



EUROPE, CONSUMERS COUNT ON YOU

BEUC priorities for the next
European Commission (2024-2029)

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This document compiles the pressing issues that consumer groups from the BEUC network expect the Commission to tackle in its next mandate. As usual, we do not stop at describing the problem, but we also propose ways out and concrete recommendations for the Commission services to get there.

One year to go: Where are we today?

We are less than a year away from the new mandate of the European Parliament and Commission. The BEUC network of consumer organisations is looking ahead to the next mandate, and what must build upon the wins from the Von der Leyen Commission. For instance, while the Green Deal needs to move ahead and deliver its high-level political targets on the ground, new digital markets legislation will need enforcement.

The Von der Leyen Commission and consumers: reaching the finish line

In May 2022, BEUC published a [mid-term report](#) about the Von der Leyen Commission's track-record in consumer policy. Our conclusion at the time: "the current Commission has relentlessly laid the foundations of the green and digital twin transition, which can improve consumers' lives if well designed".

Since then, major laws to benefit consumers have reached the finish line. To name a few: the Digital Markets Act, the Digital Services Act, improved mobile roaming rules, more protections for those taking out a loan, modernised legislation that redefines what makes a product 'safe' and sets emissions reduction targets that will bring cleaner and cheaper cars to the market. Many more are still pending in the legislative procedure such as the Artificial Intelligence Act, the Cyber Resilience Act, the Green Claims Directive, the Sustainable Products Initiative, the Framework for a Sustainable Food System, the Right to Repair, the Retail Investment Strategy, the digital Euro project, the pharma reform - to name a few.

Looking ahead: next consumer challenges and opportunities

At the time of writing this document, BEUC is however worried that a 'pause button' or 'off button' is being pressed on green legislation. "Not in consumers' name", we reply. Many consumers worry about the climate emergency and expect EU policymakers to prioritise solutions to tackle them. Consumers can benefit from healthy and sustainable food, retrofitted houses, energy-efficient appliances, green and fair financial products, improved health and cleaner transport options. Not tackling this urgently will be much more costly for society than taking much-needed decisions today. The result of this political reality is that we expect several Green Deal files to slide over into the next Commission's mandate. All this is taking place in the context of the cost-of-living crisis hitting many consumers' pockets. It calls for climate policies to be rolled out with this economic crisis in mind, concretely speaking by supporting consumers who need it most.

Equally important: enforcement, enforcement, and – yes – more enforcement. The EU has adopted crucial legislation in many domains of our daily lives but too often Member States' authorities don't cooperate with each other or enforce them swiftly and thoroughly. We strongly expect the Commission to ensure the effective enforcement of EU laws by the European and national competent authorities. This will help consumers benefit from the rights and protections the European rules grant them.

THE BIG PICTURE: WHAT WE EXPECT FROM THE NEXT 2024-2029 EUROPEAN COMMISSION

Consumer organisations want Europeans to live in a fair market – online and offline – where the sustainable choice is the easy and affordable choice, and digitalisation works to the benefit of all.

How the EU can address today's challenges for a more sustainable life:

- Today's challenges include the cost-of-living crisis, the climate crisis, the digitalisation of our societies to name a few. Policymakers must address these challenges to protect consumers and improve their lives.
- Europe should regulate in the following way:
 1. **Make the sustainable choice the easy and affordable choice** → We cannot ignore the negative externalities of our current lifestyles. This requires adapting our food habits, the way we travel, how we heat or cool our homes, what we invest our savings in, and whether we buy a particular product or not. Consumers have a crucial role to play but they cannot bear the sole responsibility of these societal challenges. This call for systemic changes that cannot be left only to consumer decisions. Industry has a big role to play and meet consumer expectations. That is why we urge decision-makers to keep legislating for concrete changes, to ensure more sustainable choices are on offer and to support people to adapt their way of living, including by providing the tools to make the sustainable option the most affordable one.
 2. **Protect and empower all consumers in the digitalised world** → We need to better protect consumers online and in relation to connected products and services. This includes tackling discriminatory practices, commercial surveillance, the exploitation of vulnerable groups (e.g. marketing practices towards children), the surge in online payment fraud, and discriminatory practices by algorithms. An update of consumer rights to make them fit for digital markets is urgently needed.
 3. **Consumers must be able to afford life's necessities** → With the cost-of-living crisis, many more people have become vulnerable than before, including those earning middle incomes. Decision makers and enforcement authorities must keep markets under control to ensure necessities are affordable. This also means addressing long-standing issues like expensive and unavailable medicines but also new areas of concern such as price increases of energy and food.
 4. **Give people rights and the ability to act when something goes wrong** → Markets are evolving fast, consumer rights and redress need to evolve with them. In recent times COVID-19 and bankruptcy have rocked the travel sector and companies violated passenger

rights which also require updating (for instance, passenger rights for people who want to combine the train and bus) as do redress systems (for instance, there is a need to improve the accessibility and quality of alternative and online dispute resolution and ensure EU wide collective redress becomes a reality).

- All of the above will truly benefit consumers if the EU and national governments **effectively enforce both existing and future laws**. Lack of enforcement is an increasing area of concern across sectors – from consumer rights to laws that protect our personal data, or ensure markets are competitive. There, the Commission has a responsibility to ensure EU laws are enforced effectively. Centralised enforcement structures for cross-border infringements, co-operation between authorities in various sectors and more resources are needed. People must be able to trust that they are not just protected on paper – but in reality.
- Looking beyond the EU borders, international policy can benefit consumers’ lives, opening new markets to them. Trade policy must be used as a tool to disseminate EU consumer protection values across all sectors, while remaining consistent with the goals of the EU domestic policies.

