

AmCham EU's response to the Public consultation for the Fitness Check of EU consumer and marketing law

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AmCham EU speaks for American companies committed to Europe on trade, investment and competitiveness issues. It aims to ensure a growth-orientated business and investment climate in Europe. AmCham EU facilitates the resolution of transatlantic issues that impact business and plays a role in creating better understanding of EU and US positions on business matters. Aggregate US investment in Europe totalled more than €2 trillion in 2015, directly supports more than 4.3 million jobs in Europe, and generates billions of euros annually in income, trade and research and development.

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4 August 2016

Public consultation for the Fitness Check of EU consumer and marketing law (EN)

Introduction

In the context of the 'Fitness Check' of EU consumer and marketing law directives the Commission seeks views on whether these rules are still up to date and fit for purpose. The following six directives are subject to this Fitness Check:

- Unfair Contract Terms Directive [93/13/EEC](#);
- Consumer Sales and Guarantees Directive [1999/44/EC](#);
- Unfair Commercial Practices Directive [2005/29/EC](#);
- Price Indication Directive [98/6/EC](#);
- Misleading and Comparative Advertising Directive [2006/114/EC](#);
- Injunctions Directive [2009/22/EC](#).

In addition, this consultation covers also the Consumer Rights Directive [2011/83/EU](#), which is subject to a separate evaluation.

When the consultation questionnaire refers to **EU consumer and marketing law or rules**, this term covers the six EU directives that are subject to the Fitness Check as well as the Consumer Rights Directive.

Link to a [short description of the Directives](#).

The results of this public consultation will also feed into the currently ongoing legislative process on the [Commission Proposal for a Directive on certain aspects concerning contracts for the online and other distance sales of goods](#).

This consultation is open until **2 September 2016**.

You can reply in any EU official language.

The consultation consists of **short questionnaires** for (1) consumers (citizens) and (2) businesses. Other respondents (associations, authorities etc.) will be asked to fill in the **full version**. The full version is optional for consumers (citizens) and businesses.

When answering a question, you will be asked to tick one of the provided multiple choice

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replies. You can choose "do not know/no opinion" as a reply. You will also be able to add comments.

You can pause and save your work and continue later. You can download the questionnaire in PDF format before starting to help you with the preparations or discussions within your organisation. You will be able to download an electronic copy of your replies.

The European Commission will assess and summarise the responses. The summary will be published on the [webpage of the Fitness Check](#).

Link to the [Privacy statement](#).

The Commission service responsible for the consultation:
Directorate-General for Justice and Consumers
Unit E2 "Consumer & Marketing Law"
e-mail: JUST-NOTIFICATIONS-E2@ec.europa.eu

About the respondent

1. Are you replying as / on behalf of:

- a citizen/consumer
- a national consumer association
- a European-level consumer association
- a company (or group of companies)
- a national business association
- a European-level business association
- a national consumer enforcement authority
- a national public enforcement authority in a specific area (energy, telecom etc.)
- a government authority in charge of consumer policy
- another public body /institution
- a professional consultancy/ law firm
- a think tank/ university/ research institute
- other

Please specify

2. Please provide **your full name** or the **name of the entity** on whose behalf you are replying.

American Chamber of Commerce to the European Union (AmCham EU)

3. Is the **entity** on whose behalf you are replying registered in the EU [Transparency Register](#)?

yes

no

4. Please indicate the **registration number** in the Transparency Register.

5265780509-97

If you are **not registered** please register your entity [here](#). If you do not register your entity, your replies will be **published separately** from the replies of the registered entities.

5. Please give your **e-mail address** in case we have questions about your reply and need to ask for clarifications.

bmo@amchameu.eu

6. Please indicate the **country** where you live or, if you reply on behalf of an entity, the country where it has its headquarters/ place of establishment.

- Austria
- Belgium
- Bulgaria
- Croatia
- Cyprus
- Czech Republic
- Denmark
- Estonia
- Finland
- France
- Germany
- Greece
- Hungary
- Ireland

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- Italy
- Latvia
- Lithuania
- Luxembourg
- Malta
- Netherlands
- Poland
- Portugal
- Romania
- Slovak Republic
- Slovenia
- Spain
- Sweden
- United Kingdom
- Other

Please specify

7. Please indicate whether you agree to the **publication** of your response.



Under the name indicated – I agree to the publication of all information in my response



Anonymously – I agree to the publication of all information in my response, except the replies to Question 2 (name), Question 4 (registration number) and question 5 (e-mail address)



No, I do not agree to the publication of my response - I understand that my anonymised response may be included in any published statistical data, for example, to show general trends in the responses to the consultation

1A. Consumer questionnaire

EU consumer and marketing rules have been implemented through the national laws of Member States, whose authorities and courts deal with their practical application. These rules provide for a comprehensive protection of the economic interests of consumers. Examples of the main EU consumer rights are:

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1/ right to have defective goods repaired or replaced for free;

2/ right to truthful advertising;

3/ right to contracts without unfair clauses;

4/ right to return goods purchased online, over the telephone, by mail order or outside regular shops within 14 days;

5/ right to get true and complete information about the goods and services as well as about the digital content before concluding the contract.

