



< 5%

of all books in the EU are accessible to the fully or partially blind



16%

Food control budget cutbacks in the UK saw label checks slashed by more than 16%



57%

of investment advice is broadly unsuited to EU consumers



83%

of EU citizens want cloned offspring labelled when sold in shops



24%

of EU households have some level of internet content blocked

European Parliament elections 2014

BEUC ELECTION MANIFESTO

A strong EU consumer policy



90%

of consumers want to know where their food comes from



€1.3BN

card fraud in eurozone in 2012



97%

of chicken fillets in The Netherlands are contaminated with antibiotic resistant bacteria



58%

Less than three in five consumers were satisfied with their electricity supplier



The European Consumer Organisation

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The European Consumer Organisation

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European Parliament elections 2014

BEUC ELECTION MANIFESTO

A strong EU consumer policy



CONSUMER POLICY IN EUROPE – SETTING THE SCENE

1. Review of 5 years' of policy-making

In the past 5 years, the European Parliament voted on numerous Directives and Regulations which affect consumers' daily lives. Many of the laws adopted by the European Parliament will bring tangible benefits to consumers.

- ▶ An unsuitable Consumer Rights Directive proposal was converted into a valuable law which will offer better protection for consumers when shopping online across the EU.
- ▶ While the Parliament did not adopt mandatory, front-of-pack, nutrition labelling, a Regulation on food information to consumers included provisions on legibility and made the provision of nutrition information compulsory. Fresh meat will be labelled with the country of origin with the possibility of this being extended further in the future to meat used as an ingredient and other products.
- ▶ A Mortgage Credit Directive will improve pre-contractual information when people shop around for a home credit and establishes a general right to repay credit before due dates.
- ▶ The European Parliament introduced strict measures to strengthen the market surveillance of medicines, ensuring consumer safety and improving consumer information on the benefits and the risks of pharmaceuticals.
- ▶ The Energy Efficiency Directive will help consumers check their energy consumption and take action to reduce their energy use, thereby saving money.
- ▶ The adoption of an EU law to introduce Alternative Dispute Resolution throughout Europe will facilitate access to justice.

This snapshot stands alongside actions to prevent the ACTA treaty which would involve negative enforcement of intellectual property rights' enforcement and personal data protection as well as a very positive report on protecting human health from endocrine disrupting chemicals.



2. The EU Single Market is still not a reality

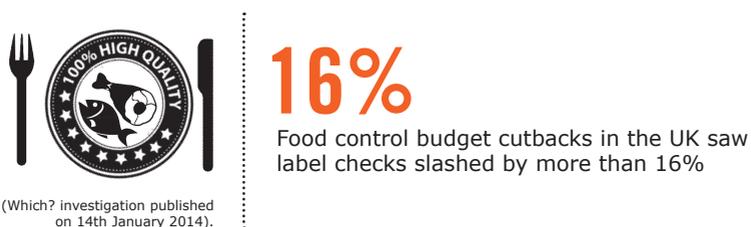
While the issues mentioned above have the potential to positively change people's lives, our member organisations have mixed feelings when it comes to the visible benefits the European Single Market has brought for consumers.

The areas highlighted below are those on which we will accompany the work of Members of European Parliament. The reality of the consumers' Single Market experience should guide MEPs when taking decisions.

Rights on paper, but not in reality

- ▶ It is an oft-mentioned but nonetheless true mantra that EU laws are only as effective as their implementation at national level. Therefore, it is essential that consumers have the possibility to claim their rights and enforcement authorities are willing and able to ensure consumer rights are effectively protected. However, individual consumers are deterred from going to court by high costs and bureaucracy of the judicial system. Cheap and efficient alternatives are often not at hand, particularly when it comes to cross-border transactions.

To ensure consumers can enjoy the rights given to them, enforcement needs to be stepped up and access to justice and redress improved.



Lack of official support for consumer policy and organisations

- ▶ Our members witness how the financial crisis and budget cuts further complicate the task of consumer protection authorities and regulators to address negative impacts of market failure or business malpractice. For instance, food inspection authorities have less staff to conduct their work¹.

