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Principles of Consumer Protection in the European Union

*Check Against Delivery
Seul le texte prononcé fait foi
Es gilt das gesprochene Wort*

Ministerial Meeting on Consumer Policy

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Chairman, Ladies and Gentlemen,

Since 1975, which marked the very first Community interventions on behalf of consumers, consumer policy has developed a great deal.

We have passed from a policy primarily centred on consumer protection to a policy which, while preserving this aspect, has also become an integral part of internal market policy.

The perception of the place and role of the consumer has changed. He is no longer just a person to be protected. He is also a major actor on the market.

Lisbon Strategy

For a long time, internal market policy was focused on the relationships between businesses.

But it is obvious that the market, especially at retail level, relies heavily on consumers.

In my view, the internal market should serve both the interests of consumers and business.

As I recalled earlier this afternoon, the overall aim of the Lisbon Strategy is to strengthen the competitiveness of the EU economy.

The measures we propose must therefore contribute to the efficient working of the Single Market to the benefit of both business and consumers.

An environment supportive of consumers

It is essential to create a legal environment that supports consumer confidence in the internal market.

It is then necessary to give consumers the means, so they can really play their part, to maximise the smooth functioning of the market.

As regards creating an environment supporting consumer confidence, we all agree on the need to reduce uncertainties and the complexity of regulation for consumers covering cross-border transactions.

To do that we need to aim first for full harmonisation, wherever necessary – harmonisation based on a high level of consumer protection level.

A further essential condition for enhancing consumer confidence is to ensure that the rules and regulations are actually applied.

Recent studies carried out by the Commission have shown that whilst nearly 50% of European consumers think that consumer protection legislation is applied in their own countries, only 20% believe that this is the case in other Member States.

A proper enforcement

The draft regulation on administrative co-operation, which envisages the setting up of a network of Member State supervisory authorities, will show consumers, and equally honest businesses, that cross-border infringements will be treated with the same severity and effectiveness as infringements which arise within a purely national context.

The development of networks which allow us to work more closely together is of paramount importance. This method of working is already bringing satisfactory results as regards consumer safety protection.

Consumer and Competition Policy

To build an environment supporting consumer confidence, we also need to ensure that the rules of competition function effectively so that consumers are the real beneficiaries of the internal market.

In fact, we see that business to consumer retail area markets remain largely fragmented along national lines and price differentials between countries remain high. We need to work together to create greater synergy between consumer policy and competition policy.

An empowered consumer

Consumer policy also serves to empower the individual consumer.

This involves giving citizens the means to enable them to play their full role as genuine actors on the market.

An empowered consumer is an educated and informed consumer, who knows his rights and can exercise these rights. This depends not only on the individual's initiative and dynamism. All national and Community public authorities, as well as consumer organisations, have a role to play.

Consumer education

I recognise that of the five consumer rights determined in 1975, the right to education has perhaps been somewhat overlooked.

Yet, in my view, this is probably the most important of the five rights. This is true just as much for the present fifteen Member States as the new Member States.

Of course, the principle of subsidiarity applies to questions of education and information – and these fall mainly within the competence of the Member States.

Nevertheless, the European Union has a role in education and information relating to cross-border consumer questions and to the rights granted through Community legislation.

The decision defining the financial framework for consumer policy for 2004-2007 covers consumer education and information actions, including some targeted at young people.

We also have just begun working with educationalists from all Member States in order to develop interactive teaching modules on European consumer issues which will be adapted to the specific situation in each Member State. These can then be used in adult education.

We will seek to develop similar consumer-related teaching modules for schools and higher education.

And of course, in parallel to these long-term initiatives, we shall be making a sustained effort to raise awareness of EU consumer rights in the new Member States. As I mentioned earlier, 2004 will see the launch of a series of information campaigns on consumer rights in the new Member States.

Consumer information

As regards cross-border information, I would like to stress the role of the consumers' European Centres and that of the EEJ-net network.

The European consumer centres, or Euroguichets, have the responsibility of informing and assisting consumers with questions relating to the purchase of goods and services across borders.

The EEJ-net network is in charge of the co-ordination of the "out of court" settlement procedures available to consumers throughout Europe and the facilitation of the resolution of cross-border consumer disputes.

The pilot phase of the EEJ-net network is drawing to a close. Its performance so far has been encouraging.

In order to give to consumers a more coherent set of services, ranging from information to help for disputes, we should promote greater complementarities and synergies between these two networks. I know that this is also of great interest to the new Member States.

Conclusion

To conclude, complementarity of national and Community efforts is essential if we are to achieve our overall objectives.

More coherent consumer protection legislation, based on a maximum harmonisation and proper enforcement, is the way forward towards achieving greater consumer confidence and a more competitive internal market.

Thank you.