

Consumers

The legal basis of the Consumers policy is Article 153 of the Treaty establishing the European Community.

An EU-level consumer policy is a necessary adjunct to the internal market. If the single market functions well, it will stimulate consumer confidence in cross-border transactions and have a positive impact on competition and prices for the benefit of all EU citizens.

EU consumer policy has come a long way since the first programme for consumer information and protection was adopted in 1975. A large number of measures have been taken to safeguard consumers' wider interests in areas such as:

- » fair business practices;
- » misleading and comparative advertising;
- » price indicators;
- » unfair contract terms;
- » distance and doorstep selling;
- » timeshares and package travel.

As part of its strategy, the European Commission will propose measures to guarantee the safety of consumer goods and services on items as varied as chemicals, cosmetics and toys. This will be accompanied by legislation to protect people's economic interests when they are involved in transactions like distance selling or timeshare offers.

With the growth of financial services and electronic commerce, the Commission plans to introduce guidelines for good on-line business practices and provide guarantees for all aspects of consumer credit and non-cash means of payment.

Consumers already have a limited scope for redress. The EEJ-NET, with contact points in each EU country, acts as a clearinghouse to provide individuals with information and support when making a complaint. A parallel network, FINN-NET, fulfils the same role for cross-border complaints about financial services.