



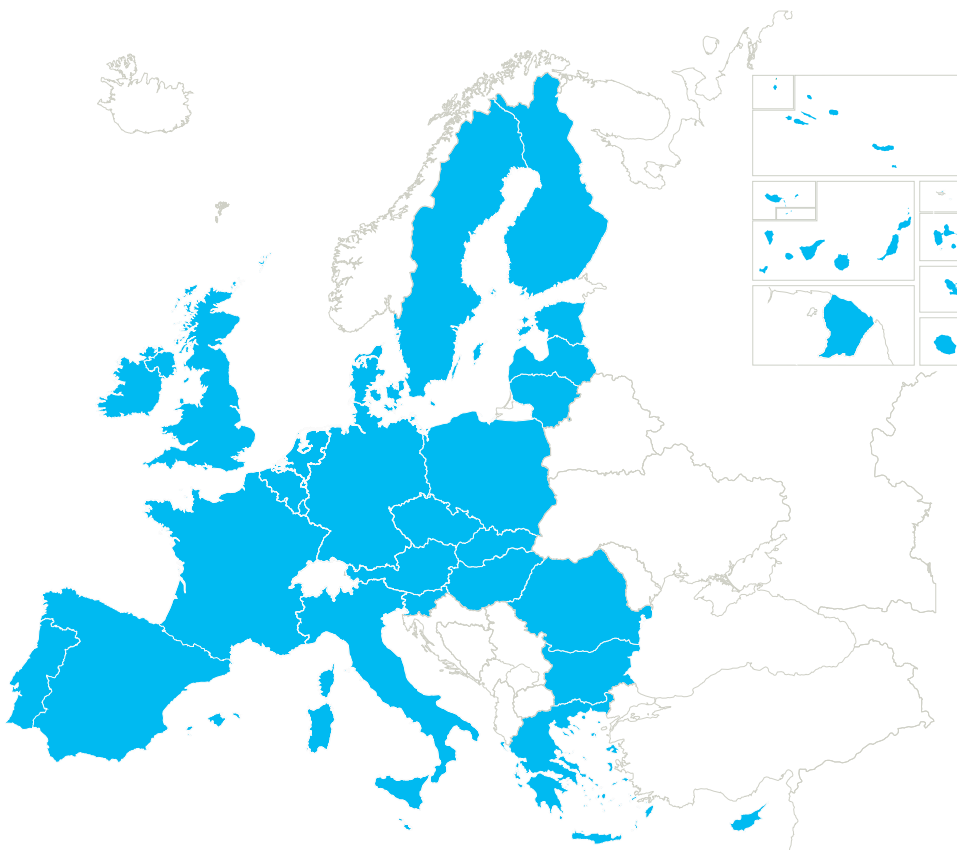
European
Commission

Your Europe Your Rights

A practical guide for
citizens and businesses
on their rights and
opportunities in
the EU's single market

Together for new growth **20**¹⁹⁹²⁻²⁰¹²
YEARS
of the single market

Internal Market
and Services



KNOW YOUR RIGHTS, USE YOUR RIGHTS

By freephone

00 800 67 89 10 11 *

By e-mail or by visiting your
local Europe Direct Information
Centre

<http://europedirect.europa.eu>

Find practical information on
your rights and opportunities
in the EU

<http://europa.eu/youreurope>

* Certain mobile phone
operators do not allow access
to 00 800 numbers, or these
calls may be charged.



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Introduction

This booklet presents your rights and opportunities in the EU's single market. Are you running an SME? This booklet can help you identify sources of financing, access new markets and cut through red tape. Are you a student, jobseeker, consumer or worker? This booklet gives you tips on working, travelling or studying in the EU. Whoever you are, there are advantages and opportunities for you in the EU's single market.

Over the past 20 years, the single market has changed the way Europeans work, learn, buy and sell around the continent. Twenty years ago a short trip to a neighbouring country was no easy feat; it would most likely start with a stop at a currency exchange desk and require paperwork for a potential visit to the doctor or hospital and paying duties on even the smallest of souvenirs. And in 1992, if you found a problem with that souvenir when you got home, you could forget about getting a refund. Nor could you have been entirely sure it was safe, as standards around Europe varied.

And if you had a business in 1992, the bureaucracy involved in trading or providing services in another EU country would have been a major obstacle in your plans to expand abroad.

Significant progress has been achieved over the last 20 years. As an individual or business, you now enjoy concrete benefits thanks to the single EU market. You have access to more, better-quality and cheaper goods and services. You enjoy the same high level of business and consumer protection in any country. And you can start a company, sell your products and do business in a market of 500 million people across the EU.

This guide will help you learn about the many opportunities the single market has to offer and allow you to fully exploit them. In some areas similar rules apply even beyond the EU (Iceland, Liechtenstein, Norway and Switzerland).

