



## **European Consumer Centres E-commerce report 2014**

Part 2  
Highlights for consumers - Checklists and test yourself tool



This publication is available on the websites of the ECCs.  
(Further information can be found in Annex II)

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## European Consumer Centres E-commerce report 2014

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The views and interpretations reflected in this report are not those of the European Commission or the national funding bodies. They are solely those of the working group based on conclusions in the reports referred to and on the data results and questionnaires answers submitted to the working group by all project participants.

# Foreword

This report from the European Consumer Centres (ECC-Net) about e-commerce is divided into two parts. Part 2 is aimed at guiding consumers in relation to consumer rights in cross-border e-commerce and increase consumer confidence in the European Internal Market.

ECC-Net have also prepared a similar guide for traders to assist them in understanding consumer legislation in relation to cross-border e-commerce and to increase the cooperation between the ECC-Net and business organisations.

## The European Consumer Centre Network

The European Consumer Centre Network (ECC-Net) consists of 30 centres based in each EU Member State, Norway and Iceland. It is co-financed by the EU (Consumer Programme) and by each of the participating states.

The aim of the Network is to increase consumer confidence in the European Internal Market by providing consumers with information on their rights under European consumer legislation, and by giving advice and assistance in the resolution of their individual cross-border complaints. As the ECC-Net deals with cross-border consumer complaints and disputes, it is in a unique position to document the problems consumers face when shopping within the EU, Norway and Iceland.

## Background

ECC-Net deals with a large number of cross-border consumer complaints every year, and is therefore in a unique position to document problems that occur when shopping online within the EU. Among the 80 272 contacts from consumers, the ECCs dealt with 32 522 complaints, an increase of 9% compared to 2012.<sup>1</sup> In 2013, 66% of the complaints handled by ECC-Net related to online purchases, an increase by 6% compared to 2012.<sup>2</sup>

The European Consumer Centre in Sweden has led this project in close cooperation with the Centres in Denmark, Finland and Ireland, who formed the working group for this project.



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1 Press release, 19 February 2014, [http://europa.eu/rapid/press-release\\_IP-14-162\\_en.htm](http://europa.eu/rapid/press-release_IP-14-162_en.htm)

2 Infograph for 2012, [http://ec.europa.eu/consumers/ecc/ecc\\_infographic\\_en.htm](http://ec.europa.eu/consumers/ecc/ecc_infographic_en.htm)  
Infograph for 2013, [http://ec.europa.eu/consumers/ecc/infographic/02\\_14\\_infograph-eccnet\\_2013.pdf](http://ec.europa.eu/consumers/ecc/infographic/02_14_infograph-eccnet_2013.pdf)

# Introduction

## E-commerce

Cross-border e-commerce is a fast developing area. Internet access and use is widespread amongst the EU population and is growing rapidly. In the EU28<sup>3</sup>, 79% of households had access to the internet in 2013 and 76% had a broadband internet connection, compared with 55% and 42% respectively in 2007.<sup>4</sup>

There are many advantages when purchasing products via cross-border e-commerce. The price can be more advantageous and the selection of products may be better. But it can be difficult for consumers to know what to be aware of when purchasing cross-border.

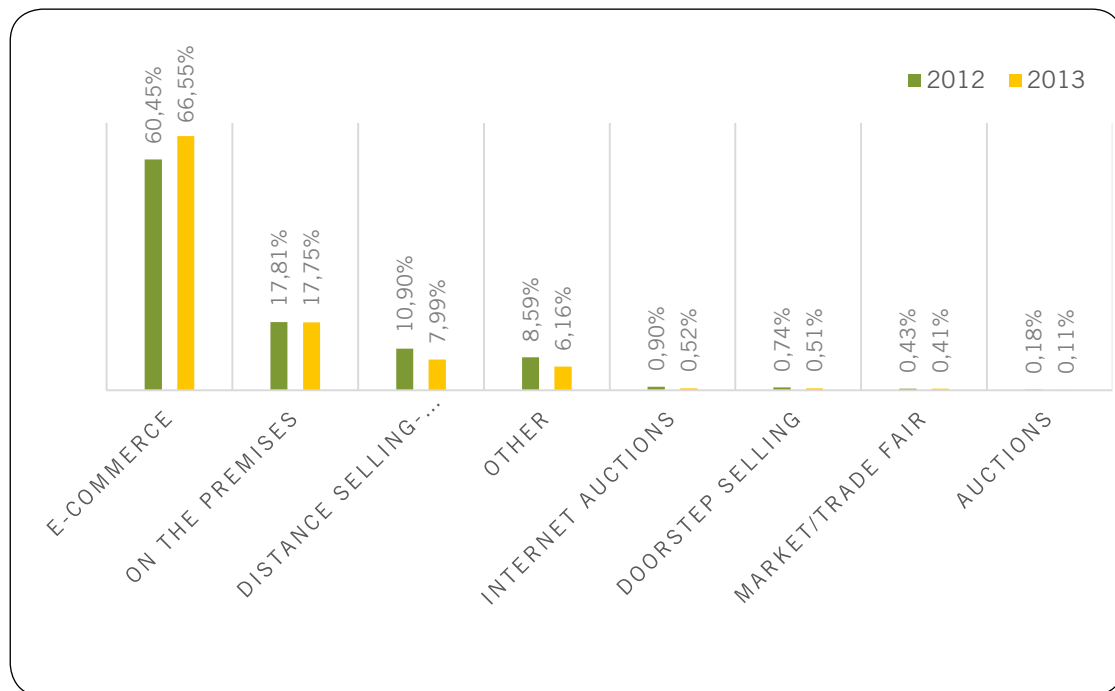


Figure 1. Complaints handled by the ECC-Net in 2012 and 2013, divided by selling method.

By using our knowledge and experience we aim to help traders and consumers to understand the relevant rules in the e-commerce area so that disagreements may be solved before they escalate and become formal disputes.

## Content of the report

We will provide information about the specific problems reported to ECC-Net and how to avoid them. Pay particular attention to our checklists for consumers where we point out the most important things to keep in mind when shopping online, before, during and after purchase. You can also test your knowledge on consumer rights in the e-commerce area by answering the questions in our *test-yourself* quiz.

