



The Consumer Voice in Europe



Annual  
Report  
**2012**

## EU Consumers' 2020 Vision

In 2012 BEUC turned 50! Our organisation was set up in May 1962 and has grown with the European Union. We are one of the oldest lobby groups in Brussels. 50 years is a respectable age for an NGO, and we were able over the years to build constructive relationships both with EU decision-makers and other stakeholders.

This important anniversary has been an opportunity to reflect on the future challenges a modern consumer policy needs to address. The results of these reflections were compiled in BEUC's EU Consumers' 2020 Vision. Here in a snapshot are its highlights. We came to the conclusion that the EU Single Market is an unfinished symphony:

- While many consumer rights have been laid down in EU law, they are not enforced in practice, either because surveillance authorities do not have sufficient resources or because they do not consider this to be a priority; and above all because consumers are not given easy access to redress.
- In many EU Member States, there is a lack of official support for consumer policy and consumer organisations. While this is particularly true for the newer Member States, throughout Europe strong consumer policy is too often seen as a luxury.
- Consumer empowerment is a buzz phrase for Europe's decision-makers. We agree that consumers should be able to make well informed choices that best serve their interests. We see, however that it is more and more difficult for consumers to process the huge volumes of information they receive and to act adequately on it. Information overload leads to consumer disempowerment.



- Liberalised markets brought with them a lot of promises, especially more consumer choice and lower prices from reduced costs. These consumer expectations are far from being realised.

Against this backdrop, we argue that consumer policy is key to sustainable growth: a strong consumer policy leads to demanding and knowledgeable consumers and is good for businesses. It is a driver for a vibrant and more resilient market economy. To achieve this, the following objectives must be set:

- Consumers have straightforward, meaningful choices in fair and competitive markets and the ability to exercise those rights.
- Consumers get access to and better value from all goods and services.
- Consumers benefit fully and safely from advances in technology.
- Consumers have access to impartial information, advice and acquire the knowledge to exercise their rights.
- Consumers benefit from efficient enforcement and are given adequate tools to obtain redress.
- Consumers find sustainable choices to be the easy and affordable ones.
- Consumers trust that EU policy making takes full account of their interests.
  - Consumers benefit from a strong and influential consumer movement at national and EU level.

Our Vision was well received by policy-makers. The next 7 years until 2020 will reveal how seriously our recommendations are taken into account.

**Peter Vicary-Smith**  
*President*

## Life starts at 50!

Contemplating the future of consumer policy is one thing we did to celebrate our 50th anniversary. Our President already touched upon this in his foreword. But our anniversary was also a perfect opportunity for us to do what we all might upon reaching that age:

- Reflect on our achievements: Over the years, we have been able to build up a strong consumer movement, one which can make a difference at European Union level. We are proud to be able to say that we contributed to improving the life of the EU's consumers in many sectors: from lead-free petrol, hormone-free beef, strengthened passenger rights, reduced prices for telecommunications roaming, safer toys and products, fairer contract terms to clearer labelling on foodstuffs, just to name a few.
- Undergoing a lifting process: Our policy work is an on-going search to find constructive and creative solutions for consumers in what are our ever-developing markets and societies. We can claim to be a modern organisation, able to respond to the challenges of our modern and global world. As such, our visual identity needed some refreshing, to fit with what we really are. Hence a new logo, the launch of a new '50 years' website ([www.beuc50years.eu](http://www.beuc50years.eu)), a new graphical style for our publications – all this demonstrates we are a vibrant organisation at 50.

- And of course, celebrate! For our anniversary's General Assembly, we organised a public conference and cocktail reception at which many representatives from EU institutions and stakeholders joined our members for an informal and cheerful gathering. This was the perfect occasion to mark the fact that BEUC has become an essential partner in EU policy-making and is assured in its mission with credibility and legitimacy.

However 2012 was not just a year of introspection and celebration. We managed to improve conditions for consumers in several areas. While too many to list here, let me just mention three: the campaign on the prohibition of "X% less" claims on foodstuffs helped convince the European Parliament to veto such claims. The final package on Alternative Dispute Resolution represents significant and numerous improvements on the initial proposal. While finally, we launched a Joint Vision for European energy customers with the Council of European Energy Regulators.

