



Annual
Report
2011



BEUC The European
Consumer
Organisation

The Consumer Voice in Europe



A word from our President

Concerns & celebrations

Being acknowledged as *The* European Consumer Organisation is a challenge to live up to every day. Therefore, BEUC invests particular care in maintaining strong links with our members — major consumer organisations in Europe — who are in daily contact with consumers, gathering their experiences and expectations.

It is within this context, we witness the difficulties with which the consumer organisations in Central, Eastern and South Eastern Europe (CESEE) have to struggle, where consumer policy is still in its infancy and where the legitimacy of consumer representatives to participate in policy making still needs to be reinforced. The weakness of consumer interest representation in CESEE countries is a threat to EU consumer policy making and therefore an issue for the entire European consumer movement.

That is why over the last 12 months, BEUC has launched a CESEE Action Plan in order to raise awareness among both national and EU policy makers of the need to reinforce the consumer movement in CESEE countries. We have also proposed several measures, both short and long term, to build and sustain the capacity of the CESEE consumer movement and

strengthen their influence. This Action Plan will take time to bear fruit and we will consistently campaign for a strong consumer voice throughout the EU!

Simultaneously, we launched preparations for our 50th anniversary celebrations. Beyond the festive events, this was considered a unique opportunity to highlight the contribution of BEUC and its member organisations to a Europe in which it is safe and enjoyable to live.

But BEUC is also a forward-looking organisation. Therefore, most of our reflections and activities in this context were focused on our long term vision for the future EU consumer policy. On the basis of our members' feedback on current and expected consumer experiences, we initiated a strategy discussion — internally, with policy makers and with other stakeholders on the objectives of a citizen-centred EU consumer policy. The results of this discussion have led to the publication of BEUC's EU Consumers' 2020 Vision, delivered to the EU institutions on May 10th, 2012.



Paolo Martinello
President

Crisis, progress and future challenges

While 2011 was a depressing year for the European and global economies, it paradoxically — or perhaps consequently — led to several, important EU policy initiatives which represented major progress towards protecting the rights of consumers and promoting their interests. In this report we highlight several of them, but let's focus here on two in particular:

- The Consumer Rights Directive, adopted in November after many months of intense discussions within the EU institutions constitutes a modern legislative instrument. It combines a pragmatic balance between business' need to offer their goods and services across the EU with the need to increase consumer trust in the Single Market by providing a robust system of rights when concluding contracts, whether they be domestic or cross-border.
- The Regulation of food information to consumers adopted in October also had to go through lengthy and difficult negotiations. It provides useful measures enabling consumers to make well-informed food choices. For the first time in history,

nutritional information, country of origin labelling of meat and legibility obligations will be mandatory. Unfortunately, the EU has not used this opportunity to provide consumers with a simple and efficient nutritional information tool, such as the traffic light system.

Furthermore, key measures such as legislation to combat counterfeit medicines or provide for an enhanced EU pharmacovigilance system were adopted last year and important legislation (e.g. credit for residential property, the SEPA regulation, protection of personal data, energy efficiency and the roaming regulation) were adopted or entered the legislative process. Still, many key issues await a consumer-friendly outcome. These range from nutrient profiles to endocrine disrupters; from air passengers' rights to intelligent, energy saving appliances; from collective redress to multi-territorial licensing; from medical devices to the safety of services.



There is still much to do for BEUC in its role of advocating the EU consumer cause!

Monique Goyens
Director General

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> Highlights



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

Consumer Rights Directive

Adopted in October 2011, the Consumer Rights Directive was much improved in its final form than as originally proposed. Helping to harmonise distance contracts (therefore online purchases) many of BEUC's proposals are reflected in the final text. Due to BEUC's campaign, the final directive will not result in any significant reduction of the rights consumers enjoy at national level but rather they will benefit from new rights.

Food Information Regulation

The finally adopted EU Regulation on Food Information to consumers reflects numerous consumer needs. For the first time nutrition labelling will be mandatory for food packaging as are requirements on label legibility. With the extension of country of origin labelling, consumers will be able to know where the meat they purchase originates.

Medicinal safety

The pharmacovigilance legislation helps better identify unsafe medicines and guarantees consumers are better informed as to medicine safety. Regulatory authority decisions on the safety of medicines are more transparent, the final EU directive to combat falsified medicines adequately protects consumers against counterfeiting.

Coordinated campaign on collective redress

We coordinated a campaign with our members and other NGOs on collective redress due to which the Commission received more than 300 organisation responses and approximately 18,000 citizen replies to the public consultation.

