



**BEUC** The European  
Consumer  
Organisation

The Consumer Voice in Europe



Annual  
Report  
**2013**

## Our new priorities

A landmark of our 50th anniversary celebrations in 2012 was the development of our EU Consumers' 2020 Vision. It outlines our 8 objectives that we consider to be achievable by 2020 through an ambitious EU consumer policy. The objectives range from giving consumers meaningful choices in fair and competitive markets to ensuring access to and better value from all goods and services.

2013 was the year of the redefinition of our organisation's Strategy. We have refocused our resources to achieve the objectives set out in our Vision. The most prominent feature of the new Strategy adopted by our General Assembly in May was to focus on 4 policy priorities. This will enable BEUC to dramatically increase its influence in these areas and its overall impact and reputation.

The priority areas we decided to focus on are digital rights, financial services, food and consumer rights & enforcement. They were chosen on the basis of the direct impact they have on consumers' lives and their relevance as EU policies.

With these priorities, BEUC and its members will develop policy positions and advocacy plans, lobby EU institutions and domestic governments as well as engage

in media campaigns. It is also within these priority areas that we will develop campaigns to increase our visibility and show our organisation and members' impact.

Another objective of our Vision was to guarantee consumers find sustainable choices to be the easy and affordable ones. Achieving these objectives hinges on bringing sustainability into all areas of EU consumer policy and – by consequence – BEUC's priorities. The latter is another important element of BEUC's new Strategy.

We see sustainable consumption and production as an overarching imperative for all of today's policy making and, in this sense, it defines the perspective with which BEUC should work.

With our Strategy we have laid the foundations to continue our successful work defending consumer rights in EU decisions when the newly elected European Parliament and instituted European Commission start their work in 2014.



**Jan Bertoft**  
*Acting President*

# How BEUC helps to make a difference for consumers

To many people, EU decision making is perceived as an un-navigable labyrinth. While understandable it is unfortunate given the positive outcomes for European consumers.

By its presence in Brussels, BEUC acts as an intermediary for its members; making sure the consumer voice is heard while new laws are being decided. One such way is by interaction with Members of the European Parliament, European Commission staff or national governmental representatives.

But advancing the consumer rights of EU citizens does not stop there: we also directly engage with companies as well as European and national authorities.

Allow me 3 examples of the diversity of ways in which BEUC and its members strengthen consumers:

- In July 2012, the European Commission issued a draft law lowering car CO<sub>2</sub> emissions. It was approved by MEPs and member state governments at the end of 2013. Between these two occasions lay one and a half years of intense struggle to convince both institutions that CO<sub>2</sub> emission cuts will make driving cheaper for consumers and have a positive effect on the environment. Together with our members we drafted position papers, participated in European Parliament hearings, organised events, engaged in media work and provided evidence to national ministries.



- The launch of a new Apple product usually stirs excitement among tech aficionados. Their information on guarantees is much less lauded however. Apple has prominently advertised that its products come with a one year manufacturer's warranty, without clearly indicating consumers' automatic and free-of-charge entitlement to a minimum 2 year guarantee under EU Law. Alongside 11 members we initiated coordinated actions which led the company to improve its policy in many EU member states in 2013.
- A 2012 EU regulation allows consumers to manage direct debits after implementation of the Single Euro Payment Area. This enhances security and gives consumers more control over their money. In Slovenia, banks began charging consumers to make use of their new legal rights. As a member of the SEPA Council which monitors developments in the payments area we raised this issue in 2013 with the European Commission and the European Central Bank. Our pressure led the national financial regulator to order Slovenian banks to review their bank fees.

Different as they all are, these are 3 examples of BEUC and its members achieving real benefits for consumers. The EU and its rules are sometimes far from our daily occupations. But what is decided in Brussels does matter for consumers and BEUC is working to make sure it does so in the best interests of consumers.

**Monique Goyens**  
*Director General*

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# > Our achievements in 2013

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

## Home loans

The European Parliament voted to adopt Europe-wide laws protecting those people taking **home loans**. This includes an obligation on lenders to hand consumers an information document (European Standardised Information Sheet) before they sign the credit contract and establishes a general right to repay credit before initial due dates.