This booklet reflects the situation in October 2012. Although many barriers have been lifted, the single market is an evolving European project and more opportunities will open up to you in the future. For up-to-date information, please check the Internet links at the bottom of each page.

And if you find yourself in a situation where your rights are not being upheld, or would simply like some advice, there are many EU services that can help you find a solution or get redress – find out about them at the end of this guide.



'On the 1st of January 1993 the single market – based on free movement of people, goods, services and capital – was launched. Today, a stronger single market remains more than ever our greatest asset. It creates rights and opens up opportunities for 500 million people and 22 million businesses across Europe. I trust that this practical guide will help all Europeans to fully benefit from the achievements of the single market!'

Michel Barnier, Commissioner for Internal Market and Services

1. Looking for a job abroad

As an EU national, you have the right to work in another EU country without a work permit.

SAME TREATMENT AS LOCALS

When looking for work abroad, you have the same rights as nationals of the host country regarding access to work (except for certain public sector jobs), assistance from employment services and financial support to help you find work.

Some types of financial support to help you find work require you to have established a genuine link with the local labour market.

JOB VACANCIES IN EUROPE

You can find job vacancies in other EU countries on the European jobs portal EURES (European Employment Services): <http://ec.europa.eu/eures>

In some EU countries, nationals of Romania and Bulgaria may temporarily still need a work permit to become an employee. All restrictions will be removed by the end of 2013 at the latest.

THIS COULD BE YOU

You may get support when looking for work abroad

Valdis is Latvian and wants to work in Finland; so he moves there and goes to the local employment service to have a look at vacancies. He learns that they organise a one-day workshop on drafting an effective CV to maximise the chances of getting an interview. He applies for the training and is entitled to attend on the same conditions as Finnish nationals.

Later, he starts sending out CVs to potential employers, goes to two interviews, but he doesn't get the job. His finances are running low, so he applies for a special jobseekers' benefit which aims at facilitating jobseekers' access to the labour market.

To decide whether to grant him benefits, the Finnish authorities assess his case to see if he has established a genuine link with the local labour market. Their assessment of Valdis' qualifications, the length of his stay and efforts to get a job is positive and they decide to grant him benefits.

Need help?
More information?



http://europa.eu/youreurope/citizens/work/abroad/work-permits/index_en.htm



2. Getting unemployment benefit abroad

If unemployed, you can get help finding a job in another EU country.

LOOKING FOR WORK ABROAD

If you are receiving unemployment benefits, you can arrange with your employment service to go to another EU country to look for a job and carry on receiving that benefit – usually for 3 months with a possibility to extend up to 6 months. To do this, you have to apply for authorisation (using a U2 or E 303 form).

Generally, you must first have been registered with the employment services in the country where you became unemployed for at least 4 weeks.

FORMALITIES IN THE HOST COUNTRY

To avoid any interruption in your benefit payments, you will need to present your authorisation and register locally as a jobseeker with the national unemployment services within 7 days of leaving the country where you became unemployed. If you register any later, your benefits will be paid only from the day you register.

You will then have access to local jobseeker assistance services and will have to comply with the obligations and control procedures of the local employment service.

IF YOU DON'T FIND WORK

If you do not find a job within the 3 months covered by your authorisation, you can apply for a 3-month extension. For this, you need to apply before your authorisation expires to the national employment service in the country where you became unemployed, not the service in the host country.

If you want to keep your entitlement to unemployment benefit for a longer period, you have to return to the country where you became unemployed within the time limit set out in your authorisation.

THIS COULD BE YOU

Be sure to apply for your extension in time

João from Portugal goes to Hungary, taking with him a U2 form (formerly the E 303) so he can keep receiving unemployment benefit for 3 months during his stay. But he stays longer.

When João goes back to Portugal, he loses his entitlement to unemployment benefit. To avoid this, you should always apply for an extension from your national employment centre before the end of the 3-month authorised period.



Need help?
More information?

http://europa.eu/youreurope/citizens/work/job-search/transferring-unemployment-benefits/index_en.htm



3. Getting your professional qualifications recognised

As an EU national, you have the right to practise your profession in another EU country.

RECOGNITION OF QUALIFICATIONS

If your profession is not regulated in the host country, you can practise it there under the same conditions as nationals of that country, even without an official certificate of recognition.

If your profession is regulated in the host country, you might need to get your qualifications officially recognised there.

If your profession is regulated there but not in your home country, you may also have to prove you have practised in your home country for at least two of the last 10 years.

You can find out which rules apply to your profession and where to find the national contact point by consulting our database (http://ec.europa.eu/internal_market/qualifications/regprof).

CERTIFIED COPIES OF DOCUMENTS

The authorities may ask for certified copies/translations of key documents in your application, such as certificates proving your qualifications. If you want to practise as an architect, dentist, doctor,

midwife, nurse, pharmacist or veterinary surgeon, the host country may require a certificate of qualification from the responsible authority in your country stating that you have met the minimum European training requirements for this profession.