Furthermore we have provided a summary of cross-border comparison sites to help consumers make informed decisions and to help exploit the full potential and advantages of the Internal Market.

3 Since the entry of Croatia to the European Union, the EU counts 28 Member States.

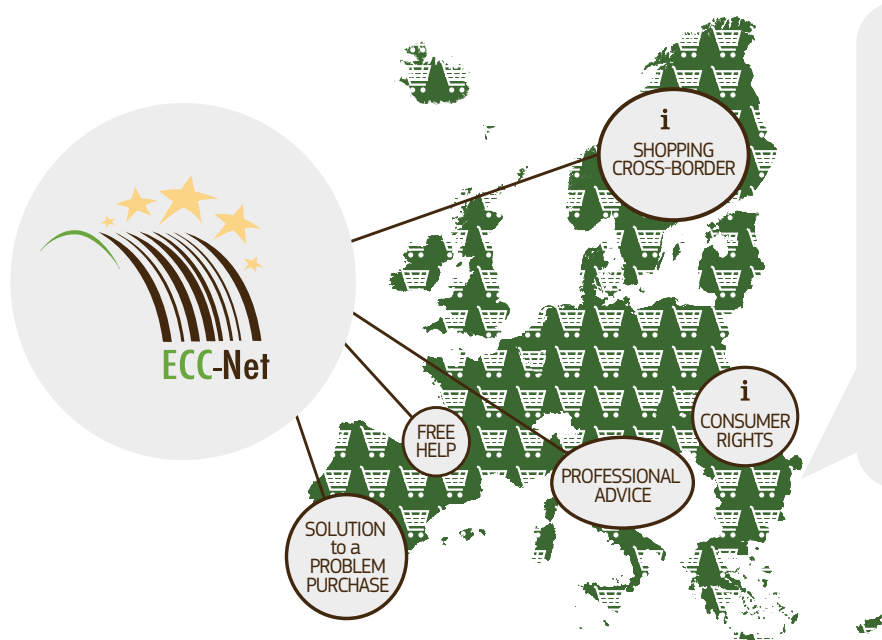
4 More than 60% of individuals in the EU28 use the internet daily. Eurostat 199/2013-18 December 2013, [http://epp.eurostat.ec.europa.eu/cache/ITY\\_PUBLIC/4-18122013-BP/EN/4-18122013-BP-EN.PDF](http://epp.eurostat.ec.europa.eu/cache/ITY_PUBLIC/4-18122013-BP/EN/4-18122013-BP-EN.PDF)



## ECCs HELPED MORE THAN 80.000 EU CONSUMERS WITH THEIR CROSS-BORDER PURCHASES IN 2013



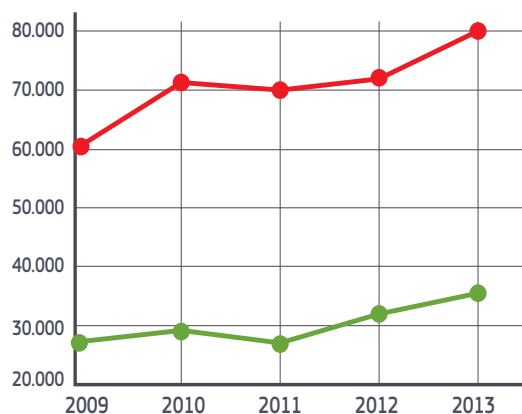
### ► WHAT DO ECCs DO?



- Provide information to consumers on EU rights when shopping in a different country of the network \*
- Help to find solutions if something goes wrong

\*ECC-Net covers all 28 EU Member States + Norway and Iceland.

### ► HOW MANY CONSUMERS USED THEM?

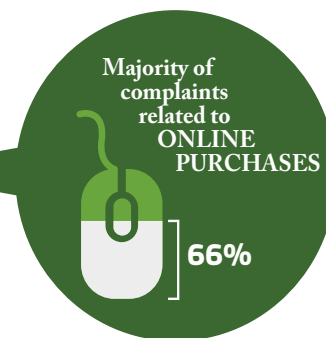


**80.272**  
**CONTACTS**

**+32,1 %**  
compared to 2009

**32.522**  
**COMPLAINTS**

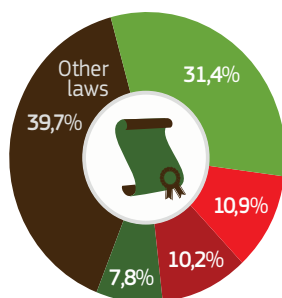
**+17,8 %**  
compared to 2009





## ► IDENTITY CARD OF COMPLAINTS

### MAIN AREAS OF EU LAW BREACHES



- Distance contracts
- Nationals legislations
- Guarantees
- Air passenger rights

## ► TOP 10 AREAS OF COMPLAINTS

### 1 TRANSPORT

of which

**18,3%** air transport

**4,5%** car rental

- 2 HOUSEHOLD EQUIPMENT AND MAINTENANCE
- 3 RECREATIONAL, SPORTING AND CULTURAL SERVICES
- 4 TIME-SHARE PRODUCTS AND PACKAGE HOLIDAYS
- 5 HEALTH CARE RELATED EQUIPMENT AND PRODUCTS
- 6 AUDIO-VISUAL, PHOTOGRAPHY AND INFORMATION
- 7 TELECOMMUNICATION
- 8 CLOTHING AND FOOTWEAR
- 9 HOTELS AND RESTAURANTS
- 10 PERSONAL CARE GOODS AND SERVICES

## ► TOP 5 CAUSES OF COMPLAINTS



**15,4%**

No Delivery or  
cancellation of service

**12,4%**

Product / Service  
defective or delayed

**10,0%**

Product / Service not in  
conformity with order

**8,6%**

Cancellation of contract

**5,0%**

Supplementary charges

<http://ec.europa.eu/ecc-net>

Health and  
Consumers

# Checklist for consumers - General e-commerce

## Know the trader

- Try to shop on a familiar or recommended site and make sure you have the name and full contact details, including postal address, of the web trader so you know who you are dealing with. Do not rely on just an e-mail address or a post office box.
- Do not assume that a website is based in the country indicated by its web address, e.g. '.ie.' does not necessarily mean the trader is based in Ireland. It should be stated somewhere on the website in which country the trader is registered. Your rights and ECC-Net's ability to help you depends on where the company is based. If this information is not clearly available consider shopping elsewhere.
- Remember: If you shop from websites based outside the EU, Norway and Iceland your European consumer rights will not necessarily apply and you may face unexpected customs and tax bills!
- When shopping through auctions, be aware of that sometimes the seller is not a professional seller and therefore the e-commerce protection is not applicable.

