a>
<b>Commission offices world-wide:</b>	<a href="http://europa.eu.int/en/euwww.html">europa.eu.int/en/euwww.html</a>
<b>EU and other governments:</b>	<a href="http://europa.eu.int/en/gonline.html">europa.eu.int/en/gonline.html</a>
<b>Commission-sponsored public opinion polls:</b>	<a href="http://europa.eu.int/en/comm/dg10/infcom/epo/polls.html">europa.eu.int/en/comm/dg10/infcom/epo/polls.html</a>

### • BELGIUM

#### **Association des Téléspectateurs Actifs (A.T.A)**

Internet: <http://ata.qwent.es.be>

#### **FEDSA - Federation of European Direct Selling**

Internet: <http://www.fedsa.be>

Email: [fedsa@fedsa.be](mailto:fedsa@fedsa.be)

#### **World Savings Banks Institute**

Internet: <http://www.savings-banks.com>

### • UNITED KINGDOM

#### **Cheshire County Council Trading Standards**

Internet: <http://www.cheshire.gov.uk>

Email: [tseast@cheshire.gov.uk](mailto:tseast@cheshire.gov.uk)

#### **Trading Standards & Consumer Protection, Devon County Council**

Internet: <http://www.devon-cc.gov.uk/tradstds>

Email: [devon-ts@devon-cc.gov.uk](mailto:devon-ts@devon-cc.gov.uk)

#### **Trading Standards Service, South Ayrshire Council**

Internet: <http://www.tradingstandards.demon.co.uk>

Email: [info@tradingstandards.demon.co.uk](mailto:info@tradingstandards.demon.co.uk)

#### **Trading Standards Service, Northern Ireland**

Internet: <http://www.nics.gov.uk/tradingstandards-ni/>

Email: [tradingstandards-ni@nicos.gov.uk](mailto:tradingstandards-ni@nicos.gov.uk)

#### **Welsh Consumer Council**

Internet: <http://www.wales.consumer.org.uk>

Email: [info@wales.consumer.org.uk](mailto:info@wales.consumer.org.uk)

#### **ICSTIS - Independent Committee for the Supervision of Standards of Telephone Information Services**

Internet: <http://www.icstis.org.uk>

Email: [secretariat@icstis.org.uk](mailto:secretariat@icstis.org.uk)

### • FRANCE

#### **CSCV**

Internet: <http://www.perso.hol.fr/~cscv>

Email: [cscv@hol.fr](mailto:cscv@hol.fr)

#### **Centre Technique Régional de la Consommation (CTRC) de Basse-Normandie**

Email: [ctrc-bnd@imaginet.fr](mailto:ctrc-bnd@imaginet.fr)

#### **Centre Technique Régional de la Consommation (CTRC) du Languedoc-Roussillon**

Email: [ctrclr@ad.com](mailto:ctrclr@ad.com)

#### **A.E.I.C**

Email: [aeic@crc-conso.com](mailto:aeic@crc-conso.com)

### • AUSTRIA

#### **EUROKONS**

Internet: <http://www.consumer.bz.it/eurokons>

Email: [eurokons@dnet.it](mailto:eurokons@dnet.it)

#### **Konsumentenschutz der Arbeiterkammer**

Internet: <http://konsumentenschutz.at>

Email: [service@konsumentenschutz.at](mailto:service@konsumentenschutz.at)

#### **Verein für Konsumenteninformation (VKI)**

Internet: <http://www.vki.or.at/vki>

Email: [konsument@vki.or.at](mailto:konsument@vki.or.at)

### • SWEDEN

#### **Swedish Consumer Magazine (*Raad & Roen*)**

Internet: <http://www.raadroen.kov.se>

Email: [raadroen@kov.se](mailto:raadroen@kov.se)

