



# INFO-C

Information from the Consumer Policy Service of the European Commission - Quarterly n°8

## Communicating with Europe's consumers

The "annus horribilis" of the European Community, the period of turmoil and upheaval following the first Danish referendum on the Maastricht-treaty, has given rise to much soul-searching within the Commission, not least on the question of how to (re)gain the confidence of the citizens of the Community.

The Commission adopted a new policy of information and communication at the end of June. Two points, one from the analysis of the problems and another from the catalogue of remedies proposed, are of particular importance for consumer policy.

Past and present information activities have not necessarily been geared to the needs of the target audience. The Consumer Policy Service is fully aware of the difficulties in satisfying this requirement. At present, our information activities are quite deliberately targeted for almost 100% on networks and multipliers, to get "the biggest bang for the buck". **INFO-C** is a typical example. But we will also try to reach the individual consumer this year: A Guide to the Internal Market is under development and should appear

towards the end of the year. The aim is that it should deal with the practical aspects of the internal market of direct relevance to the daily life of consumers. Although it will not be put in the mailbox of all of the millions of consumers in the EC, we intend to get it out to as wide an audience as realistically possible.

This approach rhymes well with one of the central recommendations of the new policy, namely decentralisation: Not only must the services of the Commission be directly responsible for informing "their" audience, within a general frame of course; but a User's Advisory Council will be established, composed of, amongst others, representatives of the media and of socio-professional groups. A representation of consumers will be ensured. The Consumer Policy Service, CPS, already practices this sermon: a Call for Tender has just been published in the Official Journal of the EC, calling for information activities tailored directly to the needs of consumers as such or various subgroups. User-driven information is thus already in full development within the CPS. The results of this exercise will be fully reported in coming issues of **INFO-C**.

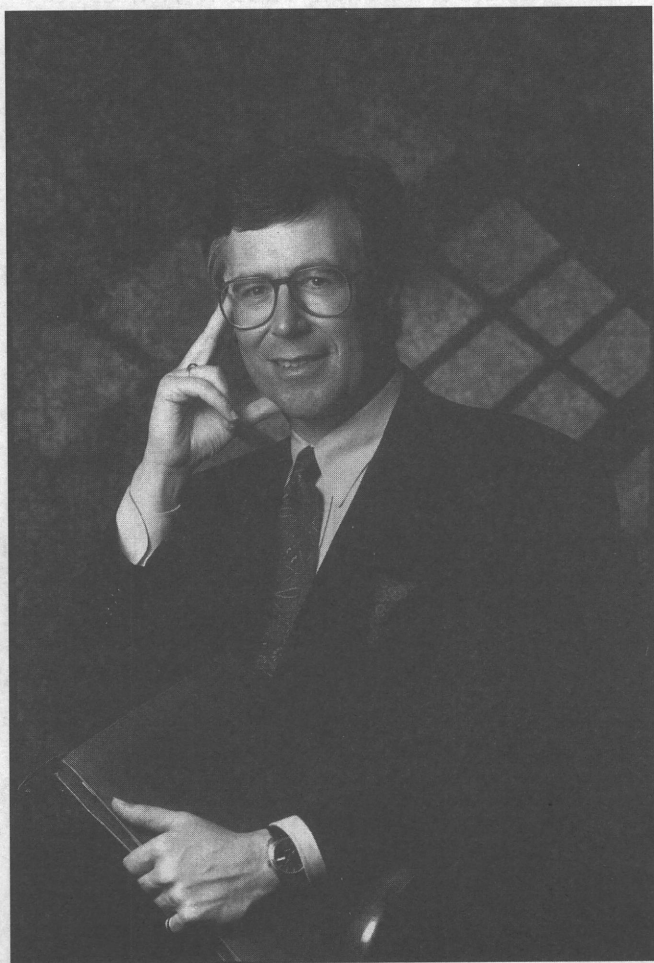
### INFO-C

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## BELGIAN PRESIDENCY: PRIORITIES IN CONSUMER PROTECTION



**Melchior WATHELET - BELGIUM**  
*Deputy Prime Minister and Minister for Economic Affairs responsible for consumer policy*

On 1 July 1993 Belgium took over the Presidency of the Council of the European Communities. Thus, for six months, Belgium and its counterparts in the Community will be trying to wind up various dossiers.

**INFO-C** thought that it might be interesting to investigate the priority accorded by each presidency to consumer protection policy. Hence, Belgium is the first country to receive this kind of coverage in **INFO-C's** columns.

For Belgium, problems linked to consumption are the responsibility of the Minister of Economic Affairs, Melchior Wathelet. The Minister would like to treat the following dossiers during the second half of 1993 from the angle of better consumer information <sup>(1)</sup>.

### **Timesharing** <sup>(2)</sup>

On 14 July 1993 the European Parliament delivered an opinion on the proposal for a Directive concerning the protection of purchasers in contracts relating to the utilisation of immovable property on a timeshare basis. In accordance with Community procedure, the dossier will have to be reexamined by the Council. The Presidency would be happy to see the adoption of a "common position". However, there are two obstacles to be overcome.

Firstly, the law applicable to contracts and the competent courts: most Member States adhere to the principle of "lex rei sitae", i.e. the law of the country in which the merchandise is located. Moreover, some are in favour of a so-called free choice approach. The presidency has reservations as to the second formula and wants the consumer to be able to invoke mandatory rules under national law.

Secondly, the notion of advance payments: the Presidency is in favour of prohibiting advance payments in principle, but of accepting them up to a level of 5% of the contract value if vendor and purchaser agree.

### **Labelling**

Labelling was already perceived by the preceding presidency as one way of guaranteeing consumers better information and enhanced transparency. Indeed it is thanks to labelling that European citizens can choose between a variety of goods and services.



The Belgian Presidency is particularly interested in linguistic requirements relating to labelling.

A draft directive on claims, i.e. voluntary statements designed to promote the sale of "light" or "biological" products, etc. is also one of the Belgian Presidency's top concerns.

### **Transparency in transfrontier payments <sup>(3)</sup>**

The Presidency regards this as a priority dossier. Transparency improves consumer information, notable as regards commissions paid in connection with transfrontier operations and the time limits for such operations.

Reminder: at Community level there is a Recommendation concerning payment systems, and in particular the relationship between cardholder and card issuer. This Recommendation <sup>(4)</sup> mainly focusses on the notions of security, reliability, confidentiality and liability in the event of loss or theft of cards.

### **Contracts negotiated at a distance <sup>(5)</sup>**

There is a proposal for a Directive on contracts negotiated at a distance dating from April 1992. The Commission of the European Communities is preparing - following the opinion of the European Parliament (cf. article in Euro-Infos) - an amended proposal for a directive which will be presented at the next Consumer Affairs Council. Inter alia this document aims at giving the directive a minimalist character. In other words, the

Member States will be free to adopt protective measures that are more favourable to consumers. The Presidency supports this approach.

### **Consumer access to justice**

The CPS "Transactions Involving Consumers" unit is preparing a Green Paper on consumer access to justice which will be adopted during the summer. The Green Paper examines the existing situation, among other things. It contains a list of options which the interested parties are invited to debate.

