



ANNUAL REPORT

2014





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Örjan Brinkman
President



Monique Goyens
Director General

Consumer protection in the framework of EU leadership reshuffling

2014 was a transition year in terms of European leadership. European Parliament elections took place in May and introduced a 'Spitzenkandidat' for the position of Commission President.

This ballot had a direct influence on appointments within the new European Commission which took up office in November.

Both events did influence our organisation's work: some EU laws were stalled for several months, while others were fast-tracked. Due to the multiple personnel changes our organisation's focus was also on both fostering 'old' contacts and establishing new ones.

After the elections the BEUC secretariat invited key MEPs for a debate to analyse the vote. We also had the pleasure of the new Internal Market and Consumer Protection Committee Chairperson MEP Vicky Ford visiting our offices in September. And as soon as

the Commission took office, we engaged in a series of meetings with the new Commissioners.

In our daily tasks, we focussed on delivering success for European consumers in BEUC's priority areas: financial services, digital rights, food, consumer rights & enforcement and sustainability. We would like to highlight the following achievements:

- For many years BEUC has been pushing for EU-wide legislation to give every EU citizen access to a basic bank account. Such a law was finally adopted in 2014, granting all EU consumers the right to a basic bank account, making comparison of bank accounts easier and facilitating switching. Against the opposition of some Member States and the banking sector, BEUC and its members supported the European Commission and Parliament with evidence and intelligence to come to a successful conclusion.
- When products fail prematurely, consumers are harmed financially. At the same time they often face hurdles to enforce their legal guarantee rights. At a large conference in November, BEUC, its members and stakeholders discussed options how to inform consumers better on the expected lifetime of products, address the early failure of consumer goods and help consumers enforce their rights. We have seen our suggestions picked up in several Commission plans and we hope they will materialise in actions during the course of 2015.
- We were honoured to be appointed by the Commission to lead 'Consumer Champion' a project providing expert training to consumer professionals, be they from consumer organisations,

European Consumer Centres or public authorities, on specific issues of consumer policy, such as EU consumer law, energy, telecommunications, financial services. Special focus is granted in this context to enhancing the capacity of consumer professionals in the more recently acceded Member States where consumer law and policy, as well as its enforcement, are still in their early stages.

Little prompts more EU-debate than the ongoing trade negotiations between the EU and US. Our clear line is that any deal must maintain EU consumer protection standards. This is a daunting task considering the huge pressure to secure a deal and the technicalities of the talks. Together with our partner organisations in the US, BEUC has managed to become a respected player in the discussion. The TTIP-specific blog we set up in 2014 (www.beuc.eu/blog) has attracted a great readership. In 2015 we will continue to push for open negotiations which put the interests of citizens first.

Looking back at last year's changes, achievements and challenges we cannot stress strongly enough how important it is to have a strong European consumer movement. Consumers need fair markets, real choice and strong protection. Safeguarding this is an ongoing task for consumer organisations at national and European level.

Örjan Brinkman
President

Monique Goyens
Director General



Our achievements in 2014

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

Payment Accounts Directive

This Directive was adopted on 15 April last year. We strongly supported this law which faced heavy opposition by the banking sector and a number of Member States. The Directive will grant all European consumers the right to a basic bank account, ease comparison of such accounts and facilitate switching.

Multilateral Interchange Fees

In December, Members of European Parliament (MEPs) and Member States reached an agreement on a Regulation on interchange fees for card payments. These are transaction fees a retailer must pay their bank each time a consumer makes a purchase with a credit or debit card. They will be capped at 0.2% and 0.3% of the transaction amount for debit and credit cards respectively.

This means that the cost of a card payment for merchants will be significantly curbed. This is good for consumers in two ways: merchants should pass on their costs savings to consumers by reducing the prices of goods and services; emergence of cheaper and widely accepted alternative payment options

contributing to achieving an integrated single market for retail payments.

Common European Sales Law

In December, the European Commission announced in its 2015 Work Programme that the Common European Sales Law (CESL) initiative will be replaced by a modified proposal to boost e-commerce in the Digital Single Market. BEUC played a key role in calling for CESL to be replaced by a different non-optional instrument. The announcement of a modified proposal is an important step to ensure that the consumer acquis will be developed on the basis of real and mandatory consumer legislation, not optional rules.

