

# Your rights as a consumer

## How the European Union protects your interests



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# Consumers at the heart of Europe

The European Union (EU) has an open market comprising 27 countries and over 490 million consumers. This offers you the chance to access a huge choice of products and services and the possibility of buying goods at the most competitive prices without bothering about customs, taxes and, in the euro area, exchange rates.

But maybe you are not taking full advantage of the opportunities offered by the single market.

Perhaps you are still not confident about buying goods or services in another EU country or over the Internet.

Protecting consumers, their interests and their safety is an essential part of the EU's overall objective to improve the quality of life of all Europeans. That is why the EU strives to ensure that whatever you decide to buy, and wherever you are in the EU, you are protected by key basic principles of consumer protection.

These principles are the minimum consumer protection rights that must exist in all EU countries. However, some countries may do more. The EU is working to improve these rights and ensure that they are equally good and equally well applied everywhere in Europe.

Consumer confidence is key to a competitive and flourishing European Union!

With this booklet, you will learn more about what the EU is doing for you as a European consumer, how it is protecting your rights and interests and how to uphold your rights in case of a problem. The booklet is intended as a short practical guide, answering some of the most common questions the Commission receives from consumers about their rights. To learn more about the specific situation in your country, you should contact your national consumer organisations.

## Ten basic principles of consumer protection in the EU

1. Buy what you want, where you want
2. If it doesn't work, send it back
3. High safety standards for food and consumer goods
4. Know what you are eating
5. Contracts should be fair to consumers
6. Sometimes consumers can change their mind
7. Making it easier to compare prices
8. Consumers should not be misled
9. Protection while you are on holiday
10. Effective redress for cross-border disputes

Further information: [ec.europa.eu/consumers/cons\\_info/10principles\\_en.htm](http://ec.europa.eu/consumers/cons_info/10principles_en.htm)

### **Always fighting to improve consumer protection**

The EU is striving to strengthen consumer protection, not only by improving laws, but also by other means such as supporting EU consumer associations and consumer centres, information and education campaigns and gathering information on consumer opinions and problems.

With a budget of €156.8 million, the European consumer action programme 2007–13 aims to support many concrete projects and initiatives presented by various stakeholder groups.

The EU is also working to integrate consumer interests in all its policies, especially in relation to the single market, competition policy, energy policy, the liberalisation of services and public utilities and the preservation of services of general interest.

*'Consumers have a leading role in the European economy.'*

'I view the EU consumer as a real player in the single market – not just a mere observer of market forces.

There are now more than 490 million consumers in Europe. Their expenditure represents over half of the EU's gross domestic product (GDP).

Consumers are key to both growth and job creation, and yet there is an EU-wide **lack of consumer confidence** when it comes to cross-border transactions in particular.

Consumers should be equally confident about buying in different countries as they are at home.'

Meglana Kuneva.



*Meglana Kuneva, EU Consumer Commissioner*

# Product safety



**'How do I know my children's toys are safe?'**

*New mum Anne lives in Limerick, Ireland, with her husband and 18-month-old baby, Sean. Now that Sean is getting older, Anne wants to be sure that the toys she gives him to play with are safe.*

**'Every Christmas there are horror stories in the media about dangerous toys on the market that could kill or seriously injure children. How can I, as a parent, know whether the toys I buy for my child won't harm him?'**

As Anne is living in the European Union, she should not have to worry about the safety of products. EU rules on product safety stipulate that it is the responsibility of producers and distributors to place only safe products on the market. Moreover, if faulty products are discovered, protection measures are taken very rapidly. Toys, cosmetics and electrical equipment have to adhere to further strict safety requirements.

Surveillance authorities in each EU country are responsible for making sure that products meet the safety requirements. If products do not fit the bill, authorities can withdraw them from the market, request a recall from shops, issue warnings, or take any other appropriate measures.

