

Strengthening the EU-UK relationship:

concrete solutions for consumers



Why it matters to consumers

The UK and EU are major trading partners. Their relationship matters to UK and EU consumers given the impact on the choices, rights and protections that they can expect when consuming goods and services from each other's markets such as household goods, food and travel. They face common challenges, such as the cost-of-living crisis, scams, and the rise of dangerous products reaching their homes.

There are therefore benefits in stronger cooperation on key issues to address common problems EU and UK consumers are facing. Ensuring that consumers can have confidence accessing goods and services is crucial to driving demand, economic growth and competitiveness.

The problems consumers face in the EU and the UK, and concrete solutions to fix them

Coordinated response to the US tariffs pressures

The UK and EU are currently facing a challenging and uncertain trading environment given the US's changed approach to trade policy and in particular the threat of tariffs across a broad range of goods and services. These have the potential to impact on UK, EU and US consumers through higher prices, but could also lead to pressure on the UK and EU to adapt their digital, competition, food and sustainability laws. These laws are designed to ensure that companies, wherever they are based, will respect consumers' rights and treat them fairly.

We therefore call on the UK and the EU to stay firm in enforcing their laws and continue to protect consumers, despite the tariff pressure from the US. The UK and the EU should also work together to preserve consumers' cost of living in a context of trade tensions.

Untapped potential of cooperation between authorities

Keeping consumers safe

Consumers in the UK and the EU are faced with an unprecedented challenge: with the rise of e-commerce sales comes a rise of **unsafe products**. Consumer organisations have indeed tested products sold **online by marketplaces** located in the EU, and the UK but also abroad, such as those originating in China. In a [single test of 250 products](#), they found that two-thirds were not compliant with EU and UK product safety rules. The UK Office for Product Safety and Standards (OPSS) found that 81% of the products tested on online marketplaces failed safety tests.¹ In addition, BEUC members, including Which?, continue to regularly find unsafe products listed on online marketplaces through their testing. These unsafe products entering the UK and EU markets are most of the time very similar. It is therefore paramount for EU and UK authorities to be able to exchange data and cooperate to better protect consumers. While progress to reach such cooperation on market surveillance has been [announced](#) in early 2024, the cooperation is still not fully up and running.

Solution: The market surveillance cooperation should be fully operational as soon as possible and should include border control agencies. To ensure swift cooperation, UK participation in the EU Safety Gate should be explored. The EU General Product Safety Regulation foresees such possibility for third countries. We also encourage exploring the possibility of conducting joint market sweeps to remove unsafe products from both markets at the same time.

Preventing unfair practices

Consumers in the UK and the EU are facing similar challenges, such as unfair **commercial practices** by traders from outside of the UK and Europe. These practices include manipulation through the use of dark patterns and lack of traceability of traders. The UK has previously cooperated with EU member states on issues such as unfair hire car practices, but this cooperation is more challenging now as the UK is no longer a member of the EU's Consumer Protection Cooperation (CPC) network.

Solution: A meaningful way to better protect consumers against these practices would be cooperation between the UK Competition and Markets Authority (CMA) and the EU Consumer Protection Cooperation (CPC) Network. This could enable authorities to intervene more efficiently by exchanging information related to investigations and exploring joint actions. Such cooperation should be considered under the CPC regulation as this enables cooperation with third countries to protect consumers' interests.

¹ UK OPSS found 1,832 out of the 2,260 products that it targeted for testing between October 2021 and September 2022 were non-compliant.

Combatting fraud

Consumers are increasingly subject to **payment fraud**. These are very similar between the EU and the UK. In 2022, UK victims reported total losses of £1.7 billion due to scams. In the EU, payment fraud amounted to EUR 4.3 billion in the year 2022.² According to the European Banking Authority, consumers bear 86% of fraud losses, averaging €1,835 per case.

Solution: The existing cooperation on financial services between the EU and the UK should focus on scams including discussions on the right for reimbursement for consumers, fraud prevention measures and obligations for online platforms, search engines and other electronic communication providers to ensure they put the right measures in place to prevent fraudulent activities in their platforms, and information sharing between different sectors in the fraud space to help prevent fraud.

High food prices and supply issues

Consumers in the UK and many EU countries have been facing an increase in food prices and as a result many people have had to make changes to their shopping habits. Between December 2019 and March 2023, food prices rose by almost 25 percentage points in the UK³ and although food price inflation has steadied, it remains high. Many factors are contributing to these price rises including the impact of climate change on food production, disruption of supplies as a result of war, the high cost of energy and labour shortages. Friction at the border can also be a factor that is adding to costs that will ultimately feed through to consumers.

Solutions:

- To facilitate trade in food and contribute to making food more affordable to consumers, while maintaining robust checks, we recommend launching negotiations for a sanitary and phytosanitary (SPS) agreement.
- Cooperation between the EU and the UK will be key to ensuring that food remains safe from the farm to the table. To achieve this goal, we suggest to better connect the UK to the EU rapid alert for food and feed (RASFF) so that there is effective sharing of intelligence on threats to food supply chains and their integrity.
- Where the UK and EU are considering product authorisations or conducting risk assessments on the same issues, it would also be helpful to share relevant expertise across relevant agencies. This includes cooperation between the European Food Safety Authority (EFSA) and the UK's Food Standards Agency and Food Standards Scotland.

² European Banking authority report on payment fraud, 2024

³ Research paper from the London School of Economics: https://cep.lse.ac.uk/textonly/new2014/news/releases/2023_05_25_i508.pdf

Risk of travel disruption

EU citizens are the main travellers to the UK and the top 5 countries visited by UK citizens are EU countries. It is therefore crucial to enable consumers to travel as easily as possible across borders. As both the EU and the UK are about to introduce new travel requirements, travel disruption could occur if consumers are not properly informed and if processes are too complex or costly.