Sony collective enforcement

BEUC and its members conducted a co-ordinated enforcement action in relation to Sony's 'Xperia Z' phone whose advertised claims about its solidity were misleading. In addition, after receiving many consumer complaints concerning the defect (a crack in the screen) from several countries, Sony did not honour its commercial guarantee. As a result of our cam-



campaign, the company improved its aftersales service in a number of member states and corrected the potentially misleading advertisement of those phones.

EU/US trade negotiations (TTIP)

BEUC's engagement in the negotiations resulted in European consumers' interest being given more attention by TTIP negotiators. We participated in and organised numerous events, took part in consultations and went public with analyses related to TTIP at EU and national level. In January, BEUC's Director General Monique Goyens was appointed a member of the Commission's TTIP Advisory Group. This group is composed of 16 members and of a balanced composition: 8 representatives are from non-for-profit stakeholders, including 2 consumer representatives.

Nanomaterials in food

On 12 March, an absolute majority in the European Parliament rejected a proposed Regulation defining "engineered nanomaterials" in food. Echoing BEUC's concerns, MEPs criticised the exemption from "nano" labelling for food additives already approved in the

EU. This would have contradicted the Food Information Regulation which is in application since December 2014 and stipulates that all food ingredients present in the form of engineered nanomaterials shall be "clearly indicated" in the ingredients list in order to ensure consumers are properly informed.

Following the Parliament's veto, the European Commission has to come up with a revised proposal on definition.

Adoption of the Key Information Document Regulation for investment products

This Regulation aims to make comparison between retail investment products easier and has taken many of BEUC's suggestions on board: on scope (products from investment funds to most life insurance policies are covered); disclosure of costs (intermediaries will have to disclose upfront any costs that have an impact on the return on investment); a warning label for consumers (if they are about to buy products with features that have in the past led to mis-selling cases).



Key actions



2 Digital rights

In March, BEUC submitted a formal complaint in the competition proceedings regarding Google’s abuse of its dominance in online search. We prepared and published a ‘Questions and Answers’ paper regarding BEUC’s complaint and the possible remedies the Commission should impose and continued actively participating in the case and lobbying against a premature settlement.

In April, the European Parliament adopted its report on the Commission’s proposal to lay the grounds for the creation of a Telecoms Single Market. The report substantially modified the original Commission proposal, improving it on every aspect BEUC suggested, namely: the consumer rights chapter and provisions aimed at abolishing retail roaming for all Europeans. BEUC, in coalition with other key stakeholders, managed to convince MEPs to adopt a consumer-friendly approach towards net neutrality.

On 12 March, a vast majority of the European Parliament adopted the report of MEP Jan Albrecht on the proposal for a General Data Protection Regulation. The report fully reflects the position of BEUC. In particular, the definition of “personal data” remains broad, while the new rules will apply to all companies offering services to EU consumers. The principles for processing, including transparency data minimisation and purpose limitation, have been strengthened. The rights to both data portability and erasure have been maintained. It has also voted in favour of representative bodies to launch judicial collective actions for damages, both material and immaterial, suffered by a large number of consumers.

1 Consumer rights & enforcement

The European Parliament’s first reading on the revision of the Air Passengers’ Rights Regulation adopted on 5 February 2014 significantly improved the text of the Commission proposal on almost all issues at stake – in line with our requests and concerns shared with MEPs.

3 Financial services

On 13 November, BEUC organised a well-attended seminar on over-indebtedness at which the European Commission presented its study on household over-indebtedness.

Following an unfavourable vote on an Insurance Mediation Directive in the Economic and Monetary Affairs Committee of the European Parliament, BEUC stepped up its efforts and achieved a better outcome in the plenary vote. The February plenary vote reinstated a ban on tying, stronger disclosure rules and a partial alignment of insurance based investment products with other investment products. We also convinced the Council to extend the scope of the Directive to intermediaries who sell small insurance products (mobile phone theft, payment fraud, travel cancellation) on an ancillary basis.

4 Food

In April the European Parliament adopted its report on the Commission's proposal on official controls. MEPs introduced several consumer friendly provisions and BEUC demands, such as higher penalties for fraudsters (i.e. at least double the economic advantage sought by the perpetrator), more unannounced controls and the inclusion of consumers' expectations regarding the nature and quality of food as a key criteria to carry out controls.

