THE CONSUMER CONDITIONS SCOREBOARD

Consumers at home in the single market

9th edition – July 2013
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Executive summary
The Consumer Conditions Scoreboard shows how the single market is performing for EU consumers and warns of potential problems. The Scoreboard data allow European and national policymakers and stakeholders to estimate the impact of their policies on consumer welfare and to benchmark performance over time. It also allows consumer enforcement authorities to identify priority areas where a stepped up enforcement is needed.

A more consumer-friendly single market, including its digital dimension, could provide a significant boost to economic growth in Europe. Final consumption expenditure of households accounts for 56% of EU GDP. Stimulating this demand is crucial to getting the EU out of the current economic crisis. Only informed and assertive consumers, confident that their rights are properly protected, are able to make the best choices, thus improving their own welfare as well as stimulating competition, innovation and the integration of the internal market.

The Europe 2020 Strategy calls for ‘citizens to be empowered to play a full role in the single market’, which ‘requires strengthening their ability and confidence to buy goods and services cross-border, in particular online’. Integrated Guideline 6 commits Member States to ‘improving the business and consumer environment’. The European Consumer Agenda of May 2012 sets out a strategic vision that seeks to put consumers at the heart of the single market by reinforcing consumers’ safety, enhancing knowledge, stepping up enforcement and securing redress, and aligning consumer rights and policies to economic and societal change. Consumer Scoreboards play an important role in monitoring the progress towards meeting these objectives.

The first part of this Scoreboard looks at the integration of the EU retail market and examines whether consumers are free to shop anywhere in the EU with the same level of confidence and protection. The assessment is based on the reported business-to-consumer transactions as well as consumer trust, attitudes and experience of problems in both cross-border and online shopping.

The second part looks at the quality of national consumer conditions. Key indicators are related to the enforcement of consumer and product safety legislation, the effectiveness of redress as well as consumer empowerment and information. The country reports annexed to this Scoreboard provide detailed consumer statistics for each country over the last five years. The objective is to create a long-term data set that will help national public authorities and consumer organisations to design and evaluate their own activities.

The data come from large-scale, EU-wide surveys of consumers and retailers, the data collected by Eurostat as well as information received from Member States and the European Consumer Centres (ECC) Network.

**New data contained in this report**

The Scoreboard covers 28 EU Member States, including for the first time Croatia, as well as Iceland and Norway. Another novelty is a socio-demographic breakdown of results, as asked for by the European Parliament. Moreover, this Scoreboard edition reflects additional survey questions on environmentally-conscious purchases.

**Key findings**

Easy access to online and cross-border offers gives EU consumers more options to choose from and helps them make the best deals. It also provides businesses with new opportunities and helps economic growth. Several recent and on-going EU initiatives aim at strengthening consumer confidence in the (digital) single market, including the Consumer Rights Directive, the recently adopted legislation on Alternative Dispute Resolution and Online Dispute Resolution and the European small claims procedure, due for revision in the near future.

However, only a quarter of EU consumers are interested in making cross-border purchases in the near future. Similarly, three quarters of retailers sell only domestically and this situation is not likely to change significantly in the short term. The lack of information on consumer rights and legislation across borders is an important obstacle for both consumers and retailers. Only a third of consumers say they know where to get information and advice about cross-border shopping in the EU. On the business side, only four out of ten retailers say they know where to look for information and advice about consumer legislation in other EU countries. This is less than half the number of respondents who know where to go if they need information regarding their own country. The ranking of key obstacles to cross-border transactions, as perceived by retailers, is in line with that of 2011.

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3. However, Croatia is not included in the calculation of EU averages, as it was not a Member State when the underlying surveys were carried out.
4. Only sizeable differences in results between different socio-demographic groups are commented upon.
While the proportion of consumers engaging in e-commerce has grown significantly in recent years (from 20% in 2004 to 45% in 2012), the uptake continues to be very uneven across the EU. The rates of online shopping are below the EU average in all eastern and southern European countries, but many of these countries have seen the fastest proportional growth in e-commerce in recent years. In addition, both e-commerce and internet use are considerably lower among certain consumer groups such as the elderly, consumers with lower education, those with a lower income and – in a number of countries – people living in rural areas.