But there is no time to rest. European consumers deserve their interests to be put at the heart of EU policies. With consumer confidence at an all-time low in many crucial sectors – such as finance and energy – our next year of existence will be as crucial as the previous 50 we just celebrated.



**Monique Goyens**  
*Director General*

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# > Highlights



Over the last 12 months, BEUC achieved notable successes. The following are some examples:

## Nutrition claims

In February, the European Parliament (EP) vetoed the ‘**now x% less**’ nutrition claim which BEUC had maintained was misleading and confusing for consumers. The claim would allow the food industry to advertise reductions of calories or specific nutrients (fat, sugar, salt) as small as 15% which BEUC believes would discourage industry from taking bolder steps to increase the healthiness of their food.

## Action against Apple

At the beginning of the year, 11 BEUC members took part in a **joint enforcement action** against misleading information on legal guarantees provided by Apple. The action generated a lot of media attention and interest from public enforcers. As a result of this action, Apple was sued by con-

sumer organisations in four EU Member States and complaints to national authorities were introduced in others. In this context, European Commission Vice-President Reding wrote to national authorities to act against Apple.

## Defeating ACTA

On 4 July, the European Parliament refused consent to the **Anti-Counterfeiting Trade Agreement (ACTA)** on the grounds that the Treaty raised a number of concerns in terms of compliance with the EU Charter of Fundamental Rights and the Community acquis in intellectual property right (IPR) enforcement. BEUC has been strongly opposed to ACTA while stressing the need for a positive copyright reform.

## 2020 Vision for European energy customers

In November 2012, BEUC partnered with the Council of European Energy Regulators (CEER) and launched a joint **2020 Vision for European energy customers** outlining

where we want to see the sector going in coming years. It puts forth a set of key principles that the sector must follow in order to focus on consumers and serve their real interests and needs. The BEUC/CEER alliance served to put pressure on many other stakeholders, including key European industrial associations who endorsed the Vision and are now expected to cooperate in order to achieve it.

## Bank account: switching, fees transparency and access

The European Parliament own-initiative report adopted on 31 May on access to basic bank accounts is very consumer-friendly and contains all of BEUC's requests on both easy and cheap access to bank accounts and the essential functions. Also the Single Market Act II proposes actions to ensure that all EU citizens have **access to a basic payment account**, to **make bank account fees transparent** and **make bank account switching easier**. Such regulatory actions have been requested by BEUC for a long time, since industry self-regulation has been shown to fail. The European Commission is expected to propose legislation in the first half of 2013.

## Medical devices

A European Parliament resolution of 14 June on **defective PIP breast implants** included all BEUC demands as EU legislation on medical devices is being revised. In particular it includes a request to the European Commission to shift to a system of pre-marketing authorisation for high risk devices.

The EC proposals on medical devices adopted on 26 September took into account BEUC's concerns with regard to post-marketing surveillance – including the possibility for consumers to report side-effect – transparency, traceability and notified bodies. However the pre-market assessment provisions still need improvement.

## Liikanen Group on restructuring the banking sector

BEUC Director General Monique Goyens was appointed as a member of the **high-level expert group on reforming the structure of the EU banking sector** chaired by Erkki Liikanen. Though she was appointed in a personal capacity, this nomination is an acknowledgement of the expertise developed within BEUC on the issue of financial services and financial markets.

## More good news when roaming

The new **Roaming Regulation**, which entered into force on 1 July, will further lower retail caps for SMS, voice calls and data roaming in line with BEUC's position. The new regulation also extends the current alert system in place within the EU to ensure consumers receive information about data roaming charges and thus avoid bill shocks when people travel outside the EU.



# > Building sound relationships with institutions and stakeholders



## Presidency and the Council

To put forward its priorities for the Cypriot and Irish Presidencies, BEUC published two Memorandums. BEUC delegations met with senior representatives of both Presidencies in order to discuss their consumer policy priorities.

On a variety of dossiers – ranging from the Energy Efficiency Directive to Data Protection – we were in close contact with Member States' Permanent Representations to the European Union to brief national governments on our positions on current legislative proposals. We also coordinated actions with our members to voice our concerns on pending national legislation.

## European Parliament

As in previous years, we worked in positive and close co-operation with many key MEPs on a broad range of dossiers. Beyond these activities which included liaising individually with MEPs, coordinators and their assistants, we were also invited as speakers to several public hearings and expert meetings.