BEUC's recommendations for the next 2024-2029 European Commission

Homes that are affordable to power, heat and cool

Why it matters to consumers: The energy market is still a sector of great concern to European consumers as it has many failures: there is concern over complex tariffs, rising prices, and confusion over what consumers can do to lower their bills, including how to be energy efficient, renovate one's house, switch to renewable energy. In EU countries themselves, there are also not enough qualified construction workers and installers which can help consumers to shift to more sustainable housing. These issues will stay on the surface of EU politics, as the bloc works on its renewable energy and energy efficiency targets up to 2040.

WHAT CAN THE EUROPEAN COMMISSION DO HERE?	HOW EXACTLY?
<p>Push for more renewables, less dependency on fossil fuels to cut consumers' energy bills → The only way to avoid that European consumers' electricity prices are affected by fossil fuel supply shocks is to reduce Europe's dependency from fossil fuels. This means speeding up the deployment of renewable power generation, enabling consumers to get remunerated for their flexible electricity consumption, allowing them to create and access energy communities and energy sharing schemes, which guarantee adequate rights and protections.</p>	<ul style="list-style-type: none"> • By 2027, assess Member States' progress in achieving the 2030 energy efficiency and renewable energy targets. Should Member States fail to be on track, launch infringement procedures. • Enforce consumers' right to sign up for dynamic price and aggregation contracts as granted in the Electricity Directive. • Issue guidance for National Regulatory authorities on how to design energy sharing offers and how to build energy communities to guarantee consumers enjoy adequate rights and protections.
<p>Upgrade homes to downgrade energy bills → Home renovations can be accelerated through innovative financing options (such as green loans), by giving consumers impartial third-party advice through one-stop shops, and requiring energy suppliers to help consumers reduce their energy consumption (for example by offering efficient appliances at a discounted price).</p>	<ul style="list-style-type: none"> • Provide adequate funding for the creation of One Stop Shops guiding consumers through their renovation Journey.

Make it easier for consumers to find out about, buy and install solar panels and heat pumps → The EU should establish ambitious renewable energy targets for 2040 and require EU countries to meet 2030 targets, which these countries can do in different ways (such as by providing adequate support to consumers or making sure that there are sufficient installers). Consumers should also have easy access to effective and affordable redress mechanisms when something goes wrong through alternative dispute resolution schemes.

- **Present a plan on how Member States need to coordinate with lenders** when a Mortgage Portfolio Standard (MPS) is designed. The Commission should provide guidance to MS on which tools to implement to address up-front costs (e.g., revolving funds for grants and subsidies) and tackle risks (e.g., guarantee funds) so that MPS include low-income households.
- **Revise the Alternative Dispute Resolution Directive** to require that all traders, including those active in the energy sector, allow consumers to access to out of court dispute settlement schemes.

Make it easier for consumers to switch energy suppliers → Consumers should have access to easy to understand precontractual information and bills, allowing them to easily understand what they are paying for and why, and whether they have the best energy offer for them.

- **Issue guidance for National Regulatory Authorities and energy suppliers** on how to develop easy-to-understand energy bills and key summaries of precontractual information. Extensive consumer research provides inspiration and show that clear information empowers consumers to choose the offer that suits them best.

Healthy and sustainable food that is available and affordable

Why it matters to consumers: Today's EU food system is unsustainable. It both suffers from and drives climate change, pollution and waste, loss of biodiversity, and diet-related non-communicable diseases, among others. Sustainable healthy diets with more fruit, vegetables and legumes and 'less and better' animal products are a win-win for health, climate, and food security. A 2020 BEUC [survey](#) showed consumers are open to changing their food habits for sustainability yet face barriers – price, lack of knowledge, difficulties to identify, and limited availability of, sustainable food options. They expect stronger action from the EU to [make sustainable and healthy diets](#) the most available, affordable, attractive, and widely promoted option.

WHAT CAN THE EUROPEAN COMMISSION DO HERE?



HOW EXACTLY?

Create favourable food environments where the sustainable and healthy food choice is the most affordable one

- **Propose an ambitious CAP reform post 2027** in line with the EU sustainability goals, incl. a repurposing of farm subsidies to incentivise the production of healthy and sustainable food, and a better application of 'Polluter Pays' in the agricultural sector.

Ensure food products become healthier and sustainable by design and those contributing to sustainable healthy diets get most visibility and are the most promoted.

- Adopt a strong law on **'Sustainable Food Systems'** paving the ground for follow-up regulatory measures to address various elements of food environments (advertising and marketing, food reformulation, etc.)
- Adopt a follow-up plan to the Farm to Fork Strategy, informed by the SAPEA and SAM reports and focusing on ways to incentivise sustainable food consumption.

Ensure animal source foods on offer meet consumers' expectations that farm animals should live a good life.

- Propose and ensure the adoption of an ambitious revision of the EU legislation on animal welfare in line with scientific developments.

Ensure consumers can make better informed choices through trustworthy food labels informing them the sustainability and nutritional value of food.

- Propose and ensure the adoption of a strong law on **'Sustainable Food Systems'** setting harmonised rules for meaningful and trustworthy consumer information on the sustainability of food products;
- Publish, at long last, the proposal revising the **Food Information to Consumers regulation**. It must endorse Nutri-Score as the EU-wide mandatory front-of-pack nutritional label and withdraw the unjustified labelling exemptions granted to alcoholic drinks;

What is considered sustainable is truly sustainable

Why it matters to consumers: Unsubstantiated green claims are made in numerous sectors including [food](#), products, energy offers, and [our savings](#). 61% of EU consumers find it hard to figure out what product is green. The presence of unsubstantiated, misleading, or dishonest claims on the market creates confusion. Prevention is better than curing: we want consumers to trust that what is marked as 'green' or 'sustainable' truly is so.

