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## **Election countdown: The European Parliament's significance for consumers**

This week's European elections will be hugely important for the daily lives of 500 million consumers. In the next 5 years, many consumer issues will be at stake – from unfair banking practices to EU data protection laws.

BEUC has published an [Election Manifesto](http://www.beuc.eu/european-elections-2014) outlining these issues: [www.beuc.eu/european-elections-2014](http://www.beuc.eu/european-elections-2014)

Monique Goyens, Director General of the European Consumer Organisation commented:

"Consumer policy directly and tangibly impacts on citizens' daily lives. Over the last 30 years, the EU has written a true success story in this field. It has provided many fundamental protections, better market access, product safety standards, shopping and information rights. Yet most people are unaware that these often originate in 'Brussels'.

"The new MEPs taking up office will be faced with major challenges such as securing stronger safeguards for financial services, improving the telecoms market, ensuring a neutral internet and restoring consumers' trust in the food industry after recent scandals.

"The Parliament is still the most trusted EU institution. The incoming MEPs should understand that consumer policy is a way of reaching out to European citizens. They must work to sustain and increase this trust by putting consumer interests central."

### **A transatlantic trade agreement (TTIP)**

[Negotiations are ongoing](#) between EU and US authorities to drop trade barriers between the two blocs and boost transatlantic commerce in market sectors as diverse as food to medical devices.

"The stakes are profoundly high. Ideally, it will favour consumers by enhancing market choice and competition. There are some red lines though. We must not sacrifice or lessen longstanding EU standards for the sake of expediency. For example, Europe should not open its doors to hormone treated beef. Public assurances have been given that these standards will not fall, but the planned 'mutual recognition' of US/EU standards risks doing so by the backdoor."

### **Banking services**

The recession continues to bite for many millions of consumers. Responsibly regulating banks must remain at the forefront of the response. BEUC wants a full ban on commissions for investment product salespersons.

"Imprudent or biased financial advice has had catastrophic consequences for so many, leading to losses of lifetime savings, pensions and mortgages. It is unconscionable that someone selling complex investment products can have their advice coloured by the prospect of commission fees. It's a one way street to rampant mis-selling, so we're calling on the EU to ban such commissions."

## **Product guarantees**

“The minimum 2 year product guarantee across 28 countries is thanks to the EU, but if we are serious about sustainability and producing durable goods, then this should be appropriately extended.”

## **Roaming**

Reducing ‘Roaming’ charges has been highly popular among consumers, but [data prices remain too high](#).

“Telecommunications is a sector without basic Single Market characteristics. National borders and tariffs still stand meaning it costs several hundred euro to download a gigabyte of data. Only 10% of people would use email like at home while in another EU country, a quarter switch off their device entirely and half still don’t use data when abroad. So Europe’s promise to outright ban roaming charges is well overdue.”

## **Personal data protection**

The European Parliament has just [called for strong data protection laws](#) in light of companies’ now standard practice of trawling and profiling personal information.

“After these elections, personal data laws will prove to be one of the biggest battles. The law on the table sets clear rules such as if companies interact with Europeans they must adhere to European laws, regardless of where they are based globally. MEPs have called for collective judicial actions, a crucially important tool to counter personal data breaches. A stern, supportive stance by national governments will be needed.”

**ENDS**