MEPs of all political colours contributed to our 50th anniversary website's 'Topic of the Month' series. In the context of the review of the Markets in Financial Instruments Directive (MiFID), we organised a breakfast debate in the European Parliament on March 28. The event was hosted by MEP Sven Giegold. Guest speakers included Mick McAteer (FSUG) and Guillaume Prache (EuroFinUse).

## European Commission

At our 50th anniversary conference, President Barroso delivered a speech to the participants by video. European Commissioner Michel Barnier also gave a key-note.

BEUC staff met with several European Commissioners: Commissioner Dalli and Commissioner Potočnik to discuss sustainable consumption and production matters, Commissioner Oettinger on the Internal Energy Market Communications and also Commissioner Barnier on financial services and Intellectual Property Right.

On our 50th anniversary website ([www.beuc50years.eu](http://www.beuc50years.eu)), several European Commissioners contributed to the 'Topic of the Month' section: Commissioners Potočnik, Dalli, Barnier and Oettinger and Vice-Presidents Kroes and Kallas.

In July, BEUC's Director General was invited to participate in a press conference with Commissioner Hedegaard to highlight the consumer interest in European legislation setting a 95g/km CO<sub>2</sub> limit for cars.

## Common campaigns with our members

At the beginning of the year, 11 consumer organisations took part in a joint enforcement action against misleading information on legal guarantees provided by electronic goods manufacturer Apple. The action generated much media attention and interest from public enforcers.

Another consequence of this joint-action was that Apple was sued by consumer organisations in four Member States and in other Members States complaints to the national authorities were submitted. In this context, Commissioner Reding wrote to national authorities urging action against Apple.

In August 2012, we organised a joint campaign on medical devices and together with our members produced a video highlighting consumers' stories of the impact these products have had on daily life. The video has had approximately 1,000 views so far and has been used to support our own lobbying on the revision of the EU medical devices legislation as well as that of our members at national level.

## Dialogue with other stakeholders

BEUC is an active member of the European Financial Inclusion Network and participated in their conference on financial inclusion, held in the European Economic and Social Council March 25. BEUC was represented at the EuroFinUse International Investors' Conference on Financial Education which took place in Ljubljana on September 20-21.

Together with ETUC, EEB and FoEE, BEUC sent a letter to the European Commission's Deputy Secretary General Marianne Klingbeil on our expectations for a more balanced and effective High Level Group on Administrative Burden Reduction. BEUC continues being involved in the 'Informal Dialogue' meetings organised by MEP Cornelis de Jong and Commission Vice-President Maroš Šefčovič.

BEUC started a joint reflection process with AIM (The International Association of Manufacturers) on consumers' understanding of logos as a follow up of the Common Principles for Consumers Information agreed by AIM and BEUC in 2011.

On 17 January, a meeting was held at BEUC with the European Banking Authority led by Andrea Enria, EBA-Chair, and retail investors' representatives (EUROFINUSE). The first of a series of meetings was set-up for informative dialogue between the EBA, consumer and retail investor organisations.

## Transatlantic Consumer Dialogue (TACD)

The Transatlantic Consumer Dialogue 13th Annual Meeting in Washington (June 4-7) was attended by BEUC's Director General and several team leaders. Monique Goyens and TACD steering committee member Benedicte Federspiel met with DG Trade on TACD involvement in the Transatlantic Economic Council.

The BEUC Director General was appointed TACD Co-Chair and was instrumental in preparing a TACD response to European Commission public consultations on the upcoming EU/US free trade agreement negotiations.

## Working groups

In 2011 BEUC participated in 58 working groups including several high-level expert groups on topics such as the food supply chain or resource efficiency platform – chaired by European Commissioners. In 2012 we had a seat in 71 working groups. The Safety & Sustainability team alone participated in 25 working groups.

## > Key policy actions



### Consumer redress

The EP's own initiative report on **collective redress** adopted in February recognises the benefits of collective redress and dismisses the need to gather additional evidence before EU action is taken. The report also reflects our call to not make judicial collective redress dependant on prior alternative dispute resolution (ADR) procedures.

The final outcome of the negotiations on **ADR and ODR** (December 2012) presents a number of important improvements BEUC pushed for with regard to the Commission's proposals. It sets down detailed binding principles of independence, liberty, legality, effectiveness, transparency and fairness. It also foresees the monitoring of the ADR bodies by competent authorities.



