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1. Consumer policy institutions

1.1. MINISTRY RESPONSIBLE FOR CONSUMER POLICY

The Ministry responsible for the consumer policy, nationally and EU-level, is the Ministry of Justice (as from 1 January 2011). The responsible minister is Birgitta Ohlsson at the Prime Minister's Office. The consumer areas of responsibility include inter alia marketing, consumer prices, consumer aspects of financial services and electronic communication as well as product safety and standardisation. Several other ministries are responsible for consumer related issues, such as the Ministry of Agriculture, the Ministry of Justice (civil law) and the Ministry of Finance.

Useful information:

Minister: Birgitta Ohlsson

Address: Fredsgatan 8, SE-103 33 Stockholm

Tel: +46 8 405 10 00

Fax: +46 8 21 96 25

Website: www.sweden.gov.se

1.2. PUBLIC AGENCIES

Directives	Public Enforcement Agencies
Directive 84/450/EEC Directive 85/577/EEC Directive 90/314/EEC Directive 93/13/EEC Directive 94/47/EC Directive 97/7/EC Directive 97/55/EC Directive 98/6/EC Directive 1999/44/EC	The Swedish Consumer Agency/Consumer Ombudsman: <i>Address:</i> Lagergrens Gata 8, SE-651 02 Karlstad <i>Tel:</i> +46 771 42 33 00 <i>Fax:</i> +46 54 19 41 95 <i>E-mail:</i> konsumentverket@konsumentverket.se <i>Website:</i> www.konsumentverket.se
Directive 87/102/EEC Directive 2002/65/EC	Swedish Financial Supervisory Authority <i>Address:</i> Box7821, SE-103 97 Stockholm <i>Tel:</i> +46 8 787 80 00 <i>Fax:</i> +46 8 24 13 35 <i>E-mail:</i> finansinspektionen@fi.se <i>Website:</i> http://www.fi.se/ The Swedish Financial Supervisory Authority, Finansinspektionen, is a public authority. Its role is to promote stability and efficiency in the financial system as well to ensure an effective consumer protection. They authorize, supervise and monitor all companies operating in Swedish financial markets. The Finansinspektionen is accountable to the Ministry of Finance.
	The Swedish Board of Supervision of Estate Agents <i>Website:</i> www.fastighetsmaklarnamnden.se

1.3. NATIONAL CONSUMER ORGANISATIONS

From 2008 the public funding for organisations active within the consumer area, as well as for projects carried out by such organisations, is administered by the Swedish Consumer Agency. (See below, Consumer Organisations).

There is no list of consumer organisations at national level. There are two umbrella consumer organisations, “Sveriges Konsumenter” (The Swedish Consumers’ Association) and “Sveriges Konsumenter i Samverkan” (The Swedish Consumer Coalition) each also consisting of a large number of organisations with different profiles.

The Swedish Consumers Association is an independent, non-partisan cooperative organisation consisting of 28 member organisations. The organisation is nowadays also open for individual membership. The Swedish Consumers’ Association aims to strengthen the position of consumers in order to improve people’s ability to bring their consumer power to bear.

The Swedish Consumer Coalition is a non-profit, non-governmental organization consisting of similarly non-profit NGOs. The Coalition emerged in February 1994 out of a network of fifteen organizations. The member organizations are politically independent and work in the common interest, i.e. they represent no particular interest group. Its main activities are: monitoring and raising vital consumer issues, focusing on consumption of goods and services, its motives and consequences, as well as consumers’ potential to bring about positive change.

