Introduction

In the course of this year and the ones to follow, European consumers should notice significant changes when they switch electricity suppliers, use their phone abroad, watch their favourite video-on-demand service on holidays, or shop online with a foreign trader. These benefits are the result of a cascade of laws that the European Union has initiated in two key areas: the Digital Single Market and the energy sector. In retrospect, 2016 will have been a very fruitful year for European consumers.
Politically however, 2016 has been a difficult year for the European Union: heated debates about the EU’s trade policy took place in numerous Member States, referenda in the Netherlands and Italy were (partially) decided by anti-EU sentiment, and the United Kingdom voted to leave the European Union. As an organisation working to defend the interests of European consumers, we cannot ignore these indicators of a creeping trend. We agree with many political commentators that recent political developments are likely symptoms of a greater underlying problem: the disconnection between large parts of society and political and economic decisions.

When people doubt that decision makers have their best interests at heart, consumer organisations can play a role in restoring confidence. We help people cope with difficult choices (mortgages, pensions), support them navigate complex markets (e-commerce), provide assistance with legal disputes, and spur policy makers to keep consumer interest at the top of their minds. Consumer organisations can capitalise on their natural proximity to consumer concerns in order to help cope with uncertainties such as globalisation and digitalisation.

Throughout 2016, the European consumer movement has continued to grow in strength. In pure numbers, we welcomed the Slovakian Spoločnosť ochrany spotrebiteľov as our 43rd member organisation. But even more important is our strategic effort to build a real community of consumer organisations across Europe: we organised field trips to numerous members, organised conferences and high-level meetings on the ground, and initiated new tools such as webinars to increase our joint expertise.

2016 has been an interesting, exciting but also challenging year. Nonetheless, we kept a steady focus on our mission: working with the EU institutions, providing evidence and developing positions to make sure consumers will benefit from European measures in their daily lives.

Örjan Brinkman
President

Monique Goyens
Director General
Our successes in 2016

More reliable car emissions tests

Member States and the European Commission agreed on a new test protocol (the WLTP) for measuring fuel consumption and CO2 emissions for all vehicles by 2018. This will incentivise car manufacturers to improve the fuel efficiency of passenger cars, fulfilling the recommendations made by BEUC and its members.

Net neutrality

The body of European telecommunications regulators (BEREC) adopted its guidelines on net neutrality. This is a crucial policy measure for guiding the implementation of the EU’s net neutrality rules. Many of the provisions in this EU regulation required clarification, and BEREC took on board virtually all of BEUC’s demands for protecting a neutral and open internet.

Roaming

The European Commission adopted rules on ‘fair use’ when calling, texting or surfing the internet in another EU country. They will enter into force from 15 June 2017 when retail roaming fees will be abolished. BEUC was instrumental in shaping the final rules. The goal we achieved was to protect competitive and affordable tariffs for domestic consumers and to guarantee people’s real expectations are met when using their mobile phone abroad.

Anti-microbial resistance

In several European countries, more antibiotics are used in animals than in humans. The European Parliament’s new position on veterinary medicines and medicated feed fully reflects BEUC’s demands, in particular with regard to the need to restrict the routine preventive use of antibiotics.

Trans-fats

Echoing a long-standing BEUC ask, an overwhelming majority of the European Parliament called on the European Commission to set mandatory limits on industrially-produced trans-fatty acids (TFAs) in food. Trans-fats have been proven to increase risks of heart disease and stroke by raising bad and lowering good cholesterol.
Portability

Member States speedily adopted a very favourable position on a much-welcomed Commission draft law to allow for the use of online subscriptions when travelling within the EU. With this move the Council cleared the way for the early adoption of an important proposal to ease consumers’ access to digital content.

TiSA

The European Parliament’s resolution on the Trade in Services Agreement (TiSA) took all of BEUC’s recommendations into account. The Parliament picked up real consumer concerns, such as high telecoms prices, lack of consumer redress and geo-blocking practices. The upshot was a clear call that trade agreements must deliver for consumers.

Country of origin labelling

A European Parliament resolution on country of origin labelling called for mandatory origin labelling for milk, meat and milk in dairy products and meat used in processed food – a long-standing BEUC demand.

Geo-blocking

The European Commission released its plan to ban geo-blocking: the discrimination against shoppers due to their nationality or place of residence. While regrettably leaving audiovisual services untouched, the Commission responded to BEUC’s repeated calls to ensure that consumers will be able to shop across the EU without artificial restrictions.