### Consumer contracts

The European Parliament's resolution on the **rights of passengers travelling by air** on 29 March calls for significant improvements to the legislation and its application and enforcement, fully in line with BEUC's demands and proposed amendments. On 23 October, the European Parliament adopted another report (MEP Bach's report) which denounces the lack of effective application and enforcement of the rights of passengers in particular by airlines and calls both on the Commission and on the air industry to improve the rights of all passengers.

BEUC's campaign against optional EU regulation for consumer contracts laws and our proposal for an alternative approach inter alia by initiating a **European Model Contract**

for e-commerce has generated very wide attention and support from many stakeholders. The question of whether European model contracts should be developed was put forward to the Justice Ministers at their Council meeting in June 2012.



## Digital

On 25 January, the European Commission adopted a proposal for a **data protection regulation** which reflects key consumer demands outlined in our submission to the 2010 Communication. The draft proposal aims to strengthen the rights of data subjects to access, rectify and delete one's own personal data while it introduces the new right to data portability and the principle of data minimisation and purpose limitation. It also clarifies that companies established in third countries will have to comply with EU law if they offer goods and services to EU consumers or monitor their behaviour.

BEREC's – the Body for European Regulators for Electronic Communications – fact finding exercise published on 29 May confirmed that blocking and throttling is already occurring across Europe and net neutrality is far from a reality, mirroring BEUC members' findings. As a follow-up, the European Commission launched a consultation on **net neutrality**, providing stakeholders with the opportunity to provide feedback in preparation of a recommendation on

net neutrality expected to be adopted in July of 2013.

On 11 July, the European Commission adopted a proposal for a directive on **collective management of copyright** covering most of BEUC's major concerns and which aims to establish strict transparency and governance requirements for collecting societies and simplify multi-territorial licensing.



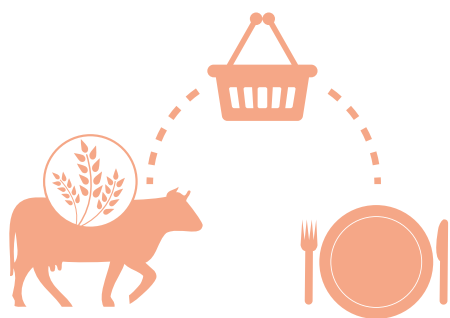
## Health

BEUC was given a seat as an observer at the EMA **pharmacovigilance** committee. We were also actively involved in the implementation on the new pharmacovigilance legislation, particularly with regard to direct reporting of side effects by consumers and safety information to the general public.

In October BEUC was nominated by patients and health-care professionals organisations to contribute on behalf of civil society to the EMA **pharmacovigilance committee** on the choice of the new safety warnings which will be placed on medicines as of September 2013.

BEUC was appointed to the EU steering group on the access to medicines initiative and we actively contributed to drafting the **EU Guiding Principles for ethics in the pharmaceutical sector** and the EU Guiding Principles on good

governance for non-prescription medicines. In the debate with the European Commission, Member States and stakeholders we ensured transparency and safety issues were given priority over commercial considerations.



## Food

In May 2012, the Commission adopted and published the Article 13 list of general function **health claims**. BEUC managed to have several controversial claims removed from the final list which came into force in December 2012. This is a major step forward to ensuring that consumers can finally begin to trust the information appearing on their food.

In December 2012, the Council and Parliament reached an agreement on 'specialised foods' (previously known as 'PARNUTs') which is in line with our demands. The new regulation, which is limited to a small number of clearly defined food categories with specific composition requirements (**foods for infants and young children and foods for special medical purposes**) will end legal loopholes which have been used by some to circumvent the EU's Claims Regulation.

BEUC organised a campaign against the proposal to use **lactic acid** to treat beef carcasses. In November, we

produced a brochure highlighting the reasons why we objected to this proposal and distributed it to MEPs and our members to lobby at national level. Although the veto against the proposal did not pass, it sent a strong signal that such proposals will be difficult to reach agreement on in the future.



## Financial Services

A regulation was adopted in March which established technical and business requirements for **credit transfers** and **direct debits** in Euro (the SEPA migration end-date Regulation). It contained all BEUC's requirements as regards security of payment transactions. As the banking sector had ignored our requests for many years, the adoption of the law signifies a limit to self-regulation when consumer protection is at stake.

