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# 1. Consumer policy institutions

## 1.1. MINISTRY RESPONSIBLE FOR CONSUMER POLICY

In Cyprus, the Ministry responsible for consumer policy and protection is the Ministry of Commerce, Industry and Tourism and specifically the Competition and Consumer Protection Service of the Ministry. Consumer policy is a core component of the Ministry's strategy objective of improving the quality of life of citizens.

The mission of the Competition and Consumer Protection Service is the high level consumer protection in the liberalised and competitive environment. The Service is responsible for the introduction of competition policy as well as the introduction and enforcement of legislation on consumer issues. The Service aims at enhancing consumers' welfare in terms of price, choice, quality, diversity, affordability and safety and to empower consumers. Consumer welfare is at the heart of well-functioning markets.

### 1.1.1. Ministries responsible for EU and national legislation and policy protecting consumer economic interests, certain financial services and general product safety

- **Ministry of Commerce, Industry and Tourism**

*Minister's name:* Mr Antonis Paschalides

*Permanent Secretary:* Mrs Zeta Emilianidou

*Director of Competition and Consumer Protection:*

*Address:* 6-8, Andreas Araouzos street, CY-1421 Lefkosia

*Tel:* +357 22 867 202, +357 22 867 153

*Website:* [www.mcit.gov.cy](http://www.mcit.gov.cy)

1. Misleading and Comparative Advertising (Dir. 84/450/EEC, 97/55/EC)
2. Contracts negotiated away from business premises (Dir. 85/577/EEC)
3. Consumer Credit (Dir. 2008/48/EC)
4. Package travel, holidays and package tours (Dir. 90/314/EEC)
5. Unfair terms in consumer contracts (Dir. 93/13/EEC)
6. Timesharing (Dir. 2008/122/EC)
7. Distance contracts (Dir. 97/7/EC)
8. Indication of the prices of products offered to consumers (Dir. 98/6/EC)
9. Sale of consumer goods and associated guarantees (Dir. 1999/44/EC)
10. Distance Marketing of consumer financial services (2002/65/EC)
11. General Product Safety (Dir. 2001 /65/EC)
12. Toys (Dir. 88/378/EC)
13. Unfair Consumer Practices (Dir. 2005/29/EC)
14. Consumer Protection Cooperation - CPC (Reg.(EC)2006/2004)
15. Injunctions (Dir. 98/27/EC)

- **Ministry of Commerce, Industry and Tourism**

*Address:* 6-8, Andreas Araouzos street, CY-1421 Lefkosia

*Tel:* +357 22 867 321

*Website:* [www.mcit.gov.cy](http://www.mcit.gov.cy)

Electronic Commerce (Dir. 2000/31/EC)

- **Cyprus Radio Television Authority**

*Address:* 42, Athalassa Avenue, CY-2012 Strovolos, Lefkosia

*Tel:* +357 22 512 468

*Website:* [www.cрта.org.cy](http://www.cрта.org.cy)

Independent body -Television Broadcasting Activities (Dir. 89/552/EEC)

- **Ministry of Health**

Drugs Council (Human)

*Address:* 7, Larnacas Avenue, CY-1475 Lefkosia

*Tel:* +357 22 407 108

*Website:* [www.moh.gov.cy](http://www.moh.gov.cy)

Medicinal Products for Human Use (Dir. 2001/83/EC)

- **Ministry of Communication and Works**

Department of Civil Aviation

*Address:* 16, Grivas Dighenis Avenue, CY-1429 Lefkosia

*Tel:* +357 22 404 104

*Website:* [www.mcw.gov.cy](http://www.mcw.gov.cy)

Denied Boarding and Cancellation or Long Delay Flights (Reg.(EC)261/2004)

- **Ministry of Health**

Medical and Public Health Services

*Address:* 18, John Kennedy Street, Lefkosia

*Tel:* +357 22 305 339

*Website:* [www.moh.gov.cy](http://www.moh.gov.cy)

Food Safety / Food Control (Directives: 93/43, 89/397, 93/99, 852/04, 882/04)

- **Ministry of Agriculture, Natural Resources and Environment**

Veterinary Services Department

*Address:* Mr. Cllaralambos Kakoyiannis, CY-1417 Lefkosia

*Tel:* +357 22 805 207

*Website:* [www.moa.gov.cy](http://www.moa.gov.cy)

Products of animal origin in the Butcheries

### 1.1.2. Additional significant responsibilities for consumer policy at national level outside the scope of EU consumer policy

The Trade Description Law: The Law is very helpful to the Intellectual Property Rights Law, which is run by the Department of Customs and Excise. This Law protects Registered Trade Marks from pirated goods. In addition, the Law provides actions concerning misleading description of goods or services.

## 1.2. PUBLIC AGENCIES

All answers are presented in paragraph 1.1.

