

GREECE

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1. Consumer policy institutions

1.1. MINISTRY RESPONSIBLE FOR CONSUMER POLICY

In Greece, the Ministry responsible for EU and national legislation and policy protecting consumer economic interests, certain financial services and general product safety is the Ministry of Employment and Social Insurance through the General Secretariat of Consumer Affairs.

The main responsibilities of General Secretariat of Consumer Affairs are as follows:

- Development of consumer policy
- Harmonization of the Greek legislation in line with the Community Law in issues of consumer protection.
- Monitoring of legislation at national level and abroad with regard to consumer protection.
- Exercising the powers set out under Consumer Protection Law concerning the consumer organisations and the National Consumer Council.
- Consumer information & education.
- Constant updating of the website (www.efpolis.gr) which provides information to consumers on basic issues (consumer protection legislation, product safety, consumer organisations).
- Handling of consumers' complaints with regard to the infringements of regulations in force aiming at consumer protection.
- Imposition of administrative sanctions to those who infringe the legislation in force for consumer protection.
- Offering advice and assistance to consumers.
- Implementation and enforcement of the General Product Safety legislation.
- Operation of RAPEX (Rapid Exchange Information System).
- Surveillance on the conditions of circulation of products.
- Supervision of the controls, surveillance and sampling performed by the local administration authorities and offer of guidelines and instructions required.

Useful Addresses:

- **General Secretariat of Consumer Affairs**
E-mail: info@efpolis.gr
Website: www.efpolis.gr
- **Directorate of Consumer Policy**
Address: Kaniggos Sq., GR-10181 Athens
Tel: +30 210 3893437
Fax: +30 210 3841832, +30 210 3829640
- **Directorate of Consumer Protection**
Address: Kaniggos Sq., GR-10181 Athens
Tel: +30 210 3893208
Fax: +30 210 3843549

- **Technical Surveillance Directorate**
Address: Kaniggos Sq., GR-10181 Athens
Tel: +30 210 3817613
Fax: +30 210 3842642
- **Register Devision**
Address: Kaniggos Sq., GR-10181 Athens
Tel: +30 210 3893502
Fax: +30 210 3841832
- **Ministry of Employment and Social Insurance**
Minister: Mrs Louka Katseli
Deputy Minister: Mr Vasilios Kegeroglou
The General Secretary of Consumer Affairs: Mr Dimitrios Spyarakos
Tel: +30 210 5295248, +30 213 1516649
Address: 40, Pireos str., GR-10182 Athens
Website: www.ypakp.gr

1.2. PUBLIC AGENCIES

Directives	Public Enforcement Agencies
Directive 84/450/EEC	Ministry of Employment and Social Insurance General Secretariat of Consumer Affairs Address: Kaniggos Sq., GR-10181 Athens Tel: +30 210 3893437 Fax: +30 210 3841832, +30 210 3829640 E-mail: info@efpolis.gr Website: www.efpolis.gr Website: www.ypakp.gr
Directive 85/577/EEC	
Directive 87/102/EEC	
Directive 93/13/EEC	
Directive 97/7/EC	
Directive 97/55/EC	
Directive 1999/44/EC	
Directive 2002/65/EC	
Directive 90/314/EEC	Ministry of Culture and Tourism Greek National Tourism Organisation Address: 24 Tsocha str., GR-11521 Athens Tel: +30 210 8707000 Fax: +30 210 6434050 Website: www.visitgreece.gr
Directive 98/6/EC	Ministry of Economy, Competitiveness and Shipping General Secretariat of Trade 1. Directorate of prices of foods & drinks 2. Directorate of industrial products & medicine products Address: Kaniggos Sq., GR-10181 Athens Tel: +30 210 3893495, +30 210 3893171 Fax: +30 210 3840752, +30 210 3805009 Website: www.gge.gr

