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[Editorial]

Global rules for financial services

The high-level principles on financial consumer protection recently endorsed by the G20 countries emphasise the need for authorities that oversee consumer protection and the promotion of common rules that cover all financial services.

In the context of equitable and fair treatment of consumers, the G20 principles also highlight the need to dedicate special attention on vulnerable consumer groups. Regulation should reflect and be responsive to new financial products, designs and delivery mechanisms. It is vital that the supervision has the perspective of consumer protection. For this reason, too, it is necessary that the Consumer Protection Ombudsman continues to have extensive competence in all consumer contracts on financial services.

In all stages of the financial services delivery process and the customer relationship, the consumer should also be given appropriate information on the risks. All financial promotion material should be honest, understandable and not misleading. While the provision of information was stressed earlier, consumer protection now focuses on ensuring that the product as a whole is fair and does not lead into negative impacts for the consumer.

The G20 principles urge the use of standardised practices, for example forms, to allow comparisons between financial products of the same nature. In connection with complex and risky financial service products, specific disclosure mechanisms should be used to provide the consumer with information, for example warnings. In all stages of the contractual relationship, the service providers should work in the best interest of their customer and be responsible for upholding consumer protection.

Right product for the right customer

The principles adopted by the G20 are to a great extent based on behavioural economics. The consumer is not an expert, and thus he or she is unable to understand complex high-risk products. It is up to the expert to provide comprehensible information about the products. If the product is risky for the consumer's finances, it should not be offered, in the same manner as products that are harmful to a consumer's health should not be offered.

In order to make it easier for consumers to find their way around the marketplace, an effort is being made in the United Kingdom to change the operating practices of credit card companies. In the future, the consumers will receive an annual summary of their credit card use. This summary provides an overall idea of the consumer's annual use of the card: to what extent the card has been used and how much of the credit has been paid back, and what interests and costs have been paid. This makes it easier to compare the card with those offered by other credit card companies, which is apt to promote mobility in the market.

This method represents an effort to give consumers tools for understanding their own behaviour and finding the best contract on one hand, and upholding a high level of consumer protection on the other.

It all simply aims at reinforcing consumer confidence – as without confidence, there is no trade.

Anja Peltonen
Director
The Finnish Consumer Agency

[G20 high-level principles on financial consumer protection](#)

A larger role for consumer perspective in financial supervision

In the autumn, the Finnish Consumer Agency issued several statements relevant to savings and investment products. What these statements have in common is bringing a genuine consumer perspective to bear on the supervision of financial services and taking into account behavioural economics.

In its statement to the Finnish Financial Supervisory Authority, the Finnish Consumer Agency focused attention for example on various integrated and linked financial services.

The Finnish Consumer Agency stressed the need to create uniform models that make it easier to compare financial services and products. These models must take actual consumer behaviour into consideration.

Shared models of this type used by all service providers would not only make it easier for the consumer to select and compare financial products but also allow consumers to get an overall idea. In addition to providing information, the customer must also be allowed adequate time to read and understand this information before making any investment decisions.

Getting a grasp of the whole

The Finnish Consumer Agency welcomes the fact that the Finnish Financial Supervisory Authority is striving to combine the practices to be complied with when offering various financial services in a single document. As financial products become more complex, the consumer often is increasingly dependent on the marketing practices observed when offering the service. In addition, the matter may be of major significance to a consumer's finances.

When offering financial services, the entire sales process should thus be conceived as a whole, including all promotion measures, and not one stage of the process may be misleading. In the offer of financial services, there has been too much focus on individual financial products, while the whole has received less attention.

KUV/9331/48/2011

Securities market legislation about to be reformed

The legal and financial position of the consumer in the securities market must be safeguarded as well as possible. Non-professional consumers acting as investors are vulnerable as buyers of complex and difficult-to-understand investment products.

The consumers are increasingly expected to make arrangements for such as their future pension security through private savings and investment products. More and more consumers also invest their savings in the hope of a return.

An effort has been made to secure the consumer's position by expecting the trader to provide increasingly extensive information about the product content and by introducing the "know your customer" principle. Despite these measures, however, it is not unusual that savings or investment products have been sold to a consumer who has not fully understood their contents. New instruments drawing on behavioural economics are needed to improve the situation.