Increased consumer profile in energy forum and energy policy

The 4th Citizens' Energy Forum fully reflected BEUC's priorities. By the participation of various members as well as BEUC itself, a keynote speech and three different presentations on highly relevant consumer issues, BEUC managed to push the debate agenda, ensure consumer aspects were discussed and secure several provisions in the Forum conclusions.

SEPA Regulation

As an acknowledgment of BEUC's concerns, the discussions about the regulation for SEPA credit transfers and direct debits now provide for consumer friendly provisions, notably on the safety of SEPA direct debit. Most BEUC amendments have been tabled in the final text adopted in February 2012.

Data protection

In order to highlight our demands in the context of the revision of the data protection directive, we created a specific logo around the European Data Protection Day, on 29 January, around the theme "Do you know who knows you?". We produced a video describing risks to personal data and privacy and outlining policy needs as the revision of the EU Data Protection framework proceeds.

CESEE strategy

BEUC developed and shared with European and national decision-makers a strategy to strengthen the consumer movement in Central, Eastern and South-Eastern Europe (CESEE). On this basis, BEUC took the first steps for the establishment of a mentoring as well as secondment programme.

'The Clock is Ticking' conference

Our Safety Team organised a successful and well-attended conference in the European Parliament on the crucial issue of Endocrine Disrupting Chemicals gathering chemical experts, MEPs and journalists.

> Institutions and other stakeholders: building up sound relationships



Presidency and the Council

To put forward its priorities for the Polish and Danish Presidencies, BEUC published two Memorandums. In the same context, a BEUC delegation met with high representatives of both Presidencies in order to discuss its consumer priorities.

On a variety of dossiers — ranging from the Consumer Rights Directive to Food Information — we were in close contact with Member States' Permanent Representations to the European Union to brief national governments as to our position on on-going legislative proposals. We also coordinated actions with our members to voice our concerns on legislation pending at national level.

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.

In the context of the EP opinion on collective redress, we organised on 29 November a breakfast debate in the EP on the safeguards of the European collective redress instrument. The event was hosted by MEP Luigi Berlinguer. A number of BEUC members presented their practical experience in collective actions.

European Commission

BEUC staff met with several European Commissioners: Vice-President Reding and Vice-President Kallas, Commissioner Barnier to highlight the need for EU initiatives in the area of bank accounts, Commissioner Dalli, as well as Commissioner De Gucht in preparation of a meeting in Washington of the Transatlantic Economic Council.

We also organised a common press conference with Commissioner Dalli, to present the Consumer Conditions Scoreboard, on 1 March, in BEUC's premises.

Common campaigns with our members

BEUC engaged in a coordinated campaign with its members and with other NGOs on collective redress. As a result, the Commission has received more than 300 replies from organisations and around 18,000 replies from citizens to the consultation on collective redress.

BEUC, in cooperation with its Danish member, Forbrugerrådet and the Danish Capital Region, organised a well attended conference in the EP on 29 March, devoted to the need to ban Endocrine Disrupting Chemicals (EDC). The event was hosted by MEP Christel Schaldemose. We submitted at the occasion of this conference an action plan for MEPs to contribute to tackling the issue of EDCs.

Dialogue with other stakeholders

In the area of consumer redress, we initiated an alliance with 11 other important non governmental organisations in order to support and widen the call for collective redress. The organisations involved replied to the Commission's consultation and carried out their own public relations activities regarding collective redress. A common letter calling for concrete action by the Commission was sent to Vice-President Reding on behalf of BEUC and the NGOs in the alliance.

BEUC contributed actively to the foundation of Finance-Watch, an NGO intended to counterbalance the influence of the financial sector in EU decision making. The association was formally set up on 30 June, BEUC is member of the Board and BEUC Director General is Vice-President of the organisation.

As part of a Consumers International coordinated action, BEUC provided input to the preparatory work by the OECD and the Financial Stability Board for the G-20 summit in Cannes in November 2011. This was the first time that consumer representatives were so closely associated to the G-20 summit.

BEUC and other health NGOs wrote to Commissioner Dalli on the conflict of interest of the former director of the European Medicines Agency who accepted positions with

various pharmaceutical companies after leaving office.

Following our action and the media attention it generated, the EMA introduced significant restrictions on the work the former director can carry out.

Transatlantic Consumer Dialogue (TACD)

BEUC cooperated with TACD to host the annual TACD conference in Brussels (20-21 June) as well as, combined with this, a public conference on “Financial services and consumer protection” (22 June), well attended by senior EU and US decision makers. Commissioners Barnier and Dalli were key note speakers at these events.