Also consumer organisations are struggling with spending cuts, public support or – especially in the newer Member States – a general lack of understanding and support for consumer policy from both politicians and authorities².

¹ Syndicat National des Inspecteurs en Santé Publique Vétérinaire, 2010.

² <http://beuc.eu/beuc-network/cesee>

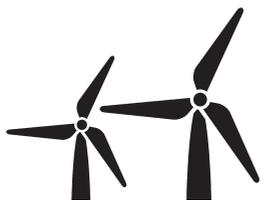
Empowerment or information overload?

- ▶ There is a trend in policymaking which says that when consumers are given the right tools and appropriate information they should be able to make the ‘right’ choice and ultimately influence markets with their collective power. However, the current overload of information, the increasing complexity of markets, living situations as well as often incomprehensible information – e.g. small print, lengthy and legalistic contract terms – hamper consumers’ chance of making well-informed choices.

The simplification of essential information, better understanding in policy making of how consumer choices are made and smart use of choice filters such as price comparability websites are all remedies to help simplify our lives.

Essential services and sectors most problematic and basic services increasingly unaffordable

- ▶ Our members tell us that the most essential sectors for consumer wellbeing are also the most troublesome. A look at the European Commission’s Consumer Scoreboard supports this observation³. Top of the list of consumer concerns are financial services, housing, heating, electricity, mobile phone services, internet provision and fuel for vehicles.



58%

Less than three in five consumers were satisfied with their electricity supplier

Another worrying factor is that consumers are concerned about constantly rising costs⁴. Small increases in energy bills or higher food prices can have a big impact on already strained household budgets. Also, the financial and economic crisis hit many consumers hard, worse in certain Member States. Consumer policy should reflect this new reality and include the principle of affordability and avoid discrimination against vulnerable consumers, particularly those on low-income.

³ http://ec.europa.eu/consumers/consumer_research/editions/docs/monitoring_consumer_markets_eu_2012_en.pdf

⁴ <http://www.which.co.uk/news/2013/09/cost-of-living-tops-the-agenda-for-consumers-333126/>

Liberalised markets not living up to expectations

- ▶ The policy of liberalisation in many sectors has been promoted to the public as delivering lower prices, better functioning markets and more consumer choice. However, it has become evident over the years that the liberalisation of markets does not automatically mean more competition and that in many of the liberalised sectors consumers witness evermore concentrated markets and the advent of increasingly powerful oligopolies.

This is particularly apparent in the energy market where consumers, after multiple EU legislative packages, are still waiting to reap the benefits of truly competitive, consumer-friendly markets⁵.

Commercial strategies can prevent consumers from shopping across borders

- ▶ Consumers are often confronted with companies' artificial barriers to shop across borders.

This is particularly relevant in the online environment, where technology is used to restore barriers despite the borderless nature of the digital environment. For example, consumers may only be granted access to the national portal of a company depending on the location of their IP address, or might be refused access to specific services. A mortgage credit or pension product are usually inaccessible for non-residents. Such practices unfairly reduce consumer choice or discriminate against people's place of residence. Traders should not build unjustified hurdles disadvantaging consumers from benefitting from the Single Market. Refusal to provide a service can only be justified for clearly defined objective reasons.

Smart regulation: nice name, serious side-effects

- ▶ Reducing unnecessary administrative or regulatory burdens has become a mantra at the EU and in many Member States. From the point of view of the consumer, the EU regulatory framework does not hamper the development of the Single Market, but benefits the development of our societies and European citizens.

MEPs should be vigilant against attempts to reduce safety standards, consumer protection rules and pollution limits for the sake of supposedly "boosting growth and jobs". While they might cause some costs for part of the business community, the overall economic benefits for the European economy of e.g. financial regulation, CO₂ emission standards and market surveillance measures are often much larger.