In the overall reform of the Securities Market Act, the teachings of behavioural economics can be tapped in regulating the summaries that must be provided for consumers, for example under the Act on Investment Firms. The contents of these summaries should be standardised, their presentation should be designed to attract attention and their format should be short with focus on key information.

The Consumer Ombudsman's competence to be specified

Chapter 10 of the Act on Investment Firms deals with operating practices in a customer relationship. This is a completely new section of the Act on Investment Firms that applies to practices that traditionally also are regulated under the Consumer Protection Act.

Even if the Consumer Ombudsman is competent to supervise practices used when offering financial services under the Consumer Protection Act, the legislation should also invest the Consumer Ombudsman with competence to supervise compliance with Chapter 10 similarly to what is provided on the Consumer Ombudsman's competence in the Payment Services Act. This would enhance both consistent case law and the consumer perspective in the marketing of investment products.

Collective action to be introduced

The Finnish Consumer Agency feels that a collective action as a means of redress would also be highly suitable in disputes on the marketing practices or contract terms of securities, as these may involve numerous similar disputes. A collective action would be suitable for cases concerning the legal evaluation of the same marketing material or contract clause.

The government proposes the use of a collective action in certain issues concerning investment funds. The scope of the collective action should be expanded further to apply to all offers of securities to consumers.

KUV/9535/48/2011

More specific information on long-term savings products

Information provided on the returns and costs of long-term savings contracts and insurance policies are of key importance for a consumer selecting a product. However, this information often is hard to grasp, and making comparisons between various products is difficult.

In its statement on providing information on the costs and returns of long-term savings contracts and insurance policies to the Finnish Financial Supervisory Authority, the Finnish Consumer Agency highlighted the principle of equity in life insurance policies.

In terms of the financial security of consumers, it would be vital to specify the contents of the equity principle that regulates life insurance bonuses. More specific provisions are needed on how the policyholders' surplus produced by insurance policies is divided between policy holders and, on the other hand, shareholders in the insurance company. Alternatively, the companies should themselves specify and publish their principles on these questions.

The consumers are increasingly expected to save for their own future pensions. In these circumstances, products with a low risk of losing the capital should, in addition to the tax incentive, produce a return that encourages saving.

Binding rules also applicable to old insurance policies

Providing information on returns and costs over the contract term of insurance policies taken out before the new rules and instructions entered into force would not be subject to a binding regulation but a guideline that has the nature of a recommendation issued by the Finnish Financial Supervisory Authority. Information provided during the term of the contract would also be necessary for consumers who have taken out their insurance policies earlier. This would enable them to continuously monitor the profitability of their policy in comparison to other products offered in the market.

Even if savings in old pension insurance policies cannot necessarily be transferred to another product, the consumer could, should they wish to do so, stop additional savings and for example save in another product.

Binding rules should also apply to capitalisation agreements concluded before the entry into force of the regulations and instructions.

KUV/9286/48/2011

Improving investment fund customer service**In its statement to the Finnish Financial Supervisory Authority relevant to the Supervisory Authority's regulation on the arrangement of investment fund operations, the Finnish Consumer Agency proposes improvements in the processing of customer complaints.**

According to the regulation issued by the Finnish Financial Supervisory Authority, asset management companies should have efficient, transparent and up-to-date procedures for processing complaints filed by investors appropriately and speedily. The company should keep on file data on all complaints and action taken to resolve them. Investors, on the other hand, should be given the possibility of complaining, and instructions on how to file a complaint should be accessible to investors free of charge.

In the Finnish Consumer Agency's opinion, the requirements of making the contact information of the party processing complaints available and giving the customer a written response should be added into the regulation. In practice, contacting the company is often difficult, and consumer rights are thus not implemented.

The consumer as a customer should also be provided instructions on how to take the matter further to a dispute settlement body if necessary. Inappropriate practices in a customer relationship are also prohibited under Chapter 2 of the Consumer Protection Act.

KUV/9288/48/2011

The Finnish Consumer Agency opposes the extension of compensation levy

Minister of Culture Paavo Arhimäki proposed the extension of the compensation levy for private reproduction to computers and mobile telephones. The government rejected this proposal but decided to increase the levies laid down in the Copyright Act.

The ways in which consumers purchase and consume various types of digital content have undergone a dramatic change in recent years. A number of different channels and media are available for listening, viewing and sharing music and films, for example, and consumers find it natural to swap from one to the other. The social media, in which consumers play a key role in producing the content and act as its principal producers, is a chapter of its own. This trend is mainly positive for consumers – they clearly have more choice.

