



European
Commission

Help and advice on your purchases abroad

The European Consumer Centres Network
2013 Annual Report



FOREWORD



When I was nominated EU Commissioner for Consumer Policy more than a year ago, I set out three priorities: consolidation of legislation, both in terms of adoption and implementation, co-ordination between the stakeholders, and communication, especially to consumers.

The ECC-Net plays a vital role in all three of these priorities: most obviously in terms of communication. Each year around 80 000 consumers ask the ECC-Net for advice and assistance and many more visit the websites or read the leaflets the ECCs produce. There are few if any better examples of how consumers across Europe are empowered by gaining a better awareness of their rights.

The ECC-Net is the practical manifestation of the single market for consumers. It has an overview of the practical problems which consumers face and it is in a position to advise consumers on the best approach if they are experiencing a problem with a cross-border purchases. Often providing this information is enough, but sometimes the ECC has to get into contact with the trader. On average, they take up 30 000 formal complaints from consumers every year.

This experience also informs the interesting reports which the ECC-Net produces on issues such as practical advice on avoiding credit card fraud online.

All these activities bring real practical benefits to consumers, and demonstrate the value added of European Union level consumer policy.

The network of ECCs costs EU taxpayers around 2.5 euro cents a year, and in return allows us all to benefit from the single market, confident in the knowledge that if we have a problem there is professional, independent advice and support just a mouse click away.

Neven Mimica
EU Commissioner for Consumer Policy

Europe Direct is a service to help you find answers to your questions about the European Union.

Freephone number*:

00 800 6 7 8 9 10 11

(* The information given is free, as are most calls (though some operators, phone boxes or hotels may charge you).

More information on the European Union is available on the Internet (<http://europa.eu>).

Luxembourg: Publications Office of the European Union, 2014

ISBN 978-92-79-37265-0

doi:10.2772/19642

© European Union, 2014

Reproduction is authorised provided the source is acknowledged.

Printed in

PRINTED ON ELEMENTAL CHLORINE-FREE BLEACHED PAPER (ECF)

Use your consumer rights



You have the right to free assistance
from European Consumer Centres
for problems with a trader abroad

- > Discover more on youreurope.eu
- > [#EU4Consumers](https://twitter.com/EU4Consumers)
- > *Your local ECC can point you in the right direction*

The European Consumer Centres Network (ECC-Net) 10 Key Facts

- 1 **The ECC-Net** is a network of 30 national offices in the 28 EU Member States, Norway and Iceland, helping consumers make cross-border purchases.
- 2 It **offers advice and assistance** free of charge, but does not have legal powers to resolve disputes or offer court representation.
- 3 ECCs **campaign, network, collaborate and inform** to spread knowledge about EU consumer rights.
- 4 They help consumers to **make complaints** against traders who offer faulty goods and services, or are guilty of other malpractices.
- 5 They **advise on handling disputes**, offering consumers options, aiming to identify amicable solutions as a priority.
- 6 ECCs **publish information** on EU consumer rights on their own websites, and through detailed reports, flyers and apps.
- 7 The Centres **work closely together** to resolve complaints and investigate consumer rights issues.
- 8 ECCs strive to **deliver services at a common high standard**, following guidance on branding, case-handling and more.
- 9 They **uphold EU directives and regulations, and related national laws** that offer consumers protection against commercial malpractice.
- 10 The ECC-Net **works closely with EU institutions and national consumer protection authorities**.

About ECC-Net

8

1

What is the ECC-Net?

The European Consumers Centres Network – or ECC-Net for short – is a network of offices in the 28 European Union (EU) Member States, plus Norway and Iceland. It provides consumers living in those countries with information about their rights when making purchases in another of those countries either when travelling or online. If consumers encounter problems, ECCs help resolve their complaints, liaising with traders, working with other ECC offices when needed. ECCs also conduct research and promote information on EU consumer rights: how these can be breached; and how such problems can be resolved. ECC services are free. They are co-financed by the EU consumer programme and national funds.

2

What does the ECC-Net not do?

ECCs are not consumer authorities – who offer legal enforcement services. They also will not represent consumers in court or alternative dispute resolution bodies in cases against traders. But they may advise consumers in cases before they decide to take such a course of action. ECCs will not help in cases where consumers complain about a trader in their own country as they focus on cross-border trades in ECC-Net countries. Nor will they intervene where consumers complain about traders outside the EU, Norway or Iceland.

3

What additional tasks do ECCs undertake?

ECCs promote and are in some cases actively involved in resolving complaints via alternative and online dispute resolution. They also network with consumers and traders, and obtain feedback from them about cross-border purchase issues. They cooperate with consumer enforcement authorities who may take on their cases. And they collaborate with traders' associations and professional bodies to raise trading standards and compliance with EU consumer legislation. ECCs attend events where consumer issues are a focus of visitors. They run interactive campaigns on consumer issues and develop information-based tablet and smartphone apps.

4

How do ECCs help consumers deal with a complaint?

ECC staff help and encourage consumers to contact the trader about whom they are complaining, actively assisting them in making their case, possibly working with the ECC of the trader's country. They inform consumers about their rights and duties regarding procedures and the time they have to make a complaint, for instance deadlines to return a product purchased online. ECCs will advise complaining consumers about the options available to them, including different organisations and companies to whom they can send a complaint. And they will inform consumers about external translation services that might be needed.

5

How do ECCs help consumers deal with a dispute?

If the consumer and the trader cannot arrive at an amicable solution, ECCs will help consumers identify the best course of action for taking the dispute further. This may be an alternative dispute resolution service, the appropriate court, or some other competent body. ECCs can also provide information on how to use the European Small Claims Procedure or to obtain a European Order for Payment. ECCs not only provide information on the options available, but also on what they will cost, how long it might take to reach a resolution, and whether there are any time limits or deadlines to comply with.

9

6

How do ECCs promote information on consumer issues?

A key goal of the ECC-Net is to raise awareness amongst consumers about their rights and duties under EU laws when buying goods and services within the EU's single market. ECCs have to promote the corporate image of the ECC Network and its services, although national offices are given flexibility to decide how this is best achieved in their countries. They must develop and maintain national websites, and create, publish and distribute information on ECC-Net and consumer protection issues. They also organise and promote events on consumer protection, such as conferences, seminars and workshops. ECCs try to coordinate such publicity work with activities undertaken by other EU institutions.

7

How do ECCs network?

The ECC-Net's work is all about helping cross-border trades proceed smoothly and legally, so ECCs often work closely with their colleagues in other countries. As a result, networking between offices is essential. This can be promoted by collaborative projects, such as joint research studies and promotional exercises. They also attend meetings of the network staged by the European Commission, or the EU's Consumers, Health and Food Executive Agency (CHAFAEA). Contacts are boosted by mentoring and study visits between ECCs. The offices also combine their efforts when participating in EU consultations on consumer policy and in ECC-Net Cooperation Days, staged by EU Presidencies.

8

How do ECCs maintain a high common service standard?

While ECCs face a contrasting variety of consumer complaints and cases, the network tries hard to maintain some high standards in service delivery. Some of this work is branding, with offices using the ECC-Net name and logo for all publications and presentations, at all events and on their websites. But there are also common requirements to follow during case handling. And ECCs need to monitor how they are performing, conducting regular surveys of customer satisfaction, with follow-up actions taken if scope for improvements is identified. ECCs must acknowledge receipt of correspondence with consumers and inform them of how and when they are handling their cases.

9

What laws do ECCs uphold?

ECCs uphold a comprehensive body of EU consumer protection laws, in particular Directive 2011/83/EU which provides for the full harmonisation of important consumer rights⁽¹⁾ in the EU. Member States had until December 2013 to enact national legislation incorporating the provisions of the directive in national law as those laws had to apply from June 2014. Preparing for this was an important task for ECCs in 2013. ECCs also frequently use EU legislation on general commercial practices, such as directive 2005/29/EC on unfair business-to-consumer commercial practices, directive 2006/114/EC concerning misleading and comparative advertising and directive 1999/44/EC on certain aspects of the sale of consumer goods and associated guarantees.

⁽¹⁾ O.J. L 304, 22.11.2011, p. 64

10

How do ECCs relate to the EU institutions?

The ECC-Net works closely with the European Commission. The Commission provides the network with direction and advice as well as co-funding⁽²⁾ through the European consumer programme, which is the financial framework for EU level consumer protection budgets. It also works with the Consumers, health and food executive agency (Chafea), the operational arm of the EU's consumer programme for 2014-2020. Chafea supervises the work of ECCs and provides guidance, for instance on the content and appearance of ECC websites.

⁽²⁾ Depending on the case, ECCs are co-funded at rates varying from 50 to 60%, or 70% in the year of establishment of a new ECC following the accession of a new EU Member State.

Statistics

ECC-Net statistics provide interesting insight

The European Commission keeps a comprehensive database of the cases handled by the ECCs across Europe. The database helps ECCs share information quickly and easily, and provides a snapshot of how many consumers are helped each year and where the most serious issues lie.

The ECCs and the European Commission use the database as a repository of information and insight about the role of the network in promoting consumers' understanding of and confidence in Europe's internal market, and thus empowering them to make cross-border purchases.

The database is also used to understand which sectors, laws and trading techniques are the main focus of complaints about cross-border sales in Europe – helping ECCs to take the initiative and work together on joint projects to inform consumers about their rights when it comes to specific industries, professions and services.

ECC-Net statistics illustrate network's success

ECCs are helping an ever growing number of consumers. There was an 11.1% increase to just over 80 000 in the number of times consumers directly contacted ECCs between 2012 and 2013. These are consumers who have asked for explanations about their rights in a certain area, or have raised specific problems with the ECC, both those that they have then been able to solve by themselves and those that the ECC-Net took up with the trader. In addition, there are many other consumers whose needs can be met simply by sending them a publication.

Over the five years from 2009 and 2013⁽³⁾, the number of consumers contacting the ECCs rose 32.1%. This is only the tip of the iceberg, however, in terms of citizens benefiting from ECCs. Many consumers now find what they need on the ECCs websites or through their social media presence.

⁽³⁾ Croatia joined the EU in mid-2013, but this did not make a statistically significant difference to the trend.

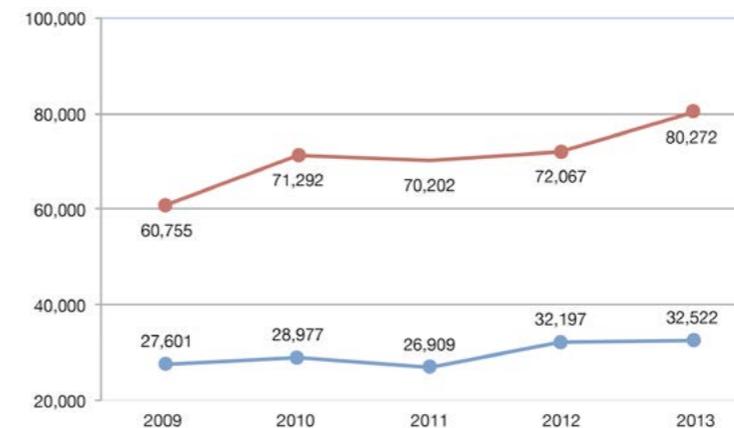
An increase in requests for information might, be a reflection of an increase in the number of problems with cross-border purchases. However, it is more likely to be the result of a combination of two positive factors. On the one hand, there is a greater awareness of this service; some of the national bulletins in this report confirm the link between awareness-raising campaigns and more information requests. On the other hand, there has been a steep rise in cross-border

shopping as EU citizens travel more and buy more online. According to a June 2013 Flash Eurobarometer⁽⁴⁾, in 2012, 15% of consumers had made at least one online cross-border purchase from another EU country in the previous 12 months. This is almost twice as often as in 2009, when the figure was only 8%.

⁽⁴⁾ Flash Eurobarometer 358: Consumer Attitudes to Cross-Border Trade and Consumer Protection. http://ec.europa.eu/public_opinion/flash/fl_358_en.pdf

The number of complaints has also been rising but not to nearly the same extent as the number of requests for information. In 2013, the ECCs dealt with only 1% more complaints than the previous year. The increase in the five-year period from 2009 was 17.8%. The rate of increase in requests for information was more rapid over the same period. This suggests that consumers are increasingly checking their rights and are able to exercise them without necessarily needing to ask for outside help.