On 24 November, the European Parliament's Environment Committee voted on the Novel Foods Regulation proposal. MEPs passed many amendments reflecting our concerns, including a stringent definition of nanomaterials for safety risk assessment purposes and requirements for labelling food from cloned animal's descendants. MEPs also reaffirmed the role of the 'precautionary principle' when deciding whether to authorise novel foods before they are marketed.

5 Sustainability

On 14 November, BEUC organised a conference, 'Sustainable consumption: durable goods and legal guarantees'. The conference brought together all BEUC members campaigning on this topic and was well attended by stakeholders. We presented new evidence on the negative economic impact of premature failure of products on consumers. We also raised awareness on the need to better inform consumers about the expected lifetime of products and the problems consumers face when enforcing their legal guarantee rights.

Trade, health, energy and safety

Trade

On 9 December, BEUC together with Friends of the Earth Europe and its member AK EUROPA organised a conference on the Investor-State Dispute-Settlement mechanism which the Commission wants to include in the forthcoming TTIP deal.

The conference was very well attended and featured keynote speakers such as the Chair of the International Trade Committee Bernd Lange, US Ambassador to the EU Andrew Gardner and DG Trade Director, Rupert Schlegelmilch.

Health

The European Parliament legislative resolutions on medical devices adopted on 2 April reflect many BEUC concerns, particularly on market surveillance and consumer information. On the flipside, the pre-market assessment still needs strengthening.

In response to the concerns raised by BEUC and by other health organisations, the European Medicines Agency (EMA) agreed to introduce user-friendly amendments to its new policy on publication of and access to clinical trials data. The revised EMA policy is an important step towards increased transparency in the regulation of medicines in Europe.

Energy

Following a number of awareness raising activities by BEUC and its members, collective switching campaigns in the energy sector have been widely recognised by key stakeholders. During its April seminar on 'Better Deals for Energy Consumers', the European Commission encouraged such initiatives as an innovative tool which can both offer better prices for consumers and act as a first step towards consumer involvement in energy markets.

Safety

In April, the European Parliament agreed on important amendments to the Product Safety Regulation and the Market Surveillance Regulation. BEUC has been advocating for important improvements and our key concerns have been taken into account. For instance, the European Parliament emphasised the importance of the precautionary principle as well as the need to establish a special strategy to ensure the surveillance of products bought online. Furthermore, it supported the calls from a wide group of stakeholders, including BEUC, for a pan-European accident and injury database. The Parliament also strengthened safety requirements for products used by vulnerable consumers such as the disabled.



Communications and campaigning

Communications

In February, we launched our new website (www.beuc.eu). The website contains a raft of new features such as a member corner for sharing national campaign news, dedicated pages on our issue areas and campaign pages. Another means of communicating to our audience was the creation of a blog called 'The Consumer View on TTIP' (www.beuc.eu/blog).

2014 was the year of European Parliament elections and changes in the Commission. This led to a range of BEUC actions to make new MEPs and Commissioners aware of what the pressing consumer priorities are:

- We produced an Election Manifesto in which we set out the consumer priorities for the 2014-2019 European Parliament legislature.
- On 17 June, we organised a post-election debate to discuss the outcome of the European Parliament elections, featuring MEPs Malcolm Harbour, Catherine Stihler and Claude Turmes alongside our president Örjan Brinkman. Professor Kaeding from Duisburg University gave a keynote speech.
- In November, we published our 'Consumer Book - A Vademecum for the New Commission' in which we gave clear advice to the new Commissioners on what to do for consumers during their term of office.

BEUC developed a number of communication tools including:

- Annual Report;
- Memoranda for the Italian and Latvian Presidencies;

- 'Smart logos, better informed consumers' brochure (jointly with AIM);
- 'Who we are and what we do' (our new general brochure);
- 12 Factsheets.

BEUC released

24 press releases

33 press statements

Gave **101** media interviews

and was quoted more than **1,361** times.

Campaigning

Our first flagship campaign 'Where is my meat from?' kicked off in September. Together with our members we launched a social media action asking people to like and share a slideshow about country of origin labelling for meat in processed foods. The action was very successful with over 9,000 supportive actions (e.g. 'likes' and 'shares') and approximately 100 media quotes. We used this support to remind the Commissioner to be for health and food safety, Vytenis Andriukaitis, of consumers' expectations before his hearing in the European Parliament.

We continued raising awareness on the origin issue and, in December, a cross-party group of MEPs tabled a motion for a resolution calling on the European Commission to come forward with a legislative proposal making country of origin labelling (COOL) mandatory for meat used in processed foods.