In the context of this trend, copyright organisations have proposed that the compensation levies for private reproduction be extended while also increasing the rates for devices that already are within the scope of the levies.

Convincing arguments for preserving the status quo

In its statement to the Ministry of Education and Culture, the Finnish Consumer Agency opposed the extension of the scope of the compensation levy, as multiple levies paid by the consumer violate against the systematics of the compensation system, and paying compensation for the illegal use of content (e.g. downloading files from a peer network) is not the purpose of the levy. Neither is the concern felt by copyright organisations about the decreased accrual of compensation levies a valid reason for extending the scope of the levy.

In a transition period of this type and while an overall reform of the compensation levy system is being investigated, it is particularly important to refrain from expanding the payment base.

Copy protection is common

The Finnish Consumer Agency also draws attention to the use of technical protection and copy protection, or DRM techniques, which make it impossible for consumers to reproduce content for their personal use. For example, a consumer may buy copy protected content for his or her mobile phone. In that case, the consumer already has paid for the content, and if DRM protection prevents private reproduction, there are no legal grounds for compensation levies.

KUV/8488/48/2011

Directive 2001/29/EC on the harmonisation of certain aspects of copyright and related rights in the information society (Preamble, section 35)

Towards a digital internal market in the European Union

In spring 2011, the Commission published a Green Paper on the online distribution of audiovisual works – for example, films and television programmes. It challenges us to consider if legislative amendments are necessary in order for the European industries to develop new business models, content producers to have access to new distribution channels and European consumers to have better possibilities of using content everywhere in Europe.

In its statement to the Ministry of Education and Culture, the Finnish Consumer Agency considers that the Green Paper on audiovisual works gives a good picture of the prevailing situation. The internal market in the EU remains fragmented in many places, and the content offered in one Member State is not necessarily accessible to consumers living in other Member States.

As one reason for this fragmentation, the Green Paper cites a lack of consumer confidence in cross-border trade. The Finnish Consumer Agency stresses that the confidence felt by Finnish consumers in service providers located in other Member States and cross-border online trade is significantly higher than that of European consumers on average, as indicated by the latest EU Consumer Markets Scoreboard.

Challenges and opportunities

This subject is associated with unclear copyright issues that are currently being debated. For consumers, key questions and phenomena include at least the wider spread of online TV and various subscriber-based services (e.g. video on-demand), the position of user-centred content and the wider spread of cloud services. Content created by users themselves can be found in social media services (for example, Facebook and blogs) or in various file and video sharing services. In the audiovisual field, too, streaming services like Spotify are likely to become more common in the future.

In the Finnish Consumer Agency's opinion, exceptions in the copyrights and harmonising restrictions within the EU would be a good starting point for clarifying the position of consumers. Harmonising the reproduction and modification rights of end users would be a concrete example of this. The European Commission, among others, has at times referred to such harmonisation, and it is also brought up in the Green Paper.

Improved legal certainty by registration?

The Finnish Consumer Agency finds interesting the idea taken up in the Green Paper of registering copyrights pertaining to an audiovisual work. As an exception to other intellectual property rights, a copyright is created without registration or other measures. For end users of audiovisual works, registration could provide improved legal certainty, if they could check a uniform register to find out who holds the title to the work and from whom permission to use the work may be obtained.

The Green Paper is part of the Europe 2020 strategy and the Digital Agenda.

KUV/8237/48/2011

[Green Paper, COM \(2011\) 427 final](#)

OECD is weighing digital content services

The OECD Committee on Consumer Policy has been debating digital content services, and in this context, it is also monitoring reports and achievements in the EU.

Under the new Consumer Rights Directive, in addition to meeting the general requirements of providing information, a trader must provide the consumer information about the functionality and interoperability of digital content.

The concept of functionality refers to the ways in which digital content can be used, for example for tracking consumer behaviour. Functionality should also refer to the presence or absence of any technical restrictions, such as protections via Digital Rights Management or region coding.

The concept of interoperability describes the standard hardware and software environment with which the digital content is compatible: for example, the operating system, the necessary version and certain hardware features.