Directives	Public Enforcement Agencies
Directive 84/450/EEC Directive 85/577/EEC Directive 2008/48EC Directive 90/314/EEC Directive 93/13/EEC Directive 2008/122/EC Directive 97/7/EC Directive 97/55/EC Directive 98/6/EC Directive 1999/44/EC Directive 2002/65/EC Directive 2005/29/EC Regulation (EC)2006/2004 Directive 98/27/EC	Ministry of Commerce, Industry and Tourism Competition and Consumer Protection Service  <i>Address:</i> 6A Andreas Araouzos Street, CY-1421 Nicosia -Cyprus <i>Te1:</i> +357 22 867 100 <i>Fax:</i> +357 22 375 120 <i>Website:</i> <a href="http://www.mcit.gov.cy">www.mcit.gov.cy</a>

## 1.3. NATIONAL CONSUMER ORGANISATIONS

- **The Cyprus Consumers Association**

It is a non-political, independent, non-governmental Consumers Organisation. As an independent non-profit organisation, the Association strives to safeguard the consumers' rights. Its main activities are: information on Cyprus Consumer Protection Laws, information on Consumer Rights & Responsibilities, advice on Complaint Procedures for Faulty, damaged or unsatisfactory products and / or services, reading Library on Consumer Publications such as WHICH, (U.K) Consumer Reports (U.S.A), Consumer Choice (Ireland) and more generally consumer related services.

The Cyprus Consumers Association represents the Cyprus consumers in over 30 committees in Cyprus, and also in the European Union (European organisations such as, European Consultative Groups; European Consumer Consultative Group (ECCG), and ECCG subgroup

on financial services (FSCG), (BEUC & ANEC) and Consumers International (CI). The Cyprus Government provides an annual grant to the Cyprus Consumers Association.

**Headquarters/Main office:**

*Address:* 5 Acropolis Ave., (Flat 21) 2000 Strovolos, P.O. Box 24874, CY-1304 Nicosia.

*Tel:* +357 22 516 112

*Fax:* +357 22 516 118

*E-mail:* [cca@spidernet.net](mailto:cca@spidernet.net)

*Website:* [www.cyprusconsumers.org.cy](http://www.cyprusconsumers.org.cy)

- **The Cyprus Consumers Union and Quality of Life**

It is an independent, non-political, non-governmental and non-profit organisation officially registered under the Cypriot law (reg. nr. HE 136674).

The main objective of the Union is to safeguard and promote the rights and the interests of the consumers in Cyprus without any form of discrimination. The Union is represented in a large variety of Institutions in Cyprus (i.e the Advisory Committee chaired by the Minister of Commerce, Industry and Tourism, in Parliamentary Committees etc) and abroad.

Financially the Union is supported by the Cyprus Government from where it received an annual grant.

*Office address:* 56 Stavrou Avenue, Kariatis Center, Block A2 Apt. 107, CY-2035 Strovolos, Nicosia.

*Correspondence address:* P.O. Box 16033, CY-2085 Strovolos

*Tel:* +357 22 313 111

*Fax:* +357 22 463 077

*E-mail:* [consumersunion@cytanet.com.cy](mailto:consumersunion@cytanet.com.cy)

*Website:* [www.consumersunion.org.cy](http://www.consumersunion.org.cy)

- **Cyprus Workers Confederation – Consumers Department**

It is an independent non-profit organisation and is dedicated to the overall protection of consumers' rights. The Confederation is both member of I.C.F.T.U. and E.T.U.C. The Confederation is partly funded by the government.

*Office address:* 11 Strovolou Avenue, CY-2018 Strovolos

*Correspondence Address:* P.O. Box 254018, CY-1306 Nicosia

*Tel:* +357 22 849 849

*Fax:* +357 22 849 850

- **Pancyprian Federation of Labour – Consumers Department**

It is an independent non-profit organisation. The Federation is active in the consumers' protection and places emphasis in solving consumers' problems. The head of the department is Mr. Andreas Pavlikkas. The Federation is partly funded by the government.

*Office address:* Archermou 31 – 35 Street, CY-1045 Nicosia  
*Correspondence address:* P.O. Box 21855, CY-1514 Nicosia  
*Tel:* +357 22 866 400  
*Fax:* +357 22 349 382  
*E-mail:* [peo@cytanet.com.cy](mailto:peo@cytanet.com.cy)

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

- **Consumer Advisory Committee**

The Committee is chaired by the Minister of Commerce, Industry and Tourism. It is responsible for the liaison with all other stakeholders on all issues of concern to the consumer. Stakeholders are also informed of all policy initiatives at European and national level. Members of the Committee are the consumer associations, professional organisations, trade unions etc.

**Ministry of Commerce, Industry and Tourism**

*Address:* 6-8, Andreas Araouzos street, CY-1421 Lefkosia  
*Tel:* +357 22 867202, +357 22 867 153  
*Website:* [www.mcit.gov.cy](http://www.mcit.gov.cy)

#### **1.5. CONSUMER MEDIA**

There are no specialist media addressing consumer issues therefore these issues are promoted through the normal media. Announcements issued by the Competition and Consumer Protection Service are posted on our website, published in national newspapers, and TV coverage is given through the TV channels. In addition, sometimes TV and radio programmes are organised with the aim of discussing consumer issues. Moreover, the Service publishes price bulletins for the purpose of consumer information. It also circulates to all stakeholders publications in plain language regarding the basic rights and obligations of consumers.