## Dispute Resolution

Legislation on **Alternative Dispute Resolution** and **Online Dispute Resolution** was adopted taking on board many of BEUC's requests. Once properly implemented by Member States, it will provide consumers with more adequate tools to enforce their rights.

## CO<sub>2</sub> emission cuts for cars

In a fight akin to David against Goliath, BEUC together with a number of green groups pushed the European Parliament and member state governments to agree on **CO<sub>2</sub> emission cuts for cars**. It will have a significant positive impact on the environment and will lead to a substantial reduction of the cost of driving.

## Enforcement actions vs. Apple

BEUC and 11 of its members **coordinated enforcement actions** against misleading information about consumer guarantee rights on Apple's website. Due to our joint efforts, the company in the course of 2013 improved its website in many EU member states. BEUC continues to put pressure on Apple to provide improvements in all EU countries.

## EU/US trade negotiations (TTIP)

BEUC has been recognised as one of the key stakeholders in the context of the **EU/US trade negotiations (TTIP)**. At the end of 2013, we were appointed member of the European Commission's TTIP Advisory Group (alongside the Transatlantic Consumer Dialogue) set up as a response to public opinion pressure for more engagement with civil society.

## Data Protection Regulation

The European Parliament's lead committee on the **Data Protection Regulation** gave a strong signal that the basic right to privacy needs to be respected, also in the online world. It also provided much-needed clarity that if European consumers' data is taken by an international company operating inside Europe or transferred outside, EU law should apply.

## Package Travel Directive

The European Commission, who in March 2013 had announced it was considering repealing the **Package Travel Directive** or cancelling the envisaged review, finally adopted the review in July which BEUC and its members had strongly called for.

## Origin labelling of unprocessed meat

In December, the European Parliament objected to the European Commission's plans for origin labelling of unprocessed meat of pig, poultry, sheep and goat, as it failed to impose the compulsory labelling of the country of birth. Referring to the BEUC survey, which showed that consumers wanted mandatory country of birth labelling, MEPs criticised the plans for not meeting consumers' strong demand for clear and complete food origin information.

## Bank fees review in Slovenia

Together with our Slovene member, we revealed the pricing practices of Slovenian banks who increased consumer fees when switching to SEPA payments. Our pressure, notable through the SEPA Council, led the national financial supervisor to require **Slovenian banks to review their bank fees**.



# > Key actions and results

## For our 5 priorities



### ① Consumer rights & enforcement

We convinced the Internal Market and Consumer Protection Committee MEPs that optional law is not an appropriate tool for consumer contracts. Thus, the committee recommended rejecting the optional character of the **Common European Sales Law** and to change it to a much more limited and non-optional tool.

Following our members' enforcement activities undertaken in the COJEF project (see chapter Capacity Building & Projects), and our demands for **closer cooperation between authorities and consumer organisations**, DG SANCO announced a more structured and regular dialogue with consumer organisations on enforcement of consumer law.



### ② Food

We published a report on **origin labelling on food**. The survey showed consumers' interest in clear labelling of the country of origin. The report's findings were picked up very well by media and Members of the European Parliament.

For the **WHO European Ministerial Conference** held on 07 July, BEUC prepared a compilation report of campaigns by BEUC members to make Europeans' diets healthier. It was distributed to the delegation at the Conference in Vienna.



### ③ Digital rights

In September, the European Commission adopted a legislative proposal to lay the grounds for the creation of a **Telecoms Single Market** and addressed multiple problematic consumer issues. Importantly, as a result of BEUC's efforts, the proposal introduced specific provisions to guarantee consumers' right to access the open internet and aimed to eliminate roaming charges, two longstanding BEUC demands.

In April, BEUC was admitted as an "interested party" in the competition **investigation against Google** for their possible abuse of dominance of the online search market. We published a BEUC paper on the remedies the Commission should impose in this case. We also participated in the "market test procedure" maintaining our view that Google's proposed settlement is unsatisfactory, as well as the second round of proposals testing.