Working groups

BEUC has a seat in 58 working groups. In 2011, BEUC has — among others — become a member of the newly created Payment Systems Market Expert Group and a DG Health and Consumers Working Group on ADR in the Energy sector.

> Policy areas



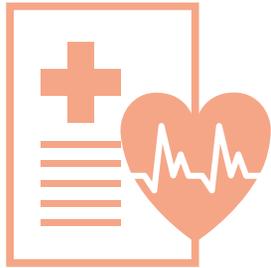
Safety and Sustainability

By way of two public conferences, BEUC succeeded in raising awareness among policy makers of the need to lower consumers' exposure to hazardous chemicals. The first was co-organised by the Capital Region of Denmark (creoDK) and the Danish Consumer Council (Forbrugerrådet). Hosted in the European Parliament by MEP Christel Schaldemose it addressed chemicals which disturb the hormonal system. In October, ANEC, the Consumer Council of the Austrian Standards Institute and BEUC launched a public discussion on the

need for an alternative legal framework for chemicals further to the REACH legislation.

During the process of the own initiative report in the European Parliament on the revision of the General Product Safety Directive, the consumer view has been thoroughly incorporated.

In the context of the EU Ecolabel, the European Commission set up two task forces to work on horizontal issues. The first one about social and ethical criteria will be led by BEUC and the European Environmental Bureau. The second task force will work on a new approach for hazardous chemicals. BEUC has been calling on the EC for a long time to tackle these issues in a horizontal way. We also continued to work on the implementation of the EU Ecodesign and the EU Energy Labelling Directives and followed a wide range of product groups such as household appliances, water heaters and boilers.



Health

BEUC's position was fully reflected in the final legislative text on counterfeit medicines. This includes our proposals on online sales; extending the directive to all medicines; a 'risk-based' approach; public campaigns on risk awareness of counterfeit medicines; the need to clarify the distinction between what is counterfeit and intellectual property rights; and sanctions.

The amended Commission proposals on information to patients incorporate most of the concerns raised by BEUC. While the proposals have still limited added value for consumers, the most detrimental parts of the original proposals have been taken out.



Consumer Redress

Together with a large number of members we coordinated an information gathering campaign on Collective Redress which took the form of hard copy and online. This enabled us to gauge the extent of popular support for collective redress. We also designed a series of cartoons and a mascot which have proven very popular in our lobby efforts.

Our response to the public consultation on the issue of Alternative Dispute Resolution (ADR) was well-received and the Commission's recent proposals reflect a portion of our demands.

BEUC received the green light from the EC for a project called "Consumer Justice Enforcement Forum (CoJEF)". The objective of CoJEF is to create and maintain a network between European consumer organisations, legal practitioners and academics to co-operate on (cross-border) enforcement. The project will be carried out by the BEUC secretariat and eight member organisations and will be supported by two academics. The project will last two years.



Digital

The EU's Intellectual Property Rights Strategy considered many of the policy actions suggested by BEUC in its consumer IPR Strategy, chiefly the need to simplify licensing mechanisms, foster the development of new business models and launch a discussion on copyright exceptions and limitations.

The European Commission's new Roaming Regulation proposal reflected BEUC's position on retail caps for data roaming and the introduction of structural changes to facilitate competition in the telecoms market.

The European Parliament report on the Data Protection Directive fully reflects BEUC's requests, e.g. on strengthening current principles, data minimisation, privacy by design, a horizontal data breach notification obligation and improving enforcement.



Energy

The 4th edition of the Citizens' Energy Forum reflected BEUC's priorities and suggestions. By way of various members and BEUC participating, issuing a keynote speech and giving presentations on consumer issues we brought consumer aspects to the forefront of the debate and secured multiple provisions in the conclusions of the Forum. Further, BEUC submitted an official letter listing suggestions on how to improve the work of the Citizens' Energy Forum in future.

We successfully convinced the European Commission Task Force on Smart Grids and Smart Meters to take the consumer point of view into account on data storage, data protection, ownership of data and consumer information. The final report satisfactorily reflects consumer concerns, and the new mandate for 2012 has taken on board our governance suggestions.



Financial Services

The Regulation on migration end-dates for SEPA credit transfers and direct debits provides for many consumer friendly provisions: BEUC pushed for this regulation as the banking sector, via the European Payments Council, did not consider consumer requests in the self-regulation process. Similarly, both the proposed revision of the Markets in Financial Instruments Directive (MiFID) and the long-awaited proposal on credit agreements for residential property contained numerous consumer-friendly provisions we asked for.