⁵ 'Making the Internal Energy Market work': A BEUC reality check on the European Commission Communication: <http://beuc.eu/publications/2013-00283-01-e.pdf>

CONSUMER PRIORITIES FOR THE EUROPEAN PARLIAMENT LEGISLATURE

1. Food

a) State of play:

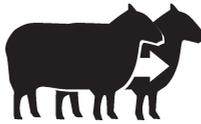
Consumers expect the food on their plate to be safe and of good quality. But this is not always the case, as recent safety-related scandals have brought to light. Food safety cannot be taken for granted and constant action is needed to ensure that consumers can have trust in a safe food supply in the EU. Also, while new technologies have the potential to bring benefits to consumers, they must be closely monitored as they may also present health risks.

For BEUC, consumers should be able to make informed choices – be it by having clear and understandable information on food packaging, or ensuring that health messages on food products are scientifically justified. Vulnerable groups such as children should not be targeted with unhealthy foods high in fat, salt and sugar.



90%

of consumers want to know where their food comes from



83%

of EU citizens want cloned offspring labelled when sold in shops



97%

of chicken fillets in The Netherlands are contaminated with antibiotic resistant bacteria

b) Consumers' key priorities

Consumer trust in their food, and meat in particular, is very fragile and recent developments risk damaging it permanently. The push for chlorine washes on poultry (as used in the US; although rejected by the EU for the time being), lactic acid washes on beef (passed at the end of 2012), the push for food from the offspring of cloned animals to be permitted without labelling undermine people's trust in their food.

Over the next 5 years, the European Parliament can bring forward concrete measures to make sure consumers again trust their meat. 4 out of many concrete measures are:

- ▶ **The extension of origin** labelling to meat used as an ingredient in processed food. Consumers want to know where their food is coming from. The recent horsemeat crisis has served to show how long and complex the food chain is with many businesses unaware of where their ingredients are coming from. Origin labelling would give an incentive to industry to know where the ingredients they use in their food products are sourced.
- ▶ When it comes to **cloning**, the majority of consumers do not want to eat food from cloned animals or their offspring. However, if the EU still wants to open the market to such products, consumers should at least be able to choose whether the products they buy come from clones or their offspring.
- ▶ **Anti-microbial resistance**. Studies estimate that 25,000 patients die in the EU every year as a result of antibiotic resistant bacterial infections⁶ and there is wide recognition of a link between resistance in foodborne zoonotic bacteria and antibiotics use in animals. The review of the animal health law, the medicated feed legislation and veterinary medicine legislation should include the setting of concrete targets and timelines for the reductions of antibiotic use in animal husbandry. A ban of the use in animals of antibiotics which are critically important in human medicine is also vital, as is a ban on the preventive use of antibiotics in livestock production.
- ▶ Updated measures on **official controls** which ensure transparent controls, independent inspections and tougher enforcement help restore consumer trust in food and the food chain.

c) Other demands:

Some other important laws on food are in the pipeline – or since long delayed. We ask you to advance legislation on:

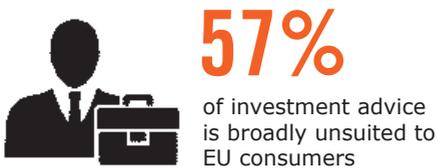
- ▶ **Nutrient profiles**: This essential element of the Nutrition and Health Claims Regulation should identify those foods which can bear a health and nutrition claim. Without profiles, such claims can still appear on food products high in salt, fat and/or sugar and therefore mislead consumers about the overall healthiness of a product.
- ▶ Just like any other foods, **botanical supplements** – like ginkgo capsules or ginseng powder – can come with all kind of health claims. But EU legislation does not require that they undergo the same rigorous scientific assessment like other ‘normal’ foods. Botanical claims need to be assessed and the misleading ones taken off the market.

⁶ http://ec.europa.eu/dgs/health_consumer/docs/communication_amr_2011_748_en.pdf

2. Financial services

a) State of play:

More than 5 years after the Lehman Brothers fraud, the number of scandals and serious malfunctions among financial institutions has still not peaked. Though several EU and Member State laws have been adopted or are in the pipeline, consumers are left with serious concerns about the soundness of their loans, savings and pensions. In addition, even if some Member States have revised their financial supervision mechanisms, many supervisory authorities, where they exist, have been incapable of detecting and dealing with the risks of evermore complex products or practices unfair and detrimental to consumers. The limited mandate of the EU Supervision Authorities prevents them from making any real difference to better protect consumers. The economic crisis has also led to more and more households no longer being able to cope with their debts and leading to desperate situations.



b) Consumers' key priorities:

The past 5 years of financial crisis clearly showed what the financial sector is lacking: delivery of products and services consumers really need and want.