Around European Antibiotic Awareness Day on 18 November we sent a 'prescription' to MEPs with our demands how to prevent the overuse and misuse of antibiotics among livestock. With the help of members, we promoted an online infographic on social media, showing how antibiotic resistance can spread from the farm to the community. BEUC received positive feedback from MEPs and the European Commission's Health and Food Safety Department who also acknowledged our campaign.

The second BEUC campaign of the year – 'The great fuel consumption scam' – was launched when our Italian member Altroconsumo published the results of a car test revealing that car manufacturers overestimate the fuel economy of their car by up to 50%, leading to financial detriment for consumers of several hundred Euros. BEUC, Altroconsumo and its members published press releases, a video as well as an infographic.

For all our campaigns we set up special campaign websites which feature our demands, special communication tools and background information.



The campaign was very successful with over 9,000 supportive actions and approximately 100 media quotes.



www.beuc.eu/discover-our-flagship-campaign-webpages

IV

Capacity building & projects

Consumer Champion

BEUC has launched a new and unique capacity building programme for consumer professionals across Europe, called Consumer Champion.

The aim of this European Commission funded programme is to strengthen the consumer movement by developing the capacity of consumer organisations and by providing them with resources and tools to network as well as share knowledge, expertise and exchange best practices. A particular focus is on Central, Eastern and South Eastern European countries.

To these ends, five activities have been developed, namely the creation of a web networking platform, the development of e-learning modules, courses held in Brussels, local courses at national level and expert courses.

In the past year, the platform (www.consumerchampion.eu) was launched and is available online since December 2014. Four e-learning modules have been developed on Consumer Law, Energy, Financial Services and Telecommunications. On top of this, BEUC has developed, organised and run 5 courses at local level: 3 in Croatia, 1 in Poland and 1 in Czech Republic.

CoJEF

The new Consumer Justice Enforcement Forum (CoJEF II) project started in March, and the 1st project seminar on consumer problems in online markets took place in July. The new project focuses on training and networking activities, but also builds a knowledge base of important cases and consumer

problems in certain subject areas. A second seminar was held in December 2014 dedicated to misleading claims and unfair commercial practices.

Ecolabel

BEUC's key action in 2014 was to monitor implementation of the final guidelines of the chemicals taskforce. These provided horizontal guidance on how to address the substitution of hazardous chemicals in all EU Ecolabel product groups. BEUC recommended phasing-out the most toxic substances for Ecolabelled cosmetics, computers and televisions, furniture, footwear, wooden floor coverings and detergents.

Ecodesign & Energy label

Since 2007, BEUC in a consortium with ANEC and the Öko-Institut, has given input to the European Commission on consumer relevant Ecodesign and Energy Labelling measures. In the past year we launched a dedicated website providing information on the project, giving information on the Ecodesign process, the involvement of the consortium and listing our Ecodesign position papers.

We also convinced the Commission to acknowledge the merits of the motivational power of the closed A-G energy labelling scale for consumers and its transformational effect for the markets. The Commission agreed to include this closed scale in its labelling layout test which is part of a study on the understanding of the EU Energy label.



Cooperation with institutions & stakeholders

The institutions

On 24 September, the Chairperson of the Internal Market and Consumer Affairs Committee, Vicky Ford MEP, gave a keynote speech at the welcome reception for BEUC's new President Örjan Brinkman. The event in our offices brought together a diverse audience from the European Parliament, Commission, Permanent Representations, not-for profit organisations and business groups.

Common campaigns with our members

On top of the flagship campaigns described above, another common action with members related to the pricing of drugs. On 5 March, the Italian Antitrust Authority fined the pharmaceutical companies Roche and Novartis €180 million for running a cartel aimed at blocking sales of the drug Avastin and pushing patients to instead buy the 10 to 100x more expensive drug Lucentis. BEUC helped raise policy makers and the media's interest in this huge public health scandal at European level and coordinated members' actions with national competition and health authorities.

Transatlantic Consumer Dialogue (TACD)

In May, 8 BEUC colleagues went for Washington DC to participate in the TACD annual conference 'TTIP one year on – Consumers mean business'. Both the US and EU chief negotiators attended as well as high-level officials from EU and US regulatory agencies.

Dialogue with other stakeholders

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 offer added-value for consumers or business and instead how it undermines consumer confidence in cross-border trade, increases legal uncertainty and regulatory costs for online businesses.