## Early warning on dangerous products

If a dangerous product is found in one country, information on the product is passed on to the other EU countries via a rapid alert system called 'RAPEX'. The system facilitates cooperation between national and European authorities to track down dangerous products and remove them quickly from the market. A similar system called 'RASFF' is in place for food.

## International cooperation

The European Commission is also working with third countries to help them ensure their products meet EU standards. One example is the agreement between China and the EU in 2006 to cooperate towards safer products, especially toys. Such cooperation is a win-win situation – it allows European consumers to have a wider choice of good-quality products and it helps third countries gain access to the biggest single market in the world.

*EU rules on product safety are especially strict for toys.*



### **Banning the marketing of dangerous products**

Certain categories of products or substances presenting a risk for the safety or for the health of people may be totally banned from the EU market. The use of plastic softeners called phthalates, which can be toxic when ingested by young children, has been banned in the manufacture of toys since the late 1990s.

In 2006, the European Commission also prohibited the marketing of disposable lighters not equipped with a child-resistant mechanism.

### **Ensuring the safe use of chemicals**

In 2006, a new set of rules known as the REACH framework on the manufacturing, marketing, import and use of chemical substances in the EU was adopted. These rules will involve safety checks on some 30 000 chemical substances in use today, and companies will have to provide evidence to demonstrate that their use is safe for people and for the environment.



#### **Further information:**

The general EU rules on product safety:

[ec.europa.eu/consumers/cons\\_safe/prod\\_safe/gpsd/index\\_en.htm](http://ec.europa.eu/consumers/cons_safe/prod_safe/gpsd/index_en.htm)

Chemicals and REACH:

[ec.europa.eu/enterprise/reach/index\\_en.htm](http://ec.europa.eu/enterprise/reach/index_en.htm)

# Product guarantees



*'How long are guarantees on consumer goods valid?'*

*Viktor used to live in Germany, where it is common for products to have manufacturers' guarantees of five years. In March 2005, he bought a new washing machine in his home town of Eger in Hungary, but it started to leak water in April 2006.*

*'I complained to the Hungarian representative of the manufacturer, but they didn't want to know. They said in Hungary there is only a one-year guarantee, not five years. What can I do?'*

In this case, Viktor's rights as an EU consumer are not being respected by the Hungarian representative of the manufacturer. The fact is that a **two-year guarantee** applies for the sale of all consumer goods everywhere in the EU (Directive 1999/44/EC). In some countries, this may be more, and some manufacturers also choose to offer a longer warranty period.

When you buy a new product, it should look and function exactly how it was advertised. But do you know what your rights are if your new coffee machine leaks, or if a green door is delivered instead of the blue one you ordered?

The vast majority of purchases and transactions in Europe take place with no reason for complaint. However, if you do have reason to complain, you should be aware that the following rights and responsibilities apply everywhere in the EU:

- If the item you bought does not look or function as it was advertised, or if it is not satisfactory, you have the

**right to have the item replaced or to get your money back** if the replacement was not completed in a reasonable time at no extra cost.

- If you buy goods that turn out to be **faulty**, manufacturers must **compensate** you for any personal injury or damage caused to property.
- When you buy goods or services by **post, telephone, fax** or through the **Internet** from a professional trader, you have the **same rights** in relation to guarantees as if you had bought them in a shop.

*A two-year guarantee applies to the sale of all consumer goods everywhere in the EU.*



**Further information:**

[ec.europa.eu/consumers/cons\\_int/safe\\_shop/guarantees/index\\_en.htm](http://ec.europa.eu/consumers/cons_int/safe_shop/guarantees/index_en.htm)

# Financial services and consumer credit

**?** *'I've just bought a life insurance policy over the Internet, and now I want to change my mind. Can I cancel?'*

*While surfing the Internet, Matt from Luxembourg saw an advert offering a cheap life insurance policy. He decided to sign up for 20 years' coverage. However, when he looked into other policies later, he thought he had paid too much and may be able to get a better deal.*

*'There's nothing wrong with what I bought, but I made the decision quickly, and now I want to change my mind. Is this possible?'*

*If you buy financial services over the phone or by the Internet, you have a cooling-off period of 30 days in which you can change your mind.*

Matt's case is covered by European laws on the distance marketing of financial services. This gives him a cooling-off period of 30 days in which he can withdraw from the contract. During this time, he can inform the insurance provider that he wishes to

withdraw, and receive a refund of what he paid. He should have been told about this right of withdrawal before signing the contract, and this should be stated in the documents he receives.