THIS COULD BE YOU

Check what conditions apply before you start working!

Mojca, a general care nurse trained in Slovenia, wants to work in Munich, Germany. This should be easy because general care nurses benefit from automatic recognition of their qualification. However, she does not know where to apply for recognition of her Slovenian qualification.

She contacts the German national contact point for recognition of professional qualifications, which provides the address of the responsible authority in Bavaria. The contact point also helps her with the administrative formalities she needs to complete.

Need help?
More information?



http://europa.eu/youreurope/citizens/work/abroad/qualifications-for-employment/index_en.htm

4. Paying taxes

If you move to another country and are paying your taxes there, you should be treated the same as nationals of that country.

NO EU-WIDE RULES ON TAXATION

There is no Europe-wide law that says how EU nationals living and working in another EU country are to be taxed on their work income. Instead you will be covered by the relevant national laws and double taxation agreements between countries. You cannot be treated differently than the nationals of your host country.

INCOME TAX

The country where you work will normally tax the income you earn on its territory. If you are living and paying taxes in a different country, your country of residence might also tax the income you earned in the country where you work.

Fortunately, most countries have double taxation agreements that let you offset tax paid in one country against the tax payable in the other.

TAX RESIDENCE

If you move to another country and spend more than 6 months a year there, you might be considered a tax resident there. That country might then be able to tax your total income from all countries worldwide.

If you spend less than 6 months a year in another country, you would normally remain a tax resident in your home country (the country where you live). In that case, in your country of work you would be subject to tax only on income and gains earned.

EQUAL TREATMENT

For any tax on income and gains earned abroad, you should normally qualify for the same tax deductions as those available to local residents.

THIS COULD BE YOU

You may be entitled to deductions in your country of work – even for contributions to foreign pension funds

Sven, a Swedish national employed and resident in Denmark, is continuing to pay premiums to a Swedish pension fund under a contract he signed before coming to Denmark.

Denmark must allow Sven a deduction against Danish tax on his salary because such deductions would be allowed for premiums paid to Danish pension funds.



Need help?
More information?

http://europa.eu/youreurope/citizens/work/abroad/taxes/index_en.htm



5. Accessing social security

When moving within the EU, you only pay social security contributions in one country at a time, even if you are working in more than one. Generally, you will also receive social security benefits exclusively from this country.

COUNTRY COVERING SOCIAL SECURITY

As a basic rule, you are covered by the legislation of the country where you actually work as an employed or a self-employed person and this is where you pay contributions. It does not matter where you live or where your employer is based.

The country where you work is responsible for your social security coverage even if you commute at least once a week from another EU country.

If you become unemployed, you should register with the employment services and claim unemployment benefits in the country where you last worked or in your country of residence if you were commuting.

SHORT-TERM ASSIGNMENTS

To avoid frequent changes in your social security coverage, an exception is made for short assignments when posted by your employer: you remain covered in the country from which you were sent for a maximum of 2 years.

THIS COULD BE YOU

Your social security remains the same if you are posted to another EU country

Karel owns the Rainbow Painting Company in the Czech Republic which has an order for work in Luxembourg for 2 months. The company sends six painters to do the work.

If all the conditions of posting are met, they will still be covered by the Czech social security legislation during their time working in Luxembourg.

Rainbow will remain their employer, even if they temporarily receive daily orders from another company on the site.

BEING UNEMPLOYED

If you receive unemployment benefits, you are covered by the country that pays your benefits.

If you don't receive unemployment benefits and are not working, you are covered by the legislation of the country in which you reside.

Need help?
More information?



http://europa.eu/youreurope/citizens/work/abroad/benefits/index_en.htm

6. Claiming pension rights

If you have lived and worked in more than one EU country, you may have accumulated pension rights in each. If you meet the national entitlement conditions, each country will pay you a separate pension, proportionate to the years you worked there.

MAKING A CLAIM

You should make a claim to the pension authority where you live. If you have never worked there, contact the authority in the country where you last worked. They will be your 'contact institution' and liaise with the authorities in all the other countries where you have worked to put together your insurance history.

Each country will check whether you meet their national requirements for an old-age pension. These requirements, such as pensionable age and amounts paid, differ from one country to another, but EU rules require that each country take into account your contribution history in other countries if this is necessary to meet the minimum number of years required to get a pension there.

Each national authority will inform you of the decisions they have made on your pension entitlements. Finally, your 'contact institution' will send you a summary of the decisions made on your claim by all the countries involved.

RETIRING ABROAD

Your pension will be paid regardless of where you stay or are resident within Europe.

OTHER PENSIONS

In general, the rules that apply to old-age pensions also apply to invalidity pensions and pensions for surviving spouses or orphans.

THIS COULD BE YOU

Check your pension rights from all countries where you have worked

On retiring, Regina lives in Germany, so she makes her claim to the authorities there. However, although most of her working life was spent in Germany (25 years), she also spent 8 years working in Austria.