> How many consumers used them?



80.272 contacts in 2013
+32.1 % compared to 2009

32.522 complaints in 2013
+17.8 % compared to 2009

The majority of complaints (66 %) were related to online purchases.

1 - Croatia joined the EU in mid-2013, but this did not make a statistically significant difference to the trend.

Two-thirds of the complaints received in 2013 related to purchases made online – as opposed to direct face-to-face sales or other forms of distance purchase, such as mail order or buying over the phone. The 66% figure represented a ten percentage point increase over the last five years. In 2009, only 56% of the complaints were about online trading.

The importance of complaints about online trading accelerated between 2012 and 2013 in particular: in 2012, only 60% of the complaints were about online selling compared to 66% in 2013. Clearly, the increase in e-commerce in general, and cross-border e-commerce in particular, is a factor: 2012 was the first year in which more than half of all EU consumers made at least one online purchase (53% according to the Flash Eurobarometer published in June 2013).

Solving consumers' complaints

ECCs deal with two types of complaint: 'simple' and 'complex'. Simple complaints are those where consumers are able to solve a specific

problem by presenting the trader with a convincing argument. ECCs help consumers do this by explaining the specific piece of EU legislation which applies and which rights they can invoke as a result.

Simple complaints in which ECCs empower consumers to exercise their rights themselves represent 60% of all complaints and it is reasonable to assume that the two sides have generally reached an agreement since the consumer did not come back to the ECC for more help. It is hard to know exactly how many simple complaints are solved because ECCs do not necessarily hear about the final outcome.

If the trader still does not agree to solve the problem, consumers may go back to the ECCs to ask them to speak to the trader on their behalf. The ECCs may also realise from the outset that the consumers have already done all they can on their own account and decide to step in. These are what is known as 'complex' complaints. In such cases, the consumer's ECC either gets involved directly by contacting the trader or asks the ECC in the trader's country to take the case up. This often

also eventually leads to an amicable solution. In 2013, this was the case for two cases of every five.

The two sides do not always reach agreement. There are always cases where no agreement can be reached; sometimes also, the complaint against a trader is dropped because it turns out to be unfounded. Finally, in 2013, about 12% of the cases were sent to another agency or organisation, such as an enforcement body, an alternative dispute resolution entity (ADR) or to the courts

Overall, however, it is clear that a very large proportion of all (simple and complex) complaints recorded by ECCs were resolved between the consumer and the trader, either with or without the direct action by the ECC.

What most often goes wrong?

Five types of complaint accounted for more than half the total number of complaints received by ECCs last year (51.4%). Consumers complained most about the goods simply not arriving or the service not being supplied by the trader. This was the leading reason in 2013 as it was in 2012. In both years, this accounted

for a similarly high proportion of all complaints (15.4% and 16.4% respectively). This was, however, the only category of complaint in the top five which accounted for a lower percentage in 2013 than in 2012.

Goods or services not living up to their promise were the second greatest source of complaints in both years as well – 12.4% in 2013 and 11.9% in 2012. Cases where the product or service the consumer receives was not what they ordered came in third – 10% in 2013 and 8.8% in 2012.

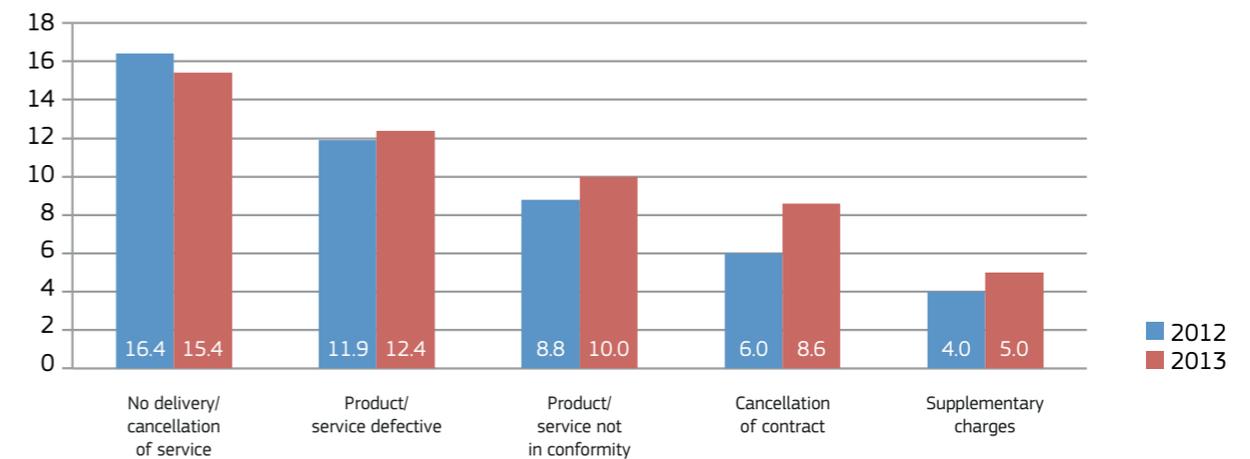
The numbers four and five of the top causes were also unchanged over the two years. Cancellation of the contract was at number four and was the area where the relative increase was greatest – from 6% to 8.6%. Being faced with additional charges was the fifth most frequent cause of complaint and accounted for 5% the total, compared to 4% the previous year.

Which rights are breached most often?

Nearly one-third of the alleged breaches of consumer rights that

ECCs looked into in 2013, i.e. 31.4%, involved complaints from consumers about rights covered by EU rules on distance contracts. These cover products and services sold over the phone, by mail order or online (via a website, mobile device or by e-mail). These purchases were protected by rights enshrined in directive 97/7/EC on distance contracts (which have now been integrated into the directive on consumer rights). The 30% increase in the number of complaints in this category compared to 2012 is in

> Top five causes of complaints (in %)



part a reflection of the increase in e-commerce. It is also the result, in particular, of multiple complaints about a limited number of companies whose malpractices can target consumers in several EU countries (e.g. a single online design furniture retailer accounted for 2,400 complaints in France alone). Other areas with a relatively significant number of breaches were national legislation (10.9%), traders failing to comply with EU rules on guarantees and warranties in directive 1999/44/EC on the sale

of consumer goods and associated guarantees (10.2%) and on air passenger rights (7.8%) (regulation (EC) 261/2004). These are similar levels to 2012, but there was a relatively significant fall in the number of cases involving air passenger rights legislation compared to the previous year (when they made up 9.2% of all cases).

Main areas of complaints

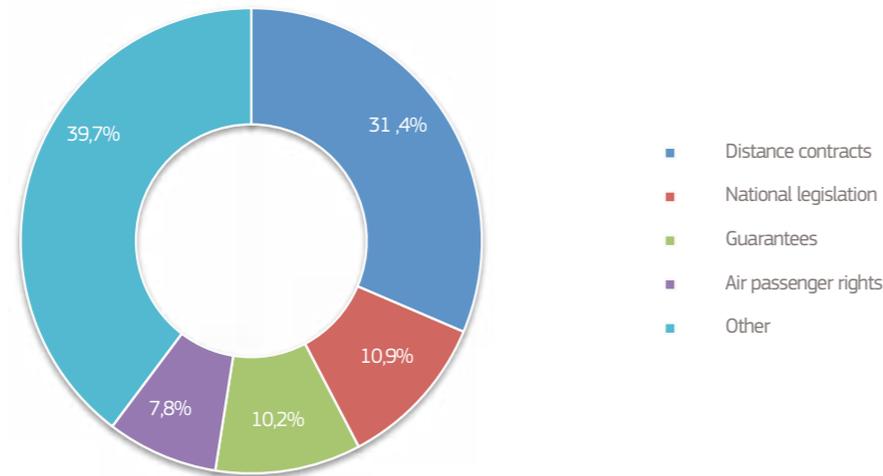
The transport sector in general was the source of the most complaints also in 2013 (29.5%).

The proportion of complaints relating to air transportation⁽⁵⁾ decreased slightly in 2013 compared to 2012 as it accounted for 18.3% of all complaints in 2013, whereas the figure was 21.6% in 2012.

On the other hand, the proportion of complaints about car rental companies rose in 2013 to 4.5% of all complaints from 3.4% in 2012.

⁽⁵⁾ In addition to air passenger rights, complaints in air transport may concern luggage lost or damaged, or prices that are not transparent and surcharges.

> Main areas of EU law breaches



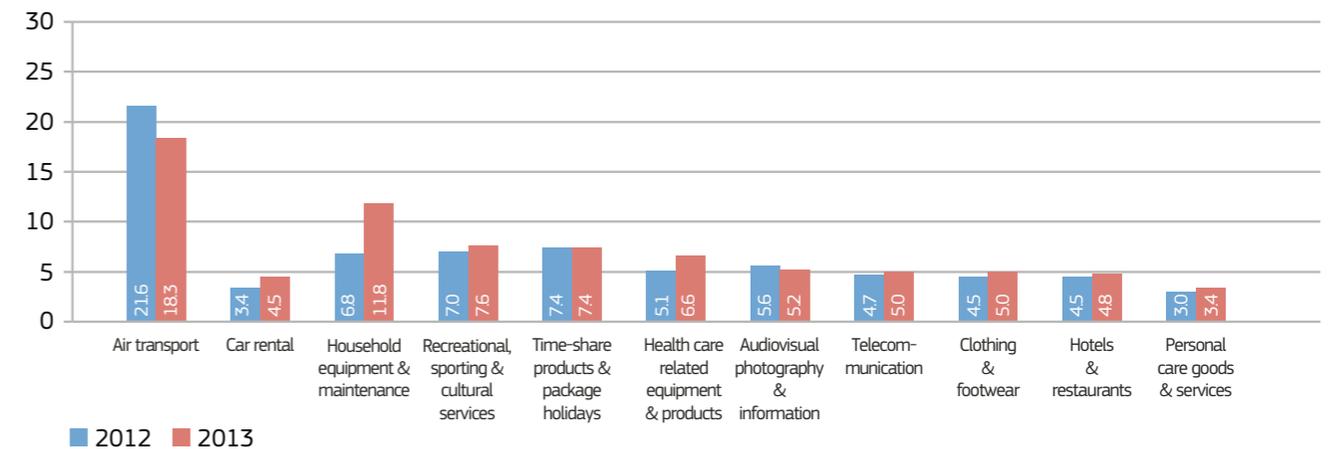
The predominance of the transport sector is logical. Figures from the EU's statistical office, Eurostat, show that travel and holiday accommodation accounted for 32% of all (domestic and cross-border online purchases) in 2013, equalling the percentage for clothes and sports goods, and consumers increasingly travel beyond the borders of their countries.

The complaint categories in the 'top ten' tend to be the same from year to year, but there were some significant shifts between 2012 and

2013, when household equipment and maintenance went to number two behind transport. It had been at number four in 2012. In 2013, 11.8% of all complaints fell into this category (compared to 6.8% in 2012). This put it well ahead of recreational, sporting and cultural services (7.6%). These occupied the same number three slot as in 2012, but then only 7% of all complaints related to this category. The level of complaints about the number four category, timeshare products and package holidays, was unchanged at 7.4%.

The other leading categories in 2013 were healthcare equipment and products; audio-visual, photography and information technology; telecommunications; clothing and footwear; hotels and restaurants; and personal care goods and services.

