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Negotiators must make trade in services deal palatable for consumers

The e-commerce, financial services and telecoms texts of the Trade in Services Agreement (TiSA) have recently been leaked. The European Consumer Organisation (BEUC) concludes that these texts are unlikely to lead to a good deal for consumers.

TiSA is currently being negotiated between the European Union and 22 trading partners. If well designed, it could benefit consumers, for example by providing travellers with cheaper and better roaming deals.

Should the current version serve as a final text, however, it will be difficult for European consumer organisations to support it.

Notably absent are clauses that ensure consumers receive proper information about their rights and what they can do if something goes wrong after contracting a service. Negotiators must also better enable the EU and national governments to protect consumers if a financial service causes them harm.

Clear consumer benefits are missing. If cross-border trade in services is encouraged, geo-blocking practices – such as rerouting to national websites, non-delivery to certain countries and price discrimination – should be tackled as they are major sources of consumer frustration. It is only logical that this goes hand-in-hand with an end to surcharges on international payments and phone calls.

Monique Goyens, Director General of The European Consumer Organisation (BEUC), commented:

“TiSA is one of the most important trade deals being negotiated right now. It is worrying that the public can only find out what is being negotiated thanks to a leak. All TiSA negotiators have to be more transparent with the public and publish their negotiating documents.”

“There is still time to correct the TiSA trajectory and design it to make consumers’ lives easier while protecting them. Otherwise, consumer organisations could end up rejecting TiSA despite our support for free trade.”

- [Analysis of the e-commerce annex](#)
- [Analysis of the telecom annex](#)
- [Analysis of the financial services annex](#)

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