Even though cross-border e-commerce has seen faster relative growth rates than domestic e-commerce in recent years, EU consumers are still considerably more likely to purchase online from national sellers/providers (41%) than from those located in other EU countries (11%). While 6 out of 10 consumers feel confident purchasing online from domestic sellers, only a third feels confident about cross-border purchases. At the same time, trust in cross-border online purchases reaches 80% among those with previous experience of cross-border online shopping, indicating that concerns are not substantiated by actual experience. This suggests that there is a significant potential to facilitate (cross-border) e-commerce through measures that increase consumer trust. To this end, the upcoming Online Dispute Resolution (ODR) platform will allow consumers who shop online, both domestically and across borders, to get their disputes with traders resolved entirely online and without going to court. The Commission is also working on improving the transparency and reliability of digital comparison tools for consumers and facilitating cross-border comparisons.

The Scoreboard tracks the quality of the consumer environment through the ‘Consumer Conditions Index’ – a composite index of 12 indicators related to consumer trust, economic and product safety enforcement, consumer complaints and redress. Consumer conditions continue to differ considerably across EU Member States. There are marked differences (of between 30% and 60%) in country results on all 12 indicators which make up the Consumer Conditions Index. The index suggests that the countries with the best consumer conditions are Finland, the UK, Netherlands, Luxembourg, Ireland, Denmark, Austria, Sweden, Belgium, Germany and Portugal (all above the EU average). Outside the EU, a relatively high index value is registered in Norway. Consumer conditions appear to be less favourable in most of the eastern and southern Member States, with Greece, Cyprus, Croatia and Bulgaria recording the lowest values.

In general, the number of consumers who trust that their rights are protected/respected dropped between 2011 and 2012. In 2012, fewer consumers felt protected by existing measures (55% vs 58% in 2011), and they expressed less trust both in public authorities (59% vs 62% in 2011) and in sellers/providers (59% vs 65% in 2011). On the other hand, trust in independent consumer organisations continued to grow, reaching 75% (vs. 73% in 2011). The picture is more encouraging from a longer-term perspective, with results being far better than those seen in 2008 for all trust indicators with the exception of trust in sellers/providers (no change).

Over four out of ten consumers (44%) claim to have spotted misleading or deceptive advertisements or offers in the past 12 months, while fraudulent advertisements and offers were spotted by a third of consumers (32%). The corresponding figures for retailers are 34% and 15%, respectively. Over half of consumers say that they are most likely to come across misleading/deceptive and fraudulent advertising on the Internet. Based on consumers’ and retailers’ assessments, there has been no clear decrease in illicit business practices since 2008. Building on the discussions at the 2013 European Consumer Summit, the Commission is reflecting on the best course of action to step up enforcement of consumer economic rights legislation.

A public consultation on strengthening the efficiency of cooperation among national authorities will be launched in September 2013 as part of the review of the Regulation governing this cooperation due by the end of 2014. The Commission has also reviewed the application of the Unfair Commercial Practices Directive in March 2013, announcing plans for a more coherent approach to enforcement, including in the online environment.

Public perception of product safety worsened slightly between 2011 and 2012. According to the 2012 survey data, over a quarter of consumers (27%) and almost a fifth of retailers (19%) think that a significant number of non-food products on the market are unsafe, which is an increase of 2 percentage points compared to 2011 among both respondent groups. Slightly fewer consumers (25%) and retailers (17%) think that a significant number of food products are unsafe, but these numbers have also grown since 2011 (by 2 and 3 points, respectively). The newly proposed packages of measures on product safety and market surveillance (February 2013) and on safety of the food chain (May 2013) aim to simplify and strengthen the safety rules applying to, respectively, non-food and food products in the EU.

The Scoreboard confirms that significant numbers of European consumers do not know their rights and how to use them. Only 12% of respondents were able to answer correctly four questions testing their basic consumer knowledge; this was less than the percentage of those who gave only one or no correct answers (17%). On the business side, most retailers (85%) say that they know where to look for information and advice regarding consumer legislation of their own country. However, the actual level of knowledge remains low and has only slightly improved between 2009 and 2012. The Commission outlined the new approach to consumer
information and education in July 2012 and an interactive website for teachers – the Consumer Classroom – was launched in March 2013. An EU-wide consumer rights campaign that will target both consumers and businesses will be launched at the end of 2013. The Commission is also considering undertaking a study on guarantees in selected consumer markets with a view to ensuring that the EU legislation is coherently implemented and applied across the EU.