Medical devices

Member States approved plans to update existing EU laws on medical devices, which will benefit consumers once they enter into force. An implant card will give important consumer information about the device; manufacturers’ liability will be strengthened; and an EU database should shed light on the players in the market. Although the new legislation strengthens the oversight of devices before and after they enter the market, safety checks on high-risk devices (e.g. pacemakers) should have been further improved.

Data protection

The formal adoption of the General Data Protection Regulation will enable consumers to better control their personal data. A new ‘right to data portability’ will allow consumers to carry their personal data over to another provider, and companies will be obliged to be more transparent about how they use their customers’ data.
BEUC follows the EU institutions’ work on a broad variety of issues: trade, health, financial services, consumer rights, food, redress and enforcement, digital rights, safety, sustainability and energy. Below are a number of highlights from the many actions we undertook in 2016.

In the beginning of November, First Vice-President Frans Timmermans and Vice-President Jyrki Katainen attended a roundtable in BEUC’s offices to discuss the consumer benefits of the Ecodesign and Energy Labelling Directives. The roundtable came on the back of a BEUC-commissioned study investigating the potential savings of these measures for the average household using energy-efficient products: up to €454 per year.

Later that month, BEUC launched the results of our research on low carbon cars. The study, carried out by Element Energy and discussed in a consumer roundtable, concluded that ultra-low carbon vehicles may become the most feasible solution for consumers from an economic point of view in the coming years.

BEUC, together with partner organisations, commissioned a study assessing the solidity of data protection safeguards in trade agreements. The study, which was very well received by trade practitioners, concludes that the current safeguards are not strong enough to properly protect EU citizens’ privacy and recommends ways to reinforce them.
Research by the Norwegian Consumer Council on the terms and technical features of the internet-connected toys ‘My Friend Cayla’ and ‘i-Que’ revealed a lack of understanding of children’s rights to privacy and security and the serious corresponding risks. Based on this miserable failure to safeguarding basic consumer rights, security, and privacy, consumer organisations in Europe and the United States filed complaints to the relevant national authorities, and BEUC alerted EU and international enforcers. The campaign received massive media attention.
Communications

BEUC has been quoted more than 5,000 times in media across the EU and beyond. Among those are key media outlets such as the Financial Times, Süddeutsche Zeitung, Reuters and Politico.

In 2016, we published 39 blogposts related to virtually all of our policy priorities. Overall, our blog received 19,171 unique visitors.

Together with our members, we launched a microsite on nutrition on 21 March:

http://www.whatsinyourkitchen.eu

While consumers are increasingly curious about what’s in their food and how they can eat healthily, it is far from easy to make healthy food choices. With this campaign we raised awareness about the necessity for Europe-wide action to help improve our diets.

Campaigns

Our video on geo-blocking received over 200,000 views on BEUC’s YouTube channel. In addition, thousands of consumers across the EU clicked on it via our members’ websites and social media accounts. The video, which sought to influence the European Commission’s proposals on geo-blocking and copyright, explained what it would be like for consumers if geo-blocking were to take place in the physical world. The campaign was taken up by the Commission as an example of the successful use of EU funds.

Our press conferences on copyright, the Trade in Services Agreement, the EU’s telecommunications reform, marketing to children and the EU’s energy package attracted more than 55 journalists in total.
Consumer Champion

Since 2014, BEUC has been running Consumer Champion, a capacity-building programme targeted at consumer professionals. The aim of this Commission-funded programme is to strengthen the consumer movement, particularly in Central, Eastern and South-eastern European (CESEE) countries, as well as boost the consumer competence of public authorities and other stakeholders. The interactive features of our project website, allows users to exchange knowledge and promote their activities and expertise.

www.consumerchampion.eu

The site hosts six e-learning modules on consumer law, energy and digital services among others – all are available in 14 languages. More recently, Consumer Champion launched an online programme to obtain consumer rights certificates and ran four courses in Greece and Lithuania on consumer law and consumer advice.

CESEE strategy

BEUC is running a pilot project in Croatia to set up a coordination point between BEUC and consumer associations in Croatia, and to connect existing consumer groups in order to foster information exchange. The mid-term goal is to strengthen the Croatian consumer movement and thereby hopefully enrich our membership with a Croatian umbrella organisation.