## Check the trader

- Beware of sites that have only recently been set up. Fraudulent sites come and go very quickly.
- Check for trust marks. Electronic labels on websites may indicate that the e-trader has agreed to follow certain rules and regulations of a trust mark scheme.<sup>1</sup> However, some trust marks can be fake and one way to check this is to click on the trust mark to verify its official registration.
- Always research the background of unfamiliar web traders before purchase (e.g. [www.whois.com](http://www.whois.com)). A simple internet search should reveal any negative feedback about the trader left by other consumer's in their consumer reviews, but be aware that some unscrupulous traders may also leave false positive feedback about themselves, especially on their own websites.<sup>2</sup>
- Don't be fooled by a prominent search engine ranking. Web based fraudsters may pay for search advertising so their sites appear at the top of search results.
- If you are having doubts about the trader, the terms and conditions or do not know if the trader is reliable, contact the European Consumer Centre (ECC) in the country where you live and ask for advice.

## Avoid Scams

- Never ever reply to unsolicited emails (spam) and be careful when clicking on links or attachments in emails to avoid potential threats such as phishing.
- Watch out for tell-tale signs of scams: promises of huge rewards such as lottery winnings, messages stating urgent action is required to claim your winnings, and requests for upfront payment or private information. Be skeptical of all unsolicited contact and remember if it sounds too good to be true, it generally is.
- Do not disclose personal information that is not necessary to complete a transaction. Certain personal details, combined with your credit card number, place you at risk of identity theft.

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1 Trust marks report 2013 "Can I trust the trust mark", p. 7. [http://www.konsumenteuropa.se/PageFiles/155682/Trust\\_Mark\\_Report\\_2013.pdf](http://www.konsumenteuropa.se/PageFiles/155682/Trust_Mark_Report_2013.pdf)

2 Ibid. page 51.



- Avoid buying counterfeit goods. Such products are often dangerous or of poor quality and it can be very difficult to get redress if something should go wrong. Bear in mind that the sale of fake goods is illegal and is often linked to organized crime. Also buying counterfeit goods can be illegal (for example in Italy). Be wary of large discounts of the recommended retail price, often a good indicator that an item is counterfeit. If in doubt contact the brand/rights holder directly to verify if the seller is an authorised agent.

### **Read the terms and conditions and keep documentation**

Always read the terms and conditions applicable to your order and know exactly what you are agreeing to before going ahead with the contract. In particular, ensure you are aware of the trader's cancellation and return policies.

To be on the safe side, in case you need evidence later on, the following is recommended:

- Print and save the terms and conditions before ordering.
- Make screenshots during the selling procedure in order to keep records of all steps that have been taken.
- Keep copies of your order confirmation, receipts, letters, e-mails, all correspondence exchanged and screenshots of anything unusual.

### **Pay Safely**

- Never send cash or use a money-wiring service because you will have no recourse if something goes wrong. You usually have more protection if you use a credit card.
- In case of prepayment, avoid bank transfer if you do not have experience with the trader.
- Make sure you use a secure website to enter credit card information. Look for a closed padlock symbol in the bottom right of the browser window and for the website address to begin with "https ://"(🔒)
- Some websites provide payment through payment transaction intermediaries, which may provide some safety and assistance in certain matters, e.g. in case of non-delivery. Check the terms and conditions for the payment transaction intermediary you intend to use. Also check the identity of intermediary as a lot of fraudsters set up their own in order to dupe consumers.
- Make sure your computer has up-to-date anti-virus software and a firewall installed to avoid getting hacked.
- It is also recommended to open a virtual sub bank account dedicated to online shopping if possible or to use virtual credit cards which are valid only for one transaction.

### **Data protection**

Check the site's privacy policy and be wary if there isn't one. A privacy policy describes the type of personal information that is collected from you, the reason the information is collected, and who will have access to the information.

### **Your right to information – before the purchase**

The trader must provide the following information on their website:

- the name and address of the trader and the business registration number
- the main characteristics of the product or service
- the total price, including taxes and fees, of the product or service
- the delivery costs
- the different payment methods

- the date for and information on delivery
- information on the cooling off period and exclusion
- information on the existence of a legal guarantee of conformity for goods
- for how long the offer is valid
- where applicable, the minimum duration of the contract

After the purchase the trader has to give you a written confirmation of the concluded contract and he is also obliged to send you information about:

- the right to withdraw / cooling off period
- how the cooling off period is calculated
- what to do if you want to cancel the purchase
- what happens after you have cancelled the purchase
- who to contact if you want to cancel the purchase
- that you have to pay for sending the goods back to the trader, unless agreed otherwise.
- that you are liable for diminished value of the returned goods.
- warranties and service
- the conditions to cancel the agreement if it is indefinite or exceeds one year

The information should be given to you as soon as the contract has been concluded or at the latest upon delivery even if it occurred at an earlier time.

The information should be given to you in a document that you can save. It is up to the trader to prove that you have received the information.

## Guarantees

- The term **commercial guarantee**, relates to the willingness of the guarantor, who voluntarily assumes liability for certain defects. It is defined as follows: "any additional undertaking given by a seller or producer, over and above the legal rules governing the sale of consumer goods, to reimburse the price paid, to exchange, repair or handle product in any way, in the case of non-conformity of the product with the contract".<sup>3</sup> Commercial guarantees are in addition to, and not in substitution for, consumers' statutory rights.
- The term **legal guarantee** relates to the legal protection of the consumer in respect of defects in the goods acquired. This legal protection is rendered compulsory by the law and is not dependent upon the contract. It is the seller of the product who is responsible for faulty goods under consumer legislation.