1.3. NATIONAL CONSUMER ASSOCIATIONS

- **First level associations**

- **Consumers' Protection Centre-KEPKA**
Address: 32 Vas.Irakleiou str., GR-54624 Thessaloniki
Tel: +30 231 0233333, +30 231 0269449
Fax: +30 231 0242211
E-mail: consumers@kepka.org
Website: www.kepka.org
- **Consumers' institute of Crete – INKA CRETA**
Address: 19 Giannoudovardi str., GR-73400 Kissamos, Chania Crete
Tel: +30 282 2022642, +30 211 1102400-3
Fax: +30 282 1043144, +30 210 4118849
E-mail: inkakritis@inkakritis.gr
Website: www.inkakritis.gr
- **E.K.PLZO (Consumers' Association “Quality of Life”)**
Address: 17 Stournari str., GR-10683 Athens
Tel: + 30 210 3304444
Fax: + 30 210 3300591
E-mail: info@ekpizo.gr
Website: www.ekpizo.gr
- **Kavala's Consumer Association**
Address: 32 Evgeniou Iordanou str., GR-65302 Kavala
Tel/Fax: +30 251 0223000
E-mail: enoikokav@yahoo.com
Website: <http://fonikatanaloton.blogspot.com>
- **Union for Consumer's & Citizen's rights**
Address: 68 Gr.Labraki, GR-18532 Piraeus
Tel: +30 697 7297833
Fax: +30 210 3633976, +30 213 0369112
E-mail: b5delidadakis@gmail.com
- **Citizen's Association General Consumer Organization of Greece (Eurozoni)**
Address: 13, 3rd Septemvriou, GR-10432 Athens
Tel: +30 210 5200251, +30 210 5200252
Fax: +30 210 5200251
E-mail: info@eurozoni.gr, konmpalo@otenet.gr
Website: www.eurozoni.gr
- **Consumer Protection Union of Evros**
Address: Ergatika Palagias, GR-68100 Alexandroupoli
Tel/Fax: +30 255 1023206
E-mail: epkevrou@hotmail.com

- **Consumer Institute of Thessalia**
Address: 31 Anthimou Gazi, GR-41222 Larissa
Tel/Fax: +30 241 0538080
E-mail: inkathessalias@yahoo.gr

- **Consumers' Union of Lesvos (EN.KA.L.)**
Address: Prosfygikes Katoikies Chryssomaloussas, GR-81100 Mytilini
Tel/Fax: +30 225 1025738
E-mail: en-ka-l@otenet.gr

- **Consumers' Union of Greece**
Address: 4-6 Gounari, GR-18531 Piraeus
Tel/Fax: +30 210 4111080
E-mail: info@ekel.gr
Website: www.ekel.gr

- **New Consumers' Institute (New INKA)**
Address: 5 Kifissias Av., GR-115 23 Athens
Tel: +30 210 6469950, +30 210 9577422
Fax: +30 210 6469982
E-mail: inka@newinka.gr
Website: www.newinka.gr

- **Consumer's Protection Institute of Epirus (IN.P.KA. EPIRUS)**
Address: 52 Th. Pasxidi str., GR-45445 Ioannina
Tel/Fax: +30 26510 65178
E-mail: inpka.hp@gmail.com, inpka.hp@hotmail.com

- **Union of Consumers of AITOLOAKARNANIA's prefecture**
Address: 48 S. Tsiknia (Tsaldari) str, GR-30100 Agrinio
Tel: +30 264 1024444
Fax: +30 264 1021344
E-mail: inka-ait@otenet.gr

- **EPKAS – Consumer's Protection Union of Serres**
Address: 12 P. Kostopoulou, GR-62122 Serres
Tel/Fax: +30 232 1022518
E-mail: epkaser@gmail.com
Website: www.epkas.gr

- **Consumer's Association of Rodopi**
Address: 7-9 A. Theodosiou str., Ktirio Ergatoipalliliku Kentrou, GR-69100 Komotini
Tel: +30 253 1035222 +30 235 1092000 +30 253 1020011
Fax: +30 253 1035222 +30 235 1059208 +30 253 1020011
E-mail: enka_rodopis@yahoo.gr

- **Institute of Consumer Protection of Rodos – INKA RODOY**
Address: 2 Mavrou Georgiou str., 85100 Rodos
Tel: +30 224 1055955, +30 224 1063290, +30 224 1043822
Fax: +30 224 1023787
E-mail: kaz.inka@otenet.gr

- **Consumer Union of Kallithea**
Address: Filaretou 60, GR-1767 Kallithea
Tel: +30 210 9577045
Fax: +30 210 9577044
E-mail: ekatkal@otenet.gr

- **Consumers' Protection Centre of Preveza**
Address: 23 Const.Konofagou str., GR-48100 Preveza
Tel: +30 268 2061385, +30 268 2061167
Fax: +30 268 2061385
E-mail: kepkaprev@gmail.com

