



# INFO-C

PUBLICATION OF DG XXIV 'CONSUMER POLICY AND CONSUMER HEALTH PROTECTION' OF THE EUROPEAN COMMISSION - VOL. VII, No 2 - 1997

There has been plenty of news on the consumer policy front since the last issue of **INFO-C**.

Firstly, the European Commission has changed Directorate-General XXIV for Consumer Policy into Directorate-General XXIV for Consumer Policy *and Consumer Health Protection*, in order to highlight its vigilance in protecting the health of Union citizens where food is concerned. Clearly, this change is not just in name only, because DG XXIV's remit has also been extended with the creation of a new 'Directorate for scientific opinions on health', comprising the seven scientific committees responsible for human and animal health issues, which up to now were attached to different Directorates-General.

Also at the institutional level these last months have seen the

## A new DG XXIV

adoption of several texts relating to consumer policy - the Directive on cross-border credit transfers, the Directive on distance selling, the Decision authorizing the placing on the market of transgenic maize and the Regulation on genetically modified food.

Moreover, we are happy to publish in this issue an interview with Ken Collins, MEP and Chairman of the Committee on the Environment, Public Health and Consumer Protection at the

European Parliament, given to **INFO-C** some time ago. Ken Collins speaks his mind about the proposals for legislative texts concerning consumer policy which the European Parliament is currently examining, about matters which he believes the European legislator should address without delay, about the manner in which the Parliament and Council address consumer policy, as well as the rightful place of consumer policy in the new Treaty on European Union which will emerge from the Inter-Governmental Conference.

Finally, DG XXIV welcomes its new Director-General, Horst Reichenbach, replacing Spyros Pappas, who has left to head DG X.

### INFO-C

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#### Date :

Texts finalized 15. 03. 1997  
ISSN N°1018 - 5755

April 97

Bureau de dépôt : Antwerpen X  
Imprimé à taxe réduite

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# Provisional agenda of the Consumer Affairs Council of 10 April 1997

- Proposal for a Directive on injunctions for the protection of consumers' interests (common position).
- Proposal for a Directive amending the Directive for the approximation of laws, regulations and administrative provisions of the Member States concerning consumer credit (common position).
- Communication from the Commission on consumer education (presentation by the Commission).
- **Possibly:** aspects of consumer protection in the field of financial services (presentation of the state of play by the Commission).
- Consumer protection policy in a changing environment: how to address the topic of consumption in the years ahead (exploratory debate).
- The role of the consumer associations (presentation by the Consumentenbond, Netherlands).

## A new name and a new Director-General for DG XXIV

Director-General XXIV, whose powers have recently been extended<sup>1</sup>, has been renamed Directorate-General for **Consumer Policy and Consumer Health Protection**. It will be headed by **Horst Reichenbach**, until now

chef de cabinet of Regional Policy Commissioner Monika Wulf-Mathies. Horst Reichenbach replaces Spyros Pappas, who has left to take charge of Directorate-General X 'Information'.

<sup>1</sup> See following article.

## The Commission restructures

On 12 February the **European Commission** reorganized its services in order to enhance the effectiveness and transparency of its activities in the field of food health protection of Union citizens<sup>1</sup>.

This operation was guided by two major principles: firstly, the separation of certain functions in order to avoid certain persons being both judge and jury (in other words *different* services now have to prepare the legislation, consult the scientific committees and police the application of the legislation

respectively) and, secondly, the need to ensure better dissemination of information on decisions taken and the results of the controls.

Thus it was decided:

- to attach the seven scientific committees responsible for human and animal health, currently attached to different Directorates-General, to a single 'Directorate on Scientific Opinions Concerning Health', newly created within DG XXIV;
- to create a publicly accessible database containing information on

the membership of the Scientific Committees, the subjects they deal with and the text of their opinions;

- to ensure that DG XII 'Science, Research and Development' as well as the Joint Research Centre are closely involved in the preparation of scientific opinions;
- to create a special group of Commissioners responsible for keeping tabs on consumer health protection issues<sup>2</sup>;
- to convert the Veterinary and Phytosanitary Office, currently attached to DG VI 'Agriculture', into



a 'Product Quality Control and Audit Office', attached to DG XXIV and based in Ireland;

- to attach to DG XXIV a service responsible for assessing public health hazards and monitoring foodstuffs, which will liaise between DG XXIV and the above-mentioned Office;
- to transfer the rapid warning system on dangers arising from the use of consumer products from DG III 'Industry' to DG XXIV;
- to see that a report on the implementation of human health protection law in the veterinary and phytosanitary fields is published each year by the monitoring services.

On 13 February **Ken Collins**, Chairman of the European Parliament's Committee on the Environment, Public Health and Consumer Protection, welcomed this move, while pointing out that his Committee had been calling for such a measure since 1989. In particular he approved the decision to transfer responsibility for food safety from DG VI to DG XXIV.

Moreover, on 19 February, during the European Parliament's debate on the mad cow affair, **Jacques Santer** announced that the Commission would propose to the IGC (Inter-Governmental Conference on the reform of the EU institutions) that the EU's remit be widened to include health policy<sup>3</sup>.

In practice this means that Member States' laws, regulations and administrative provisions governing human health protection in the veterinary and phytosanitary fields could be approximated at European level, on the basis of the Council/Parliament co-decision procedure (Article 189b).

<sup>1</sup> SEC(97) 296/2.

<sup>2</sup> On 26 February the Commission decided that this group would be chaired by Jacques Santer and include Commissioners Bonino ('Consumer Policy'), Bangemann ('Industry'), Flynn ('Social Affairs'), Cresson ('Research'), Bjerregaard ('Environment'), Monti ('Internal Market') and Fischler ('Agriculture').

<sup>3</sup> Currently, the EU's only role is to provide an impetus and to coordinate national policies in this domain.





# Interview with Ken Collins

On 23 January, **INFO-C** interviewed **Ken Collins**, Member of the European Parliament for Strathclyde East, and Chairman of the Committee on the Environment, Public Health and Consumer Protection, with a view to making him, and his positions on a number of consumer policy and institutional issues, better known to our readers. Here is a transcript of the interview.

**INFO-C:** *Could you briefly describe your political career?*

**Ken Collins:**

I was involved with the Labour party during my university years. I went into Public Policy in 1973 and was elected in my natal town, East Kilbride in Scotland. I was a member of the local authority until 1979, when I was selected to run as MEP for the constituency of Strathclyde East. I was elected and, to my surprise, offered the Chairmanship of the Committee on Environment, Public Health and Consumer Protection. I stayed there until 1984. From 1984 to 1989, I carried on in the Committee, although not as Chairman, but as social spokesman. In 1989, I went back into the Chair and have been here ever since.

**INFO-C:** *Why are you specifically interested in consumer policy?*

**Ken Collins:** The local authority that I was a member of in Scotland had a very active consumer policy in these early years. I also think that consumer policy is very closely related to the other two areas of policy that I am responsible for - environment and health, so I've just carried the three interests through ever since I first entered my career in public service.



Ken Collins

**INFO-C:** *What is the role played by the European Parliament in the EU decision process?*

**Ken Collins:** The role of the European Parliament of course has changed enormously since 1979. In 1979 we were purely a consultative body. We offered our opinion, and the Council of Ministers either agreed or

disagreed with us, but we had no way of coaxing them to pay attention. Since then we have had the Single European Act in 1986 and the Maastricht Treaty more recently. These two Treaties greatly changed the position of Parliament. In consumer policy, for example, we operate almost entirely on the new 'co-decision' procedure. Co-decision-making means that after two readings in the Parliament, and agreement among the Ministers, the Parliament is able to negotiate directly with the Ministers of the Council to reach joint agreement on aspects of consumer policy.

This procedure was recently followed to deal with novel foods and distance selling, and it's about to be followed to deal with unit pricing - to name but a few examples. In all these cases, the final decision reached is a *joint decision*

between Parliament and the Council of Ministers.

Thus it is easy to see that we have evolved from being a purely consultative body with no power whatsoever, to being a body with considerable powers, which we use together with the European Commission and the European Council.





I'd like to add that within Parliament, our Committee is very active. We like to influence the process at all of the levels, from the very beginning right through to the very end. Of course, its not a very big Committee, with only 50 members, but its composition politically reflects that of the Parliament. The Socialists therefore form the biggest group, with the Christian Democrats as the second, and so on down to the smallest groups.

**INFO-C:** *What specific proposals are currently under examination by the European Parliament in the field of consumer policy? What are the views of the committee on the Environment, Public Health and Consumer Protection on those?*

**Ken Collins:** The most up-to-date proposal really is a proposal on unit pricing, where we believe it is to the consumer's advantage if goods on sale in shops are marked according to their quantities - standard quantities - so that people know precisely what value for money they are actually getting. Now, we do recognize that small businesses sometimes have a problem with this. But in the long run it is the consumer's interest that occupies us.

More generally, I would say that the whole thrust of what this Committee is trying to do is to take the idea of the Internal Market and adapt it for consumer-friendliness - not just producer-friendliness. We think that if an Internal Market where the Irish can buy goods from Portugal, or the Greeks can buy goods from France, is to be created, then it is very, very important that the consumer should be granted a high degree of protection against possible shoddy goods, or perhaps even fraud.

**INFO-C:** *Do you think that the European Parliament as a whole pays enough attention to consumer policy issues? What do you think of the Council's attitude towards consumer policy, especially in the case of the budget to be allocated to the EU consumer policy?*

**Ken Collins:** I think that the European Parliament doesn't actually pay enough attention to consumer policy, and I think the Council's attitude is appalling.

The Parliament doesn't pay enough attention to consumer policy because consumer policy is not as well developed in the Council and in the Commission as it ought to be. We spent an enormous amount of energy developing the idea of the Internal Market. Lord Cockfield's paper<sup>1</sup> years ago was a very, very important paper, arguably one of the most important documents that the Community has ever published. It said goods should be able to flow freely across frontiers, and indeed so should people be able to cross frontiers at their will... Great! But we haven't spent nearly enough time thinking through the consequences. In particular, we haven't given enough thought to how people's confidence in goods from other countries could be ensured. And the problems with food safety and food hygiene we've had recently - I'm talking about BSE and E-coli - are certainly not going to help.

To sum up, I would say that unless consumers are confident that safety is there, the Internal Market will not work. And I think frankly that it is hypocritical of the Council to say that they want to complete the Internal Market, and then not to provide the

necessary frameworks of safety and protection.

**INFO-C:** *What subjects do you think the EU legislator should tackle in future?*

**Ken Collins:** I think the immediate thing we've got to tackle is the question of financial services on offer across borders. More and more we find that given the developments of not just telephones any more, but faxes, computers, the Internet, tele-shopping, and the rest, the range of goods and services on offer across borders has increased.