What we see in the market are predatory lending practices especially vis-à-vis the most vulnerable consumers (pay day loans, usurious rates), mortgage credits in foreign currencies, loose foreclosure measures, outrageous debt collector practices, risky investment products sold to consumers who want to protect their assets, hidden or very complex fees, complex products in general and a lack of independent advice. These practices do not respond to consumers' need to have access to affordable and secure financial products. Wrong incentives or remuneration practices of bank staff are a reason for this. Another aspect is that legislation protecting consumers is not properly enforced across the EU and regulators lack the teeth to help the market.

To change this situation, we ask the next Parliament to tackle the following specific issues:

- ▶ **Supervision in financial services** varies a lot from one Member State to another, leading all too often to poor consumer protection. Financial consumer supervision requires a minimum degree of harmonisation. The EU should adopt measures to ensure powerful and independent Financial Consumer Protection Authorities exist in every Member State and cooperate under the aegis of a strong European supervisory authority in charge of consumer protection in financial services.
- ▶ **Remuneration & independent advice:** Conflicts of interest in commission-based advice often cause bad decisions which prove very harmful for consumers. Commissions, sales targets and remuneration schemes can mean advisors or salespersons are first looking out for their own financial interest to the detriment of the consumer. One measure to prevent conflicts of interest is to strengthen independent advice. Independent advisors should never be remunerated by an issuer of investment products. As a next step we are asking that inducements for advisory services be banned.
- ▶ **Over-indebtedness:** This major issue calls for both preventive and curative measures – the fight against predatory lending practices; restructuring of loan repayments when consumers are faced with failing revenues so as to avoid foreclosures and repossessions; establishing a personal bankruptcy procedure in all the EU.

c) Other demands:

Besides the demands above to make the financial sector respond to consumer needs, we encourage you to work on the following issues:

- ▶ Update the **Cross Border Payment Regulation** to include non-euro transactions within the EU/EAA.
- ▶ The **Insurance Mediation Directive** needs to contain clear provisions in order for consumers to no longer be ripped-off by useless and unnecessary insurances and thus save money.

3. Consumer rights

a) State of play:

The revision of the consumer legislation acquis, which started nearly 10 years ago, has still not been finalised: the 2011 Consumer Rights Directive did not cover the important element of legal guarantees and did not provide modern rules to cover digital products. The rights of consumers when buying digital goods are blatantly unclear. Legislation on unfair commercial practices and consumer information requirements should be applied more coherently and the enforcement of consumer rights needs to be stepped up across the EU.

The European Commission’s proposed approach for the further modernisation and harmonisation of consumer contract law is to adopt alternative ‘optional’ legislation, be it in the area of consumer rights, insurance or cloud computing services. This is not a solution for European consumers – they need solid and modern legislation, applicable to all traders not only a few who opt for it.

b) Consumers’ key priorities:

Consumers’ guarantee rights which provides for the exchange, repair or reimbursement of a defective product too often exist only on paper. Beyond that, in most EU countries consumers do not have a guarantee right 2 years after purchasing the product. This is of particular concern when it comes to promoting the use of durable products (such as household appliances, communications devices, cars) and achieving a more sustainable lifestyle.

Consumers are entitled to a legal guarantee. The Parliament should focus on improving legal guarantees and making exercising them easier, including having better solutions when durable products are defective.