### **Guarantees and after-sales services**

Because of the great disparities between the Member States the Commission has also drafted a Green Paper on guarantees and after-sales services. This document invites the Twelve to move towards minimum harmonisation.

Main problem: what guarantee and after-sales services are offered to consumers in the event of purchase in another Member State? The interested parties are invited to comment.

(1) Source: interview with Julie de Groote, in charge of the consumer dossier under Minister Wathelet.

(2) These topics were discussed in the last issue of INFO-C (No 7-May 1993) under the heading "Council of 2 March 1993".

(3) Cf. INFO-C No 1.

(4) OJ No L 317, 24.11.1988.

(5) Cf. INFO-C No 3-May 1992.

**CONFERENCE ON LABELLING :  
COPENHAGEN,  
JUNE 3/4 1993**

By way of follow up to the Resolution on future action in the area of labelling, adopted by the Council on March 2nd 1993, the Danish Presidency hosted a conference in Copenhagen on 3/4 June to discuss the issue in greater detail. With the strong participation of leading representatives of Industry, Consumer groups, the Retail Trade, National authorities, and the Commission, the conference served as a valuable forum for the exchange of views as regards what future action in this area might actually encompass.

The contributions took two different forms; initially, representatives of the various interest groups expressed their wishes and concerns for further regulation of labelling practices. The traditional grievances of industry and retail representatives at over-regulation on a mandatory basis were aired, and the desire for marrying this viewpoint with the evident desire of the European consumer for greater information on the actual products, was repeatedly highlighted.

On a more practical note, the conference then proceeded to examine the various systems which already exist in different Member States to determine whether these could offer any guidance. All parties were impressed at the manner in which voluntary schemes, taking into account the concerns of both industry and the consumer, appeared to be working well, in particular in the Netherlands and Denmark, cfr. the article on the Varefakta-system in **INFO-C** No 7.

By way of conclusion, the Commission, in the person of Mr. P. Prendergast, Director of the Consumer Policy Service, pronounced itself happy with the ideas and suggestions which had been raised. The Commission is presently investigating the prospect of a voluntary approach to labelling by way of a pilot project, and the designation of one or more product types which could be used for such a project.

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**CONTRACTS NEGOTIATED AT A DISTANCE:  
STOP PRESS**

Following its proposal for a Council Directive of April 1992 (**INFO-C** No 3), the Community institutional procedure is being pursued as regards contracts negotiated at a distance. The European Parliament has been consulted and calls for a strengthening of the proposal as regards:

- extension of the directive to sectors which have been excluded;
- harmonization of basic rules in all the Member States;
- possibility of redress in the case of advance payment by the consumer.

Taking into account the European Parliament's opinions, the Commission of the European Communities will in August 1993 publish its amended proposal (cf. the article on the Belgian Presidency in this issue). Note also that the Commission had proposed a Recommendation on codes of practice to be adopted by professionals which supplements the effects of the proposal for a directive. In accordance with this proposal, the European Mail Order Traders' Association (EMOTA) has adopted a European convention on cross-frontier mail orders and distance selling. This convention establishes a list of all the commitments to which the participant firms agree to be bound.

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**COMMERCIAL COMMUNICATION  
CONSULTATION ON THE GREEN PAPER  
ONGOING**

Commercial communication in the broad sense almost always concerns consumers in a variety of respects. The term covers not only advertising but also sponsorship (for example, in the form of an introduction to a television film intended for consumer-spectators), distance selling, protection of databases (which amongst other things enable advertisers to target consumers directly in their



homes), etc. In an article in **INFO-C** No 6 (page 12), the Consumer Policy Service announced that the Directorate-General "Internal Market and Financial Services" (now DG XV) <sup>(1)</sup> has prepared, in cooperation with other services - including the CPS itself - a consultative document on this subject within the European Community. This document, to be published in the form of a Greek Paper, will seek to maintain full coherence in the Commission's approach towards this sector.

The two main objectives of the document concern:

- improvement in the transparency of decisions by creating a central contact point for the parties concerned (consumer organisations, but also advertisers, advertising agencies, the media, etc.) outside the Commission;
- improvement in coordination of initiatives in the domain under consideration within the Commission.

To this end DG XV first organised - in collaboration with other departments within the Commission and Advertising Seminars International - a seminar which took place from 9 to 11 June 1993. Each day highlighted a specific theme: commercial communication in the internal market, self-regulation and the legislative framework and, to conclude, sponsorship. Representatives of the Consumer Policy Service were naturally invited to the seminar. CPS Director Peter Prendergast himself chaired the seminar on the day devoted to self-regulation.

John F. Mogg - Director General of DG XV - opened the seminar by spelling out its objective - viz. to consult the different parties involved for their opinions on the subject and in order to update the information received up to now. The seminar's conclusions will be used as input for the Green Paper. In order to broaden consultation before finishing the Green Paper, DG XV plans to prepare questionnaires intended for each of the parties involved. Questions for consumer organisations should be published in the next **INFO-C**.

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### Consumers and self-regulation

One of the contributions of the Consumer Policy Service to the Green Paper concerns self-regulation in the field of commercial advertising. A study entitled "Current systems concerning rules with regard to commercial advertising addressed to customers" has recently been completed at the request of the "Drafting and Implementation of Legislation" unit at the CPS. This study attempts to "analyse self-regulatory schemes for the prior vetting of advertising, not only with regard to advertising and marketing ethics but also with regard to consumer protection". The first part examines self-regulatory schemes in the Member States and internationally. The second part tries to define this notion, while comparing it with the principles and regulations in force. Finally, the third part reviews the current situation and sets out proposals.

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### Transparency and the "commercial communication" dossier

A document authored by the Secretariat-General of the Commission of the European Communities setting out the "state of play" of dossiers in the field of commercial communication deserves mention as a reference work. Regularly updated, this document consists of two parts, one of which reviews the dossiers still under discussion at Council level, while the other consists of a list of various meetings concerning commercial communication, such as the public hearing which took place at the European Parliament. Annex I contains a list of directives already adopted in this domain and Annex II itemises case law in this area. The document is also interesting because it not only comprises all dossiers concerning commercial communication but also other subjects, which at first blush may seem somewhat remote. This is the case with the life assurance and non-life assurance directives listed in the "state of play". Certain provisions - relating to life insurance companies, for example - stipulate that the advertising which companies are authorised to make must also comply

with the regulations in force, both as regards form and content, in the public interest. Thus, each entry in the dossier is accompanied by several lines containing further details or explaining why a given directive is included in the list even if its title does not at first sight seem to have anything to do with commercial communication.

(1) To make things clearer for our readers: DG XV currently consists of part of old DG III (Internal Market) and DG XV (Financial Institutions and Company Law) which were restructured after John F. Mogg's appointment as Director General.

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**STRATEGIC PROGRAMME  
FOR THE INTERNAL MARKET**

The Commission has adopted a communication "Improving the Efficiency of the Internal Market" including a working document "Towards a Strategic Programme for the Internal Market" (document COM(93)256 final, dated June 2, 1993).

Although not given this title, this document is a sort of "White Paper 2", cf. the original plan for the establishment of the Single Internal Market.

The document has been written by DG XV "Internal Market and Financial Services" and is obtainable at the normal Commission information outlets: Offices in Member States, Info-Points etc.