> Top ten areas of complaints (in %)



Studies and Reports

ECCs produce comprehensive reports on cross-border consumer issues

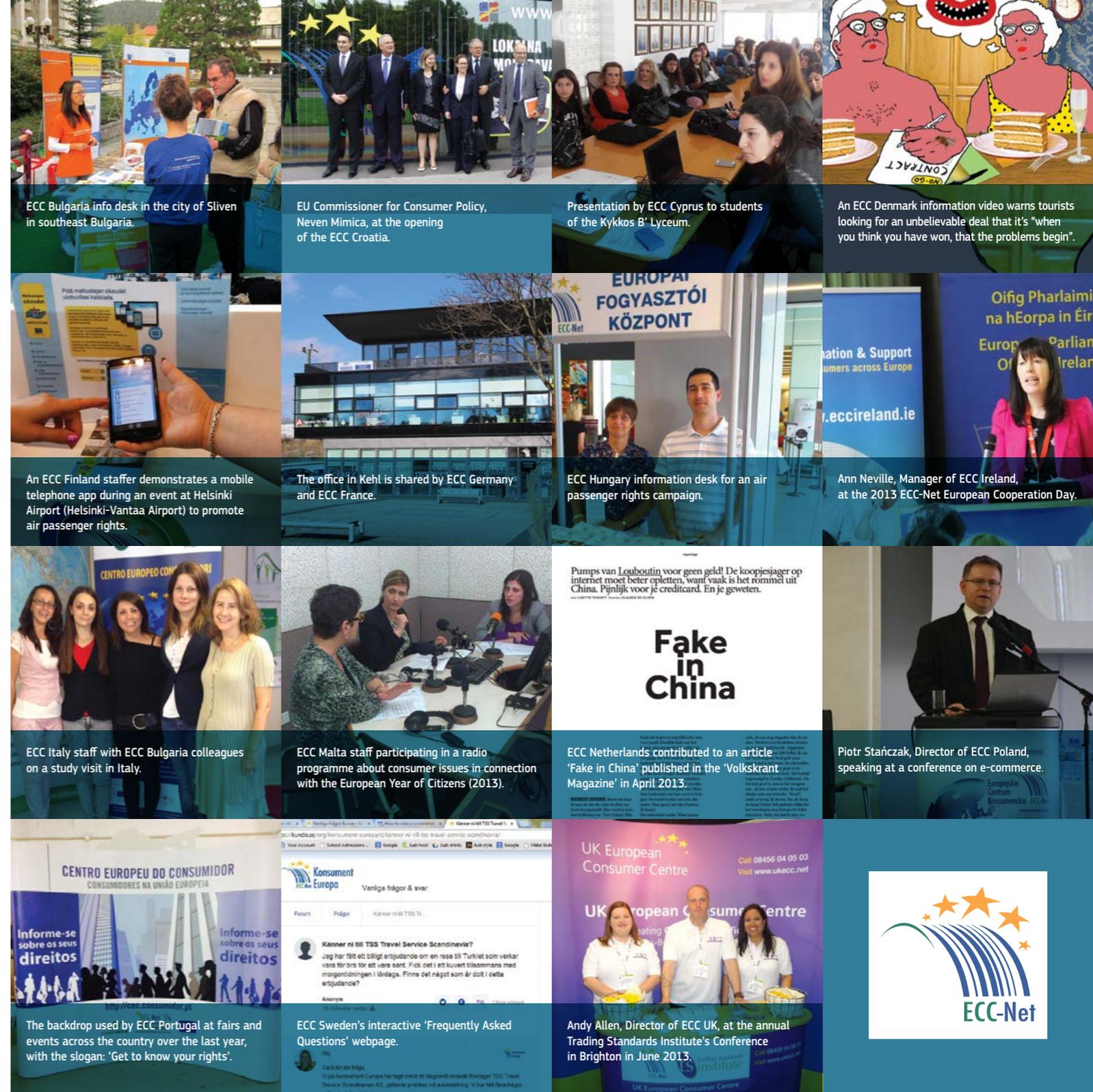
European Consumer Centres regularly combine their skills and expertise to produce comprehensive reports that deepen knowledge about cross-border consumer issues affecting millions of European citizens.

In 2013, they published reports on:

1 Online fraud: this report was coordinated by ECC Lithuania, working with ECC Belgium, ECC Ireland and ECC Slovenia. The report details the most common frauds facing online shoppers, such as failures to deliver goods and pay refunds, or online sales of goods that never existed and therefore were never delivered.

The report also assesses emerging issues. These include mobile phone commerce fraud, where fraudsters attack consumers using mobiles, making purchases and hacking into accounts. Other emerging issues include online gaming frauds, scams associated with internet dating sites, online penny auctions and malware blackmail, i.e. where computer viruses freeze a computer and money is demanded to pay for a fix. The report also gives tips on how to avoid being duped by Internet fraudsters – see: http://ec.europa.eu/consumers/ecc/docs/ecc-report-cross-border-e-commerce_en.pdf.

2 Chargebacks: this report was published by ECC Norway, working with 23 other ECCs. It focuses on procedures in place across the EU (and ECC-Net member countries, Iceland and Norway) which allow consumers to reclaim money paid to a trader via a payment card – usually a credit card. Chargeback systems can be invoked where fraud has taken place or other consumer rights have been breached. They are based in the EU on directive 2007/64/EC on payment services and directive 2008/48/EC on credit agreements. But systems and rules still vary between ECC countries, with different alternative dispute resolution procedures being available, while card issuers have their own chargeback rules. These issues are explored and explained – see: http://ec.europa.eu/consumers/ecc/docs/chargeback_report_en.pdf.



ECC Bulgaria info desk in the city of Sliven in southeast Bulgaria.

EU Commissioner for Consumer Policy, Neven Mimica, at the opening of the ECC Croatia.

Presentation by ECC Cyprus to students of the Kykkos B' Lyceum.

An ECC Denmark information video warns tourists looking for an unbelievable deal that it's "when you think you have won, that the problems begin".

An ECC Finland staffer demonstrates a mobile telephone app during an event at Helsinki Airport (Helsinki-Vantaa Airport) to promote air passenger rights.

The office in Kehl is shared by ECC Germany and ECC France.

ECC Hungary information desk for an air passenger rights campaign.

Ann Neville, Manager of ECC Ireland, at the 2013 ECC-Net European Cooperation Day.

ECC Italy staff with ECC Bulgaria colleagues on a study visit in Italy.

ECC Malta staff participating in a radio programme about consumer issues in connection with the European Year of Citizens (2013).

ECC Netherlands contributed to an article 'Fake in China' published in the 'Volkskrant' Magazine' in April 2013.

Piotr Stańczak, Director of ECC Poland, speaking at a conference on e-commerce.

The backdrop used by ECC Portugal at fairs and events across the country over the last year, with the slogan: 'Get to know your rights'.

ECC Sweden's interactive 'Frequently Asked Questions' webpage.

Andy Allen, Director of ECC UK, at the annual Trading Standards Institute's Conference in Brighton in June 2013.



3 Services directive: this report was written by ECC Ireland, with ECCs from Austria, Italy, Spain and the UK. It assesses how European consumers still face discrimination when seeking services from another EU (or ECC-Net) state, receiving worse treatment than local nationals. The EU's services directive (2006/123/EC) prohibits such malpractice. Yet such problems still occur, and are a key source of complaints to ECCs. The report explains which services are covered by the directive, what trading restrictions it bans, settling disputes, and analyses the cases received by the network – see:

http://ec.europa.eu/consumers/ecc/docs/ecc-services_directive_en.pdf.

4 Alternative Dispute Resolution (ADR) in the air passenger rights (APR) sector: this report looked at what schemes are in place in each ECC country; it compared practices and provided suggestions for improving existing systems and coordination among the various stakeholders: national consumer rights enforcement bodies, the ECC-Net, other European institutions, consumers and businesses. The report concluded that the “ADR landscape varies considerably from one country to another and has not yet reached its full potential, especially in the APR sector.” Full and comprehensive geographical coverage for ADRs across the ECC-Net region is needed – see: http://ec.europa.eu/consumers/ecc/docs/adr_report_06022013_en.pdf.

5 Trust mark schemes: this report on trust mark schemes within the ECC area ‘Can I trust the trust mark?’ examined the extent to which the EU's 54 online trust mark schemes have guaranteed that their e-commerce trader members offer good commercial practices, including security and privacy for consumers. The report was built upon data from a web survey of 573 European consumers from 19 countries. This showed that consumers value trust marks and that they lack knowledge about their characteristics and reliability. The report concluded that the degree of comprehensiveness of these schemes varies considerably, both across countries or within a single country. As a result, it recommended that trust mark operators develop pan-European best practices and provide consumers with more information about their schemes. See: http://ec.europa.eu/dgs/health_consumer/information_sources/docs/trust_mark_report_2013_en.pdf.

Campaigns

ECC campaigns raise consumers' awareness of how they are protected by EU law

European Consumer Centres are not just efficient advisory and advocacy services – they have a key role in spreading knowledge about how EU and European Economic Area (EEA) citizens have consumer rights through EU laws. This public relations work is undertaken through websites, social media, reports, experts attending conferences and seminars, setting up stands at public events, distributing flyers, creating mobile phone apps, conducting interviews with traditional media, and more.

It is a diverse approach and topics are tailored by ECCs to match the issues most commonly brought to their attention by consumers. A few examples are:

- ECC Ireland's ECC-Net Cooperation Day 2013 highlighted alternative and online dispute resolution services that can deal with a variety of consumer complaints without litigation. EU Health Commissioner, Tonio Borg, joined this event.
- ECC Finland has received a significant volume of complaints about air passenger disputes

and so set up a stand at Helsinki Airport to tell passengers how to deal with problems such as delays, cancellations and baggage losses. ECC Finland also showed how collaborative campaigns can be effective. It cooperated with ECC Estonia to advise ferry passengers shuttling across the Gulf of Finland between Helsinki and Tallinn about their maritime passenger consumer rights.

- Effective campaigns can also be electronic: ECC Denmark produced an information video advising Danish tourists on protecting their interests when negotiating holiday club contracts. It was made available for television and online using innovative animation.
- Third party media organisations such as newspapers and magazines can be an effective way to reach consumers and traders who may not know about EU consumer rights and ECCs. ECC Netherlands was particularly successful in securing interviews and features about ECC work in 2013, reaching hundreds of thousands of readers.

BELGIUM PRODUCES FIFA WORLD CUP LEAFLET

ECC Belgium worked in 2013 with its Brazilian partner, the Brazilian Association of Consumer Defence (Associação Brasileira de Defesa do Consumidor), to plan a leaflet for Belgian football fans visiting the 2014 FIFA World Cup, informing them about travel-based consumer issues. It explained what travel documents they needed, their air passenger rights, and how to check their hotels delivered the services and quality offered when they booked.

“The theme gives us a specific public we could inform about the existence of the network and their consumer rights in Brazil,” says Karen Ghysels, ECC Belgium director.

To help other European consumers, the leaflet was produced in 13 languages: Bulgarian, Croatian, Dutch, English, French, Icelandic, Italian, Maltese, Norwegian, Polish, Portuguese, Slovak and Spanish.

NEW APP HELPS TRAVELLERS TO KNOW THEIR RIGHTS

The ECC-Net worked on a new travel mobile app in 2013 aimed at offering immediate and useful information for consumers about their rights when buying goods and services in, to and from other EU Member States.

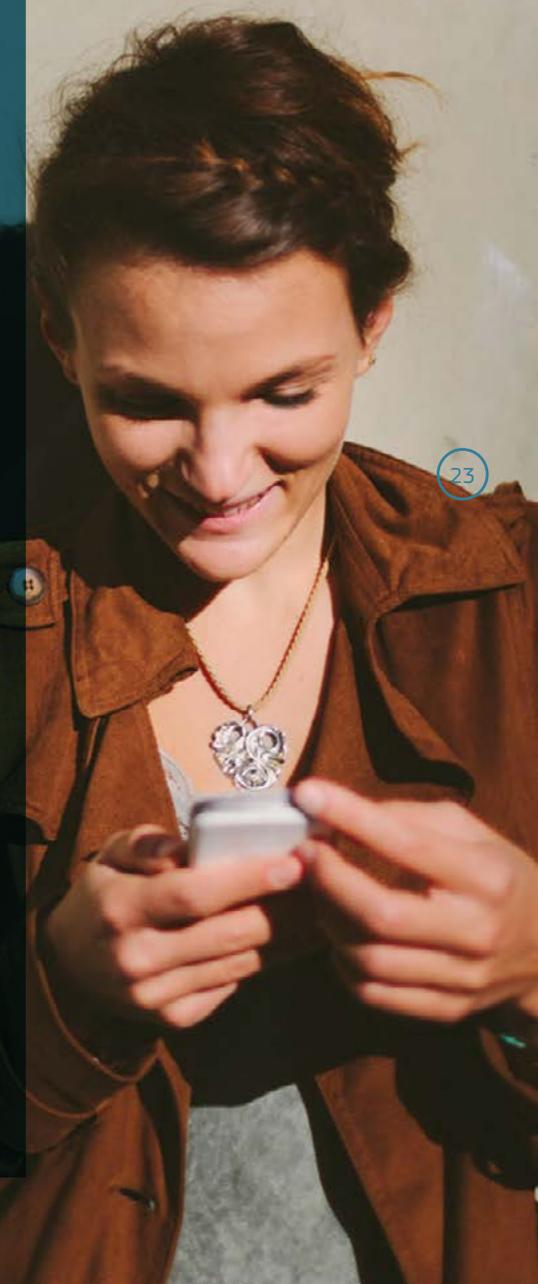
The ‘Travel’ app works not only as a compact consumer guide for the EU, Iceland and Norway, it can also advise consumers on their rights in any of those 30 countries in 25 different languages.