- **Consumer Union of the Prefecture of Drama (EK.KA Dramas)**
Address: 19 Eleftherias sq., GR-66100 Drama
Tel: +30 252 1027111, +30 252 1035775
Fax: +30 252 1035775
E-mail: enkadramas@gmail.com

- **Consumer Protection Centre of Chalkidiki (Nea Moudania)**
Address: 45 Ethnikis Antistaseos str., GR-63200 Chalkidiki
Tel: +30 237 3024447, +30 237 3065272
Fax: +30 237 3065271
E-mail: nkaramanlis@yahoo.com

- **Greek Consumer Organisation of Florina (EKATO)**
Address: 2 I. Karaviti, GR-53100 Florina
Tel: +30 238 5025170, +30 238 5044038
Fax: +30 238 5044373
E-mail: styliadis@sch.gr
Website: ekatoflorinas.blogspot.com

- **Consumer's Protection Centre of Naousa**
Address: 25 Venizelou str., GR-59200 Naousa
Tel: +30 233 2052152
Fax: +30 233 2052153
E-mail: kepkaima@otenet.gr

- **KE.P.KA. Kozanis – Consumers Protection Centre of the prefecture of Kozani**
Address: 2 Socr. Blioura str., GR-50100 Kozani
Tel/Fax: +30 246 1042282
E-mail: kepka@in.gr, thofilaktos@hol.gr
Website: www.kepka.org

- **Pan-Hellenic Association of coastal transport passengers**
Address: 48 Filonos str., GR-18535 Piraeus
Tel: +30 210 4220536, +30 210 4113111
Fax: +30 210 4174511, +30 210 4134810
E-mail: info@theologitis.gr ; pseas@pseas.gr
Website: www.pseas.gr

- **Consumer Institute (INKA) of Sterea Ellada**
Address: 5 Pl. Diakou, GR-35100 Lamia
Tel: +30 223 1052622
Fax: +30 223 1051676
E-mail: dimpallas@sch.gr

- **BIOZO – “BIO-Consumers for Qualitative Life”**
Address: 10 MacMillan, GR-11144 Athens
Tel: +30 210 5222323
Fax: +30 210 2116225
E-mail: email@biozo.org
Website: www.biozo.org

- **Consumer Protection Union of the Prefecture of Kilkis (ENO.P.KA)**
Address: 3 Byzantiou, GR-61100 Kilkis
Tel/Fax: +30 234 1028061
E-mail: info@enopka.gr, matskos@otenet.gr
Website: www.enopka.gr

- **Motorcyclist’s Consumer Union**
Address: 3 Santaroza str., GR-10564 Athens
Tel: +30 210 8840327, +30 210 4973364
Fax: +30 210 8840327
E-mail: info@motek.gr
Website: www.motek.gr

- **Greek Consumers’ Centre-ELKEKA**
Address: Kaniggos 19, GR-10677 Athens
Tel/Fax: +30 210 3803116
E-mail: elceka@yahoo.gr
Website: www.elkeka.exnet.gr, elkeka.blogspot.com

- **Consumer Awareness**
Address: Miaouli 3, GR-27100 Pyrgos Ilias
Tel: +30 262 1037010, +30 697 3342769
Fax: +30 262 1081256, +30 262 1037020
E-mail: katanalotiki_syneidisi@yahoo.gr

- **INKA Ilias**
Address: 5, 28th Octobriou, GR-27100 Pyrgos Ilias
Tel/Fax: +30 262 1022559
E-mail: inka.ilias@yahoo.gr
Website: www.inka-ilias.gr

- **Pan-hellenic Consumer Union of travelling and touristic services**
Address: 13 Agiou Konstantinou str., GR-18510 Piraeus, P.O.B. 80542
Tel: +30 210 4118905, +30 210 4177277
Fax: +30 210 4220314
E-mail: info@pektty.gr
Website: www.pektty.gr

- **Consumer Union of Chios**
Address: 18 Ben Zachariou Frourio str., GR-82100 Chios
Tel/Fax: +30 227 1044073
E-mail: enkachiou@yahoo.gr
Website: <http://www.enkachiou.gr>

- **Consumer Union of biologic products Life and Health**
Address: 30 Iakovaton str., GR-Patissia-Athens
Tel: +30 210 2116004, +30 210 2111550
Fax: +30 210 2111552
E-mail: m.ioannou@zoiygia.gr , a.kathariou@anoservices.gr