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3 [http://europa.eu/legislation\\_summaries/consumers/protection\\_of\\_consumers/l32022\\_en.htm](http://europa.eu/legislation_summaries/consumers/protection_of_consumers/l32022_en.htm)

## Cooling off

- The trader has to inform you about your right to withdraw from a distance contract. The cooling off period of 14 days starts the date you physically receive the items. If it is a service you have purchased, the period of withdrawal starts the date the contract was concluded.
- If the trader never informed you about your right to withdrawal, the cooling off period extends for up to additional 12 months from the end of the initial cooling off period. However, if the trader informs you in the meantime, then the withdrawal period expires 14 days after the day you received that information.
- After withdrawal, the trader has 14 days to refund the payment. If the contract concerns the purchase of goods, the trader has the right to postpone the repayment until he has received the goods back or until you have supplied evidence of having sent back the goods.
- Unless the trader has offered to collect the goods himself, you have 14 days to send back the goods, calculated from the date you informed the trader of your withdrawal. You have to bear the costs of returning the goods, unless the trader has agreed to bear them or if the trader has not informed you that you have to bear them.

You are liable for the diminished value of the goods if you have handled the goods in excess of what is necessary to establish the nature, characteristic and functioning of the goods. The trader may return a smaller amount to you after making a deduction for depreciation. This does not apply if the trader has not given you information about the right of withdrawal. Just to clarify, you can try a dress at home if it suits, but you cannot wear it at the "Vienna Operaball".

It is important to bear in mind that there are some exceptions to the cooling off period, where there is no right of withdrawal for consumers, e.g. plane tickets, package travels, car rental services, personalised goods etc.<sup>4</sup>

## In case of non-delivery

- After the conclusion of a contract, the trader has 30 days to deliver the goods or to perform the service ordered, unless you and the trader have agreed on another time of delivery.
- If the trader has not delivered the goods within the time agreed, you can call upon him to make the delivery within an additional period of time appropriate to the circumstances. Keep proof that this has been done.
- If the trader still has not delivered the goods within that additional time given, you have the right to end the contract.
- However, if the delivery of the product within the agreed timeframe was essential the consumer is entitled to terminate the contract immediately upon expiry of the initially agreed time limit. If you require delivery by a certain date eg for a special occasion or Christmas, you should inform the trader, prior to the conclusion of the contract, that delivery by the specified date is essential.
- When you have terminated the contract, the trader has to reimburse all sums paid without any delay.
- If the trader refuses to pay you back, try contacting your bank. For credit card transactions you may be able to obtain assistance from your bank, in recovering the money if the trader refuses to refund you.<sup>5</sup> Debit card payments may be covered by internal rules of the card schemes which gives the bank a possibility, under certain conditions, to try and help the consumer reverse payments made to a trader. However strict deadlines operate for these schemes and so it is important to act promptly.

4 Art. 16 DIRECTIVE 2011/83/EU, <http://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32011L0083&rid=1>

5 In some countries there is a statutory right of assistance by the bank when paying with a credit card. See ECC-Net report "Chargeback in the EU/EEA. A solution to get your money back when a trader does not respect your consumer rights". [http://www.konsumenteuropa.se/PageFiles/159452/Chargeback\\_Report.pdf](http://www.konsumenteuropa.se/PageFiles/159452/Chargeback_Report.pdf)

## Legal warranty - in case of faulty products and services

- A product or service is faulty if it does not comply with the given description of the product or service or if it cannot be used for normal purposes or the specific purposes given by you to the trader. The product or service is also faulty if it does not show the normal quality and performance as can be reasonably expected.
- In the first place, the consumer may require the seller to repair the goods or replace them (in either case free of charge) unless this is impossible or disproportionate. Under certain conditions the consumer may require an appropriate price reduction or have the contract rescinded. These rules apply in general up to, at least, 24 months from the date of purchase but some countries have a longer period during which you can exercise your rights.
- The seller is liable for any lack of conformity which exists when the goods are delivered to you or which arises within a period of, at least, two years from delivery. However, the lack of conformity cannot be established if, at the moment of conclusion of the contract of sale, the consumer knew or could not reasonably have been unaware of the lack of conformity.
- Any lack of conformity that becomes apparent within six months of delivery will be presumed to have existed at the time of delivery, unless proof to the contrary is furnished or this presumption is incompatible with the nature of the goods or the nature of the lack of conformity.<sup>6</sup> During the first 6 months after purchase the burden of proof is on the trader to demonstrate that a product is not faulty; whereas after 6 months have elapsed, it is up to consumers to prove that the product is not in conformity. (Except in Portugal and, as of 2016, France). If the purchase is cancelled the trader must reimburse all sums paid under the contract. The trader is also obliged to pay for the expenses you had when sending back the good.

## If things go wrong – making a complaint

- Start by making a complaint to the web trader in writing and complain about the fault. Explain what the problem is, what you want them to do about it and when you want it done by. Enclose a description of the fault, photos can also be helpful to clearly point out the fault.
- It is important that you inform the trader whether you are using your right of withdrawal or if you are complaining about a faulty product or service.
- It is important to know that the term **legal guarantee** relates to the legal protection of the purchaser in respect of defects in the goods acquired. This legal protection is rendered compulsory by the law and is not dependent upon the contract. It is the seller of the product who is responsible for faulty goods under consumer legislation.
- The term **commercial guarantee**, relates to the willingness of the guarantor, who voluntarily assumes liability for certain defects e.g. a manufacturer.
- If you receive no satisfactory answer from a trader located in another EU country or Norway and Iceland, contact the European Consumer Centre (ECC) in the country where you live for further advice and assistance.

## Can I be responsible for lost or damaged goods?

In general, the trader is responsible for the goods until you have acquired the physical possession of them. This means that if the goods are lost or damaged before they are delivered to you, the trader is responsible for it. However, if the transportation of the goods is arranged by you, you are responsible for the goods directly upon delivery to the carrier.