- **The Swedish Consumers’ Association (Sveriges Konsumenter)**

Address: Box 38001, SE-100 64 Stockholm

Tel: +46 8 674 43 00

Fax: +46 8 674 43 29

E-mail: info@sverigeskonsumenter.se

Website: www.sverigeskonsumenter.se

- **The Swedish Consumer Coalition (Sveriges Konsumenter i Samverkan)**

Address: Tegelviksgatan 40, SE-116 41 Stockholm

Tel: +46 8 556 92 410

Fax: +46 8 641 93 45

E-mail: skis-s@konsumentensamverkan.se

Website: <http://www.konsumentensamverkan.se/english/indexeng.html>

1.4. NATIONAL COUNCILS/ASSEMBLIES OF CONSUMER ORGANISATIONS AND OTHER STAKEHOLDERS

There is no consumer council or assembly, but meetings with consumer organisations and other stakeholders about consumer related issues are organised at the ministry on a regular basis.

1.5. CONSUMER MEDIA

Ministry of Integration and Equality	www.regeringen.se
The Swedish Consumer Agency	www.konsumentverket.se
The National Board for Consumer Complaints	www.arn.se
National Food Administration	www.slv.se
<i>Consumer organisations:</i> <ul style="list-style-type: none">• The Swedish Consumers' Association• The Swedish Consumer Coalition	www.sverigeskonsumenter.se www.konsumentsamverkan.se
Research <ul style="list-style-type: none">• Centre for Consumer Science School of Business, Economics and law, Göteborg university	www.cfk.gu.se
<i>Newspapers</i> <ul style="list-style-type: none">• Dagens Nyheter (DN) (DN Ekonomi, Konsument)• Göteborgsposten• Svenska Dagbladet (SvD) <i>Consumer magazine</i> <ul style="list-style-type: none">• Råd och Rön (owned by the Swedish Consumers' Association)	www.dn.se www.gp.se www.svd.se www.radron.se

1.6. REDRESS BODIES: COURTS AND ADRS

National Board for Consumer Complaints

Postal address: Box 174, SE -101 23 Stockholm

Visiting address: Teknologgatan 8C, Stockholm

Tel: + 46 8 508 860 00

Fax: + 46 8 508 860 011

E-mail: arn@arn.se

Website: www.arn.se

The consumer has always the possibility to bring an action to civil court.

1.7. EUROPEAN CONSUMER CENTRE

Konsument Europa, Konsumentverket

Address: Lagergrens Gata 8, SE-651 02 Karlstad

Tel: +46 54 19 41 50

Fax: +46 54 19 41 95

E-mail: Info@konsumenteuropa.se

Website: www.konsumenteuropa.se

1.8. SELF OR CO-REGULATION

There exist self-regulatory systems for different business sectors. Some of them are listed below.

- **Reklamombudsmannen**
The Swedish Advertising Ombudsman
Website: <http://reklamombudsmannen.org>
- **Etiska nämnden för direktmarknadsföring (DM-nämnden)**
Direct marketing.
E-mail: info@dm-namnden.org
Website: <http://www.dm-namnden.org/>
- **Etiska rådet för Betalteletjänster**
Telephone services.
E-mail: info@etiskaradet.se
Website: <http://www.etiskaradet.se/>

There are also special bureaus providing advice and guidance to consumers. The bureaus' boards comprise representatives from the business sector as well as from public authorities.

- The Swedish Consumers' Banking & Finance Bureau
- The Swedish Consumers Insurance Bureau
- The Swedish Consumer Electricity Advice Bureau
- The Swedish Consumer Bureau for Telecom, TV & Internet

2. Consumer policies

2.1. CONSUMER PROTECTION LEGISLATION

Apart from the legislation transposing the consumer protection acquis, there is inter alia consumer protection legislation about consumer services, real estate mediation and financial advisory services.

2.2. CONSUMER ORGANISATIONS

A new system for public funding of organisations active within the consumer area has been introduced in Sweden. This system introduces criteria defining consumer organisations eligible for funding.

From 2008 the public funding for organisations active within the consumer area (as well as for projects carried out by such organisations) is administered by the Swedish Consumer Agency. The government has decided upon a special regulation with criteria that have to be fulfilled.

Public funding can be granted to national organisations which are democratically structured, politically independent and that run the activities with a non profit purpose.