### ④ Financial Services

BEUC was very active in revealing and denouncing MasterCard's misinformation campaign on purported consumer detriment should interchange fees on card payments be capped. Following these efforts, the European Commission adopted the proposal for a **Regulation on Interchange Fees** in July.

Together with Finance Watch and EuroFinuse we convinced the European Parliament to improve the **Regulation on a Key Investor Document** – to help small savers compare investment products on several key aspects.

In December, the **European Ombudsman** sided with BEUC in its complaint regarding an unbalanced composition of the European Banking Authority's Stakeholder Group.

Overcoming many obstacles, the European Commission adopted a legislative proposal on **payment accounts**. This was one of BEUC's key demands for many years because of failed self-regulation by banks. The proposal covers access to a basic account, transparency and comparability of fees and switching between bank accounts.



## 5 Sustainability

In its vote on the **7th Environment Action Programme**, the European Parliament supported BEUC's call to establish a coherent legal framework on sustainable consumption and production which will increase the availability, affordability and attractiveness of green products for consumers. Importantly, MEPs supported our call for a non-toxic environment and the need to regulate hazardous chemicals such as nanomaterials and hormone disrupting chemicals better.

## Health, energy and safety



### Energy

Following a number of awareness raising activities by BEUC and its members, the European Commission as well as the Citizens' Energy Forum recognised **collective switching** as an important tool in rebalancing the energy retail market and help consumers get a better deal.

In close cooperation with BEUC, the **Council of European Energy Regulators** (CEER) published its **Status Review** analysing if, how and on which particular issues national regulators and consumer organisations should collaborate. Based on this analysis and further involvement of BEUC members, the CEER is planning to publish its advice with recommendations in 2014.



## Health

The European Court of Justice has granted BEUC leave to intervene in the pending **case against the European Medicines Agency (EMA)** triggered by pharmaceutical companies AbbVie and InterMune because of EMA's transparency policy. This gives BEUC the opportunity to lend support to EMA in order to ensure that the current policy of access to documents of the Agency is upheld and reinforced.

BEUC maintained a high profile in the debate on the Regulation on **Medical Devices** and **Regulation on Clinical Trials**. The reports of the Environment and Internal Market Committee on a Regulation on medical devices are in line with BEUC's demands. The final text of the agreement on clinical trials between the European Parliament and Council reflects BEUC's demands, in particular with regard to registration of clinical trials and publication of results.



## Safety

BEUC successfully contributed to the improvement of the proposed **Regulations on Consumer Product Safety and on Market Surveillance**: 1) the importance of the precautionary principle has been emphasised, 2) safety requirements of child appealing products have been proposed 3) the introduction of an EU-wide accident and injury database has been suggested.

## > Communications and campaigning

In January, we organised a press briefing on the results of our survey on consumers' perceptions of country of origin labelling of food. This coincided with the outbreak of the horse-meat scandal and BEUC was quoted more than 120 times in different media and was interviewed more than 30 times for media such as BBC World, France 5 and German ARD.

In November, BEUC, the European Public Health Alliance and Friends of the Earth Europe organised a successful press conference on the Transatlantic Trade and Investment Partnership (TTIP) called "EU-US trade talks – Civil society's fears and expectations".

We produced a video message of our Director General for the Council's informal meeting of energy Ministers. It helped shape the debate as ministers agreed with BEUC's positions on issues such as smart meters and their roll-out. The public statements made by the Irish Presidency were a reflection of this influence.

BEUC developed a number of communication tools including:

- Survey: BEUC consumer survey on origin labelling on food 'Where does my food come from?'

- Brochure: 'EU Collective Redress – Old myths and recent realities'
- Communication tool: CO<sub>2</sub> emissions for cars – Maximising consumer benefit
- Brochure: 'Transparent fees, easy switching, access for everyone – Background, Facts, and Consumer Needs'
- Progress Chart: The European Commission – Time is running out to hit the target
- Progress Chart: The European Parliament – Time is running out to hit the target
- Communication tool: 'Boarding Pass: Don't take off with air passenger rights'
- Memorandum for the Lithuanian Presidency
- Memorandum for the Greek Presidency

In 2013 we created a number of factsheets for instance on Origin Labelling on Food, Water Using Equipment, Net Neutrality, Multilateral Interchange Fees, Air Passenger Rights and Common European Sales Law.