- **Consumer Protection Union of the Prefecture of Chania**
Address: 2 Square 1866, GR-73135 Chania
Tel/Fax: +30 282 1092666
E-mail: epkxan@gmail.com

- **Consumer and Borrower Union**
Address: 8 Gladstonos, GR-10677 Athens
Tel/Fax: +30 210 3302971-4
Fax: +30 210 3304097
E-mail: help@daneioliptes.com
Website: www.daneioliptes.com

- **Consumer's Association of Volos & Thessalia**
Address: 104, Agiou Nikolaou – Georgiadou D. str., GR-38221 Volos
Tel: +30 24210 97543
Fax: +30 24210 97544
E-mail: enka.volou@gmail.com; gramikatanaloti@gmail.gr
Website: www.enkavolou.gr

- **Consumer Protection Union of Edessa**
Address: Dioikitirio, GR-58200 Edessa
Tel: +30 23810 37225
Fax: +30 23810 24604
E-mail: consumer@edessacity.gr
Website: www.edessacity.gr/consumer

- **Consumers' Institute of Macedonia (IN.KA)**
Address: 17, Monastiriou str., GR-54627 Thessaloniki
Tel: +30 2310 535263
Fax: +30 2310 535263
E-mail: inkamak@inka.gr; inka@inkamak.gr
Website: www.inkamak.gr

- **Employed Consumers' Union of Greece (E.E.K.E.)**
Address: 28, Ioulianou str., GR-10433 Athens
Tel: +30 210 8817730
Fax: +30 210 8817784
E-mail: info@eeke.gr
Website: www.eeke.gr

- **Consumers' Protection Union of Sterea Ellada Prefecture**
Address: 1, Vasileiou D.& Agg. Goviou str., GR-34100 Chalkida
Tel: +30 22210 20509
Fax: +30 22210 82667
E-mail: info@epka-ste.gr
Website: www.epka-ste.gr

- **Consumers' Union of Herakleion of Crete**
Address: Ergatikos Katoikies Ag. Ekaterinis, GR-Herakleion-Grete

- **Secondary level associations**
 - **INKA General Consumers' Federation of Greece (INKA-GOKE)**
Address: 13, 3rd Septemvriou, GR-10432 Athens
Tel: +30 210 3632443
Fax: +30 210 3633976
E-mail: inka@inka.gr
Website: www.inka.gr

 - **Pan-hellenic Consumer's Union Federation (Parevasi)**
Address: 17 Stournari str., GR-10683 Athens
Tel: +30 210 3304444
Fax: +30 210 3300591
E-mail: Pomek-parevasi@gmail.gr

1.4. CONSUMER MEDIA

- **Consumer Ministry or equivalent:** Ministry of Employment and Social Insurance – General Secretariat of Consumer Affairs: www.efpolis.gr/www.ypakp.gr

- **National consumer NGOs (consumer organisations)**
As per “1.3”

1.5. REDRESS BODIES: COURTS AND ADRS

1.5.1. Courts

Civil courts of different level are responsible for consumer cases.

1.5.2. ADRS

- **Consumer Ombudsman**

Address: 144 Alexandras Ave. GR-11471 Athens

Tel: +30 210 6460814/210 6460612

Fax: +30 210 6460414

E-mail: grammateia@synigoroskatanaloti.gr

Website: www.synigoroskatanaloti.gr

- **Hellenic Ombudsman for Banking-Investment Services**

Address: 1,Massalias Str., GR-10680 Athens

P.O.B.: 3391, GR-10210, Athens

Tel: +30 210 3376700

Fax: +30 210 3238821

E-mail: contact@bank-invest-omb.gr

Website: www.bank-invest-omb.gr

1.6. EUROPEAN CONSUMER CENTRE

European Consumer Centre of Greece

General Secretariat of Consumer Affairs

Address: Kaniggos Sq., Office 431-432, GR-10181 Athens

Tel: +30 210 3847253 / 210 3893418

Fax: +30 210 3847106

E-mail: infoecc@efpolis.gr

Website: www.ecefpolis.gr

1.7. SELF OR CO-REGULATION

- **Hellenic Bank Association**

Address: 21A Amerikis Street, GR-10672 Athens

Tel: +30 210 3386500

Fax: +30 210 3615324

E-mail: hba@hba.gr

Website: www.hba.gr

The Hellenic Bank Association (HBA) is a non-profit organisation representing Greek and foreign banks operating in Greece. It was founded in 1928 and today has 29 members, of which 25 are regular and 4 associated. The HBA seeks to promote the collective modernization of its member banks and develop the banking sector in general, thereby

contributing to the advancement of the Greek economy. Moreover, as a representative body, the HBA contributes in a consultative capacity to regulatory issues, by participating in the formulation of legislative proposals or in technical committees on the international, European and national levels.