<sup>6</sup> DIRECTIVE 1999/44/EC OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 25 May 1999 on certain aspects of the sale of consumer goods and associated guarantees.

Be aware that when returning goods following the exercise of your right of withdrawal, you are responsible for them until they are received by the seller. For this reason it is important to return goods by means of recorded delivery so you will have some redress against the transport company for damaged items or if the goods are misplaced.

When delivery is accepted by the neighbors without previous consent by you, the responsibility remains the trader's. This is not the case when delivery is done to a third person which you agreed with.

### **Your right to customer services without extra charges**

If the trader operates a customer service telephone helpline, you cannot be charged more than the basic telephone rate.<sup>7</sup> Traders are obliged to use as standard (geographic) numbers that are not subject to any special tariff regime.

### **Additional payment**

The trader is not allowed to charge you any extra fees in addition to the price agreed, without your express consent. In particular the trader is not allowed to use pre-ticked boxes to offer and charge for additional goods/services.

The trader is also not allowed to charge consumers more for paying by credit card (or other means of payment) than what it actually costs the trader to offer such means of payment.

Be aware of currency conversions and charges which may increase the final price to be paid.

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<sup>7</sup> In Austria the contract has already been concluded. Only for customer service hotlines referring to a concluded contract the charge cannot be higher than the basic rate.



The ECC-Network is co-funded by the European Commission DG Health and Consumers and by the Member States. This product has been coordinated and written by the following ECC offices.

ECC Denmark ECC Finland ECC Ireland ECC Sweden

# Checklist for consumers - Free package samples

## Pay attention when ordering something marketed as “free sample product”!

You need to be extra careful when ordering free sample products online or via social media. The so-called “free” sample product can often turn out to be a very expensive subscription. Always be very skeptical of offers that sound too good to be true. Consider the following before responding to an advertisement for a free trial:

- Check who you are dealing with and where the company is based. Read online reviews to learn about the experiences of other consumers.
- Carefully read the company’s terms and conditions to find out the true extent of your obligations under the contract. If they are not visible on the advertisement you should go to the company’s website and see if you can find them there.
- Keep a copy of the terms and conditions. If you can’t find the terms and conditions, do not agree to what is being offered. When reading the terms and conditions you should in particular look for:
  - Information about the total price.
  - Information about your rights to withdraw from the contract.
  - Information about the company’s cancellation and return policy.
  - Read the small print! Make sure you are not inadvertently agreeing to a subscription.<sup>1</sup>
  - If any of this information is hidden or not present, considering making your purchase elsewhere.

## To-do-list after ordering sample products online

If you have ordered a free sample product online and end up receiving the product along with an invoice or if your credit/debit card has been charged, follow these steps:

- Send a written complaint via e-mail or letter to the company explaining the issue and inform them that you do not intend to pay. Indicate the invoice number, amount and date of the invoice and the reason why you will not pay. Request a reimbursement if your debit/credit card has been charged without your consent. It is important to keep relevant documentation when disputing an invoice or unauthorised debit/credit card charge. Keep copies of all correspondence exchanged.
- Send the item back and save the postage receipt.
- Never sign the complaint letter with your signature. There have been cases where companies have copied and forged signatures. Write your name with regular letter, not as a handwritten signature.
- If the trader sends you a new invoice or payment reminder you are not obliged to contest the claim again, but if you want to you can send a reply and refer to previous correspondence.
- If the trader has taken the matter to a debt collection company you are equally not obligated to pay but it is important that you dispute the claim. Debt collection companies are not allowed to ask for payments that you are not legally obliged to pay. It is up to the trader to prove that you are obliged to pay.
- You do not risk a payment default<sup>2</sup> just because you dispute a claim by a debt collection company. You will

1 For more information, see the “Checklist for consumers before ordering” in the report “Too good to be true, it probably is, unfair commercial practices and unsolicited goods”, p. 36. [http://www.konsumenteuropa.se/PageFiles/158545/Too\\_good\\_to\\_be\\_true\\_It\\_probably\\_is\\_Unfair\\_Commercial\\_Practices\\_and\\_Unsolicited\\_Goods.pdf](http://www.konsumenteuropa.se/PageFiles/158545/Too_good_to_be_true_It_probably_is_Unfair_Commercial_Practices_and_Unsolicited_Goods.pdf)



- You do not risk a payment default<sup>2</sup> just because you dispute a claim by a debt collection company. You will only get a payment default when a court has ruled that you are obligated to pay, and you still choose not to pay.<sup>3</sup> Dispute any invoice that you do not think you should pay.
- If the trader does not reimburse the money that has been charged from your credit card without your consent, you should contact your credit card company for assistance.
- Close your credit/debit card if the trader continues to draw money from your account without your consent.
- If you are unable to solve the complaint with a company located in another EU country or Norway and Iceland, contact the ECC-office of your country of residence for further advice and assistance.<sup>4</sup> Some ECCs have a complaint guide with letter templates available in different languages facilitating the complaint process. Contact your ECC<sup>5</sup> to see if they have such a letter available.

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- 2 A record for payment default is a record kept by credit reference agencies, noting if you have not kept up with your payments.
- 3 In Denmark consumers can be registered in payment default companies after receiving 3 payment reminders as long as the last reminder informs the consumer about the registration. It is not necessary to get a ruling from the district court.
- 4 For more information, see the “To do-list for consumers after ordering” in the report “Too good to be true, it probably is, unfair commercial practices and unsolicited goods”, p. 37. [http://www.konsumenteuropa.se/PageFiles/158545/Too\\_good\\_to\\_be\\_true\\_It\\_probably\\_is\\_Unfair\\_Commercial\\_Practices\\_and\\_Unsolicited\\_Goods.pdf](http://www.konsumenteuropa.se/PageFiles/158545/Too_good_to_be_true_It_probably_is_Unfair_Commercial_Practices_and_Unsolicited_Goods.pdf)
- 5 [http://ec.europa.eu/consumers/ecc/contact\\_en.htm](http://ec.europa.eu/consumers/ecc/contact_en.htm)



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## Checklist for consumers - Unsolicited products<sup>1</sup>

You have no liability for products you have not ordered and you do not have to pay for them. Although you do not have any liability for the product you may still have an obligation to take reasonable care of the products and facilitate their return to the company if requested, at the company's expense.