BEUC released 28 press releases, gave 108 media interviews and was quoted more than 1,166 times.

# > Capacity building & projects



## Capacity Building Programme for Consumer Organisations

BEUC won the framework contract 2013-2017 of the project 'Capacity Building for European Consumer Organisations', together with its consortium partner SIVCO (Romania) and sub-contractor Dara Creative (Ireland). BEUC will be project leader.

The objective of the programme is to build the capacity of consumer organisations with a focus on Central, Eastern and South Eastern European countries and provide the resources and tools for consumer professionals to network, share knowledge, expertise and exchange best practices.

To these ends, five different activities will be developed within the programme, namely the creation of a web networking platform, the development of e-learning modules, class teaching courses in Brussels, local courses at national level and expert courses.

## ConFinAd: Training on delivering financial advice

In 2012-2013, BEUC and its partner iff – Hamburg organised 27 training courses on “non-profit financial advice

for consumers” covering all EU Members states. Due to its success, DG SANCO extended the contract in order to undertake more courses in 4 countries where the need was high. Therefore, Italy, Spain, Portugal and Greece benefited from a second ConFinAd course in February and March 2014.

## CoJEF

BEUC won a grant to continue with the Consumer Justice Enforcement Forum (CoJEF) project. The new project will not only focus on training and networking activities to better enforce consumer rights but also on building a knowledge platform including important cases and consumer problems with enforcement in certain subject areas. The new project will commence in March 2014.

## Ecolabel

Together with the European Environmental Bureau we obtained the renewal of the Ecolabel project and were thus able to appoint a new member of staff to organise the representation of consumer and environmental interests in the Ecolabel process.



# > Cooperation with members, EU institutions and stakeholders

## Common events with our members

In September, BEUC organised an event on the review of the **Passenger Rights' Regulation** in conjunction with our Austrian member Arbeiterkammer. The high-profile panel consisted of speakers such as the Rapporteur of the European Parliament report, from the European Commission and a representative of the airline industry.

In April, BEUC, Test-Achats and Which? organised an event on collective **switching in the energy sector**. The objective was to allow policy makers, regulators and other stakeholders to better understand the importance, success and difficulties of these campaigns, and how they have the potential to help rebalance the inequalities in energy markets.

In 2013, BEUC, ICRT and members from Switzerland, Denmark, UK and France carried out a joint project on **endocrine disrupting chemicals** in cosmetic products. The lab tested 66 cosmetic products and checked for the presence of chemicals known or suspected to negatively interfere with the hormonal system. We were able to show that combined exposure to all the cosmetic products we may use in a day could pose a risk to consumers. BEUC and ICRT presented the results at a conference in June in Brussels.

## Transatlantic Consumer Dialogue (TACD)

The start of the **TTIP negotiations** in June led to the development of a number of TACD resolutions on issues such as food, data protection and chemicals. TACD is a transatlantic organisation bringing together more than 70 consumer groups from both sides of the Atlantic.

In October, TACD organised a one-day **conference on the consumer consequences of TTIP**. Key speakers at the conference – entitled 'The TTIP: Can it bring benefits to the people?' – were European Commissioner Neven Mimica, both EU and US chief negotiators and the Director General of DG SANCO.

## Alliances with other stakeholders

Together with ECTAA (the European organisation for travel agencies) and in close cooperation with the Lithuanian Presidency BEUC held a joint briefing event on the **Package Travel Directive** for the members of the Council working group.

In April, we organised a big conference with the FIA Region I (umbrella organisation of car clubs) on the topic of **CO<sub>2</sub> emission targets for cars**. The event which took place in the European Parliament was hosted by MEP Karl-Heinz Florenz. Key stakeholders were brought together to discuss the European Commission proposal to limit CO<sub>2</sub> emissions of cars to an average of 95g per km.