A quarter of EU consumers (25%) say that, in the past 12 months, they have had a legitimate cause for complaint when buying or using goods or services. More than eight out of ten (83%) consumers who experienced problems took action to solve them. Most of them complained to the retailer/provider, as opposed to manufacturer, public authority, out-of-court body or court. Two thirds (66%) of those who took their complaint to the retailer/provider expressed satisfaction with the way it was handled – more than those who took their complaints elsewhere. Some common reasons for not pursuing a complaint are that it would have taken too long (37%); the sums involved were too small (37%); or a satisfactory solution appeared unlikely (27%).

Consumers should be able to get redress quickly, simply and inexpensively when things go wrong. Yet, less than half of EU consumers (44%) find it easy to resolve disputes with sellers/providers through alternative dispute resolution (ADR) and fewer than four out of ten (36%) find it easy to resolve disputes through courts. The perception of both redress mechanisms has deteriorated since 2011 (by 8 and 2 percentage points, respectively) but remains well above the 2008 results (by 5 and 6 points respectively). Among retailers, only slightly more than half of respondents (53%) are even aware of ADR mechanisms, and only 7% of them have actually used such mechanisms to resolve disputes with consumers in the past two years. The recently adopted legislation on ADR and ODR will ensure that quality out-of-court procedures are available whenever consumers have a dispute with a trader, including in the online environment. The revised Small Claims Regulation is equally expected to help in getting cross-border disputes more easily solved when going to court.

Four out of ten (41%) consumers say that the environmental impact of goods or services influenced their purchasing decisions during the previous two weeks. As for the reasons for not having made environmentally-conscious purchases, the lack of relevant information is mentioned most often, followed by the expensiveness of environmentally-friendly products and lack of trust in environmental claims. On the business side, 16% of retailers say they never trust claims about the environmental impact of goods and services made by their competitors and almost a third (30%) say they trust such claims only in some cases. The Commission is working on helping consumers make informed green choices and ensuring a level playing field for business with regard to environmental claims.

The consumer environment appears to be linked to the general economic conditions, even if a clear cause-effect relation cannot be easily established. The Consumer Conditions Index is positively correlated with gross disposable income of households per capita in different Member States and negatively correlated with the proportion of the most economically vulnerable consumers in the population.

Consumer conditions also differ among socio-demographic groups. In general, older people, respondents with lower education, persons not in employment, blue-collar workers and those who do not have internet connection at home appear to be the worst-off consumer groups. The upcoming Commission study on consumer vulnerability will analyse the key factors contributing to consumer vulnerability, including socio-demographic background.

This Scoreboard provides useful data that can help European and national policymakers and stakeholders to estimate the impact of their policies on consumer welfare and to benchmark performance over time. Member States are invited to use the annexed country reports when designing and evaluating their own activities, and determining their reform priorities in the context of the European Semester process.
Integration of the retail internal market
This section of the Scoreboard looks at the integration of the EU retail market, from the perspective of drivers and barriers to business to consumer cross-border and online transactions. The data come from EU-wide surveys of consumers\(^6\) and retailers (excluding micro enterprises\(^7\)), Eurostat data\(^8\) and complaints received by the European Consumer Centres.

The ability of consumers and retailers to engage in cross-border and online transactions can be considered as an indication of the progress of the EU’s internal market. Easy access to online and cross-border offers gives EU consumers more options to choose from and helps them make the best deals. It also provides businesses with new opportunities and helps economic growth. Strengthening consumer confidence in the single market and completing the digital single market were identified as two of the four main drivers of growth in the Commission’s Single Market Act\(^9\). They are also among the priorities of the Consumer Agenda. Several recent and on-going EU initiatives aim at making this happen. The Consumer Rights Directive\(^10\), which will apply in all member states by June 2014, harmonises, among others, provisions relating to return policies in distance sales. The recently adopted legislation on Alternative Dispute Resolution\(^11\) and Online Dispute Resolution\(^12\) will allow consumers shopping domestically and in other EU countries (both online and offline) to get their disputes with traders resolved faster and cheaper, without going to court. The Commission will also further streamline and extend the scope of the European small claims procedure\(^13\), which allows consumers to recover their claims in a simplified, written procedure that does not require them to be represented by a lawyer. The latter initiative was one of actions announced by the Commission’s 2013 EU Citizenship Report\(^14\), intended to remove obstacles citizens encounter when seeking to enjoy their EU rights.