In the past **12 months**, have you done any of the following?

	Yes, often	Yes, a few times	Yes, once	No	No Opinion / don't know
Purchased goods or services over the internet from a trader in my country					
Purchased goods or services over the internet from a trader from another EU country					
Purchased goods or services from a trader who came to my doorstep or organised a promotional excursion					
Purchased goods in a shop in another EU country whilst travelling					
Concluded a contract with a trader in my country for downloading (or streaming) digital content over the internet, such as computer programs, applications, music, videos					
Concluded a contract with a trader from another EU country for downloading (or streaming) digital content over the internet, such as computer programs, applications, music, videos					
Purchased goods or services over the telephone from a trader in my country					
Purchased goods or services over the telephone from a trader from another EU country					

How important is it for you to be protected by consumer and marketing law when buying goods or services:

	Very important	Rather important	Rather not important	Not important at all	No opinion / don't know
In your own					

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country					
From another EU country					
From a non-EU country					

In the **past 12 months**, have you experienced **any problems** in dealing with the sellers and service providers?

- yes
- no

Did you experience any of the following problems regarding **contracts concluded online**, including via online platforms?

	Yes, often	Yes, a few times	Yes, once	No	No opinion / don't know
You were misled by the trader's marketing statements and concluded a transaction that you regretted afterwards					
The trader did not provide you with the key information (such as the main characteristics of the goods or service, the total price, delivery conditions) before you concluded your contract					
The trader did not respect your 14 day right to cancel a contract					
The seller failed to deliver the goods you purchased within 30 days or the otherwise agreed time					
You had a dispute with the trader and discovered that you had signed up to general terms of contract that you regarded as unfair					
The seller refused to honour his obligation to repair or replace for free a defective good during the legal guarantee period (in most EU countries 2 years from delivery; longer in some EU countries)					
Other					

Please specify

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Did you experience any of the following problems regarding **contracts concluded over the telephone**?

	Yes, often	Yes, a few times	Yes, once	No	No opinion / don't know
You were misled by the trader's marketing statements and concluded a transaction that you regretted afterwards					
The trader did not provide you with the key information (such as the main characteristics of the goods or service, the total price, delivery conditions) before you concluded your contract					
The trader did not respect your 14 day right to cancel a contract					
The seller failed to deliver the goods you purchased within 30 days or the otherwise agreed time					
You had a dispute with the trader and discovered that you had signed up to general terms of contract that you regarded as unfair					
The seller refused to honour his obligation to repair or replace for free a defective good during the legal guarantee period (in most EU countries 2 years from delivery; longer in some EU countries)					
Other					

Please specify

Did you experience any of the following problems regarding **contracts concluded on the trader's premises (i.e. in shops)**?

	Yes, often	Yes, a few times	Yes, once	No	No opinion / don't know
You were misled by the trader's marketing statements and concluded a transaction that you regretted afterwards					
The trader did not provide you with the key information (such as the main characteristics of the goods or service, the total price, delivery conditions) before you concluded your contract					

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The seller failed to deliver the goods you purchased within 30 days or the otherwise agreed time					
You had a dispute with the trader and discovered that you had signed up to general terms of contract that you regarded as unfair					
The seller refused to honour his obligation to repair or replace for free a defective good during the legal guarantee period (in most EU countries 2 years from delivery; longer in some EU countries)					
Other					

Please specify

Did you experience any of the following problems regarding contracts concluded during **door-to-door sales or promotional excursions**?