“We didn’t want it to be something that only deals with petty issues,” explains Bernd Krieger, director of ECC Germany. “We also didn’t want to create something like a complaints line. This app should help people communicate their problem but also advise them of their legal rights.” Target problems can range from being stranded in a foreign country because of flight delays to being overcharged by a hotel.

ECC Germany led a working group from nine different ECC offices to help develop an app helping consumers with these tasks.

“Even if you can’t pronounce the words correctly, the new app will supply you with the right phrases so you can show them on the screen to the other party,” explained Mr Krieger. “Not just holidaymakers will benefit from ECC-Net Travel,” he added, “It will also be invaluable for business travel or for students spending a semester abroad.”

ECC Germany has also ensured the app works offline, saving EU mobile telephone users from paying stiff roaming charges. The ECC-Net Travel App was launched on July 2, 2014, in Strasbourg. It is available on all main platforms.



People

24



Danijela Marković Krstić,
Director of ECC Croatia
© ECC Croatia

Profile of Danijela Marković Krstić, ECC Croatia Director

Danijela Marković Krstić, the Director of the newest European Consumer Centre – ECC Croatia – previously worked as an expert adviser in the department for consumer protection at Croatia's economy, labour and entrepreneurship ministry.

The main duties in her current role include managing and organising ECC Croatia's activities – it currently has three team members: one director and two case handlers. Danijela also handles communication and cooperation with national enforcement authorities, traders, and non-governmental organisations, and the monitoring of ECC Croatia's administration and finances. She says her role also involves a “huge” amount of media work.

A key challenge facing ECC Croatia upon its launch on July 1, 2013 (when Croatia joined the EU) was “making consumers aware of our existence and of the work we do.” However, “due to our efforts, especially through our frequent appearance in the media, people became increasingly aware of the help and advice they could receive by contacting ECC Croatia.”

Another challenge was opening during the peak tourist season: “We started to receive our first cases at a very early stage, consequently having very little time to adapt. However, due to our teamwork, we have successfully adapted...” ECC Austria, as ECC Croatia's mentor, was “very helpful” with advice and counsel.



Grace Duffy, Press and
Communications Officer
at ECC Ireland
© ECC Ireland

Profile of Grace Duffy, ECC Ireland Communications Specialist

Twitter has the potential to transform how ECC-Net engages consumers and media outlets alike, according to Grace Duffy, Press and Communications Officer at ECC Ireland, who says the social

media platform has opened possibilities for promoting cross-border consumer rights.

Grace joined ECC Ireland in December 2013 and is responsible for promoting her unit, increasing its visibility amongst the media and the public. “I prepare press releases and news items; run the organisation's Twitter feed, foster and maintain contacts with the media, represent the organisation in radio, television, and print interviews, and maintain the website,” she explains.

But it is in social media, notably through Twitter (@eccireland), where Duffy has seen the greatest return on her efforts. “Since I began working, our Twitter feed has improved exponentially,” she says, adding: “We've become much more active in ‘tweeting’ and interacting with consumers and the media.”

However, while Twitter enables ECC Ireland to quickly distribute a press release and engage with consumers directly, maintaining a traditional media profile remains vital. ECC Ireland is frequently featured in newspapers and radio can be important in Ireland: “At a local level, radio is often more important than print media, as it tends to reach a wider audience,” she points out.



Laura Fergusson, a
consumer advisor at
ECC UK
© ECC UK

Profile of Laura Fergusson, ECC UK Consumer Advisor

Laura Fergusson, a consumer advisor at ECC UK, previously worked at the UK government-funded Consumer Direct consumer advice service. Her current role involves providing first-hand advice to consumers, via telephone, e-mail

and letters. If consumers need further legal advice, she provides ongoing support and keeps consumers updated with the progress of their case.

ECC UK handles many legal cases, and Laura says this presents numerous challenges, in particular passing on information to consumers – and also traders – in an easy-to-understand way. «Translating something that's legalistic into something that's easily understandable is the biggest challenge within my role,» she says, adding that to tackle this challenge ECC UK advisers «actively try to avoid using jargon – we ensure the advice we provide is clear and practical.»

She adds: «One of the most satisfying aspects of the job is resolving a case, and for example seeing the consumer get their money back. That is so rewarding.»

In addition to providing consumer advice, Fergusson monitors trends, such as the types of cases ECC UK handles regularly, and provides this information to the EU's Consumer Protection Cooperation (CPC) Network of consumer authorities and the UK Trading Standards Service.

25



Cases

Examples of ECC work in practice

Austria



Since ECC Austria is located in the centre of Vienna, many consumers visit the ECC to receive advice or lodge complaints in person with the ECC's five staff members. A top priority in 2013 was increasing public awareness about e-commerce fraud; a brochure was published aimed at combating the problem and more than 600 000 were distributed throughout Austria. The ECC also assisted in resolving car rental disputes and ensuring that airlines compensated passengers correctly.

A key project for ECC Austria was participation in the working group that organised studies leading to the ECC report 'Can I trust the trust mark?' The report concluded that consumers appreciate trust mark symbols or logos indicating that a website is secure, but they poorly understand how they function and are concerned about their reliability.

Looking ahead, the Austrian ECC intends to focus on younger consumers, offering advice on how to scrutinise a consumer contract ahead of making purchases. ECC Austria is concerned that consumers often underestimate the binding nature of contracts made via the Internet or mobile phones – sales channels increasingly used by the young.

CASE 1

An Austrian family wanted to book a cruise via the German website of an Italy-based cruise company, where a family cabin cost EUR 849. The company refused the booking as the family had no German residential address and was re-directed to the Austrian website where an identical cabin cost EUR 2,499. After ECC Austria complained, the company changed its policy and now allows Austrian consumers to book cruises on the German site too and benefit from lower prices.

CASE 2

Two Austrian consumers booked return flights from Vienna to Paris. When the couple wanted to check in for the inbound flight, they were refused because the flight was overbooked. So, the consumers were forced to spend a night in Paris. In such cases of denied boarding the EU air passenger rights regulation (Regulation 261/2004) foresees compensation of EUR 250 per person. Unfortunately the airline did not pay that upfront, but only after the ECC-Net intervened for the couple.

Belgium



ECC Belgium's caseload increased by 23% in 2013. The team is composed of three full-time lawyers, one part-time lawyer, and a director, plus two part-time staff providing communication, and administrative and legal services.

A focus has been on supplying information to consumers, which would help them avoid problems, or -- if not possible -- handle conflicts with traders directly. The centre last year published information bulletins on legal guarantees, timesharing and on avoiding consumer rights problems when travelling. It also promoted a leaflet released in late 2012 on buying a car in another EU Member State.

ECC Belgium also cooperated with ECC Sweden on a project about online trust marks (guaranteeing secure shopping on websites) and with ECC Lithuania on fraud in e-commerce. The centre also led an information-gathering project on air passenger rights, resulting in an ECC-Net position paper on the revision of the EU air passenger rights regulation.

CASE 1

ECC Belgium took action against a Danish firm, which offered free samples of cosmetics products through Facebook banners. Consumers had to pay EUR 4 for shipping costs, but they were unaware that they were also subscribing to receive the samples monthly. Following joint action by ECC Belgium and ECC Denmark, the firm has now changed the information it provides on its website to clarify the issue. ECC Netherlands and ECC Finland also helped resolve complaints regarding this case in their own countries.

CASE 2

The centre intervened to help a Belgian tourist who had to cancel his hotel reservation with a well-known international online travel agency, because he was ill. He struggled to receive a refund, even though this was promised in such a case by the website's general conditions of trade. He asked ECC Belgium to intervene on his behalf and the travel agency offered a refund.

Bulgaria



By having a street-level location in downtown Sofia, ECC Bulgaria's is easily accessible to visiting consumers. The staff consists of a director and a team of four, including a public relations specialist, a lawyer and an administrator, although all give advice to consumers as needed.

Many Bulgarians shop online and face difficulties with goods that have been paid for but are not delivered and are faulty. They have also encountered firms refusing to refund items sent back during the official Bulgarian 'cooling-off' period, when consumers can return goods they do not want after purchase. Transport issues were a key area. Problems with airlines, lost luggage and car rentals all figured prominently.

The director has also chaired roundtable meetings with Bulgaria's tourist sector in the past year, focusing on changes to national timeshare legislation that improves purchasers' rights.

CASE 1

A Bulgarian consumer living in Malta took out a contract for internet services at a rate of EUR 20 per month with a EUR 70 deposit. When he returned to Bulgaria, he cancelled the service, but the internet service provider (ISP) refused to return the deposit. The consumer tried unsuccessfully to contact the ISP to request this money be returned and so turned to the Bulgarian ECC. The centre liaised with its Maltese counterparts and secured the deposit.

CASE 2

A Bulgarian consumer flying with an Italian airline from Rome to Sofia lost his luggage. He tried to obtain compensation for lost goods from the airline, but the company refused, saying that receipts were needed to prove the claims were genuine. The consumer did uncover some receipts, admitting some items had been bought a long time ago. His honesty paid off. He asked the Bulgarian ECC for help and it obtained a EUR 972 refund for the consumer.

Croatia



Since being established when Croatia joined the EU on July 1, 2013, ECC Croatia has been promoting work in the country's national media to raise awareness among Croatian consumers about its work. Located in the capital Zagreb, the centre has three team members: one director, and two legal advisers (case handlers), and works from offices hosted by the ministry of economy. Last year, it developed its operating systems and gained experience of the role of an ECC.

The specific problems it dealt with most often in 2013 related to cancelled or delayed flights, faulty delivery or non-delivery of goods following an online purchase, problems with hotel or apartment bookings, and issues with car rentals. In terms of offering consumers advice, most enquiries were about the differences between guarantees insisted upon by EU directive 1999/44/EC and those actually offered by manufacturers.

ECC Croatia also co-operated with other ECCs by providing consumer protection information about Croatia, such as shop hours, snow tyre rules and vehicle registration for visitors. ECC Croatia participated in ECC-Net surveys on card surcharges, legal warranties, and legal and manufacturers' guarantees. It helped ECC Belgium produce a FIFA World Cup leaflet.

CASE 1

A consumer from Slovenia ordered a book online from a Croatian trader, paying in advance. Delivery was due within 14 days, but 40 days later the book had not arrived. After the consumer complained, the trader still did not deliver. ECC Slovenia shared the case with ECC Croatia, which established that the book had been accidentally returned to a warehouse. The trader apologised and sent the book.

CASE 2

A German consumer rented a car in Dubrovnik and was charged a deposit of HRK 1 500 (EUR 197) via his credit card. This was not refunded, despite the consumer returning the car without damage. Requests for a refund yielded repayment promises, but no money. ECC Germany referred the case to ECC Croatia, which secured the refund.

Cyprus



As in previous years, transport was the highest source of cross-border complaints for ECC Cyprus in 2013. Complaints by air passengers regarding, for instance, delays, flight cancellations, loss of luggage and car rental problems accounted for more than a quarter of all complaints recorded by the centre last year.

The four-member team of ECC Cyprus published a leaflet in English on 'Tourism in Cyprus' with useful and practical information for EU tourists visiting the country. It also organised a seminar on 'Enhancement of the tourist product – the solution to the economic crisis' for tourism professionals. ECC Cyprus gave presentations at secondary schools and the School of Adult Consumer Education of the Cyprus Consumers Association. It published newsletters, carried out online satisfaction

surveys, developed a social media presence and revamped its website.