If you have a framework of consumer policy within one Member State, that's fine. But if the services and goods in that Member State are then on offer to somebody from outside that State, then there must be a system of protection there too. In this respect, the distance-selling proposal, which we dealt with, is an improvement. But we think it doesn't go quite far enough, as it does not tackle the question of financial services. So a huge loophole exists where financial deals are made across frontiers, and therefore we need to introduce adequate consumer protection there.

Another issue which we need to tackle is food safety. Again it's a question of the Internal Market functioning smoothly. If food is prepared in one country and then consumed in another, there have to be uniform, high standards of food safety all across the EU.

**INFO-C:** *What place do you think should be given to consumer policy in the new, 'post-IGC', treaty on European Union?*





**Ken Collins:** To start with, the Community itself has to change. At the moment, hardly anybody can take you all the way through the Treaty and explain it to you. Therefore, the Treaty has to be made simpler - more consumer-friendly, so to speak. In particular, the number of ways of making decisions ought to be reduced to three: a procedure requiring unanimity among Ministers in the Council should be followed when dealing with certain sensitive issues, like foreign policy and perhaps fiscal policy; another, similar procedure should be followed when signing international treaties; but everything else should be subjected to majority voting in the Council and co-decision with the Parliament. That way you can have a Treaty that is understandable to ordinary citizens, something which is absolutely essential for the further integration of the Community.

In the specific case of consumer policy, we do have problems about the

way institutions in the Community inter-relate. To be fair, we've also got problems in the way Directorates-General within the Commission inter-relate, and, come to that, the way Committees in the Parliament inter-relate. Consumer policy is not just DG XXIV. Consumer policy is also about agriculture, industry, energy, trade - you name it. But unfortunately, I don't think that there is good inter-relation between the Directorates-General within the Commission to reflect this. When I look at Parliament, I find there are sometimes problems deciding which Committee consumer matters should be dealt with. Surely consumer matters should be dealt with by the Consumer Committee - not the Legal Affairs or the Economic Committee. And yet, a few years ago the Directive on toy safety was dealt with by the Economic Committee, even though it is self-evidently a consumer matter. So we are not integrated well enough and consolidated within the institutions.

Finally, if you look at the relation between the Commission, the Parliament and the Council - then that needs changing. Above all, I think Parliament must have more power of co-decision, and the Commission and the Council must be more responsive to its ideas in the fields of consumer policy and the environment. In addition, Council should itself be more democratic by meeting in public when it is acting as a legislature. I really hope that the IGC and the new Treaty will go some way towards making these changes, and that we will end up with a treaty that is more consumer/citizen-friendly. But whether I'm absolutely brimming with confidence that this will happen - that's another matter!

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<sup>1</sup> Report on the completion of the Internal Market written in 1985 by Lord Cockfield, Commissioner responsible for the Internal Market.





## Green light for transgenic maize

On 18 December 1996, in the framework of a procedure provided for in Directive 90/220/EEC on the deliberate release into the environment of genetically modified organisms, the **European Commission** decided to authorise the marketing of genetically modified maize manufactured by the firm Ciba-Geigy<sup>1</sup>.

After genetic modification, this maize becomes resistant to a gluphosinate-based total herbicide - also produced by Ciba-Geigy - and generates its own pesticide, thanks to the insertion of the gene of the soil bacterium *Bacillus Thuringensis* (Bt). A marker gene for resistance to ampicillin antibiotics has also been inserted.

The Commission took its decision on the basis of the opinions of the three competent committees, viz. the Scientific Committee for Food, the Scientific Committee\* for Animal Nutrition and the Scientific Committee for Pesticides, which had concluded that there was no reason to consider that the genetic modification of the maize could have any effect on human or animal health as a result of its use in food.

The Commission Decision contains no specific labelling requirement for transgenic maize because, as it points out, Directive 90/220/EEC outlaws specific labelling if the genetic manipulation is risk-free (though the Commission hopes that the amended version of this Directive, in combination with the Regulation on novel foods which has just been adopted<sup>2</sup>, will authorize such labelling). However, Environment Commissioner Ritt Bjerregaard's spokesman has said

that Member States are free - pending the adoption of the amended Directive - to impose stricter labelling requirements than those provided for in Community law. The spokesman adds that the Commission intends to propose guidelines on labelling for the Member States between now and mid-March. Although these guidelines are not binding, they should make it possible to anticipate the results of the amendment of the Directive by proposing a harmonized European solution to the problem.

Concerning genetically modified organisms, the **European Parliament's** position is the following: it wants all products containing a genetically modified organism to be specially labelled, even if the product itself has not been genetically modified; furthermore, it wants all questions relating to genetically modified organisms to be treated within the framework of the co-decision procedure.

Numerous national and European consumer and environmental protection organizations have protested against the decision to authorize the placing on the market of transgenic maize. To mention but one example, **EURO COOP**, in a position statement published on 6 April, has denounced it as a 'threat to consumer confidence'. Specifically, EURO COOP argues:

- that transgenic maize has not yet been demonstrated to provide any real benefits;
- that the decision falls foul of the precautionary principle, given the potential long-term risks - however

minimal they may be - both for man and the environment, associated with the use of genes resistant to certain pesticides and herbicides, and marker genes of resistance to certain antibiotics.

Hence, EURO COOP urges:

- that consumers be informed of any transgenic maize present in food by all appropriate means (labelling, information, etc.);
- that manufacturers segregate transgenic maize and traditional maize, as well as products containing derivatives of transgenic maize and those containing derivatives of traditional maize, in order to guarantee perfect traceability.

Pending the adoption of such measures, the consumer co-operatives of the EU have urged their suppliers to provide them exclusively with traditional maize.

Some parties consider the matter a threat to the single market. Indeed, at this writing, the Netherlands have mandated the specific labelling of transgenic maize, France authorizes importation but not cultivation on its soil, while Austria and Luxembourg have banned imports outright<sup>3</sup>.

<sup>1</sup> Decision 97/98/C of 1.2.1997, OJ L 31/69 of 1.2.1997.

<sup>2</sup> See following article.

<sup>3</sup> Pursuant to Article 16 of Directive 90/220/EEC, which authorizes Member States to provisionally restrict or prohibit the use and/or sale of a genetically modified product on its territory if it has justifiable reasons to consider that the product constitutes a risk to human health or the environment.





# Adoption of the Regulation on novel foods

On 16 January the protracted conciliation procedure between the European Parliament and the Council on the proposal for a Regulation on novel foods came to an end with the adoption of the Regulation<sup>1</sup>.

This text defines novel foods as:

- foods containing genetically modified organisms;
  - foods whose molecular structure is novel or has been intentionally modified;
  - food made from genetically modified micro-organisms, mushrooms or algae;
  - food derived from plants or animals not previously used in human foods;
  - foods whose production process significantly alters their nutritional value.
- all nutritional characteristics or properties in respect of which a new novel food differs from traditional food;
  - the method by which these characteristics or properties have been obtained;
  - the presence of any element not present in traditional foods and which could affect the health of certain consumers (notably allergic persons) or which could pose problems of an ethical nature for persons following a particular diet;
  - the presence of any live genetically modified organism.

The Regulation stipulates that novel foods must not endanger or deceive consumers, or differ from traditional foods in such a way as to create nutritional inconveniences for consumers, and that their labelling must inform consumers of:

**BEUC** has welcomed the adoption of the Regulation, although it has some misgivings as to how it will be enforced. The text mandates specific labelling for genetically modified foodstuffs or food ingredients which '*according to scientific assessment*'<sup>2</sup> are no longer equivalent to traditional products. To prevent this wording being the source of future disputes, BEUC calls for clarification as to its practical implications.

Moreover, BEUC urges also that the various EU legislative texts on genetically modified organisms be harmonized as a matter of urgency. It has been pointed out<sup>3</sup> that Directive 90/220/EEC does not permit the labelling of genetically modified seed - which no longer makes sense, according to BEUC, because the Regulation on novel foods referred to here mandates the labelling of foods containing these selfsame seeds!

Finally, BEUC urges the agro-food industry and the distributive trades to insist that their suppliers segregate genetically modified raw materials from other materials, since this is the only way to allow labelling and hence the application of this Regulation.

<sup>1</sup> Regulation (CE) 258/97, OJ L 43 of 14.2.1997.

<sup>2</sup> This will be the job of the Commission.

<sup>3</sup> See preceding article.





## Adoption of the Directive on cross-border credit transfers

On 16 January the protracted conciliation procedure between the European Parliament and Council on the proposal for a Directive on cross-border credit transfers came to an end with the adoption of this Directive<sup>1</sup>.

This text, which concerns credit transfers of ECU 50 000 or less between two EU Member States, mainly provides that:

- the credit transfer must be executed within six working days (unless the originator and his bank have decided otherwise by joint agreement);
- all the charges must be paid by the originator at his bank, and therefore the beneficiary's bank cannot

deduct charges from the money received (unless the originator has decided otherwise);

- that a 'lost' transfer must be credited to the originator by his bank in the amount of ECU 12 500. Charges and interest paid must also be refunded. The bank must credit the consumer within 14 days following the date of his request, which he may lodge on expiry of the time limit for executing the transfer;
- before executing a transfer, banks must inform the consumer in writing about the time needed for performance, the manner of calculating the charges and the procedures for settling disputes;

- after the transfer, the bank must provide the customer with a reference number enabling him to identify the operation, as well as an itemized list of the charges.

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<sup>1</sup> Directive No 97/5/EC, OJ L 43 of 14.2.1997, pp. 25-30.

## Adoption of the Distance Selling Directive

On 23 January the protracted conciliation procedure between the European Parliament and the Council on the proposal for a Directive on distance selling was completed with the adoption of this Directive<sup>1</sup>.

The provisions of this Directive are of two kinds.

Firstly, the Directive is designed to protect consumers who want to conclude a contract at a distance. To this end it provides that:

- before concluding the contract, the consumer must be provided with certain particulars: identity and address of the supplier, essential

characteristics of the product or service, all-in price of the product or service, delivery fees;

- after concluding the contract, the consumer must be given confirmation in writing (but in practice this confirmation will generally accompany the goods on delivery);
- within seven working days from the date of receipt of the good, the consumer may decide to revoke his order;
- if at the time of conclusion of the contract no details have been provided on the delivery period, this period shall not exceed 30 days<sup>2</sup>.

On the other hand the Directive is also designed to protect consumers who do *not* want to conclude a contract at a distance. To this end it provides that:

- 'inertia selling' shall be banned, in other words the practice of sending a consumer a product accompanied by an invoice, when the consumer has not ordered anything;
- automatic calling machines and fax machines can only be used to advertise a good to a consumer with the consumer's prior consent, and other techniques of communication at a distance may only be used if the consumer clearly does not object to them.