The German pension authority – now her 'contact institution' – gets in touch with the Austrian pension authority. Although a minimum of 10 years are required to qualify for a pension in Austria, the Austrian authorities must take into account the years Regina worked in Germany.

The result is that Austria will pay her a pension proportionate to the 8 years worked there and Germany will pay a separate pension proportionate to the 25 years in Germany.



Need help?
More information?

http://europa.eu/youreurope/citizens/work/retire/index_en.htm



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Need help?
More information?



7. Getting healthcare abroad

Under EU law, you can seek medical treatment in another EU country and may be entitled to have the costs reimbursed by your national health insurer.

HEALTHCARE DURING SHORT VISITS

Before travelling – whether on holiday, a business trip or for the purpose of studies – you should get a free European Health Insurance Card from your statutory health insurer.

With your card you can access state-provided healthcare if you unexpectedly fall ill or have an accident during a stay in an EU country.

If you show your card to a doctor, dentist, hospital or pharmacy, you will receive medically necessary treatment under the same conditions as locals.

Even if you don't have your card with you, you are entitled to healthcare. Back home you can ask your health insurance institution for reimbursement.

PLANNED MEDICAL TREATMENT

If you plan to receive medical treatment abroad and want your national health insurer to cover the cost, you may be required to ask for authorisation beforehand.

If you seek authorisation first, you will usually not have to pay upfront for the treatment. You should check financial conditions with your health insurance institution before leaving as different procedures and reimbursement rates may apply.

Authorisation cannot be refused if the treatment you need is covered by the legislation of your home country and the medical circumstances of your case mean you might not receive the treatment in time there.

When receiving planned healthcare abroad you should be treated on the same terms as a person covered by the healthcare system of the country of treatment.

THIS COULD BE YOU

Kirsti from Estonia is spending a few months in Lithuania to finish her studies.

One evening, she breaks her ankle in the gym.

Kirsti gets all the necessary care she needs in Lithuania simply by presenting her European Health Insurance Card and identity card.

She is treated in Lithuania as if she were paying contributions to the Lithuanian system, and should be reimbursed there at the applicable rate.

http://europa.eu/youreurope/citizens/health/index_en.htm

8. Studying abroad

As an EU national, you have the right to study in any EU country under the same conditions as nationals of that country.

ADMISSION TO UNIVERSITY

Admission rules vary significantly between countries and universities, but regardless of other entry conditions, you may not be refused access to training or education in another EU country on grounds of your nationality.

Knowledge of the national language may be required, so in some countries you could be asked to take a language test.

RECOGNITION OF ACADEMIC DEGREES

There is no automatic EU-wide recognition of academic degrees. If you would like to study in another EU country, check beforehand if your current degree will be recognised there, and at what level.

For matters related to the recognition of your qualifications for work purposes, see Chapter 3.

FEES AND FINANCIAL HELP

When you go to university in another EU country, you are entitled to pay the same course fees as nationals of that country.

This treatment does not automatically extend to maintenance grants and loans. Check with your national authorities if you can get or keep a maintenance grant from your country of origin.

If, as an EU national, you have been living in another EU country legally and continuously for 5 years or more, you are entitled to a maintenance grant on the same conditions as nationals of that country.

Another possible source of funding for spending part of your studies abroad is the EU's Erasmus programme.

THIS COULD BE YOU

You are entitled to receive local study grants after living in the country for 5 years

Elitsa is Bulgarian and has been living in Paris since she was 12. She would like to go to university in France but can only afford it if she gets a grant.

As she has been living in the country for over years, she is in fact eligible to receive the same maintenance grant as French students.



Need help?
More information?

http://europa.eu/youreurope/citizens/education/university/index_en.htm

9. Online shopping

You are protected by EU law when shopping online in Europe.

RETURNING UNWANTED GOODS

In the EU, you have the right to cancel an online purchase up to 7 working days (minimum) from the day you receive it. This period will be extended to 14 days in June 2014. You can choose to cancel your order for any reason within this timeframe – even if you simply change your mind.

The seller must give you a refund within 30 days. This refund must include any shipping charges you paid to receive the goods – though you will have to pay shipping costs for returning the goods to the seller.

These rules do not apply to online reservations for holidays, travel, accommodation or entertainment.

REPAIRS, REPLACEMENTS, REFUNDS

When you buy from an online seller in the EU, you have at least 2 years to request repairs or replacements free of charge, if the items turn out to be faulty or not as advertised. If the product cannot be repaired or replaced within a reasonable time or without inconvenience, you may request a refund or price reduction.

REDRESS FOR NON-DELIVERY

Under EU rules, the goods you order online should be delivered within 30 days of you placing your order, unless you have agreed otherwise with the seller. If the item you paid for turns out to be unavailable, the seller must inform and refund you within 30 days.