The centre director participated in a ministry of energy, commerce, industry and tourism consultation on promoting EU-sanctioned alternative dispute resolution (ADR) systems in Cyprus and ECC Cyprus encouraged more traders and companies to use them.

The ECC also participated in a seminar held by the EU information service Europe Direct about civil rights based on civil law, staged to mark the European Year of Citizens 2013.

CASE 1

A Syrian resident of Cyprus was travelling with his Romanian wife from Paphos to Girona, Spain, with an Irish airline company. He was denied boarding, since according to the airline's ground staff he did not hold appropriate travel documents. He disagreed. After contacting ECC Cyprus and ECC Ireland, the consumer was reimbursed the price of the ticket and received EUR 400 in compensation.

CASE 2

A Cypriot consumer booked six first-class train tickets from London to Gleneagles, Scotland. When she tried to reschedule well in advance, she was informed changes could not be made until 13 weeks (or less) before her trip took place. She complained about the rigidity of this service. Following the intervention and cooperation of ECC Cyprus and ECC UK, the ticket dates were changed and the consumer received EUR 1 149 compensation.

Czech Republic



The ECC Czech Republic has four employees, including one part-time. Demand for its services is growing every year – in each of the past two years (2012 and 2013), the number of cases solved has increased by about 10%. Difficulties when travelling by air accounted for a very large number of the centre's dealings with consumers in 2013. Hence, each year ECC Czech Republic stages an information campaign, working with the Czech media to increase consumer awareness about their air passenger rights. It has also promoted information in the Czech media about how consumers can safeguard their rights when shopping online. ECC Czech Republic's campaigns have increased awareness amongst Czech consumers of their rights in e-commerce and air travel.

CASE 1

While the ECC-Net resolves problems out of court, last year and for the first time, ECC Czech Republic successfully helped a consumer win a court action abroad. A Paris court ruled that a French air carrier should compensate a Czech passenger with EUR 400 for an eight-hour delay of a flight from the Caribbean island of Martinique to Paris in 2009. Based on this ruling, the air carrier also compensated another 11 Czech passengers on the same flight with about Czech Crowns CZK 10 800 (EUR 393.30) per passenger.

CASE 2

Several Czech consumers independently ordered VIP membership for an online dating site operated by a Luxembourg-based company. An "unbelievable offer" cost CZK 149 (EUR 5.43) for a one-month trial, with consumers told they would have to actively register to extend membership. But membership was extended automatically, with the operator taking money from users' credit and debit cards. The operator charged about CZK 2,300 (EUR 83.75) over three months. ECC Czech Republic helped users reclaim their money, collaborating with ECC Luxembourg.

Denmark



Much of ECC Denmark's 2013 work centred on helping consumers seeking advice and practical support over car rental, timeshare and travel problems. It also focused on so-called 'trap subscriptions', where purchase requirements are poorly advertised, and advice when goods purchased from foreign suppliers were lost or arrived broken.

ECC Denmark has five personnel, including lawyers - three full-time and one part-time - a consumer affairs adviser and a director. ECC Denmark works in the same premises as the Danish Consumer Complaints Board, which refers overseas goods and services issues to ECC Denmark.

ECC Denmark last year introduced an online hotline for consumers on its website, with more than 60 questions and answers on useful topics. It also updated its website with new sections on dating services, air passenger rights and driving on holiday in other EU countries.

Last year as well, ECC Denmark created an information video for Danish television, YouTube and its own website (www.consumereurope.dk) advising Danish tourists on safeguarding their interests when agreeing holiday club contracts

Estonia



ECC Estonia is an independent department of the Consumer Protection Board of Estonia, which enforces Estonian consumer legislation. The Tallinn-based ECC team is comprised of the director and two lawyers. As a smaller team, its main focus is on providing customers with effective case-handling and counselling services. As e-commerce transactions are the most common type of cross-border consumer contracts entered into by Estonian consumers, ECC Estonia last year focused its advisory work on Internet-based sales. ECC Estonia also released advice bulletins online and via hard copy leaflets aiming to heighten consumer awareness about cross-border e-commerce fraud, which is growing in Estonia.

Also in 2013, a significant proportion of the centre's work in terms of advising and helping consumers directly concerned consumer rights problems encountered by air passengers. As a smaller centre, ECC Estonia is not able to conduct many large-scale consumer awareness campaigns. It values the ability to work with professionals in other members of the ECC network.

CASE 1

A consumer sought compensation for lost luggage from a French airline flying from the French Caribbean island of Martinique to metropolitan France. ECC Denmark first advised the consumer on February 18, 2013. It then referred the case to ECC France, which took up a small claims case on his behalf. The consumer won the case, and obtained a court order for compensation against the airline.

CASE 2

A Danish consumer bought a 'Grand Theft Auto' computer game in Britain. The product was purchased in a CD-box, which stated that the game had «unlimited installation». However, he was unable to reinstall the programme after a problem with the initial installation. The game effectively became unusable. Advised by ECC Denmark, he contacted the vendor, who gave the consumer a new product-key.

CASE 1

A Dutch consumer rented a car in Tallinn, the Estonian capital. After returning the car and arriving home, he noticed the rental company had overcharged him EUR 500. Contacting the agency, he was told the surcharge was a fine for driving on unpaved roads. The consumer complained to ECC Estonia, which told the rental company that this charge was based on unfair and illegal contract terms, and insisted – successfully – that the EUR 500 be returned.

CASE 2

An Estonian consumer bought tickets from a Latvian airline for a Tallinn-Brussels- Tel Aviv return family trip over Christmas, six months in advance. In September, the airline e-mailed saying it had changed the schedule. He received a conformation e-mail two weeks before flying. But, on his travel day, he was told the airline had cancelled his booking and he had to pay double the original price to fly to Tel Aviv. He later complained to ECC Estonia, who, working with ECC Latvia, secured EUR 800 compensation.

Finland



2013 was noteworthy for Finland's ECC because EUR 226 000 in funding from the European Commission helped its four part-time case handlers become a team of seven full-time employees. The centre dealt with fewer personal visitors and callers, but website visits increased 20% on 2012.

ECC Finland noted Finnish consumers are making more spontaneous decisions when buying online, which can expose them to more service and delivery problems. ECC Finland worked with the Finnish foreign ministry's European information department, the Enterprise Europe Network and the European Judicial Network to produce a leaflet explaining the European small claims procedure. For the Europe Day celebrations on May 5, ECC Finland shared a stand in Helsinki

to distribute consumer rights information with EU legal rights advice service SOLVIT. In September 2013, with ECC Estonia, ECC Finland distributed information on maritime passenger rights at ferry terminals in Helsinki and Tallinn. The most frequent consumer complaints are about air transport.

CASE 1

A Finnish airline passenger returning home to Helsinki was delayed 40 hours on a Miami-London connecting flight in June 2013, spending an unplanned night in London at her own expense. An immediate compensation claim did not elicit a response by September. The passenger contacted ECC Finland, which asked the airline for standard compensation (under the EU air passenger rights regulation) of EUR 600 plus GBP 80 (EUR 97) hotel costs. Working with ECC UK, ECC Finland secured a EUR 693.75 payment.

CASE 2

A Finnish consumer in October 2013 booked a Helsinki-Vilnius, Lithuania, sea-and-bus trip via Tallinn, Estonia, packaged with a hotel stay. The reservation included her three dogs, which were participating in a dog show. Three days before the December 14-17 show, no travel documents had arrived. Contacted, the trader said after weak boat bookings, the trip would start from Tallinn. The consumer cancelled, but the travel agent had paid EUR 250 for dog show registration and wanted reimbursing. ECC Finland argued the invoice was invalid as no booking fee had been originally claimed or paid. The trader later waived all claims.

France



ECC France was busier than ever in 2013. The areas causing the most problems were (as they had been in 2012) e-commerce, tourism and transport.

ECC France, in the German city of Kehl, across the Rhine from Strasbourg in France, is part of the only bi-national agency in the ECC network. This dates back to 2005, when the European Commission merged the European Extra-Judicial Network (EEJ-Net) for consumer complaints and the Euroguichets for consumer information to form the ECC network.

The Kehl agency, which already housed the French and German EEJ-Net services, was a natural candidate as the European Consumer Centre for the two neighbours. The political will to strengthen Franco-German cooperation and synergies was also behind this choice.

Along with the mainstream tasks of informing consumers of their rights and settling disputes, in 2013, the 10-strong team – six of them lawyers – started helping consumers with the European Small Claims Procedure cross-border small claims and European Orders for Payment for recovering outstanding debts.

CASE 1

A Spanish consumer booked a 12-day family holiday in Alexandria, Egypt, in August 2013 through a French online travel agent. Since the agent refused to cancel the trip after fighting linked to the country's political unrest broke out, the family went anyway to be greeted by violent clashes, closed tourist sites and a strict curfew. On his return, the purchaser asked ECC France to intervene with a complaint, and he was reimbursed 50% of his costs.

CASE 2

A French consumer bought two motorbike accessories via an Italian website. Both items were damaged, but the consumer received no response from the site to several demands for them to be exchanged. After ECC France took up the case with its counterpart in Italy, the web trader agreed to replace the goods and to pay the shipping costs.

Germany



One of ECC Germany's top priorities is to ensure the public knows about the services it offers. A very welcome development in 2013 was, therefore, the large increase in Internet traffic to the centre's website, signalling that consumers are increasingly looking to the ECC for assistance.

Along with publishing a new brochure and improving their website content, the staff of 20, not all of whom are full-time, dealt with several thousand complains and twice as many phone queries as they had in previous years.

Two major issues ECC Germany dealt with in 2013 were improving customer data protection and issues for consumers living near national frontiers.

The location of its head office in central Kehl, literally metres from the Franco-German border, means it helps consumers who regularly cross this frontier with problems such as paying hefty insurance rates and expensive mobile phone international roaming fees as a result. Staff members welcomed the European Commission proposal to ban intra-EU roaming charges by 2015. Looking ahead, a major project for ECC Germany, working with colleagues from other ECCs, is to promote a consumer app informing consumers of their EU rights.

36

CASE 1

A flight delay meant an elderly German woman missed her connections on a long-haul flight, losing her valuable holiday time. When she arrived, she had no luggage, forcing her to buy appropriate clothing for warmer weather. The woman requested EUR 600 in compensation from the airline, but they offered a EUR 50 voucher. However, when ECC Germany intervened, the airline promptly paid the full amount.

CASE 2

A distraught bride had reserved her wedding dress in a shop in Romania. She had paid a deposit on the gown, but when she returned to collect it, the store claimed it had no record of the deposit and no longer stocked the dress. It was only after ECC Germany contacted the trader that the deposit of EUR 577 was fully reimbursed.

Greece



ECC Greece continues operating with an eight-strong unpaid voluntary staff of the host organisation, the Hellenic Consumer Ombudsman. Despite the lack of exclusive staff and a small budget, ECC Greece carried out more than 80% of its planned activities for 2013, dealing with an increased number of information requests compared to 2012. It took advantage of social media to publicise its activities and improved cooperation with other Greek consumer organisations, ECCs and EU bodies. A series of study visits were made by consumer protection officials wanting to tap into its (and its host organisation's) knowledge of alternative dispute resolution (ADR) systems.

As the Greek government's ability to provide funding was constrained by the limits on its spending, ECC Greece operated on a limited budget that prevented it from hiring exclusive staff. It also could not cover travel/accommodation expenses, arrange campaigns, buy advertising, or operate a professional-looking website. It had to focus on the core tasks, such as case-handling, and providing information and assistance to consumers.

Since re-opening in 2012, after a two year suspension, the greatest challenge to ECC Greece has been restoring the country's consumer protection reputation, restarting its active membership of ECC-Net and boosting the growth of ADR.

37

CASE 1

A consumer who had arranged his vacation at a holiday club on a Greek island was told to pay a deposit of EUR 1 300. When he subsequently cancelled, this payment was not returned. He later complained to the centre. It took up his case and his deposit was refunded after spotting the company's contract was deficient in failing to mention the compulsory national 'cooling-off' period, when refunds can be requested.

CASE 2

A Greek traveller bought an air ticket to Vienna through a German website. When he cancelled the ticket, he was reimbursed, with tax, but eight months later he was asked to pay a cancellation fee of EUR 100. Thanks to ECC Greece's intervention the claim was dropped.