The Directive also requires the Member States to take the necessary measures to ensure that consumers are not deprived of the protection granted by this Directive by having chosen the law of a third country as the law applicable to the contract, when this contract has a close link with the territory of one or more Member States. More generally, Member States must establish effective means to ensure that the provisions of the Directive are respected, i.e. legal remedies for consumer organizations, public market surveillance authorities, and professional organizations that encounter infringements.

This Directive does not cover financial services. However, Commissioner Bangemann declared - when addressing Parliament at its plenary meeting on the occasion of the vote - that the Commission was considering presenting a specific text on financial services some time in the future<sup>3</sup>.

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<sup>1</sup> Ref. 97/7/EC.

<sup>2</sup> A very innovative provision because currently it exists in none of the legal orders of the EU Member States

<sup>3</sup> Other types of contract exempted from all or part of the provisions of the Directive include, among other things, those governing the construction and sale (but not rental) of property, accommodation services, transport, catering and leisure activities. For a complete list please refer to the Directive.

## Fines to ensure that the judgments of the Court of Justice are enforced

On 8 January the **European Commission** adopted the method it will use to calculate the penalty payments which it will propose that the Court of Justice impose on Member States that fail to enforce the judgments of said Court, in accordance with the procedure laid down in Article 171 of the EC Treaty<sup>1</sup>.

This method works on the basis of a lump sum of 500 ecus for each day's delay in conjunction with variable coefficients that take into account the severity and duration of the infringement<sup>2</sup>, as well as an invariable factor that takes into account both the financial situation of the Member State concerned (as reflected in its GDP) and

its relative weight in the EU decision-making process (reflected by the number of votes it has in the Council)<sup>3</sup>.

According to the Commission's simulations, the *daily* penalty which could be imposed on the Member States would range from 500 to 30 000 ecus for Luxembourg, 1 180 to 77 883 ecus for Ireland, 1 644 to 98 652 ecus for Finland, 2 030 to 121 786 ecus for Greece, 1 933 to 115 972 ecus for Portugal, 1 935 to 116 130 ecus for Denmark, 2 549 to 152 961 ecus for Austria, 2 578 to 154 683 ecus for Sweden, 3 115 to 186 888 ecus for Belgium, 3 776 to 226 567 ecus for the Netherlands, 5 682 to 340 903 ecus for Spain, 8 852 to 531 150 ecus for Italy,

8 906 to 534 344 ecus for the United Kingdom, 10 530 to 631 771 ecus for France and 13 188 to 791 293 ecus for Germany.

<sup>1</sup> OJ C 63 of 13.2.1997.

<sup>2</sup> These coefficients range from 1 to 20 for severity and 1 to 3 for duration.

<sup>3</sup> These invariable factors are: 26.4 for Germany; 21.1 for France; 17.8 for the United Kingdom; 17.7 for Italy; 11.4 for Spain; 7.6 for the Netherlands; 6.2 for Belgium; 5.2 for Sweden; 5.1 for Austria; 4.1 for Greece; 3.9 for Finland, Portugal and Denmark; 2.4 for Ireland and 1 for Luxembourg.





## To all consumer organizations

The **Information Society Activity Centre** (ISAC), a joint service of DG III and DG XIII, is planning a pluri-annual programme (1997-2001) with a foreseen budget of MECU 45.

The programme, which is still under discussion in Council, will focus on three priorities: increasing public awareness, supporting the establishment, and taking into account the global dimension of the information society.

In the framework of the ISAC work programme for 1997, a call for proposals is being prepared. Projects should focus on making people aware of what advantages the information society can bring them, encouraging them to use the information technologies, and helping them understand the political, economic and social impacts of the information society. A number of groups are targeted by the call, in particular *consumers*.

The awareness activities should consist of events (conferences, fairs, etc.) enabling the exchange of information and experiences, and the demonstration of best practices, in the field of the information society. The call for tender will be published in the *Official Journal* at the end of April.

More information can be had from:

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Internet: <http://www.ispo.cec.be/infosoc/press/ip961171.html>





## Green Paper on Trade

The **European Commission** has published a **Green Paper on Trade**<sup>1</sup>, to which all parties concerned are invited to respond. Most of the subjects addressed in the Green Paper - such as barriers that still exist to the free movement of products in the Single Market, the introduction of the euro, food safety, or the growing use of information technology in selling products and services - are of paramount importance for consumers.

Copies of this Green Paper can be had from:

European Commission  
Directorate-General XXIII  
'Green Paper on trade'  
rue de la Loi 200  
B - 1049 Brussels  
Tel.: +32 2 295 16 42  
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The deadline for the submission of reactions is **31 May 1997**.

This document also contains numerous statistical tables on trade in the EU, a list of trade-related areas which are subject to national rules (such as opening hours), the list of Community legal instruments concerning trade, as well as a list of areas which may in future be regulated at Community level.

<sup>1</sup> COM(96) 530 final.

## Food for thought on biotechnology

In a position paper titled **Genetic Engineering & Food Safety - The Consumer Interest**, published in December 1996, **Consumers International** (CI) warns against the genetic manipulation of food.

Topics covered include the controversial notion of 'substantial equivalence', i.e. that genetically altered foods must be as safe as their traditional counterparts; the toxicity, allergenicity and antibiotic resistance risks posed by these foods; and the need for new analytical tests, safety regulations and production information.

CI contends that 'substantial equivalence' is difficult to assess, since many genetically altered foods do not have a traditional counterpart that would qualify for comparison; that the toxicity of certain food components and allergies to certain foods could be exacerbated by genetic engineering; that resistance to antibiotics could be enhanced by the use of antibiotic

markers; and that existing analytical tests<sup>1</sup> and databases fall far short of covering all nutrients and toxicants in traditional foods, let alone in genetically altered foods. As for regulations concerning genetically altered foods, especially labelling requirements, they are, in most countries around the world, simply non-existent.

Here is a summary of CI's recommendations:

- the process of declaring a given genetically altered foodstuff 'substantially equivalent' to a traditional foodstuff should be completely transparent, i.e. accessible to both consumer experts and the general public;
- databases containing information on nutrients and toxicants present in traditional foods should be updated and completed;
- digestibility tests should not be the final criterion for assessing the safety of genetically altered foods. New procedures involving *ethically*

*acceptable* testing in animals and, if appropriate, human volunteers, should be developed;

- organisms that are known to cause common allergies should not be used by biotechnology;
- antibiotic markers should not be used by biotechnology;
- strict labelling regulations should be imposed on genetically altered foods. In particular, the labelling system(s) used should make it possible to trace any genetically modified ingredient from the consumer's plate back to the production site.

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<sup>1</sup> Generally digestibility tests.





## Celebrating World Consumer Rights Day

**Consumers International** (CI) adopted 'sustainable consumption' as the focus of its 1997 commemoration of World Consumer Rights Day (WCRD)<sup>1</sup>.

Central to its activities was the production of a kit containing a 60-page booklet entitled **Consumers and the Environment: Meeting Needs, Changing Lifestyles**, two computer diskettes on environmental topics and a copy of the draft guideline on sustainable consumption prepared by CI for eventual incorporation into an updated version of the 1985 UN Guidelines for Consumer Protection.

The booklet raises and tries to answer the crucial question of how we can live

within the earth's limits by examining a variety of environmental concerns - diminishing fresh water supplies, the (un)availability of non-polluting and renewable energy, the excess of (often toxic) waste, etc. - from the perspective of both rich and poor nations, and suggesting ways for consumers to make a difference. Each chapter is illustrated by experiences of consumer activists in such various countries as India, Slovenia, Denmark, Senegal, Uruguay, Hong Kong, etc.

The booklet also includes a guide to lobbying governments (and other authorities) on, and raising public awareness of, sustainable consumption and a questionnaire for governments concerning their commitments to the

promotion of sustainable consumption patterns.

French and Spanish translations are available.

**Contact:**

Consumers International  
24 Highbury Crescent  
UK - London N51 RX  
Tel.: +44 171 226 6663  
Fax: +44 171 354 0607  
Email: [consint@consint.org.uk](mailto:consint@consint.org.uk)  
Internet: <http://www.consumersinternational.org>

<sup>1</sup> World Consumer Rights Day is an annual occasion for solidarity within the international consumer movement. It commemorates a historic declaration in favour of consumer rights made by President Kennedy on 15 March 1962.

## Debating EU consumer protection law

On 15 November 1996, the **Institute of European Law** at the Faculty of Law, University of Birmingham, and the **Academy of European Law**, Trier, held a conference on '**Procedural and practical aspects of consumer protection law in Europe**'.

The following topics were addressed:

- access to justice for group claims in consumer law - a Swedish proposal;

- towards a uniform small claims procedure - the English experience;
- recent developments and prospects in European consumer protection policy;
- the Unfair Terms Directive and its effects in English law - practical guidelines;
- the protection of tourists;
- product liability and safety.

**Contact:**

Nadene Scott  
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Faculty of Law  
University of Birmingham, Edgbaston  
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Tel.: +44 121 414 6298  
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Dasbachstr. 10  
D - 54292 Trier  
Tel.: +49 651 147 100  
Fax: +49 651 14710 20





## Study shows children to be *somewhat* advertising literate

Most of the 4-9 year-olds who participated in research conducted by the **Independent Television Commission** (ITC), the body charged with the licensing and regulation of broadcasting in the UK, were able to discriminate between reality and fantasy in ads for toys, and recognize that the role of the latter was to fuel their imagination and make a product seem more attractive. Thus, sound and visual effects in commercials for action toys were dismissed as being there 'to make the toys look good so the Mums and Dads buy them for their children'.

In certain cases, however, children tended to be easily misled.

This occurred when:

- the toy advertised was entirely new to them and thus defied 'categorization';
- the scale references within the ads were lost in a busy, confused execution;

- assembly, where needed, was portrayed as more simple than it really was.

More generally, younger children (under 6), particularly boys and those who were not yet at school or who had no siblings, were more literal in their interpretation of the advertising.

Concerning sponsorship of TV programmes, the research conducted by the ITC showed that children 10 and over recognized a strong association between sponsorship and money, and regarded it as having the same aims as advertising. Children under 10, however, had little if any awareness of sponsorship and a poor understanding of it<sup>1</sup>.

Advertising and sponsorship on UK TV are currently regulated by the ITC Code of Advertising Standards and Practice and the ITC Code of Programme Sponsorship.