As part of its CESEE strategy, BEUC, thanks to the solidarity of its more affluent members, also granted financial support to projects from our Polish and Baltic member organisations, helping them to gain more visibility in their countries.

Under the patronage of Commissioner Věra Jourová we organised a conference in Prague about boosting cooperation between national authorities and consumer organisations.
SME training on consumer law

BEUC, together with Eurochambres and UEAPME (the European Association of Craft, Small and Medium-sized Enterprises), was awarded a European Commission funded training project to boost the consumer law competencies of micro, small and medium-sized enterprises (SMEs) in the EU. Training courses and (online) material will be developed for SMEs across the 28 Member States. They will address pre-contractual information requirements, rights of withdrawal for distance and off-premises contracts, remedies when products are defective, unfair commercial practices and unfair contract terms, Alternative Dispute Resolution (ADR) and the Online Dispute Resolution (ODR) platform.

Low carbon cars

Driving is becoming more and more expensive, as the oil-based fuel that most of our cars run on becomes an increasingly scarce resource. Low carbon cars have emerged as one of the answers, benefitting both consumers’ pockets and the environment. They include electric, hybrid and fuel cell vehicles. This project looked at what kind of consumer impacts can be expected from the roll out of lower carbon and fuel-saving technologies in the period between 2020 and 2030. One of the main findings was that ultra-low carbon electric vehicles will substantially drop in price to become highly competitive with and perhaps even cheaper to run than conventional cars.

Access to medicines

The main goal of our project on pharmaceuticals is to ensure that consumers across the EU have access to safe and innovative medicines. The Council conclusions adopted in June 2016 and the European Parliament report on access to medicines reflect our calls for more transparency, fairer prices, better implementation of competition rules, and more co-operation among Member States around drug shortages. We contributed to the debate on the fast-track approval on medicines in order to make sure that consumers’ safety is not compromised.
Smart, flexible electricity services

Smart electricity offers would incentivise consumers to use electricity when production is at its peak, and to reduce consumption when electricity demand is at its peak. Such services can help consumers to reduce their bills, and function as a tool to make better use of renewable energy. BEUC is raising awareness among policy makers about the measures and safeguards that should be in place in order for consumers to benefit from these novel services and tariffs.

Renewable energy project

The goal of the renewable energy project is to improve the conditions for consumer uptake of renewable energy technologies. A first milestone was a comprehensive mapping report of current practices in renewable energy markets throughout the EU. Thanks to the project, the problem of Guarantees of Origin falsely backing up misleading ‘green’ offers is at the front of European policy makers’ minds. The Commission’s legislative proposals also reflected our calls for the right of consumers to self-generate renewable electricity – individually or collectively.

Ecodesign & energy label

Since 2007, BEUC and our sister organisation ANEC have ensured that the consumer viewpoint is taken into consideration during the development of measures around Ecodesign and energy labelling. In 2016, we conducted research demonstrating the economic benefits of Ecodesign for households and organised a workshop where the European Commission’s First Vice-President Frans Timmermans delivered a strong message about the need for Ecodesign. Our efforts were soon afterwards rewarded with the release of the EU Ecodesign Working Plan for the years 2016-2019. This plan contains a clear political mandate for the completion of the current work programme, as well as for the revision of existing product groups and the start of work on new ones. Another achievement is that the working plan contains clear provisions on durability, which is in line with our efforts to make consumer products last longer.

Ecolabel

BEUC and its members raised awareness among Member States on the need to show their strong support for the Ecolabel. During its meeting on 19 December, the Council highlighted this as one of the EU’s most successful initiatives both in commercial and environmental terms.

BEUC participates in the EU board that defines the criteria of the Ecolabel. To ensure that consumers trust the label, our aim is to make sure that only products of environmental excellence display the EU flower. In 2016, BEUC succeeded in toughening key requirements under revision: detergents, floor coverings and hotels.

Cojef

With the publication of its final report, the Consumer Justice Enforcement Forum II came to an end. Earlier in the year, another project meeting took place on the topics of the liability of online platforms and the enforcement in case of unfair commercial practices regarding car emissions.

Chemicals/TTIP

TTIP has raised questions about the future of EU’s chemical framework. The goal of this project is examine the negotiations with a view to preserve the protection of EU consumers. It also aims to influence the EU agenda on hormone disrupting chemicals.
**VI Events**

### 26 January

BEUC and the Transatlantic Consumer Dialogue (TACD) hosted an event on the precautionary principle and TTIP. Commissioner Cecilia Malmström and Ambassador Michael Punke, Deputy US Trade Representative were in attendance.