The Parliament's own-initiative report on **payments (cards, e-payments and m-payments)** adopted on 20 November mirrors BEUC requirements on the need to revise the SEPA governance structure and regulate business models for cards in Europe. EU initiatives in these two areas and a revision of the Payment Services Directive should be adopted by the Commission in the first half of 2013.

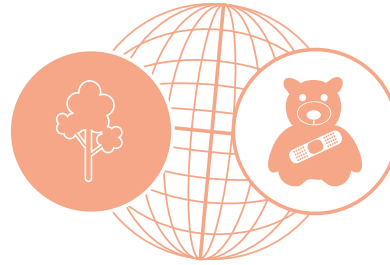


## Energy

The new **Energy Efficiency Directive** adopted in October 2012 carries important consumer provisions that BEUC successfully convinced the European Parliament and Member States to include. BEUC contributed by highlighting the importance of providing understandable information to consumers on their energy consumption, both on energy bills and with smart meters.

The 5th **Citizens' Energy Forum** took place in November under new rules partly as a result of recommendations and pressure exercised by BEUC. The new format of the Forum allowed for more lively discussions where participants could share their thoughts on key policy topics in a much more effective way than in the past. Additionally, BEUC and its members who were present were much more visible and therefore able to influence and shape the debate more efficiently.

In September, a delegation from BEUC and members presented **Commissioner Oettinger** with the state of play in energy retail markets from a consumer perspective. The input presented at this meeting served to shape the Communication on the Internal Energy Market.



## Safety & Sustainability

In May 2012, BEUC launched a cooperative project with the European Climate Foundation (ECF) on **lowering the CO<sub>2</sub> emissions of cars**. The project will focus on setting ambitious mandatory CO<sub>2</sub> emission standards. It also aims to improve the labelling scheme for cars and to increase capacities with regard to electric cars. In July, BEUC's Director General was invited to participate in a press conference with Commissioner Hedegaard to highlight the consumer interest in European legislation setting a 95g/km CO<sub>2</sub> limit.

Following tests carried out by our Spanish and Italian members, OCU and Altroconsumo, BEUC issued a press release in June on the **existence of chemicals in EURO 2012 football shirts**. This action resulted in the most quoted press action in 2012 and helped raise awareness of BEUC's position on chemicals in consumer products.

## > Communications and campaigning

Our 50th anniversary was one of the communication highlights in 2012. We organised a special conference and cocktail reception to celebrate with BEUC members, stakeholders and special guests. High-level speakers at the conference included European Commissioner Michel Barnier, DG Health and Consumers Director-General Paola Testori, Malcolm Harbour (IMCO committee chair), ECOSOC President Staffan Nilsson and a videoed welcome message by President Barroso.

For European Data Protection Day (January 28), BEUC prepared a video describing the new online practices on the monetisation of data and the challenges in terms of data protection.

We developed a special website for our 50th anniversary ([www.beuc50years.eu](http://www.beuc50years.eu)) including a 'Topic of the Month' page containing video and contributions by European Commission officials (among them several European Commissioners), MEPs and key stakeholders; a page with BEUC's key achievements and a page for the BEUC Vision Paper in e-book format.

In July, BEUC's Director General was invited to participate in a press conference with Commissioner Hedegaard to highlight the consumer interest in a 95g/km CO<sub>2</sub> target for cars.