For more details, and to order copies of the studies, please contact:

Independent Television Commission  
33 Foley Street  
UK - London W1P 7LB  
Tel.: +44 171 255 3000  
Fax: +44 171 306 7800

<sup>1</sup> Hanley, P (June 1995). *Children's Perceptions of Toy Advertising*. London: ITC.

<sup>2</sup> Chambers, S., & Hanley, P. (October 1996). *Sponsorship of Children's Programmes*. London: ITC.



## A code of good practice for automatic vending

At its last general assembly the **European Vending Association** (EVA)<sup>1</sup> unanimously adopted a code of good practice which will bind both the national associations and its direct members, and both the managers and manufacturers of vending machines.

The objective is to have this form of selling recognized as a modern and effective means of improving the distribution of certain products to the general public.

Here are the main principles of this code:

- all machines must comply with the standards in force, notably as regards hygiene and safety;
- they must be easy to use and properly serviced;
- they must be regularly checked and refilled;
- there must be clear indications as to what to do to obtain compensation in the event of malfunctioning;

- the managers must settle all problems for which they may be held liable conscientiously and to the satisfaction of the injured party.

**Contact:**

European Vending Association  
rue Jacques de Lalaing 4  
B - 1040 Brussels  
Tel.: +32 2 231 15 53  
Fax: +32 2 230 36 85  
Email: vending@eva.be

<sup>1</sup> Sales from automatic machines

## Motor cars: safety shortcomings

The main consumer organizations in Europe recently collaborated in conducting a comparative crash test of nine small cars<sup>1</sup>. The results were presented to the press by **BEUC** and **International Testing** (IT) on 4 February.

In order to reproduce conditions more closely resembling real accidents, the methods used in the crash test were far more 'brutal' than those currently employed by car-makers, and the standards in accordance with which the results were interpreted were far stricter than those currently in force in the EU.

The verdict: in all the models tested - and although the Ford Fiesta/Mazda 121 and VW Polo fared somewhat better than the others - the protection offered to the driver and passengers in the event of frontal or side impact is quite inadequate.

Recalling that two Directives imposing more stringent frontal and side impact tests will enter into force next year<sup>2</sup>, BEUC urges car-makers to improve the safety of their cars as a matter of urgency.

The cars also underwent a pedestrian protection test, whose objective is to determine whether the hoods and bumpers have been designed in such a way as to minimize injury to pedestrians in the event of impact.

Verdict: none of the models passed the test.

Hence BEUC urges the European Commission to prepare as soon as possible a proposal for legislation imposing strict pedestrian protection standards on all new cars guaranteed by a test similar to the one conducted in this study.

**Contact:**

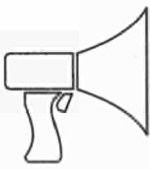
BEUC  
avenue de Tervuren 36  
B - 1040 Brussels  
Tel.: +32 2 743 15 90  
Fax: +32 2 735 74 55

International Testing  
65 New Cavendish Street  
UK - London W1M 8AX  
Tel.: +44 171 436 0657  
Fax: +44 171 436 0944

<sup>1</sup> Fiat Punto, Nissan Micra, Opel Corsa, Peugeot 106, Renault Clio, Rover 100, Volkswagen Polo and the Ford Fiesta/Mazda 121 (actually the same car).

<sup>2</sup> Directive 96/27/EC of 20 May 1996 on the protection of occupants of motor vehicles in the event of a side impact and amending Directive 70/156/EEC, and Directive 96/79/EC of 16 December 1996 on the protection of occupants of motor vehicles in the event of a frontal impact and amending Directive 70/156/EEC. These two Directives will apply to new car models as of 1 October 1998 and, as of 1 October 2003, to all new cars.





## Motor vehicle prices

On 14 February the **European Commission** published the results of its eighth study on disparities in new car prices in 12 Member States<sup>1</sup>.

A total of 23 European and Japanese car makers provided details on the retail prices as at 1 November 1996 for 75 of their most popular models, with prices adjusted for differences in features and fittings, and denominated in the national currency and in ecus, both before and after tax. Once again Denmark, Greece and Finland were excluded from the survey because of their particular tax policies.

Prices were lowest in the Netherlands (for 23 models out of 75) and Portugal (for 21 models). They were highest in Germany and France (for 30 models) and in the United Kingdom (for 15 models). In the preceding study the

Netherlands had been the third cheapest country, after Portugal and... the United Kingdom.

Price differentials exceeded 20% for 40 models. This figure, identical to that of the preceding study and just a shade lower than in the sixth study (60 models), confirms the existence of a equalizing trend, due partly to the reduction in exchange rate fluctuations during the period studied (1 May - 1 November 1996)<sup>2</sup>, and partly to the 'intentions' of the car-makers.

As the Commission sees it, these intentions have got considerable impetus from the substantial upswing in parallel imports. In this connection the Commission regrets that obstacles to buying cars in other Member States still strew the consumer's path. This is why it has launched investigations into

the sales policies of Mercedes-Benz and Opel, while continuing to examine the case of Volkswagen/Audi. It wants an answer to the following question: is it true that these three car-makers - as has been alleged - have contravened the provisions of the Regulation governing the sale of motor vehicles in the EU by forbidding their dealers - either formally or informally - to sell vehicles to non-residents?

<sup>1</sup> This article merely summarizes the findings. Further information can be had from the Commission's offices in the Member States and the European Consumer Information Centres, or by consulting the Rapid database.

<sup>2</sup> With the exception of sterling which appreciated by 6.6% against the ecu, which explains the considerable increase in UK car prices *denominated in ecus*.

**DENMARK • HOW CAN WE ENCOURAGE SUSTAINABLE CONSUMPTION?**

Last autumn in Christiansborg a panel of fourteen consumers met with a group of experts in the framework of a conference on '**Consumption in the Future and the Environment**', organized jointly by **Teknologiråd** (technology council) and **Forbrugerråd** (consumer council) to debate how consumers can translate into reality all those fine words about the need for 'green consumption'.

Consumers and experts agreed that one of the main barriers to green consumption is the lack of incentives for consumers to choose environment-friendly products. Ecological products are often pricier than others and difficult to identify as such. So it is not consumers who are to blame if they put so few of them in their trolleys.

Here are the consumer panel's recommendations on how to remedy this situation.

On the one hand, in order to create an economic incentive to buy green products, environmental taxes should be imposed on the sources of pollution, so that the prices of *all* products will include the *real* production costs, in other words reflect the outgoings incurred in keeping the environment clean, including public expenditure to this end.

On the other hand, measures are needed to make it easy for consumers to recognize green products. This is why Denmark should promote the use of the Nordic ecological label 'Svanen' (swan).

In conclusion the panel considered that while inclusion of the environmental cost in consumer prices was a long-term objective, the introduction of readily understandable labelling was something that could be tackled straight away.

The conference's concluding document as well as the final report addressed to the Danish members of parliament and a brochure describing three future scenarios on consumption and the environment can be ordered from:

Forbrugerrådet  
PO Box 2188  
DK - 1017 Copenhagen K  
Tel.: +45 33 13 63 11  
Fax: +45 33 13 41 15  
Email: agn@fbr.dk

Teknologirådet  
Antonigade 4  
DK - 1106 Copenhagen K  
Tel.: +45 33 32 05 03  
Fax: +45 33 91 05 09  
Email: tekno@inet.uni-c.dk



## IRELAND • OFFICIAL OPENING OF THE EUROPEAN CONSUMER INFORMATION CENTRE (ECIC) IN DUBLIN

In order to take advantage of the Irish presidency of the EU in the second semester of 1996, the official inauguration of the **ECIC** in Dublin took place on 9 December at the centre's new offices in O'Connell Street, in the heart of one of the busiest shopping districts in Europe.

The Dublin centre forms part of a network of centres established throughout the EU, which aim to provide advice and information to consumers about all aspects of EU consumer policy, and in particular to assist consumers who encounter difficulties in relation to their transfrontier purchases.

Invitees to the opening, which was timed to coincide with the visit of Commissioner Emma Bonino to Dublin, included representatives of the State, the regulatory authorities, consumer organizations and the national news media.

Welcoming all the participants, the Director of Consumer Affairs, William Fagan (who along with DG XXIV is one of the co-sponsors of the project), outlined briefly why the O'Connell street location had been chosen, and why, in his view it was worth the wait for the premises to be ready. He then introduced in turn the keynote speakers, Commissioner Emma Bonino, and Minister to the government Pat Rabbitte.

Commissioner **Emma Bonino** outlined the commitment of DG XXIV to these information centres, of which the Dublin office is the most recent. She pointed out that prior to the

recent enlargement of the Union, Ireland was the only Member State with a land boundary not to be covered by the initiative, which had progressed from small beginnings in 1991 to a total of 13 centres and still rising today. She gave a commitment on behalf of the Commission to work closely with all of these centres for the foreseeable future and wished the project every success.

She also spoke briefly about the initiatives which are being undertaken by the Commission to enhance consumer protection within the framework of its Priorities for consumer policy, and thanked the Irish Presidency for its commitment to this topic during the preceding months.

Minister **Pat Rabbitte** thanked the Commissioner for her support during the period of the Irish Presidency, and especially for the co-operation received in relation to this particular

project. He then outlined the achievements of the Irish Presidency, and in particular the agreement reached on the Distance Selling Directive, and the desire to see the birth of the project in relation to the resolution of cross-border small claims.

Summing up, **William Fagan**, Director of Consumer Affairs in Ireland, outlined some of the functions of the new centre, and stressed the need for co-operation with all European partners in order to ensure the success of this project. Outlining the continuing work in Ireland to develop the idea of consumer policy, he stressed the difficulties for consumers which might arise when the European Single Currency finally comes to fruition. He pledged to work to ensure that the maximum emphasis is placed on the position of the consumer in the implementation of the single currency, noting that the Dublin Centre will play an integral part in this debate.



*Emma Bonino and Pat Rabbitte*



## INFO-C 2/97

### Email and Internet addresses

In our October 1996 issue we mentioned that we intended at a later date to publish the Email and Internet addresses of the greatest possible number of organizations involved in consumer affairs. Since then we have received numerous addresses. But the list is by no means closed. Therefore, if you want other **INFO-C** readers to be able to contact you on the information super-highway, we would again urge you to mail your addresses forthwith to **infoc@dg24.ced.be**<sup>1</sup>.

Thanks in advance!

(and remember that **INFO-C** is also on the Net at:  
**<http://europa.eu.int/en/comm/spc/info-c/index.html>**).

<sup>1</sup> Please contact us also if you come across an error or an omission in your addresses. Sometimes we have an Email address but no Internet address, or vice-versa.