These days consumers receive more commercial offers than ever – be it by post, over the phone, or on the Internet. These different 'distance-selling' techniques may appear to offer cost savings to consumers. However, without the face-to-face sale, there are fewer opportunities to ask questions, and to make sure you are really happy with what you are buying. The European law on the distance marketing of financial services aims to protect you in the following ways:

- It bans abusive marketing practices seeking to oblige consumers to buy a service they have not asked for.



- It restricts other practices such as unsolicited phone calls and e-mails ('coldcalling' and 'spamming').
- It obliges financial services firms to provide consumers with all the necessary information before a contract is concluded including contact details of the supplier, price and payment arrangements, contractual rights and obligations and performance of the service offered.
- It gives the consumer a right to withdraw from the contract during a cooling-off period, normally of 14 days but rising to 30 days for life insurance and personal pensions.

### **Consumer credit**

The opportunity to borrow money (consumer credit) is a useful way for consumers to purchase things such as cars, holidays, furniture or clothes, without needing to pay the full amount up front. However, too much exposure to credit may also be a risk.

You as a consumer have certain minimum rights when you take out consumer credit, wherever you are in the EU. European legislation provides certain obligations for creditors that cover both the terms of the credit agreement (e.g. the right to early repayment) and the information you are entitled to receive.



### **Further information:**

EU rights on distance marketing of financial services:  
[ec.europa.eu/consumers/cons\\_int/fina\\_serv/dist\\_mark/index\\_en.htm](https://ec.europa.eu/consumers/cons_int/fina_serv/dist_mark/index_en.htm)

EU rights on consumer credit:  
[ec.europa.eu/consumers/cons\\_int/fina\\_serv/cons\\_directive/index\\_en.htm](https://ec.europa.eu/consumers/cons_int/fina_serv/cons_directive/index_en.htm)

# Price transparency



## *'How does the EU help me to compare prices?'*

*Gerda lives in the Netherlands and is looking to buy a new family car. She has heard that she may be able to get the model she wants more cheaply from another EU country. However, she wonders how to find the best deal, and is worried that she may not be entitled to after-sales service from the manufacturer.*

*'I am keen to take advantage of price differences in the EU, but I am not sure where to get the right information.'*

*Thanks to the EU, it is now easier than ever to compare car prices across the EU.*



### **EU helps car-seekers compare prices**

Thanks to the single market, it is now easier than ever to get the best deal in the EU when it comes to buying a new car.

Following the introduction in 2002 of European rules prohibiting car manufacturers from having selective and exclusive dealerships, competition between suppliers has increased, to the benefit of European citizens.

The introduction of the euro currency in 2002 has also made it easier for consumers to compare prices and to shop in different countries without needing to change money.

Each year, the European Commission publishes a car price report, showing where consumers can find cars at the highest and lowest prices. There are also numerous price comparison websites, where consumers can find the best deal on cars, car parts and service. Check with your local consumer

protection organisation to find out whether it recommends any sites in particular.

### **VAT included**

When you make a purchase in another EU country, the price is all inclusive – meaning that you do not have to repay VAT or to add import duties (unlike when you bring in things from outside the EU). This applies if you go to other countries to shop, or if you order goods via the Internet, post or phone.

### **Unit pricing**

EU rules mean that all sellers must clearly display the full price, including VAT, of all goods for sale to private consumers. Goods sold loose, such as fruit and vegetables or petrol, must have the unit price displayed (e.g. the price per kilogram or per litre). This makes it easier for consumers to compare prices between sellers.