### 27 January

BEUC and the TACD organised an event on regulatory responses to the global financial crisis in the EU and US. The debates centred on the implementation and enforcement of retail financial services regulation on both sides of the Atlantic to better protect consumers. Former Commissioner Jonathan Hill delivered the keynote speech.

### 15 June

In the context of the EU Sustainable Energy Week, BEUC and ANEC organised the event ‘From Bashing to Praising Ecodesign’. At this occasion, we published the preliminary results of a study highlighting the overall savings a household can make when opting for Ecodesign products.

### 20 June

BEUC hosted the Digiforum to discuss digital policy issues ahead of the subsequent Commission proposals on copyright and telecommunications.

### 28 September

BEUC organised the ‘Fitness check on the car sector in Europe – Vehicles testing and emission scandal’ conference. The goal of the conference was to take stock of the consumer detriment resulting from the Dieselgate scandal, ongoing investigations into the automotive industry, and existing solutions for cleaning up this sector in Europe. Commissioner Věra Jourová attended.

### 29 September

BEUC organised a joint conference with the European Data Protection Supervisor entitled ‘Big Data: individual rights and smart enforcement’. The goal of the conference, attended by Commissioner Margrethe Vestager, was to discuss how to promote closer dialogue and co-operation among regulatory and enforcement bodies and to explore responses to the challenges created by Big Data and the Internet of Things.

### 12 October

BEUC, TACD, European Digital Rights and the Center for Digital Democracy organised an event in the European Parliament on data protection in trade agreements. At this occasion, we presented the results of a study commissioned to the University of Amsterdam.

### 28 October

BEUC launched the results of a research study on low carbon cars at a conference in Brussels.
Institutions, stakeholders and beyond

Stakeholders and alliances

BEUC and 31 MEPs co-signed a letter to the European Commission asking for a solution to the problem of the abusive pricing of international calls within the EU.

BEUC and 24 public health organisations called upon the Commission to make substantial changes to how it funds research and development (R&D) projects for new medicines, and to allow for greater public access to the innovations that it helps to fund.

Together with industry associations Eurelectric and Eurogas, BEUC agreed that the comparability of energy offers must be improved. Key information about offers should be available in one place (e.g. on the supplier’s website) to make it easier for consumers to find a better deal. In June, CEDEC, a network representing many of Europe’s local energy companies, joined this initiative. BEUC will review the implementation process at the beginning of 2017.

Together with stakeholder group #NetCompetition Alliance, where BEUC is a member of, we organised several events to support broadband choice and freedom of communication.

BEUC and Friends of the Earth Europe (FoEE) organised a series of four breakfast briefings for trade attachés on the TTIP negotiations. The issues covered were chemicals, investment protection, regulatory cooperation and food and farming.

BEUC and five authors’ associations held a joint conference in the European Parliament about the future of creativity and the place of consumers in EU copyright rules. The conference was hosted by MEP Pavel Svoboda, chairman of the Legal Affairs Committee.

Campaigning at national level

On 15 April BEUC organised a public conference in Prague, together with its Czech member organisation dTest and under the patronage of Commissioner Věra Jourová. The topic, ‘Boosting the cooperation between consumer organisations and national authorities’, was debated by more than 80 participants and best practices for better enforcement of consumers’ rights were exchanged.

In April, the Romanian President Klaus Iohannis approved a law that gives mortgage borrowers who cannot repay their loan the possibility to return the property to the lender in return for a debt write-off, the so-called ‘datio in solutum’. BEUC strongly supported the law during its adoption process.

Expert and stakeholder groups

BEUC is an active member in

most notably the TTIP Advisory Group, the European Consumer Consultative Group, the Stakeholder Consultation Group for the Fitness Check of EU consumer and marketing law, and the Executive Roundtables on Connected Cars and Automated Driving.

Following the recommendation of the European Parliament, the Council of the EU appointed the head of BEUC’s food and health department Ilaria Passarani as member of the European Medicines Agency’s Management Board.
For over 50 years, BEUC has worked relentlessly as the voice of European consumers. We bring consumers’ viewpoints from across Europe to the EU policy making arena.