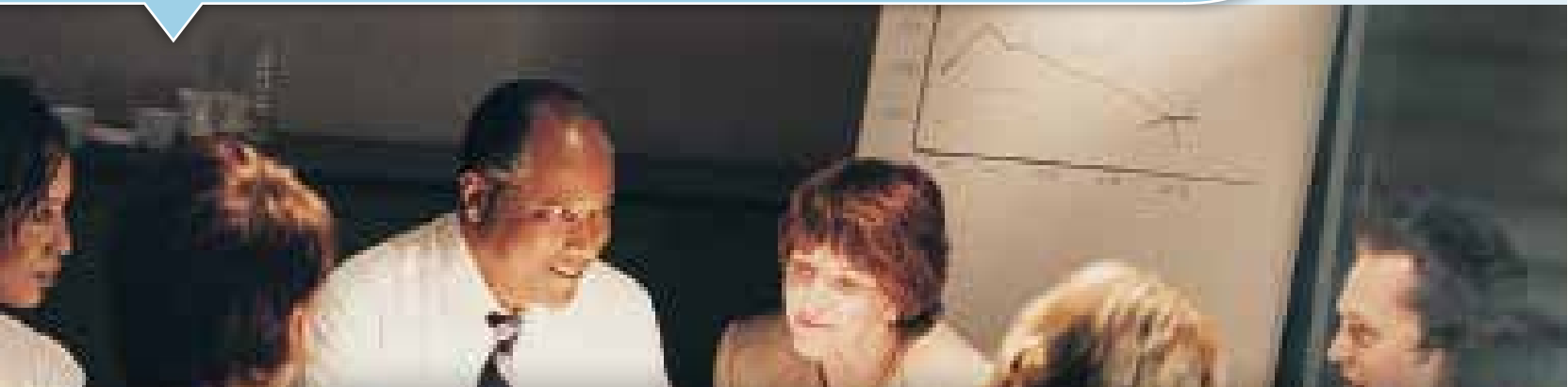
BEUC developed a number of communication tools including:

- A brochure devoted to nanomaterials jointly with ANEC: 'Nano – very small and everywhere. A technological magic silver bullet or a serious safety risk?'
- A brochure on national collective redress systems outlining successful collective redress examples in the Member States.
- A brochure highlighting the reasons why botanicals should not be given exceptional treatment when assessing the scientific evidence behind the claims they make.
- A 'shower coach' (an hourglass) to raise awareness of the amount of water and money people can save by reducing the time they take in their shower.
- A poster about the 50% less claim and a "fish passport" to support improved consumer information on fish.
- We updated our Intellectual Property Rights Strategy booklet from 2011.
- We published a booklet of recommendations on 'Copyright Exceptions & Limitations'.

BEUC released 36 press releases, gave 87 media interviews and was quoted more than 950 times.



## > Training and projects



### TRACE programme

TRACE ([www.trace-BEUC.org](http://www.trace-BEUC.org)) is a series of interactive training courses designed to help build the capacity of European consumer organisations. Seven training courses were organised in the context of the TRACE programme in 2012, namely on financial capacity building, competition policy, new media, leadership skills, price comparisons and business planning (2 courses).

### CONFINAD

In partnership with the German iff (Institut für Finanzdienstleistungen), BEUC organised 16 training courses for consumer organisations and non-profit entities who provide consumers with financial advice.

### COJEF

In the context of the COJEF-project – COJEF stands for Consumer Justice Enforcement Forum – BEUC organised three meetings in Lisbon, Ljubljana and Brussels. The aim of COJEF is to enhance the enforcement of consumer law through the involvement of consumer organisations. Within COJEF, BEUC took part in a joint enforcement action against misleading information about legal guarantees provided by Apple (see Highlights section).