#### • SPAIN:

**Agència d'Informaci/en/comm/spc/info-c/in**

Email: ICCO@ibernet.com

**Agencia Europea de Informaci/spc/info-c/inde**

(Santiago de Compostela)

Email: igc@xunta.es

**Agencia Europea de Informaci/spc/info-c/inde**

(Bilbao)

Email: dirrec01@sarenet.es

**Agencia Regional de Consumo del Principado de Asturias**

Email: agencia@consumo.asturias.org

Internet: <http://consumo.asturias.org>

**info consumo**

Email: infocon@lander.es

Internet: <http://www.lander.es/~infocon> (information in Spanish and English)

**Associacio de Consumidors de Catalunya**

Email: aula.cam@cinet.fcr.es

**Direccio General de Consum, Generalitat Valenciana**

Internet: <http://www.san.gva.es/dgc/index.htm>

#### • DENMARK:

**Forbrugerstyrelsen**

Email: forbrugerstyrelsen@forbrugerstyrelsen.dk

Internet: <http://www.forbrugerstyrelsen.dk>

#### • FRANCE:

**Centre Régional de la Consommation**

Email: crc.conso@nord.net

Internet: <http://www.crc-conso.com>



**Ministère de l'Economie et des Finances** (responsible for consumer policy)

Internet: <http://www.finances.gouv.fr>

**Agence Européenne d'Information sur la Consommation**

Internet: <http://www.crc-conso.com/aeic>

**Centre Technique Régional de la Consommation du Languedoc-Roussillon**

Email: [ctrclr@aol.com](mailto:ctrclr@aol.com)

[ciaceurope@aol.com](mailto:ciaceurope@aol.com)

**OECD**

Email: [news.contact@oecd.org](mailto:news.contact@oecd.org)

Internet: [http://www.oecd.org/publications/available\\_publications.html](http://www.oecd.org/publications/available_publications.html)

**Groupement des Cartes Bancaires "CB"**

Email: [cb-mail@gie-cartes-bancaires.fr](mailto:cb-mail@gie-cartes-bancaires.fr)

### • UNITED KINGDOM:

**Which?**

Email: [which@which.net](mailto:which@which.net)

Internet: <http://www.which.net/>

**Office of Fair Trading**

Email: [enquiries@oftuk.demon.co.uk](mailto:enquiries@oftuk.demon.co.uk)

Internet: <http://www.open.gov.uk/oft/ofthome.htm>

<http://www.open.gov.uk/oft/frames/consumer.htm>

<http://www.coi.gov.uk/coi/depts/GOF/GOF.html>

**General Consumer Council for Northern Ireland**

Email: [gcc@nics.gov.uk](mailto:gcc@nics.gov.uk)

**International Testing**

Email: [intest@which.co.uk](mailto:intest@which.co.uk)

**Consumers International**

Email: [consint@consint.org.uk](mailto:consint@consint.org.uk)

Internet: [www.consumersinternational.org](http://www.consumersinternational.org)

**Institute of Trading Standards Administration**

Email: [itsa@popmail.dircon.co.uk](mailto:itsa@popmail.dircon.co.uk)

Internet: <http://www.users.dircon.co.uk/~itsa>

**Consumer and Trading Standards, South Lanarkshire**

Internet: [www.xodesign.co.uk/tsnet/s-lanark/default.htm](http://www.xodesign.co.uk/tsnet/s-lanark/default.htm)

**Local Authorities Coordinating Body on Food and Trading Standards**

Email: [LACOTS@CIEH.Telme.Com](mailto:LACOTS@CIEH.Telme.Com)

**Royal National Institute for the Blind**

Email: [BMCLAUGHLAN@RNIB.ORG.UK](mailto:BMCLAUGHLAN@RNIB.ORG.UK)

**National Association of Citizens Advice Bureaux (NACAB)**

Email: [fernando.ruz@nacab.org.uk](mailto:fernando.ruz@nacab.org.uk)

**Advertising Association**

Email: [advert@dial.pipex.com](mailto:advert@dial.pipex.com)

Internet: <http://www.adassoc.org.uk>

### • NETHERLANDS:

**Consumentenbond**

Internet: [www.consumentenbond.nl](http://www.consumentenbond.nl) (username: cbtest and password: grip533)

**Iens Verburgh Institute for Consumer Law**

Email: [jac.rinkes@pr.unimaas.nl](mailto:jac.rinkes@pr.unimaas.nl)

### • GERMANY:

**EUREGIO**

Email: [euregio@eure.de](mailto:euregio@eure.de)

**Verbraucherzentrale Baden-Württemberg**

Internet: <http://www.verbraucherzentrale.de>

**Stiftung Verbraucherinstitut**

Email: [VI.BERLIN@t-online](mailto:VI.BERLIN@t-online)

Internet: <http://www.verbraucherinstitut.de>

**Allgemeiner Deutscher Automobil-Club (ADAC)**

Email: [adac@adac.de](mailto:adac@adac.de)

[recht@adac.de](mailto:recht@adac.de)

Internet: <http://www.traxxx.de/adac/>



**Institut für Finanzdienstleistungen**

Email: 100451.2326@compuserve.com

Internet: <http://www.hwp.uni-hamburg.de/iff>

**• PORTUGAL:**

**Agência Europeia de Informação sobre Consumo**

Email: arisca@mail.telepac.pt

Internet: <http://www.arisca.pt>

**Instituto do Consumidor**

Email: icpress@mail.telepac.pt

**• AUSTRIA:**

**Kammer für Arbeiter und Angestellte**

Email: mailbox@akwien.or.at

Internet: <http://www.akwien.or.at/akwien/>

**Verein für Konsumenteninformation (VKI)**

Email: pkolba@vki.or.at

Internet: <http://www.ad.or.at/vki/>

**• GREECE:**

**Euroguichet Patras**

Email: euroguichet@zeus.pat.forthnet.gr

**EKPIZO**

Email: ekpizo@ath.forthnet.gr

**Institute for the Study of the Greek Economy**

Email: imeo@MCIMail.com

**• IRELAND:**

**Office of Consumer Affairs**

Email: ecic@indigo.ie

**Limerick Money Advice & Budgeting**

Email: jackiew@iol.ie

**Euro Info Point, East Border Region**

Internet: [www.rtc-dundalk.ie/euro](http://www.rtc-dundalk.ie/euro)

**• FINLAND:**

**Consumer Ombudsman**

Internet: <http://www.kuluttaja-asiamies.fi>

**Finnish Consumers' Association**

Internet: <http://www.kuluttajaliitto.fi>

**National Consumer Research Centre**

Internet: <http://www.kutuke.fi/kultu>

**• ITALY:**

**Agenzia Europea d'Informazione dei Consumatori**

Email: AECIF@alpcom.it

**EUROCONS**

Email: eurocons@dnet.it

**Local Development Agency of Regione Campania**

Email: achilleb@peoples.it

Internet: [www.peoples.it/bre636.html](http://www.peoples.it/bre636.html)

**Movimento Consumatori - Comitato Regionale  
Piemontese**

Email: movcons@arpnet.it

Internet: <http://www.arpnet.it/~movcons/>

**Pro Natura**

Email: pronto@arpnet.it

Internet: <http://www.cdnet.it/pronatura/prona.html>

**Telecom Italia**

Internet: [www.telecomitalia.it/consumer/](http://www.telecomitalia.it/consumer/)

**Comitato Eurosportello del Consumatore, Bologna**

Email: eurocons@arpnet.it

Internet: <http://www.comune.bologna.it/bologna/CentriInformativi/EuroSportello/Eurosportello.html>



### • SWEDEN:

#### **Konsumentverket**

Email: [konsumentverket@kov.se](mailto:konsumentverket@kov.se)

Internet: <http://www.kov.se>

#### **Sveriges Konsumentraad**

Email: [konsumentraadet@mbox300.swipnet.se](mailto:konsumentraadet@mbox300.swipnet.se)

### • BELGIUM:

#### **EURO COOP**

Email: [eurocoop@arcadis.be](mailto:eurocoop@arcadis.be)

#### **CRIOC**

Email: [crioc\\_oivo@skynet.be](mailto:crioc_oivo@skynet.be)

**ECOLINE** (network for the exchange of information on sustainable consumption):

Email: [crousseau@ecoline.org](mailto:crousseau@ecoline.org)

#### **Alliance européenne pour l'éthique en publicité**

Internet: <http://www.dartnet.co.uk/easa/index.html>

#### **European Parliament**

Internet: <http://www.europarl.eu.int>

### • LUXEMBOURG:

#### **Euroguichet Consommateur**

Email: [ulcegc@pt.lu](mailto:ulcegc@pt.lu)

### • NORWAY:

**Schoolnet** (information on consumer affairs for teachers and schoolchildren)

Internet: <http://skolenettet.nls.nol>

### • SWITZERLAND:

#### **Konsumentinnenforum Schweiz**

Email: [forum@konsum.ch](mailto:forum@konsum.ch)

Internet: <http://www.konsum.ch>

### • USA:

#### **National Institute for Consumer Education (NICE)**

Internet: <http://www.emich.edu/public/coe/nice>

### • AUSTRALIA:

#### **Federal Bureau of Consumer Affairs**

Email: [L.Grant@dist.gov.au](mailto:L.Grant@dist.gov.au)

Internet: <http://www.dist.gov.au/consumer/fbcahome.html>

#### **Australian Consumers' Association**

Internet: <http://www.sofcom.au/ACA/index.html>

### • NEW ZEALAND:

#### **Ministry of Consumer Affairs**

Email: [mcainfo@moc.govt.nz](mailto:mcainfo@moc.govt.nz)

Internet: <http://www.govt.nz/ps/min/mca/>

### • MALAYSIA:

#### **Consumers International Regional Office for Asia and the Pacific**

Email: [ciroap@pc.jaring.my](mailto:ciroap@pc.jaring.my)

Internet: <http://www.consumersinternational.org>

#### **Federation of Malaysian Consumer Associations (FOMCA)**

Internet: <http://ngo.asiapac.net/fomca/>

#### **Consumers' Association of Penang**

Internet: <http://www.winwebweb.com.my/winwebweb/cap/home.html>

### • JAPAN:

#### **Japan Consumer Information Centre (JCIC)**

Internet: <http://www.ko.kusen.go.jp>

### • INDIA:

#### **Consumer Education and Research Centre**

Internet: <http://www.indiatrade.com/cerc>





The inauguration of this centre was followed by the publication of a report by the General Consumer Council for Northern Ireland titled **Cross Border Shopping On The Island of Ireland**<sup>1</sup>, which showed a dramatic increase in the number of cross-border shoppers in Ireland, North and South.