BEUC contributed actively to the foundation of Finance Watch, an NGO intended to counterbalance financial sector influence in European Union decision making. The association was formally set up on June 30. BEUC was appointed a member of the Board and the BEUC Director General is Vice-Chair.

BEUC provided input on the consumer perspective for the OECD and Financial Stability Board's preparatory work for the G-20 summit in Cannes last November. This was the first time consumer organisations were so closely associated with the G-20 summit.



Food

The final text of the Regulation on Food Information to consumers took on board numerous BEUC requests related to additional forms of expression and presentation of information, legibility of labels (including a minimum font size and rules for clarity and contrast), mandatory nutrition labelling per 100g/100ml, extension of country of origin labelling to fresh meat with the feasibility of extending further to be examined by the Commission, mandatory allergen labelling for pre-packed and non pre-packed foods, origin of vegetable oils, nano-ingredients, information to consumers on 'fake foods', formed meat and fish etc.

The European Commission's proposal for a new Regulation on foods for infants and young children and food for special medical purposes reflected the position of BEUC on removing the concept of dietetic foods and limiting the scope to a few essential categories of food.

Our reaction to the proposed new nutrition claim 'now x% less' led to MEPs from several political groups in the European Parliament coming together to draft a resolution objecting to this claim.



Consumer contracts

After an intensive campaigning effort by BEUC, the final Consumer Rights Directive now provides a high level of consumer protection and is based on a balanced approach to the level of harmonisation needed. Full harmonisation across the board has been acknowledged as unsuitable for

consumer contract law. Several elements have been introduced which provide for specific protections for purchasers, particularly on protection against internet cost traps, excessive surcharging and better rules for digital goods.

We participated to the European Commission's Sounding Board on the optional instrument for contract law and managed to raise awareness among policymakers about problems for business to consumer (b2c) contracts. We prompted discussion on its relationship with the consumer law acquis.

On the rights of air passengers, the European Commission's consultation of December 2011 addressed a broad spectrum of consumer problems and covered most of BEUC's major concerns.

> Communication and campaigning



In the context of our coordinated campaign on collective consumer redress, an appealing comic strip and mascot were created in order to explain and illustrate collective redress and make it more understandable. The comic strip and mascot were used by BEUC and members in the coordinated campaign that was carried out in March-April, was disseminated to the most important MEPs and the Commission, and is further used as a communication tool for collective redress. A video was also developed in 3 languages and is available both on BEUC website and youtube.com.

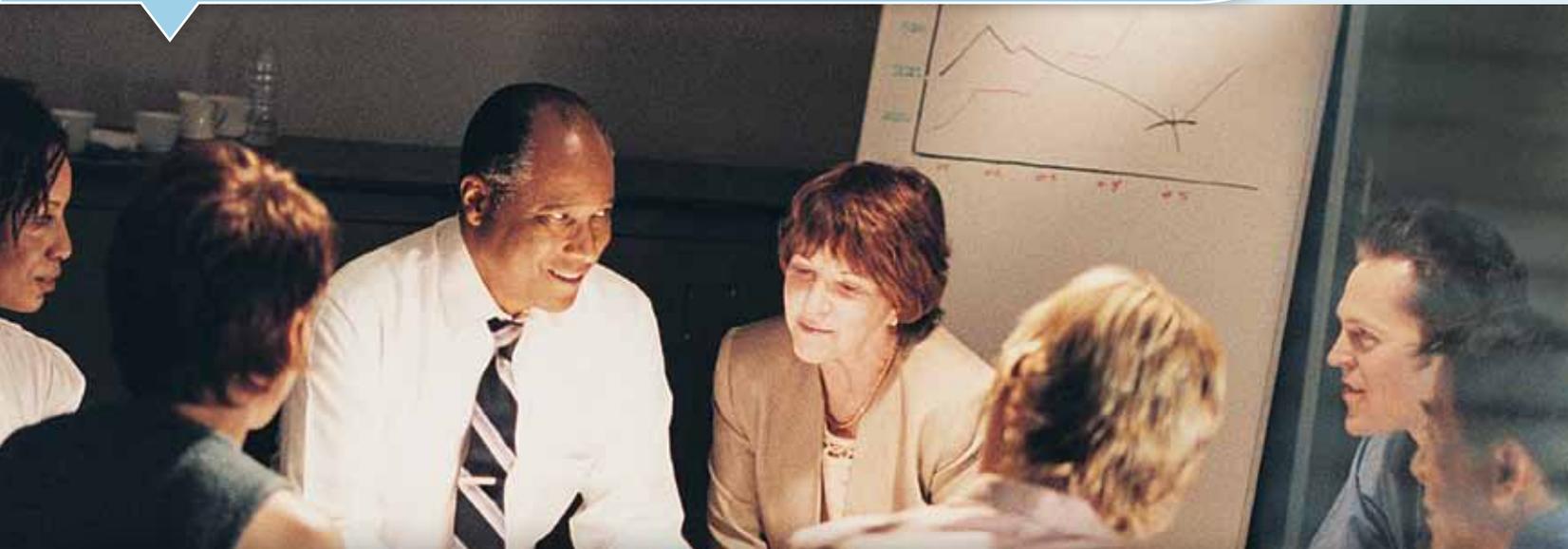
We opened a Youtube and a Twitter account to initiate a more proactive strategy on the use of social media in communication and campaigning. Our website is now, at least in part, also available in German.