	Yes, often	Yes, a few times	Yes, once	No	No opinion / don't know
You were misled by the trader's marketing statements and concluded a transaction that you regretted afterwards					
The trader did not provide you with the key information (such as the main characteristics of the goods or service, the total price, delivery conditions) before you concluded your contract					
The trader did not respect your 14 day right to cancel a contract					
The seller failed to deliver the goods you purchased within 30 days or the otherwise agreed time					
You had a dispute with the trader and discovered that you had signed up to general terms of contract that you regarded as unfair					
The seller refused to honour his obligation to repair or replace for free a defective good during the legal guarantee period (in most EU countries 2 years from delivery; longer in some EU countries)					
Other					

Please specify

CONSULTATION RESPONSE

What was the **most serious problem** that you encountered in the last 12 months and that you remember well:

- You were misled by the **trader's marketing statements** and concluded a transaction that you regretted afterwards
- The trader did not provide you with the **key information** (such as the main characteristics of the goods or service, the total price, delivery conditions) before you concluded your contract
- The trader did not respect your 14 day right to **cancel a contract**
- The seller **failed to deliver** the goods you purchased within 30 days or the otherwise agreed time
- You had a dispute with the trader and discovered that you had signed up to **general terms of contract** that you regarded as unfair
- The seller refused to honour his obligation to repair or replace for free a **defective good** during the legal guarantee period (in most EU countries 2 years from delivery; longer in some EU countries)
- Other

Please specify

This problem involved:

- a trader in your own country
- a trader in another EU country
- a trader in a non-EU country

This problem concerned a contract concluded:

- online (over the internet)
- over the telephone
- in a shop
- during door-to-door sales or promotional excursion

What was the **value** of the goods, services or digital content concerned by this problem?

EUR

Did you manage **to solve the problem**?

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- yes, fully
- yes, to a large extent
- yes, to some extent
- not at all
- no opinion / don't know

If you **did not fully succeed** to solve your problem, what was the reason?

- Trader did not want to comply with consumer rights
- You complained to the national administrative authority(ies), but it(they) lacked legal powers to enforce my rights
- You complained to the national administrative authority(ies) dealing with consumer rights, but it(they) did not intervene in my case
- Administrative enforcement proceedings were too complex/ long/ costly
- Court proceedings were too complex/ long/ costly
- The trader concerned was from another EU country which made enforcing my rights more complicated
- Other

Please specify

In your view, how well do the **competent national authorities** implement consumer and marketing law to protect EU consumers?

- very well
- rather well
- rather not well
- not well at all
- no opinion / don't know

In your view, how well do the **national courts** implement consumer and marketing law to protect EU consumers?

- very well
- rather well

CONSULTATION RESPONSE

- rather not well
- not well at all
- no opinion / don't know

Please provide any other comments you may wish to make, including your views as to what, if anything, needs to be improved in the EU consumer and marketing rules.

Thank you for answering these questions. We would also like to invite you to continue by answering additional, more detailed questions. Answering them requires some further knowledge of EU consumer and marketing law and will take a bit more time. Would you like to continue:

- yes
- no

1B. Business questionnaire

EU consumer and marketing rules have been implemented through the national laws of Member States, whose authorities and courts deal with their practical application. These rules provide for a comprehensive protection of the economic interests of consumers. They also aim at enabling businesses to trade across the EU more easily. Examples of the main EU consumer rights are:

1/ right to have defective goods repaired or replaced for free;

2/ right to truthful advertising;

3/ right to contracts without unfair clauses;

4/ right to return goods purchased online, over the telephone, by mail order or outside regular shops within 14 days;

5/ right to get true and complete information about the goods and services as well as about the digital content before concluding the contract.

Some provisions of these EU consumer and marketing rules also protect businesses against misleading marketing and unfair comparative advertising by other businesses, i.e. in B2B marketing relations.

Are you replying on behalf of:

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- a group of companies
- an individual company

What is the core/main **activity** of your company / group of companies? (multiple replies possible)

- Sale of goods
- Provision of services
- Provision of digital content
- Online platform
- Manufacturer
- Other

Please specify

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Your company / group of companies carries out its activities:

- only on-line (over the internet)
- only off-line
- both online and offline
- no opinion / don't know

Your company / group of companies carries out its activities:

- only domestically
- only cross-border
- both domestically and cross-border
- no opinion / don't know

What is your most accurate estimate of the **share of your company's / group of companies' cross-border sales**? (% of annual turnover)

%

How big is your company?

- self-employed
- 1-9 employees
- 10-49 employees
- 50-249 employees
- 250+ employees
- no opinion / don't know

What is your opinion regarding the following statements?

	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	No opinion / don't know
Businesses can trade across the EU easily thanks to the harmonised EU consumer and marketing rules				X	
Businesses are well protected against misleading marketing practices of other businesses	X				
Businesses are well protected against unfair comparative advertising of other businesses	X				

In the **past 12 months**, have you been confronted with **misleading B2B marketing**?

