

The New Consumer Agenda 2020-2025

**Bringing 50 years of EU consumer policy
to the next level of markets:
more digitalised and green**

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Content

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- ▶ Commission's proposals in 2021

**From « l'amélioration constante des conditions de vie
et d'emploi des peuples» (Rome 1957)
to achieving a high level of consumer protection
(Single Market Act 1987)
--- A brief timeline ---**

1972: Heads of State communiqué in Paris calling for a Community level policy

1975: Community consumer information and protection policy (first strategy validated by the Council)

- A. effective protection against hazards to consumer health and safety,
- B. effective protection against damage to consumers' economic interests,
- C. adequate facilities for advice, help and redress,
- D. consumer information and education,
- E. consultation with and representation of consumers in the framing of decisions affecting their interests.

Continued timeline

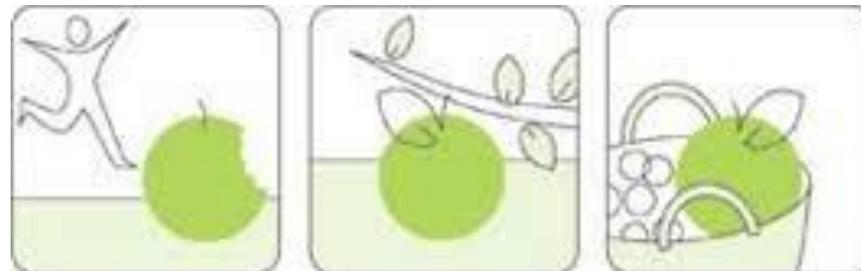
1989: Consumer Policy Service established in the Commission

2004: Dedicated funds

2009: Article 169 TFEU - The current legal basis

- Single Market approximation of laws
- Contribution to MS consumer protection policies

*Old pictogramme of DG
Health and Consumers
A personal memory !*



Horizontal consumer law

Promotion
Marketing

Conclusion of
the Contract

Performance of
the contract

Unfair Commercial Practices Directive

prohibits misleading and aggressive commercial practices by traders during the whole lifetime of a B2C transaction

Consumer Rights Directive

covers pre-contractual information and certain aspects of post-contract relations (contract confirmation, the right of withdrawal, delivery and passing the risk)

Unfair Contract Terms Directive

prohibits unfair terms in contracts

Sales and Guarantees Directive

stipulates consumer rights in case of defective goods

Price Indication Directive

requires indication of the selling price and the unit price

Modernisation
entering
into applica-
tion in
2022



Public Enforcement

Consumer Protection
Cooperation (CPC)
Regulation

Joint actions &
Sweeps

New penalty
system

Redress for consumers

European
Consumer
Centers

New
Representative
Actions
Directive

Alternative
Dispute
Resolution

The General Product Safety Directive: a « safety net »



Product safety standards

Recalls

Product Safety Pledge

Product Safety Award

Coordinated Activities of the Safety of Products (CASP)



Role of platforms

Safety of connected products and AI

New Commission Proposal



Safety Gate - Most recent alerts



Product: Pranking pack

Brand: Grafix

Risk: The migration of boron from the modelling clay (putty) is too high (measured value up to 1700 mg/kg).

Ingestion or contact with an excessive quantity of boron may harm the health of children by damaging the reproductive system.

International Product Safety Week

- Canada
- China
- Multilateral

Sector Specific laws

Financial services

Passenger rights

Package travel

E-commerce directive

Digital contracts

Consumer provisions in energy legislation

Timeshare

Geoblocking

Portability of audiovisual content

Information & capacity building

Consumer law ready

Project on debt advice

Negotiation of voluntary pledges

information campaigns on consumer credit, on energy efficiency, etc.
Educational Videos

Support to ADR bodies

E-enforcement lab

Support to consumer representation in normalisation bodies

Support to MS enforcement capacities

Consumer data

Etc...

Management of the Consumer Objective in the Single Market programme

Support to EU level consumer representatives

legal guidance documents



1. GREEN TRANSITION empowering consumers to play an active role



2. DIGITAL TRANSFORMATION ensuring consumers are as protected online as they are offline



3. EFFECTIVE ENFORCEMENT AND REDRESS
ensuring all consumers fully benefit from their rights



4. CONSUMER VULNERABILITY
strengthen consumer awareness, addressing the needs of different consumer groups



5. INTERNATIONAL CONSUMER PROTECTION IN THE GLOBAL CONTEXT
promoting high-level consumer protection abroad

Nov 2020

The New
Consumer
Agenda

Empowering consumers for the green transition

Main objectives

- **Better consumer information** at the point of sale i.e. on durability and repair
- **Better consumer protection** against greenwashing, early obsolescence and non-reliable sustainability labels & digital information tools

How?

- Possible **targeted amendments** of existing horizontal directives on consumer rights and on unfair commercial practices
- Ensuring a **horizontal “safety net” approach** (*lex generalis*), versus more detailed product specific or technical rules (*lex specialis*)

Linked initiatives

- Sustainable Product Initiative
- Green Claims Initiative

Next steps

- Adoption foreseen for 14 December 2021

Proposal for a Directive on consumer credits

Main objectives

- **Reduce the detriment of consumers** taking out loans in a changing market (digitalisation, COVID-19)
- **Facilitate cross-border provision of consumer credit** and competitiveness

How?

- **Enlarged scope**
- **Improved information disclosure**
- **Ban of practices exploiting consumer behaviour** (i.e. pre-ticked boxes, caps on credit costs)
- **Better creditworthiness assessment**
- **Measures supporting consumers in financial difficulties** (e.g. debt advice)

Timeline



Proposal for a General Product Safety Regulation COM(2021) 346 final

Main objective

- Revision of the current Directive to update and modernise the general framework for safety of non-food consumer products to preserve its role as a safety net for consumers and ensure level-playing field for businesses

How?

- Addressing product safety challenges in new technologies and online sales
- Enhancing market surveillance and making product recalls more effective
- Integrating food-imitating products safety assessment
- Changing legal instrument for Regulation

Timeline

Commission's proposal adopted on 30 June 2021

Discussions in the Council started

Actively protecting consumers during the pandemic

- ▶ Travel/flight cancelations: right to reimbursement
- ▶ Safety in online environment: sweeps and alerts on scams, unsafe products, unfair practices
- ▶ Increased financial vulnerability: identification of best practices

Longer-term perspective:

- ▶ Package Travel Directive: report on application (2021) => assessment of effectiveness
- ▶ Safety and openness in digital space: stronger responsibility of platforms, prevention of scams and fraud, increased product safety - including through proposals on GPSD review, DSA/DMA
- ▶ Foresight study