As a preparation for our 50th anniversary celebrations in

2012, we changed our organisation's logo and visual identity. On 19 December, this new logo was launched: at the occasion of the dissemination of our Christmas Card/New Year Card, we sent a letter to various stakeholders in Brussels announcing our 50th anniversary as well as introducing the new logo. The logo — which is in the form of a speech bubble encompassing a group of consumers — stands for the new slogan of BEUC: The Consumer Voice in Europe.

In order to highlight our demands in the context of the revision of the data protection directive, we created a specific logo around the European Data Protection Day, on 29 January, around the theme "Do you know who knows you?". We also prepared a video describing risks to personal data and privacy from a number of online services and outlining our requests from EU decision makers in light of the revision of the EU Data Protection Framework.

> Training



TRACE programme

Twelve training courses were organised in the context of the TRACE programme in 2011, namely on Retail Financial Services, Consumer Redress, PR and lobbying, How to write Project Proposals, Investment products, Advocacy, Financial Capacity Building, Media and Presentation Skills, Project Management and Funding, Consumer Acquis-The Consumer Rights Directive, and Consumer Law (2 courses).

Confinad

In partnership with the German iff (institut für finanzdienstleistungen), BEUC has won a 2-year project on “Development and organisation of training courses for non-profit entities in the EU which provide financial advice to consumers”. The official kick-off of the project was on 21st December 2011.

> BEUC internal matters



General Assembly

We organised our General Assembly in Warsaw, on 20 May. Poland was not only chosen in the context of the incoming presidency, but also in the framework of our CESEE policy, putting our Polish members in the spotlight and enhancing awareness of national policy makers of the existence and legitimacy of the European consumer movement. The second General Assembly was held in Paris in the fringes of the 60th anniversary celebrations of our French member UFC-Que Choisir.

The General Assembly in Warsaw was preceded by a conference on the challenges for the consumer movement with the participation of Marcin Korolec, Polish Under-Secretary of State for Economic Affairs, Jaroslaw Król, Vice-President

of the Office for Consumer Protection, MEP Rosa Thun and Jacqueline Minor, Director at DG Health and Consumers. In this context, a press conference was also organised.

A strategy for the consumer movement in Central, Eastern and South Eastern Europe

On the basis of the CESEE (Central, Eastern and South Eastern Europe) Vision Paper, we finalised an implementing strategy on strengthening the consumer movement in CESEE countries including the 2011 Warsaw Declaration and an Action Plan. This strategy has been shared with DG Health and Consumers at the end of June and widely disseminated within EU institutions and national governments.

As a follow up of DG Health and Consumers' interest in our results, BEUC has won the project financed by DG Health and Consumers on a second extended study called CESEE II analysing the consumer movement in Central, Eastern and South-Eastern countries. The six countries covered will be Estonia, Latvia, Cyprus, Malta, Slovenia and Slovakia. In addition, BEUC will finance a field visit to Croatia.

Fundraising

In cooperation with ICRT (International Consumer Research and Testing), we appointed a dedicated fund raiser, Davide Nardi, located in London. The mission of the fund raiser is to identify donors in order to expand our activities, namely research and surveys, within our headlines.

New statutes

The General Assembly has approved the revised statutes, providing for a more inclusive membership policy. Pending applications, whose management was suspended during the revision of the statutes, can now be analysed in the light of the new provisions.