- no
- yes, once
- yes, a few times
- yes, often
- no opinion / don't know

Did you manage to **solve your last problem** regarding the misleading B2B marketing in a satisfactory way?

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- yes, fully
- yes, to a large extent
- yes, to some extent
- not at all
- no opinion / don't know

If you **did not fully succeed to solve** your problem, what was the reason?

- The trader concerned refused to comply with the legal obligations on B2B marketing
- The trader concerned refused to comply with the legal obligations on B2B comparative advertising
- Once I signed the contract as a result of a misleading marketing practice, I could not get it annulled
- There are significant differences between the applicable rules across EU countries
- There is no administrative authority competent in these matters
- Court proceedings are too complex/ long/ costly
- no opinion / don't know
- Other

Please specify

In your view, how well do the **competent national authorities** implement consumer and marketing rules to **protect EU businesses against misleading marketing**?

- very well
- rather well
- rather not well
- not well at all
- no opinion / don't know

In your view, how well do the **national courts** implement consumer and marketing rules to **protect EU businesses against misleading marketing**?

- very well
- rather well

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- rather not well
- not well at all
- no opinion / don't know

In your view, how well do **businesses respect** EU consumer rights?

- very well
- rather well
- rather not well
- not well at all
- no opinion / don't know

In your view, what are the **benefits for businesses** from complying with EU consumer and marketing law?

- Consumers whose rights are respected come back
- Consumers whose rights are respected bring/attract other consumers (by word of mouth, online endorsements)
- On the contrary, consumers whose rights are not respected discourage other consumers (damage to reputation)
- Compliant and hence trusted businesses can sell at higher prices
- There are no benefits
- No opinion / don't know
- Other

Please specify

AmCham EU is satisfied by the current level of protection ensured by the consumer 'acquis'. Consumers and traders benefit from a wide range of legislation covering the different stages of contractual relations.
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What is your most **accurate estimate of the direct costs** of compliance with consumer and marketing rules for your company / group of companies, e.g. costs of providing legal guarantee for goods, complying with consumer information requirements? (% of annual turnover)

N/A

%

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In your view, how well do the **competent national authorities** implement consumer and marketing rules to protect EU consumers?

- very well
- rather well
- rather not well
- not well at all
- no opinion / don't know

In your view, how well do the **national courts** implement consumer and marketing rules to protect EU consumers?

- very well
- rather well
- rather not well
- not well at all
- no opinion / don't know

Please provide any other comments you may wish to make, including your views as to what, if anything, needs to be improved in the EU consumer and marketing rules. Where available please provide evidence substantiating your views.

AmCham EU is satisfied with the current level of protection provided by the consumer 'acquis' in the EU. We do not believe extra legislation is needed to protect consumers or traders. The 'acquis' sets out a wide range of requirements, rights and obligations that ensure a high level of protection. The adoption and implementation of the Consumer Rights Directive completed the existing provisions while filling the gaps and harmonising consumer rights. The Unfair Commercial Practices Directive ensures the right level of consumer protection and should be upheld. In addition, the Misleading and Comparative Advertisement Directive provides a satisfactory level of protection against misleading marketing; AmCham EU does not believe that amending it would bring substantial added-value to protect traders.

However, AmCham EU considers that the European Commission should focus on three aspects, namely: simplification, harmonisation and enforcement. The consumer 'acquis' should be simplified to allow consumers and business to smoothly exercise their rights and meet their obligations. Harmonisation should be achieved between Member States to ease cross-border trade and enforcement shall be the main focus of national authorities to effectively ensure consumer/trader protection. Certain gaps have been identified at national level with the implementation of the consumer 'acquis' and national authorities should intensify efforts to enforce national laws and Court decisions at local level.

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Thank you for answering these questions. We would also like to invite you to continue by answering additional, more detailed questions. Answering them requires some further knowledge of EU consumer and marketing law and will take a bit more time. Would you like to continue:

- yes
- no

Full questionnaire

In your view, to what extent are the following EU consumer and marketing rules **beneficial to consumers**?