Under the Consumer Rights Directive, the consumer must always be given the following information about technical interoperability before concluding a contract (both at the business premises and in distance selling):

- where applicable, the functionality, including applicable technical protection measures, of digital content;
- where applicable, any relevant interoperability of digital content with hardware and software that the trader is aware of it, or can reasonably be expected to have been aware of.

The Commission should investigate if there is a need for further harmonisation of provisions on digital content and, if necessary, issue a legislative proposal on this matter. The Current Issues in Consumer Law newsletter will monitor the progress of the OECD's work on digital content.

Directive 2011/83/EU on consumer rights (Articles 5 and 6)

[OECD Work on Digital Content website](#)

Misgivings about the proposed Common European Sales Law

The Common European Sales Law proposed by the European Commission is dubious from the perspective of the Finnish consumer and the national legislator. The risk is that, should they wish to do so, traders could evade mandatory national consumer legislation. The Finnish Consumer Agency does not support the continued drafting of the proposal.

The proposal on the Common European Sales Law would constitute an optional, single set of rules for cross-border contracts in EU Member States. The objective of the Commission's proposal is to break down trade barriers in the single market and to improve the level of consumer protection.

In its statement to the Finnish Ministry of Justice, the Finnish Consumer Agency states that the regulations protecting the consumer already are subject to extensive harmonisation in the EU, also as regards cross-border consumer trade. The new Sales Law would make the situation more confusing than today and could lead into the overriding of our national high consumer protection.

In a hearing held in the Finnish Parliament, the Finnish Consumer Agency stressed that the legal basis of the regulation and observing the subsidiarity principle should be reviewed with particular care.

Consumers can take it or leave it

The entire basis of the optional European Sales Law presents a problem in terms of national consumer protection. As a starting point, the Finnish consumer protection legislation has traditionally set out to protect the more vulnerably party to the contract, and as such, it is a mandatory rule.

Should the Commission's proposal be implemented, a company could in the future at its discretion choose whether to comply with this national legislation passed to protect the consumer. However, the proposal does not offer genuine alternatives for the consumer. In practice, the trader would select the contract law they offer, and the consumer could choose whether to accept the offered alternative or to turn elsewhere for a contract partner.

Significant negative side effects

The Finnish Consumer Agency believes that this project could undermine the functioning of the single market and the Finnish legal system. The regulation could lead into further fragmentation of the single market, as some companies would select the Sales Law in countries with a high level of consumer protection and the national law in other countries. In a country with a high level of consumer protection, such as Finland, this would mean a deteriorating competitive outlook for national companies, or else the national consumer protection system would be completely overridden.

The Commission justifies the proposal by claiming that it would facilitate cross-border trade, and in particular online trade, and level out differences between trade laws in various countries. There is not, however, clear evidence that such a law is necessary.

In the Finnish Consumer Agency's opinion, factors influencing cross-border trade also include language and cultural differences, IT capacities and logistic issues, and the significance of a harmonised trade law should not be overestimated. It is also far from certain if the Commission's proposal would help to achieve legislative harmonisation, as a large share of national contract law would still remain outside the scope of the proposed instrument.

The umbrella organisation for European consumer organisations, the BEUC, has drawn attention to the problems this proposal presents for consumers in its documents. In fact, the BEUC opposes the proposal together with the European umbrella organisation for SME's, the UEAPME, even if the proposal is justified with the interest of small entrepreneurs and consumers.

KUV/9839/48/2011

[About the Common European Sales Law](#) (European Commission website)
[BEUC](#)

For the legal protection of the helpless

Over the last few years, the Finnish Consumer Agency has been part of a working group established by the National Research and Development Centre for Welfare and Health (now operating as the National Institute for Welfare and Health) which examined how being a social and health care services customer can be reflected in the activities of other sectors. Helplessness emerged as a key viewpoint.

The working group's final report, which was published in the autumn, proposes the nationwide expansion of social credit. This would, for example, alleviate the problem arising from the fact that quick loans have become the only way of obtaining credit for a person who is poorly off.

Other proposals in the final report concern such issues as securing the continuity of care for residents in institutions and supported housing and launching patient ombudsman activities in each municipality.

Helplessness shows as deficiencies in functional ability

Helplessness prevents a person from acting as required in a given situation and circumstances. It is born from a conflict between a customer's individual ability to function and the expectations of his or her surroundings. However, nobody is helpless always and in every situation, while everyone is helpless in certain situations and circumstances.

