



# The European Consumer Centres Network (ECC-Net)



## → our mission

Our network of

29 European

Consumer Centres (ECCs)

empowers consumers to know their rights and take full advantage of the opportunities the Single Market offers.



# $\rightarrow$ amount recovered

8 821 728 €



### → our success

### rate

Our legal experts on EU consumer right provided individual answers to

124 119 enquiries.



# → our resolution rate

### 60%

of cross-border consumer complaints could be resolved amicably directly by the centres.



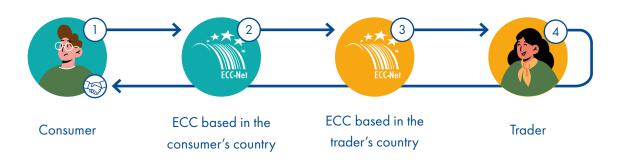
## How we accomplish our mission

The ECC-Net's legal experts assist consumers to solve their cross-border problems free of charge by providing strong legal expertise.

The network offers a unique overview and reliable information about consumer affairs in the Internal Market which can be used for policy making in collaboration with European and national stakeholders.

## Our help for consumers

Dispute resolution between consumers and traders from different EU countries:



### **Consumer testimonials**

Thank you very much for your help! I really didn't expect to get anything, but thanks to you, I got a significant amount back!

A.M., from Latvia



Thanks to your commitment, Europe's consumers can assert their rights without having to engage in lengthy and costly legal procedures.

C.G., from Luxembourg

Very simple to do on the net and less than 2 weeks later the matter was settled. Top and thanks.

J.T., from France



Thanks to your legal expertise and impartial judgment, it was possible to reach an amicable, free-of-charge solution.

G.A., from Greece

In 2023, almost 125 000 consumers sent a request for intervention to their local ECC. The table shows how often each ECC was contacted by a consumer and how often by another member of the network to mediate with a local company.

Consumer country	
Austria	7 487
Belgium	13 829
Bulgaria	2 443
Croatia	1 182
Cyprus	835
Czech Republic	1 944
Denmark	2 762
Estonia	1 248
Finland	2 474
France	13 <i>7</i> 08
Germany	9 721
Greece	927
Hungary	3 136
Iceland	242
Ireland	1 493
Italy	8 850
Latvia	1 328
Lithuania	2 861
Luxembourg	3 322
Malta	791
Norway	2 232
Poland	7 821
Portugal	2 022
Romania	6 048
Slovakia	1 271
Slovenia	1 180
Spain	10 315
Sweden	6 700
The Netherlands	5 947
TOTAL	124 119

Trader country	
Austria	851
Belgium	568
Bulgaria	215
Croatia	132
Cyprus	1 070
Czech Republic	578
Denmark	178
Estonia	345
Finland	219
France	1 565
Germany	3 628
Greece	319
Hungary	196
Iceland	52
Ireland	1 534
Italy	1 258
Latvia	274
Lithuania	383
Luxembourg	833
Malta	375
Norway	179
Poland	608
Portugal	463
Romania	249
Slovakia	183
Slovenia	225
Spain	2 174
Sweden	449
The Netherlands	2 327
TOTAL	124 119

### **ECC-Net Expert Statements**

ECC-Net collaborates with stakeholders such as EU institutions, Consumer Policy Network (CPN) members, Consumer Policy Advisory Group (CPAG), business and consumer organisations, MEPs, business and consumer organisations.

# **Publications**

#### > European Consumer Centres (ECCs) as ADR contact points?

The European Commission has proposed new measures to improve Alternative Dispute Resolution (ADR) in the digital market and to designate European Consumer Centres (ECCs) as ADR contact points. In a joint statement, the ECC-Net said: ECCs are experienced, well-established and trusted, having helped consumers with cross-border disputes for almost 20 years. They are already ADR contact points or coordinators in most Member States and have good cooperation with national ADR bodies. The ECCs welcome the proposal and are ready to provide more tailored assistance to consumers and traders. They suggest that the activities as ADR contact points should be fully integrated into the functioning and budget of the ECCs.