WHAT CAN THE EUROPEAN COMMISSION DO HERE?	»»»	HOW EXACTLY?
Ensure that only substantiated and pre-approved green claims and labels end up on the market.		<ul style="list-style-type: none"> • Ensure the completion of the legislative work on the Green Claims Directive under the next mandate.

Help people understand what truly is sustainable by [promoting the EU Ecolabel](#) of environmental excellence.

- **Adopt an ambitious working plan and allocate more resources** for the further development of the EU Ecolabel, expanding the EU Ecolabel to new products and services, revising existing requirements and building on synergies with the development of Ecodesign product-specific rules.
- **Promote the uptake of the EU Ecolabel** through other tools such as Green Public Procurements.

Tackle [greenwashing in the financial and textiles sectors](#) so people can respectively make better decisions around how they invest their savings and know how sustainable the clothes they wear are.

- **Review the EU Sustainable Finance Disclosure Regulation** to ensure consumers are not misled when making sustainable investment choices.

Ban the use of unsubstantiated [carbon neutral claims](#), including those on food products.

- **Ensure the correct transposition and enforcement of new rules** set in the Directive on Empowering Consumers for the Green Transition by 2026.
- **Adopt an implementing act** on the design and content of the harmonised label and the harmonised notice to better inform consumers about the product guarantees.

A fair and protective digitalised environment

Why it matters to consumers: The digitalisation of our society and economy can bring a lot of benefits to consumers and simplify their lives. But the digital world brings challenges and complexities which put consumers in a position of vulnerability and ‘digital asymmetry’ in their relation to businesses. The challenges include commercial surveillance, deceptive design, targeting of vulnerable groups including children, and the possibility of discriminatory and harmful decisions made by artificial intelligence (AI) systems and emerging technologies. Consumers are also generating personal data across their daily lives which they have no control over, including health, financial or energy consumption data.

WHAT CAN THE EUROPEAN COMMISSION DO HERE?



HOW EXACTLY?

Review the consumer law acquis to make it fit for the digital age by modernising consumer rights. For example, better prohibit the use of deceptive design practices, stop unfair practices for [price personalisation](#), address the harms of [influencer marketing](#), online subscriptions.

- **Propose a Digital Fairness Act** following [BEUC’s recommendations](#) on the European Commission’s [digital fairness fitness check](#).

Stop commercial surveillance of where we go, who we interact with, what we like and what we buy. It means that consumers should be protected by design and by default. Consumers should be able to make simple choices, including saying no to certain business practices without needing to do so repeatedly.

- **Introduce easy-to-enforce prohibitions and restrictions to protect consumers**, such as banning all forms of surveillance-based advertising in relevant legislation.
- **Make a new proposal on ePrivacy** – if your 2017 proposal does not get through the finish line. The current directive, over twenty years old, insufficiently protects consumers' privacy from being tracked. The ePrivacy Directive must be revised without resulting in a lower level of consumer protection.

Promote and enable alternative business models both in online and offline environments that do not derive from exploiting consumers' personal data.

- **Monitor compliance and, strongly enforce the new Digital Markets Act.**

Create the conditions for digital markets to deliver better outcomes for consumers cutting down dependencies from gatekeeping companies and facilitating entrance of new players and making markets fairer and more contestable

Better protect children from the risks and harms of the online surveillance economy.

- **Do an evaluation of relevant EU laws that seek to protect children online** and identify legislative and enforcement gaps to better protect them.

Ensure AI benefits, not harms consumers.

- **Closely monitor the implementation of the AI Act and ensure the AI Liability Directive is concluded and implemented soon** to ensure consumers can successfully claim compensation when suffering harm from AI systems.
- **Include consumer and other civil society organisations in** any voluntary initiatives planned with industry such as the announced AI Pact or the EU-US code of conduct on AI.

Give consumers more control of and more safeguards about what happens with their personal data in particular regarding energy, financial and car data. The EU's General Data Protection Regulation (GDPR) and the Data Act are not enough.

- **Ensure the conclusion of the Open Finance Regulation and the upcoming European mobility and energy data spaces proposals boost competition.** This would offer more consumer choice while effectively mitigating risks of exclusion, discrimination and privacy intrusiveness for consumers.

Seek to preserve and stimulate competition in electronic communications markets. The EU should keep building on its success to liberalise the telecoms market.

- **Take a strict approach when scrutinising mergers** in these markets to avoid further market consolidation as consumers will be ultimately harmed.
- Ensure that **the Telecoms Act or any other legislative measure will not lead to deregulating the telecoms market and ensures investment remains driven by competition**, which in turn delivers more consumer choice and affordable prices.

Ensure key laws affecting the digital sphere are thoroughly and swiftly enforced. Promote closer and more effective cooperation amongst authorities and enforcement networks. When the European Commission has enforcement powers, it should set procedures to involve consumer and other civil society organisations.

- **Present a digital enforcement strategy** to ensure key EU laws like the [GDPR](#), the DSA, the DMA and the AI Act deliver for consumers, who need better protection to benefit more from digitalisation.
- **Use all your powers swiftly and effectively to end any infringement of the Digital Services Act (DSA) and the Digital Markets Act (DMA).** Set procedures and allocate funding to involve consumer and other civil society organisations in the implementation and enforcement of these and other key laws to protect consumers online. Enforcement should go beyond having a dialogue with industry alone.
- **Ensure the Commission supports co-legislators to improve the GDPR procedural regulation proposal** so that it effectively alleviates the disproportionate obstacles that consumers face when lodging complaints before data protection authorities. The procedural rights of complainants must be improved while securing swift, thorough and deterrent decisions to end data protection violations effectively.
- **Develop memoranda of understanding between authorities and enforcement networks as well as legislative measures** to foster cross-border enforcement. For example, the European Data Protection Board (EDPB), the Consumer Protection Cooperation Network and the European Digital Services Board must cooperate more closely with each other.