**CONSUMERS ARE
RELUCTANT TO
SHOP ONLINE
FOR VARIOUS
FEARS**



62%

concern over potential for fraud

59%

don't know what to do if problems arise

49%

delivery concerns

This is why we are calling on MEPs to:

- ▶ Ensure consumers can make better use of their guarantee rights and therefore update the 1999 **Directive for Consumer Sales and Legal Guarantees**. In reality, the guarantee right does not sufficiently protect consumers. Typically, after 6 months traders often do not honour the guarantee because of consumer's inability to prove that the product was defective from the start. This reduces a 2 year guarantee right to 6 months in practice.
- ▶ **Extend the time of the guarantee period**. The guarantee period of 2 years does not take into account that durable goods should last much longer in accordance to reasonable consumer expectations. A longer guarantee period would motivate producers to increase the lifespan of their products.
- ▶ **Planned obsolescence** needs to be addressed⁷. The upcoming revision of the **Ecodesign Directive** needs to be broadened and also cover non-energy using products and make setting durability criteria mandatory.

c) Other demands:

Additional issues also need attention. In particular we ask MEPs to focus on the following:

- ▶ To enable consumers to obtain compensation in situations of collective harm or loss, legal procedures are needed both for national and cross-border cases. **Collective Redress** would allow a number of consumers to jointly bring a court case to obtain compensation for damage which arises from the same source.
- ▶ Better co-operation between national enforcement authorities must be achieved through a revision of the **Consumer Protection Cooperation (CPC) Regulation** which could lead to better tackling of pan-European infringements and unfair commercial practices.
- ▶ The **Unfair Commercial Practices Directive** needs to be better and more coherently enforced across the EU; supported by guidelines.
- ▶ **Package travel**: The legal protections for holidaymakers who book travel packages need to be modernised to meet consumers' expectations in a more complex market with new products and technology.
- ▶ When it comes to **insurance contracts** any EU initiative should offer a very high level of protection and be mandatory for all businesses, not optional.

⁷ As a study by Stiftung Warentest of September 2013 revealed the increase of sales through a low lifespan of products has 3 main drivers: 1) design features make repair impossible (i.e. smartphone batteries which cannot be replaced), 2) repair costs are far too high to make this an attractive option to consumers or 3) spare parts are often not available.

4. Digital rights

a) State of play:

The internet has come to be a central plank in so much of the commercial, personal and professional lives of European consumers. While this new environment grows ever bigger and more important, it must be remembered that consumers deserve as much protection online as they do off.

The internet allows almost infinite possibilities in terms of access to knowledge, culture, diversity of products and services. Despite its borderless character, consumers are confronted with access restrictions depending on their nationality or country. Consumers should have access to a vibrant market of consumer-friendly and affordable legal offers for music and audio-visual content across Europe.



50+ SWITCH OFF

More than half of European consumers switch off their data roaming while travelling within the EU



24%

of EU households have some level of internet content blocked



< 5%

of all books in the EU are accessible to the fully or partially blind

For consumers to reap the benefits of the Digital Era, access to telecom networks and services needs to be guaranteed. A Telecoms Single Market should deliver on consumers' expectations, foster competition and safeguards their right. The openness and neutrality of the internet needs to be protected and consumers should enjoy fair and transparent contracts. Roaming charges need to be eradicated.

b) Consumers' key priorities:

Online discrimination needs to stop. Consumers seeking to buy digital content such as e-books online are not treated as equal to consumers of tangible products. Consumers face discrimination both in terms of access to online digital content products (many online stores are only accessible to residents of their own country) and of their use, once they have acquired them (prohibition on transferring the legally acquired content of a digital product to another device). In addition, consumers do

not have the same, efficient remedies across the EU against the traders in case the digital content product is defective.

A recent Commission study showed that the consumer detriment in the EU when purchasing digital content amounts to €64 billion per year⁸.