#### > ADR in the Nordic and Baltic countries

The 8 Nordic and Baltic ECCs have carried out a comparative study of alternative dispute resolution (ADR) in their countries, which share a common EU regulation and approach to ADR. The study aims to improve the ECC-Net's understanding of ADR in these countries and to help consumers in cross-border disputes. Their work provides information to the European Commission, stakeholders and national ADR authorities for the revision of ADR and ODR legislation. The study also provides some observations on ADR schemes, such as the high level of participation by traders and compliance with ADR decisions, which are often non-binding or conditional on the response of the trader. It highlights the difficulties faced by consumers from other countries in using national ADR schemes due to language barriers, procedural issues and legal differences. The study includes information on the different ways in which the ECCs support national ADR schemes.

#### > Geo-blocking: still an area of concern for ECC-Net

The geo-blocking regulation aims to prevent online discrimination based on nationality or residence in the EU and EEA. The ECC-Net supports consumers under the regulation and many ECCs have been designated national contact points for consumers. In 2023, EU consumers still face barriers to cross-border online shopping. Many consumers mistakenly believe that companies have to deliver goods or services to every EU country and feel frustrated when they are refused. The scope and coverage of the geo-blocking regulation is unclear to consumers and they can confuse it with other legal instruments. Consumers may face redirection to national websites, price differences, selective distribution, high delivery or return costs or refusal of payment methods based on their location. Cross-border banking practices and the SEPA regulation need to be improved and enforced to facilitate online transactions. The ECC-Net calls for more sweeps, joint actions and enforcement of the geoblocking regulation, as well as more awareness and education for consumers and traders. The network has sent its recommendations to the IMCO rapporteur on geo-blocking.

# Right to repair 💥

#### > What is the right to repair?

The right to repair is a concept that aims to make products more durable, repairable and recyclable, thus reducing waste and environmental impact. The European Commission has proposed new legislation establishing common rules for the repair of certain products, such as electrical and electronic equipment. The proposal would also create online platforms to connect consumers with repairers and sellers of refurbished

goods, and a standard form to provide transparency on repair conditions and prices. The ECC-Net supports the Commission's proposal and suggests some additional measures, such as extending the legal guarantee to the product's lifetime, better information on the reparability of products, incentives and tax benefits for repair services or the promotion of self-repair manuals and workshops for consumers. A digital product passport containing information on the social and environmental footprint of the product, the traceability of the supply chain and the guarantees it benefits from would be valuable for customers.

#### > ECC-Net stakeholder and trader meetings on the right to repair

In February 2023, three members of the ECC Net were received by René Repasi, member of the European Parliament, in order to discuss the new right to repair from a consumer perspective. In September 2023 the ECC network met APPLiA Europe, the representative organization of home appliance manufacturers from across Europe. The exchange focused on the importance of repair instead of replacement for durable goods, durability and repairability by design, spare parts as well as guaranteed lifespan label and repair index and longer legal guarantees. The participants agreed that this dialogue should be continued.



#### > Call for insolvency protection scheme in the airline sector

In light of the fact that passengers lose an average of €431 when an airline goes bankrupt, and 87% of this loss is not recoverable due to the lack of mandatory insolvency protection schemes in the airline sector as well as the fact that passengers can be stranded abroad, the co-signatories have once again emphasised the urgency of protection against airline insolvencies. In particular, the disparity between package and individual travellers' rights is unacceptable. The regulatory proposals to date fall short of expectations and are insufficient to address and solve the problems identified adequately. The existing protection mechanisms in the Package Travel Directive or national initiatives such as the Danish one show how effective protection can work. The risk of airline failure should only be borne by the airlines and not by consumers or taxpayers. This proposal is also fair to package tour operators, which are often small and medium-sized enterprises that currently bear the risk of airline failure.