	Very beneficial for consumers	Rather beneficial for consumers	Rather not beneficial for consumers	Not beneficial at all for consumers	No opinion / don't know
Right to be protected against misleading or aggressive commercial practices	X				
Right to get adequate information about the goods and services offered, i.e. the main characteristics, the total price, the delivery time, etc.	X				
Right to get information also about the unit price of goods (i.e. for one kilogramme, one litre etc.)		X			
Right to cancel a contract concluded at a distance within 14 days from the delivery goods or conclusion of a service contract (the 'right of withdrawal')	X				
Right to get		X			

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information about the functionality and interoperability of digital content					
Right to cancel the contract concluded at a distance for the downloading (or streaming) of digital content before its performance begins (the 'right of withdrawal')	X				
Right to be protected against unfair clauses in the "small print" (the 'right to fair standard contract terms ')					
Right to have a defective good repaired or replaced for free or to obtain a price reduction or refund during the legal guarantee period (in most EU countries 2 years from delivery; longer in some EU countries)	X				
Right of consumer organisations and public bodies to take legal actions which can stop infringements of consumers' rights (the right to seek injunctions)					X
Other (please specify in the box below)					

Please explain your reply, including any other consumer right that wish to highlight (optional)

AmCham EU is highly satisfied with the existing level of consumer protection. However, there is a need to harmonise legislation for all channels of distribution (i.e. online / offline, retail, distance selling and direct selling). Business should be able to rely on similar rules for

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the distribution of their products irrespective of the channel they opt for. In addition, harmonisation is also necessary to ease cross-border trade and facilitate disputes resolution.

How effective are the legal actions ("**injunctions**") taken by consumer organisations and public bodies to stop infringements of consumers' rights in the following **economic sectors**?

	Very effective	Rather effective	Rather not effective	Not effective at all	No opinion / don't know
Online provision of goods, services and digital content					
Communications and internet access services					
Financial services					
Passenger transport					
Tourism and package travel					
Energy					
Other (please specify in the box below)					

Please explain your reply (optional)

How important are the following **problems** for protecting the rights of consumers?

	Very important	Rather important	Rather unimportant	Unimportant at all	No opinion / don't know
Consumers don't know/ don't understand their rights	X				
Traders don't know/ don't understand consumer protection rules		X			
Traders don't comply with consumer protection rules		X			
Consumer law is too complex	X				
There are significant differences between national consumer protection rules across EU		X			

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countries					
National administrative authorities lack legal powers to enforce consumer rights	X				
National authorities responsible for enforcing consumer rights are not active enough	X				
Court proceedings are complex / long / costly	X				
Administrative enforcement proceedings are complex / long / costly	X				
Injunctions proceedings are complex / long	X				
Injunctions proceedings are costly	X				
There are significant differences between national rules on injunctions proceedings across EU countries	X				
Other (please specify in the box below)					

Please explain your reply, including any other problem that wish to highlight (optional)

AmCham EU believes that enforcement by national authorities should be improved, as different levels of protection are *de facto* implemented in different Member States. National Authorities should be the key players of consumer law enforcement and thus should be given more harmonised powers so that enforcement is uniform between Member States. In addition, National Authorities should communicate directly with consumers and traders to inform about their rights and obligations.

How effective for protecting the rights of consumer are **self- and co-regulation initiatives by businesses at national or EU level**, under which businesses establish standards as to how they deal with consumers (eg. Industry trust marks)?

- very effective
- rather effective
- rather not effective
- not at all effective
- no opinion / don't know

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Please provide information on any successful self- and co-regulation initiative and describe what makes it successful (optional)

A practical example of a self-regulation initiative could be the direct selling sector. National trade associations within the European Union adopt codes of conduct encompassing the provisions of the consumer 'acquis'. Additionally, these national codes can also adopt stricter consumer/trader protection rules. All direct selling companies tend to abide by these codes of conduct and are closely monitored by their national trade associations, ensuring proper enforcement. These initiatives also provide redress mechanisms based on alternative dispute resolution systems that bring satisfactory results to solve potential disputes.

What is your opinion regarding the following statements?

	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	No opinion / don't know
Businesses can trade across the EU easily thanks to the harmonised EU consumer and marketing rules		X			
Businesses are well protected against misleading marketing practices of other businesses	X				
Businesses are well protected against unfair comparative advertising of other businesses	X				

In your view, what are the **benefits for businesses** from complying with EU consumer and marketing law?

- Consumers whose rights are respected come back
- Consumers whose rights are respected bring/attract other consumers (by word of mouth, online endorsements)
- On the contrary, consumers whose rights are not respected discourage other consumers (damage to reputation)
- Compliant and hence trusted businesses can sell at higher prices
- There are no benefits
- No opinion / don't know
- Other

Please specify

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AmCham EU is satisfied with the existing level of protection against misleading marketing practices and comparative advertising. We do not believe that there is a need to amend the Directive at this stage.