In terms of implementing a customer's basic rights, it is thus contradictory to the foundations of our legal system to tie a customer's rights to his or her own actions when the grounds for applying for services is a deficient functional ability. According to the working group, we could go as far as saying that the service system is intended for the weak, the sick and the helpless, but you have to be strong, healthy and independent to cope in it.

Preconditions for the implementation of rights include legislative amendments and changes in operating practices. The law rarely is an obstacle to implementing humane operating cultures and practices. However, administrative practices do not always work as required by the legislation and the principles of good governance.

According to the working group's final report, problems with the implementation of customer rights focus on three groups of basic rights:

- Shortcomings associated with personal integrity, dignified life and protection of privacy find a concrete expression in deficiencies in the regulation, and implementation of the regulation, on solving problems to do with surviving, living and housing.
- Financial problems are reflected in over-indebtedness resulting from the inadequacy of basic security and incapability of managing one's affairs, problems resulting from changes in life situations and becoming dependent on last-resort income support.
- Shortcomings in legal protection are about administrative practices not based on law. They are visible for example in problems with advisory services, the mismatch of customer needs and actions of the authorities, and ignorance of both parties of their own rights and obligations.

Tax certificates free of charge in debt adjustment situations

Tax certificates issued to consumers have been subject to a fee since 2009. The Act on Debt Adjustment does not contain a general provision on all certificates issued by the authorities being free of charge. However, it is unreasonable to charge a fee for tax certificates required by persons who already are in financial difficulties.

The Act on the Status and Rights of Social Welfare Clients lays down the right of financial and debt advisors to obtain certificates required under this Act free of charge. The Act does not, however, apply to tax certificates.

In fees charged for certificates and other documents needed for a customer's debt adjustment arrangements, the starting point is that the authorities decide on a case-by-case basis if waiving the fees is justified. For example, a fee is not charged for enforcement documents needed for debt adjustment. Previously, financial and debt advisors were able to obtain tax certificates for their customer free of charge, but more recently, a fee of EUR 10 has been charged for these documents.

The Consumer Ombudsman paid attention to this problem, and an agreement was reached on the matter with the Finnish Tax Administration. In the autumn, the Tax Administration modified its operating instructions to ensure that no fees are charged for tax certificates in a debt adjustment situation.

KUV/816/48/2011

Attention on telemarketing of communication services

The Ministry of Transport and Communications has drafted a legislative proposal on prohibiting the telemarketing of mobile phone subscriptions and reforming the provisions on itemising invoices.

The Finnish Consumer Agency supports legislative intervention in problems encountered in the telemarketing of mobile phone subscriptions. The Finnish Consumer Agency/Consumer Ombudsman are examining the problems of telemarketing in the entire field of consumer services, however, and an initiative on prohibiting telemarketing was submitted to the Ministry of Justice earlier this autumn.

This initiative states that the number of problems would be significantly reduced if the prior consent of the consumer were a requirement for telemarketing, similarly to direct marketing by electronic means. The consumer could thus select the companies from which he or she wishes to receive telemarketing communications, thus giving him or her a possibility of being prepared for the marketing in advance.

As regards the legislative proposal of the Ministry of Transport and Communications, further, the Consumer Ombudsman did not consider banning the telemarketing of mobile telephone subscriptions alone a systematic solution for solving all problems related to the telemarketing of communication services.

Itemisation of mobile phone bills must improve

The Finnish Consumer Agency has for years called for improved regulation on itemising bills. There is a significant difference between the level of consumer protection offered to the payers of mobile phone bills compared to the standard of general consumer protection.

It must be possible for the consumer to check that the billing is correct, and the creditor must provide information on the grounds for the debt. This is about user rights and the means the users have for investigating irregularities in the invoices, in other words, the invoice issuer's responsibility and obligations towards the consumer. It is important that this legislative proposal, which has already come up on previous occasions, will now progress further.

The Finnish Consumer Agency considered in its statement, however, that the proposal as such is inadequate to secure consumer rights.

KUV/9223/48/2011

[Current Issues in Consumer Law 4/2011](#)

[Current Issues in Consumer Law 3/2009](#)

Shortcomings in displaying prices and customer service

A number of problems related to marketing and contract terms came up in connection with an online business selling various personalised printed products. The online business did not display clear information about the total price, the language of the customer service and the company's address. In this respect, the company's operations were in breach of the law.