#### > Passenger mobility package – A feedback from the ECC-Net

The European Consumer Centres Network is following the EU Commission's «mobility package» presented on 29 November 2023 with great interest, as a large proportion of the cases handled by the network relate to travel and mobility. Many of the proposals contained therein would improve consumer rights. Nevertheless, we also see the potential for improvement here and consider some regulations to be not far-reaching enough and, therefore, a missed opportunity. Here, too, we miss a discussion on protection against airline insolvencies. The baggage rules should continue to differ considerably from airline to airline. Consumers also need better protection for multimodal journeys, including the right to rerouting, assistance, and compensation for disruptions. Sellers of combined transport should not be able to avoid responsibility. Regulations for different modes of transport should be more precise. Finally, we strongly advocate for a comprehensive overhaul of the regulations, not merely amendments, aiming to simplify and clarify the rules. The current air passenger rights regulation, broadly interpreted through various legal cases, poses challenges for application by European Consumer Centres (ECCs) and enforcement officers. Simplifying the regulation is crucial to ensuring consumers are well-informed about their rights and reducing disputes among involved parties.

In 2023, the ECC-Net handled

over 22 000

consumer requests concerning international flights.

## Further key concerns (+



### > The need for a robust and ambitious Consumer Protection Cooperation (CPC) Regulation review

The European Consumers' Organisation (BEUC) and the European Consumer Centres Network (ECC-Net) jointly expressed their concern about the delay in amending the CPC Regulation. This review is crucial for protecting European consumers, especially in the digital world. The lack of efficient enforcement structures and cooperation mechanisms for cross-border consumer law infringements remains challenging, BEUC and ECCs recommend prioritizing the review due to its shortcomings, such as a lack of effective mechanisms to tackle EU-wide infringements and complex procedures. Entities submitting external alerts remain generally absent and rarely consulted, which needs to be addressed in the review to ensure the full protection of consumers. The changes requested by the two consumer protection bodies are: Firstly, a stronger role in enforcing consumer protection rules at the EU level to address widespread violations that affect multiple countries; secondly, upgraded rules to address increasingly complex infringements of laws that can impact millions of consumers quickly and be able to react quicker to systemic and sectoral problems and finally, increased and formalised cooperation between the CPC-Network and other enforcement networks, especially when it comes to the digital sphere. The revised CPC Regulation should task the Commission with organising regular exchanges between the CPC-Network and other relevant EU enforcement networks to ensure a coordinated approach to cross-sector infringements.

#### > Artificial intelligence

Artificial intelligence has many useful applications, from e-commerce to entertainment. But for all the potential benefits of AI for consumers, it also poses challenges such as bias, discrimination, privacy and unfair practices. The European Consumer Centres Network (ECC-Net) and the European Consumers' Organisation (BEUC) have raised concerns about privacy and unfair commercial practices.

Are consumers' rights respected when algorithms exploit consumers' personal data?

Consumers should be made aware when algorithms use their personal information to make offers for goods and services, use this data to make a decision, or share this data with third parties. Personal information can include data on purchasing behaviour or data relating to a consumer's health, emotions or finances. Consumers should always be able to request human intervention if they are not satisfied with the outcome of an Al-based complaint handling system, a point taken up by the EU institutions in the Digital Services Act. The European Commission is also proposing the Artificial Intelligence Act, a regulatory framework for trustworthy AI. Legislative measures will need to be adapted frequently, given the rapid evolution of technology, and awareness campaigns should be targeted at consumers, businesses and policymakers.