### 2.1. Cross-border business to consumer trade

Only a minority of consumers in the European Union say they are interested in making cross-border purchases in the near future. Similarly, most retailers sell only domestically and this situation is not likely to change significantly in the short term.

**Retailers still hesitate to engage in cross-border sales**

A quarter of European retailers (25.0%) made cross-border distance sales to consumers in at least one other EU country in 2012. There has been no clear upward or downward trend in the level of cross-border activity in the last six years (Figure 1). Almost half (48%) of those who do business across borders sell to four or more EU countries, while the other half cover between one and three EU countries, in addition to the country in which they are located. Large companies (over 250 employees) are more likely to sell to consumers in other EU countries (33%, compared to 31% of companies with 50–249 employees and 23% of companies with 10–50 employees).

\(^6\) The latest Flash Eurobarometer 358 ‘Consumer attitudes towards cross-border trade and consumer protection’ was conducted using telephone interviews (fixed-line and mobile phone), in September 2012, among EU respondents who were at least 15 years old. As in previous years, the sample size was around 1000 respondents per country (around 500 interviews were conducted in CY, IS, LT and MT). The sampling and the weighting procedures were designed to ensure sample representativeness. At a 95% confidence level, the margin of error is at maximum equal to +/-3.1% for sample sizes of 1000 respondents. The slight differences (of up to 1 percentage point) between the figures report in the Scoreboard and those in the Eurobarometer report are due to rounding applied in the latter.

\(^7\) The latest Flash Eurobarometer 359 ‘Retailers’ attitudes towards cross-border trade and consumer protection’ was conducted using telephone interviews, in September – October 2012, among companies employing 10 or more persons operating in the EU, Iceland and Norway. As per common statistical practice, for technical reasons, micro enterprises (with 1–9 employees) are not covered by these surveys. In 2012, the sample size of the survey was equal to around 400 (150 in Cyprus, Luxembourg, Iceland and Malta). The sampling and the weighting procedures were designed to ensure sample representativeness. At a 95% confidence level, the margin of error for sample sizes of 400 respondents is at maximum equal to 4.9%. The slight differences (of up to 1 percentage point) between the figures report in the Scoreboard and those in the Eurobarometer report are due to rounding applied in the latter.

\(^8\) Community surveys on ICT usage in households and by individuals and on ICT usage and e-commerce in enterprises.


Figure 1: Cross-border distance sales (% of retailers who sell to at least one EU country other than their own)

To how many EU countries do you currently make cross-border sales to final consumers? (a cross-border sale is a sale by phone, post or e-commerce or by a home visit to a final consumer (i.e. the general public) resident in a different EU Member State from that of the seller.)

The fact that there has been no increase in the proportion of retailers selling cross-border in the recent years could be (at least partly) attributed to the deterioration of the economic environment in Europe, which also tends to influence the economic sentiment among business operators in general and retailers in particular. It may also be that some of the retailers, relying increasingly on sales to other EU countries, decide to establish local presence (thus turning their cross-border sales into domestic transactions). Finally, the fact that the incidence of cross-border business to consumer transactions has stayed stable does not necessarily mean that the volume of these transactions has stayed stable as well.

The percentage of retailers engaging in cross-border sales varies considerably across the EU (Figure 2). In 2012, it was highest in Belgium (45%), Luxembourg (43%) and Slovenia (41%). Conversely, only 15% of retailers in France and Poland, and fewer in the United Kingdom (13%) and Finland (11%) made cross-border sales to another EU country in the same year.

Source: Flash Eurobarometers 359, 331, 300, 298, 278, 224 and 186
More than half of EU retailers (54.8%) are currently selling to their final consumers in only one language, regardless of the enterprise size. The highest percentage of businesses selling in only one language is observed in English-speaking countries (91% in Ireland and 88% in the United Kingdom), while in Cyprus 92% of businesses operate in at least two languages. In addition, as may be expected, the tendency to use foreign languages is higher among retailers who sell abroad: 69.8% of retailers who engage in cross-border sales in the EU do so in at least two languages, compared to 34.8% among those selling only domestically.

