

You can compare prices easily

You, as a consumer, need to be able to compare products to decide which one is best value for money. Sellers must clearly display the full price, including VAT, of all goods for sale to consumers and the "unit price" (eg price per kilogram or per litre) must also be clearly indicated². Likewise, financial services companies have to give certain information in a standardised way.

You should not be misled

For you to make informed purchasing decisions, EU law prohibits advertising that misleads or deceives consumers. For instance, in marketing a product, it is illegal to claim that the product will cure an illness if there is no scientific proof to support the claim. In addition, when you are dealing with telesales, mail order and online retailers, sellers must be open and fair to you.

You are protected on holiday

EU laws protect you against situations where, for example, your tour operator goes bankrupt or a package holiday brochure makes false promises. Both on holiday and at home, EU law protects you against unscrupulous sellers of timeshare property schemes. "Pet passports" can also facilitate your holiday plans by enabling you to travel with your cat, dog and ferret throughout the EU.

2. In some countries, certain small retail businesses as well as certain goods (for instance ready meals made of different products) may be exempted from this obligation.

You can have help to resolve cross-border disputes

If you have an unresolved dispute with a trader, do not despair! There are a number of options available to you for advice or help. There are several consumer organisations in your own country that can help you, and for cross border cases you can turn to the ECC-Net (European Consumer Centres Network) which can inform you on your rights and help you solve problems with traders located in other EU countries.

Interested in knowing more?

- ▶ Consumer Protection in the EU
<http://ec.europa.eu/consumers>
- ▶ European Consumer Centers Network (ECC-Net)
http://ec.europa.eu/consumers/redress_cons/index_en.htm
- ▶ Europe Direct is a service to help you find answers to your questions about the EU
Freephone number throughout the EU: 00 800 6 7 8 9 10 11



EUROPEAN COMMISSION

Know your rights

Use your rights



European Consumer Day

10 basic rights

Protecting consumers' rights, prosperity and well-being are core values of the European Union (EU). For this reason, EU laws are designed to ensure that the internal market is open and transparent, allowing consumers to exercise real choices and to be treated fairly. Here below are 10 basic rights which you as a consumer can enjoy, regardless of where you are in the EU¹.

Buy what you want, where you want

You can shop anywhere in the EU and bring your shopping home without paying customs duty or additional Value Added Tax (VAT). This applies whether you go to other countries to shop or if you order goods over the Internet, by post or by telephone.

If it doesn't work, send it back

If the item you bought does not look or function as it was advertised, or if it is not satisfactory, you have the right to have the item replaced at no extra cost or to get your money back if the replacement was not completed in a reasonable time. A minimum warranty of two years applies to all consumer goods sold in the EU.

Products must be safe

Stringent safety standards, amongst the highest in world, apply to all consumer goods (e.g. toys, household appliances, cars, cosmetics...) sold in the EU. Producers and distributors are responsible for only placing safe products on the market. A Europe wide alert system is in place to identify potentially dangerous products and remove them quickly from the market.

Know what you are eating, read the labels

EU laws on food labelling enable you to know what you are eating. Food labels must give full details of the ingredients, including those known to trigger allergies (e.g. peanuts, milk, eggs...). If a product contains Genetically Modified Organisms (GMOs), this must be mentioned on the label. The use of the wording "organic" is also strictly regulated, as well as the use of names associated with quality products from particular European Regions (e.g. *prosciutto di Parma*).



Contracts must be fair to you

EU law prohibits contract terms that are deemed "unfair" regardless of where in the EU you sign such a contract. For instance, terms saying that the deposit you paid is non refundable even if the seller fails to deliver its side of the bargain are deemed unfair and therefore not binding on you.

Sometimes you can change your mind

In certain situations, EU law gives you a "breathing period" during which you have time to consider a contract and indeed cancel it. For instance, if you buy a life insurance policy over the phone, or by the Internet, you have a cooling-off period of 30 days in which you can change your mind.

1. The same consumer rights apply to the other EEA countries (Iceland, Liechtenstein and Norway).