At the same time, the HBA is not an employers' association; aware of its responsibilities, it also makes a social contribution through its self-regulatory role and the know-how it produces. Furthermore, its top priority is the amicable settlement and resolution of disputes between private customers and banks, via the services offered by the Banking Ombudsman.

The Hellenic Bank Association's goals are implemented by its General Secretariat along guidelines set by the Board of Directors and the Executive Committee.

They involve the following actions:

- formulating the regulatory framework governing the banking system, with the support of its specialized staff, interbank committees and the committees of the Banking Federation of the European Union;
 - promoting banks' views to the competent authorities and legislative committees;
 - coordinating the smooth cooperation between banks and conduct of transactions in Greece, so as to address issues of common interest and encourage convergence of views among its members;
 - dispersing information to the public on developments in the banking sector through its communication policy;
 - examining developments in banking supervision and the money and capital markets;
 - formulating legal, accounting and fiscal issues relevant to the banking sector;
 - fostering international, bilateral cooperation with other banking bodies so as to serve as a channel of expertise on banking operations, capital markets and developments in the banking sector;
 - fostering participation in European Projects;
 - offering training through its Hellenic Banking Institute;
 - conducting surveys and research;
 - producing a number of publications, including its quarterly HBA Bulletin and more specialized studies on legal and economic issues relating to the banking system;
 - exploring ways to improve security of banks and banking transactions;
 - addressing problems related to consumer protection;
 - creating and develops mechanisms for settling disputes out of court.
- **Hellenic Association of Communication Agencies**
Address: 200, Ionias Ave & 61, Iakovaton str, GR-11144 Athens
Tel: +30 210 2112000
Fax: +30 210 2112020-1
E-mail: edee@edee.gr
Website: www.edee.gr
 - **Hellenic Advertisers Association**
Address: 10, Eleatou str. & Agisilaou 6-8, GR-151 24 Marousi
Tel: +30 210 6746568
Fax: +30 210 6771559
E-mail: sde@sde.gr – sde@otenet.gr
Website: www.sde.gr

- **Advertising Self Regulation Council**
Address: Astronafton 19, GR-15125, Marousi
Tel: +30 210 6899331/2
Fax: +30 210 6895711
E-mail: info@see.gr
Website: www.see.gr

Since December 2003, the Hellenic Association of Communication Agencies and the Hellenic Advertisers Association founded the Advertising Self-regulation Council which undertook to implement the Hellenic Advertisement & Communication Code and to operate a self-regulation system. The Advertising Self-regulation Council is member of EASA (European Advertising Standards Alliance).

2. Consumer Policies

2.1. CONSUMER PROTECTION LEGISLATION

- **Transposition of Consumer Acquis Directives to Greek Law**

	Directives	Greek legislative actions
1	Directive on Unit Pricing (98/6/EC)	Joint Ministerial Decision Z1 – 404/14.6.2001 for the indication of prices of products offered to consumers (Official gazette 827/ B/28.6.2001)
2	Directive on Timeshare (94/47/EC)	Presidential Decree 182/13.8.1999 for timeshare (Official gazette 171/A/25.8.1999) as amended by Presidential Decree 293/10.9.2001 (Official gazette 205/A/17.9.2001)
3	Directive on Package Travel (90/314/EEC)	Presidential Decree 339/5.9.1996 for the package travel (Official gazette 225/A/11.9.1996)
4	Directive on Distance Selling (97/7/EC)	Law 2251/1994 about “Consumer Protection”, article 4 (Official gazette 191/A/16.11.1994) as modified by Law 3587/2007, article 4 (Official gazette 152/A/10.07.07)
5	Directive on Injunctions (98/27/EC)	Law 2251/1994 about “Consumer Protection”, article 10 (Official gazette 191/A/16.11.1994) as modified by Law 3587/2007, article 13 (Official gazette 152/A/10.07.07)