**Competition and Consumer Protection Service:**

*Tel:* +357 22 867 153  
*Website:* [www.mcit.gov.cy](http://www.mcit.gov.cy)

#### **1.6. REDRESS BODIES: COURTS AND ADRS**

Where the Competition and Consumer Protection Service of the Ministry of Commerce, Industry and Tourism, upon an investigation, considers that there is a violation, it may -if it deems necessary-apply to the District Court for the issue of a prohibitory or mandatory order, including the interim order, against any person who, according to the Court's opinion is liable for this violation.

Subject to the provisions of the Law, lawfully established organisations or associations, having an adequate legitimate interest in the protection of the consumer's collective interests in general, are entitled to apply to the Court for the issue of a prohibitory or mandatory order.

### **1.6.1. ADR**

The Competition and Consumer Protection Service has prepared a draft Law which provides for the setting up of mechanisms through which a consumer may seek redress to a problem he/she may have by applying to an out of court body.

### **1.7. EUROPEAN CONSUMER CENTRES**

The European Consumer Centre (ECC) of Cyprus acts as an effective mediator between the consumer and the supplier giving notice of the claim supported by the Community and national rules that may apply.

*Address:* 6, Andreas Araouzos, CY-1421 Lefkosa

*Tel:* +357 22 867 100/ +357 22 375 177

*Fax:* +357 22 375 120

*E-mail:* [ecccyprus@mcit.gov.cy](mailto:ecccyprus@mcit.gov.cy)

*Website:* [www.ecccyprus.org](http://www.ecccyprus.org)

### **1.8. SELF OR CO-REGULATION**

Not applicable.

## **2. Consumer policies**

### **2.1. CONSUMER PROTECTION LEGISLATION**

The Commission's compendium database will provide public information on most legislation transposing the consumer protection acquis. This section should therefore be limited to references to the main elements of national consumer protection legislation outside the scope of the acquis. The main penalties for non-compliance with consumer protection legislation should be identified. A link to the website where the text of the legislation may be found should be provided.

"The Trade Description Law of 1987 and its amendments up to 2002":

Main penalties: Fine not exceeding € 1281.45 or to a term of imprisonment not exceeding twelve months, or to both such fine and imprisonment. In case of a second or subsequent conviction, fine not exceeding € 1708.60 or to a term of imprisonment not exceeding two years, or to both such fine and imprisonment.

The text of the legislation can be found in the webpage: [www.mcit.gov.cy](http://www.mcit.gov.cy) under the following path: (Greek) Νομοθεσία – Εμπορική Περιγραφή Προϊόντων και Υπηρεσιών - Ο Περί Εμπορικών Περιγραφών Νόμος του Ι 987 (Available in Greek language. The English version is still under construction).

## **2.2. CONSUMER ORGANISATIONS**

For a number of legislations, persons or legally established organisations have the right to apply before the Court for the issuing of a prohibitory or mandatory order.

Currently there are no official definitions or criteria to determine what a consumer organisation at a national level is. This is mainly because Cyprus is a small island with the population totalling about 750.000. All organisations are considered to be operating at national level. The consumer organisations receive public funding.

## **2.3. ENFORCEMENT/REDRESS**

The competent government service responsible for Safeguarding consumer interests, the Competition and Consumer Protection Service of the Ministry of Commerce, Industry and Tourism, is responsible for the investigation of consumer complaints. Complaints are investigated by the Service if they fall within its policy areas, otherwise, the consumer's complaint is passed on to the competent public service for investigation and action. The main powers of the enforcement bodies are: either to apply to the Court for the issuing of a prohibitory or mandatory order, including an interim order, or to impose an administrative fine. For some legislations, for example "The Trade Description Law", any person who contravenes, or omits to comply with the provisions of the Law, commits an offence and shall, on conviction be liable to fine not exceeding € 1281.45 or to a term of imprisonment not exceeding twelve months, or to both such fine and imprisonment.

## **2.4. INFORMATION AND EDUCATION**

Educating the consumer is the most effective measure for the protection of citizens from illicit practices of entrepreneurs. Information activities directed to the public include:

- Price observatories
- Press releases
- Illustrated brochures given free of charge
- Radio broadcasting programs
- T.V. broadcasting programs
- Lectures given to elementary and high schools by the officers of the Market Surveillance Authority
- Consumer centres in all districts of Cyprus.

## **2.5. INFORMATION GATHERING/RESEARCH**

Recently the Service commissioned a study to independent experts the purpose of which is to integrate the Consumer Policy into to the Education Policy in order to educate the young generation, develop consumer consciousness and culture from an early age and create strong bonds/links of young pupils to the consumer protection concept.