**• GERMANY****Auswertungs- und Informationsdienst für Ernährung,  
Landwirtschaft und Forsten (AID)**Internet: <http://www.dainet.de/aid/aid.htm>Email: [aid@dainet.de](mailto:aid@dainet.de)**Verbraucherzentrale Saarland**Internet: <http://www.vz-saar.de>Email: [vz@vz-saar.de](mailto:vz@vz-saar.de)**Verbraucherzentrale Thüringen**Internet: [http://www.th-online.de/Vereine/vz-thueringen/  
f\\_start.html](http://www.th-online.de/Vereine/vz-thueringen/f_start.html)Email: [vz-thueringen@t-online.de](mailto:vz-thueringen@t-online.de)**Verbraucherzentrale Hamburg**Internet: [http://www.hwp.uni-hamburg.de/iff/  
welcome.htm](http://www.hwp.uni-hamburg.de/iff/welcome.htm)Email: [100665.216@compuserve.com](mailto:100665.216@compuserve.com)**Verbraucherzentrale Nordrhein-Westfalen**Internet: <http://buergernetz.muenster.de/buerger/vbz.html>Email: [vznrw@t-online.de](mailto:vznrw@t-online.de)**Verbraucherzentrale des Saarlandes**Internet: <http://www.vz-saar.de>Email: [vz@vz-saar.de](mailto:vz@vz-saar.de)**• SPAIN****HISPACOOOP - Confederación Española de  
Cooperativas de Consumidores y Usuarios**Email: [pilar.cq@hermes.asertel.es](mailto:pilar.cq@hermes.asertel.es)**Organización de Consumidores y Usuarios (OCU)**Email: [edocusa@lander.es](mailto:edocusa@lander.es)**• THE NETHERLANDS****Utrecht Association for Consumer Law**Email: [C.Sander@rgl.ruu.nl](mailto:C.Sander@rgl.ruu.nl)**• ITALY****Movimento Consumatori Comitato Regionale  
Piemontese**Internet: <http://www.arpnet.it/~movcons>Email: [movcons@arpnet.it](mailto:movcons@arpnet.it)**Movimento Consumatori Bologna**Internet: <http://www.eurorunner.com/movcons>Email: [movcons@iperbole.bologna.it](mailto:movcons@iperbole.bologna.it)**• FINLAND****Office of the Consumer Ombudsman**Internet: <http://www.kuluttaja-asiamies.fi>Email: [kuluttaja-asiamies@kusu.pp.fi](mailto:kuluttaja-asiamies@kusu.pp.fi)**• JAPAN****Japan Consumer Information Center**Internet: <http://www.kokusen.go.jp>**• CANADA****Canadian Consumer Education and Information  
Forum (CCEIF)**Internet: <http://www.cceif.mb.ca>**• AUSTRALIA****The Australian Competition and Consumer  
Commission**Internet: <http://www.accc.gov.au>Email: [jacqui.bos@accc.gov.au](mailto:jacqui.bos@accc.gov.au)



**AUSTRIA • SMALL PRINT WRIT LARGE - SUMMARY OF A CONFERENCE**

'Small print' was the subject of a working conference held on 6 and 7 October 1997, at which more than a hundred participants looked at how requirements as regards consumer-friendly terms and conditions of business can be put into practice.

With the backing of the European Commission, Austria's Minister for Consumer Protection, Barbara Prammer, had invited representatives from the business, consumer-protection, legal and scientific fields to look at the significance of general terms and conditions of business and to seek ways to take greater account of the concerns of consumers in this area. The ideas aired in the talks and workshops will be published soon, and therefore only the main points will be mentioned here.

Particular stress was placed on the importance of transparency: the 'transparency requirement', which has already been recognized in Germany for a number of years, will, under an EU Directive concerning unfair terms, also become a key principle for assessing general terms and conditions of business in Austria. The courts at national level will have to take the European dimension introduced by the Directive more into consideration: their legal interpretations, for example, will have to be in line with the Directive. Financial services and 'public services' were especially highlighted as key areas posing particular problems as regards terms and conditions of business.

Observations especially worthy of note were made by University Lecturer Dr Hanreich (Chamber of Commerce),

who stated that the main focus of commercial activity must be on customer satisfaction rather than legal protection against all likely and unlikely risks, and this must be reflected in general terms and conditions of business.