**Contact:**

Paul McGarry  
European Consumer Information Centre  
13a Upper O'Connell Street  
IRL - Dublin 1  
Tel.: +353 1 80 90 600  
Fax: +353 1 80 90 601  
Email: ecic@indigo.ie

<sup>1</sup> See the 'Publications' section.

**UNITED KINGDOM • WITH WHICH GOODS OR SERVICES ARE CONSUMERS LEAST SATISFIED?**

The **Office of Fair Trading** has released the results of its 1994 survey on consumer dissatisfaction with goods or services bought in the UK<sup>1</sup>. To summarize:

- 26% of respondents said they had experienced cause for complaint (CFC) during the preceding year;
- 10% of buyers of new cars, double-glazing installation, household appliances, estate agency services and TV/video equipment, had experienced CFC;
- consumers with CFC about goods actually *made* a complaint on 66% of occasions, compared with 52% of consumers with CFC about services;
- there was no relationship between the price of goods and the likelihood of consumers making a complaint, but the correlation did exist in the case of services;
- satisfaction rates after complaining have risen consistently over the past four surveys. In the 1994 survey, 82% of complaints about goods were resolved to respondents' satisfaction (compared to 60% in the 1989 survey), and 56% of complaints about services were resolved to respondents' satisfaction (compared to 38% in the 1989 survey);
- for goods, complaints about cars, furniture, carpets and household appliances were least likely to result in a satisfactory outcome. For services, this was the case for complaints about transport, financial and professional services;
- just under two-fifths of unsatisfactory outcomes were pursued further.

Through such research the OFT is seeking definitive answers to two related questions: how can 'consumer detriment' be defined, and how can the development of practices which may be detrimental to consumers be predicted and thwarted?

**Contact:**

Office of Fair Trading  
Field House  
15-25 Bream's Buildings  
UK - London EC4A 1PR  
Tel.: +44 171 269 8970  
Fax: +44 171 269 8882  
Email: enquiries@oftuk.demon.co.uk  
Internet: <http://www.coi.gov.uk/coi/depts/GOF/GOF.html>

<sup>1</sup> **Consumer dissatisfaction**, Research Paper 9, November 1996.



## • WARNING TO LENDERS AND BROKERS

The **Office of Fair Trading** recently warned lenders and brokers involved in loans to customers with poor credit ratings that they risk removal of their credit licences if they mislead borrowers into taking loans beyond their ability to pay.

John Bridgeman, Director General of Fair Trading, rebuked lenders and brokers who offer 'non-status' loans<sup>1</sup> without adequate questioning and at short notice. He was specifically critical of brokers who fail to disclose that they are tied to a particular lender and therefore unable to offer 'best advice' about a loan, or distort a borrower's

income so that his application is not rejected by the lender.

Other practices deemed unfair by Bridgeman include allowing a borrower insufficient time to consider the agreement before signing, charging astronomical up-front fees and commissions, raising the interest rate if the borrower defaults on a payment, even by one day, etc.

Under the Consumer Credit Act 1974, the Director General of Fair Trading, when considering fitness to hold a credit licence, may take account of any evidence that a licensee has engaged

in practices appearing to be deceitful or improper, whether lawful or not.

### **Contact:**

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Field House  
15-25 Bream's Buildings  
UK - London EC4A 1PR  
Tel.: +44 171 269 8970  
Fax: +44 171 269 8882  
Email: [enquiries@oftuk.demon.co.uk](mailto:enquiries@oftuk.demon.co.uk)  
Internet: <http://www.coi.gov.uk/coi/depts/GOF/GOF.html>

<sup>1</sup> 'Non-status' loans are offered to borrowers who are unable to meet the credit-worthiness tests of the mainstream lenders.

## **GREECE • 'EUROGUICHET' OPENS AT PATRAS**

In October 1996, a 'Euroguichet', i.e. a cross-border consumer information centre, came into operation in Patras, Greece's third largest city and a big administrative, business and tourist area, with a view to providing both visitors and local people with information about cross-border shopping.

The Euroguichet is supported by KEPKA (Greek consumer protection centre), which has been in contact

with the cross-border consumer information centres in other EU countries ever since their creation. In addition, KEPKA co-operates closely with the main consumer organizations of the various Balkan countries with their emerging consumer-driven economies.

For detailed information about the activities of the Patras Euroguichet or KEPKA, please contact:

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Fax: +30 61 272425  
Email: [euroguichet@zeus.pat.forthnet.gr](mailto:euroguichet@zeus.pat.forthnet.gr)



## FRANCE • WHAT IS A FAIR PRICE FOR WATER?

At the beginning of February **UFC - Que choisir** circulated a letter to the French parliamentary deputies calling for the elimination of the 'fixed costs' component of water bills.

This sum is independent of the user's actual consumption and, for those who consume small quantities of water, may amount to 50% of the bills. And in

certain cases it can even amount to 90%!

Recalling that the Water Act of 3 January 1992 does not mandate the application of fixed charges, UFC calls for the scrapping of a system which benefits large-scale users to the detriment of small ones.

### Contact:

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11 rue Guénot  
F - 75555 Paris Cédex 11  
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Fax: +33 1 43 48 44 35

## ITALY • MILK QUOTAS AND THE CAP: A SYSTEM IN NEED OF REFORM

The Italian milk quotas affair prompted the **Comitato Difesa Consumatori** (consumer defence committee), in a press release distributed on 23 January, to reiterate its opposition to the 'quota' system, which it sees as a factor that keeps prices high. In association with BEUC - of which it is a member - it calls for a reform of the CAP in the interest of consumers.

Hence the CDC considers that the quota system should be progressively abolished so that European producers will be forced to compete both with respect to quality and prices. More generally, it urges that income support in the agricultural sector should take the shape of measures directly targeted at social, regional and environmental objectives, rather than relying basically on price support mechanisms.

### Contact:

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Press Office  
Comitato Difesa Consumatori  
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Tel.: +39 2 66 89 02 05  
Fax: +39 2 66 89 02 88

## SPAIN • CONSUMER EDUCATION IN BASQUE SCHOOLS

The **Basque Government's Consumer Affairs Department** has published under the title **Consumo** the final volume of the collection 'Materiales Curriculares de Consumo', designed for the obligatory secondary education stage.

Consumer education in the classroom must present real life situations in order to enable students to learn about, comment on, criticize and transform the consumer society. This final publication aims at helping teachers do precisely that.

It is based on experiments carried out in various centres in the Basque Autonomous Community. The topics it covers were selected in relation to their social relevance and to previous experiments. They are: advertising, nutrition, housing, waste disposal and the mass media.

The different chapters present specific objectives and a wide range of learning and evaluation activities.

The focus is not only on consumer rights but also on consumer responsibilities.

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Fax: +34 45 18 99 31





### ASIA / PACIFIC • INTERNATIONAL CONFERENCE ESTABLISHES CONSUMER PROTECTION NETWORK

Establishing a network of government consumer protection representatives in the Asian region was one of the major results of a recently completed international conference on consumer protection held in New Delhi, India.

Eleven countries<sup>1</sup> have already signed up to the network, which will be organized by representatives from Australia and India. The network will enable government officials in this very diverse region to exchange information, ideas and experiences on consumer protection issues.

The conference '**Consumers in the Global Age**' held 22-24 January, attracted more than 200 participants from 35 countries. It was co-hosted by the Regional Office for Asia and the Pacific of **Consumers International** and **Consumer Unity and Trust Society** (CUTS) of India, and funded

by the governments of India and the Netherlands, the European Commission, the United Nations, the Swedish International Development Cooperation Agency and the (US) Consumers Union.

In addition to setting up the network, the participants also agreed to launch a 'Model Consumer Protection Law' for Asia in November and work together on expanding the United Nations Guidelines for Consumer Protection, which have not undergone any significant change since their passage in 1985.

These guidelines, although not legally binding, provide an internationally recognized set of minimum objectives for consumer protection, addressing key issues such as health and safety, access to goods and services and measures for redress. Last year, the

United Nations Economic and Social Council passed a resolution to expand them into other areas of consumer concern, including sustainable consumption patterns. This could include environmental labelling, testing, education and the control of misleading 'green' advertising.

#### Contact:

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Internet: [www.consumersinternational.org](http://www.consumersinternational.org)

<sup>1</sup> Australia, Bhutan, Bangladesh, Cook Island, Fiji Island, India, Kiribati, New Zealand, Papua New Guinea, Tonga and Vietnam.



## — European Union/Germany —

# Member States are to blame when they fail to transpose Community Directives on time

This is the essence of a judgment handed down by the **Court of Justice of the European Communities (CJEC)** on 8 October 1996 on what can now be called the 'Dillenkofer case'.

Eric Dillenkofer and five other German consumers brought actions for compensation against the Federal Republic of Germany for damage they suffered because of failure to transpose the European Directive of 30 June 1990 on package travel<sup>1</sup>. Their travel agencies had become insolvent with the result that either they could not leave for their destination or had to return at their own expense. They considered that if Germany had transposed the above-mentioned Directive on time<sup>2</sup> they would have suffered less, because the Directive makes it incumbent on operators to provide security against insolvency, hence guaranteeing refund of money paid, or even repatriation if necessary. Hence they decided to bring pro-

ceedings against Germany before the Landgericht Bonn (the Bonn Court of First Instance) which in turn consulted the CJEC for its opinion, in accordance with the so-called 'preliminary ruling' procedure.

In a nutshell, the CJEC answered the Landgericht's questions as follows:

- failure to transpose a Directive within the prescribed time-limit gives rise to a right of reparation for individuals suffering injury, under certain conditions: the breach of Community law having caused the injury must be 'serious', in other words the Member State must have failed to honour its obligations under the Treaties, including specifically that of taking the necessary measures to achieve the results prescribed by a Directive within the periods laid down for that purpose; the results prescribed by the Directive must include the grant to individuals of rights whose

content is identifiable and a causal link must exist between the breach of the State's obligation and the loss and damage suffered;

- Germany's failure to transpose the Directive on package travel satisfies these criteria.

[Joint cases C-178/94, C-179/94, C-188/94, C-189/94, C-190/94]

**Contact:**

Court of Justice of the European Communities  
L - 2925 Luxembourg  
Tel.: 352 43 03 1  
Fax: 352 43 03 26 00  
Internet: <http://europa.eu.int/cj/index.htm>

<sup>1</sup> Council Directive 90/314/EEC, OJ No L 158, p. 59.

<sup>2</sup> i.e. by 31 December 1992 at the latest instead of... 24 June 1994!





The 1997 edition of **Locataires: le guide de vos droits, démarches et recours** (tenants - a guide to your rights, procedures and recourse) published by the **Confédération Syndicale du Cadre de Vie** (CSCV), is now available.