The consumer can visit the website Vistaprint.fi for example to order cards and calendars produced from his or her own photographs. The Dutch company has similar websites in a number of languages in different countries. Several issues that are problems from the consumer's perspective were detected on the Finnish site. The information provided on prices was misleading, for example, and the customer service could only be contacted in English using an electronic form.

The consumer must be able to contact the company without delay

Especially in case of a complaint, it is essential that the consumer can contact the company effortlessly. The exceptionally poor weather conditions in Europe around Christmas year ago resulted in a great number of delays in the online business' card deliveries. In these circumstances, the consumers wished to contact the company's customer service immediately, which proved difficult.

Under law, a company is obliged to provide their customers information about their geographical address on their website and to offer their customers adequate channels for contacting the company. The website did not contain information about the company's address or give a telephone number that the consumer could contact for enquiries. The fact that the address can be found on the company's English website cannot be considered adequate, as the address must be shown on the Finnish site.

The Services Directive, for example, refers to the telephone number in particular as the type of contact details with the help of which the customer should be able to contact the service provider. The obligation to provide a telephone number can also be justified by the fact that the company does not offer its customers any other means of contact, for example by correspondence or through a personal customer service point. An e-mail form found on the company's website alone cannot be considered an adequate means that ensures a possibility of contacting the company fast and effectively.

The customer service language must be clearly indicated

In terms of conducting their business effortlessly, it plays a key role for the customers if the company offers customer service in the consumers' native language. The information about the customer service language could only be found on the online business's customer service page, which the customer does not necessarily end up visiting at all before placing an order. And as the rest of the website was provided in Finnish, it does not necessarily even occur to the consumer that customer service cannot be obtained in the same language. The company's actions cannot be regarded as meeting the requirement of clarity and conspicuousness specified as the conditions for offering customer service in a foreign language.

Indicating the total price is important

Indicating prices clearly is in the interest of both consumers and companies. Under the Decree on advertising prices, the total sales price including value-added tax must be given for a product in marketing.

On the Vistaprint.fi website, however, product prices were given excluding value-added tax, which was misleading to the consumer and in breach of the Decree. The consumer was only informed about the amount of tax towards the final stages of the ordering process. As the consumer ends up paying the taxes and other charges, giving the total price in marketing is highly significant for the consumer.

Towards better customer service

The company's operating practices relevant to delayed deliveries were found to be appropriate and adequate, but as regards issues relevant to indicating prices, contactability of customer service and the language of customer service, its operations were in violation of the law, and the Consumer Ombudsman demands that they be changed.

The company has more recently added the contact details, their geographical address and the value-added tax in product prices on their website. English will remain as their customer service language, but the company has expressed their willingness to also offer customer service in Finnish in the future. This is a move in the right direction, as the absence of Finnish customer service may become a stumbling block when competing in the domestic market.

Policies of the new EU directive

The new Directive on consumer rights (2011/83/EU) contains provisions on distance selling, which for example reinforce the requirements relevant to indicating prices and customer service. This Directive entered into force in November 2011, and it must be transposed into the national legislation within two years.

Under the Directive, the trader must provide the consumer information about the total price of the goods or services including taxes as well as all freight, delivery or postal charges and other costs. If the costs cannot reasonably be calculated in advance, the consumer must be informed of the fact that they may have to pay such additional costs. The consumer should also be informed about the availability and conditions of after-sales customer support.

KUV/11130/41/2010

Directive of the European Parliament and of the Council on services in the internal market 2006/123/EC (Article s 22 and 27)

Directive of the European Parliament and of the Council on certain legal aspects of information society services, in particular electronic commerce 2000/31/EC

Directive on consumer rights 2011/83/EU (Article 6)



The task of the Finnish Consumer Agency is to safeguard and strengthen consumers' position in society. The Director General of the Consumer Agency also acts as the Consumer Ombudsman, and the Ombudsman's tasks are included in the activities of the Agency.

The Consumer Ombudsman's responsibilities are to monitor and enhance the legal position of consumers, and to ensure that marketing and contractual terms comply with the rules. Matters concerning warranties and collections from consumers are also within the Ombudsman's jurisdiction. The Ombudsman may also assist consumers in court.

Additional information: <http://www.kuluttajavirasto.fi/en-GB/>

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- statements and decisions of the Consumer Agency/Ombudsman
- pending legislation
- international trends in consumer law