Less than four out of ten retailers (37.5%) say they know where to look for information and advice about consumer legislation in other EU countries. This is less than half of the percentage of respondents who know where to go if they need information on consumer legislation in their own country (85.2%). The level of knowledge is higher among larger companies (over 250 employees) and those engaged in cross-border sales (51.6% and 46.5%, respectively).

The key obstacles to cross-border sales, in the view of European retailers, are the additional costs linked to compliance with different consumer protection rules and contractual terms (41.2%), and potentially higher risks resulting from fraud and non-payment (40.9%). These are followed by higher costs due to geographical distance (37.8%), additional costs of compliance with different national tax regulations (36.6%) and higher costs of cross-border delivery (36.2%) (Figure 3). The hierarchy of perceived obstacles is in line with that of 2011.\textsuperscript{13} Looking only at those retailers who sell products in at least one other EU country, the ranking of the obstacles does not change significantly either (however, the percentage of ‘don’t know’ answers drops considerably).

\textsuperscript{13} For those included in both waves of the survey
Figure 3: Major obstacles to cross-border trade, 2012 – EU27 (% of retailers who agreed that the obstacles mentioned are ‘fairly important’ or ‘very important’)

How important are the following obstacles to the development of your cross-border sales to other EU countries?

With respect to policy obstacles to achieving the internal market for EU businesses, the Commission’s Regulatory Fitness and Performance Programme, launched in December 2012, aims to eliminate the unnecessary burden from EU legislation at its implementation at national and sub-national level.

The proportion of retailers who are engaged in cross-border sales is not likely to change significantly in the short run. Overall, 23.9% of EU retailers plan to make cross-border sales in the next 12 months (in line with 25.0% having actually made such sales in 2012). In addition, as can be seen in Figure 4, those who want to stop such an activity (8.8%) are basically as many as those who want to take it up (7.7%) in the next year.

Figure 4: Future intentions about cross-border sales – EU27 (% of all retailers)

Are you planning to sell cross-border to consumers in an EU country other than yours within the next 2012 months?

Source: Flash Eurobarometer 359
Only a minority of consumers are interested in cross-border purchases

Among consumers, only around a quarter (26.0%) of respondents claim to be interested in making cross-border purchases within the EU in the next 12 months. In addition, only four out of ten consumers (40.4%) say that they are prepared to buy goods and services using another EU language and three out of ten (32.1%) say they know where to get information and advice about cross border shopping in the EU.

Figure 5: Attitudes towards cross-border purchases, 2012 – EU27 (% of consumers)

Thinking generally about purchasing goods or services from retailers/providers located elsewhere in the European Union, either online, through other distance channels (post, telephone) or when travelling abroad, which we refer to as ‘cross-border shopping’, please tell me to what extent you agree or disagree with each of the following statements.

Source: Flash Eurobarometer 358

The average proportion of consumers who agree with these statements16, and are therefore more likely to engage in cross-border purchases, ranges from 50% or above in Luxembourg (62%), Finland (51%), Lithuania (51%) and Denmark (50%) to 23% in Hungary, 24% in the UK, 28% in Italy and 30% in Spain.

Figure 6: Consumer attitudes towards cross-border purchases

For each of the following statements, please tell me if you agree or disagree with it?

Source of raw data: Flash Eurobarometer 358

16 The three variables show correlation indexes, calculated on data at country level for the year 2012, ranging from 0.38 to 0.55 and statistically significant at 5% level. In addition, each of the three variables is strongly correlated with their average (correlation index ranging from 0.71 to 0.84 and statistically significant at 5% level).
The analysis of the same average (equal to 33% for the whole population) broken down by socio-demographic characteristics shows the following results:

- The inclination towards cross-border shopping tends to decline with age: 44% among 15–24 year-olds, as opposed to just 22% among respondents aged over 55;

- It is positively affected by the level of education: 40%, 27% and 16%, respectively, among people with high, medium and low education.

- It is strongly influenced by the availability of an internet connection at home: 37% vs 17% among respondents without home internet access.

2.2. E-commerce

Online shopping continues to grow...