The conference provided much impetus for looking further at the matter of customer-friendly terms and conditions of business. The Büro für Konsumentenfragen (office for consumer affairs) attached to the BMGK (federal ministry of health and consumer protection) will continue in its efforts to 'publicise' the need for action in all sectors of the economy.

**Contact:**

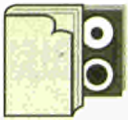
Hans Peter Lehofer  
Büro für Konsumentenfragen  
Radetzkystr. 2  
A - 1031 Vienna  
Tel.: +43 1 222 711 72  
Fax: +43 1 222 715 58 31

**DENMARK • FORBRUGERRÅDET DISTINGUISHES BEUC**

In 1997, which marked its 50th anniversary, **Forbrugerrådet** (Denmark's consumer council) awarded its annual **Taenk Prize** to BEUC for its success in moving consumer policy up the EU political agenda and making the single market work not only for producers but also for consumers - all in spite of extremely limited resources.

**Contact:**

Forbrugerrådet  
PO Box 2188  
DK - 1017 Copenhagen K  
Tel.: +45 33 13 63 11  
Fax: +45 33 13 41 15  
Email: agn@fbr.dk



The following items can be obtained from the **Union Féminine Civique et Sociale** (UFCS - women's civic and social union):

- the proceedings of a colloquium on women as partners of the euro, held on 18 and 19 June 1997 at the European Parliament in Strasbourg, during which the participants tried to answer the following questions: what are the political and civic ramifications of the single currency? What role will women play in the successful transition to the single currency? How can we head off the practical problems linked to the introduction of the euro? What new

'reflexes' will consumers have to learn? How can consumers be kept abreast of regulatory changes so that they can protect themselves against possible harm? What is the proper role of the associations? What kind of information campaigns should they conduct? etc.;

- the results of the survey on women and the euro;
- a video on the euro;
- the results of the survey on advertising of products, objects, appliances and methods presented as beneficial to health, designed to show just how hamstrung the authorities are in addressing the

epidemic of miracle products and to air a number of ideas on how to combat the phenomenon.

**Contact:**

UFCS  
6 rue Béranger  
F - 75003 Paris  
Tel.: +33 1 44 54 50 54  
Fax: +33 1 44 54 50 66

<sup>1</sup> Purchases by women in France represent 75% of GDP. However, surveys show that they place less trust in the euro than men.

The brochure titled ***Ouverture d'un compte courant à l'étranger*** (opening a current account abroad) by the **Centre Régional de la Consommation** describes how people can open current accounts in countries where they do not reside.

**Contact:**

Agence Européenne d'Information sur la Consommation  
47 bis rue Barthélémy Delespaul  
F - 59000 Lille  
Tel.: +33 3 28 82 89 16  
Fax: +33 3 28 82 89 05  
Minitel: 3615 AEIC  
Email: aeic@cre-conso.com  
Internet: <http://www.cre-conso.com/aeic>

The 1998 edition of the ***Code de la Consommation***, with comments by the **Association Force Ouvrière Consommateurs** (AFOC) and a preface by Véronique Neiertz, former Minister for consumer affairs, is now available. It sets out systematically all the laws and decrees in the field of

consumer affairs, including those that have not yet been codified. The comments on the passages quoted are provided by consumer-law specialists at the AFOC and will enable consumers to better understand their rights and obligations in order to better defend their interests.

**Contact:**

AFOC  
141 avenue du Maine  
F - 75014 Paris  
Tel.: +33 1 40 52 85 85  
Fax: +33 1 40 52 85 86



The **Union Nationale des Associations Familiales** (UNAF - national union of family associations), together with the Sparadrap association (whose objective is to improve the reception and management of sick and hospitalized children), has conducted a major survey on how parents experience the hospitalization of their children. The results were published in

the June/July 1997 issue of *Réalités familiales* (UNAF's review). The article highlights creative experiences in child management, but also points to serious shortcomings (shortage of personnel, failure to provide explanations to parents as to the child's condition and the care required, lack of opportunities for play and/or school support, etc.).