We urge MEPs to stand up for a true Digital Single Market by modernising the following pieces of legislation:

- ▶ The **Information Society Directive**, which defines the permitted uses of legally acquired digital products, needs to ensure that usage restrictions do not happen on the basis of abusive interpretations of copyright.
- ▶ It is the **Consumer Sales Directive** which defines the consumer's remedies against the trader in case of a lack of conformity. This law requires an urgent update to include digital products.
- ▶ Although the **Services Directive** prohibits the discrimination against consumers on the basis of their nationality and place of residence, consumers are often refused access because of their place of residence or nationality.

c) Other demands:

The above issues would substantially improve consumers' experience of the digital market. Other issues to be addressed include:

- ▶ The right to protect personal data should not be eroded or undermined simply because it became easier or more profitable to break it in the digital environment. As regards **Data Protection Regulation**, MEPs should build upon the work of the previous European Parliament to make sure European consumers can benefit from a sound framework that provides for solid principles, strong rights and effective enforcement which should be supported.
- ▶ European consumers deserve a true **Telecoms Single Market** without artificial barriers between EU countries. Consumers need to be able to use communications services regardless of where they or their counterpart are within the EU, without facing significant costs. A high level of consumer protection needs to be ensured as too many abuses still exist. In an ever more interconnected and digital society, protecting the future of the internet in Europe requires guaranteeing consumers' right to access the open internet without undue discrimination.

⁸ Europe Economics study for Commission published December 2011

BRINGING IT ALL TOGETHER: TTIP

During the next term, the European Commission will ask the European Parliament to ratify a trade deal with the US – the Transatlantic Trade and Investment Partnership (TTIP).

A free trade agreement could benefit consumers by upping market pressure to improve products and services, lowering prices, increasing consumer choice or heightening cooperation on product or food safety on both sides of the Atlantic. But this should not take place at the expense of impairing the existing regulatory environment from which EU consumers derive their trust in, among others, food, medicines, consumer goods and internet sales.

TTIP is not a standard trade deal lowering tariffs. This agreement is about regulatory issues and non-tariff trade barriers. It is crucial that trade relationships oriented towards the removal of barriers to trade are based on a high level of respect for the consumer interest. It is a priority to define consumer protection not as a burden to trade, but rather an asset to develop healthy, and above all stable, trade relationships across the Atlantic.

1. Our yardstick

We believe that an agreement aiming for regulatory convergence will only be acceptable if it requires high standards of consumer and other protection, while affording both trading partners the autonomy to adopt stronger non-discriminatory protections. This means that a free trade deal must not limit the US and the EU and its member countries from maintaining, adopting or enforcing standards which provide higher levels of consumer protection than those required by the agreement including in the face of scientific uncertainty.

2. Transparency

The European Commission and US government claim trade talks should happen behind closed doors. The setting up of a stakeholder advisory group for the negotiations by the EU is an improvement compared to previous negotiations but far from sufficient to make the process fully transparent. Members of the group will have limited access to the negotiating texts under strict confidentiality rules, and these will remain out of reach for the rest of interested civil society groups and citizens.

While WTO, WIPO and UNFCCC⁹ grant access to negotiation documents, this possibility to give meaningful input to the negotiations is prevented in the case of TTIP. This lack of transparency only fuels distrust and scepticism about the real objectives of this trade agreement.

3. Investor-State Dispute Settlement

One of the critical questions of TTIP is whether it will include a private, behind closed doors dispute resolution process. This investor-to-state dispute settlement mechanism (ISDS) empowers foreign investors to challenge national authorities in order to claim financial compensations when they believe their investment potential (and the related profits) are hindered by regulatory or policy changes. As consumer advocates we are very concerned that consumer laws as well as health and environmental regulations are regularly challenged as violations of 'investor rights'.

ISDS CASES INVESTOR-TO-STATE DISPUTE SETTLEMENT



ISDS allows companies to demand hundreds of millions of dollars in financial compensation from taxpayers thereby placing a significant burden on States' public finances. ISDS can be a huge deterrent, particularly for smaller countries, to pass legislation protecting consumers and the environment for fear of being challenged by big companies.

Claims are handled behind closed doors in unaccountable arbitration tribunals bypassing the national court systems. The possibilities for appeal or annulment of decisions are very limited. Many arbitrators rotate between being 'judges' and bringing cases for corporations against governments, creating inherent conflicts of interest.

TACD, the umbrella group of 80 EU and US consumer groups and BEUC recommend that the US and EU exclude investor-state dispute resolution from any trade agreement¹⁰.