THIS COULD BE YOU

Be aware that online orders should be delivered within 30 days

In mid November Andrej from Slovakia ordered a case of wine online from Italy for his family's Christmas celebrations. Christmas came and went, without the wine being delivered.

As the product was not delivered within 30 days, under EU rules this automatically nullified the sale. Andrej is entitled to a refund from the seller within 30 days.

Need help?
More information?



http://europa.eu/youreurope/citizens/shopping/online-shopping/index_en.htm

10. Buying or selling a car

You can buy or sell a car in any European country and benefit from EU rules on VAT exemptions or recovery of VAT.

BUYING ABROAD

If you buy a new car (less than 6 000 km on the clock or less than 6 months old) from another EU country, you pay no VAT there, but will have to register the car and pay VAT in your home country.

If you buy a used car (over 6 000 km on the clock and over 6 months old) from a private individual in the EU you pay no VAT. If purchased from a professional dealer in another EU country, you must pay VAT in that country, not in your home country.

For both new and used cars bought outside the EU, you will have to pay import VAT.

Wherever you buy the car, you will need to pay the applicable car registration tax (if any) in your home country.

SELLING ABROAD

For new cars you will not have to pay VAT, if you sell as a private person, but if the buyer lives in another EU country and takes this car there, they will have to pay VAT there.

This also means you can recover (from the authorities in your country) the VAT you initially paid on the vehicle. This is to ensure VAT is not paid twice on the same vehicle.

For used cars, no VAT is due on the transaction if you, as a private person, are selling your car to a buyer based in another EU country.

THIS COULD BE YOU

Recover some of the VAT you paid if you sell on your new car

Merete buys a new car in Denmark for EUR 20 000 plus EUR 5 000 VAT (25 %). Four months later, she sells the car (still considered new for VAT purposes) to Hagen for EUR 16 000.

Hagen takes the car to Austria, where he lives, and pays EUR 3 200 VAT to the Austrian tax authorities (VAT in Austria is 20 %).

As the seller, Merete is entitled to recover from the Danish authorities EUR 4,000 of the EUR 5,000 VAT she had paid when she bought the car. This corresponds to the amount that would have been payable in Denmark on this second transaction.



Need help?
More information?

http://europa.eu/youreurope/citizens/shopping/cars/index_en.htm

11. Enjoying your passenger rights

If you have problems with international rail travel or flights departing from the EU or arriving in the EU with an EU carrier from a non-EU country, you may be entitled to a refund, and possibly also compensation.

AIR TRAVEL

If you are denied boarding, face delays of over 5 hours or your flight is cancelled or overbooked, you can choose between being rerouted to your final destination or having your ticket refunded.

You may also be entitled to refreshments, meals, communications (such as a free phone call) and an overnight stay, depending on the flight distance and length of delay.

Also, if you are denied boarding, your flight is cancelled or arrives at its destination more than 3 hours late, you may be entitled to compensation of between EUR 125 and EUR 600 – under certain conditions and depending on the distance of the flight.

RAIL TRAVEL

If your train is delayed by more than 1 hour, you have the choice between a ticket refund, continuing your journey on the same train or alternative transport to your destination.

If you choose to stay on the train, you are entitled to compensation – either 25 % or 50 % of your fare – unless the cause of the delay was outside the control of the railway.

FERRY AND BUS TRAVEL

In future you will enjoy similar rights when travelling by bus or ferry.

THIS COULD BE YOU

Don't hesitate to claim a refund/compensation – if you are entitled

Stefania had planned to fly from Rome to Nicosia for work, but her flight is delayed for 6 hours. She missed the conference she was due to attend and wants compensation.

By filling in an EU complaint form (available at the airport or on the airline's website) and submitting it to the airline, she should receive a full refund for the price of the ticket. She should also be entitled to compensation if the delay was not due to extraordinary circumstances. However, the airline is not liable for other costs, such as the registration fee of the conference she missed.

Need help?
More information?



http://ec.europa.eu/youreurope/citizens/travel/passenger-rights/air/index_en.htm

12. Making cheaper mobile calls

When you use your mobile phone in another EU country, there is a limit on what your operator can charge you.

PRICE CAPS ON CALLS, SMS AND DATA DOWNLOADS

	1 July 2012	1 July 2013	1 July 2014
Outgoing voice calls (per minute)	29 cents	24 cents	19 cents
Incoming voice calls (per minute)	8 cents	7 cents	5 cents
Outgoing SMS (per SMS)	9 cents	8 cents	6 cents
Data (per MB)	70 cents	45 cents	20 cents

Prices exclude VAT.

These price caps are the maximum permissible prices. Operators are free to offer cheaper rates: be on the lookout for better deals! These price caps apply to everybody unless you opted for a special package offered by your operator.

To protect you against excessive data roaming bills, the volume of downloaded data on your mobile device is capped at a corresponding value of EUR 50 worldwide, unless you have agreed to a different limit with your operator.

