

# CONSUMER PROTECTION FOR REFUGEES

Welcome Culture instead of Consumer Scams – The Federation of German Consumer Organisations (vzbv) calls for an unbureaucratic and quick regulation for more consumer protection of refugees

**In the light of the large number of refugees in Germany, consumer protection also faces new challenges. Refugees need understandable information, advice for their problems and unbureaucratic rules for instance for health care, access to a bank account or the use of the internet. The Federation of German Consumer Organisations (vzbv) finds politicians are called upon, but also those who protect consumers. Consumer information and advice needs to be easy to understand and offered in foreign languages across Germany.**

“Given the many refugees coming to Europe and to Germany, consumer protection work faces new challenges. People living and consuming here are consumers who need our protection, information as well as advice and educational offers suitable to them” says Klaus Müller, Executive Director of vzbv.

“Refugees now need quick and unbureaucratic help from political decision-makers, authorities, providers and from us as consumer advocates. It is also part of the welcoming culture to protect them from dubious providers offering insurances or mobile phone contracts” states Müller.

Access to a basic bank account must be granted urgently. vzbv welcomes the new rules of the Federal Financial Supervisory Authority (BaFin) to enable refugees to open a bank account even without an identity document or passport. “The welcoming culture is not yet being applied at every bank counter. It is unacceptable that some people endeavour to open an account for several months without success. The clear right to open a basic bank account is the basis for a new start in Germany. Without a bank account there is no chance of renting out a flat or finding a job - and therefore no perspective” says Müller.

Also, a solution must be found promptly to make sure affected people have uniform access to healthcare in all Länder “People need a sufficient provision of healthcare in cases of acute illness or pain, often also therapeutic assistance is needed. In order not to unilaterally charge contributors to the public health system or the communities, the Federal Government must act”, says Müller.

Of crucial importance to refugees is a free and possibly free-of-charge access to the internet. “People fleeing their country rely on the internet for exchange with other refugees and to gain information. We need to provide hotspots quickly and in sufficient numbers. Open wireless networks are very important.” The danger of Breach of Duty of Care (Störerhaftung) in cases of violations of the law by the users of the wireless networks are problematic. According to the intentions of the Federal Government, the current rules shall even become more restrictive. “In our view, even stricter rules with regards to the Breach of Duty of Care will not only violate current EU law, it would also

limit further the access to free wireless networks. In the present situation this is the completely wrong signal to refugees.“

Challenges to consumer protection under the new circumstances also arise in other areas of life, for example in easy-to-understand food labelling, insurance protection for refugees or the many volunteers helping them as well as the need for multilingual and comprehensible information. At the moment, the consumer centres (Verbraucherzentralen) are revisiting the appropriateness of their offers.

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