Shopping via the Internet continues to grow. As many as 45% of European consumers have made at least one online purchase in the past year. This represents an increase of 2 percentage points since 2011 and a 5-point increase since 2010. With this growth rate, the proportion of Internet shoppers will have met or exceeded 50% by 2015, in line with the target set out in the Digital Agenda for Europe.

The majority of online shoppers (35%) made their most recent online purchase within the last three months, while a further 10% have bought online within the past year. In addition, higher frequency of e-commerce use (within the last three months) has grown more quickly (from 15% in 2004 to 35% in 2012) than less frequent e-commerce use (from 6% in 2004 to 10% in 2012). The growth in the depth of e-commerce is corroborated by industry volume data, according to which business-to-consumer e-commerce grew by almost 20% in volume between 2011 and 2012 in the EU to reach around €270 billion\textsuperscript{17}.


...but e-commerce uptake remains uneven

Despite the significant growth in e-commerce in recent years, the uptake continued to be uneven across the EU. There is a strong correlation between the proportion of online shopping and the percentage of households with internet access. This is not surprising, households being the place from which most e-commerce is done. Other factors, such as income, Internet skills, knowledge of foreign languages, availability of credit cards or level of confidence in online transactions may also play a role.

As can be seen in Figure 8, the highest incidence of online shopping is registered in Norway (76%) while, within the EU, consumers are most likely to buy online in Sweden (74%), Denmark (73%), the UK (73%), the Netherlands (70%) and Luxembourg (68%). On the contrary, all the eastern and southern European countries have below-average rates of online purchases, with less than a tenth of consumers having made online purchases in Romania (5%) and Bulgaria (9%). At the same time, many of these countries have seen the fastest proportional growth in e-commerce between 2008 and 2012 (over 100% increase in Lithuania, Croatia, Bulgaria, Cyprus and Estonia). This is in line with industry estimates, according to which Eastern and Southern European countries will be the fastest-growing e-commerce markets in the next few years18. The largest absolute increase in e-commerce over the same period (of more than 20 percentage points) has been noted in Belgium, Slovakia, Malta and Sweden.

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Source: Eurostat Community Survey on ICT usage in households and by individuals. 2012 (isoc_ec_ibuy)
The digital divide among EU consumers is also strongly linked to socio-demographic characteristics, in particular age, education and income.

- Consumers aged 25–34 are the most likely to purchase goods and services online (61%), followed by the under-25s (55%) and respondents in the 35–44 age group (54%). Conversely, there are considerably fewer online shoppers among respondents aged 55–64 (31%) and 65–74 (17%);

- The higher their level of education, the more likely respondents are to make purchases online: just 22% of those with no or low education have made a purchase via the Internet, while this figure is more than two times higher for those with medium education and more than three times higher for those with a high level of education (69%);

- The likelihood of shopping online also increases with income. Only 25% of consumers living in the lowest income quartile households have made online purchases compared to over half of those in the highest income quartile;

- As for the rural-urban divide, while the gap is less striking at EU level (difference of 14 percentage points between densely populated and sparsely populated areas), there are considerable differences in some eastern and southern European countries (where the overall level of online shopping is low);

- Respondents who are professionally active (56%) as well as students (54%) are more likely to purchase online than the unemployed (31%) and those who are retired or otherwise inactive (23%).

Online purchases are more popular in some sectors than in others

Over half of online shoppers (54%) have bought clothes and sports goods as well as travel and holiday accommodation in the past year. Books, magazines and e-learning material (40%), household goods and tickets for events (38%) are other frequent categories of online purchases. Compared to 2010, clothes and sports goods have
seen the biggest increase in popularity (+7 percentage points), followed by travel and holiday accommodation, tickets for events and household goods (+3 percentage points each). Purchases of computer software, films and music as well as electronic equipment have dropped by 4, 3 and 2 percentage points, respectively.

**Figure 10: Most frequent online purchases, EU27 (% of population who ordered goods or services over the Internet for private use in the last 12 months)**

What types of goods or services did you buy or order over the Internet for private use in the last 12 months?