	Directives	Greek legislative actions
6	Directive on Doorstep Selling (85/577/EEC)	Law 2251/1994 about “Consumer Protection”, article 3 (Official gazette 191/A/16.11.1994) as modified by Law 3587/2007, article 3 (Official gazette 152/A/10.07.07)
7	Directive on Sell of Consumer goods and guarantees (99/44/EC)	Law 2251/1994 about “Consumer Protection”, article 5 (Official gazette 191/A/16.11.1994) as modified by Law 3587/2007, article 6 (Official gazette 152/A/10.07.07) and articles 534 – 561 of Greek Civil Code. Law 3043/21.8.2002 for product liability (Official gazette 192/A/21.8.2002)
8	Directive on Unfair Contract Terms (93/13/EEC)	Law 2251/1994 about “Consumer Protection”, article 2 (Official gazette 191/A/16.11.1994) as modified by Law 3587/2007, article 2 (Official gazette 152/A/10.07.07)

- **Legislation outside the scope of the acquis**

	Directives	Greek legislative actions
1	Directives on misleading advertising & comparative advertising (84/450/EEC – 97/55/EC)	Law 2251/1994 about “Consumer Protection”, article 9 (Official gazette 191/A/16.11.1994) as modified by Law 3587/2007, article 11 (Official gazette 152/A/10.07.07)
2	Directives on unfair commercial practices (2005/29/EK)	Law 2251/1994 about “Consumer Protection”, articles 9a, 9b, 9c, 9d, 9e, 9f, 9g, 9h and 9i (Official gazette 191/A/16.11.1994) as modified by Law 3587/2007, article 12 (Official gazette 152/A/10.07.07)
3	Directive on consumer credit (87/102/EEC) – [Abolition] Directive on credit agreements for consumers (2008/48/EK)	Joint Ministerial Decision Z1-699/2010 (Official gazette 917/B/23.6.2010)
4	Directive on pursuit of television broadcasting activities (89/552/EEC)	Presidential Decree 100/2000 (articles 5,6,7) (Official gazette 98/A/17.3.2000)

	Directives	Greek legislative actions
5	Directive on electronic commerce (2000/31/EC)	Presidential Decree 131/2003 for electronic commerce (Official gazette 116/A/16.5.2003)
6	Directive on medicinal products for human use (2001/83/EC)	Joint Ministerial Decision ΔΥΤ3(α)/83657/30.12.2005 (Official gazette 59/B/24.01.2006)
7	Directive on the distance marketing of consumer financial services (2002/65/EC)	Law 2251/1994 about “Consumer Protection”, article 4a (Official gazette 191/A/16.11.1994) as modified by Law 3587/2007, article 5 (Official gazette 152/A/10.07.07)
8	Regulation on common rules compensation and assistance to air passengers (261/2004)	
9	General Product Safety Directive 2001/95/EC	Joint Ministerial Decision Z3-2810/2004 for general product safety (Official gazette 1885/B/20.12.2004) and Joint Ministerial Decisions Z3-840/2004 & Z3-443/2004
10	Directive 87/357/EOK concerning products which, appearing to be other than they are, endanger the health or safety of consumers	Joint Ministerial Decision N°3-193/8.8.1989 (Official gazette 609/B/21.8.1989)

Useful link: www.efpolis.gr

The new technologies and the entrance of new products and services in the market have underlined the importance of a more effective legislative framework for protecting consumers. Therefore, the Law 3587/2007 (Official gazette 152/A/10.07.07) has recently modified the Consumer Protection Law 2251/1994.

The basic modifications/innovations of the modified Law are as follows:

- Introduction of the “sustainable consumption” term.
- New provision for vulnerable consumers. Obligation of the State to provide information and education.
- Cooling – off period is fixed to 14 calendar days.
- New provision for the spiritual welfare of minors.
- Provision for the supplier’s obligation to inform the consumer for the possible Product Life.
- Consumer’s right to demand the replacement of the product in case the time of repair exceeds 15 working days.
- Introduction of a greater definition of “defective” products.
- Retraction of dangerous products and information to consumers.
- Accurate definition of “producer” term.
- Introduction of seven (7) new articles concerning the unfair commercial practices.
- Accurate provisions for the comparative advertisement.
- Provision for the constitution of consumer organisations at secondary level.
- Provision for the consumer organisations at secondary level to institute collective actions.