Solutions:

- Make the process as easy as possible to prevent disruptions and long waiting lines.
- Authorities should inform travellers about the new requirement through public communication campaigns. To ensure that the information is well disseminated to consumers, we encourage authorities to liaise with consumer organisations providing effective information about the timeline and content of the communication campaigns well in advance.
- Consumers must be informed of the changes as soon as possible by transport operators, ticket vendors and tour organisers. Ideally consumers will be informed at point of sale, but there is also a need to remind consumers of the new obligations at set times before travel.

Uncertainty about roaming fees

Since January 2021 several UK mobile providers have brought back roaming charges, increasing the bills of consumers travelling to the EU. Other providers are retaining 'free' roaming in the EU with a fair usage data policy. This is a particular issue for Northern Ireland consumers where inadvertent roaming is often a regular and unavoidable experience for customers in Northern Ireland. More than 818,000 people in Northern Ireland live in Council areas that share the border with Ireland, with some homes physically straddling the border.⁴ While operators are not currently charging fees to consumers between Northern Ireland and Ireland, nothing prevents them from doing so in future. The UK has secured an agreement on roaming charges with Iceland, Liechtenstein and Norway, but UK consumers do not benefit from this when travelling to EU countries.

Solution: Given the amount of UK and EU consumers travelling across the channel, and the potential for inadvertent roaming in Northern Ireland, we call on the EU and the UK to explore a sectoral agreement on roaming, that would enable the UK to consider rejoining the roam like at home programme. A roaming arrangement would provide more certainty to consumers, increase protections and reduce costs.

4 [Ofcom report – Mobile roaming: Strengthening customer protections](#)

Unique situation for consumers in Northern Ireland

Northern Ireland remains part of the EU single market and customs union. To ease this transition, the Windsor Framework was established to cover three areas: ensure smooth trade arrangements within the UK internal market; safeguard Northern Ireland's place in the Union; and address the democratic deficit that was otherwise at the heart of the original Northern Ireland Protocol.



Research from the Consumer Council for Northern Ireland (CCNI) has shown that Northern Ireland consumers are facing many challenges they attribute to EU Exit. These include retailers and online marketplaces not delivering to Northern Ireland and issues with online shopping and parcel movements. While Northern Ireland has experienced delivery differences from the rest of the UK, and this pre-dates EU Exit, the NI Protocol and the Windsor Framework, many consumers are seeing their choices diminish and retailers no longer deliver to them.

- In 2024 Consumer Council research into EU Exit impact on consumers using parcel services,⁵ showed that almost half (47%) of consumers who shopped online had experienced Great Britain (GB) online retailers no longer delivering to Northern Ireland, with around a fifth (19%) having experienced EU online retailers no longer delivering to Northern Ireland.
- Over half (58%) of consumers were offered no explanation why the online GB/ EU retailer(s) would not deliver however 26% stated the retailer informed them of additional customs processes and/or paperwork to deliver to Northern Ireland, 19% cited Brexit and 10% stated it was due to customs related issues.
- In 2023⁶ CCNI research into retailers not delivering to Northern Ireland cited 76% of consumers have experienced online marketplaces which do not deliver to Northern Ireland believed to be due to EU Exit.

The disruption to any supply chain can lead to reduced consumer choice and higher costs which will eventually be passed on to consumers.

⁵ Impact of EU Exit on consumers using parcel services (unpublished)

⁶ <https://www.consumercouncil.org.uk/research/consumer-experiences-retailers-not-delivering-northern-ireland>

Solution: The EU and the UK must ensure markets work in the interest of Northern Ireland consumers as the Windsor Framework is operationalised to ensure consumer choice is not eroded. This requires:

- Understanding the effect on supply chains and trade flows, prioritising timely information, guidance and support to authorities, retailers and consumer organisations to prepare for these changes.
- Monitoring of consumer impacts in terms of market access, reduced choice, increased costs or diminishing protections or standards.
- A parcel dialogue between postal and customs authorities, operators and consumer organisations to monitor new parcel processes and systems under the Windsor Framework to ensure they are working and identifying concrete solutions to avoid parcel disruptions.

Private enforcement across borders

If consumers have a cross-border dispute that cannot be resolved with the trader through Alternative Dispute Resolution (ADR), their options are limited. Before the EU Exit, the EU framework for judicial cooperation allowed direct enforcement of judgments via procedures like the European Enforcement Order and the European Procedure for Small Claims. However, post-EU Exit, the UK/EU Trade and Cooperation Agreement does not include civil justice, and the Brussels Regime no longer applies. For example, UK consumers must now start claims in UK courts as ordinary civil claims, complying with each EU Member State's national law and vice versa for EU consumers. These changes create multiple new barriers including dealing with foreign laws, different languages, extra logistics and involvement of third parties. These impacts are particularly acute for vulnerable and digitally disadvantaged consumers, as there are no longer straightforward, low-cost instruments for pursuing UK/EU traders.

Solution: In 2024 the UK ratified the Hague Convention on the Recognition and Enforcement of Foreign Judgments in Civil and Commercial Matters. This was a good first step. The second step should be the accession of the UK to the Lugano Convention. Indeed, it would allow for mutual recognition and enforcement of judgments between the UK and EU member states. This would be similar to the previous Brussels Regime. It would benefit both the EU and UK. Further mechanisms should also be put in place to help individual EU and UK consumers resolve their disputes across borders such as a cross-border small claim procedure.



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