⁹ World Trade Organisation, World Intellectual Property Organisation and The United Nations Framework for Convention on Climate Change.

¹⁰ <http://tacd.org/ttip-policy-statements/>

OUR OVERARCHING PRINCIPLE: SUSTAINABILITY

The economic and climate crisis combined with the soaring cost of living illustrate the need for consumer policy to develop new solutions which improve the quality of life of current and future generations. One way to get there is through achieving 'more with less' i.e. improved resource efficiency and a smarter way of living.

More sustainable consumption and production patterns show important ways of how to emerge from the current financial crisis by positively impacting on innovation. The crisis is no argument to go on with unsustainable consumption. It is an opportunity for much needed changes in production and consumption patterns.

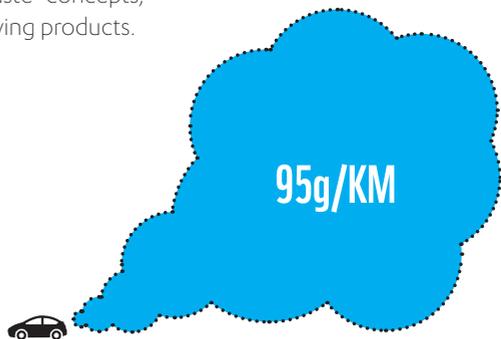
Making 'green' choices should not be the prerogative of the well-off and educated consumers, but increasingly should become the easy and affordable one. The more vulnerable consumers are often those who pollute less because they do not have the means to fly to exotic destinations or drive smaller cars. At the same time they cannot benefit to the same extent from sustainable products and services such as organic food, double-glazed windows or A+++ rated washing machines, as they are often more expensive.

Much can be achieved with consuming differently, not necessary less if new innovative business models will be put in place:

- Producing more durable goods and promoting repair;
- Cradle-to-cradle and "zero waste" concepts;
- Using services rather than buying products.

CAR EMISSION

Bringing car CO₂ emissions down to 95g/km can lead to annual fuel savings of up to €465



Making 'green' choices should not be the prerogative of the well-off and educated consumers

We call on the European Parliament to change the legal and commercial framework conditions to offer a broader range of sustainable products and services at sustainable prices to all consumers. Legal standards, fiscal and information programs are complementary measures. Environmental taxation at the point of sale can provide a strong signal to opt for more sustainable choices. Product information helps consumers to make more informed buying decisions. A revision of the Labelling Directives for cars and household appliances will provide suitable opportunities in this respect.



48%

of Europeans say they don't trust products' environmental performance claims

Although better designed information and taxation instruments should help increase demand for sustainable products, sustainability will not be driven by consumer choice alone. Government intervention, e.g. in form of eco-design standards for products or CO₂ emission standards for cars, are essential to drive uptake of more sustainable products and lifestyles.

OTHER KEY ISSUES DESERVING ATTENTION

5 years provide ample opportunity to bring meaningful changes to consumers' daily lives. The following areas outline objectives to be achieved by 2019.

- **Consumers are protected by well-resourced authorities to ensure their rights exist in reality and not just on paper:** Enforcement authorities need more resources, real competences to look after consumer complaints and have the powers to investigate and correct market failures. EU co-ordination of enforcement efforts need to be stepped up to effectively address cross-border and EU-wide infringements.
- **Consumers should be able to benefit fully and safely from advances in technology:** Advances in technology should improve consumers' standards of living, respond to their needs and expectations and take account of the maturing society.
- **Consumers will only receive safe products and services if an ambitious EU legislative framework on product safety and market surveillance is in place:** Consumers are exposed to too many dangerous products. More efforts need to be taken at EU and national level to effectively remove such products from the shelves before reaching the consumer to ensure health and safety as well as fair market conditions in the internal market. The EU should also agree on a legal framework covering the safety of services.
- **EU energy policies must be affordable:** Rising energy costs threaten the standard of living of European citizens. Given the amount of investments required for infrastructure upgrades and achieving climate and energy objectives, EU policies needs to include the principles of affordability, reliability, simplicity,

RAPEX NOTIFICATIONS

of dangerous products exceeded
2,300 in 2013



protection, empowerment and avoid discrimination against vulnerable consumers. Policies must build in reassurance for consumers that they offer the best possible value for every euro spent.