**PROPOSAL FOR A COUNCIL  
DIRECTIVE ON THE APPLICATION  
OF OPEN NETWORK PROVISION (ONP)  
TO VOICE TELEPHONY (1)**

In the context of integrating consumer policy and the other Community policies, the CPS some time ago made

a request to DG XIII to be involved in preparing the above-mentioned proposal for a directive.

On 10 May 1993 the Telecommunications Council adopted a common position on this proposal for a directive. This is a landmark on the road to harmonisation and liberalisation of the telecommunications sector. In effect, voice telephony accounts for 80% of this sector.

**The main objectives of the directive are:**

- to establish the rights of users of telephone services;
- to improve access to the public telecommunications network for suppliers of services and other telecommunications operators;
- to meet the needs of the single market, in particular as regards the supply of advanced telecommunications services at Community level.

**The consumer protection aspect comes to the fore in:**

- the mention in the proposal for a Directive on voice telephony of Directive 93/13/EEC of 5 March 1993 on unfair terms in consumer contracts. This is important, all the more so because both directives will enter into force at much the same time (the time limit for transposition is 24 months for the unfair terms directive as against 12 months for the voice telephony directive);
- the insertion of Article 5, which mandates the organisations to lay down performance targets. The results will be published regularly;
- the insertion of Articles 6 and 7: these articles protect the users of voice telephony services by according them rights as regards conditions under which offering of service may be terminated (Article 6) and in regard to user contracts (Article 7);
- insertion of Article 25: this concerns conciliation and dispute regulation procedures:
  - \* users may appeal directly to the regulatory authority in the event of disputes, even disputes concerning the telephone bill. In many cases, as in Germany, the user is currently obliged to go to court even to challenge something as simple as a telephone bill;



- \* it gives the Commission, assisted by a Committee, an opportunity to intervene in the event of cross-frontier disputes.

The above-mentioned articles - in particular Article 25 - constitute a happy precedent for certain proposals for directives of great importance for consumers which DG XIII envisages preparing in the near future in the domain of telecommunications (notably mobile telephones) and postal services (three to four directives are expected).

The voice telephony directive is a model example of what can be done to integrate consumer policy with other Community policies once the CPS is involved in a dossier from its initiation.

(1) OJ No C 263, 12.11.1992, p. 20

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### **CONSUMER PARTICIPATION IN STANDARDIZATION IN THE EFTA COUNTRIES**

The standardization process plays an important role in European integration. It is one of the key elements in eliminating obstacles to trade between the countries of the European Community and EFTA. In most cases drafting of standards is carried out by private sector institutions in the domain of trade and industry. However, it is clear that consumer organizations should participate in this process. This is also the view of EFTA's Department of Specific Integration Affairs, which has just published a report <sup>(1)</sup> on consumer participation in standardization in the EFTA countries. Four EFTA countries - Austria, Finland, Norway and Sweden - have consumer councils which participate actively in preparing standards both at national and international level. To a lesser extent, the Swiss Consumer Office monitors this sector.

These organizations are unanimously in favour of greater consumer participation in the standardization process. They also advocate creating a specific European representation in the domain, viz. the "Consumer's European Standardisation Association" (the name itself was suggested by the Consumers' Consultative Council). Such an association, made up of consumers' representatives, would remain independent of the existing European standardization bodies and could address recommendations to CEN, where certain EFTA Member States are already represented.

- (1) 1993 - Consumer participation in standardization in EFTA countries.

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### **ZONOSSES: PROTECTION MEASURES**

On 17 December 1992 <sup>(1)</sup> the Council adopted a Directive concerning measures for protection against specified zoonoses and specified zoonotic agents in animals and products of animal origin in order to prevent outbreaks of food-borne infections and intoxications <sup>(2)</sup>. The term "zoonosis" covers all diseases which can be transmitted naturally from animals to man, such as salmonellosis, listeriosis, tuberculosis, toxoplasmosis, rabies, etc. The European Community, which has already implemented measures to eradicate certain zoonoses, considered that it was appropriate to collect epidemiological data on these diseases in order to lay down priorities for preventive action. The information collected will serve notably to measure the incidence of zoonoses within the human population, domestic animals, animal feedingstuffs and wildlife. As regards harmonisation in the field of health protection, the European Community has provided for the designation of Community reference laboratories and the

implementation of scientific and technical actions. This measure clearly requires close and effective cooperation between the Member States and the Commission to ensure that the implementing measures are adopted. The Directive thus provides that "The Commission shall evaluate the information supplied by the Member States and shall report to the Standing Veterinary Committee (set up under an EEC decision - editor's note) before 1 October each year". The Member States must also submit to the Commission the national measures which they are taking to achieve the objectives of the Directive in respect of certain zoonoses described in the annex to the Directive. There are also provisions concerning imports from third countries. The Directive has to be transposed by 1 January 1994 at the latest.

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(1) For technical reasons the editors of INFO-C could not include this information in the previous issue.

(2) OJ No L 62, 15.03.1993, p. 38.

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**CO<sub>2</sub> TAX/ENERGY**

By the end of the Danish Presidency 11 Member States had accepted the principle of adopting a fiscal instrument - harmonised at Community level - to combat global warming, i.e. the energy/CO<sub>2</sub> tax. The Belgian

Presidency will try to get the Twelve to reach a unanimous decision.

What is generally referred to as the "greenhouse effect" is a natural increase in mean temperature due to the presence of certain gases in the atmosphere - gases which are necessary for life on earth. Excessive emission of certain gases could however reinforce this greenhouse effect and cause global climatic disruption. CO<sub>2</sub> - emitted in the combustion of fossil fuels - is the main gas involved, alongside methane and CFCs (used in aerosols until recently).

The fiscal instrument proposed by the Commission has been the subject of numerous economic impact studies. At macroeconomic level, the tax should not have major effects provided the tax receipts are reinjected into the economy by reducing other taxes (fiscal neutrality). Such a shift in the tax burden might even have positive effects on employment and growth to the extent that labour costs can be reduced (reduction of taxes penalising labour).

As regards effect on households, energy taxes are only weakly regressive. While low-income households expend proportionately more than high-income households on heating, they spend less on petrol. Moreover, households can progressively reduce consumption thanks to better insulation and more energy-efficient appliances. Thus their energy budget will not increase.

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## ITALY

**"HOLIDAY EMERGENCY" SERVICE**

The Italian association "Comitato Difesa Consumatori" (Consumer Protection Committee) has created a service called "Pronto Soccorso Vacanze" (Holiday Emergency Service). This Milan-based network is providing services to "tourist consumers" holidaying in Italy from 5 July to 3 September 1993. Its purpose is to register complaints from citizens who are dissatisfied, from a legal viewpoint, with tourist services (package holidays, hotel reservations, etc.) in Italy. Together with an Italian tourist agency, the Holiday Emergency Service provides such services as:

- access to lawyer;
- possibility of conciliation via the service "Consumer Access to Justice."