![Graph showing the most frequent online purchases](image)

In view of the specificity of this market, where consumers have no right to withdraw from the purchase once the download has started, the Commission has carried out an EU-wide ‘sweep’ of websites selling downloadable digital content. The sweep found that 76% of the 333 websites checked presented issues of compliance with EU consumer laws. Top problems concerned unfair terms of the contract (e.g. excluding trader’s liability in case a download damages the consumer’s equipment), lack of information on the impossibility to return the product once the download has started, and missing contact information, making it impossible to reach after-sales services in case of a problem. In addition to the sweep, the Commission contracted a complementary study, which revealed that 73% of checked websites failed to give information about geographical restrictions of digital content and 9 out of 10 children game websites failed to inform users upfront about add-ons or in-game purchases requiring payment while they are advertised as ‘free to play’.

**Cross-border online purchases are slowly catching up**

The Internet is used to make purchases mainly from domestic sellers or providers (41%) rather than those based in other EU countries (11%) or in countries outside the EU (6%). Even though the percentage of consumers engaging in cross-border e-commerce (within the EU) actually grew at a proportionally faster rate than the percentage of consumers engaging in domestic e-commerce between 2008 and 2012, the absolute gap between the incidence of domestic and cross-border e-commerce within the EU has in fact widened (from 22 percentage points in 2008 to 30 in 2012) and the Digital Agenda target of 20% of the population buying online from other EU countries will only be met by around 2020, rather than the current target date of 2015.

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20 A ‘sweep’ is an EU-wide screening of websites, to identify breaches of consumer law and to subsequently ensure its enforcement. An EU sweep is coordinated by the Commission and run simultaneously by national enforcement authorities. The Digital Content Sweep was the sixth sweep since the launch of the exercise in 2007. National authorities from 26 Member States plus Norway and Iceland checked a total of 333 websites, including 159 selling online games, in June 2012.


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As regards digital content, i.e. data which are produced and supplied in digital form, such as computer programmes, applications, games, music, videos, etc., 26% of online shoppers across the EU bought entertainment and educational material (‘films/music, books/magazines/e-learning material or computer software, delivered or upgraded online’) in 2011. Interestingly, this percentage is actually decreasing every year (it stood at 33% in 2006), which could reflect a different buying pattern among consumers engaging more recently in e-commerce, increasing ease of downloading (legally or not) free content online and/or increasing availability of online music and video platforms to which consumers subscribe for streaming services or to rent movies. The percentages of online shoppers who have bought video game software and upgrades (16% in 2012) and who have gambled or played lotto online (11% in 2011) have remained relatively stable since 2009 (15% and 12%, respectively).
Consumers in most Member States are more likely to make purchases online from national sellers/providers than from those located in other EU countries. The widest differences are observed in the UK, where 69% of consumers have purchased goods from a domestic seller/provider, while only 13% have done so from a seller/provider located in another EU country, and in Germany (63% vs 9%).

However, there are exceptions to this pattern. In Luxembourg, Malta and Cyprus, more consumers engage in online cross-border shopping than domestically (the respective percentages are 60% vs 22%, 38% vs 7% and 19% vs 4%). Cross-border e-commerce is also relatively common in other countries, with a quarter or more of consumers having made online purchases from foreign sellers in Finland (30%), Denmark (29%), Ireland (28%) and Belgium (25%). Outside the EU, cross-border shopping is also popular in Norway (30%) and Iceland (24%).
The proportion of online cross-border shoppers has grown in all countries since 2008. The largest increases are observed in Malta (21 percentage points), Luxembourg (17), Belgium (16) and Finland (15).

Two qualifications need to be made regarding the gap between domestic and cross-border e-commerce. First, consumers may under-report cross-border purchases in the surveys, as in some cases they may not be aware of such purchases (e.g. in the case of large multinational sellers, who may develop country-specific websites). In addition, from the retailer’s perspective, after a certain volume of cross-border sales is reached, it may be more efficient to establish a presence in the countries where it sells its products, thus making domestic rather than cross-border sales.

What is most important from a consumer perspective is to have a credible cross-border alternative to domestic purchasing, which creates competitive pressure even if a cross-border purchase is not eventually taking place. Consumers, however, are still far less confident about making cross-border purchases as opposed to domestically, and not enough retailers/providers are ready to sell across borders (see the following sections).