Hungary



In 2013, the Budapest-based ECC Hungary issued three brochures containing consumer information and advice in Hungarian and English on asserting warranty rights, cross-border online shopping from overseas-based websites and tips for tourists. ECC Hungary's five full-time and one part-time staff member responded by phone and e-mail to hundreds of individual consumers' requests for information about their legal rights, commercial practices and consumer issues. ECC Hungary held four press conferences around the country in 2013, and sent staff to make presentations at 13 educational events, workshops and conferences. It also participated in the 'Travel 2013' fair, staged in Budapest by Hungexpo C.Co.Ltd. and the Hungarian National Tourist Office (HNTO), Budapest-based celebrations for Europe Day 2013 (on May 5), an Air

Passengers' Rights Day at Budapest Airport, and a High Season Tourism Fair, also in Budapest.

ECC Hungary also organised other promotional events throughout the country.

38

The centre improved its bilingual Hungarian and English language website (www.magyarefk.hu) last year. ECC Hungary also built closer relationships with the EU's Europe Direct information offices, the Enterprise Europe Network, Hungary's SOLVIT Centre and European Commission representatives in Hungary.

ECC Hungary handled several hundred new cross-border complaints from Hungarian consumers experiencing problems dealing with businesses in other EU countries, Iceland or Norway (a 20% increase on the previous year) and from consumers from other EU countries needing help dealing with Hungarian companies. There was a 20% increase in 2013 in complaints from Hungarian consumers about their cross-border dealings in the ECC area.

CASE 1

A Spanish consumer's luggage was lost on a Hungarian airline flight from Romania to Spain. The airline offered the consumer EUR 172 as compensation, but that sum did not cover the value of the luggage's contents. After a successful intervention with the airline by ECC Hungary, the consumer was reimbursed EUR 650.52.

CASE 2

A Hungarian consumer and her husband rented two cars in Sicily. The consumer returned the cars without any damage. When she arrived home, the Italian car rental company charged her EUR 341.60, claiming the cars had actually been damaged, deducting this from their EUR 1 000 deposit. The consumer contacted ECC Hungary and asked for help, and its officials helped persuade the company to offer a refund of EUR 211.50.

Iceland



ECC Iceland's caseload last year focused particularly on complaints against car rental companies and air travel firms, notably lost luggage – half the cases it dealt with in 2013 involved car rentals and tourism. Many cases were shared with other ECC-Net offices. The centre actively promoted awareness of its work in the Icelandic media and by using social networks. ECC Iceland works closely with the Consumer Association of Iceland, which generally handles Icelandic consumer complaints against Icelandic companies. ECC Iceland handles cross-border issues.

ECC Iceland has five staff members, who are all part-time, including a director, and a case handler, who is also a lawyer. The other staff members are administrators and IT specialists.

Key problems included car rental sand-storm damage complaints – an area in which consumers have few legal rights. Usually, insurance does not cover sandstorm or dust cloud damage.

39

CASE 1

Two UK nationals rented a car in Iceland, which was exposed to sandstorms and damaged in eastern Iceland. The couple had not been warned sandstorms were common in that area and their standard car rental insurance policy did not cover sandstorm damage. The rental company charged EUR 5,000 for the damage. When the couple complained, the company offered a refund, but it never paid. ECC Iceland secured a refund of EUR 4 200, with the remaining EUR 800 being their rental fee.

CASE 2

A Polish consumer flew with an Icelandic airline from Keflavik to Warsaw. His luggage did not arrive and he informed airport staff. It stayed lost and he claimed compensation. Five months after filling out a form listing all the missing valuables in the suitcase, the consumer had received no reply. ECC Poland referred the case to ECC Iceland, which secured EUR 486 compensation.

Ireland



Working in an open plan office building in central Dublin, ECC Ireland's 6.1 full time equivalent paid staff – helped by legal interns – had additional work in 2013 because Ireland held the EU Presidency from January to June. ECC Ireland hosted the ECC-Net's Cooperation Day 2013. This highlighted, for instance, the alternative dispute resolution and online dispute resolution services available for EU consumers. European Commissioner for Health, Tonio Borg, and Irish Jobs, Enterprise and Innovation Minister, Richard Bruton, participated.

Last year, ECC Ireland launched a new and enlarged 'Vademecum' leaflet containing information for traders on their legal obligations regarding online sales. Meanwhile, working with the Dublin Chamber of Commerce and the

Enterprise Europe Network's Leinster team, ECC Ireland explained its guidelines on consumer legislation and the duties of online retailers at a training event for traders supported by the Irish Department of Communications and Google.

CASE 1

A Spanish consumer booked online a flight from Barcelona to Seville with an Irish air carrier. Upon boarding, he was told his hand luggage broke airline policy and he must pay EUR 54 to check in his bags. However, he was then told to carry his bags on-board. He obliged. On arrival, he requested a refund – no reply. The ECC Ireland team contacted the trader on his behalf. The Spanish consumer received a full refund and an apology.

CASE 2

An Irish consumer downloaded a smartphone application for cheap calls. She tried to top it up with EUR 5, but received an error message, being offered EUR 3 or EUR 10 additional credit. She tried EUR 10, getting the same message. Later the system indicated EUR 16 credit (EUR 11 more than required). A call to London then broke down. ECC Ireland asked ECC UK to contact the British trader, who apologised and refunded her EUR 16.

Italy



With 15 staff members across two offices – in Rome and a branch in Bolzano, northern Italy – ECC Italy actively promoted its services in 2013, with initiatives including staging a fifth annual Air Passenger Safety Day, organised in five national airports by ECC Italy with Italian consumer rights association Adiconsum. ECC Italy advisers distributed information leaflets about air passenger rights, giving information and advice to passengers, including about ECC network services. Italy's civil aviation authority (ENAC) and Italian airport handling companies association, Assaeroporti, were also involved.

ECC Italy also organised a conference on online shopping, releasing two consumer guides: 'E-commerce and social shopping' and 'Risk and safety on the Internet'.

On European Consumer Day 2013, ECC Italy set up an information stand to distribute information material, including a leaflet on consumers' car rental rights, an area where complaints almost doubled in 2013 compared to 2012. ECC Italy also presented the report on the EU services directive 2006/123/EC and participated in six conferences organised across Italy to mark the European Year of Citizens in 2013.

The majority of complaints lodged with ECC Italy in 2013 related to air transport, e-commerce and car rental issues.

CASE 1

A Spanish consumer holidaying in Sicily rented a car to visit Mount Etna, which was then erupting. Local authorities banned car traffic above 2 900 metres. While the consumer drove only up to 1 900 metres, the car's varnish was damaged by the heat from flowing lava. The consumer was charged EUR 1 200 because her insurance did not cover lava-related damage. ECC Italy helped the consumer obtain a 50% refund for following local government advice.

CASE 2

An Italian family travelling from Italy to the Dominican Republic with two children, one disabled, lodged a claim against the French airline for poor service. Denied a request to sit together, they also had to check in hand baggage containing essential items, which arrived six days late. ECC Italy and ECC France secured a EUR 1 150 reimbursement.

Latvia



In 2013, the Riga-based, three-staff member ECC Latvia team created an online educational game, 'Smart Consumer', as a promotional tool, working with its host organisation, the Consumer Rights Protection Centre of Latvia. The game received positive feedback from consumers, highlighting the sorts of consumer rights problems that can be encountered, including in airports, department stores, ski resorts, online and more. The game asks consumers questions about problems they may face and, depending on their answers, it assesses their consumer rights knowledge. This game has also been used in schools.

The team last year prioritised individual responses to consumer complaints, case-handling and offering consultations. A significant proportion of consumers contacting the centre in 2013 had complaints and queries about their air passenger and online shopping rights. Complaints to ECC Latvia about aviation were typically about flight cancellations, delays, denied boarding and – rarely – luggage problems.

CASE 1

A Latvian consumer was to fly with a German airline from Berlin to Warsaw. However, the flight was cancelled, with no reason provided. He was booked on a flight for the next day and provided with accommodation in Berlin, wasting one night's hotel stay previously purchased in Warsaw. The consumer complained to the airline, requesting compensation in accordance with the EU air passenger rights regulation (Regulation 261/2004) and reimbursement for one unused hotel night, but did not receive a reply. He requested help from ECC Latvia, which worked with ECC Germany and secured the consumer EUR 250 in compensation and reimbursement for the unused hotel night.

CASE 2

A Latvian consumer bought winter boots at a German store, paying EUR 59.95. About one month later, the consumer found that a sole was defective. The consumer sent a written complaint to the shop, but received no response. The consumer then sought the assistance of ECC Latvia. After ECC Latvia intervened in cooperation with ECC Germany, the store agreed to return the EUR 59.95 price to the consumer.

Lithuania



The Vilnius-based six person team of ECC Lithuania (including a director, two legal advisers, and an EU law specialist) focused on helping consumers resolve consumer rights problems related to air passenger rights and car rentals in 2013. They also worked on dealing with unfair commercial practices or unfair contracts, focusing especially on air travel, rental cars and online goods purchases. In 2013, ECC Lithuania recovered EUR 19 771 in unfair charges, compensation and refunds for customers. It also organised 39 seminars on consumer rights protection in schools and universities.

ECC Lithuania also led the research project that resulted in the ECC-Net report on online fraud in cross-border e-commerce. Working with ECC Belgium, ECC Ireland and ECC Slovenia, the objective was to highlight the problems and risks faced by consumers shopping online, offering tips and practical advice on avoiding scams.

ECC Lithuania also ventured into social media in 2013, starting a bilingual (Lithuanian and English) Twitter account and Facebook page where consumers can receive advice and warnings, as well as share experiences.

CASE 1

A Lithuanian consumer bought sporting goods from a popular online shop in the UK, but upon receipt, some were damaged and others missing. He photographed the consignment and complained to the courier and the trader, but received a refund for just one item. The trader did not respond to further complaints. ECC Lithuania gathered case material and forwarded his claim to ECC UK. It contacted the trader which promised a full refund.

CASE 2

A Lithuanian consumer's flight from Bergamo to Vilnius with an Ireland-based airline was cancelled due to bad weather. Offered the next flight three days later, the airline said additional Italian accommodation and transport expenses would be reimbursed. However, after completing an application, further details, bills and a flight reservation number correction were requested. They were submitted, but the airline did not respond. ECC Lithuania collated case material and forwarded the claim to ECC Ireland, which obtained a refund.

Luxembourg



ECC Luxembourg experienced a major increase in activity in 2013. The number of queries and complaints received by its eight person team increased strongly compared to 2012. The organisation – which moved to new offices in Luxembourg City, near Luxembourg Findel Airport, last year – also boosted its online activity; 2013 saw a 33% increase in the number of visits to its website (www.cecluxembourg.lu) compared to 2012.

Despite increasing demands on the organisation, consumer satisfaction with ECC Luxembourg's services remained high. According to its 2013 consumer satisfaction survey, more than 86% of consumers were 'satisfied' or 'totally satisfied with assistance from the centre.'

Organising public events was a major focus in 2013: in October, more than 100 participants, including two Members of the European Parliament (MEPs), attended a 'Fifth Conference on Aspects of European Consumer Law'. As part of a 'Les Midis du consommateur européen' programme, the team also co-organised eight other conferences last year with the representative office of the European Commission and the information office of the European Parliament. Topics include green energy efficiency labels for electrical goods and how to import and register a car in Luxembourg. ECC Luxembourg also organised a rail passenger rights day in the Grand Duchy.

44

CASE 1

A consumer bought a bus ticket online for her mother's trip from Nuremberg in Germany to Bucharest, but the bus never arrived. When the company refused to acknowledge the consumer's complaints, ECC Luxembourg pursued the case and the company agreed to offer the passenger a 50% discount on future travel.

CASE 2

When a customer from Luxembourg paid off a car loan from a Belgian bank ahead of schedule, requests for confirmation of the account settlement were ignored. When concluding a second credit contract with the bank, the customer was not given a copy of the contract. ECC Luxembourg worked with ECC Belgium to ensure the bank confirmed his early repayment and provided a contract copy.