NOTIFICATION OF PRICES

Your operator must send you an SMS when you cross a border within the EU to inform you of the price you will be paying for making and receiving calls, data or SMS services.

THIS COULD BE YOU

You are protected against 'bill shock'

Aniko, from Hungary, uses many applications on her smartphone, such as music streaming services, social networks for staying in touch with friends and web mapping programmes for finding restaurants.

While on holiday in Greece, she forgets to switch off the automatic updates on her smartphone. But she no longer needs to worry about accidentally running up a huge bill: unless she agrees differently with her operator, the cost of her data roaming is automatically capped at EUR 50 (plus VAT).



Need help?
More information?

http://ec.europa.eu/information_society/activities/roaming/index_en.htm



13. Paying, borrowing and investing

European rules protect you when moving your money around the EU.

PAYMENTS ABROAD

If the payment is in euros, you pay the same charges for both domestic and foreign transactions within the EU.

This rule applies to transfers between bank accounts in two different countries, withdrawals from cash machines in other EU countries and payments by debit or credit card across the EU.

Companies or administrations that accept transfers in euros within their country must also accept euro payments from abroad.

Similarly, companies or administrations willing to make transfers in euros within their country must be prepared to make such payments to euro accounts located in other EU countries (e.g. your salary, pension or refunds for returned e-shopping goods).

TAKING CASH ABROAD

When travelling to another EU country, the largest amount of cash you can take with you, without having to declare it, is EUR 10 000.

For amounts over EUR 10 000, you should contact your country's customs administration to check what national rules apply.

DEPOSIT GUARANTEE

Your bank savings are covered up to EUR 100 000 (or its equivalent in countries which use a different currency). This protection applies per depositor and per banking group.

BORROWING AND INVESTING

As a private individual, you can take out a consumer loan in any EU country. EU-wide rules on advertising and up-front information allow you to easily compare offers. If you change your mind, you can withdraw from a loan agreement at any time in the 14 days after you sign.

You can buy and sell shares and other financial products across the EU while enjoying the same level of protection as at home. When buying financial services over the Internet you have the right to withdraw from the contract without penalty during a period of at least 14 calendar days.

THIS COULD BE YOU

You can receive payments in euros to an account located in another EU country

Marijke lives in Belgium and works in the Netherlands. She wants her salary transferred directly to her Belgian bank account. Her Dutch employer cannot refuse this request. She can also pay the utility bills and local taxes for her holiday home in Spain using her Belgian account.

http://europa.eu/youreurope/citizens/shopping/banking/index_en.htm



14. Setting up and expanding a business

You are entitled to do business anywhere in the EU.

TRADE FROM HOME

As a company owner you can sell goods and provide services all over Europe under the same conditions as a local company. You can also establish a branch of your company in another EU country.

If you are active in the service sector, also see Chapter 17.

STARTING A NEW COMPANY ABROAD

You can set up a company in any other EU country. The same conditions and rules apply as for nationals of that country, such as abiding by professional codes of ethics and getting the relevant permits.

GETTING HELP TO EXPAND ABROAD

Your first stop should be the Enterprise Europe Network (<http://www.enterprise-europe-network.ec.europa.eu>).

This service can put you in touch with one of 580 business support organisations on the ground in every EU country, which can give you practical help and advice on starting up in the country you are targeting.

You can also get advice from experienced entrepreneurs.

- Erasmus for Young Entrepreneurs will find you a placement with a host entrepreneur in another EU country for up to 6 months (<http://www.erasmus-entrepreneurs.eu>).

- The European Network of Mentors for Women Entrepreneurs advises women-owned and led businesses (http://ec.europa.eu/enterprise/policies/sme/promoting-entrepreneurship/women/national_contacts_en.htm).

THIS COULD BE YOU

Find a business partner and expand your activities

Mark, a British software developer, starts a company to develop digital nature guides, helping nature lovers identify tree species through tablet and smartphone applications.

Mark needs partners who can provide specialised content for his applications. He turns to the Enterprise Europe Network, which puts him in touch with a science-focused media consultancy based in France. The companies agree to join forces and have since developed a series of popular applications.



Need help?
More information?

http://ec.europa.eu/youreurope/business/starting-business/index_en.htm



15. Financing your business

As an entrepreneur in Europe you have access to sources of finance for your business.

BANK LOANS

As an EU business owner, you can take out a bank loan in any other EU country. Banks may reject your application on commercial grounds, but not on the basis of your nationality.

RAISING CAPITAL ABROAD

You can:

- sell equity in your existing business across the EU;
- set up a company in another EU country and buy and sell its capital;
- buy and sell shares in an existing company in another EU country.

EU FUNDING

You might need financial support to further develop your business. There are some funding programmes managed centrally by the EU, for instance in the fields of transport, environment or research.