If you have received goods you have not ordered:

- Do not use the product as in some countries if you do, it may imply an acceptance of the contract.
- Contact the trader and offer to return the unused product if the trader covers the cost or ask for pick up. Make sure that the product is returned via a traceable means and keep the receipt, so you can prove that you have sent back the product. You do not have to cover the cost of postage.
- Remember that you are not required to pay for a product you have not ordered. If the trader sends you a new invoice or payment reminder you are not obliged to contest the claim again, but it is advisable that you contact the trader again.
- If the trader has taken the matter to a debt collection company you are equally not obliged to pay, but it is important that you dispute the claim. Debt collection companies are not allowed to ask for payments that you are not legally obliged to pay. It is up to the trader to prove that you are obliged to pay.
- Remember to always save copies of important documentation and all contact with the trader (and other parties involved, such as a debt collection company).
- In case of inability to solve the problem, contact your local ECC-office for further assistance. The trader must be located in another EU-country, Norway, or Iceland in order for the ECC-office to assist.<sup>2</sup>

Sources: The checklist is based on the checklist on p. 55 in "The European Online Marketplace – Consumer complaints 2010-2011". Sections 14, 15 and 16 are based on p. 35 -38 in "Too good to be true, it probably is, unfair commercial practices and unsolicited goods".

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1 The checklist is based on the checklist on p. 55 in "The European Online Marketplace – Consumer complaints 2010-2011". Sections 14, 15 and 16 are based on p. 35 -38 in "Too good to be true, it probably is, unfair commercial practices and unsolicited goods".

"Consumer Rights: 10 ways the new EU Consumer Rights Directive will give people stronger rights when they shop online", [http://europa.eu/rapid/press-release\\_MEMO-11-450\\_en.htm?locale=en](http://europa.eu/rapid/press-release_MEMO-11-450_en.htm?locale=en)

Directive 2011/83/EU on Consumer Rights "The European Online Marketplace – Consumer complaints 2010-2011", [http://www.konsumenteuropa.se/globalassets/rapporter/the\\_european\\_online\\_marketplace\\_consumer\\_complaints\\_2010\\_2011.pdf](http://www.konsumenteuropa.se/globalassets/rapporter/the_european_online_marketplace_consumer_complaints_2010_2011.pdf)

2 For more information, see "Liability for unsolicited goods" in the report "Too good to be true, it probably is, unfair commercial practices and unsolicited goods", p. 38. [http://www.konsumenteuropa.se/globalassets/rapporter/too\\_good\\_to\\_be\\_true\\_it\\_probably\\_is\\_unfair\\_commercial\\_practices\\_and\\_unsolicited\\_goods.pdf](http://www.konsumenteuropa.se/globalassets/rapporter/too_good_to_be_true_it_probably_is_unfair_commercial_practices_and_unsolicited_goods.pdf)

"Consumer Rights: 10 ways the new EU Consumer Rights Directive will give people stronger rights when they shop online", [http://europa.eu/rapid/press-release\\_MEMO-11-450\\_en.htm?locale=en](http://europa.eu/rapid/press-release_MEMO-11-450_en.htm?locale=en)

Directive 2011/83/EU on Consumer Rights "The European Online Marketplace – Consumer complaints 2010-2011", [http://www.konsumenteuropa.se/globalassets/rapporter/the\\_european\\_online\\_marketplace\\_consumer\\_complaints\\_2010\\_2011.pdf](http://www.konsumenteuropa.se/globalassets/rapporter/the_european_online_marketplace_consumer_complaints_2010_2011.pdf)



The ECC-Network is co-funded by the European Commission DG Health and Consumers and by the Member States. This product has been coordinated and written by the following ECC offices.

ECC Denmark ECC Finland ECC Ireland ECC Sweden

## Checklist for consumers - Dating Websites

Many consumers use online dating websites and enter into contracts with traders providing online dating services, without realising that they have concluded a subscription contract that will cost them money. In some cases, consumers may be aware that they have entered into a contract for which they have to pay, but they do not always realise that it is a contract with automatic renewal. Both these scenarios are common, because many consumers do not read terms and conditions. This checklist can help you avoid making costly mistakes when entering into a dating service contract.

Consider the following before creating a profile on a dating site:

- Check out who you are dealing with and where the company is based.
- Is the service for free? Check what is free-of-charge and which features require payment. Many of the cross-border service provider's offer a registration that is free, but any contacts with other users of the service come with the provision "you pay if you want to contact someone". Often this limitation is not directly visible, and you will have to look for information about the costs.
- Check the information regarding the price and what is included.
- Read the terms and conditions carefully. Look for information about your right to withdraw and how to use it.
- Also look for information about the duration of the contract and how to terminate the contract.
- How long is the membership period? The membership period is the time that you will have access to the site and the minimum term for which you will have to pay even if you no longer want to be a member.
- What payment methods does the trader provide? Do you have alternatives? If yes, choose credit card payment if possible.
- Find out whether the terms and conditions of the trader has any provision regarding the ownership of your pictures and decide if you can accept this.
- In general, you have the right to withdraw from the contract within 14 days from the conclusion of the contract but there are exceptions for the following situations:<sup>1</sup>
  - For service contracts, you can no longer withdraw once the service has been fully performed. For dating websites, this may occur as soon as you have access to other profiles and can contact them.
  - The right to withdraw is lost if the performance of the service has begun with your prior express consent, and with the acknowledgement that you will lose your right of withdrawal once the contract has been fully performed by the trader. In case you withdraw from the contract before the service is fully performed, you may have to pay a proportional sum for the services already performed.
- If you wish to cancel your subscription, contact the trader in writing as soon as possible and inform the trader clearly that you are using your right of withdrawal. Do not create or use your profile as once you have used the service your right to withdraw will be extinguished.
- Note the difference between the cooling-off-period and your right to end your membership after the cooling-off-period.
- Will the membership be automatically renewed after a certain period of time? If so, check when and what action you need to take if you do not want to continue as a member. In some member states there is an obligation to inform the consumer that the contract will automatically renew at the end of the membership period.