Making markets work for consumers

Why it matters to consumers: Well-functioning markets are essential for consumers' wellbeing in Europe's social market economy. Competition policy in the EU has been instrumental to ensure markets deliver the best possible outcomes for consumers in terms of prices, choice, product quality, and innovation. However,

the current competition law toolbox has shown its limitations, particularly during the Cost-of-Living crisis and the ongoing digital and green transitions.

What can the European Commission do here?	How exactly?
<p>Improve and strengthen the antitrust procedural framework to tackle the challenges in today's markets and to ensure a better protection of consumers against the anticompetitive practices of companies that can easily and very often do take advantage of the way consumers behave to sell their products and steer consumer choice.</p>	<ul style="list-style-type: none"> • Revise competition law proceedings at EU level (Regulation 1/2003) to ensure affected consumers can have easier access to damages and restitution remedies. • Incorporate more behavioural insights into competition law enforcement in cases involving consumer-facing markets.
<p>Update the competition toolbox to allow the European Commission – in line with the powers of several national competition authorities – to intervene in markets to protect consumers against practices that would not necessarily fit under Articles 101 (anti-competitive agreements) or 102 (abuse of dominant position) TFEU.</p>	<ul style="list-style-type: none"> • Propose a European Competition Tool allowing the European Commission to take action to restore or introduce competition in markets that are not performing for consumers.
<p>Prevent further market concentration allowing companies to get so powerful that they can harm consumers.</p>	<ul style="list-style-type: none"> • Take a stricter approach to merger control adopting theories of harm that consider the reality of consumer markets.
<p>Consumers need more immediate results from antitrust enforcement where companies have broken the law by ensuring that a part of the fines applied to companies at national level are allocated to support consumer policy projects that benefit the general interest of consumers.</p>	<ul style="list-style-type: none"> • Recommend Member States to create a fund composed by a percentage of competition fines to support the development of consumer-related projects and support the work of consumer organisations, as it is the case in some Member States like Portugal.

Effective rights, redress and enforcement

Why it matters to consumers: To ensure markets deliver to consumers, effective and swift enforcement and redress are key to protect them and ensure they can defend their rights individually and collectively. Consumers need to be assured they have the rights and means to act and that authorities can intervene when things go wrong. As society and markets evolve, consumers' rights and their enforcement need to evolve as well.

Over the next years, improving rights, enforcement structures and redress measures across sectors will be essential for the welfare of consumers. This applies across all policy fields that affect consumers but is particularly relevant for the on-going evaluation of the EU's consumer law acquis, the consumer authorities' co-operation network, alternative dispute settlements procedures, for competition law, personal data protection law, travel and passenger rights etc.

WHAT CAN THE EUROPEAN COMMISSION DO HERE?



HOW EXACTLY?

Establish a framework and a strategy for enforcement comprising inter alia cooperation between various enforcement networks (including but not limited to consumer protection, digital, competition), cooperation with stakeholders (e.g. consumer organisations).

Ensure enforcement authorities at national and EU level have the appropriate enforcement resources and tools. This would help tackle domestic and EU infringements effectively and co-operate between sectors where relevant, to address the increasing complexity of our markets.

Facilitate enforcement against non-EU traders targeting European consumers.

Ensure that the Representative Actions Directive delivers for consumers

Ensure that consumer representative action procedures function well and are not hindered by EU private international law. It is not adopted to the resolution of mass claims which may damage consumers located in different countries.

Simplify the Alternative and Online Dispute Resolution (ADR) mechanisms and make them mandatory for business and easily affordable for consumers.

- **Revise the Consumer Protection Cooperation (CPC) Regulation** to ensure that EU-wide infringements are effectively addressed and ensuring collaboration with other enforcement networks.

- **Establish a collaboration forum** to facilitate exchanges between enforcement networks (CPC, European Data Protection Board, European Competition Network, etc.).

- **Sign cooperation agreements** between the CPC and the UK Competition and Markets Authority, and between the CPC and the U.S. to formalise the current informal dialogue (Federal Trade Commission-CPC) which has been taking place.

- **Monitor the implementation of the Representative Actions Directive** and ensure that the way the rules have been implemented fully comply with the legislation and effectively facilitate European's access to justice in mass harm situations.

- **Continue raising awareness** with stakeholders (consumer organisations, judiciary, RAD contact points, etc).

- **Amend the private international law framework** (Brussels 1 bis Regulation, Rome 1 and Rome 2 Regulations) to the needs and specificities of collective redress proceedings.

- **Revise Directive 2013/11/EU on consumer ADR** to ensure that consumers can have access to high-quality consumer ADR bodies in all sectors and that traders effectively take part in such ADR procedures.

Empower consumers to swiftly exercise their passenger rights. The COVID-19 pandemic has laid bare consumer's hurdles to exercise their rights in case of travel disruption. Consumers should get better access to enforcement tools.

- **Ensure the revision of the “Better Protection of Passengers and their Rights” initiative includes** ambitious measures for better enforcement. It means for example making the decisions of the national enforcement bodies binding, introducing automatic refunds and compensation, making the participation of airlines to the alternative dispute resolution bodies mandatory and making their decisions binding.

Improve and strengthen the protection of consumers buying travel packages. Our experiences during the COVID-19 pandemic have shown that some concepts, such as the pre-payment business models or travel vouchers, need to be rethink and clarified in the legislation.

- **Ensure that the revision of the Package Travel Directive provides for clear end enforceable rights for consumers,** including to better protect them in cases of insolvencies of the travel operators or the mass cancellations due to crises, such as the world pandemic.