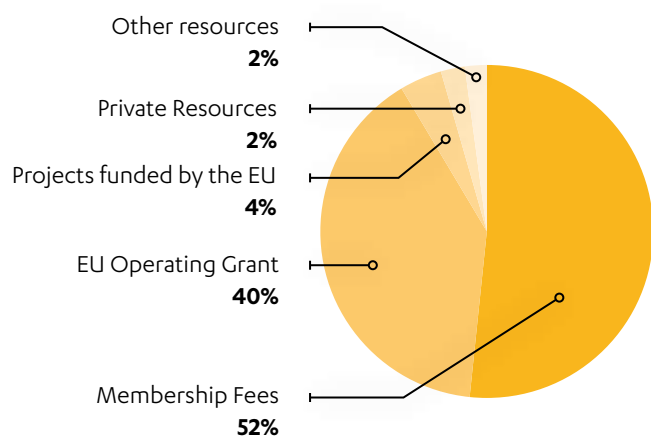
# > Budget



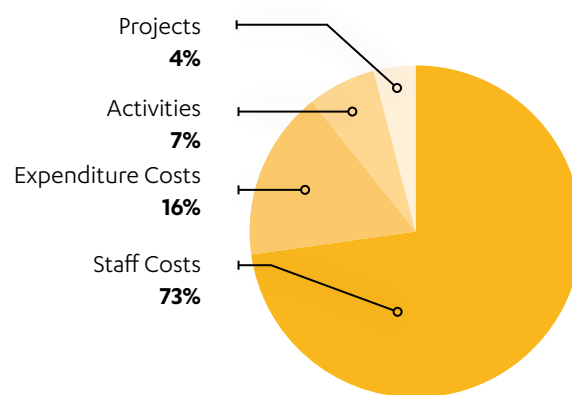
## BEUC - 2012 Statement of operations

<b>Resources 2012</b>	<b>(in Euros)</b>	<b>Expenditure 2012</b>	<b>(in Euros)</b>
Membership Fees	1.711.956	Staff Costs	2.430.028
EU Operating Grant	1.350.000	Administrative Costs	532.997
Projects funded by the EU	798.441	Activities	310.913
Private Resources	41.023	Projects	638.142
Other resources	60.605		
<b>Total resources</b>	<b>3.962.025</b>	<b>Total expenditure</b>	<b>3.912.080</b>
		<b>Transfer to the reserves</b>	<b>49.945</b>

## Resources 2013



## Expenditure 2013



**Budget 2013 (Expenditure)**

**3.528.380**

## > Internal matters

### General Assembly

The special 50th Anniversary General Assembly lasted for 3 days (May 9 to 11) and was attended by 54 member representatives. Special events included:

- A “family dinner” held with members on May 9
- A brainstorming session devoted to ‘Consumer organisations on the move’
- A cocktail reception on May 10 (held at the Concert Noble hall)
- An external conference on the 10th.

The November General Assembly took place in Stockholm and coincided with the 20th anniversary of our Swedish member. The General Assembly coincided with a conference on ‘Consumers act for sustainability’. Speakers at this conference included European Commissioner for Climate Action Connie Hedegaard and Anwar Fazal, former president of Consumers International.

### A Strategy for the consumer movement in Central, Eastern and South-Eastern Europe

BEUC lent its weight to EU-funded research on the situations of consumer movements in central, eastern and south eastern European countries (CESEE). A meeting was organised in November to present the research results to BEUC’s CESEE-members. The study covers Slovakia, Slovenia, Estonia, Latvia, Cyprus and Malta. BEUC extended the analysis to Croatia, with a view to its forthcoming entry to the European Union.

# > Who's who at BEUC

## The Directors' Office

**Director General:** Monique Goyens  
**Deputy Director General:**  
Ursula Pacht

## Management Unit

**Project Officer, Assistant to the Director General:** Florence Punzano  
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**Legal Officer:** Guillermo Beltrà  
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# > BEUC Executive

## **President:**

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Which?  
(United Kingdom)

## **Vice President:**

Jan Bertoft,  
Sveriges Konsumenter  
(Sweden)

## **Treasurer:**

David Ortega,  
Organización de Consumidores y Usuarios – OCU  
(Spain)

Zveza Potrošnikov Slovenije (Slovenia)  
Consumentenbond (The Netherlands)  
UFC-Que Choisir (France)  
Verbraucherzentrale Bundesverband – vzbv (Germany)  
Forbrugerrådet (Denmark)  
Altroconsumo (Italy)  
Test-Achats (Belgium)

# > BEUC Members

## Members

### AUSTRIA

Verein für Konsumenteninformation  
VKI  
[www.konsument.at](http://www.konsument.at)

### BELGIUM

Test-Achats / Test-Aankoop  
[www.test-achats.be](http://www.test-achats.be)  
[www.test-aankoop.be](http://www.test-aankoop.be)

### BULGARIA

Bulgarian National Association Active  
Consumers - BNAAC  
[www.aktivnipotrebiteli.bg](http://www.aktivnipotrebiteli.bg)

### CYPRUS

Cyprus Consumers' Association  
[www.cyprusconsumers.org.cy](http://www.cyprusconsumers.org.cy)

### DENMARK

Forbrugerrådet  
[www.fbr.dk](http://www.fbr.dk)

### ESTONIA

Estonian Consumers Union-ETL  
[www.tarbijakaitse.ee](http://www.tarbijakaitse.ee)

### FINLAND

Kuluttajaliitto -  
Konsumentförbundet ry  
[www.kuluttajaliitto.fi](http://www.kuluttajaliitto.fi)

### FRANCE

UFC - Que Choisir  
[www.quechoisir.org](http://www.quechoisir.org)

Consommation, Logement et Cadre  
de Vie - CLCV  
[www.clcv.org](http://www.clcv.org)