In September 2014, BEUC together with the European Public Health Alliance, led a coalition of EU health NGOs and mobilised its national members to ask President Juncker to reconsider his decision to move the Directorate for Health's competence for pharmaceuticals and medical devices to the Directorate

for Industry and Internal Market. As a result of this strong pressure, President Juncker decided to keep the competence on medicines in the portfolio of the Health Commissioner. Unfortunately medical devices have been moved to DG industry and internal market.

In November, BEUC organised a 'legal design jam' workshop together with the Interdisciplinary Centre for Law and ICT (ICRI) at the Catholic University of Leuven on how to improve the presentation of consumer information. Participating in the workshop were business organisations, consumer associations, academics, design students and officials from the European Commission and the European Parliament.

Together with the European Financial Inclusion Network (EFIN) and the European Consumer Debt Network (ECDN), BEUC organised a conference on over-indebtedness. More than 200 people attended. Speakers and participants from the Commission, European Banking Authority, consumer associations, banks and credit registers debated various approaches to detect and solve at the earliest stage financial difficulties of households.

European Commission expert groups

In 2014, BEUC was a member in more than 50 European Commission expert groups, most notably the Financial Services User Group, the EU Ecolabelling Board, the Observatory on IPR Infringements, DG SANCO's multi-stakeholder dialogue on comparison tools and the European Consultative Consumer Group.



VI

Fundraising & 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 non-profit organisation. The achievements of our policy work in the European Union would not be possible without building strong partnerships with our national members who contribute the major part of our budget, our institutional donors and a growing number of foundations. In recent financial years we received funding from:

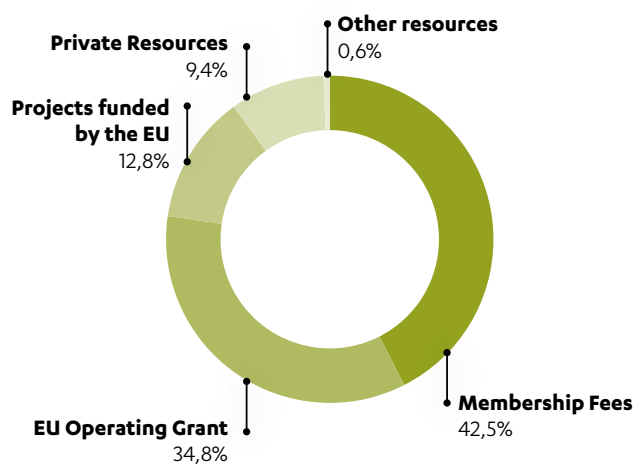
- Our members, the biggest independent consumer organisations in the EU;
- The EU budget:
 - DG Justice and the Executive Agency for Consumers, Health, Agriculture and Food (operating grant, Consumer Champion and COJEF projects);
 - DG Environment for Ecolabel
 - DG Energy for Ecodesign project;
 - DG Internal Market and Services (Financial Services User Group);
- Private foundations.

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

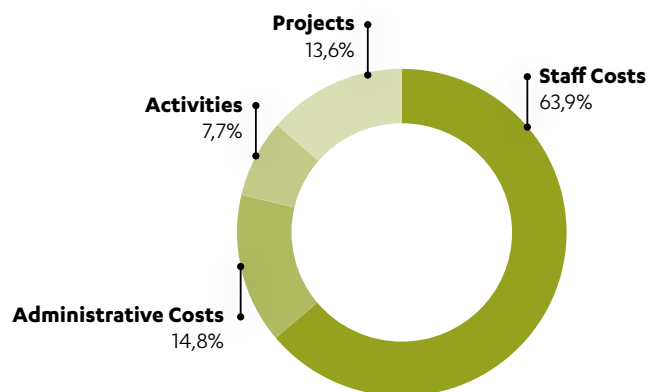
BEUC - 2014 Statement of operations

Resources 2014	(in euros)	Expenditure 2014	(in euros)
Membership Fees	1,769,597	Staff Costs	2,498,144
EU Operating Grant	1,327,251	Administrative Costs	647,878
Projects funded by the EU	1,051,767	Activities	262,799
Private Resources	257,556	Projects	864,893
Other resources	49,838		
Total resources	4,456,009	Total expenditure	4,273,714
		Transfer to the reserves	182,295

Resources 2015



Expenditure 2015



Budget 2015 (Expenditure)