Medicines that are available and affordable

Why it matters to consumers: Surveys from BEUC members revealed that people struggle to get the medicines they need because of shortages. One in three people who had experienced a medicine shortage said the shortage had an impact on their health. [Another survey](#) we carried out showed consumers consider medicines an essential good. As a result, high drug prices and excessive profits by pharma do not sit well with consumers, and even less so when they consider financial support of the public sector in medicine development which leads often to excessive private profits.

WHAT CAN THE EUROPEAN COMMISSION DO HERE?	»»»	HOW EXACTLY?
<p>Ensure that the revised pharmaceutical legislation includes ambitious measures that help prevent and mitigate drug shortages more effectively.</p>		<ul style="list-style-type: none"> • Require pharmaceutical companies to submit drug shortage prevention plans to competent authorities, to identify risks and strengthen supply chains. Mandate that companies have safety stocks for their medicines, to help mitigate the impact of supply chain disruptions.
<p>Strike the right balance between incentives for drug development, and the need to ensure the financial sustainability of health systems and consumers' access to affordable medicines.</p>		<ul style="list-style-type: none"> • Ensure that the revised pharmaceutical legislation includes a more proportionate and targeted system of incentives for innovation, such as data protection, with safeguards to prevent excessive profits and prices.

Promote the development of novel antibiotics through push and pull incentives coordinated by HERA. Refrain from creating a voucher system that would allow manufacturers to extend to the period during which it has a monopoly on selling a lucrative product, as this would disrupt markets, be unfair to consumers, and costly for public health budgets.

- **Set up a Union scheme of push and pull incentives for the development of novel antimicrobials**, with the participation of Member States and coordinated by HERA. Pull mechanisms should include milestone prizes granted during the R&D process, joint procurement, and payment models that de-link revenue from sales volume.

Remove barriers that delay the timely entry of generics to the market and tackle anticompetitive practices.

- **Expand the bolar exemption in the EU pharmaceutical legislation.** This would enable generics companies to file for pricing and reimbursement across Member States and bid for tenders *before* the IP rights on the originator product expire. That way, generics can enter the market one day after expiry.
- **Continue monitoring the pharmaceutical market**, and investigating and sanctioning anticompetitive practices that delay market entry of generics and biosimilars.

Establish a mechanism for EU-wide compulsory licensing that helps ensure affordable access to medicines and other health technologies in crisis situations.

- **Ensure that the EU adopts a new Regulation** establishing an effective system on compulsory licensing at Union level.

Easier train journeys within and between countries

Why it matters to consumers: The train is a daily transport mode for many consumers, and its importance for longer distance business or casual travel is also growing. Helping more people choose the train can help reduce transport emissions. But rail needs to become much more the convenient, accessible, and affordable option: for short-distance and long-distance trips – as well as within and between countries.

<p>WHAT CAN THE EUROPEAN COMMISSION DO HERE?</p>		<p>HOW EXACTLY?</p>
<p>Create a masterplan on rail → This should tackle infrastructural issues (developing rail connections and purchasing of rolling stock), making train tickets more affordable, introducing more night train connections but also directly consumer-facing actions such as ensuring better coordination of timetables and addressing passenger rights (see also: next two points).</p>		<ul style="list-style-type: none"> • Swiftly propose the ‘Multimodal Digital Mobility Services’ legislation and ensure it introduces adequate obligations in terms of access to data and selling/reselling of tickets.

Simplify the booking and ticketing experience

→ For instance, Information on schedules, fares and real-time travel times must reach consumers in a neutral and timely fashion, providing choice that satisfies their travel preferences.

- Swiftly propose the Initiative on Better Protection of Passengers and their Rights

by making sure passengers are protected with core rights also when they travelling multimodal (information, re-routing, care and assistance etc.) or that clear liability rules are established when booking their tickets via an online booking intermediary .

Improve passenger rights across transport modes and borders

→ Consumers are not protected by existing passenger rights rules when switching between different transport modes ('multimodal'). Consumers should have a 'right to re-routing' and a 'right to care and assistance in case of travel disruption', in addition to a 'right of compensation' by travel operators/intermediaries.

- Set up a fund to buy new rolling stock and expand night train services

which would then be leased to companies (either incumbents or new entrants) wishing to operate or revive cross-border routes.

Giving consumers access to smaller, more efficient and affordable electric cars

Why it matters to consumers: Consumers face many hurdles when it comes to changing their mobility habits, and switching to electric vehicles (EVs), while helping consumers save money, require some adjustments. Having complete information and easy access to cheaper, efficient EVs is of utmost importance for these consumers who need a car for their daily mobility needs.

WHAT CAN THE EUROPEAN COMMISSION DO HERE?



HOW EXACTLY?

Incentivise an increased supply of smaller, efficient EVs: cars are getting better equipped, but also bigger and heavier, to the detriment of small vehicles favoured by the middle- and lower-income consumers. With electrification being the new norm, it is even more important to provide consumers with efficient vehicles at an affordable purchase price.

- **Explore new measures to favour the production of efficient cars with small- and medium-sized, sustainable EVs** as part of the review of the recently adopted Regulation 2023/851 strengthening the CO2 emission performance standards for new passenger cars and the calculation of the carbon footprint of EV batteries.

Accelerate the deployment of second-hand electric vehicles and alternatives to car ownership: most consumers buy a car on the second- or third-hand market, or even never own a car. They should benefit from an affordable and efficient mobility system too.

- **Impose more stringent electrification targets to company cars and leasing companies** by swiftly adopting the planned initiative on Greening Corporate Fleets which would fast-track the deployment of EVs on the second-hand market.
- **Make rail, public and active transport modes more convenient** by adopting a masterplan on rail (see “convenient train journeys”) and encouraging local authorities to develop their sustainable urban mobility plans.