It was the difficulties caused by the shortfall in tourism in 1993 that prompted the CDC to create this service. There are several reasons for the lack of confidence on the part of tourists, such as the wave of attacks in Rome and Florence, which have made people feel unsafe. Moreover, the EC directive on "package holidays" has not yet been transposed into Italian domestic law, although the time limit was 31 December 1992 at the latest. While only some Member States have already transposed the directive (at July 1993), the CDC claims that this is enough for tourists coming from these countries to observe a difference in treatment. Finally, the abolition of the national Ministry of Tourism means that many additional responsibilities now have to be shouldered by the regions. Thus there are different standards for hotels, camping sites, etc. - but above all price disparities! Accordingly, the aim of the service is to restore tourist confidence by offering concrete help.

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## YOUNG CONSUMERS UNDER THE MICROSCOPE

In cooperation with the Commission of the European Communities and the city of Milan, the organisation "Comitato Difesa Consumatori" has organised seminars for the education and information of young consumers, targetted at teachers and students at technical and vocational secondary schools in Milan. Questionnaires were distributed to the students to be filled in on a voluntary basis. The questionnaires had two main purposes:

- they cast light on young people's diet, leisure pursuits and spending patterns;
- they also demonstrated the quality and quantity of dietary information among young people.

The questionnaire results have been analysed and reveal how young people currently perceive consumer information.

In addition a booklet entitled "Scuola di Vita" was prepared for this occasion. It covers the main topics discussed during the seminars.

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## EDUCATIONAL GAME

The Piedmont region has published, as a supplement to its information sheet No 8, a game called "Sali solo se lo sai" ("Climb only if you can"). This is a kind of snakes and ladders game with "yes" and "no" options. The player is confronted with a problem concerning consumption and can only move on if he answers correctly. Thus it has an educational goal, being designed to help consumers overcome the different obstacles they may encounter in their everyday life.

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### **DAMAGE CAUSED BY DEFECTIVE PRODUCTS: CONSUMER PROTECTION BECOMES A REALITY**

For the first time in Italy, in a case brought by the Consumer Protection Committee (CDC), the court at Monza has ordered a manufacturer to pay direct compensation for damages to a consumer: the company concerned is Rossin SNC of Cavenago Brianza, who manufacture mountain-bikes.

The facts: a bicycle manufactured by Rossin SNC collapsed due to a faulty frame (the material used was of inferior quality and too fragile). The rider, Mr Umberto Tentori, fell, receiving face injuries. Mr Tentori appealed to the CDC which provided legal aid for him in court.

The damages were set at 16 million lire. This is the first time an Italian court has applied Presidential Decree No 224/88 implementing the EEC Directive on the liability of manufacturers.

The CDC considers the application of this Decree to be an extremely positive step, but feels that it should have happened earlier. It hopes that from now on the EEC Directive on the liability of manufacturers, one of the most important in terms of consumer protection, will cease to be a dead letter.

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## **BELGIUM**

### **PACKAGE HOLIDAYS: AWAITING THE APPLICATION OF THE DIRECTIVE...**

The consumer organisation "Test-Achats" has prepared a standard order form for booking package holidays. Use of this form gives consumers greater legal protection. The participating tour operators also agree to observe the general conditions relating to travel and to submit to the the arbitration of a committee in the event of disputes. The committee's job is to settle disputes between travellers, tour operators and travel agencies

(tour operators' intermediaries). This can save consumers having to seek conventional legal redress, where procedures are slow, complex and costly. However the facility is not free of charge! Mediation is just less costly, but the consumer is expected to pay his share. However, fees may be refunded if the consumer's complaint is considered justified. But no tour operator is obliged to use these order forms, because participation in this action is **voluntary**. In no way is it a quality guarantee. All it means is that consumers who have reserved their holidays in this manner will be offered the abovementioned services as well as a guarantee of full and prior information. All claims made in the travel brochure must, in fact, be honoured. If this is genuinely impossible, alternative arrangements are foreseen.

One original feature: if the client is required to pay in full a month before departure, as is often the case, he will only have to do so when "the written confirmation of the journey and/or travel documents have been sent to him previously or simultaneously".

A final point: the European Directive on package holidays was adopted by the Council on 13 June 1990. It should have been transposed into the national legislation of all the Member States by 31 December 1992. At writing (July 1993) most countries - including Belgium - have not yet done so. Thus, while waiting for the Belgian authorities to comply with the requirements of European legislation, certain organisations have created their own self-regulatory mechanisms.

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## **RISK SCHOOL**

In the European Community an estimated 40 million people are injured and 30 000 die as a result of accidents in the home. In Belgium domestic accidents account for 62% of the total and - more alarmingly - they are the main cause of death among children aged 1 to 15 years.

In 1989 the Réseau Action Sécurité (Safety Action Network) was established in the Francophone



Community of Belgium. This vast preventive project currently embraces 21 partners and is coordinated by the "Educa-Santé" organisation. Its goal is to see to it that before the end of the century which there will be "nothing to report" as regards domestic accidents in the Francophone Community.

The network's latest prevention initiative took place from 23 to 26 May in Schaerbeek under the name of "Risk School". On the basis of the principle that it is impossible to avoid all risks, this project attempts to demonstrate that by being well informed one can "tame" the risks and avoid many accidents. To illustrate this principle a vast circus-style tent has been designed to accommodate fictitious cases of controlled hazards, either in the form of theatrical sketches, videos or slide shows. However, the "Big Top" is not the only allusion to the circus; the next stage in the programme, entitled "The Other Circus" will present this enchanting world as an example to be followed. Circus workers have very few accidents despite the number of risks they take - because they are always prepared in the face of danger. In this final project, eight trailers situated around the tent will be open to individuals and families and will accommodate various shows and animated films. The two projects will go on European tour as of 1994.

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#### EUROPEAN CERTIFICATE OF WARRANTY

Philips Electronics EC Liaison Office has announced the creation of its European certificate of warranty. This certificate entitles the consumer to obtain the services linked to the warranty for a Philips product in all the countries of the European Community and the European Free Trade Association, under identical conditions. The warranty, which applies to all purchases in any of these countries, is valid for 12 months and can be invoked on presentation of the original warranty or the invoice indicating the date of purchase, the vendor's name, the exact type of product and serial number. However, the European warranty does not apply in certain circumstances (altered or illegible documents, damage caused by improper use, negligence, etc.).

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#### FRANCE

#### ABUSE OF A WEAK POSITION REVIEW BY THE DIRECTORATE GENERAL FOR COMPETITION (1)

The offence of abuse of a weak position occurs when a professional takes advantage of a consumer's vulnerability to make him enter engagements which are not suited to his means or needs. The departmental Directorates of the Directorate-General for Competition, Consumption and Suppression of Fraud investigated over 300 complaints in this domain in 1991 and 1992.

Disputes mainly concern products or apparatus of a therapeutic nature (ginseng, royal jelly, electrotherapy, etc.) bedding, construction work (mainly dubious roof repairs in connection with chimney cleaning), emergency repairs in the home and the sale of wines (at fairs or through canvassing).

Half of the victims are elderly people. Often they are people who are physically, mentally or culturally deficient. In 90% of the cases the victims had been canvassed. In 9% of the cases, the sale took place at a fair or trade show. The dossiers concerning these abuses were forwarded to the judicial authorities.