- Provision for the consumer organisations' right to demand for the consumer, financial redress for material damages immediately after the court's decision (issue of payment order).
- Regulation for the distribution of the amounts gained for non-material damages.
- Provisions for empowering the role of alternative dispute resolutions.
- Change of the name and operation of National Consumer Council. The new term is National Council of Consumer and Market
- Definition of the participation procedure of the representatives of consumer organisations to working groups at National, European and International level.
- Provision for the obligation of the suppliers to respond within a well-defined time period to consumers' complaints sent to them by the GSC.
- Readjustment of the amount limits for the fines imposed by the Minister of Economy, Competitiveness and Shipping (up to 1.000.000 euro).
- Provision for the issue of Ministerial Decision regulating the contracts with health centres and gyms.

The Minister of Economy, Competitiveness and Shipping may impose a fine of Euro 1.500 to Euro 1.000.000 on any supplier who infringes any provision of the Consumer Protection Law 2251/1994 as modified by Law 3587/2007. In case of more than 3 fines imposed to the same supplier, the maximum fine shall be doubled and the Minister of Economy, Competitiveness and Shipping may order the shut-down of a company or one of its sections for a period of three (3) months up to one (1) year (according to Law 2251/94, article 13(a) as modified by Law 3587/2007, article 17).

Recent Legislative Acts:

- Ministerial Decision Z1-1262/2007 (Official Gazette 2122/B/31.10.07) concerning terms on consumer contracts with slimming centres and gyms.
- Ministerial Decision Z1-798/2008 (Official Gazette 1353/B/11.7.08) concerning the prohibition of General Transaction Clauses which are considered to be unfair according to court decisions.
- Law 3587/2009 (Official Gazette 68/A/5.5.2009) on debt collection companies of late or outstanding debts and other provisions.
- Joint Ministerial Decision Z1-699/2010 (Official gazette 917/B/23.6.2010) on credit agreements for consumers.
- Law 3862/2010 (Official Gazette 113/A) for the implementation of the Payments Service Directive 2007/64/EC.
- Law 3869/2010 (Official Gazette 130/A/3.8.2010) concerning debt-settlement of highly-indebted consumers and other rules.
- Ministerial Decision Z4-47/10.2.10 (Official Gazette 365/B) relating to the organization and functioning of the department concerning the official register of dept collection companies.

Legislative initiatives for 2011

- Reform of legislative framework in the area of insurance services for strengthening consumer protection.
- Legislative proposal for the protection of debtors towards unfair debt collection practices.
- Implementation of Law 3869/2010 on highly-indebted consumers through a network of consumer organisations and lawyers who will offer free support for out of court dept settlement.

- Establishment of branch in the area of comparative product and service testing (ELOT).
- Tracking down and solving problems concerning sensitive categories of consumers.
- Enforcement of cooperation with consumer organisations for effective planning and implementation of consumer protection framework.
- Implementation of the new Timesharing Directive 2008/122/EC.

2.2. CONSUMER ASSOCIATIONS

In Greece, consumer associations are constituted as legal bodies and are governed by the provisions of Article 10 of Law 2251/1994 (as modified by Law 3587/2007, article 13) and by the Civil Code. Consumer associations have the exclusive objective of protecting the interests of consumers. They represent consumers in the organisations in which consumer representation is provided for, and they inform and advice consumers, represent them in court and out of court and initiate procedure for collective actions in accordance with the provisions in force.

Consumer associations are constituted at first and secondary level. Members of consumer associations at first level shall be natural persons. Members of consumer associations at secondary level are only consumer associations at first level. At least 100 persons shall be required to establish a consumer association at first level. In municipalities with a population of up to 5000 persons, 50 persons shall suffice. Consumer associations may constitute offices away from their headquarters. Each natural person may not belong to more than one consumer association at first level. At least 5 consumer associations at first level shall be required to establish a consumer association at secondary level. Each consumer association of first level may not participate in more than one consumer association at secondary level. Consumer association may be constituted at a higher level than secondary, according to the procedure of constitution of secondary level consumer associations.

Consumer associations shall acquire legal personality on entry in the register of consumer associations. Anybody may consult it or seek a copy or certification of any entry.

The exclusive sources of income of the consumer associations, in Greece, under Law 3587/2007 (article 13) which modifies Law 2251/1994 (article 10), are:

- Registration fees, contributions and voluntary members' contributions.
- Income from exploitation of their property.
- Heritage, bequest.
- State grants or grants from local government associations of first and secondary level.
- Subsidy by the European Union, international organisations and international consumer associations.
- 35% of the amount of financial redress of non-material damages to consumers' with the procedure of collective actions.
- Income from offer of documents/leaflets and public events.

