New agenda for European consumer policy

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The Committee on the Internal Market and Consumer Protection adopted the own-initiative report by Vicente Miguel GARCÉS RAMÓN (S&D, ES) on a new agenda for European Consumer Policy.

Recalling that the promotion and protection of consumers and their rights are core Union values, Members propose that the new agenda cover the following spheres of action:

Strengthening awareness, enhancing knowledge, safety and consumer rights: consumers should be able to **exercise their rights easily and effectively in basic areas** including food, health, energy, financial and digital services, access to broadband, data protection, transport, and telecommunications.

The report:

- stresses that **educating consumers** reduces their risks vis-à-vis dangerous or counterfeit products, speculative financial products and misleading advertising. Members take the view that education (including financial education) and empowerment of consumers need to be lifelong, and should begin at school. A good knowledge of consumer rights within enterprises is also essential. The Commission is asked to present **a proposal on how to improve citizens' knowledge of the financial sector;**

- welcomes the Commission's proposal to introduce a legal framework for **product safety,** and stresses, in this context, the importance of effective market surveillance. Members want to promote initiatives which aim to translate the results of scientific advances into benefits for consumers. They call, however, for adequate consumer protection and product safety in the markets for consumer goods produced using **nanotechnology or genetically modified organisms**;

- highlights the need for better **protection of the rights of vulnerable consumer groups** such as children and older people.

Improving implementation, stepping up enforcement and securing redress: the report calls in particular on the Commission and the Member States to ensure the **timely and consistent implementation** of the Union consumer acquis. It also calls on the Commission to take the necessary legal action against Member States infringing or failing to implement or enforce single market legislation,

The report recommends that better use be made of the available **information on consumer behaviour.** It suggests, accordingly, that the Joint Research Centre (JRC) should carry out monitoring work, in the form of a funded research project with a view to identifying the priority areas for citizens when it comes to enhancing their consumer rights in the single market. Members point out that EU policies need to **promote cooperation between consumer associations and public institutions in all fields,** as well as to foster exchanges of best practice.

Aligning rights and key policies to economic and societal change: the Commission is particularly asked to:

- focus not only on the purchase of digital content in the digital environment, but also on how to promote the sale of goods and services in the digital environment and boost consumer confidence;

- pay particular attention to consumer protection in the field of short-term loans;

- cooperate with the European Parliament and the national authorities in order to improve the information available to consumers on how to better manage household energy consumption;

- approve the resources required for the effective implementation of the Agenda, with regard to the Multiannual Financial Framework for 2014-2020, and to conduct systematic impact assessments.

E-commerce: the Commission is asked to take measures to combat the unequal treatment of consumers in the single market arising from current **distance-selling restrictions** applied by companies involved in cross border distance selling.

The report stresses the need to:

- offer services to customers who do not have access to the internet;

- ensure the quality, safety, traceability and authenticity of products, avoid criminal or unfair practices, and comply with the rules on personal data protection;

- ensure fast, reliable and competitive delivery services for e-commerce.

Financial services, investment products and the economic crisis: in this sphere, the report:

- stresses that **market information** must be reliable, clear and comparable, and accessible electronically and other forms, and emphasises the need to take out legal action over unfair commercial practices or contract terms;

- calls for the **list of passenger rights** common to all transport modes to be circulated widely, in a concise form and in all official Union languages;

- emphasises the need to facilitate the right of access to a **basic payment account** for all consumers and to provide them with clear and relevant information about investment products.

Cooperation between European and national authorities and consumer organisations: Members highlight the need for close cooperation between European, national and local authorities and consumer associations in order to establish consultation mechanisms and implement the measures planned in the Agenda.

The Commission is asked to make the **RAPEX** (Rapid Alert System for Non-Food Products) reporting system more transparent and effective.

Dispute resolution and redress: Members draw attention to the fact that redress mechanisms such as Alternative Dispute Resolution (ADR) or Online Dispute Resolution (ODR) must be fast, accessible and effective. They call on the Commission to explore measures that would lead to the creation of a Union-wide coherent **collective redress mechanism** in the field of consumer protection which would be applicable to cross border cases.