What is your most **accurate estimate of the direct costs** of compliance with consumer and marketing rules for **the companies you represent**, e.g. costs of providing legal guarantee for goods, complying with consumer information requirements? (% of annual turnover)

%

What is your most accurate estimate of **the average cost (in EUR) of an enforcement action** to bring a trader or traders into compliance with the EU consumer and marketing rules for your authority?

EUR

How **positive / negative is the impact** of EU consumer and marketing law on the following aspects?

	Very positive impact	Rather positive impact	Neutral	Rather negative impact	Very negative impact	No opinion/ don't know
Amount & relevance of information available to consumers to compare and make informed purchasing choices	X					
A level playing field amongst EU-based businesses		X				
Protection of consumers against unfair commercial practices	X					
Protection of businesses against misleading marketing and unfair comparative advertising	X					
Availability and choice of products			X			

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Lower prices of products			X			
Higher quality and longer durability of products		X				
More customers and revenues for EU-based businesses			X			
Increase of national e-commerce (i.e. within the trader's EU country)				X		
Increase of e-commerce across EU Member States				X		
Competitiveness of EU businesses vis-à-vis non-EU businesses				X		

Please explain your reply (optional)

AmCham EU believes that the recent proposals for Directives on contract rules for the online sale of goods and digital content need to be re-assessed and reworked to ensure that the proposed rules will deliver the promised benefits to consumers and traders. AmCham EU is foremost concerned with the Directive's lack of harmonisation with other relevant consumer protection rules applying to other distribution channels. In addition, AmCham EU is concerned about the extension of the reversal of the burden of proof. We call on the European Institutions to reconsider the proposal.

How **effective** are the following **consumer redress/enforcement mechanisms** in protecting consumer rights in case of breach of EU consumer and marketing rules?

	Very effective	Rather effective	Neutral	Rather not effective	Not effective at all	New Text
An individual consumer gets redress through direct negotiations with the trader	X					
An individual consumer gets redress through an alternative dispute resolution mechanism	X					
An individual consumer gets redress through a court action			X			
An individual consumer gets			X			

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redress through an administrative enforcement decision						
An administrative authority issues an injunction which stops an infringement of consumer rights			X			
A court issues an injunction which stops an infringement of consumer rights			X			
Other (please specify in the box below)						

Please explain your reply (optional)

AmCham EU is satisfied with the current options for obtaining redress. Alternative methods to court proceedings have proven to be effective tools to solve disputes when no compromise solution has been reached directly with the trader. However, AmCham EU calls for action at national level to ensure proper enforcement of legislation, decisions and rulings.

How effective are the **injunction actions** sought against the following illegal practices?

	Very effective	Rather effective	Neutral	Rather not effective	Not effective at all	No opinion / don't know
Use by traders of unfair standard contract terms		X				
Use by traders of misleading or aggressive commercial practices		X				
Breach of the traders' obligations related to the legal guarantee		X				
Breach of the traders' obligations related to the information they are legally required to provide to consumers		X				
Breach of the traders' obligation related to the consumers' right of withdrawal (cancellation) for distance and off-premises contracts		X				

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Other illegal practices (please specify in the box below)						
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Please explain your reply (optional)

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How strongly do you agree or disagree with the following statements about the **interplay between the Injunctions Directive and the provisions on enforcement of consumer rights** included in other Directives covered by this questionnaire?

	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	No opinion / don't know
There is a need for clarification of the interplay between the Injunctions Directive and other provisions on enforcement of consumer rights			X		
There is a need for ensuring coherence between the Injunctions Directive and other provisions on enforcement of consumer rights			X		

Please explain your reply (optional)

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How strongly do you agree or disagree with the following statements about the **interplay between EU consumer and marketing rules and the EU sector-specific consumer rights in the area of consumer financial services?**

	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	No opinion / don't know
EU consumer and marketing rules provide adequate complementary protection regarding issues, which are not expressly regulated by the sector-specific EU rules					
Consumers are aware about the complementary application of EU consumer and marketing rules in the specific sector					

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Traders in the relevant sector are aware of the complementary application of these EU rules and comply with them					
The competent public enforcement authorities in the relevant sector are aware of the complementary application of these EU rules and enforce them where appropriate					
The co-operation between the various public enforcement authorities in charge of consumer protection should be strengthened					

Please explain your reply (optional)

How strongly do you agree or disagree with the following statements about the **interplay** between EU consumer and marketing rules and the EU sector-specific consumer rights in the area of **passenger transport**?