(1) Source: Actualité - Concurrence, Consommation et Répression des fraudes n° 55 March 1993, p. 3

#### Information:

DGCCRF  
Ministère de l'économie et des finances  
139, Rue de Bercy  
F - 75012 Paris  
Tel: +33/1/40.04.04.04

#### PRACTICAL CARDS AND A SAFETY GAME FROM THE CSC

The French Consumer Safety Committee (CSC) has recently created a new information tool for the consumer - a file containing detailed cards on all the everyday

objects, which, if wrongly used, may turn out to be dangerous. It also contains summaries of the Committee's opinions on the applications and draft decrees in this domain. Each card contains a description of the object, the risks associated with its use, existing regulations and practical advice.

Another CSC initiative belongs to the world of play. The CSC has designed a game on safety rules for children. This entertaining game - akin to snakes and ladders - teaches children to react properly in the face of danger. Naturally, the winner is the child who has heeded most closely the advice given. Alongside its educational aspects, this tool has artistic merit.

### **For all information on the game and safety cards, contact:**

La Commission de Sécurité des Consommateurs  
59, Boulevard Vincent Auriol  
Bâtiment 5, Grégoire  
Télédoc - 021  
F - 75703 Paris Cedex 13  
Tel: +33/1/44.97.05.63  
Fax: +33/1/44.97.05.65

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## SPAIN

### CONSUMER ARBITRATION SYSTEM

Article 51 of the Spanish constitution calls on public authorities to guarantee consumers protection in matters of safety, health and economic interests, through effective procedures. The Arbitration Law (n° 36 of 1988) prescribes the principle of free arbitration for consumer disputes.

On April 30 this year, the Spanish government approved a Royal Decree establishing a Consumer Arbitration System (Sistema Arbitral de Consumo) in all regions of Spain, after a period of testing the system in selected regions.

The System has a two-tier structure and a final decision has the same legal value as a court judgement.

The permanent element, the administrative secretariat of the System is constituted by the "**Juntas Arbitrales de Consumo**", which are found on national, regional and local level; the national Junta is attached to the

Instituto Nacional del Consumo, INC, and the sub-national ones are set up through agreements between the central and the relevant non-central authorities via the INC.

The arbitration structure as such are the "**Collegios Arbitrales**" constituted for each arbitration case by a chairman, appointed by the Junta, and two members, representing respectively consumers and the professionals concerned, be they manufacturers, importers or retailers.

A consumer who has a complaint addresses himself to the Junta which establishes the facts and attempts to mediate. If this fails, a formal arbitration procedure is launched with the Collegio; the Collegio may also try to conciliate between the consumer and the professional and, if this is met with success, the result is recorded in the records of the Collegio. Otherwise the Collegio arbitrates and, as mentioned, its arbitration decision carries the full weight of a judgement: no second instance is foreseen in the System.

An important aspect of the System is that professionals may ascribe to it in advance; they then receive a "distintivo oficial", a logo/label which they may use to advertise this adherence.

### **For further information please contact**

Ministerio de sanidad y consumo  
Instituto nacional del consumo  
Principe de Vergara 54  
E - 28006 Madrid  
Tel : 34/1/431.30.67  
Fax: : 34/1/575.49.30

(NB: The Commission is preparing a "Green Book" on the question of access to justice for consumers; this will be covered in a forthcoming issue of **Info-C**)

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## DENMARK

### **DANMØNT CARD - THE DANISH CASH CARD**

The DANMØNT card is an "IC" card. This is a card which has an integrated circuit for the storage and processing of information instead of the familiar magnetic strip we see on bank cards, etc. The DANMØNT card is a pre-paid plastic card which can be



used for payment in a variety of situations where small amounts are required, e.g. car parks, telephones, launderettes or even coffee dispensers.

One important way in which the DANMØNT card differs from the cards we are used to - like the telephone card - is that the same card can be used for a variety of payments for which small change is normally required. You pay Dkr 250, for example, for the card and the amount left is then noted every time the card is used, e.g. when you buy a newspaper. When the card is finished you buy a new one. It has the disadvantage of being like cash in that, if you lose it, you lose the money left on it - just as when you lose your purse.

The card is being developed by a company set up by organisations such as the Danish telephone companies and financial institutions. The basic idea is that the providers of the service will cover the cost of producing the card (approx. ECU 1.50) because this cost is expected to be offset by increased sales and lower running costs.

In order to try out the technology DANMØNT started a test run on 1 September 1992 in the town of Næstved. The trial period was to be six months and the company was interested not only in the technical aspects of the system but also, of course, in the consumers' reactions to the card.

The technology passed the test. In the course of the trial period the consumers of Næstved were able to use their DANMØNT card in coffee dispensers, private launderettes, 20 telephones around the town, one of the town's two car park ticket machines, newspaper vending machines and six DANMØNT terminals in canteens, kiosks and petrol stations.

DANMØNT did not originally intend to use newspaper vending machines or DANMØNT terminals for the trial. The idea was to use it for more traditional types of cash payment. There were a number of reasons for developing these machines/terminals - to reduce the risk of vandalism and theft, improve accessibility and thus increase sales, ensure a higher standard of hygiene in canteens and to save collecting and handling small change.

DANMØNT cards can be purchased at 64 places in Næstved - not only from banks, etc. but also in

supermarkets and other retail outlets which have agreed to sell them.

Steps are now being taken to extend the system to the country as a whole but Næstved will continue to be DANMØNT's test town and will therefore have the new services first. A franking machine, for example, is soon to be set up at the post office so that letters can be franked 24 hours a day.

### Consumers' reactions to DANMØNT

Consumers have, generally speaking, reacted positively to the idea of a prepaid plastic card for the following reasons:

- you don't have to remember a PIN code;
- anyone can buy the card, regardless of age and credit worthiness;
- you cannot spend more than the value of the card - which means that there is no risk of overspending.

There were very few queries from consumers during the trial period despite the fact that the DANMØNT telephone number was printed on the card and that the user was instructed, on the card holder, to contact the company in case of doubt.

The Consumer Council, the independent Danish consumer organisation, shares this favourable impression but does also point out that consumers who either cannot or do not want to use the new technology should not be "discarded"! Neither machine manufacturers nor those who instal them will, however, be very keen on providing *both* DANMØNT and coin machines for the public once widespread use is being made of the card - those of us who have hunted for a public coin-box telephone only to find nothing but a card telephone know what it feels like.

DANMØNT is just the beginning of the IC card system. Work is already being done in the laboratories on multifunction cards. These have an integrated circuit equipped with not only one but several functions of the DANMØNT type, e.g. a season ticket for public transport, an electronic signature for home banking, an identification code for the pan-European mobile telephone system (GSM) or hotel and ticket reservation facilities.

The Consumer Council has also expressed concern about the risks associated with the multifunction card. The electronic signature option, for example, means access to bank accounts - and the amounts involved differ considerably from those associated with a cash card. Security must therefore be stepped up accordingly.

**Further information can be obtained from:**

DANMØNT

Ringager 2

DK-2605 Brøndby

Danmark

Tel.: +45/43.44.99.99

Fax: +45/43.44.90.30

Forbrugerrådet

Købmagergade 7, postboks 2188

DK-1017 København

Tel.: +45/33.13.63.11

Fax: +45/33.13.41.15

### A DANISH STANDARD BUDGET

In 1990 the National Consumer Agency of Denmark took the initiative to develop a Danish standard budget. The initiative was based on a wish from the Danish Government Home Economics Council to give priority to economic counselling to private households and make this counselling more efficient.