In April, BEUC launched a call for action to **restore and protect net neutrality** together with the NGO European Digital Rights (EDRI). BEUC called upon the European Commission to propose concrete measures to safeguard the open and neutral character of the internet.

In June, BEUC joined forces with the e-commerce industry and sent a joint letter to MEPs and member states explaining why the proposed **Common European Sales Law** does not give added-value to consumers and businesses, rather it undermines consumer confidence in cross-border trade and increases legal uncertainty and regulatory costs for online business.

## European Commission expert groups

BEUC is a member in more than 60 European Commission expert groups most notably the high level group on administrative burden, the European Consultative Consumer Group, the European High Level Platform on Resource Efficiency and the Financial Services User Group. Within the Ecolabel project alone, BEUC is a member of 8 working groups.



# > Fundraising and Finance

For over 50 years BEUC has worked with relentless commitment to be the voice of European consumers. We enlighten EU policy making with consumers' views from across Europe.

BEUC is a not for profit organisation. Our achievements would not be possible without building strong partnerships with our national members who contribute the majority of our budget, our institutional donors and a growing number of foundations. In the present financial year (2013) we received funding from:

- Our members, the biggest independent consumer organisations in the EU
- The EU budget:
  - DG SANCO through the Consumer, Health and Food Executive Agency (operating grant, CONFINAD project, Consumer Champion)
  - DG Environment (Ecolabel project)
  - DG Energy (Ecodesign project)
  - DG Justice (CoJEF project)
  - DG Market (FSUG)

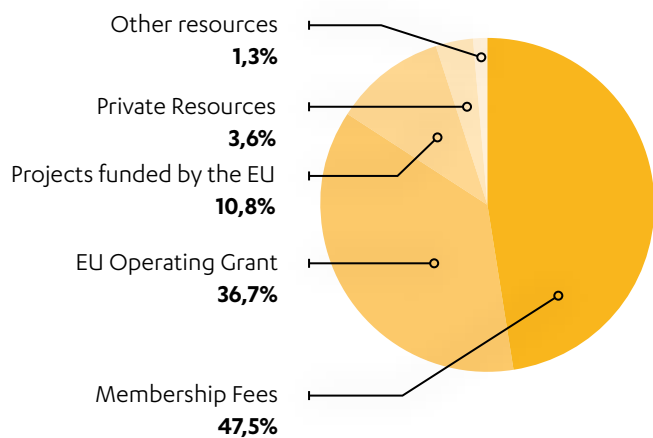
- The European Climate Foundation
- The Oak Foundation
- The Jenifer Altman Foundation
- The European Environment and Health Initiative

We extend our gratitude to all the organisations and individuals who have demonstrated interest in and support of our work by their contributions, ideas and knowledge.

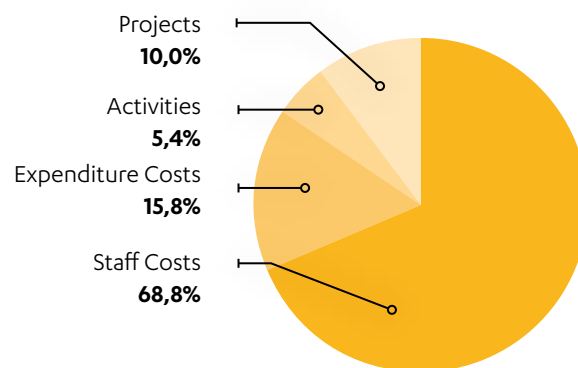
## BEUC - 2013 Statement of operations

<b>Resources 2013</b>	<b>(in euros)</b>	<b>Expenditure 2013</b>	<b>(in euros)</b>
Membership Fees	1,739,410	Staff Costs	2,466,982
EU Operating Grant	1,304,467	Administrative Costs	574,793
Projects funded by the EU	262,158	Activities	171,712
Private Resources	89,521	Projects	244,093
Other resources	62,791		
<b>Total resources</b>	<b>3,458,347</b>	<b>Total expenditure</b>	<b>3,457,580</b>
		<b>Transfer to the reserves</b>	<b>767</b>