BEUC is a not-for-profit organisation. Our policy successes in the European Union would not be possible without our strong partnerships with members (who contribute the majority our budget) as well as our institutional donors and a growing number of foundations. In recent financial years we received funding from:

• Our members, the largest independent consumer organisations in the EU;
• The EU budget:
  • DG Justice and Consumers (through the Executive Agency for Consumers, Health, Agriculture and Food) for the operating grant and the Justice Enforcement Forum and Consumer Champion projects;
  • DG Environment for Ecolabel;
  • DG Energy for Ecodesign;
  • DG Internal Market and Services (Financial Services User Group);
• Private donors: Adessium Foundation, Energie Vision, the European Climate Foundation, the Foundation to Promote Open Society and the European Environment and Health Initiative (EEHI).

We extend a very warm thank you to all the organisations and individuals that have demonstrated interest and supported our work through their contributions, ideas and knowledge.

**Statement of operations**

<table>
<thead>
<tr>
<th>Resources 2016</th>
<th>(in euros)</th>
<th>Expenditure 2016</th>
<th>(in euros)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Membership Fees</td>
<td>1,745,895</td>
<td>Staff Costs</td>
<td>2,962,709</td>
</tr>
<tr>
<td>EU Operating Grant</td>
<td>1,400,000</td>
<td>Administrative Costs</td>
<td>621,757</td>
</tr>
<tr>
<td>Projects funded by the EU</td>
<td>753,600</td>
<td>Activities</td>
<td>338,749</td>
</tr>
<tr>
<td>Private Resources</td>
<td>437,831</td>
<td>Projects</td>
<td>724,512</td>
</tr>
<tr>
<td>Other resources</td>
<td>70,198</td>
<td>Total expenditure</td>
<td>4,647,728</td>
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<tr>
<td><strong>Total resources</strong></td>
<td><strong>4,407,524</strong></td>
<td><strong>Transfer to the reserves</strong></td>
<td><strong>-240,204</strong></td>
</tr>
</tbody>
</table>
**Resources 2017**

- **EU Operating Grant**: 32.7%
- **Membership Fees**: 48.0%
- **Projects funded by the EU**: 9.3%
- **EU Operating Grant**: 32.7%
- **Membership Fees**: 48.0%
- **Projects funded by the EU**: 9.3%
- **Private Resources**: 8.8%
- **Other resources**: 1.2%

**Expenditure 2017**

- **Staff Costs**: 69.5%
- **Activities**: 7.7%
- **Projects**: 8.7%
- **Administrative Costs**: 14.1%
Who’s who at BEUC
State of play April 2017

The Directors’ Office

Director General:
Monique Goyens
Deputy Director General:
Ursula Pachl
Secretary to the Directors:
Rosa Santa Barbara
Secretary to the Directors’ Office: Christine Stein

Management Unit

Senior ICT Tools Manager:
Philippe Dellis
Fundraising Manager:
Timothy Findlay (from April 2017)
International Development Manager:
Davide Nardi (until September 2016)
Fundraising Officer:
Elvina Garayeva (until August 2016)

Communications Department

Director: Johannes Kleis
(Digital, Trade, Horizontal issues)
Communications Officer: Pauline Constant (Food, Health, Safety and Sustainability)
Communications Officer: Sébastien Pant (Consumer Rights and Enforcement, Energy and Financial Services)
Communications Officer: Laurens Rutten (Trade)
Community Coordinator: Elisavet Sergiadou
Communications Assistant: Sandrine Carpentier

Legal & Economic Department

Head of Legal and Economic: Guillermo Beltrà

• Consumer Rights
  Senior Legal Officer: Christoph Schmon (team leader)
• Digital Rights
  Senior Legal Officer: Agustín Reyna (team leader)
  Head of Legal and Economic: Guillermo Beltrà
  Senior Legal Officer: David Martin
  Legal Officer: Frederico Oliveira Da Silva
• Financial Services
  Senior Financial Services Officer: Farid Aliyev (team leader)
  Senior Financial Services Officer: Greg Van Elsen
• Redress and Enforcement
  Senior Legal Officer: Augusta Maciuleviciute (team leader)
  Enforcement Officer: Patrycja Gautier

Food Policy Officer: Pauline Castres (until October 2016)
Intern: Maria Papadopoulou (from March to August 2016)
Secretary: Carmen Martin

• Health
  Head of Food and Health: Ilaria Passarani (team leader)
  Health Policy Officer: Francesca Cattarin