The purpose of the standard budget was firstly to provide the private households with a basis for the planning of their economy, and secondly to use it as a tool for economic counselling by public as well as private sector (e.g. banks) counselling services to the private households that want and need it.

The development of the Danish standard budget has now been completed and a report on it has been published. It included a combination of different methods. The first step was the specialist method in which experts within different consumption areas reach a common understanding of a reasonable consumption according to well defined criteria and assumptions. This expert knowledge has been supplemented with existing research results describing the actual activities and behaviour of the population. Official standards and recommendations on consumption standards have been included as far as they are available. Finally, extensive

tests of the standard budget among consumers (households) and counsellors have been an important part of its preparation.

Choosing this combination of different methods draws heavily on existing approaches to standard budgets in other countries, notably Norway, Sweden and the UK.

The consumer unit in the Danish standard budget is the household, i.e. a number of persons who cohabit and keep house together. Since the standard budget was supposed to cover in principle all households, specific individual consumption was established for children, men, and women in different age groups, and joint consumption calculated on the number of adults and children in a household.

The consumption expenditure has been calculated for twelve selected types of households, but it is possible to establish budgets for all types of households on the basis of principles used for these selected households.

For the individual types of family, a number of assumption have been made, e.g. : that all adults are employed, and that the household purchases all goods and services (no own production).

A standard budget indicates the expenditure needed to maintain "reasonable" consumption, i.e. normal in relation to active participation in the society and widely accepted by the population. The methodological considerations on such a concept form an important part of the report.

The consumption expenditure has been established for nine main areas of consumption; food and beverages, clothing, personal hygiene, leisure, transportation, infant products, daily necessities in the household, consumer durables, and day care of children. Thus, the Danish standard budget includes by and large all kinds of consumption. Consumption of housing as such has not, however, been included, i.e. housing expenditure (rent), heating, electricity, gas, insurance and maintenance of the home.

It is obviously possible to find alternative combinations of goods and services describing the same level of consumption in the standard budget. The main point is that it is the expenditure of purchasing these goods and



services that describe the standard budget and not the actual selection of goods and services.

The standard budget describes a reasonable, or modest but adequate, consumption. It is neither a minimum consumption nor a luxury consumption. It is important to note that this level of consumption is not reasonable in the sense that everybody should have this consumption. Describing a reasonable consumption does not mean either that it is not possible to live for less than this nor that it is unreasonable to have a greater consumption or for that matter a completely different pattern of consumption than the one proposed in the standard budget.

The central idea and principle of defining a level of consumption is that it should be possible to use the standard budget as basis of comparison

between the individual households. The definition is therefore necessary for the households to see whether and how they differ from the "standard".

The standard budget in its complete version consist of a main report with 9 subreports totalling ± 300 pages. A special issue of the consumer agency's periodical "Råd & Resultater", which covers the standard budget and includes the forms necessary to establish your own budget, is, however, also available.

**Please contact :**

The National Consumer Agency of Denmark  
 Amagerfælledvej 56  
 DK - 2300 Copenhagen S  
 Phone : +45/31/57.01.00  
 Fax : +45/32/96.02.32

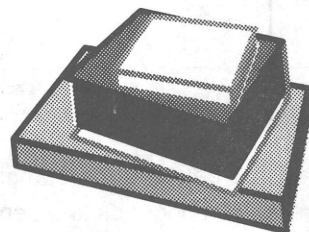
EDIDECO, the publishing house of the Portuguese Consumers' Organisation DECO, has announced that its new publication "Dinheiro & Direitos" is now available. This is a quarterly publication launched in March 1993 and mainly devoted to legal and financial problems which consumers may encounter. The publication's objective is to provide advice to Portuguese consumers so as to help them resolve their difficulties.

Information:  
 EDIDECO  
 Rua Dr. Filipa de Vilhena, 30 A  
 P - 1000 Lisboa  
 Tel: +351/71/93.96.71  
 Fax: +351/71/93.96.79

The ECC's Marseille Office has just released a new information tool for the citizen: "Le passeport pour l'Europe". This document contains a list of EC logical relais which provide information on European construction. A French telephone number (08.12.12.13) has also been provided so that people can put questions on this topic and obtain a reply within 48 hours. This operation applies only to the Provence-Alpes-Cote d'Azur region.

For further information and to order the passport contact:  
 CCE - Bureau a Marseille  
 2, Rue Henri Barbusse  
 F: 13241 Marseille Cedex 01  
 Tel: +33/91/91.48.00  
 Fax: +33/91/90.98.07

# PUBLICATIONS AND AUDIOVISUAL



- \* Each month the OECD issues a press release reviewing "**Recent Consumer Price Trends**" in its member countries. The figures given correspond to the official indices of each country.

**The review can be obtained from:**

Division de la presse de l'OECD  
2, rue André Pascal  
F - 75775 Paris cedex 16  
Tel. +33/1/45.24.80.88  
Fax. +33/1/45.24.80.03

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- \* "**Consuma Giusto**" (consume properly) is a new monthly publication, obtainable from the Italian Consumers' Organisation "Agrisaluz". It can be had as a supplement to the periodical "Giornale della natura" (Journal of Nature) or on its own. The contents in a nutshell: surveys, tests, general articles and sections devoted to particular topics.

**For information contact:**

Agrisalus  
Via Bazzini, 4  
I-20131 Milano  
Tel: +39/2/706.30.668  
Fax: +39/2/266.80.664

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- \* The Commission of the European Communities recently published its Annual Economic Report for 1993. This report describes the factors responsible for the poor growth rates currently affecting the European economy and insists on an appropriate response. In particular, the persistence of bad economic conditions and the absence of signs of a sustained upswing are having a negative impact on private consumption. The downturn in consumption is caused by a slump in real disposable income which in turn is due both to higher inflation and tax hikes in certain Member States. Consumer confidence has now ebbed to its lowest level since the early Eighties - at its meeting in December 1992, the European Council requested the Member States to take measures "to reinforce confidence and promote economic recovery". Certain measures, which are common to several Member States, would justify concerted action at European level.

**To obtain a copy of the report, contact :**

CREDOC  
Rue de la Montagne 34, Bte 11  
B - 1000 Bruxelles  
Tel. + 32/2/511.69.41  
Fax +32/2/513.31.95

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**For further information and to order the passport, contact:**

CCE - Bureau à Marseille  
2, Rue Henri Barbusse  
F - 13241 Marseille Cedex 01  
Tel: +33/91/91.46.00  
Fax: +33/91/90.98.07

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**Information:**

EDIDECO  
Rua D. Filipa de Vilhena, 30 A  
P - 1000 Lisboa  
Tel. +351/1/793.96.71  
Fax +351/1/793.96.79

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- \* **"International Consumer Research and Testing"** and the UK Consumers' Association have recently published, with the assistance of the CPS (EEC), a brochure containing safety advice on leisure pools. This brochure, called "Splashing Good Sense" is addressed both to young users of these pools and to accompanying parents or teachers.