Malta



ECC Malta's four-member team in 2013 collaborated with MEUSAC (the Malta-EU Steering & Action Committee) as the National Contact Point in Malta to celebrate the European Year of Citizens. ECC Malta distributed leaflets on consumer rights at public meetings on EU citizenship organised throughout the year. It also published a new leaflet on safe online shopping. Last year, ECC Malta staff participated in radio and television programmes, raising awareness about the centre's services and consumers' rights. They also wrote several newspaper articles on topics ranging from cross-border alternative dispute resolution (ADR) and small claims procedures, to fraud and e-commerce.

The main areas in which Malta's consumers lodged claims in 2013 were purchases of entertainment services, information technology equipment, and transport services, notably car rentals and air travel. ECC Malta helped foreign EU consumers with claims against traders in Malta regarding restaurants, hotel and timeshare accommodation, discount holiday clubs, sports services and gaming.

The ECC Malta team consists of a director, a lawyer, who helps consumers by handling cases and also collects and analyses information about EU and national laws relevant to consumer protection. There are also two advisers and support staff to provide first-hand information to consumers and also handle individual complaints, operate the unit's website (www.eccnetmalta.gov.mt/) and attend events.

45

CASE 1

A UK couple signed a timeshare and related credit agreement in Malta, expiring in 2022. The consumers were given a 21-day cooling-off period, but they later argued they should have been offered one-year-and-14-days, and then asked to cancel the contract. The trader said this was difficult because it was linked to a credit agreement. ECC Malta helped persuade the trader to cancel the contract, with the consumer paying some damages.

CASE 2

A Maltese consumer bought items worth EUR 360 from a UK-based online retailer, including music CDs, posters and shirts – these items were never delivered. The consumer tried to contact the trader several times to request a refund but was unsuccessful. ECC Malta asked ECC UK to intervene, working with it to negotiate with the trader. Following the intervention of ECC UK, the trader refunded the consumer in full.

Netherlands



In 2013, ECC Netherlands renewed its website (www.eccnederland.nl), incorporating a page designed to inform traders about their consumer rights duties, answering frequently asked questions, and offering additional information explaining EU consumer law. The centre dealt with several thousand requests for information and complaints. The centre was also interviewed by several leading high-circulation Dutch magazines and national television shows.

The Dutch team's priorities remain to inform consumers about their rights and obligations when making cross-border purchases, and advising them on how to start legal proceedings when alternative dispute resolution fails. The Utrecht-based office employed 3.7 full time equivalent staff in 2013, with the majority of this service dedicated to legal advice. Other work included human resources, finance, public relations, and maintaining contacts with the European Commission, and Dutch and foreign consumer rights advocates. The bulk of the complaints received last year were from foreign consumers against Dutch companies.

CASE 1

A Swedish consumer living in the Netherlands bought electricity from a Dutch utility. She returned to Sweden and cancelled the contract. The company sent her an incorrect final bill for EUR 1 706.49, which overcharged her for power and billed her for gas she never used. The consumer asked for a revised bill, while paying the original invoice. The company refused to revise its bill. She asked ECC Sweden to help, who handed the case to ECC Netherlands. The company then apologised to the consumer and refunded her EUR 582.99.

CASE 2

A Dutch consumer who lived in Spain agreed to buy a puppy from a Spanish trader and paid EUR 125 in advance. However, the puppy died while in the care of the trader. When the consumer asked for a refund, the trader refused on the grounds that she had incurred veterinary costs trying to save the puppy. The consumer contacted ECC Netherlands, which contacted the trader and she was reimbursed.

Norway



The several thousand case files handled by ECC Norway in 2013 featured a significant number of consumer rights problems associated with car rentals and holiday clubs. Issues with timeshares, such as the resale of timeshare agreements, and requests for the termination or resale of old timeshare contracts, took up a substantial amount of time. Dating services also generated a higher number of complaints for ECC Norway in 2013; it received almost three times as many complaints about these than in 2012. Other areas of focus included e-commerce rights issues, air travel and car purchase problems.

ECC Norway's organisation consists of four staff members, all lawyers. The office serves consumers via e-mail, telephone and through its website – <http://forbrukereuropa.no>. In 2013, the centre also boosted its profile through social media campaigns on hot consumer topics, such as dating services and holiday timeshare clubs.

CASE 1

ECC Norway helped consumers affected by a Gran Canaria timeshare scandal last year. Spanish police arrested 58 suspects, including one Norwegian, accused of selling holiday club agreements to tourists who claimed to have been misled about the services available and advance payments. Consumers wanted refunds and contract cancellations for purchases of timeshare apartments that did not exist. ECC Norway helped Norwegian consumers retrieve their money, working closely with ECC UK and ECC Spain.

CASE 2

ECC Norway offered mainly male consumers legal advice on using chargeback facilities to recover money spent on unwanted dating services. They were trapped in costly subscriptions, when believing they had joined a free international online dating service. ECC Norway was able to help consumers who had handed over their credit card details.

Poland



ECC Poland's Warsaw-based team of six people organised several events in 2013, including two workshops – one for the passenger travel and tourism sector, and the other for consumer rights in electronic communications services and postal services. The unit also helped organise a conference on e-commerce. All these events focused on familiarising participants with consumer rights arising from the EU's alternative dispute resolution (ADR) directive 2013/11/EU and its regulation on consumer online dispute resolution (regulation No 524/2013). Polish government agencies, including the Office of Competition and Consumer Protection, also participated.

Apart from helping consumers directly, ECC Poland has grown its priorities over the last two years to include educating businesses and government authorities about consumer protection and ADR. It has also worked with other ECC network units to improve standardisation, communication and categorisation in consumer rights issues.

CASE 1

A Polish consumer bought a SpongeBob SquarePants costume from a French website. The retailer guaranteed the costume would be sent within three days, but delivery was not made on time. The shipment tracking system showed that the courier received the costume four days from the date of purchase. As a result, the outfit was no longer needed. Requests for a refund were rebuffed. The consumer turned to ECC Poland for help, and the case was referred to the French ECC office. After it approached the retailer, the consumer finally received a full refund.

CASE 2

A Lithuanian consumer bought a microwave oven on the website of a Polish trader. When the device broke down repeatedly, whilst still under warranty, the customer took it to a repair service in Lithuania. The Lithuanian service provider stated that it was unable to repair the device because the Polish producer had not delivered the appropriate spare parts. The consumer then requested that the seller replace the product or provide a refund. After pressure from ECC Poland, the trader reimbursed the aggrieved consumer.

Portugal



Portugal, along with Luxembourg, was the first EU Member State to set up a cross-border consumer centre (in 2000). ECC Portugal has four staff members, including a director, legal advisers – one full-time and one part-time – and a consumer adviser. This team works in central Lisbon. With Portugal's government facing budgetary problems, ECC Portugal did not expand in 2013, but existing staff were kept busy dealing with a substantial increase in the number of requests for information and complaints it dealt with.

In 2013, ECC Portugal deepened its cooperation with the 17 Portugal-based branches of EU information offices, Europe Direct. It also participated in European Year of Citizens celebrations, gave interviews on its work to Portuguese television, press and radio, and had stands at public fairs, such as school graduates fair Futuralia, the Portugal entrepreneurship week, and the Feira Portugal Maior for pensioners. Air travel and e-commerce figured highly among the issues on which ECC Portugal had to advise and help consumers in 2013.

CASE 1

A French couple suffered an eight-hour delay during their homeward flight from Portugal to France, using a Portuguese airline. They requested EUR 500 compensation. After sending documentation requested by the airline, the consumers neither received any money nor a reply. ECC Portugal contacted the airline on behalf of the consumers, who were then compensated EUR 500 by the airline.

CASE 2

A Portuguese consumer bought music speakers for EUR 63.39, shopping online from a German music shop. However, they were delivered to the wrong address and not forwarded to the consumer. He contacted the trader, but could not secure a refund. The consumer asked ECC Portugal for help, who with ECC Germany told the trader the items had been lost. The consumer was reimbursed.

Romania



The six-strong team of ECC Romania last year raised awareness about consumer rights when buying goods and services abroad through a comprehensive information campaign. ECC Romania has a director, lawyer, case handler and three support staff dealing with communication, information technology and administrative issues.

One key achievement in 2013 was improving relations with Romanian consumer protection authorities and developing new alternative dispute mechanisms, using trained mediators. ECC Romania spoke to businesses involved in sectors sparking the most consumer complaints – such as air travel, e-commerce, and car rentals – to explain the benefits of solving consumer disputes through alternative methods.

It then analysed how mediators work in consumer protection cases to help design informed training sessions for mediators.

Meanwhile, ECC Romania continued to inform and advise consumers, with a significant proportion of this work focusing on air passengers, online shoppers, tourists and beneficiaries of product guarantees that have not been honoured properly. ECC Romania has proactively advised consumers about how to safeguard their rights when booking transport and accommodation services abroad, what problems they could face and how to resolve them.

CASE 1

A Romanian consumer flew with a Dutch airline from Bucharest to Finland for a ski holiday. His luggage was delayed for more than 24 hours, and he and his wife had to buy clothes and other necessary items worth EUR 400 upon arrival in chilly Finland. The airline only offered to cover EUR 100 expenses. He asked ECC Romania to intercede with the airline and it met his entire claim.

CASE 2

A Romanian consumer bought clothes from a British online retailer from his computer in Romania. When he received his order, half of the items he had paid for were not included in the package. Two months after trying to contact the retailer, who did not respond, the consumer contacted ECC Romania. By working with ECC UK, ECC Romania helped him recover a EUR 160 refund – the value of the clothing items he had never received.

Slovakia



ECC Slovakia has four employees. Last year, the office was busy handling an increase in requests for information and complaints. Many of the complaints related to air passenger rights, which are a growing problem for Slovak consumers. The number of these more than doubled last year. Many complaints concerned Slovak airlines operating charter flights being slow to comply with European legislation in compensating passengers for problems with their services.

The office also last year handled complaints concerning electric appliances, shoes and other footwear, and package holidays. Some cases focused on unhonoured guarantees and failure to deliver ordered cameras, telephones and notebooks. And Slovak consumers often suffered when ordering discounted goods online, receiving non-returnable counterfeit copies.

Public awareness of consumers' rights in Slovakia is low, says the office, but slowly improving; the centre organises information campaigns, seminars and lectures in schools and senior citizen's residential care homes.

CASE 1

An Austrian consumer paid for a holiday package at a 'product demonstration excursion', where companies invite consumers to enjoy free day trips on condition that they watch a product demonstration or service sales session. This excursion was organised by a Slovak company in Austria, and the consumer bought a proffered holiday. However, she never received details. ECC Slovakia contacted the trader and the salesperson returned the EUR 972 the consumer had paid.

CASE 2

A Hungary-based consumer bought a gas boiler in Slovakia after the salesman said he could install it in Hungary. Returning home, the consumer found that it was not possible to install it, because the boiler's design breached Hungarian standards. The consumer wanted to annul the contract, but the salesman refused, arguing that the consumer had breached the warranty by wanting to install the boiler outside Slovakia. ECC Slovakia contacted the salesman, who returned the consumer's EUR 815 payment, scrapping the contract.

Slovenia



At the end of 2013, ECC Slovenia was relocated from the offices of a consumer non-governmental organisation (NGO) to the Ministry of Economic Development and Technology. The centre's director believes the change of scene has been beneficial: the team can use ministry communications to contact other ECCs more easily to exchange proposals and information quickly. It also helps ECC clients to have better access to the ministry and its influential and knowledgeable officials. The centre has used the ministry's media links to raise its profile and expects to be featured more often in influential newspapers and on television.

The centre's director and her two colleagues, a legal adviser and a support assistant who helps clients with more straightforward cases, have been kept

busy by developing trends such as online shopping and remote booking of tourism packages. Many customers are not satisfied with goods and services purchased online, sometimes failing to receive goods they ordered. In addition, with neighbouring Croatia having joined the EU on 1 July 2013, the centre expects it will be coordinating more work with Croatia's ECC in future.

CASE 1

A Slovenian consumer purchased a hearing aid from a Danish trader for EUR 4 500. He was quickly dissatisfied, and although a couple of parts were replaced, it still did not work properly. Having tried unsuccessfully to obtain a replacement or a refund from the trader, the consumer approached ECC Slovenia. The centre liaised with its Danish counterpart, which approached the local manufacturer directly. The trader provided a replacement hearing aid quickly, and resolved the case to the satisfaction of the consumer.

