

Review of the Consumer Acquis - Stakeholders' Conference

What should be included in a fully harmonized
framework directive on consumer contracts? -
The position of Spanish consumers

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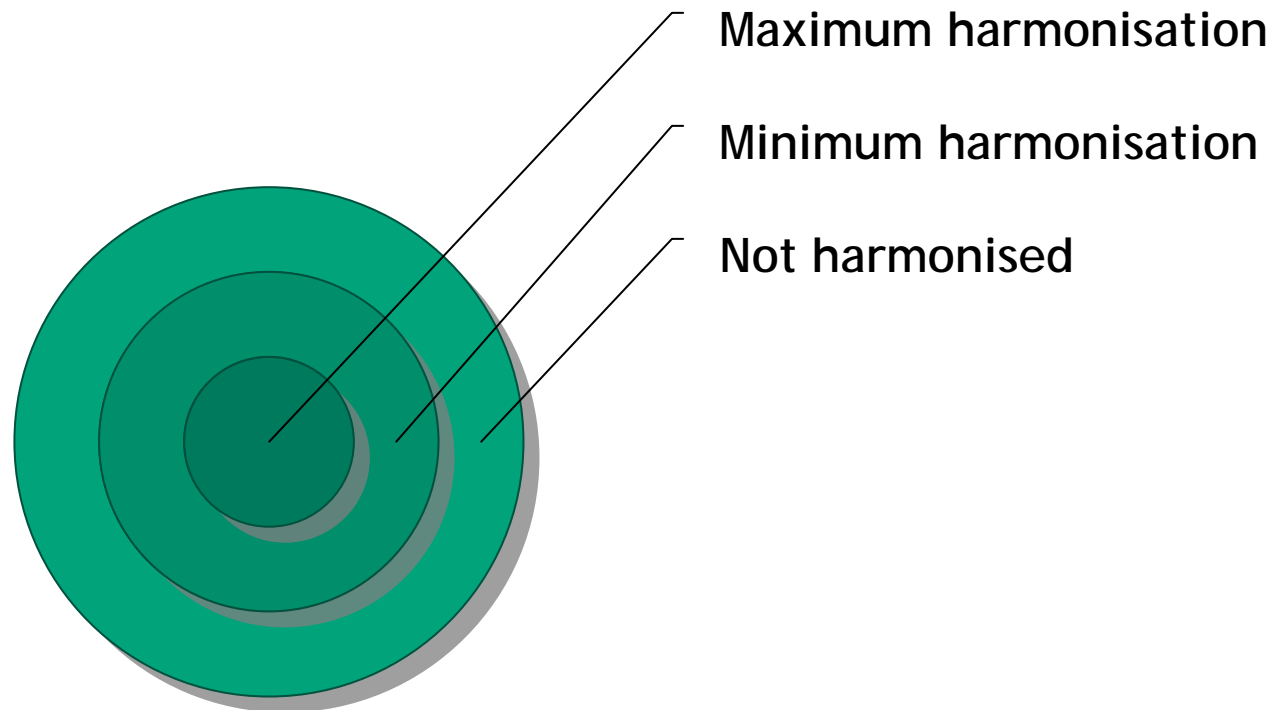


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Review of the Acquis - full harmonisation

- ✓ A few words on consumer confidence and the functioning of the internal market
- ✓ NO to maximum harmonisation as a general principle
- ✓ Minimum harmonisation +
 - ✓ Mutual recognition
 - ✓ Country of origin
- ✓ Applicable private law

Review of the Acquis - full harmonisation



Review of the Acquis - full harmonisation

What could be fully harmonised: specific, technical issues

- ✓ Common definitions: the concept of consumer:
 - ✓ "*Spain is different*"
 - ✓ Exceptions - package travel?
- ✓ Information requirements
- ✓ Right of withdrawal

Review of the Acquis - full harmonisation

What could be fully harmonised:

- ✓ Lists of abusive clauses (?)
- ✓ General principles:
 - ✓ e.g. non-discrimination on the basis of the country of residence of consumers
 - ✓ Binding nature of consumer protection rules

Review of the Acquis - full harmonisation

Thank you for your attention!