### **Further information:**

[ec.europa.eu/comm/competition/sectors/motor\\_vehicles/prices/report.html](http://ec.europa.eu/comm/competition/sectors/motor_vehicles/prices/report.html)

# Unfair contract terms and business practices



## *'What is being done to crack down on rogue traders?'*

*Irena in Opole, Poland, signed up to what she thought was a legitimate lottery website – offering online subscriptions to the euro-millions draw. Irena signed up for 20 weeks and entered her credit card details in good faith that only the 20-week fee (some €30) would be withdrawn.*

*'When my next credit card bill arrived, I got a terrible shock – the company had charged me over €200! When I called them, they said there was a clause in the small print stating that the contract is for five years, with a big administration fee on top. Now they are refusing to refund me.'*

*What is being done to stop this kind of scam?'*

Such unfair contract terms will be prohibited under European law from December 2007. The same law will also ban unfair commercial practices such as:

- **Misleading advertising**

A trader who makes a claim about the effect of a product will have to be able to back it up – wherever in the EU the trader is based. For instance, it is banned to claim in marketing that a product will cure an illness if it does not.

- **Aggressive practices**

Mrs Rouveure contracted a plumber to fix a faulty radiator. She was initially told that the job would cost €80. However, instead, the bill came to €450.90. When she refused to pay the additional amount, the plumber disconnected her hot-water supply. In this case, the plumber used undue influence to exploit a position of

power over the consumer, which is illegal under European law.

- **Aggressive doorstep selling**

A salesman turns up at your door and somehow persuades you to make a purchase by aggressive means, such as ignoring repeated requests by you to leave. Such behaviour is also an illegal aggressive practice and is prohibited.

*Aggressive sales techniques are prohibited under EU law.*



## Further information:

[ec.europa.eu/consumers/cons\\_int/safe\\_shop/fair\\_bus\\_pract/ucp\\_en.pdf](http://ec.europa.eu/consumers/cons_int/safe_shop/fair_bus_pract/ucp_en.pdf)

# Package holidays



## 'What are my rights in a package-holiday dispute?'

*Annika and Carl had booked a week-long package holiday to a five-star hotel on Paphos beach in Cyprus through a tour operator in Finland. However, when they arrived, they discovered that the company had moved them to a three-star hotel several kilometres from Paphos.*

*'The hotel was not at all what we expected, and we had to take a bus to get to the beach each day. The Finnish holiday company said that our original hotel was closed for refurbishment, and that there was no room in hotels of the same standard as it was a busy time of year.*

*We complained of course, but they refused to refund us, saying that the events were beyond their control. What are our rights in this case?'*

*If your holiday does not correspond to what was offered in the brochure, the tour operator must offer you compensation.*

As an EU citizen, you have a wide range of rights enabling you to feel safe and confident while travelling both within the EU and further afield.

EU law protects consumers who purchase a combination of travel services from a company located in the EU.

Such package holidays commonly include transport and accommodation and may also cover meals and excursion tours.

EU law says that the travel organiser has the obligation to provide **accurate information** on the package proposed, including on transportation, accommodation, meals, itinerary and insurance requirements.

If your holiday does not correspond to what was promised in the brochure, tour operators must offer you compensation.

If the tour operator goes bankrupt while you are on holiday, it must have arrangements in place to get you back home. Furthermore, you have the right to **cancel** your booking if, for instance, the company changes significantly any essential terms of the package such as the dates of the holiday or the price.



## Further information:

[ec.europa.eu/consumers/cons\\_int/safe\\_shop/pack\\_trav/index\\_en.htm](https://ec.europa.eu/consumers/cons_int/safe_shop/pack_trav/index_en.htm)

# Timeshare



## 'What are the rules on timeshare in the EU?'

*Mr and Mrs Bain were on their first holiday in Spain when they were approached in the street, given a scratch card and told that they had won a free holiday. They were delighted!*

*'But then we were jumbled into a taxi and taken to a hotel miles out of town for a three-hour hard sales pitch. I am not very well and can't sit for long and was just so desperate to leave. In the end, we were asked to sign a lot of paperwork and pay €1 000. What should we have done in this situation?'*

The high-pressure sales situation in which Mr and Mrs Bain found themselves is not uncommon. In such circumstances, the advice is as follows.