EU support is also available through the Structural Funds at local level. You can apply for these grants through your national managing authority.

THIS COULD BE YOU

European funding might be available to your company

Petteri from Finland needs funding to develop his new app for smartphones. He is able to get part of the money in Finland but, through industry colleagues, he learns about a private equity firm in London that offers him further funding in return for a stake in his business.

Petteri also learns that if he does some product development in neighbouring Estonia as well as Poland, he qualifies for EU funds. His application is accepted, allowing him to grow his business with a solid financial base.

Need help?
More information?



http://ec.europa.eu/youreurope/business/finance-support/index_en.htm



16. Buying and selling goods

You can buy and sell most goods freely all over the EU, without specific requirements or other obstacles.

EU-WIDE RULES FOR MOST PRODUCTS

The vast majority of products on the EU market are subject to common European rules which set high standards of safety for consumers and the environment. This applies to machines, cars, toys, medical devices, chemicals, radio equipment, textiles, electrical equipment and many other manufactured products.

MUTUAL RECOGNITION

For products not subject to these rules (e.g. articles made of precious metals, certain construction products), each EU country sets its own safety levels. The principle of 'mutual recognition' applies: if your product is authorised for sale in one EU country, you are allowed to market it in any other EU country.

To check which rules apply to your product, consult the product contact point in the relevant country (<http://ec.europa.eu/enterprise/intsub/a12>).

PRODUCT SAFETY

As a manufacturer, distributor or importer of products, you must meet a number of obligations to ensure quality and safety. This includes indicating your trade name/mark and address on the product or its packaging, providing instructions and safety information and providing compensation for damage caused by defective products.

THIS COULD BE YOU

You can market your goods in other EU countries

Conor's company in Ireland produces medical measurement devices and he wants to expand to Malta. He is already selling the product legally in Ireland and other EU countries.

The Maltese authorities initially refuse to allow the product onto their market and request additional testing. But since this is not in line with EU rules, they eventually have to accept the product in Malta.



Need help?
More information?

http://ec.europa.eu/youreurope/business/profitting-from-eu-market/selling-goods/index_en.htm

17. Providing services abroad

You can supply a service in any EU country.

TEMPORARY SUPPLY OF SERVICES

You can supply services in other EU countries on a temporary basis without setting up a branch there. Restrictions can only be imposed under very limited circumstances if justified by public policy, security, health or the protection of the environment.

You can also provide your services online. If you fulfil the requirements in your home country, other EU countries cannot generally impose any additional requirements.

OPENING A BRANCH

You can set up a branch of your business in another EU country if you want to provide services there permanently (see Chapter 14).

POINTS OF SINGLE CONTACT

'Points of single contact' have been set up in every country to inform you of the rules and formalities involved and enable you to complete administrative procedures online (http://ec.europa.eu/internal_market/eu-go).

THIS COULD BE YOU

Provide services abroad just as you would at home

Radu's company provides housekeeping and concierge services in Bucharest. After working for a French client, Radu decides to offer a similar service in Paris.

At first he works through his Romanian company, but as business grows Radu uses the French point of single contact to set up a company branch in France.

Need help?
More information?



http://ec.europa.eu/youreurope/business/profitting-from-eu-market/providing-services/index_en.htm

18. Paying company taxes

You are protected from discriminatory tax treatment when you trade across borders.

BUSINESS TAXES

EU countries are each fully responsible for their own tax systems, but they can't impose discriminatory tax treatment on companies from other EU countries.

You usually have to pay corporation tax in the country where your company is incorporated. If you are a sole trader, you have to pay income tax – again, usually in the country where you are trading.

There are EU rules in place to avoid double taxation of interest, royalty and dividend payments between associated companies in different EU countries and when restructuring a company with assets in several EU countries.

VAT

The EU makes it easier for you to trade across borders by creating standard rules for VAT, even though individual countries have a certain amount of flexibility in setting VAT rates.

If your business incurs VAT in an EU country in which you are not established, you are entitled to claim back the VAT charged in that country. A fully electronic procedure is in place that will ensure quick treatment of your claim.

THIS COULD BE YOU

You pay taxes in the country where most of the business is done

Max and his brother run a painting and decorating business in Luxembourg. But since they also paint houses for private customers in Belgium and France, they are confused about where they should pay business tax.

As they do most of their business in Luxembourg and having no establishment elsewhere, they pay tax on their income in Luxembourg.

They have to register for VAT purposes and pay VAT in all countries where they provide services. In each of these countries they can claim back VAT paid on their purchases (such as paint, equipment, etc.).



Need help?
More information?

http://ec.europa.eu/youreurope/business/managing-business/paying-taxes/index_en.htm



19. Protecting your intellectual property

Intellectual property rights (IPR) protect your commercial activities and creations in the EU.

COPYRIGHT

When you create an original work (literary or artistic, music, television broadcasting, software, database, advertising, etc.), copyright protection is granted automatically throughout the EU, with no need for formal registration.