Support consumers in tackling high mobility costs: this could take the form of direct incentives to purchase electric vehicles, green loans supported by Member States or mobility budgets for consumers not willing/able to own a car.

- **Make financial means available through the Just Transition Fund or the Social Climate Fund** to support consumers who need it the most.

Increase consumer confidence in EVs and inform them about the real-life fuel/electricity consumption of cars: With all technical means now available to track and report real-life fuel/electricity consumption, it is about time consumers are informed about it, whether they buy a new or used car.

- **Review the 24-year-old Car Labelling Directive and make real-life consumption data available** so that consumers can compare car models with accurate information prior to a purchase.
- **Create a “passport” for cars placed on the market under Euro 7** allowing consumers to know the consumption history of specific cars, specifically for those buying second-hand vehicles.
- **Set up projects to train consumer organisations, car dealers and repairers to advise consumers** about the technical specificities of electric cars and how they can save money.

Monitor the EV charging ecosystem to protect consumers from unfair practices and ensure transparent pricing mechanisms: Prices at charging stations are not always transparent and consumers sometimes end up paying very different prices depending on the payment method they use. Similarly, finding and comparing prices, availability or operational status public charging stations can be very difficult.

- **Coordinate actions with Member States** according to the recently adopted Alternative Fuels Infrastructure Regulation and define the EV charging ecosystem as a priority dossier for DG COMP.
- **Assess the need to extend the obligation to have a payment card reader** at slow public charging stations when reviewing AFIR. Assess the correct implementation of the data exchange provisions in AFIR and the need to strengthen them to allow for the deployment of innovative services.

Create a safe digital environment when consumers drive or recharge their car: Cars are retrieving more and more data, with clear risks for consumer privacy and choice.

- Swiftly adopt [a sector-specific legislation on access to in-vehicle data, functions and resources](#) to protect consumers' data and their ability to freely choose the services they use when driving.

From cosmetics to toys and kitchenware: toxic-free products

Why it matters to consumers: Consumer groups keep finding dangerous chemicals in products where they are not supposed to be. In May 2023, seven BEUC members found for example that 60% of 121 tested toys and children's products contained one or more endocrine disrupting chemicals, including some that are illegal. The Chemicals Strategy for Sustainability is a real chance to tackle this problem and the broader issue of hazardous chemicals in consumers' lives. It is imperative that the next Commission acts swiftly and with ambition to ensure that the EU delivers the intended and needed changes for consumers.

WHAT CAN THE EUROPEAN COMMISSION DO HERE?	HOW EXACTLY?
<p>Advance implementation of the EU Chemicals Strategy and reduce consumer exposure to harmful chemicals by reforming EU chemicals legislation, as well as sector legislation on cosmetics, toys, and food packaging. Realising the Strategy's vision of a toxic-free environment is essential to achieve the UN Sustainable Development Goals, including the sustainable use of resources and the protection of human health.</p>	<ul style="list-style-type: none"> • Promote an ambitious revision of REACH and the Cosmetics Regulation to improve consumer and environmental protection against dangerous chemicals. As an outcome we need to enable faster, preventive action against chemicals of concern. • Encourage the swift adoption of a strong Toy Safety Regulation that effectively prevents children's exposure to chemicals of concern, including endocrine disrupters, in toys. • Propose as a matter of priority a reform of the EU's food contact materials legislation to improve food safety and public health.
<p>Deliver real change on the ground by considerably stepping up enforcement of EU chemicals rules, including at the EU's borders and on online marketplaces. Today, a too-high number of dangerous products is circulating in the EU market, putting consumers health and safety at risk.</p>	<ul style="list-style-type: none"> • Allocate funding to joint actions of Member States enforcement authorities which support European market surveillance cooperation. • Adopt delegated acts before the end of 2024 to ensure the General Product Safety Regulation can be fully operational.
<p>Ensure that digital labelling never replaces physical on-product labels and information. It should only be complementary.</p>	<ul style="list-style-type: none"> • Whenever horizontal or sector-specific legislation is under reform, such as on cosmetics or toys, include legal provisions to continue mandatory paper-based information related to safety of a product on or inside the packaging.

Emerging technologies to benefit, not harm consumers

Why it matters to consumers: The use of artificial intelligence (AI) and other emerging technologies are an increasingly defining feature of our markets and societies. Automated cars, virtual and augmented reality applications, home assistants, chat bot-advice in financial services and medical care may become the norm in a few years’ time. Already now, intelligent, self-learning machines and software use vast amounts of data to make decisions and perform actions without human oversight. This has major implications about how consumers can make choices and how they need to be protected, how they interact with companies and if they received compensation when things go wrong.

WHAT CAN THE EUROPEAN COMMISSION DO HERE?	HOW EXACTLY?
<p>Ensure innovation serves, not harms, consumers. The EU is right to regulate artificial intelligence through the AI Act. However, the AI Act is likely to fall substantially short and it does not cover all types of emerging technologies that need regulating such as spatial omics, neural electronics or virtual worlds.</p>	<ul style="list-style-type: none"> • Undertake an in-depth evaluation and make legislative proposals ensuring that emerging technologies like generative AI, augmented and virtual realities are properly regulated under EU law. The aim is to establish a high level of consumer protection, effectively prevent consumer harm and ensure the enforcement of current and future rules on different types of emerging technologies is feasible and effective.
<p>Review the consumer law acquis to make sure that consumers are sufficiently protected towards the new technologies such as automatic chatbots, smart contracts and connected products.</p>	<ul style="list-style-type: none"> • Propose a Digital Fairness Act following BEUC’s recommendations to act on the results of the digital fairness fitness check and ensure consumer law is fit to address the harms and challenges of emerging tech for consumers.