#### > Regulation of short-term rentals

ECC-Net welcomes the Commission's proposal to regulate short-term accommodation rental services more uniformly across the EU, thereby increasing consumer confidence and harmonising the current national and regional differences in regulation. This is particularly important given that this type of contract now accounts for 25% of accommodation bookings. In addition to the provisions already included in the Digital Services Act, further regulation and clarification of the role and responsibility of intermediary platforms is needed to address consumer problems with bookings, cancellations, quality issues and refunds. A key element here is the ability to identify the landlord beyond doubt and to prevent consumers from being passed back and forth between the platform and the landlord. The network's suggestions for improving the legislative proposal include more specific requirements concerning the national digital registers, simplification of registration and information obligations regarding ADR bodies and the possibility of contacting the ECC-Net.

### Further activities in 2023



#### > 30th Anniversary of the Single Market

The ECC-Net celebrated the anniversary by highlighting the impact of the Internal Market on consumers. This market framework has not only facilitated the movement of goods, services, people and capital across European borders, but has also significantly strengthened consumer rights. Among these rights, the right to repair has emerged as a key response to consumers' growing concerns about sustainability and environmental responsibility.

The ever-evolving landscape of digital markets, where technological advances touch every aspect of consumers' lives, shows that the need to educate and empower consumers remains paramount. The coming wave of digitisation in various sectors requires continuous efforts to inform consumers about their rights,

to ensure that they can make informed choices and navigate cross-border transactions with confidence. Through its advocacy and support, the ECC-Net contributes to a community of satisfied consumers who trust the internal market and feel safe when shopping abroad. By championing consumer rights, promoting transparency and addressing emerging challenges, the network plays a role in shaping a consumer-friendly European marketplace.

#### > Campaign for Ukrainian refugees

DG Just organised a campaign for Ukrainian refugees in order to inform them about their consumer rights. Members of ECC-Net took part in the "Ukrainian Consumer Rights event" in June 2023. The campaign is still running in six member states.

#### > Advocacy for consumers of financial services

The ECC-Net works regularly with the European Retail Financial Forum (ERFF) to exchange views on retail financial services from a consumer perspective. The ERFF organises meetings with stakeholders and interested parties, including policymakers and companies, as well as ERFF members. The parties discuss consumer concerns about financial products and how to address them.

#### > Online shopping and online payments

ECC-Net continues to empower consumers by providing information, addressing risks and promoting smart payment practices across Europe. Consumers are not always aware of the consequences of different payment options. The network reported on different online payment methods such as instalment payments, buy now pay later services, instant transfers, contactless payments and the technology behind them, mobile phone payments and credit card payments.

#### > 4th Global Anti-Scam Summit in Lisbon

The European Consumer Centre Network was represented on the panel «Cross-Organisational Victim Support» at the 4th Global Anti-Scam Summit (GASS) on 18-19 October. The event aimed to bring together governments, consumer and financial authorities, law enforcement, brand protection agencies and (cybersecurity) companies.

The ECC-Net has encountered various types of scams related to online car purchases, fake sellers on online marketplaces, fraudulent websites and social media profiles. The network highlights the prevalence of crypto, credit and investment scams.

Each ECC has direct contact with consumers and provides legal and practical advice to victims. ECCs signpost consumers to banks for charge-backs, to the police for filing a complaint, to reporting websites and to enforcement authorities. ECCs can assist with cross-border litigation, such as ESCP and EOP, and work with CPC-Net.

The network calls for close cooperation between enforcement authorities and other entities, including domain name registrars, social media platforms and search engines. It stresses the importance of blocking fraudulent sites and profiles by making it easy to report them, and of reviewing advertising. The development of the financial market has provided many options and flexibility for payments, but it has also exposed consumers to greater vulnerability. The network would like to see more chargeback options, not just for credit card payments.

The ECC-Net believes in the power of information as a preventive measure. Communication must be tailored to the target group. Consumers often lack information about the patterns used by fraudsters. ECC-Net uses social media to allow consumers to write reviews about fraudsters. ECC Belgium has developed a webshop check and the network welcomes tools from other services.