**To obtain the brochure "Splashing Good Sense", contact:**

Consumers' Association  
 2 Marleybone Road  
 UK - London NW2 4DF  
 Tel. +44/71/486.55.44  
 Fax +44/71/935.16.06

- \* **"EC packaging report"** is a monthly publication courtesy of "Agra Europe", which provides information on Community and national legislation concerning packaging and packaging waste. Each issue is designed to inform all users and industries involved in packaging production and distribution about the latest Community initiatives in this domain. The national reports keep readers abreast of the latest developments in each Member State. The publication also includes commentaries and analyses by specialists.

**Information:**

Agra Europe  
 25, Frant Road  
 Tunbridge Wells  
 UK - Kent TN2 5JT  
 Tel: +44/892/53.38.13  
 Fax: +44/892/54.48.95

- \* The Belgian Consumer Cooperative Centre (FEBECOOP) has just published a report authored by the Consumer Rights Centre at Louvain, entitled **"Surendettement des Consommateurs en Belgique"** (Overindebtedness of consumers in Belgium). The study reveals that this problem occurs in all social classes. As to the nature of the debts, it is almost always because of the house, car or furniture. Most persons have obtained their loan very easily and put complete trust in the lender. When people see no

way out they are forced to retrench and this triggers a restriction in the consumption of essential goods. The study includes a series of social and legal proposals designed to tackle the vicious spiral of overindebtedness. Notably: the creation of credit observatories and "credit prevention" services or even specialised services for the management of repayment schemes. At legal level, the proposed solution is a collective settlement of the debts, to be entrusted to the justice of the peace.

**The full report can be had for Bfrs 600 from:**

FEBECOOP - Centre Coopératif de la Consommation  
 28, Rue Haute  
 B - 1000 Bruxelles  
 Tel: +32/2/500.52.11 or +32/2/500.52.63  
 Fax: +32/2/514.54.43

- \* The Statistical Office of the European Communities (EUROSTAT) has just published a report on the economic situation and living conditions of older people. Differences in total consumption between older people and the whole population are only marginal in the four countries where overall consumptions levels are lowest (Greece, Ireland, Portugal and Spain), whereas in most of the richer countries the inequalities between older people and the whole population are only marginal in the four countries where overall consumption levels are lowest (Greece, Ireland, Portugal and Spain), whereas in most of the richer countries the inequalities between older people and the rest of the population are greater. As regards housing, older people form a higher than average proportion of owner-occupiers in certain countries (Ireland, Luxembourg, Greece, Portugal and France). As regards comfort (as measured by the availability of selected durable goods and facilities), older people are worse off than the population as a whole in most of the Member States. Finally, the data reveal that older people spend more than the rest of the population on housing, energy, food and medical care.

Source: EUROSTAT - Rapid Reports - Population and social conditions 1993 - 3.

- \* EUROSTAT has just published the third volume of its comparative survey of family budgets in Europe. This

## Publications

publication contains comparative tables based on surveys conducted round about 1988 in six countries: Denmark, Greece, France, Ireland, Luxembourg and the Netherlands. The tables are in three categories:

- breakdown of households by basic socio-economic characteristics;
- level and structure of household consumer expenditure;
- household income by source;

### To obtain this publication contact:

Bibliothèque EUROSTAT  
121, Rue Joseph II (bur. 3/234)  
B - 1040 Bruxelles  
Tel: +32/2/296.41.91  
Price: 36 Ecus.

- \* What are prices and service like in Italian supermarkets? This year - as every year - the Comitato Difesa Consumatori (Italian Consumers Organisation) has attempted to answer this question by conducting a survey which is published in the review "Altro Consumo" (1). Called "**Survey on supermarkets: prices and services**" this survey was conducted in twelve Italian cities. More than 300 sales outlets were visited, including supermarkets, hypermarkets and, for the first time, minimarkets. Not only prices but service also was surveyed, on the basis of questions put to over 4 000 consumers. The questions concerned such matters as staff courtesy, display of products, parking facilities, etc.

The CDC also draws attention to its special legal supplement to Altroconsumo, "Soldi & Diritti".

(1) Altro Consumo No 49, April 1993

### For further information on these publications, contact:

Liliana CANTONE  
Comitato Difesa Consumatori  
Viale della Liberazione, 18  
I - 20124 Milano  
Tel: +39/2/667.201  
Fax: +39/2/67.06.380

- \* The French Secretariat of State responsible for Consumer Affairs has just published a brochure on the prevention of accidents at home. This publication, which spots the owl as an emblem (the symbol of the "Chouette" group, cf. No 7, p. 21) surveys five years of initiatives (1988 - 1993) in this domain. These initiatives have been of a wide variety and have involved firms, consumer associations, public authorities, teachers, etc. The assessment is positive: durable preventive measures have been adopted. The number of child accident victims has declined. This is why the campaign to prevent accidents at home will be continued in 1993 with a renewed message, to take account of the results obtained in the preceding years.

### For more information, contact:

Secrétariat d'Etat chargé de la Consommation  
37, Quai d'Orsay  
F - 75007 Paris  
Tel: +33/1/47.53.53.53

- \* (British) Office of Fair Trading, OFT's quarterly "**Fair Trading**" which gives a round-up of news and views and a record of OFT regulatory activity. The first three issues have now appeared. It is distributed to a readership that includes leading industrialists, law firms, colleges and universities, libraries, trading standards departments of local authorities, government and public offices, trade organisations and consumer groups.

### The editor welcomes comment and correspondence which should be sent in the first instance to:

"Fair Trading"  
Office of Fair Trading  
Field House, 15-25 Bream's Buildings  
London EC4A 1PR.  
Tel: +44/71/269 8900, 8901, 8898 or 8899  
Fax: +44/71/269 8961

- \* The French Consumer Organisations' Liaison Committees (COLOC) publish a motorway map entitled "**La carte de l'essence moins chère aux**



**sorties des autoroutes**" (Map of cheapest petrol at motorway exits). On this map of France COLOC indicates 93 motorway exits close to low-price petrol stations. Savings are in the order of 25 FF for 50 l premium-grade. The updated 1993 edition was published in June. The editorial work is done by COLOC in Calvados.

**For information contact:**

Comité de Liaison des Organisations  
de Consommateurs du Calvados  
12, Rue Neuve St-Jean  
F - 14000 Caen  
Tel: +33/31.50.38.50  
Fax: +33/31.50.01.06

COLOC Calvados has also informed the Consumer Policy Service of the publication of "Courrier des comités de liaison d'organisations de consommateurs" (Courier of the Consumer Organisations' Liaison Committees) and of the "Rapport d'activité 1992" (1992 Activity Report) of COLOC-Calvados.

\* **"What information is to be provided to the European consumer in the context of the completion of the internal market and the European Economic Area"?** This was the question raised by "Euro C" (Consumers' Union of the European Trade Unions Confederation) at a seminar held in Florence on 12 and 13 November 1992. Subsequently, a report was published at the ETUC's initiative, with the support of the Commission of the European Communities. The main purpose of the seminar was to compile an "inventory" of consumer information policy in the Community as a whole, in the individual Member States and in the EFTA. The report contains contributions by some of the speakers, including the CPS representative, and a conclusion setting out general guidelines for consumer information.