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<sup>1</sup> Art. 16 a DIRECTIVE 2011/83/EU <http://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:32011L0083&from=EN>

- Once you have registered with the website, wait to receive an order confirmation. Read the confirmation to review the scope of the contract. Does it confirm your expectations as to the content of the service?
- Save a copy of the confirmation, the contract and all correspondence with the trader. If you do not find a solution with the trader, contact your ECC-office for further information and advice.



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## Test your knowledge as consumer

### 1. Which payment method usually gives you more protection?

a) Sending cash to the trader before he sends the item or service ordered.

**b) Using your credit card.**

c) Using a money-wiring service.

**Answer:** Paying by using a credit card often gives you more protection, since you normally can turn to your credit card issuer and claim a refund if something goes wrong. You should avoid paying for goods in advance by cash or money transfer as you will have no recourse if you encounter a problem.

### 2. Do you have the right to a cooling off period/withdrawal when making a purchase within the EU?

**a) Yes.**

b) No.

If “yes”: 2. 1. Correct, but for how long are you able to invoke your right of withdrawal/cooling off?

a) 7 days.

b) 30 days.

**c) 14 days.**

**Answer:** According to EU Directive 2011/83/EU on Consumer Rights, you have the right to withdraw from a distance contract within 14 days, starting from the date you received the product ordered, in the case of the purchase of goods. If it is a service you have purchased, the cooling off period starts the date the contract was concluded. The rules in this Directive are compulsory and the EU member states are not allowed to decide upon a different cooling off period but there are also exclusions to be aware of e.g. personalised goods, leisure services.

### 3. What happens if the trader never informed you about your right of withdrawal?

a) You do not have any right of withdrawal if the trader did not inform you about it.

b) Nothing, you still have the right to withdraw from the contract within 14 days.

**c) The cooling off period extends to up to 12 months from the end of the initial withdrawal period.**

**Answer:** If the trader failed to provide you with the information on the right of withdrawal, the cooling off period extends to 12 months from the end of the initial withdrawal period. However, if he informs you in the meantime, then the withdrawal period expires 14 days after the day you received that information.

#### 4. Do you have to bear the cost of returning the product to the trader, after having withdrawn from the contract?

a) No, the trader is responsible for all costs.

b) Yes, if the shipping cost does not exceed 20 EUR.

c) **Yes, in general you have to bear the cost of returning the product yourself, no matter how much it costs.**

**Answer:** You have to bear the costs of returning the product, unless the trader has agreed to bear them or if the trader has not informed you that you have to bear them.

#### 5. When can you expect to receive the products you have ordered?

a) **The products you have ordered must be delivered to you within 30 days from the date of conclusion of the contract, unless you and the trader have agreed otherwise.**

b) The products must be delivered to you at the latest 14 days after the date you ordered them.

c) The trader delivers the products whenever he wants to and does not have to state a special date of delivery.

**Answer:** The products you have ordered must be delivered to you within 30 days from the date of conclusion of the contract, if you and the trader have not agreed otherwise.

#### 6. What can you do if your products are not delivered within the agreed timeframe?

a) End the contract and claim a reimbursement plus compensation from the trader

b) Nothing, you must accept that the products will not arrive.

c) **Contact the trader and request a delivery within an additional period of time.**

**Answer:** If your products are not delivered to you within 30 days or any other period of time agreed, you are entitled to contact the trader and request a delivery within an additional period of time, appropriate to the circumstances. Keep proof of this request. If the trader still has not delivered the goods within that additional time given, you have the right to end the contract and get a reimbursement.

#### 7. Can you be responsible for lost or damaged goods during the delivery?

a) Yes, as soon as the products leave the trader you bear the risk if they are lost or damaged.

b) No, the trader is always responsible for the products until they are delivered to you.

c) **It depends on what was agreed to in the contract.**

**Answer:** In general, the trader is responsible for the goods until you have acquired the physical possession of them. This means that if the goods are lost or damaged before they are delivered to you, the trader is responsible. However, if the transportation of the goods is arranged by you, you are responsible for the goods directly upon delivery to the carrier. The same applies if you send back items after using your right of withdrawal.



**8. The price of the product appeared to be higher than the price stated on the website, do you have to pay the higher price?**

**a) No, the trader is obliged to display the total price, including taxes and fees.**

b) Yes, the price you pay does not necessarily have to be the same as the price advertised.

**Answer:** The trader is obliged to display the total price of the product or service, including taxes and fees. If there are additional charges to the price agreed, the trader must have your express consent in order for you to be bound by it.

**9. What do you do if the product you have bought turns out to be faulty?**

a) You contact your National Consumer Agency, or ECC if the case concerns a cross border dispute.

b) You bring the case to court.

**c) You contact the trader.**

**Answer:** The first thing to do is to contact the trader. It is advisable to contact them in writing by sending a letter of complaint. The trader is obliged to repair the product or replace it, or to refund your purchase under certain conditions. In general, you have the right to make a complaint at least up to 24 months from the date of purchase. During the first 6 months after purchase the burden of proof is on the trader to demonstrate that a product is not faulty; whereas after 6 months have elapsed, it is up to consumers to prove that the product is not in conformity.

**10. Do you have to pay for products you have not ordered?**

a) Yes, you always have to pay the invoices you receive.

**b) No, you never have to pay for unsolicited goods.**

c) It depends on the trader's terms and conditions

**Answer:** No, you do not have to pay for products you have not ordered. Even if you have no liability for the delivered product, you will still need to care for the delivered product in order to limit the damage for the company. This entails informing the company of the wrongful delivery and to some extent storing the product in question.

If the company wants the products to be returned they should make arrangements so that you can return the products without any costs. Do not return products without a receipt.