## **Conferences & Exchanges**

ECC-Net participated in many conferences and exchanges in 2023. Among them:

### **January**

ECC-Net stakeholder meeting with ECommerce Europe

#### March

Directors meeting, meeting with the European Consumer Organisation (BEUC), ECC-Net took part in the European Consumer Summit

### **April**

ECC-Net stakeholder meeting with Amazon

### May

ECC-Net Cooperation Day in Karlstad, ECC-Net stakeholder meeting with ECommerce Europe and APPLiA

#### **June**

IP Enforcement Summit in Sofia

### **September**

Data management Workshop in Warsaw

#### October

directors meeting, meeting with BEUC, Communication Workshop in Brussels, Global Anti-Scam Summit Lisbon

#### **December**

European Consumer Day "Consumers in the digital world" with European Economic and Social Committee

## **Visibility: ECC-Net website**

→ eccnet.eu

117 336

website visitors



Number of website visitors

increased by

150%



96%

of whom were consumers

302 087

page views



**Top Download** 

Youth Campaign

Top News

Scam Notice Beware of Phishing Emails

Top consumer rights pages

Damaged and

Missing Baggage

Feedback Tool

215 feedbacks from

website visitors

« The information cuts right to the heart of the matter. Thank you for providing the information I needed the first time. » (User comment)

# **Visibility: ECC-Network** media action

# → Safer **Internet Day**

Media action about digital detox and data protection.

# → World Consumer **Rights Day**

World Consumer Rights Day: press releases & social media campaign '5 smart tips for your next online payment'.

# → 30th anniversary of the European single market

Press releases & social media campaign.

## → Europe Day

Press release & social media action 'ECC-Net recovers €10 million for consumers' campaign.

## → World Tourism Day

News article about increase in flight disruptions.

## **Visibility: Events & campaigns** on national level



Joined other EU organisations at the main Europe Day citizens' event in Helsinki to provide information on consumer rights in online shopping and travel.



Celebrated Europe Day with representatives from national consumer protection bodies in the awardwinning ECC-Net Almond park in Vilnius.

# ECC NL

Launched a digital newsletter on consumer issues and re-launched a major crossmedia campaign on online shopping and reviews in partnership with national enforcement authorities and consumer organisations.



Participated in the Week of the Conscient Consumer organised by the State Secretary of Consumer Affairs. The events brought together different organisations informing or helping consumers. The first event reached out to students and was hosted by a University, while the other was held in a shopping centre. Commissioner Reynders also visited the event.

# ECC DE

Launched a new channel on YouTube called "AWT -Abzocke, was tun?" and produced 9 videos on topics like car rental, roaming, or online shopping and scams. Published 8 new episodes for its European consumer rights podcast which is available on all well-known audio platforms.



Took part in the national campaign on World Youth Day: "Find your way around Lisbon".

## ECC FR

Developed a new online tool on train passenger rights and made it available to the network. Increased its partnership with the Directorate General for Consumer Affairs, Competition and Fraud Prevention (DGCCRF) on informing travellers for the upcoming Olympic and Paralympic games 2024.



Attended major events for senior citizens and talked to them about their consumer rights, organised quizzes and took part in information sessions on stage. The programme was very well received.



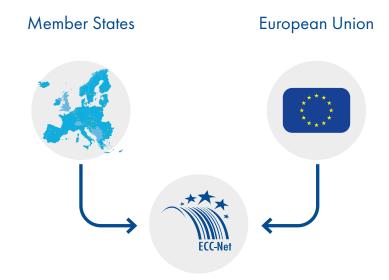
Successfully submitted a proposal for a new corticale in the Italian Consumer Code. Art. 65bis imposes additional information requirements on companies in order to protect consumers who enter into fixed-term service contracts with automatic renewal clauses.



Organised the "9th conference on aspects of European consumer law", a hybrid event for consumer law practitioners providing an overview of the latest developments, legislative initiatives and case law in this field.

### How we are funded

Our service is completely free of charge for consumers and traders thanks to the co-funding of our partners.



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### www.eccnet.eu

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