If you decide to sign a timeshare agreement, the law gives you a cooling-off period of at least 10 days. Until the end of this cooling-off period, you can cancel the agreement if you wish, without having to pay a fee. During the cooling-off period, it is illegal for the company to ask for money from you, so do not pay anything on the spot. If you do pay a fee up front, it may be more difficult for you to get this money back if you decide to cancel the agreement afterwards.

### Timeshare explained

When you buy a timeshare, you buy the right to use holiday accommodation for a set amount of time each year. The accommodation is typically a villa, holiday home or flat. The contract should be of at least three years, and for a minimum stay of one week a year to guarantee you EU timeshare rights.

### Check that minimum rights are explained to you

Whatever the situation and arrangement that are proposed, you should check that you are given a minimum set of rights such as a cooling-off period, a prospectus and contracts in your

own language. If these are not present, walk away from the proposal.

### What to be aware of

When you buy a timeshare, it is important to get as much information as possible before you sign, including details of:

- **full costs**, including charges for things like legal fees, gas, electricity and water, and annual management and maintenance charges;
- **duration of the agreement**;
- **what the resort is like**. If it is still being built, check that planning permission has been granted, the extent of the development and the amount of work still to be completed;
- **type of timeshare** you will have. Will you own the title to the property or shares in the land? Could you sell your share of land or transfer your rights?
- **terms and conditions** of the agreement;
- **who is responsible** for the **day-to-day** running of the resort and **maintenance** of the property;
- whether there is an **owners' committee or association** and what powers it has.



### Further information:

[ec.europa.eu/consumers/cons\\_int/safe\\_shop/timeshare/protection\\_en.htm](https://ec.europa.eu/consumers/cons_int/safe_shop/timeshare/protection_en.htm)

# Air travel



## *'What are the airlines' obligations towards their passengers?'*

*Sophie was due to fly from Toulouse in France to Krakow in Poland at 2 pm. When she arrived at the airport, she found her flight was delayed by 11 hours. The airline told her that one of its aeroplanes had broken down, but it refused to offer any compensation.*

***'I spent the whole day in the airport and spent money on food and drink. Should the airline have provided some refreshments at least?'***

When travelling by air for business or pleasure, you have certain rights when it comes to information, delays, cancellations, overbooking and damage to your luggage, thanks to EU rules. The rules apply even if there are extraordinary circumstances which caused the flight disruption.

These rights apply to scheduled domestic flights within an EU country and to charter flights leaving or arriving at an EU airport. For flights arriving from outside the EU, these rights only apply to EU airlines.

### **Long delays**

If you check in on time for a flight and there is a significant delay, the airline must provide you with meals and refreshments, hotel accommodation, if necessary, and communication facilities. The airline also has to give you a written statement about your rights as a passenger.

When the delay is 5 hours or more, the airline should also offer to refund your ticket, but only if you decide not to take the delayed flight. There is no financial compensation for delays.

*Air passengers have rights when it comes to flight information, delays, cancellations, overbooking and baggage, thanks to EU rules.*



### Overbooking

If there are too many passengers booked for the seats available, the airline firstly has to call for volunteers willing to give up their seats. It is only then that an airline can decide not to take certain passengers on board. It is then obliged to offer you financial compensation. You are also entitled to meals and refreshments, hotel accommodation, if necessary, communication facilities and a written statement about your rights as a passenger.

### Cancellation

If your flight is cancelled due to reasons within the airline's control, the operating airline should provide you with either a refund of your ticket or alternative transport to your final destination. Under certain circumstances and, if the cancellation is not as a result of a *force majeure* incident, the airline has to pay you financial compensation. It also has to give you

meals and refreshments, hotel accommodation, if necessary, communication facilities and a written statement about your rights as a passenger.