CASE 2

A Croatian consumer complained to ECC Slovenia after he bought some clothes from an army supply shop in Slovenia that were of poor quality and did not fit. He had tried to resolve the dispute with the trader but was refused a refund. The ECC Slovenia office contacted the retailer and swiftly secured replacement goods for the Croatian shopper.

Spain



In 2013, the main focus of ECC Spain was providing linguistic and legal support for consumers from across Europe, many visiting Spain's major tourist centres. The centre experienced double-digit growth in 2013 in the number of people it helped in different ways, and it expects this growth to continue in future years.

Because Spain has a doughty tourism sector, the office receives many complaints related to transport services – and in 2013, ECC Spain concentrated its resources on problems sparked by car rental services. It launched a campaign calling for reforms to Spanish car rental agency regulations. As a result, the government tightened controls, forcing many car rental companies to modify their terms and conditions, with some adopting codes of good practice.

A second priority was promoting ECC Spain's services through online information, presentations and press communications. A key goal was informing as many consumers as possible about their rights and taking precautions to protect them. Since it had found that the majority of people looking at its website were aged between 25 and 40, ECC Spain proactively focused direct communications on university students in order to reach younger consumers.

CASE 1

During a vacation on the Canary Islands, a woman from Norway bought a camera and related equipment for EUR 7 000. Upon her return to Norway, she realised that she had paid far too much and had been poorly informed about its real value by the retailer. She contacted ECC Spain about this, and they worked with the store to reimburse her with half her original outlay.

CASE 2

A Spanish man rented a car in France. He returned it on time and without any damage. Much to his chagrin, he noticed on his credit card statement that the car rental company had charged a series of expensive additional fees. The car rental company said he had been charged more because he had returned the car late. However, with the help of ECC Spain he demonstrated this was untrue and recovered the surcharges.

Sweden



ECC Sweden has eight staff members, a director, five case handlers dealing directly with consumers, a web editor and a part time public relations officer.

Cross-border inquiries and complaints received last year ranged from subscriptions traps, air travel problems, car purchases and car rental issues to timeshare/holiday club sales and purchases of counterfeit clothes and furniture.

ECC Sweden led the ECC joint project that led to the “Trust marks report 2013 – Can I trust the trust mark?”

The establishment of an interactive ‘frequently asked questions’ (FAQ) resource on ECC Sweden’s website <https://kundo.se/org/konsument-europa/> proved

popular with consumers, with 67,123 visitors in 2013. The website www.konsumenteuropa.se that operates in English and Swedish registered 106,444 visits, 19% from outside Sweden.

54

ECC Sweden operates as a unit within the Swedish Consumer Agency, a governmental body which falls under the Ministry of Justice and is based in Karlstad.

CASE 1

ECC Sweden worked with ECC Denmark to solve complaints about facial wrinkle removal cosmetics and weight loss pills sold by a Denmark-based company. Pop-up Facebook advertisements offered products for just EUR 4 postage, but failed to mention orders would start subscriptions for unordered products costing EUR 165. Credit cards were charged without consumers’ prior knowledge or consent. ECC Sweden told consumers to use the Swedish Consumer Credit Act chargeback provisions to recover money from credit card accounts, if they had returned all products (unused) within the law’s ‘cooling-off period’.

CASE 2

A UK-based company selling low-cost replica furniture online sparked complaints from Swedish consumers about failure to deliver goods and then refusals to refund payments. ECC Sweden worked with ECC UK to pressure the British company to satisfy the consumers. Many cases were resolved before the company closed down.

United Kingdom



ECC UK is one of the largest in the EU, with nine team members operating two telephone helplines from 10 a.m. and 3 p.m. and steady growth in the number of consumers getting in touch with it for advice or to help with complaints.

Last year, complaints against one UK-based furniture retailer took up a considerable amount of time. Each case, which generally involved non-delivery of goods and failure to honour promised refunds had an average value of EUR 600-700. Around 95% of these cases were resolved. ECC UK also handled a large number of timeshare sales cases.

ECC UK works from offices operated by the UK’s Trading Standards Institute, in Basildon, Essex, southeast England.

The centre works closely with the UK government’s Department for Business, Innovation & Skills (BIS), helping it implement the EU’s alternative dispute resolution (ADR) directive (2013/11/EU). In 2013, ECC UK attended conferences and roundtable discussions focused on ADR, with several ECC UK representatives speaking.

55

CASE 1

In June 2013, a French consumer placed an order with the UK-based furniture retailer that was a key focus of ECC UK’s work last year. However, realising the delivery would be made too late, the consumer cancelled the order the same day. The trader offered a refund, but it was not paid. ECC France referred the case to ECC UK, which contacted the trader, who apologised to the consumer and paid the refund.

CASE 2

Two UK consumers agreed to buy entertainment and leisure credits – involving access to services such as spas – while holidaying in Tenerife. They paid a GBP 1 710 (EUR 2 099) deposit via debit card, with GBP 19 300 (EUR 23 694) still payable. Returning home, they asked to withdraw, criticising hard sales tactics, claiming a ‘cooling-off’ period and refusing to pay the GBP 19 300 – legal threats followed. UK ECC liaised with the trader in Spain, who kept the deposit, but stopped claiming the balance and offered benefits in kind.

National Office Contacts

ECC AUSTRIA

Mariahilfer Strasse 81
A-1060 Vienna
+ 43 1 588 77 0
info@europakonsument.at
www.europakonsument.at

ECC BELGIUM

Hollandstraat 13
1060 Brussels
+32 2 542 33 46
info@ecc-belgium.be
www.eccbelgium.be

ECC BULGARIA

14 Bacho Kiro Str,
Sofia, PC 1000
+359 2 986 76 72
info@ecc.bg
www.ecc.bg

ECC CYPRUS

6, A. Araouzou
1421 Nicosia
+357 2 286 7167
ecccyprus@mcit.gov.cy
www.ecccyprus.org

ECC CROATIA

Ulica grada Vukovara 78
10000 Zagreb
+385 1 610 9744
ecc-croatia@mingo.hr
www.ecc-croatia.hr/

ECC CZECH REPUBLIC

Štěpánská 15
120 00 Prague 2
+420 296 366 155
esc@coi.cz
www.evropskyspotrebitel.cz

ECC DENMARK

Carl Jacobsens Vej 35
DK-2500 Valby
+45 4171 5000
info@forbrugereuropa.dk
www.forbrugereuropa.dk

ECC ESTONIA

Rahukohtu 2
10130 Tallinn
+372 6201 708
consumer@consumer.ee
www.consumer.ee

ECC FINLAND

Siltasaarenkatu 12 A, 8th floor
P.O. Box 5
FIN-00531 Helsinki
+358 29 505 3005
ekk@kkv.fi
www.ecc.fi/

ECC FRANCE

Bahnhofplatz 3
D-77694 Kehl, Germany
+49 7851 991 480
info@cec-zev.eu
www.europe-consommateurs.eu

ECC GREECE

144 Alexandras Av., PC: 114 71
Athens
+30 210 646 0862,
+30 210 646 0814,
+30 210 646 0612,
+30 210 646 0734
ecc-greece@synigoroskatanaloti.gr
www.synigoroskatanaloti.gr/index_ecc_en.html

ECC GERMANY

Bahnhofplatz 3
77694 Kehl
+49 7851 991 480
info@cec-zev.eu
www.eu-verbraucher.de

ECC HUNGARY

József körút 6.
Budapest H-1088
info@magyarefk.hu
+36-1-459-48-32
www.magyarefk.hu

ECC ICELAND

Hverfisgata 105
101 Reykjavik,
+354 545 1200
ena@ena.is
www.ena.is

ECC IRELAND

1 Green Street
Dublin 7
+353 1 8797 620
info@eccireland.ie
www.eccireland.ie

ECC ITALY

Viale Degli Ammiragli, 91
00136 Rome
+39 06 44238090
info@ecc-netitalia.it
www.ecc-net.it

ECC Italy – Bolzano Office

Via Brennero 3 (II piano)
I-39100 Bolzano
+39 0471 980939
info@euroconsumatori.org
www.euroconsumatori.org

ECC LATVIA

Brivibas Street 55 - 207
Riga, LV-1010
+371 6738 8625
info@ecclatvia.lv
www.ecclatvia.lv

ECC LITHUANIA

Odminių g. 12
LT-01122 Vilnius
+3708 5 2650 368
info@ecc.lt
www.ecc.lt

ECC LUXEMBOURG –

2A, rue Kalchesbrück
L-1852 Luxembourg
Tel +352 26 84 64 -1
info@cecluxembourg.lu
www.cecluxembourg.lu

ECC MALTA

47A, South Street Valetta VLT 1101
+356 21 221901
ecc.malta@mccaa.org.mt
www.eccnetmalta.gov.mt/home?l=1

ECC NETHERLANDS

Postbus 487
3500 AL Utrecht
+ 31 30 232 6440
info@eccnederland.nl
www.eccnederland.nl

ECC NORWAY

P.O.Box 463
N-0105 Oslo
+47 23 400 500
post@forbrukereuropa.no
www.forbrukereuropa.no/en/

ECC POLAND

Pl. Powstańców Warszawy 1
00-950 Warszawa
+48 22 55 60 118
piotr.stanczak@konsument.gov.pl
www.konsument.gov.pl

ECC PORTUGAL

Praça Duque de Saldanha, 31 - 1º
1069-013 Lisbon
+ 351 21 356 47 50
euroconsumo@dg.consumidor.pt
www.cec.consumidor.pt

ECC ROMANIA

Str. Maior Aviator Ștefan Sănătescu
nr. 44,
floor 1, ap. 2, Sector 1
Bucharest, RO-011478
+30 21 315 7149
office@eccromania.ro
www.eccromania.ro

ECC SLOVAKIA

Mierová 19
SK-827 15 Bratislava 212
+421 2 4854 2019
info@esc-sr.sk
www.esc-sr.sk

ECC SLOVENIA

Kotnikova 5
1000 Ljubljana
+386 1 400 3729
epc.mgrt@gov.si
www.epc.si/en/

ECC SPAIN

C/ Príncipe de Vergara, 54
28006 Madrid
+ 34 91 822 45 55
cec@consumo-inc.es
www.cec.consumo-inc.es

ECC SWEDEN

Tage Erlandergatan 8A
652 20 Karlstad
+46 54 19 41 50
info@konsumenteuropa.se
www.konsumenteuropa.se

ECC UNITED KINGDOM

1 Sylvan Court, Sylvan Way
Southfields Business Park
Basildon, Essex
SS15 6TH
+44 8456 040 503
ecc@tsi.org.uk
www.ukecc.net

GLOSSARY OF TERMS

ADR

Alternative dispute resolution

APR

Air passenger rights

B2C

Business to consumer

CPC

Consumer protection cooperation -
regulation (2006/2004/EC) and network

ECC

European Consumer Centre

ECC-Net

European Consumer Centre Network

EEJ-Net – European Extra-Judicial
Network

EEA

European Economic Area

EU

European Union

FIFA

Fédération Internationale de Football
Association

IATA

International Air Transport Association

ODR

Online dispute resolution

HOW TO OBTAIN EU PUBLICATIONS

Free publications:

- one copy: via EU Bookshop (<http://bookshop.europa.eu>);
- more than one copy or posters/maps:
 - from the European Union's representations (http://ec.europa.eu/represent_en.htm);
 - from the delegations in non-EU countries (http://eeas.europa.eu/delegations/index_en.htm);
 - by contacting the Europe Direct service (http://europa.eu/europedirect/index_en.htm)
 - or calling 00 800 6 7 8 9 10 11 (freephone number from anywhere in the EU) (*).

(* The information given is free, as are most calls (though some operators, phone boxes or hotels may charge you).

Priced publications:

- via EU Bookshop (<http://bookshop.europa.eu>).

Priced subscriptions:

- via one of the sales agents of the Publications Office of the European Union (http://publications.europa.eu/others/agents/index_en.htm).



For more information, please visit the website at:
<http://ec.europa.eu/ecc-net>