Sustainability & Safety Department

Director: Sylvia Maurer

• Energy
  Senior Economic Officer: Monika Stajnarova (team leader)
  Energy Project Officer: Angeliki Malizou (from June 2016)
  Project Coordinator on Renewable Energy: Jörg Mühlénhoff (until March 2017)
  Seconded national expert, Chief Economist at the Danish Consumer Council: Martin Salamon (from January 2017)
• Safety
  Director: Sylvia Maurer (team leader)
  Project Officer on Chemicals and International Trade Agreements: Pelle Moos

• Sustainability
  Director: Sylvia Maurer (team leader)
BEUC Executive
in 2016

**Project Coordinator on Sustainable Transport:**
Chris Carroll
**EU Ecolabel Coordinator:**
Blanca Morales
**Ecodesign Coordinator:**
Aline Maigret

- **Trade**
  - **Trade Policy Officer:**
    Léa Auffret (team leader)

**Capacity Building**
- **Director:** Axel Jansen
- **Senior Project Officer:** Florence Punzano (team leader)
- **Senior Capacity Building Officer:**
  Saida Saguir (on sabbatical)
- **Capacity Building Officer:** Cezara Popovici
- **Capacity Building & Online Community Officer:**
  Alessandra Marino (from August 2016)
- **Capacity Building & Online Community Officer:**
  Frank Markovic (until August 2016)
- **Croatia Project Coordinator:**
  Dinko Mihaljevic
- **Training Officer and Project Coordinator:**
  Tania Berman (from February 2017)

**Finance and Administration**
- **Finance and Administration Director:**
  Axel Jansen
- **Finance Assistant:** Umut Sulaimanova
- **Receptionist / Secretary:** Regina Vavrincsik (from January 2017)

**President**
Örjan Brinkman, Sveriges Konsumenter
(Sweden)

**Vice-President**
Gerjan Huis in’t Veld, Consumentenbond
(the Netherlands)

**Treasurer**
Luisa Crisigiovanni, Altroconsumo
(Italy)

**Forbrugerrådet Tænk** (Denmark)
**Organización de Consumidores y Usuarios – OCU**
(Spain)
**Test-Achats** (Belgium)
**UFC-Que Choisir** (France)
**Verbraucherzentrale Bundesverband – vzbv** (Germany)
**Which?** (United Kingdom)
**Zveza Potrosnikov Slovenije** (Slovenia)
The members of the BEUC network span the European continent, bringing the voices of consumers to the EU institutions. Our members are consumer organisations that are in contact with consumers on a daily basis. Although their size, resources and priorities may vary, they have one objective in common: to serve consumers. Our members are our source of strength and legitimacy; they have allowed us to become the most recognised and respected consumer voice in the EU. In 2016, BEUC welcomed Spoločnosť ochrany spotrebiteľov (from Slovakia) as its 43rd member organisation.

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<th>Members</th>
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<td><strong>AUSTRIA</strong></td>
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<td><strong>BELGIUM</strong></td>
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<td><strong>BULGARIA</strong></td>
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<td><strong>SWEDEN</strong></td>
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<td><strong>UNITED KINGDOM</strong></td>
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</table>
Affiliates

AUSTRIA
Arbeiterkammer - AK
www.akwien.at

FINLAND
Kilpailu- ja kuluttajavirasto - KKV
www.kkv.fi

FORMER YUGOSLAV REPUBLIC OF MACEDONIA
Consumers’ Organisation of Macedonia - OPM
www.opm.org.mk

GERMANY
Stiftung Warentest
www.test.de

HUNGARY
National Federation of Associations for Consumer Protection - FEOSZ
www.feosz.hu

ITALY
Consumatori italiani per l’Europa - CIE
www.cie-europa.eu

LITHUANIA
Alliance of Lithuanian Consumer Organisations - ALCO
www.consumer.lt

SWITZERLAND
Fédération Romande des Consommateurs - FRC
www.frc.ch

UNITED KINGDOM
Citizens Advice
www.citizensadvice.org.uk
Financial Services Consumer Panel - FSCP
www.fs-cp.org.uk
Legal Services Consumer Panel - LSCP
legalservicesconsumerpanel.org.uk

Partners

Israel Consumer Council
www.consumers.org.il

International Union of Tenants (IUT)
www.iut.nu

Compassion in World Farming
www.ciwf.org.uk
Keep in touch with us
we would love to hear from you
This Annual Report is part of an activity which has received funding under an operating grant from the European Union’s Consumer Programme (2014-2020).