- > **All consumers across Europe have equal access to safe, effective and innovative treatments and have the tools to play an active role in the decisions regarding their health:** Patients want to have a say in decisions about their health and should have the means to do so. In times of an ageing population and rising healthcare costs, consumers' access to safe and effective treatments need to be guaranteed.



€190 BN

The total bill for pharmaceuticals in the EU topped €190 billion in 2010

- > **Ensure society benefits from a strong and influential consumer movement at national and at EU level:** The role of the consumer movement should be recognised at EU and national level, lead to sustainable funding measures where necessary, support their capacity building and step-up their presence as interlocutor of decision-makers.

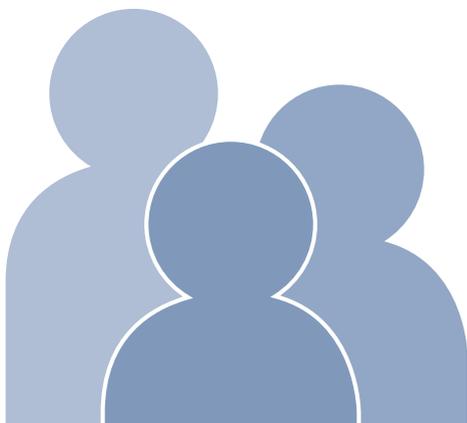
The role of the consumer movement should be recognised at EU and national level.



BEUC MEMBERS 2014



- AT** Verein für Konsumenteninformation - VKI
- AT** Arbeiterkammer - AK
- BE** Test-Achats/Test-Aankoop
- BG** Bulgarian National Association Active Consumers - BNAAC
- CH** Fédération Romande des Consommateurs - FRC
- CY** Cyprus Consumers' Association
- CZ** Czech Association of Consumers - dTest
- DE** Verbraucherzentrale Bundesverband - vzbv
- DE** Stiftung Warentest
- DK** Forbrugerrådet
- EE** Estonian Consumers Union - ETL
- EL** Association for the Quality of Life - E.K.PI.ZO
- EL** Consumers' Protection Center - KEPKA
- ES** Confederación de Consumidores y Usuarios - CEUCU
- ES** Organización de Consumidores y Usuarios - OCU
- FI** Kuluttajaliitto - Konsumentförbundet ry
- FI** Kilpailu- ja kuluttajavirasto - KKV
- FR** UFC - Que Choisir
- FR** Consommation, Logement et Cadre de Vie - CLCV
- HU** National Association for Consumer Protection in Hungary - OFE
- HU** National Federation of Associations for Consumer Protection in Hungary - FEOSZ
- IE** Consumers' Association of Ireland - CAI
- IS** Neytendasamtökin - NS
- IT** Altroconsumo
- IT** Consumatori Italiani per l'Europa - CIE
- LU** Union Luxembourgeoise des Consommateurs - ULC
- LT** Alliance of Lithuanian Consumers' Organisations
- LV** Latvia Consumer Association - LPIAA
- MK** Consumers' Organisation of Macedonia - OPM
- MT** Għaqda tal-Konsumaturi - CA Malta
- NL** Consumentenbond
- NO** Forbrukerrådet
- PL** Federacja Konsumentów - FK
- PL** Stowarzyszenie Konsumentów Polskich - SKP
- PT** Associação Portuguesa para a Defesa do Consumidor - DECO
- RO** Association for Consumers' Protection - APC Romania
- SE** The Swedish Consumers' Association
- SI** Slovene Consumers' Association - ZPS
- SK** Association of Slovak Consumers - ZSS
- UK** Which?
- UK** Consumer Futures



From the safety of the food we eat to financial advice, from personal data protection to the cost of cleaner cars – the EU directly affects consumers' daily lives. This manifesto puts forward the aims of BEUC for the European Parliament of 2014-2019.



The Consumer Voice in Europe

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