Membership

Active Consumers (Bulgaria) (previously temporary affiliate) became member of BEUC at the General Assembly in May. Kuluttajaliitto - Konsumentförbundet ry (Consumers' Association of Finland) was confirmed member of BEUC at the same General Assembly, after the merge between Suomen Kuluttajaliitto and Kuluttajat - Konsumenterna ry.

> Who's who at BEUC

The Directors' Office

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Verbraucherzentrale Bundesverband vzbv
(Germany)

UFC-Que Choisir (France)
Sveriges Konsumenter (Sweden)
Consumentenbond (The Netherlands)
Forbrugerrådet (Denmark)
Organización de Consumidores y Usuarios — OCU (Spain)
Which? (United Kingdom)
Test-Achats/Test-Aankoop (Belgium)

> BEUC Members

Members

AUSTRIA

Verein für Konsumenteninformation
VKI
www.konsument.at

BELGIUM

Test-Achats / Test-Aankoop
www.test-achats.be
www.test-aankoop.be

BULGARIA

Bulgarian National Association Active
Consumers - BNAAC
www.aktivnipotrebiteli.bg

CYPRUS

Cyprus Consumers'
Association
www.cyprusconsumers.org.cy

DENMARK

Forbrugerrådet
www.fbr.dk

ESTONIA

Estonian Consumers Union -
ETL
www.tarbijakaitse.ee

FINLAND

Kuluttajaliitto - Konsumentförbundet
ry
www.kuluttajaliitto.fi

FRANCE

UFC - Que Choisir
www.quechoisir.org

Consommation, Logement et Cadre
de Vie - CLCV
www.clcv.org

Organisation Générale des Consom-
mateurs - OR.GE.CO
www.orgeco.net

GERMANY

Verbraucherzentrale Bundesverband
vzbv
www.vzbv.de

GREECE

Association for the Quality of
Life - E.K.PI.ZO
www.ekpizo.gr

Consumers' Protection Center
KEPKA
www.kepka.org

General Consumers' Federation of
Greece - INKA
www.inka.gr

HUNGARY

National Association for Consumer
Protection in Hungary - OFE
www.ofe.hu

ICELAND

Neytendasamtökin - NS
www.ns.is

IRELAND

Consumers' Association of
Ireland - CAI
www.consumerassociation.ie

ITALY

Altroconsumo
www.altroconsumo.it

LATVIA

Latvia Consumer Association
LPIAA
www.consumer-guide.lv

LUXEMBURG

Union Luxembourgeoise des
Consommateurs - ULC
www.ulc.lu

MALTA

Ghaqda tal-Konsumaturi - CA
Malta
www.camalta.org

NETHERLANDS

Consumentenbond
www.consumentenbond.nl

NORWAY

Forbrukerrådet
www.forbrukerportalen.no

PORTUGAL

Associação Portuguesa para a Defesa
do Consumidor - DECO
www.deco.proteste.pt

POLAND

Federacja Konsumentów

www.federacja-konsumentow.org.pl

Stowarzyszenie Konsumentów Polskich - SKP

www.skp.pl

ROMANIA

Association for Consumers' Protection - APC Romania

www.apc-romania.ro

SLOVAKIA

Association of Slovak Consumers ZSS

www.zss.sk

SLOVENIA

Slovene Consumers' Association ZPS

www.zps.si

SPAIN

Confederación de Consumidores y Usuarios - CECU

www.ceu.es

Organización de Consumidores y Usuarios - OCU

www.ocu.org

SWEDEN

The Swedish Consumers' Association

www.sverigeskonsumenter.se

UNITED KINGDOM

Which?

www.which.co.uk

Consumer Focus

www.consumerfocus.org.uk

Affiliates

AUSTRIA

Arbeiterkammer - AK

www.akwien.at

CROATIA

Croatian Union of the Consumer Protection

Associations - "Potrošač"

www.potrosac.hr

CZECH REPUBLIC

Czech Association of Consumers TEST

www.dtest.cz

FINLAND

Kuluttajavirasto

www.kuluttajavirasto.fi

FORMER YUGOSLAV REPUBLIC OF MACEDONIA

Consumers' Organisation of Macedonia - OPM

www.opm.org.mk

GERMANY

Stiftung Warentest

www.test.de

ITALY

Consumatori Italiani per l'Europa (CIE)

www.cie-europa.eu

SWITZERLAND

Fédération Romande des Consommateurs - FRC

www.frc.ch

Partners

Financial Services Consumer Panel (FSCP)

www.fs-cp.org.uk

International Union of Tenants (IUT)

www.iut.nu



The Consumer Voice in Europe