### GERMANY

Verbraucherzentrale Bundesverband  
vzbv  
[www.vzbv.de](http://www.vzbv.de)

### GREECE

Association for the Quality of  
Life - E.K.PI.ZO  
[www.ekpizo.gr](http://www.ekpizo.gr)

Consumers' Protection Center  
KEPKA  
[www.kepka.org](http://www.kepka.org)

### HUNGARY

National Association for Consumer  
Protection in Hungary - OFE  
[www.ofe.hu](http://www.ofe.hu)

### ICELAND

Neytendasamtökin - NS  
[www.ns.is](http://www.ns.is)

### IRELAND

Consumers' Association of  
Ireland - CAI  
[www.consumerassociation.ie](http://www.consumerassociation.ie)

### ITALY

Altroconsumo  
[www.altroconsumo.it](http://www.altroconsumo.it)

### LATVIA

Latvia Consumer Association  
LPIAA  
[www.pateretajs.lv](http://www.pateretajs.lv)

### LUXEMBURG

Union Luxembourgeoise des  
Consommateurs - ULC  
[www.ulc.lu](http://www.ulc.lu)

### MALTA

Ghaqda tal-Konsumaturi - CA  
Malta  
[www.camalta.org](http://www.camalta.org)

### NETHERLANDS

Consumentenbond  
[www.consumentenbond.nl](http://www.consumentenbond.nl)

### NORWAY

Forbrukerrådet  
[www.forbrukerportalen.no](http://www.forbrukerportalen.no)

### PORTUGAL

Associação Portuguesa para a Defesa  
do Consumidor - DECO  
[www.deco.proteste.pt](http://www.deco.proteste.pt)

#### **POLAND**

Federacja Konsumentów  
[www.federacja-konsumentow.org.pl](http://www.federacja-konsumentow.org.pl)

Stowarzyszenie Konsumentów  
Polskich - SKP  
[www.skp.pl](http://www.skp.pl)

#### **ROMANIA**

Association for Consumers' Protec-  
tion - APC Romania  
[www.apc-romania.ro](http://www.apc-romania.ro)

#### **SLOVAKIA**

Association of Slovak Consumers  
ZSS  
[www.zss.sk](http://www.zss.sk)

#### **SLOVENIA**

Slovene Consumers' Association  
ZPS  
[www.zps.si](http://www.zps.si)

#### **SPAIN**

Confederación de Consumidores y  
Usuarios - CECU  
[www.ceu.es](http://www.ceu.es)

Organización de Consumidores y  
Usuarios - OCU  
[www.ocu.org](http://www.ocu.org)

#### **SWEDEN**

The Swedish Consumers'  
Association  
[www.sverigeskonsumenter.se](http://www.sverigeskonsumenter.se)

#### **UNITED KINGDOM**

Which?  
[www.which.co.uk](http://www.which.co.uk)

Consumer Focus  
[www.consumerfocus.org.uk](http://www.consumerfocus.org.uk)

### **Affiliates**

#### **AUSTRIA**

Arbeiterkammer - AK  
[www.akwien.at](http://www.akwien.at)

#### **CZECH REPUBLIC**

Czech Association of Consumers  
TEST  
[www.dtest.cz](http://www.dtest.cz)

#### **FINLAND**

Kilpailu- ja kuluttajavirasto (KKV)  
[www.kkv.fi](http://www.kkv.fi)

#### **FORMER YUGOSLAV REPUBLIC OF MACEDONIA**

Consumers' Organisation of  
Macedonia - OPM  
[www.opm.org.mk](http://www.opm.org.mk)

#### **GERMANY**

Stiftung Warentest  
[www.test.de](http://www.test.de)

#### **ITALY**

Consumatori Italiani per l'Europa  
(CIE)  
[www.cie-europa.eu](http://www.cie-europa.eu)

#### **SWITZERLAND**

Fédération Romande des  
Consommateurs - FRC  
[www.frc.ch](http://www.frc.ch)

### **Partners**

Financial Services Consumer Panel  
(FSCP)  
[www.fs-cp.org.uk](http://www.fs-cp.org.uk)

International Union of Tenants (IUT)  
[www.iut.nu](http://www.iut.nu)







**BEUC** The European  
Consumer  
Organisation

**The Consumer Voice in Europe**