### Lost luggage

You may claim compensation for destruction, damage, loss or delay of your luggage on a flight by an EU airline, anywhere in the world.

### Resolution of disputes

In order to avoid lengthy and costly court cases, EU countries are obliged to set up independent national bodies to deal with passengers' complaints and any disputes they may have with airlines. For the name and address of the relevant authority, or details of organisations which can advise or help with other complaints (e.g. loss of luggage, injury, and package holidays), contact Europe Direct by freephone on **00 800 6 7 8 9 10 11**, or by e-mail via the website [europedirect.europa.eu](http://europedirect.europa.eu)



### Further information:

[ec.europa.eu/transport/air\\_portal/passenger\\_rights/information\\_en.htm](http://ec.europa.eu/transport/air_portal/passenger_rights/information_en.htm)

# Food safety



*'Can we be sure that all we eat is safe?'*

*Alica and Ján live in Levice, Slovakia. In the last few years, they have noticed that they can find an ever-growing range of products from across Europe and even beyond in their local supermarket.*

*'We are aware of food scares in the 1990s, such as "mad cow" disease or adulterated olive oil. And now the media is talking about avian flu. With such large numbers of new products entering the market all the time, how do we know if we can trust all the food in our supermarket?'*

*The EU food safety system ensures high quality, strict hygiene standards, low risk, and adequate information for European consumers.*

The European Union has rules and standards in place to ensure that all the food we eat is of high quality, whether it comes from within the EU or outside. Although no system of

regulation can guarantee consumers zero risk, EU countries have among the highest safety standards in the world.

Over the last few years, the EU has been overhauling its food laws in a major effort to minimise the risk of food safety crises of the kind we saw in the 1990s. The 'farm to fork' approach ensures traceability of products, strict hygiene standards and adequate information for consumers.

## How the 'farm to fork' approach works in practice

- **Animal health** is a top priority in the EU, helping to prevent contagious animal diseases, such as swine fever or foot-and-mouth disease.
- **Animal welfare** measures help to ensure better conditions for the animals.
- There are strict rules for what can go into **animal feed**.
- All food and feed businesses must make sure all foodstuffs and ingredients can be **traced** right through the food chain.



- There are specific rules on **food additives**, such as colours and sweeteners and on the **minerals** and **vitamins** that can be added to food, as well as on the use of **pesticides**.
- The EU has strict rules regarding **food hygiene** to avoid contaminants such as salmonella and listeria.
- The **European Food Safety Authority (EFSA)** evaluates the risk posed by new foodstuffs, using science and the latest available technologies.
- The EU is the world's largest market for imports of food from **developing countries**. Farms and food producers which export to the EU must respect the **same safety principles** as apply in the EU.
- The durability or use-by date.
- If the item of food contains a genetically modified product, this should be clearly stated.
- Ingredients to which some consumers may be allergic (e.g. nuts) even if the quantities used are very small.
- There are other special rules applying to certain foodstuffs. For example, the presence of quinine and caffeine in food must be clearly indicated.

### Read the label

If you want to know exactly what you are eating, food labels are the crucial source. According to EU food labelling rules, the label must include the following information:

- The name, composition and content of the product, the manufacturer, methods of storage and preparation.



### Further information:

The European Commission's food safety website:  
[ec.europa.eu/food/index\\_en.htm](http://ec.europa.eu/food/index_en.htm)

The European Commission's agriculture and food website:  
[ec.europa.eu/agriculture/foodqual/index\\_en.htm](http://ec.europa.eu/agriculture/foodqual/index_en.htm)

# Help if things go wrong



*'Who can help me if I have a problem with a trader in another country?'*

*A consumer in France ordered a digital camera from a German website. The customer paid €300 in advance for the camera, and was informed that the German trader had sent the camera through the post. However, the camera never arrived. The customer tried to contact the trader several times, but, when he got no response, he turned for help to the French European Consumer Centre (ECC). The French ECC liaised with the German online consumer body, which was able to go straight to the trader. As the trader had no proof of postage, he was obliged to provide the French customer with a new camera.*

## Dispute resolution

If you have an unresolved dispute with a trader, do not despair! There are a number of options you can take for advice or help.