TRADEMARKS AND PATENTS

If you register trademarks and design rights with the Office for Harmonization in the Internal Market (OHIM), they will be protected throughout the EU.

This saves you the effort, time and money involved in registering individually in each country.

You can apply for a national patent with your national patent office or for a European patent at the European Patent Office. European patents still need to be validated in each country where you want protection.

If you produce agricultural products or foodstuffs, these may be eligible for protection under special EU quality schemes ('protected designation of origin' or 'protected geographical indication'). To qualify, the products' quality or main characteristics must be derived from their geographical origin.

ONLINE BREACHES OF YOUR RIGHTS

You may encounter situations where your intellectual property is being breached, especially on the Internet.

Intermediaries such as Internet service providers are not liable if they have no knowledge of illegal activity.

In the case of clear breaches, the EU rules help you enforce and safeguard your intellectual property rights.

THIS COULD BE YOU

Register your trademark to protect it

Agnieszka from Poland has developed new software and wants to sell it across the EU. Some of her intellectual property rights are already protected because the source code is her creation alone (copyright).

At the same time she is developing her brand and wants to protect her trademark for that. One simple registration with OHIM automatically gives her protection in every country of the EU.

Need help?
More information?



http://ec.europa.eu/youreurope/business/competing-through-innovation/protecting-intellectual-property/index_en.htm





20. Competing for public contracts

As a general rule, your EU-based company can bid freely for public contracts in other European countries.

SAME TREATMENT AS NATIONAL

CONTRACTORS

Public authorities have to make sure that your company and other bidders from EU countries are given equal access to their markets and that all bids are treated equally and fairly.

Your bid will be assessed through a standard procedure that public authorities throughout the EU have to apply. It will be evaluated on an equal basis with large competitors.

Depending on the country involved, you will usually be asked to provide various certificates and attestations. You can find them through the EU's free online information system, eCertis (<http://ec.europa.eu/markt/ecertis/login.do>).

FINDING CONTRACTS

You can find information on a range of public service and supply contracts worth over EUR 130 000 and work contracts worth over EUR 5 million on the Tenders Electronic Daily website (<http://ted.europa.eu>).

This site contains all European tenders that are eligible for bids from any EU country.

You can also make joint bids with other firms (i.e. in partnership or consortia), which should enable you to participate in higher-value contracts. Some contracts are also broken down into smaller subcontracts (known as 'lots'), which may be more attractive for smaller companies.

You can get more background details about tendering for EU public contracts on SIMAP (<http://simap.europa.eu>).

THIS COULD BE YOU

You can bid for public contracts in Europe

Miguel runs a business in Vigo building concrete bases for power plants in Spain. Having heard that he can bid for public contracts in Germany, Miguel notices a tender to build a new solar power plant in Baden-Württemberg.

To acquire the extra expertise and capacity he will need for this contract, Miguel's company forms a consortium with two other firms, one Spanish and one Portuguese. Their bid turns out to be attractive to the Baden-Württemberg authorities and the consortium wins the contract.



Need help?
More information?

http://ec.europa.eu/youreurope/business/profitng-from-eu-market/benefiting-from-public-contracts/index_en.htm



Defending your rights and seeking redress

What happens if you have problems trying to exercise your EU rights? Below are some services that can help you find a solution or seek redress.

EXPERT ADVICE

If you want to clarify your EU rights in a specific situation, contact Your Europe Advice. A legal expert will provide a personalised answer within 1 week and suggest further sources of assistance where relevant.

<http://ec.europa.eu/citizensrights/>

MEDIATION WITH NATIONAL AUTHORITIES

If you are having problems getting a public administration in another country to recognise your EU rights, contact Solvit. Staff from national administrations will mediate to find a solution within 10 weeks.

<http://solvit.eu>

CONSUMER ADVICE AND REDRESS

If you have problems with a product or a service you bought in another EU country, including online, contact a European consumer centre. Local experts will provide advice and assistance to settle your dispute with a vendor. If an amicable agreement cannot be reached, the centre will help you with alternative dispute resolution (ADR) mechanisms, including online procedures (ODR), which offer out-of-court means for effective and efficient consumer redress.

<http://ec.europa.eu/consumers/ecc>

COMPLAIN TO THE EUROPEAN

COMMISSION

If you think a Member State is violating EU law, you can complain to the European Commission. It will consider your complaint and may ask the country concerned to change its law.

http://ec.europa.eu/eu_law/your_rights/your_rights_forms_en.htm

PETITION THE EUROPEAN PARLIAMENT

You can petition the European Parliament on an EU-related matter that affects you directly. Although it has no power to remedy the situation directly, the European Parliament can draw attention to the issue and put pressure on those concerned.

<https://www.secure.europarl.europa.eu/aboutparliament/en/petition.html>



European Commission

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