### Resources 2014



### Expenditure 2014



**Budget 2014 (Expenditure)**

**€3,744,702**

# > Who's who at BEUC

As of December 2013

## The Directors' Office

**Director General:** Monique Goyens

**Deputy Director General:**

Ursula Pachtl

## Management Unit

**Project Officer, Assistant to the**

**Director General:** Florence Punzano

**International Development**

**Manager:** Davide Simone Nardi

**Secretariat to the Directors:**

Rosa Santa Barbara

**Tel:** +32 (0)2 743 15 91

**Email:** [directorsoffice@beuc.eu](mailto:directorsoffice@beuc.eu)

**Senior ICT Tools Manager:**

Philippe Dellis

**Information Manager:**

Christie Theys

**Tel:** +32 (0)2 743 15 90

**Email:** [webmaster@beuc.eu](mailto:webmaster@beuc.eu)

## Finance and Administration Department

**Finance and Administration**

**Director:** Axel Jansen

**Book Keeper:** Tung To Thanh

**Office Administrative Assistant:**

Christine Stein

**Tel:** +32 (0)2 743 15 96

**Email:** [aja@beuc.eu](mailto:aja@beuc.eu)

## Communications Department

**Head of Communications:**

Johannes Kleis (Energy, Financial Services, Safety, Sustainability)

**Communications Officer:**

John Phelan (Consumer Rights and Enforcement, Digital)

**Communications Officer:**

Pauline Constant (Food, Health)

**Secretariat:** Sandrine Carpentier

**Tel:** +32 (0)2 789 24 01

**Email:** [communications@beuc.eu](mailto:communications@beuc.eu)

## Legal & Economic Department

**Legal & Economic Director:**

Anne Fily

**Senior Legal Officer:**

Nuria Rodríguez Murillo

**Senior Legal Officer:**

Kostas Rossoglou

**Senior Legal Officer:**

Augusta Maciuleviciute

**Senior Policy Officer:**

Guillermo Beltrà

**Legal Officer:** Agustín Reyna

**Economic Officer:**

Monika Stajnarova

**Financial Services Officer:**

Farid Aliyev

**Secretariat:** Sandrine Carpentier

**Tel:** +32 (0)2 789 24 01

**Email:** [legal-eco@beuc.eu](mailto:legal-eco@beuc.eu)

## Food, Health, Safety and Environment Department

**Head of Department:** Ruth Veale

**Senior Food Policy Officer:**

Camille Perrin

**Food Policy Assistant:**

Pauline Castres

**Email:** [food@beuc.eu](mailto:food@beuc.eu)

**Health Senior Policy Officer:**

Ilaria Passarani

**Email:** [health@beuc.eu](mailto:health@beuc.eu)

**Safety and Environment Senior**

**Policy Officer:** Sylvia Maurer

**Eco Design Coordinator:**

Angeliki Malizou

**EU Ecolabel Coordinator:**

Blanca Morales

**Sustainable Transport Project**

**Officer:** Stefanie Heinzle

**Email:** [environment@beuc.eu](mailto:environment@beuc.eu)

**Secretariat:** Carmen Martin

**Tel:** +32 (0)2 743 15 93

## Capacity Building

**Training and Project Officer:**

Saida Saguir

**Tel:** +32 (0)2 789 24 02

**Email:** [trace@beuc.eu](mailto:trace@beuc.eu)

# > BEUC Executive

As of December 2013

## **President:**

Peter Vicary-Smith,  
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

As of December 2013

## 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)

National Federation of Associations  
for Consumer Protection – FEOSZ -

[www.feosz.hu](http://www.feosz.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'  
Protection - 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 Futures  
[www.consumerfutures.org.uk](http://www.consumerfutures.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)

### LITHUANIA

Alliance of Lithuanian Consumer  
Organisations  
[www.lvoa.lt](http://www.lvoa.lt)

### SWITZERLAND

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

## Partners

Israel Consumer Council  
[www.consumers.org.il](http://www.consumers.org.il)

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)





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