In the various chapters that trace the tenant's progress this volume seeks to answer all the typical questions put by tenants:

- where can I find housing (estate agencies, firms that sell lists of properties, social services, hostels)?
- what kind of contract should I sign, what securities do I have to provide, what assistance am I entitled to?
- how are the rent and other charges calculated?
- how can I set up a tenants' association?

- what about getting repairs done?
- under what conditions can I buy subsidized low-cost housing?
- what should I do if I have a row with the landlord?
- how can I terminate my lease?

The guide also contains the texts of laws, decrees and other circulars governing the housing sector, as well as draft articles of association that can be used to create a tenants' association. This volume is an invaluable tool for all who aspire to be informed tenants (or, indeed, informed landlords).

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We would also like to mention the publication in France by the publishing house ESTCF - whose Board of Directors are made up of the CSCV and the CONSEUR group (European Consumers) - of two bimonthly informative magazines: **Test Santé** and **Budget & Droits**, already well known to consumers in other European countries.

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Prices of used cars vary just as much between EU countries as those of new ones. Since this also applies to France and Belgium, the **Agence Européenne d'Information sur la Consommation** (AEIC) of Lille (France), has published, in collaboration with the **Agence Transfrontalière de la Consommation** in Mons and **Euroconsument** in Courtrai (Belgium) a brochure titled **Achat d'un véhicule d'occasion en Belgique et en France** (buying a used car in Belgium and France), which answers the following questions:

- how should I choose a seller?
- how should I draft a valid sales contract?

- how should I pay?
- what formalities have to be complied with on delivery?
- what formalities are required to register the car?
- what about warranties?
- what should I do in the event of disagreement?

**Contact:**

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Fax: +33 3 28 82 89 05  
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E-mail: aeic@crc-conso.com  
Internet: <http://www.crc-conso.com/aeic>

Agence Transfrontalière de la Consommation  
rue d'Enghien 22  
B - 7000 Mons  
Tel.: +32 65 84 07 38  
Fax: +32 65 31 62 30

Euroconsument  
Wijngaardstraat 48  
B - 8500 Kortrijk  
Tel.: +32 56 23 37 03  
Fax: +32 56 23 37 50

<sup>1</sup> Indispensable even (and in particular) for private individuals!



The 1997 issue of the study **Consumption Tax Trends** can now be obtained from the **OECD**.

The study confirms that indirect taxation constitutes a growing proportion of tax receipts of the OECD countries, with an average of over 17% for VAT and other general taxes on consumption, and 12% for excise duties and other special taxes on consumption.

However, these averages conceal great differences<sup>1</sup>, which the authors of the report have highlighted with the aid of numerous tables and graphics. And they say it is time to sound the alarm: these disparities risk leading to serious economic distortions within the zone,

because international trade<sup>2</sup> is becoming increasingly sensitive to them.

One of the report's conclusions is that the national tax authorities are no longer in a position to regulate this problem unilaterally, or even bilaterally, and that they will have to co-operate on a multilateral basis in order to identify the best practices<sup>3</sup>.

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2 rue André Pascal  
75775 Paris Cédex 16  
Tel.: +33 1 45 24 80 91  
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+33 1 45 24 80 07  
Email: [news.contact@oecd.org](mailto:news.contact@oecd.org)  
Internet: <http://www.oecd.org>

<sup>1</sup> For example, within the EU the VAT rate ranges from 15% (Germany and Luxembourg) to 25% (Denmark and Sweden)!

<sup>2</sup> Legal or illegal...

<sup>3</sup> As though echoing this recommendation, Christa Randzio-Plath, Chairman of the European Parliament's Sub-committee on Monetary Affairs, launched an appeal on 3 February urging the EU Member States to put an end to the 'ruinous tax competition [...] which is raging throughout the European Union despite the internal market', by imposing a mandatory code of good practice. This would be possible, she added, if the Member States agreed to abandon the unanimity rule when voting on tax questions at the Council, something they have always refused, despite several European Parliament proposals to this end.

In response to widespread complaints from policy-holders about the complexity of insurance terminology, the **Confédération Syndicale des Familles** (CSF) and the **Centre Régional de la Consommation** (CRC) of Nord - Pas-de-Calais have published a guide titled **Comprendre le langage de votre assureur** (speak the same language as your insurer), comprising a practical and simple lexicon of 197 terms as well as tips on how to navigate the procedural maze.

This book can be purchased in bookstores or ordered from Editions GabriAndre, tel. **+33 3 20 61 16 54** or **+33 4 66 25 72 90**.

For further information, contact:

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Minitel: 3615 CRC  
Email: [contact@crc-conso.com](mailto:contact@crc-conso.com)  
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The CSF and CRC are also preparing an 'insurance black book', a kind of compendium of misfortunes suffered by insurance holders, which will be the basis for a list of claims to be presented to the legislator at a later stage. Hence more to follow...





The German test institute **Stiftung Warentest** has just published a vademecum titled **Rund ums Geld** (all about money), containing key information on a whole spectrum of financial products. It discusses the credit trade and investment opportunities and also highlights the basic principles of consumer and investor protection. Over 1 000 pertinent concepts - listed alphabetically - are

explained in practical terms. Numerous checklists and tables allow readers to prepare themselves properly for important meetings, e.g. with investment counsellors or credit brokers. And for those who like to do their own sums, the text contains key assessment and charge rate tables as well as formulae for calculating interest payments and rates of return.

**Rund ums Geld** is on sale in the bookstores or can be ordered from:

Stiftung Warentest  
Lützowplatz 11-13  
D - 10785 Berlin  
Tel: +49 30 26 31 2345 (Heike van Laak)  
+49 30 26 31 2239 (Ute Bränzel)  
Fax: +49 30 26 31 2429

**Enhancing the legal position of the European consumer**, edited by Julian Lonbay and published by the **British Institute of International and Comparative Law** in association with the **Institute of European Law, University of Birmingham**, contains contributions on:

- the European Parliament's views on European consumer law;
- the notion of consumer in Community law;

- the consumer protection programme of the EC in the 1990s;
- the (potential) impact of European consumer law on such important areas as consumer guarantees, insurance, air travel, package holidays, cross border payments, distance selling, consumer contracts and access to justice.

It is essential reading for all those wishing to gain an accurate and up-to-

date overview of the key issues in European consumer law.

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**Which? Holiday Destination - An A-Z guide to where to go on holiday** tells you what the brochures don't. This 384-page country-by-country guide to the most popular holiday venues around the world includes forthright descriptions of the resorts

and the range of activities they offer, maps and weather charts, information on when to go, the packages available, and the type of accommodation you can expect. It also contains a holiday checklist, tips on health and safety abroad and a list of tour operators.

**Contact:**

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UK - London NW1 4DF  
Tel.: +44 171 830 6000  
Fax: +44 121 830 6220



**Le droit de la publicité** (advertising law), by Marlène Leroy, lawyer at the Liège and Paris bars, and Bernard Mouffe, lawyer at the Brussels bar, which has just been published by Editions Bruylant, is the first work to address the Belgian and European legislative frameworks governing advertising. Consisting of 10 major sections, the publication addresses the following points:

- advertising work (definition and brief overview of the protection schemes);
- royalties (conditions pertaining to advertising products and scope of the protection provided);
- law relating to trademarks (idem);

- the law relating to designs and models (idem);
- the law on commercial practices (conditions of its application to advertising products in general, misleading, comparative or denigrating advertising, to those who knowingly try to create confusion with a competitor, or those that refer to tests carried out by consumer organizations in particular);
- the rules applicable to specific sectors such as health care, food, financial services or... sex;
- the comparative advantages of the different legal systems cited above;
- advertising and morality;

- European advertising law;
- the future of advertising.

*Le droit de la publicité*, which is intended both for jurists and for advertising agencies, for promoters and consumer associations, has appeared at just the right time: isn't there a debate on the authorization of comparative advertising going on at European level?

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**Consumer Group**, a Belgian organization whose purpose is to promote a healthy diet, publishes a quarterly magazine titled **Ecolobby News**, designed to inform consumers on all food-related issues. For example, the December 1996 - February 1997 issue contains a special section on

bovine meat (spotlighting growth hormones and, inevitably, mad cow disease), while also addressing pesticides, quality labels, the freshness of fish, the World Food Summit organized last November, and various colloquiums on organic farming held in Belgium.

To subscribe to *Ecolobby News*, and for further information on Consumer Group's other activities, contact:

Consumer Group  
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B - 1050 Brussels  
Tel.: +32 2 512 47 40  
Fax: +32 2 252 57 93

The second edition of the brochure **Acheter une voiture dans un autre pays de l'Union européenne** (buying a car in another EU country) can be ordered from the **Agence**

**Transfrontalière de la Consommation** (cross-border consumer agency) in Mons (Belgium).

**Contact:**

Agence Transfrontalière de la Consommation  
rue d'Enghien 22  
B - 7000 Mons  
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Fax: +32 65 31 62 30





22 percent of people living in Northern Ireland and 15 percent of those living in the Republic of Ireland shopped across the border in the final six months of 1995, which represents a substantial increase over the last few years.

This is one of the findings of a report titled ***Cross Border Shopping On The Island of Ireland***, published at the end of 1996 by the **General Consumer Council for Northern Ireland**.

The report, however, also shows that although cross border shopping is growing, relevant information is often lacking. In particular, many of the respondents complained that they

were uncertain about their basic rights as consumers, such as how they could exchange defective products or have them repaired.

Therefore, in the final section of the report, the General Consumer Council for Northern Ireland makes a series of recommendations intended to make cross border shopping even more attractive. Among other things, it recommends that:

- local Chambers of Commerce draw up a code of best practice on handling complaints as an aid for their retailing members;
- local councils inform consumers about where and how to get advice;
- consumer information agencies develop networks between offices across the border to give access to expertise in both jurisdictions;
- both governments review their small claims procedures to make them more accessible and effective *also for cross border shoppers*.

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Issue 15 of ***alimentalex - Revue Internationale de Droit de l'Alimentation*** (alimentalex - international food law review) has just been published. Addressing a multitude of topics - including nutritional labelling, quality certification, sell-by dates, food

supplements, or languages used in consumer information - the various contributions try to answer the following question: do harmonized criteria really exist within the European Union in the field of food law?

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Anyone who has had problems with cross-border shopping and whose complaints to the dealers have fallen on deaf ears knows the problem: What rules apply to purchasing a product abroad? What rights do you have as a buyer if a product turns out to be defective?

The Gronau-based **EUREGIO** cross-border consumer info-centre has recently published two brochures titled *Ärger nach dem Kauf - Garantiebestimmungen in den Niederlanden* and *Problemen na aankopen - Garantie in Duitsland*

(on the rules governing guarantees of goods purchased in Germany and the Netherlands respectively), which address these problems. For example, readers are informed when they are entitled to have a defective good repaired or replaced and about the different guarantee periods in the countries concerned.