	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	No opinion / don't know
EU consumer and marketing rules provide adequate complementary protection regarding issues, which are not expressly regulated by the sector-specific EU rules					
Consumers are aware about the complementary application of EU consumer and marketing rules in the specific sector					
Traders in the relevant sector are aware of the complementary application of these EU rules and comply with them					
The competent public enforcement authorities in the relevant sector are aware of the complementary application of these EU rules and enforce them where appropriate					
The co-operation between the various					

CONSULTATION RESPONSE

public enforcement authorities in charge of consumer protection should be strengthened

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Please explain your reply (optional)

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How strongly do you agree or disagree with the following statements about the **interplay** between EU consumer and marketing rules and the EU sector-specific consumer rights in the area of **energy supply (electricity and gas)**?

	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	No opinion / don't know
EU consumer and marketing rules provide adequate complementary protection regarding issues, which are not expressly regulated by the sector-specific EU rules					
Consumers are aware about the complementary application of EU consumer and marketing rules in the specific sector					
Traders in the relevant sector are aware of the complementary application of these EU rules and comply with them					
The competent public enforcement authorities in the relevant sector are aware of the complementary application of these EU rules and enforce them where appropriate					
The co-operation between the various public enforcement authorities in charge of consumer protection should be strengthened					

Please explain your reply (optional)

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CONSULTATION RESPONSE

How strongly do you agree or disagree with the following statements about the **interplay** between EU consumer and marketing rules and the EU sector-specific consumer rights in the area of **electronic communications services**?

	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	No opinion / don't know
EU consumer and marketing rules provide adequate complementary protection regarding issues, which are not expressly regulated by the sector-specific EU rules					
Consumers are aware about the complementary application of EU consumer and marketing rules in the specific sector					
Traders in the relevant sector are aware of the complementary application of these EU rules and comply with them					
The competent public enforcement authorities in the relevant sector are aware of the complementary application of these EU rules and enforce them where appropriate					
The co-operation between the various public enforcement authorities in charge of consumer protection should be strengthened					

Please explain your reply (optional)

In order to ensure a regulatory framework which encourages investment and innovation, AmCham EU believes the review should not lead to a greater regulatory burden for electronic communications services. New, transformative technological evolutions and related market innovations in the sector, such as the emergence of ‘Over The Top’ services, would suffer a chilling effect if existing “e-communications” regulation were imposed on these new services. Rather, we believe that existing, horizontal consumer protection legislation is sufficient, and that this is an opportunity to look at new market realities and promote lighter regulation for all services equally, to further encourage competition and innovation.

For the online and digital sectors; this is a rather young economy which has boomed over the past 10 years. Industry has made every effort to address consumer concerns in order to promote after-sales services and customer satisfaction. Member States are increasingly coordinating on enforcement, and where it has been necessary to do so, the CPC has provided a satisfactory framework (for coordinating, sharing information, and mediating remedies in a satisfactory manner). As such, AmCham EU believes the CPC is the suitable

regulation for enforcement, with much potential to be strengthened in the upcoming revision. The CPC Regulation, rather than new legislation, should be the central pillar for coordinating enforcement action.

How strongly do you agree or disagree with the following statements about the **interplay** between EU consumer and marketing rules and the EU sector-specific consumer rights in the area of **environmental protection - rules on Ecodesign, energy labelling, car labelling, emission limits for vehicles etc.?**

	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	No opinion / don't know
EU consumer and marketing rules provide adequate complementary protection regarding issues, which are not expressly regulated by the sector-specific EU rules					
Consumers are aware about the complementary application of EU consumer and marketing rules in the specific sector					
Traders in the relevant sector are aware of the complementary application of these EU rules and comply with them					
The competent public enforcement authorities in the relevant sector are aware of the complementary application of these EU rules and enforce them where appropriate					
The co-operation between the various public enforcement authorities in charge of consumer protection should be strengthened					

Please explain your reply (optional)

How strongly do you agree or disagree with each of the following statements about the **potential areas to improve EU consumer and marketing rules** for the benefit of consumers?

	Strongly agree	Tend to	Tend to disagree	Strongly disagree	No opinion /

CONSULTATION RESPONSE

		agree			don't know
The marketing/pre-contractual information requirements currently included in the Unfair Commercial Practices Directive, Price Indication Directive and Consumer Rights Directive should be regrouped and streamlined	X				
The information given to consumers at the advertising stage should focus on the essentials whilst more detailed information should be required only at the moment before the contract is concluded	X				
Online platform providers should inform consumers about the criteria used for ranking the information presented to consumers		X			
The presentation of pre-contractual information to consumers should be simplified by applying a uniform model , e.g. using icons	X				
The obligation to display also the price per unit (eg, 1 Kg, 1 l) of the goods should apply to all businesses irrespective of their size			X		
Consumer protection against unfair commercial practices should be strengthened by introducing a right to individual remedies , e.g. compensation and/or invalidity of the contract when the consumer has been misled into signing a disadvantageous contract				X	
Consumer protection against unfair contract terms should be strengthened by introducing a " black list " of terms that are always prohibited				X	
The presentation of key standard Terms and Conditions to consumers should be improved by applying a uniform model , e.g. using icons		X			
Consumer protection against unfair contract terms should be strengthened by incorporating key Court of Justice case law on the ex officio duties of judges to assess the presence of unfair terms	X				
The legal guarantee period for goods				X	