*If you have an unresolved dispute with a trader, there are a number of places you can turn to for advice.*

### Step 1: Seek advice

There are a number of places and organisations you can turn to for advice as a first step:

1. The **national consumer association** in your country. You can find national consumer organisations here: [ec.europa.eu/consumers/cons\\_org/associations/index\\_en.htm](http://ec.europa.eu/consumers/cons_org/associations/index_en.htm)

### 2. The European Consumer Centres Network (ECC-Net)

This network of consumer advice centres helps consumers specifically with cross-border disputes. It was set up in January 2005 by the European Commission in cooperation with the national authorities. The centres give information and advice on problems with shopping across borders and intervene where problems arise.

Further information:

[ec.europa.eu/consumers/redress/ecc\\_network/index\\_en.htm](http://ec.europa.eu/consumers/redress/ecc_network/index_en.htm)

### 3. FIN-NET: Network for settling cross-border financial disputes out of court

In 2001, the Commission launched a Europe-wide network for out-of-court settlement of cross-border financial disputes. This network, called FIN-NET, aims to facilitate out-of-court resolution of disputes when the consumer and the financial services provider



(bank, insurance company, etc.) come from different EU countries. It provides the consumer with an alternative way to solve disputes quickly, cheaply and easily, and may reduce his/her need to go to court.

Further information:

[ec.europa.eu/internal\\_market/fin\\_services-retail/finnet/index\\_en.htm](http://ec.europa.eu/internal_market/fin_services-retail/finnet/index_en.htm)

#### **4. Solvit: Problem solving in the single market**

Solvit is an online problem-solving network in which the EU countries work together to solve problems caused by the misapplication of single market rules by public authorities. The network deals with cases which include non-recognition of professional qualifications in another country, problems with car registration, residence permits or market access of products.

Further information:

[ec.europa.eu/solvit/site/index\\_en.htm](http://ec.europa.eu/solvit/site/index_en.htm)

#### **Step 2: Take action**

If your negotiations with the trader have failed and you wish to take things further, you could consider two possibilities:

1. Taking **court** action at national level or

2. **Alternative dispute resolution** (ADR).

ADRs are schemes set up to help solve disputes without having to go through a costly and time-consuming court procedure. ECCs can give you advice on those ADRs which meet EU standards. Most schemes use a third party such as an arbitrator, mediator or ombudsman to help you and the trader reach a solution. The main types of ADR that deal with consumer disputes are conciliation, arbitration and mediation and are usually provided by trade associations.

Further information:

[ec.europa.eu/consumers/redress/out\\_of\\_court/index\\_en.htm](http://ec.europa.eu/consumers/redress/out_of_court/index_en.htm)

# Travelling with animals



## 'Can I take my dogs on holiday with me?'

*Roberta is Italian but works in Madrid as a teacher. She would like to visit her parents in Florence this summer, but she recently bought two puppies and doesn't know whether she can take them on the trip with her.*

**'I would really love my parents to see the dogs when I go back to Italy. Are pets allowed to travel in the EU? What do I need to do to take them with me?'**

### Pet passports

It is now easy to take your pet with you when travelling between EU countries. For cats, dogs and ferrets, EU harmonised legislation now exists for most EU countries, so all you need to do is make sure your animal has:

- a valid **rabies** vaccination;
- an electronic **transponder** or readable tattoo;
- a **pet passport**, which can be issued by your veterinarian.

For entry into Ireland, Malta, Sweden and the United Kingdom, an additional test is required to ensure that the rabies vaccination has been effective. Tick and tapeworm treatment may also be necessary.