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*Offices:*

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Enschederstr. 362  
D - 48599 Gronau

In their recently published book, *Lügen Lobbies Lebensmittel* (lies, lobbies, food), Ingrid Reinecke<sup>1</sup> and Petra Thorbrietz<sup>2</sup> seek to show that what we eat is not so much a question of taste or appetite, but rather is determined by political and economic interests.

This is because, in recent decades, food has followed the laws of industry<sup>3</sup> and the logic of the world market.

The consequences are well-known: concentration of the sector, low quality produce, prettified villages, genetically altered food, the BSE scandal, and

animals and plants which have been selected through breeding and cultivation to such a degree that they are particularly prone to diseases and pests.

What can consumers do? Certainly not place their trust in the State or the EU, which have long been conducting an industrial policy in this area. They can, however, take the initiative to find out about the political and economic background and the links that exist in the food sector so as to be able to see through the lies of the lobbies. This book should help them to do this.

**Contact:**

Verlag Antje Kunstmann  
Georgenstr. 123  
D - 80797 Munich  
Tel.: +49 89 18 3008  
+49 89 18 3013  
Fax: +49 89 18 3424

<sup>1</sup> Greenpeace campaigner who produced the travelling exhibition entitled 'Food from the genetic laboratory' and is the editor of the 'South-North Report'.

<sup>2</sup> Journalist who was awarded the Austrian State prize for scientific journalism and the Darmstadt Schader Foundation prize for the practical application of social science findings.

<sup>3</sup> Only 4% of agricultural produce in Germany is now put on the market in natural form!





The following booklets were recently published by the **Kammer für Arbeiter und Angestellte** (AK - chamber of manual and non-manual workers) in Vienna:

- **Ökozeichen in Österreich** (eco-labels in Austria);
- **Ökozeichen in Österreich: Was steht dahinter?** (eco-labels in Austria: what's the idea behind them?);
- **Gütezeichen für Lebensmittel - Ein Leitfaden durch den Zeichenschungel** (quality labels for foodstuffs - finding your way through the labyrinth);
- **Lebensmittelkennzeichnung** (food labelling);
- **Lebensmittel und ihre Herstellung** (foodstuffs and their production);
- **Ihr Recht als Patient** (your rights as a patient);
- **Umgang mit Rechtsanwälten** (dealing with lawyers);
- **Reiseinfo** (travel information);

- **Eigenheim- und Haushaltsversicherungen** (property and contents insurance).

Also published by the AK:

- a 'memorandum to the Austrian government' entitled **Konsumentenpolitische Forderungen im Zusammenhang mit der Einführung des Euro** (consumer-policy requirements in connection with the introduction of the euro);
- a policy paper entitled **Biotechnologie und Gentechnik** (biotechnology and genetic engineering);
- a policy paper entitled **Damit die Reise nicht zum Alptraum wird - 10 Forderungen zur Verbesserung der Rechte der Konsumenten bei Reisen** (don't let your holiday become a nightmare - 10 ways to enhance consumers' rights);
- a report entitled **Cyber Cash... Elektronisches Geld aus Konsumentensicht** (cyber cash... electronic money from the consumer's viewpoint);

- a report entitled **Einhaltung der Lebensmittelkennzeichnung** (food labelling requirements);
- a report entitled **Kundeninformation über die Insolvenzversicherung der Reiseveranstalter in den Katalolgen** (customer information on travel agents' insolvency insurance in catalogues);
- a report entitled **Konsumenten in den 90er Jahren** (consumers in the '90s);
- a study entitled **Erhebung Frischfisch** (fresh fish: a survey);
- an opinion on the EU Commission's Green Paper on 'Numbering of Telecommunications Services'.

**Contact:**

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Email: mailbox@akwien.or.at  
Internet: <http://www.akwien.or.at/akwien/>



The issue of the **Revista Portuguesa de Direito de Consumo** (RPDC - Portuguese consumer law review) covering the third quarter of 1996 is now on sale.

This issue puts the spotlight on case law on advertising in a country in which the Advertising Code is gradually beginning to bite and also addresses the following topics:

- codes of ethics and codes of good practice in the field of commercial transactions;
- French legislation on distance learning (Portuguese consumers do not have specific rights in this area);
- Community law on financial services and distance selling.

Hence the RPDC is pursuing its efforts to become *the* reference work for all Portuguese jurists.

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The 1997 version - completely revised from the 1992 edition - of the **International Consumer Directory**, published by **Consumers International** (CI), is a 287-page guide to more than 600 consumer organizations<sup>1</sup> in about 130 countries. For each organization, it includes up-to-date addresses, telephone and fax numbers, Email addresses and web sites, names and circulation of publications, staff and membership figures, as well as description of main activities, organizational structure and main funding sources.

International networks and partners with which CI shares an interest in one or more consumer issues, international agencies which deal with consumer policy, plus complete details of CI regional offices and programmes are also listed.

The information is up-to-date as at November 1996. Periodically updated information can be found at CI's own web site.

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Internet: <http://www.consumersinternational.org>

<sup>1</sup> In the sense of 'organizations that have the consumer's interest at heart'. Therefore, standardization bodies, committees in trade unions and co-operatives, government departments and non-governmental organizations are also covered.

Quality- and price-conscious planning of purchases at the click of a mouse - this is what consumers can now do with the help of a CD-ROM just released by the **Stiftung Warentest**. It contains all the issues of *test* and *FINANZtest* for 1995 and 1996. In all, more than 3 500 pages containing tests of goods and services are stored on the silver disc.

A new menu system ensures quick and easy access to the desired topic. Any number of keywords can be searched throughout the text and all pages can be printed out in colour or black and white.

The minimum equipment needed for using the CD-ROM is an IBM-compatible PC with Windows 3.1 or an

Apple Macintosh from system 7.0 upwards and a CD-ROM drive.

**Contact:**

Stiftung Warentest  
Lützowplatz 11-13  
D - 10785 Berlin  
Tel.: +49 30 26 31 2242 (Bettina Dingler)  
+49 30 26 31 2239 (Ute Bränzel)  
Fax: +49 30 26 31 2429





The **European Law Academy in Trier** has published the full programme (in French, English and German) of courses, seminars, congresses and other expert forums which it is organizing this year.

**Contact:**

European Law Academy  
Dasbachstr. 10  
D - 54292 Trier  
Tel.: +49 651 147 100  
Fax: +49 651 147 10 20

The **Délégation des Barreaux de France** (delegation of the French bars) in Brussels has announced the organization of the following 'Community discussions':

- 20 June 1997: 'Latest developments in Community competition law';
- 24 October 1997: 'Community environmental law';
- 28 November 1997: 'Lobbying - a strategic tool for the lawyer';
- 12 December 1997: 'Community tax law'.

It also organizes 'school seminars', i.e. three-day training courses on basic

aspects of Community law. Two sessions are scheduled for 1997 - the first from 2 to 5 June, and the second from 24 to 26 September.

It can also, at the request of a bar, organize a 'customized seminar', i.e. a conference on any major aspect of European law designed to give lawyers belonging to the bar in question the 'European' leading edge they need to defend their clients' interests as best as possible. Already 33 seminars of this type have been organized.

**Contact:**

Frédéric Puel  
Directeur  
Délégation des Barreaux de France  
avenue de la Joyeuse Entrée 1  
B - 1040 Brussels  
Tel.: +32 2 230 83 31  
Fax: +32 2 230 62 77

The Delegation also publishes a bi-monthly information bulletin titled ***L'Observateur de Bruxelles*** whose purpose is to keep French lawyers abreast of trends in Community law.



## 24-26 June 1997

### 'Agenda for Action... New perspectives in consumer affairs and consumer markets'

The **Institute of Trading Standards Administration** (ITSA), the professional body of UK Trading Standards Officers, is staging an international conference and exhibition in Antwerp, Belgium, on 24-26 June 1997.

All contemporary issues in EU consumer affairs will be addressed, including global market control,

regulatory frameworks, electronic trade, consumer education, monetary union, the relation between competition and consumer welfare, new perspectives on legislation, etc.

Speakers will come from the EU institutions, EU Member States and Central and East European countries.

Additional information can be had from the organizers:

Copson International Ltd  
1st Floor, Refuge Assurance House  
Lord Street  
UK - Liverpool L2 1TT  
Tel.: +44 151 707 0970  
Fax: +44 151 709 5447  
Email: copson@mail.cybase.co.uk

## 25-27 June 1997

### 'EuropaBio '97'

A conference on biotechnology will take place on 25-27 June 1997 in Amsterdam, under the auspices of **EuropaBio**, the newly-founded **European Association for Bioindustries** representing the interests of eight national bioindustry associations and over 500 - mainly pharmaceutical and agro-food - companies involved in researching, developing, testing, manufacturing or distributing biotechnological products.

Topics addressed will include: the most recent achievements of biotechnology, the opportunities for further innovations, measures needed to develop the business side of biotechnology, the regulatory issues linked with the marketing of biotechnological products, the reactions of patients and consumers to novel medicines or foods produced by biotechnology, Europe's competitive position in biotechnology and how the bioindustries can best communicate with the general public.

**Contact:**

EuropaBio '97  
c/o Lidy Groot Congress Events  
P.O. Box 83005  
NL - 1080 AA Amsterdam  
Tel.: +31 20 679 32 18  
Fax: +31 20 675 82 36  
Email: Lidy.Groot@inter.nl.net





## 1-11 July 1997

### Summer programme on EC consumer law

The basis, features and instruments of EC consumer law; selling and advertising methods; unfair contract terms; product liability; access to justice; the single currency; the information society; financial services; and consumer representation are some of the issues which will be addressed

by the forthcoming summer programme of the **Consumer Law Centre** at the Faculty of Law of the **Catholic University of Louvain**, which will be held *in English only* from 1 to 11 July in Louvain-la-Neuve, Belgium.

**Contact:**

Beata Dunaj  
Consumer Law Centre  
place Montesquieu 2  
B - 1348 Louvain-la-Neuve  
Tel.: +32 10 47 85 36  
Fax: +32 10 47 83 05  
Email: Generet@deso.ucl.ac.be

## 3-5 September 1997

### Helping consumers in debt

A conference on how to help consumers in debt, organized by Finland's **Takuu-Säätiö** (guarantee foundation) will take place on 3-5 September 1997 in Hämeenlinna, about 100 km north of Helsinki.

**Contact:**

Leena Veikkola  
Takuu-Säätiö  
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Tel.: +358 9 644 142  
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Email: takuu-saatio@pp.kolumbus.fi





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