Pay, save, invest, and borrow with confidence

Why it matters to consumers: People should feel confident in their decisions about paying, saving, investing, and taking out a mortgage, loan or insurance. First, this requires trustworthy advice. However, sales incentives tend to steer consumers towards overly complex and expensive investment options, for example, with potentially serious consequences for their future if they do not choose the right pension product. Secondly, the digitalisation of society is posing serious challenges to make financial services more inclusive. An example of this is the restrictions in the availability and use of cash in many places or the limited take up of basic payment accounts. Finally, many consumers also want to be sure their savings do not harm the planet or its people. Financial services providers are catering to this growing demand by marketing investment and other financial products as ‘green’ or ‘sustainable’ – but often do not live up to these promises.

WHAT CAN THE EUROPEAN COMMISSION DO HERE?



HOW EXACTLY?

Develop a market of independent financial advice to ensure consumers get advice fit to their needs, the [payment of commissions for advice](#) on retail investment products and complex financial products should be banned. Consumer organisations must be supported to ensure consumers receive unbiased information and advice on how to best make investments, including choosing the right private pension scheme.

- **Provide financial support** to consumer organisations to ensure that consumers can receive independent financial advice and information.

Ensure consumers can access means to finance their homes. Mortgage markets are not performing as they should, making it difficult for consumers to access finance to acquire a home. In addition, much more should be done to encourage the development of green mortgages for more sustainable housing.

- **Monitor the implementation of the [Consumer Credit Directive](#)**, particularly in relation to the use of technology such as AI to estimate the consumers' creditworthiness.
- **Review the Mortgage Credit Directive** to increase consumer protection across Member States and stimulate the development and take-up of green mortgages.

Make financial services more inclusive. Digitalisation brings many promises but also the risk of financial exclusion and behavioural manipulation with AI processes increasingly being used to provide financial products to consumers. Access to cash and a consumer-friendly digital euro is essential to ensure broad access to affordable payment systems. In addition, we need measures to ensure a fair treatment of over-indebted consumers, particularly in the context of the cost-of-living crisis.

- **Review the Payment Account Directive** to ensure everybody can access a free-of-charge account for basic operations including a free debit card.
- **Closely monitor the implementation of the new rules on [payments](#), [open finance](#) and the [digital euro project](#)** to ensure more inclusive digital financial services and consumer protection against fraud in payments.

Make it easier to invest and save for the future.

Consumers need to be able to understand better the consequences of their investment decisions, particularly in a fast-moving world where economic uncertainty is on the rise. Pension products are still too complex, and consumers can hardly understand what their financial situation at the time of retirement would be.

- **Review the Packaged Retail Investment and Insurance Products (PRIIPs) Regulation** to ensure retail investors get meaningful, concise, and simple information about the investment and pension products they are engaging with.
- **Call on Member States to implement pension dashboards for occupational pensions**, with the option to be extended to public pensions, to allow consumers get a clearer overview of their financial situation at the time of retirement and therefore make informed choices as to what pension products are more appropriate for them.
- **Review the Pan-European Personal Pension Product (PEPP) Regulation** to increase its availability and coverage across the EU.

Help people make investments that benefit the planet and people.

The EU's current framework for sustainable investments is too vague and simply doesn't work for sustainable-minded retail investors. The EU needs to fix it to bring clarity.

Transparency for sustainable retail investment products is good, but ultimately insufficient. Retail investors need a genuine product standard and intuitive product labels.

- **Review the EU Sustainable Finance Disclosure Regulation (SFDR)** to ensure consumers are not misled when making sustainable investment choices.
- Propose an EU ecolabel for sustainable finance.

Consumers protected in global markets

Why it matters to consumers: Many of consumers' clothes, TVs, smartphones, food and the services they use to book their holidays come from abroad. Open trade between countries can be positive as it enhances consumer choice and can result in cheaper prices. But trade rules create a list of conditions that the EU legislator must respect when drafting laws. These rules must not contradict the EU's ambitions to mitigate the climate crisis and protect people's digital rights. This requires a better alignment between trade and other policies. Finally, consumers expect that imported products are safe and comply with EU law. But consumer groups have uncovered that products on the market may not comply with EU rules and could be dangerous for consumers.

WHAT CAN THE EUROPEAN COMMISSION DO HERE?	HOW EXACTLY?
<p>Fully align trade policy with the EU's internal policies. Trade policy must be fully aligned with the objectives of the Green Deal. This should go beyond the trade and sustainable development chapters of trade agreements. Trade policy should also not create obstacles for current and future EU legislations aiming at better protecting consumers.</p>	<ul style="list-style-type: none"> • Design market access for goods and services in line with the objectives of the Green Deal: to help reduce consumption and production of meat and dairy and increase access to green goods such as heat pumps. • Uphold the 2018 horizontal position on cross border data flows, data protection and privacy in trade agreements. Any changes to this position could result in a risk of trade dispute against EU's data protection and privacy rules. • Mirror this horizontal position on data protection in trade and sustainable development chapters to prevent challenges against EU sustainability rules. • Refrain from including rules on source code in trade agreements. If such rules would be included despite our concerns, they should build on the New Zealand deal and make access to academics and civil society possible. • Re-establish the Free Trade Agreement Expert Group: experts from civil society can help improve trade policy. Contributions in an expert group are more detailed and of better quality than in the civil society dialogue.
<p>Promote cooperation between regulators across sectors and across countries.</p>	<ul style="list-style-type: none"> • Develop a network of cooperation agreements with foreign regulators to exchange information and conduct joint activities. Consumers could for instance benefit from cooperation about product safety and enforcement of consumer law with the UK and the US.
<p>Steer <u>the customs reform</u> in the right direction for consumers.</p>	<ul style="list-style-type: none"> • Ensure an ambitious outcome of the customs union reform which will give new tools and powers to customs authorities for better European cooperation on product safety and sustainability.