The so called "activity support" may be granted to organisations which have as a purpose to strengthen the influence of Swedish consumers in the national market, within the EU or in other international forum and there represent Swedish consumers or participate in national or international standardisation.

The so called "organisational support" may be granted to organisations that have as main purpose to safeguard the interests of Swedish consumers nationally or at international level,

operate nation-wide and that have at least 1000 members (alternatively the organisation may be an umbrella organisation that in all covers 1000 members).

The so called "project support" may be granted to organisations for projects that has the main purpose to protect consumers interests and to contribute to give consumers a better knowledge and give them a possibility make active choices.

2.3. ENFORCEMENT/REDRESS

2.3.1. Enforcement

The Swedish Consumer Agency is headed by a Director General who is also Consumer Ombudsman, KO (Konsumentombudsmannen). The Agency/the Consumer Ombudsman is responsible for the enforcement of consumer legislation and pursues legal action in court in the consumer interest.

About 100 people work at the agency with different types of consumer issues. Some of these are safety with regard to goods and services, misleading advertising, unfair contract terms, domestic finances.

The Swedish Consumer Agency/Consumer Ombudsman can take measures against:

- misleading advertising and other types of marketing
- unfair contract terms
- incorrect price information
- dangerous products and services.

The Consumer Ombudsman has the possibility to either bring an action against a trader in the Market court or to issue an information or prohibition order. If the trader accepts and signs an information or a prohibition order it has same legal effect as a judgment rendered by a court. These orders are always combined with a fine. In severe cases the Consumer ombudsman may ask the Market court to issue a market disruption fee.

KO-support

The Consumer Ombudsman (KO) may also decide to represent a consumer in a case in court against a trader. This help is called KO support. KO will only support a consumer under certain circumstances. The dispute shall either be significant for the application of the law, i.e. to clarify the legal situation within a certain area, or the dispute shall be of common consumer interest, i.e. concern a great number of consumers. When KO supports a consumer in a dispute, the state covers the consumer's legal expenses.

Group Action

The Consumer Ombudsman may also represent a group of consumers in a group action.

2.3.2. Redress

National Board for Consumer Complaints

The Board's job is:

- to investigate conflicts between consumers and traders about goods, services or other utilities intended primarily for private use (consumer disputes) and recommend a solution to the dispute,
- to give an advisory opinion in consumer disputes, at the request of a court of law,
- to support the mediation role of local consumer organisations in consumer disputes, through training, advice and information, etc and
- to inform consumers and traders of the Board's practice.

The Board's decision is a recommendation to the parties about how the dispute ought to be settled. The Board's decisions are not binding and cannot be appealed against. In practice most businesses respect the recommendations of the Board and many traders have, through their branch organisations, undertaken to follow the Board's decisions. If the trader does not follow the Board's recommendation, the consumer can take the case to an ordinary court. Businesses not following the Board's recommendations are published on a "black list" in a consumer magazine, a list cited widely in media.

2.4. INFORMATION AND EDUCATION

One of the fields of activity of the Swedish Consumer Agency is consumer information and education. The Swedish Consumer Agency's website provides consumers with information about general and current topics. The Agency also produces school equipment/supplies.

Information and individual advice is provided by consumer counselling services in most municipalities.

In the fields of insurance, banking and finance as well as electricity supply there exist advisory bureaus. Trade associations finance the bureaus, but public authorities, such as the Swedish Consumer Agency, are represented in the board of these agencies.

www.konsumenternas.se (insurance, banking and finance, electricity supply)
<http://www.ktib.se> (telecom, TV & Internet)

"Consumer-knowledge" is a special subject in school in Sweden. In "senior high school" consumer related matters are dealt with within different relevant subjects, such as mathematics.

2.5. INFORMATION GATHERING/RESEARCH

The Centre for Consumer Science at the School of Business, Economics and law, Göteborg University, gets financial support from the government.

www.cfk.gu.se

There is a scientific council attached to the Swedish Consumer Agency.