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## **EU introduces new consumer rights**

A range of new consumer rights will apply in all 28 EU Member States as of Friday, June 13. The Consumer Rights Directive, which passed in October 2011, introduces a range of new protections for consumers, particularly when shopping online. These include:

- A **14 day "cooling off" period** in which consumers can return products bought online or on a doorstep. This improves many countries' current laws where the period is often only 7 days.
- A **ban on "pre-ticked" boxes for payments of additional services** e.g. travel insurance when buying a holiday.
- **Traders must issue refunds within 14 days** of receiving proof of goods being returned.
- More clearly informing consumers of obligations to pay and prevent the growing problem of **internet "cost traps"** i.e. where offers are perceived as free of charge.
- A **ban on excessive credit/debit card surcharges** on purchases e.g. when buying flights.
- A **ban on excessive charges for customer service phone lines**.
- Traders must deliver goods bought online within a **maximum 30 days** unless otherwise agreed.

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

"In these days of discussions as to what the EU does for citizens, this Consumer Rights Directive is a fine example of how consumer laws have improved and continue to improve across the EU.

"It cures many everyday consumer headaches to do with dodgy online business practices. Pre-ticked boxes on websites and exorbitantly expensive customer hotlines, so often tricky 'cost trapdoors', will be banned. While consumers now have a minimum 14 days in which to cancel purchases.

"Recent years have seen the widespread charging of huge fees to buy online by credit card. It became common for airlines or event ticket sellers to charge €10 or €12, despite being completely unjustifiable. These valuable rules limit companies to charging what it costs them, which is negligible.

"All in all, this is a 'good news' story from Brussels for European consumers. It's now over to each Member State to ensure these rights are enforced and do not remain on paper only."

ENDS