€4,026,764

Who's who at BEUC

As of December 2014



The Directors' Office

Director General:

Monique Goyens

Deputy Director General:

Ursula Pachl

Management Unit

Project Officer, Assistant to the Director General:

Florence Punzano

International Development Manager:

Davide Simone Nardi

Trade Policy Officer:

Clelia Imperiali

Senior ICT Tools Manager:

Philippe Dellis

Secretariat to the Directors:

Rosa Santa Barbara

Secretary to the Director:

Christine Stein

Capacity Building and Administration Department

Finance and Administration Director:

Axel Jansen

Senior Capacity Building Officer:

Saïda Saguir

Capacity Building & Online Community Officer:

Eva-Maria Bogers

Capacity Building assistant:

Markéta Soukupova

Communications Department

Head of Communications:

Johannes Kleis

Communications Officer:

John Phelan

Communications Officer:

Pauline Constant

Communications Officer:

Elisavet Sergiadou

Campaigns Manager:

Asaf Covo

Secretariat:

Sandrine Carpentier

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

Financial Services Officer:

Greg Van Elsen

Secretariat:

Sandrine Carpentier

Food & Health Department

Head of Department:

Ilaria Passarani

Senior Food Policy Officer:

Camille Perrin

Food Policy Officer:

Pauline Castres

Secretariat:

Carmen Martin

Safety & Environment Department

Head of Sustainability and Safety:

Sylvia Maurer

Eco Design Project Coordinator:

Angeliki Malizou

EU Ecolabel Coordinator:

Blanca Morales

Sustainability Policy Assistant:

Blandine Cupidon

Project Coordinator on sustainable Transport:

Chris Carroll

Secretariat:

Carmen Martin

BEUC Executive

As of December 2014

President

Örjan Brinkman, Sveriges Konsumenter (Sweden)

Vice-President

Gerjan Huis in't Veld, Consumentenbond (the Netherlands)

Treasurer

David Ortega, Organización de Consumidores y Usuarios – OCU (Spain)

Which? (United Kingdom)

Zveza Potrošnikov Slovenije (Slovenia)

UFC-Que Choisir (France)

Verbraucherzentrale Bundesverband – vzbv (Germany)

Forbrugerrådet Tænk (Denmark)

Altroconsumo (Italy)

Test-Achats (Belgium)

BEUC Members

As of December 2014



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 Tænk

www.taenk.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

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

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.thecai.ie

ITALY

Altroconsumo

www.altroconsumo.it

LATVIA

Latvia Consumer Association
LPIAA

www.pateretajs.lv

LUXEMBURG

Union Luxembourgeoise des
Consommateurs - ULC

www.ulc.lu

MALTA

Ghaqda tal-Konsumaturi - CA
Malta

www.camalta.org.mt

NETHERLANDS

Consumentenbond

www.consumentenbond.nl

NORWAY

Forbrukerrådet

www.forbrukerradet.no

PORTUGAL

Associação Portuguesa para a
Defesa do Consumidor - DECO

www.deco.proteste.pt

POLAND

Federacja Konsumentów

federacja-konsumentow.org.pl

Stowarzyszenie Konsumentów
Polskich - SKP

www.konsumenci.org

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.cecuc.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



Affiliates

AUSTRIA

Arbeiterkammer - AK

www.akwien.at

CZECH REPUBLIC

Czech Association of Consumers
dTest

www.dtest.cz

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 Associa-
tions for Consumer Protection
– FEOSZ -

www.feosz.hu

ITALY

Consumatori Italiani per l'Europa
(CIE)

www.cie-europa.eu

LITHUANIA

Alliance of Lithuanian Consumer
Organisations

www.consumer.lt

SWITZERLAND

Fédération Romande des
Consommateurs - FRC

www.frc.ch

Partners

Israel Consumer Council

www.consumers.org.il

Financial Services Consumer Panel
(FSCP)

www.fs-cp.org.uk

International Union of Tenants
(IUT)

www.iut.nu

Legal Services Consumer Panel
(LSCP)

legalservicesconsumerpanel.org.uk

Compassion in World Farming

www.ciwf.org.uk

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The European Consumer Organisation
Bureau Européen des Unions de Consommateurs
Europäischer Verbraucherverband

Rue d'Arlon, 80 Bte 1, B - 1040 Bruxelles

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Keep in touch with us
we would love to hear from you





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