Support a strong and sustainable consumer movement in the EU

Why does it matter for consumers: While future EU legislation is expected to build on the already solid framework of consumer rights, consumers in all EU countries need to rely on consumer organisations for

independent information and assistance. The latter play a key role in the well-functioning of markets and in ensuring that we are all aware of and able to exercise our rights. Consumer organisations raise awareness among consumers, and effectively represent and defend them in case of problems. However, the continuing financial difficulties they face in many countries have major implications: consumers may not be able to count on their support to manage their lives. National decision-makers may not benefit from their input, and the consumer perspective may also miss in the policy-making process at the EU level.

WHAT CAN THE EUROPEAN COMMISSION DO HERE?	HOW EXACTLY?
<p>Live up to your intention to work closely with Member States to support national consumer organisations - as stated in your proposal for a 2021-2027 Multiannual Financial Framework.</p>	<ul style="list-style-type: none"> • Make EU funding under different programmes available for national consumer groups which contribute to their sustainability and the diversification of their sources of finance.
<p>Continue acknowledging the legitimacy and added value of consumer organisations in society and to provide strategic financial support for the development of independent and trusted consumer groups.</p>	<ul style="list-style-type: none"> • Set-up programmes that promote research and development of applications to ensure that consumers and their representatives can make the best use of the new technologies. • Ensure that consumer policy is considered as an integral part of all other common policies, as set out in the Treaty on the Functioning of the European Union.

Accelerating the switch to more sustainable products

Why does it matter to consumers: If we are to use the Earth’s depleting natural resources more wisely, products must become more sustainable. Consumers can – if given the right tools – guide the transition. This is however no easy task. With too many unsustainable options on offer in the EU, consumers struggle to understand which ones are truly more sustainable. New policies must boost the availability of more sustainable options and avoid they are too costly or difficult to identify. In short, all products placed on the EU market must become more sustainable by design.

WHAT CAN THE EUROPEAN COMMISSION DO HERE?	HOW EXACTLY?
<p>Make full use of the Ecodesign regulation and expand sustainable design rules to new products and services beyond energy-using ones. It is hoped that the EU will have adopted the revamp of the Ecodesign regulation (the ‘Ecodesign for Sustainable Products Regulation’) by the end of 2023.</p>	<ul style="list-style-type: none"> • <u>Invest more resources</u> (budget and staff) in the development of Ecodesign policy.

Pay special attention to particularly problematic sectors which are still largely unscrutinised, starting with the textile industry.

- Adopt an ambitious Ecodesign Working Plan tackling the most impactful product categories as priority.
- Adopt Ecodesign rules for the textiles sector applying horizontally to a broad range of clothes, home textiles and footwear to ensure textiles are of higher quality, last longer, repairable and recyclable.

Address unsustainable business strategies, such as the destruction of unsold goods or aggressive marketing tactics, which are a key driver of overconsumption patterns.

- Envisage the ban, through Ecodesign, of fundamentally unsustainable/unfit for purpose products and technologies such as ultra-fast fashion, single use products or fossil-fuel powered appliances.

Strengthen market surveillance and enforcement of product sustainability rules, properly address the increasing role of online marketplaces.

- Adopt a legislation/revise existing legislation to adequately address the role and responsibilities of online marketplaces in terms of compliance of products.
- Ensure the correct transposition and enforcement of the Directive on common rules promoting the repair of goods.

Going further: horizontal tips

Whether it is about supporting consumers in the green transition, safeguarding hard-fought protection or making the most of its own resources, the Commission should pay attention to various aspects to further benefit consumers:

WHAT CAN THE EUROPEAN COMMISSION DO HERE?	HOW EXACTLY?
<p>Revise the European Standardisation System to ensure that it delivers standards in line with societal needs, especially those of consumers.</p>	<ul style="list-style-type: none"> • Make a proposal to review Regulation (EU) No 1025/2012 on European Standardisation in line with BEUC-ANEC's recommendations. • Provide funding and ensure the inclusion and active participation of civil society organisations, including consumer associations.
<p>Don't rely on voluntary initiatives like industry pledges.</p>	<ul style="list-style-type: none"> • Ensure voluntary initiatives such as industry pledges are not used as a substitute for legislation. • Involve consumer and other civil society organisations when they are proposed to ensure outcomes benefit consumers.

Have laws deliver on the ground and not watered down

- Ensure that any new legislative proposal does not lower the level of consumer protection of existing EU laws. This should be part of the proposals' impact assessments.
- Thoroughly monitor the implementation of EU law and launch infringement procedures promptly and impose sanctions if Member States fail to abide by their obligations.

Cautiously assess innovation and SME arguments

- Ensure innovation benefits consumers and society through adequate regulation based on the Precautionary Principle, inclusive governance involving civil society, and public funding tied to the delivery of public goods.
- Ensure EU laws apply to all relevant companies. Small companies should not systematically be excluded from key obligations to protect consumers. Focus on the risks a company bears, not on its size. It is possible to lighten administrative burden but never to sacrifice safety or consumer protection rules.

Cushion the social costs of the green transition to ensure it is socially just and leaves no one behind.

- Extend the Social Climate Fund - adopted to cushion the impact on vulnerable households of carbon pricing in the road and building sectors - to other consumption areas (such as food) which are key to the green transition and the achievement of the EU's climate goals, while ensuring this fund is adequately resourced. This is key to supporting a socially just and acceptable shift to sustainable lifestyles.

ENDS



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Rue d'Arlon 80,
B-1040 Bruxelles
Tel: +32 (0)2 743 15 90
www.beuc.eu

Contact: directorsoffice@beuc.eu



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