This study is one of the fruits of UNAF's investigation into the (ongoing) reform of the relations between the hospital and its users.

**Contact:**

Nicolas Brun  
UNAF  
28 place Saint-Georges  
F - 75009 Paris  
Tel.: +33 1 49 95 36 07  
Fax: +33 1 49 95 36 44

***Verbraucherpolitik in der Marktwirtschaft - Konzeptionen und internationale Erfahrungen***

(consumer policy in the market economy - concepts and international experiences), written by Stefan Mitropoulos, aims to provide a comprehensive survey and analysis both of current theory and international practice in the field of consumer policy. The author demonstrates that a number of economics-based theo-

retical approaches that have recently attracted growing attention (such as the economics of information and public choice theory) can also provide interesting insights for consumer policy. In conclusion the main findings of these analyses are summarized with an eye to stimulating the further development of consumer policy. The work also contains indications as to how consumer policy in Germany might be changed for the better.

**Contact:**

Duncker & Humblot GmbH  
Postfach 41 03 29  
D - 12113 Berlin  
Fax: +49 30 79 00 06 31

After *Consumer Information on the Internet* and *Financial Services on the Internet*, the **Welsh Consumer Council** recently published *Shopping on the Internet*, which examines the following issues: what is for sale on the Internet, security of payments, means

of redress, and the impact of Internet shopping on certain categories of consumers (consumers on a low income, disabled consumers and rural consumers).

**Contact:**

Welsh Consumer Council  
Castle Buildings  
Womanby Street  
UK - Cardiff CF1 2BN  
Tel.: +44 1222 396056  
Fax: +44 1222 238360  
Internet: <http://www.wales.consumer.org.uk>

**Test-Achats** has just published its *Guide des vins 1998* (1998 wine guide). On the menu: 300 wines with a breakdown by quality and price, a special section on Bordeaux wine, a test of the main wine CD-ROMs, the

'specialist's corner' devoted this year to the maturing of wine in vats, a closer look at 'cremant' and sparkling wines, an overview of wine consumption throughout the world and a list of wine dealers in Belgium.

**Contact:**

Test-Achats  
rue de Hollande 13  
B - 1060 Brussels  
Tel.: +32 2 542 32 00  
Fax: +32 2 542 32 50



Interested in the conference programme of the **European Law Academy in Trier** for 1998?

**Contact:**

European Law Academy  
Dasbachstr. 10  
D - 54292 Trier  
Tel.: +49 651 147100  
Fax: +49 651 14710 20









To obtain your (free) subscription to **INFO-C** simply fill in the reply coupon below and return it to the following address:

DG XXIV  
European Commission  
rue de la Loi 200  
B232 5/21  
B - 1049 Brussels  
Fax: +32 2 299 63 02  
Email: infoc@dg24.cec.be



Name: \_\_\_\_\_  
Forename: \_\_\_\_\_  
Organization: \_\_\_\_\_  
Profession: \_\_\_\_\_  
Street: \_\_\_\_\_  
Town: \_\_\_\_\_  
Postcode: \_\_\_\_\_  
Country: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Fax: \_\_\_\_\_  
Email: \_\_\_\_\_

Wishes to receive **INFO-C** in EN / FR / DE \*

\* Encircle as applicable

*N.B. Don't forget to inform us of any change of address!*



Name: \_\_\_\_\_  
Forename: \_\_\_\_\_  
Organization: \_\_\_\_\_  
Profession: \_\_\_\_\_  
Street: \_\_\_\_\_  
Town: \_\_\_\_\_  
Postcode: \_\_\_\_\_  
Country: \_\_\_\_\_  
Phone: \_\_\_\_\_  
Fax: \_\_\_\_\_  
Email: \_\_\_\_\_

Wishes to receive **INFO-C** in EN / FR / DE \*

\* Encircle as applicable

*N.B. Don't forget to inform us of any change of address!*