**For more detailed information contact:**

Roxane BERTOLINI  
CES - Unité consommateurs  
Rue Montagne aux Herbes Potagères, 37  
B - 1000 Bruxelles  
Tel: +32/2/209.24.11  
Fax: +32/2/218.31.00

**18 and 19 October 1993**

The European Ombudsman - legal aspects and outlook for the future. This is the title of a colloquium being organised in Luxembourg by the European Institute of Public Administration. Its objective is to inform the participants about the powers of the European Ombudsman to be established in accordance with Article 138e of the Maastricht Treaty. Every European citizen or under the terms of the article, any firm having its registered office in a Member State, will be entitled to file a complaint with the Ombudsman "concerning instances of maladministration in the activities of the Community institutions".

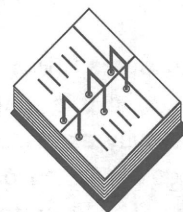
**Information:**  
Institut Européen d'Administration Publique  
Circuit de la Foire Internationale 2  
Tel: +352456.231  
Fax: +352456.232

The conference is largely financed by the Consumer Policy Service; other sponsors include a number of European social and consumer organisations.

Location of the conference: Bergamo (Northern Italy)

**Information:**  
Institut für Finanzdienstleistungen  
und Verbraucherschutz e.V. (IfF)  
Bianca HAANE  
Grosse Bleichen 23  
D-20354 Hamburg  
Tel: +494038.53.231 or 34.28.29  
Fax: +494038.57.86

# D i a r y



## 24 and 25 September 1993

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The Institute for Financial Services (IFF) and the Italian trade union for bank employees FISAC-CGIL, in co-operation with the Economic Faculty of the University of Bergamo, are organising an international conference on "Safety in Banking and Responsibilities towards Consumers". The conference will deal with topical issues concerning the relations between banks and consumers, focusing on the social responsibilities of banks in Europe.

Participants will include European and American experts on banking matters, researchers as well as practitioners, representatives of social welfare organisations, consumer associations, representatives of the judicial system, politicians and journalists; the conference will include workshops and panel discussions as well as presentations.

Short reports on the issues to be covered by the conference will be prepared in each of the participating countries; these reports will later be published as a general report.

The conference is largely financed by the Consumer Policy Service ; other sponsors include a number of European social and consumer organisations.

Location of the conference : Bergamo (Northern Italy)

**Information:**

Institut für Finanzdienstleistungen  
und Verbraucherschutz e.V. (IFF)  
Bianca HAANÉ  
Grosse Bleichen 23  
D-20354 Hamburg  
Tel. +49/40/35.53.231 or 34.28.59  
Fax +49/40/35.37.86

## 28 September 1993

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The Consumer Cooperative Centre, a consumer organisation and general permanent education service, is organising a colloquium on preventative and curative aspects of over-indebtedness at the Palais des Congrès in Liège (Belgium). This colloquium is mainly addressed to local government representatives, administrators of public social assistance centres and social workers.

Particular attention will be devoted to the French, Netherlands and Belgian experiences. The main themes will be the responsibility of bankers, psycho-social assistance for over-indebted households, the creation of special services and redress in the field of over-indebtedness.

**Information:**

Brigitte COLLARD  
Centre Coopératif de Consommation  
28, Rue Haute  
B - 1000 Bruxelles  
Tel: +32/2/500.52.12 or +32/2/500.52.63  
Fax: +32/2/514.54.43

## 18 and 19 October 1993

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**Information:**

Institut Européen d'Administration Publique  
Circuit de la Foire Internationale 2  
Tel: +352/426.231  
Fax: +352/426.237



## 21 and 22 October 1993

British Health & Safety Society annual conference :  
"Health and Safety : education for life"

Two-day conference on health and safety education focussing on how young people come to understand the risks they face at work, at home and elsewhere. Conference will cover the role of employers, teachers and educational and training bodies in integrating the principles of health and safety into learning from infancy to school leaving and beyond.

### Information :

Health and Safety Unit, Aston University, Aston Triangle,  
UK - Birmingham B4 7ET  
Tel : +44/21/359.36.11 (x4653)  
Fax : +44/21/359.64.70

## 29 October 1993

Symposium : EURO COOP and the protection of consumer interests

The symposium will take place at the Economic and Social Committee from 10.00 to 13.00 hours (Rue Ravenstein 2, 1000 Bruxelles). The main subjects will be a report by EURO COOP and its member organisations on activities in the field of consumer protection, current questions regarding the representation of consumer interests in the internal market and the structural improvement of consumer protection at EC level. Representatives of the EC Commission, the European Parliament, the Economic and Social Committee, the 3 other European consumer organisations, and the press will be invited. The official invitation and the programme will be issued in the course of the month of September.

### For further information see :

EURO COOP Secretariat  
Rue Archimède 17, Bte 2  
B - 1040 Bruxelles  
Tél. : +32/2/230.32.44  
Fax. : +32/2/231.05.57

## 4 to 6th November 1993

The 5th European Television and Film Forum will be held in Istanbul on the theme: "The future of television; Generalist or thematic channels". For the past three years the forum has organised a working group on Consumer and viewer interests, and on this occasion the work programme for this group includes:

- 1: the presentation of an international comparative study entitled: "Television and the viewer's interest - Explorations in the responsiveness of European Broadcasters"
- 2: the elaboration of a "European Television Consumers' Declaration"

The working group will provide an opportunity to improve the dialogue between the television consumer and the broadcaster.

### Further information from:

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Kaistrasse 13  
40 221 Düsseldorf  
Germany.  
Tel : +49/211.90.10.46  
Fax: +49/211.90.10.456

## 18 November 1993

SWOKA, the Netherlands Institute for Research into Consumption, is organising an international conference in The Hague entitled "The sustainable society and the consumer". The aim of this conference is to explain to the general public how the adoption of a certain behaviour and of appropriate measures and sanctions can help to sustain society.

### Information:

E.M. VAN AMSTEL  
SWOKA  
Alexanderstraat, 14  
NL - 2514 JL Den Haag  
Tel: +31/70/346.92.25  
Fax: +31/70/360.39.63

**22 and 23 November 1993**

The European Consumer Safety Association (ECOSA) is holding a conference on research into product safety (as announced in the last issue of **INFO-C**).

**Information:**

Willem VAN WEPEREN  
ECOSA Secretariat  
NL - 1070 AD Amsterdam  
Tel: +31/20/511.45.11  
Fax+ +31/20/511.45.10

**26 and 27 November 1993**

The Belgian presidency will host a conference entitled : "The young consumer : vulnerable target or responsible actor ?". This will focus on the specific problems encountered by young people aged between 12 and 18 years in facing up to the challenges of consumerism; and in particular those that concerning the Single Market. In addition to the different presentations, workshops will be held to discuss following themes : financial services, nutrition and health, safety in sports and leisure, cultural activities.

**For further information see :**

Carole DEPASSE  
CRIOC/OIVO  
Tel.: +32/2/547.06.30



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Commission des Communautés Européennes  
Mr J. Ring  
Service Politique des Consommateurs  
Rue de la Loi, 200  
B - 1049 Bruxelles



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Rue de la Loi, 200  
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