According to the Consumer Protection Law (Law 2251/1994), article 10, "Consumer Organisations – Collective means of protection" as modified by Law 3587/2007, article 13, consumer organisations shall institute collective actions in accordance with the provisions in force. In particular, consumer organisations which have at least 500 active members and

which have been entered in the register of consumer organisations for at least one year may bring any kind of actions to protect the general interest of consumers (**collective action**).

Specifically, they may bring actions of the following kind:

- Actions to cease and desist in regard to illegal behaviour on the part of the supplier.
- Actions for the financial redress of non-material damages to consumers.
- Actions for interim measures with regard to infringements or financial redress pending a court order.
- Actions for recognition of consumers' rights to redress of damages due to illegal behaviours.

Additionally, chambers of commerce, industry, crafts, and professions can bring collective actions against suppliers.

2.3. ENFORCEMENT/REDRESS

- **Consumer Ombudsman**

It was established with the Law 3297/2004 (Official gazette 259/A/23.12.2004) and represents an independent agency of extrajudicial dispute resolution in the area of consumer disputes.

- **Hellenic Ombudsman for Banking-Investments Services**

It examines disputes that arise from the supply of banking and investment services provided by the banks and investment companies situated in Greece. It also handles cross border disputes as member of FIN-NET and complaints of consumers of other Member-States who make transactions with banks situated in Greece.

2.4. INFORMATION AND EDUCATION

The General Secretariat of Consumer Affairs over the past 6 years has taken a number of initiatives and actions to inform and educate Greek consumers about their rights.

As far as the initiatives taken are concerned, the Greek Secretariat of Consumer Affairs has published and distributed an informative booklet, the "Consumer Guide", covering a wide range of consumer issues. It has also put together and distributed a large amount of **informative and educational leaflets and brochures** on several topics that apply to the interest of Greek consumers.

Some of the most recent leaflets provide useful information on:

- Safety during vacations
- Travelling
- Unfair Commercial Practices
- Banking Services
- Sustainable consumption
- Safe exploration on internet
- Safe labelling
- Consumer contracts with slimming centres and gyms
- Insurance contacts
- Debt-settlement of highly-indebted consumers.

Trying to raise public awareness, representatives of the General Secretariat of Consumer Affairs (GSCA) have participated in panels and have also given lectures in schools about several consumer issues, so that young consumers are aware and can, therefore, exercise their rights.

It is well mentioned that representatives of GSCA have participated in seminars in cooperation with the Environmental Education Centre, local administrations and consumer organisations, aiming to raise consumer awareness on sustainable consumption, on unfair commercial practices and be aware of the new legislative framework for consumer protection.

The GSCA in cooperation with the Greek Utility Services has issued Guidelines on Utility Services' obligations towards the consumers. These Guidelines was published on a special edition which was distributed to the public in the light of the European Consumer Day on 15 March 2007.

Events/Seminars

- **In November 2007**, the GSCA organised a seminar on nutrition habits raising issues on food safety, food quality control and nutrition habits of Greek consumers.
- **In March 2008**, the GSCA organised a seminar providing information to consumers about banking products and services.
- **In March 2009**, the GSCA organised a Conference on New Tendencies in the field of consumer protection, the information, the tools, the stakeholders and the built of trust in a complex environment.
- **In March 2010**, the GSCA organised a Conference on highly indebted householders Activities and initiatives.
- **In October 2010**, the GSCA organised a seminar for the NGOs on the implementation of Law 3869/2010 concerning debt-settlement of highly-indebted consumers.

2.5. INFORMATION GATHERING/RESEARCH

Recently completed projects:

- January 2005: Survey on "Greek Consumer's Tendencies and Opinions" conducted by Prognosis.
- February 2005: Survey on "Greek Consumer Profile" conducted by ICAP.
- May 2005: Survey on "Greek Consumer's Attitude towards the new working hours system of stores" conducted by Kapa Research.
- February 2007: Survey on "Consumer Behaviour & Consumer Awareness" conducted by Stratego.
- November 2007: Survey on "Nutrition attitudes, perceptions and habits of Greek citizens" conducted by VPRC.
- March 2008: Survey on "Greek and Banking products. Attitude, perception and behaviour" conducted by GPO (Greek Public Opinion).
- November 2008: Survey on "Greek Consumers towards internal market challenges" conducted by GPO.
- March 2010: Survey on "Highly indebted households" conducted by Kapa Research.