**11. What is recommended for you to do in the first place, if you have tried to solve a cross-border problem with the trader but he does not act according to your rights?**

**a) Contact your local ECC in order to get further advice and assistance.**

b) Bring the case to court.

c) Report the trader to your National Consumer Agency/ombudsman.

**Answer:** If you encounter problems and you are unable to solve them directly with the trader, the first thing to do is to contact your local ECC who can inform you about your rights and provide assistance. ECCs also have the possibility to forward your case to the ECC in the country of the trader in order to try to engage with the trader on your behalf to try to find an amicable solution or to inform about any other resolution methods available.

# Annex I<sup>1</sup>

## A) Instructions on withdrawal B) Withdrawal form

### ANNEX I

#### Information concerning the exercise of the right of withdrawal

##### A. Model instructions on withdrawal

###### Right of withdrawal

You have the right to withdraw from this contract within 14 days without giving any reason.

The withdrawal period will expire after 14 days from the day (1).

To exercise the right of withdrawal, you must inform us (2) of your decision to withdraw from this contract by an unequivocal statement (e.g. a letter sent by post, fax or e-mail). You may use the attached model withdrawal form, but it is not obligatory. (3)

To meet the withdrawal deadline, it is sufficient for you to send your communication concerning your exercise of the right of withdrawal before the withdrawal period has expired.

###### Effects of withdrawal

If you withdraw from this contract, we shall reimburse to you all payments received from you, including the costs of delivery (with the exception of the supplementary costs resulting from your choice of a type of delivery other than the least expensive type of standard delivery offered by us), without undue delay and in any event not later than 14 days from the day on which we are informed about your decision to withdraw from this contract. We will carry out such reimbursement using the same means of payment as you used for the initial transaction, unless you have expressly agreed otherwise; in any event, you will not incur any fees as a result of such reimbursement. (4)

(5)

(6)

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1 Annex I, DIRECTIVE 2011/83/EU OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 25 October 2011 on consumer rights, amending Council Directive 93/13/EEC and Directive 1999/44/EC of the European Parliament and of the Council and repealing Council Directive 85/577/EEC and Directive 97/7/EC of the European Parliament and of the Council. <http://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=OJ:L:2011:304:0064:0088:EN:PDF>

## Instructions for completion:

1. Insert one of the following texts between inverted commas:

- (a) in the case of a service contract or a contract for the supply of water, gas or electricity, where they are not put up for sale in a limited volume or set quantity, of district heating or of digital content which is not supplied on a tangible medium: ‘of the conclusion of the contract.’;
- (b) in the case of a sales contract: ‘on which you acquire, or a third party other than the carrier and indicated by you acquires, physical possession of the goods.’
- (c) in the case of a contract relating to multiple goods ordered by the consumer in one order and delivered separately: ‘on which you acquire, or a third party other than the carrier and indicated by you acquires, physical possession of the last good.’
- (d) in the case of a contract relating to delivery of a good consisting of multiple lots or pieces: ‘on which you acquire, or a third party other than the carrier and indicated by you acquires, physical possession of the last lot or piece.’
- (e) in the case of a contract for regular delivery of goods during a defined period of time: ‘on which you acquire, or a third party other than the carrier and indicated by you acquires, physical possession of the first good.’

2. Insert your name, geographical address and, where available, your telephone number, fax number and e-mail address.

3. If you give the option to the consumer to electronically fill in and submit information about his withdrawal from the contract on your website, insert the following: ‘You can also electronically fill in and submit the model withdrawal form or any other unequivocal statement on our website [insert Internet address]. If you use this option, we will communicate to you an acknowledgement of receipt of such a withdrawal on a durable medium (e.g. by e-mail) without delay.’

4. In the case of sales contracts in which you have not offered to collect the goods in the event of withdrawal insert the following: ‘We may withhold reimbursement until we have received the goods back or you have supplied evidence of having sent back the goods, whichever is the earliest.’

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5. If the consumer has received goods in connection with the contract:

(a) insert:

- ‘We will collect the goods.’ or,
- ‘You shall send back the goods or hand them over to us or ... [insert the name and geographical address, where applicable, of the person authorised by you to receive the goods], without undue delay and in any event not later than 14 days from the day on which you communicate your withdrawal from this contract to us. The deadline is met if you send back the goods before the period of 14 days has expired.’

(b) Insert:

- ‘We will bear the cost of returning the goods.’
- ‘You will have to bear the direct cost of returning the goods.’
- If, in a distance contract, you do not offer to bear the cost of returning the goods and the goods, by their nature, cannot normally be returned by post: ‘You will have to bear the direct cost of returning the goods, EUR [insert the amount].’; or if the cost of returning the goods cannot reasonably be calculated in advance: ‘You will have to bear the direct cost of returning the goods. The cost is estimated at a maximum of approximately ... EUR [insert the amount].’ or
- If, in an off-premises contract, the goods, by their nature, cannot normally be returned by post and have been delivered to the consumer’s home at the time of the conclusion of the contract: ‘We will collect the goods at our own expense.’; and,

(c) Insert ‘You are only liable for any diminished value of the goods resulting from the handling other than what is necessary to establish the nature, characteristics and functioning of the goods.’

6. In the case of a contract for the provision of services or the supply of water, gas or electricity, where they are not put up for sale in a limited volume or set quantity, or of district heating, insert the following: ‘If you requested to begin the performance of services or the supply of water/gas/electricity/district heating [delete where inapplicable] during the withdrawal period, you shall pay us an amount which is in proportion to what has been provided until you have communicated us your withdrawal from this contract, in comparison with the full coverage of the contract.’.

## **B. Model withdrawal form**

(Complete and return this form only if you wish to withdraw from the contract)

- To [here the trader’s name, geographical address and, where available, his fax number and e-mail address are to be inserted by the trader]:
- I/We (\*) hereby give notice that I/We (\*) withdraw from my/our (\*) contract of sale of the following goods (\*)/for the provision of the following service (\*),
- Ordered on (\*)/received on (\*),
- Name of consumer(s),
- Address of consumer(s),
- Signature of consumer(s) (only if this form is notified on paper),
- Date

(\*) Delete as appropriate.

## Annex II Contact details ECC-Net

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