

HOW THE EU IMPROVES PEOPLE'S LIVES

Successes of European consumer policy

The European Union (EU) has in large parts been a success story for consumers from the day it was founded. The European single market creates uniform rules for all EU citizens and companies. This is also an advantage for the daily lives of consumers.



MORE MONEY IN PEOPLE'S POCKETS

- ❖ The *abolition of roaming charges* during visits to other EU countries has been an important success for consumers. Making calls, using messaging services and surfing the internet is an integral part of many people's daily life –including on holidays.
- ❖ Consumers who use card payments are better protected against unpleasant surprises. The *cap on fees for using non-cash payment methods* such as credit or debit cards makes shopping cheaper, both at home and abroad.
- ❖ When you make an *electronic payment* to another Eurozone country – *or withdraw money at a foreign cash dispenser* which uses euros – your bank may not charge you more than what the same type of payment or withdrawal would cost you at home.
- ❖ The EU has taken steps to open up different markets which made them *more competitive*, such as the electricity, gas and telecommunication markets. As a result consumers enjoy both *more choice* and *lower prices*.

GREATER SAFETY

- ❖ Consumer products have become safer. In addition to product-specific legislation such as for toys and cosmetics, the EU has adopted a *general safety net for products* and *set liability rules*. The EU's rapid alert system allows Member States to exchange information about dangerous products found on the market.
- ❖ The European REACH Regulation governs the *use of chemicals* and protects consumers from coming into contact with dangerous substances – in cleaning products, toys or textiles.. The EU has also *prohibited more than 1000 substances formerly used in cosmetics* that pose a potential risk to consumers' health.
- ❖ In past years the EU has taken steps to *reduce contaminants in foods and food contact materials* that harm consumers' health. Most recently the EU took measures to reduce the presence of cancer-causing acrylamide in crisps, chips, and biscuits.

- ❖ Every year, at least 25,000 Europeans die from infections caused by resistant bacteria. Part of the problem of antibiotic resistance is the misuse and overuse of antibiotics in farm animals. Yet thanks to newly adopted EU rules, the *routine preventive use of antibiotics in healthy animals will be banned* and certain antibiotics which are vital to treat humans will be restricted for veterinary use.

STRONGER RIGHTS

- ❖ When the trousers you ordered online do not fit or the kitchen machine doesn't meet your expectations, EU laws allow consumers to *cancel their purchase* within 14 days and return the product. And regardless of whether the good was bought online or offline, an EU-wide legal guarantee period of two years applies: If a new bicycle breaks after a few months, consumers can demand replacement or repair of the defective product. If this is not possible, they are entitled to be fully reimbursed. Within the first six months, the reversal of the burden of proof implies that the fault was already present at the time of purchase. Hence, the consumer does not need to prove that something was wrong with the product at the time of purchase. In addition, EU rules prohibit *unfair contract terms* and business practices in the entire Union.
- ❖ The *General Data Protection Regulation* protects consumers' personal data in the digital age. It is the world's most comprehensive law to *protect peoples' privacy and personal data*. It obliges companies and public bodies to be transparent and accountable about how they use personal data.
- ❖ Today, having a bank account is essential to receive one's or social benefits. The EU has made sure every citizen in the EU has *the right to a basic bank account*. This makes it easier for persons in difficult financial circumstances to participate in modern consumer life.
- ❖ Under EU rules on *passenger rights*, travellers using planes, coaches, trains or boats are entitled to *flat-rate compensation payments or reimbursements* for missed connections, delays and cancellations.
- ❖ Food and drinks sold in the EU must carry a detailed *nutrition declaration* on the label, allowing consumers to check how much sugar, salt or calories a cereal bar, tomato ketchup or a sports drink contains. The *mandatory declaration of allergens* makes it easier and safer for persons with allergies to buy food in a shop and eat in a restaurant in the EU.
- ❖ European rules on *net neutrality* make sure all data are transported in an equal manner through the internet – no matter who the sender and recipients are. This prevents telecom companies from creating fast and slow lanes for specific services (such as social networks or video platforms) depending on how much consumers are willing to pay on top of their internet connection.
- ❖ Consumers *who get sick or who have an accident in another EU-country* can go to a doctor in that country and can rely on their *health insurance in their home country covering the costs*.

MORE SUSTAINABILITY

- ❖ Thanks to the rules on the *EU energy market* consumers will have the right to produce, consume, store and sell their own energy.
- ❖ Today, about *three quarters of all national environmental protection legislation has its origin at European Union level*. Among the concrete benefits for consumers are: cleaner drinking and bathing water, cleaner air through lower industrial and transport emissions, lower amounts of chemicals in products, less waste and more recycling, more energy efficient buildings and products.
- ❖ Thanks to EU Ecodesign rules, numerous *appliances* – for instance washing machines, electric heaters, fridges – have become more *energy-efficient*, thus saving a household on average €332 each year.¹
- ❖ Strict *CO₂ limits for car emissions* make cars consume less fuel. This is good for the environment and consumers' wallets.
- ❖ Ecologically friendly and organically produced food and products are easier to detect for consumers. Since 2012, all pre-packed organic food produced in an EU Member State carries the *EU organic label*. An *EU-wide Ecolabel* ensures that consumers can easily detect which products and services are more environmentally friendly than others.

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¹ ECOFYS (2016): Benefits of Ecodesign for EU households, Studie im Auftrag von BEUC, <https://www.beuc.eu/ecodesign-and-energy-labelling#consumerbenefits>