You can also use the pet passport if you are travelling to or from one of the EU's neighbouring countries where the rabies status matches that of the EU. These include Andorra, Iceland, Liechtenstein, Monaco, Norway, San Marino, Switzerland and the Vatican City State.

The European Commission recommends that you always discuss with your veterinarian the country of destination and individual circumstances before travelling with your pet.

For all animals other than cats, dogs and ferrets, there are national laws in each EU country.

### Taking animals on aeroplanes

If you wish to travel with your pet by aeroplane, it is essential to talk to your airline before booking a ticket.

Airlines have different conditions for travel with pets, but in general they will ask you to:

- make sure the animal is in a secure travelling box or cage;
- make sure the pet has all the necessary vaccines, certificates and entry permits for the country to which you are travelling;
- make sure the animal is comfortable, has enough room in its cage or box and has enough food and/or water for the journey.

### Cost

The cost of travelling with animals can differ from country to country and between different methods of transport. However, you will need to pay a fee to your veterinarian for the pet passport and any necessary treatment.



### Further information:

[ec.europa.eu/food/animal/liveanimals/pet/qanda\\_en.htm](http://ec.europa.eu/food/animal/liveanimals/pet/qanda_en.htm)

# Helping consumers to help themselves



*'How does the EU take care of my consumer rights?'*

*Ellen lives in Germany, but her son, Frank, is about to go to France for one year to study. Ellen wants Frank to have some financial security in case of problems and is considering taking out a credit card for him.*

*'I want him to have access to money if he needs it, but I also know that young people face a lot of pressure these days to always have the latest consumer goods. How do young people learn to be responsible consumers?'*

## Helping teenagers become informed consumers

The *Europa Diary*, published by the Commission, is a school diary aimed at students between the ages of 15 and 18. Over 1 million copies have been used by 9 000 schools across the EU, helping young people become more aware of their rights, increasing their awareness and enabling them to make more informed decisions as consumers. It exists in 20 languages and has been adapted to national legislation and culture in all EU countries.

Further information:

[ec.europa.eu/consumers/cons\\_info/consumer\\_diary\\_en.htm](http://ec.europa.eu/consumers/cons_info/consumer_diary_en.htm)



*The EU works hard to ensure that people are more aware of their rights and that they can make more informed decisions as consumers.*

### **Training courses for staff of consumer organisations**

The Commission organises training courses for personnel of consumer organisations in management, lobbying and European consumer law. These courses are given by professionals and are open to personnel of consumer organisations in the 27 EU countries and several other European countries. Their aim is to enable staff to help consumers across the EU become more aware of their rights throughout Europe.

Further information:  
**[www.trace-beuc.org](http://www.trace-beuc.org)**

### **Education online**

In 2006, the Commission launched the Dolceta website. Dolceta ('Development of online consumer education tools for adults') is a one-stop shop for consumers to find out about issues ranging from price labelling and settling disputes to mortgages and managing a family budget.

You can browse at Dolceta at the following address and also find out more about all the other issues mentioned in this booklet, and much more:  
**[www.dolceta.eu](http://www.dolceta.eu)**

European Commission

**Your rights as a consumer**

How the European Union protects your interests

*Europe on the move series*

Luxembourg: Office for Official Publications of the European Communities

2007 – 22 pp. – 16.2 x 22.9 cm

ISBN 92-79-03538-X

In the European Union, you can shop wherever you like in the hunt for the best goods and services at the lowest prices, without having to bother with customs, taxes or, in the euro area, exchange rates.

The number of people shopping across borders and over the Internet is growing all the time. The EU aims to make sure that your rights as a consumer are protected, wherever you decide to shop.

## Other information on the European Union



### Go online

Information in all the official languages of the European Union is available on the Europa website: [europa.eu](http://europa.eu)



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There are European Commission and Parliament representations and offices in all the countries of the European Union. The European Commission also has delegations in other parts of the world.



EN



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