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<p>should depend on their characteristics</p> <p>(If you agree with this statement please indicate the relevant characteristics in the box below, e.g. the category of the good (such as small/large household appliances, ICT products, cars etc.), price, expected/ advertised lifespan)</p>					
<p>The period during which the defect is presumed to have existed already at the time of delivery of the good (reversal of the burden of proof) should be extended. It is 6 months under current EU law but longer in a few EU countries</p>				X	
<p>The notion of "vulnerable consumers" should be reviewed/ updated. Under current EU law vulnerable consumers are those that are particularly vulnerable to unfair commercial practices because of their mental or physical infirmity, age or credulity</p>				X	
<p>There should be additional requirements for the protection of "vulnerable consumers" as regards standard contract terms</p>				X	
<p>The notion of "average consumer" should be reviewed/ updated. According to the case law of the EU Court of Justice, the average consumer is defined as reasonably well-informed and reasonably observant and circumspect, taking into account social, cultural and linguistic factors</p>				X	
<p>Further criteria should be defined to allow for a clearer distinction between consumers and traders in the collaborative economy</p>				X	
<p>EU injunctions proceedings should be made more effective, e.g. by allowing their use for more types of infringements and by reducing their costs and length</p>		X			
<p>EU consumer and marketing rules should be further harmonised to make it easier for traders to offer their products/services cross-border and for consumers to rely on the same level of protection across the EU</p>		X			
<p>EU consumer and marketing rules should be simplified by bringing them into a single horizontal EU instrument</p>			X		
<p>Consumer protection should be</p>		X			

CONSULTATION RESPONSE

strengthened by making sure that non-compliant businesses face truly dissuasive sanctions amounting to a significant % of their yearly turnover					
Other (please specify in the box below)					

Please explain your reply, including suggestion(s) for other area(s) where the current EU consumer and marketing rules should be improved (optional)

AmCham EU calls for the simplification of the existing consumer acquis. However, AmCham EU does not believe that additional legislation would provide greater consumer/trader protection. Legal certainty should be ensured by horizontal harmonised rules, which in turn should be simplified. Consumer information is mandatory and complete within the current legal framework; streamlining this would bring greater clarity and allow national authorities to better enforce existing legislation.

To what extent do you agree or disagree with each of the following statements about **potential areas to improve the protection of businesses**, especially SMEs and in particular micro enterprises?

	Strongly agree	Tend to agree	Tend to disagree	Strongly disagree	No opinion / don't know
Businesses protection against unfair commercial practices should be strengthened by introducing a "black list" of B2B practices that are always prohibited				X	
Business protection against unfair commercial practices should be extended to practices happening not just at the marketing stage but also after the signature of the contract				X	
Business protection against unfair commercial practices should be strengthened by introducing a right to individual remedies , e.g. compensation and/or invalidity of the contract when the business has been misled into signing a disadvantageous contract				X	
Business protection against unfair contract terms should be strengthened by extending totally or partially the scope of application of the Unfair Contract Terms Directive to B2B contracts				X	
Business protection against unfair	X				

CONSULTATION RESPONSE

commercial practices should be strengthened by introducing an enforcement co-operation mechanism for cross-border B2B infringements					
The scope of application of the Injunctions Directive should be enlarged to cover the protection of collective interests of businesses	X				
Other (please specify in the box below)					

Please explain your reply and any other suggestion(s) for area(s) where the current EU rules for the protection of businesses should be improved (optional)

AmCham EU believes that the current protection against unfair commercial practices is sufficient. AmCham EU considers that the Directive on Unfair Commercial Practices has generally been adequately transposed into national law. However despite the potential for harmonisation under this Directive, a number of transposition issues have been reported in certain Member States (France, Poland and Belgium).

AmCham EU members have found that in practice the implementation of this Directive has led to considerable regulatory uncertainty. The Commission should continue to actively pursue the correct implementation and enforcement of the Directive by Member States

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