**Consumers feel less confident buying across borders**

Consumer concerns appear to be a significant obstacle to cross-border e-commerce. The 2012 consumer survey22 shows that while the majority of the EU population (59.2%) feel confident making domestic purchases via the Internet, a much lower percentage (35.4%) express confidence about cross-border purchases. At the same time, trust in cross-border online purchases reaches 80.0% among those with previous experience of cross-border online shopping, indicating that concerns are not substantiated by actual experience. In addition, respondents who have good knowledge of consumer rights are more likely to feel comfortable making online purchases, both from domestic sellers and from sellers in other EU countries.

![Figure 13: Trust in online purchases, 2012, EU27 (% consumers)](image)

In line with these survey results, recent studies on cross-border e-commerce have found that ‘home bias’ (i.e. a natural preference for domestic over cross-border purchases) remains high.23 This is linked to cultural (mainly language) barriers, which play a much greater role in e-commerce than in offline trade (while geographic distance is less of an inhibitor in e-commerce, compared to offline trade).24

Trust in online purchases shows a high degree of variation across the EU. When averaging the percentages of consumers who feel confident buying online domestically and from another EU country25, the highest values are seen in Ireland (71%), Denmark (67%), the United Kingdom (62%) and Luxembourg (61%), compared to 29% in Croatia, 34% in Estonia and 35% in Hungary and Italy. Outside the EU, Norway also registers a high level of trust in online purchases (66%).

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22 Flash Eurobarometer 358.
24 It should also be noted that the nature of online and offline trade is different, with e-commerce representing mostly business-to-consumer transactions, while offline trade is mostly business-to-business.
25 The correlation index between the two variables, calculated on data at country level for the year 2012, is equal to 0.54 and statistically significant at 5% level. In addition, each of the two variables is strongly correlated with their average (correlation index ranging from 0.83 to 0.92 and statistically significant at 5% level).
Figure 14: Trust in online purchases, 2012, EU27 (% consumers)

The same average (equal to 47% for the whole population) broken down by socio-demographic characteristics shows a pattern that is very similar to that observed for the actual purchasing behaviour:

- Consumers aged 15–24 and 25–39 are more comfortable buying online (62% and 63%, respectively) than older age groups (50% among 40–54 year-olds and just 28% among people aged over 55);
- Trust in online purchases is higher among people with higher education (54%) and those still studying (64%) than among those with medium (44%) or low education (23%);
- White-collar workers and self-employed persons are more confident buying online (59% and 56%, respectively) than blue-collar workers (47%) and persons who are not in employment (37%);
- Trust in e-commerce is more than three times higher among people who have internet access at home (54%) than among those with no internet connection (16%).

All these findings suggest that there is significant potential to facilitate (cross-border) e-commerce through measures that increase consumer trust. The Commission has launched various initiatives in this regard. The previously mentioned Regulation on Online Dispute Resolution provides for the establishment of an ODR platform offering consumers and traders a single point of entry for the out-of-court resolution of online disputes, through national ADR (alternative dispute resolution) entities which are linked to the platform. The Commission is also working on improving the transparency and reliability of digital comparison tools for consumers. A report from the multi-stakeholder group – presented at the Consumer Summit (March 2013)26 – provides an overview of the functioning of the various types of comparison tools, maps best practices and makes recommendations. As a follow-up, the Commission will carry out further research on the functioning of comparison tools for consumers, with a view to developing a set of horizontally applicable guidelines. Finally, building on its recent study,27 the Commission is considering the best course of action to support the development of EU-level online trustmarks.

Source of raw data: Flash Eurobarometer 358

**Problems are more prevalent in domestic e-commerce**

As for the incidence of problems with the delivery of goods purchased via the Internet, almost a third of respondents (29.7%) who have made domestic online purchases report delivery delays and 8.2% say the product was not delivered at all. The corresponding figures for purchases from other EU countries are 19.3% and 5.8%. Higher incidence of problems in domestic transactions may be at least partly due to the fact that consumers on average conduct more online transactions with domestic rather than with foreign sellers.\(^{28}\)

**Figure 15: Problems with the delivery of goods purchased via the Internet from domestic sellers and sellers in other EU countries, 2012, EU27 (% consumers who have made at least one domestic and % consumers who have made at least one cross-border online purchase)**

During the past 12 months have any of the following situations happened to you when purchasing something via the Internet in your country? /in another EU country?

![Bar chart showing delivery problems](image)

Source: Flash Eurobarometer 358

Following a public consultation\(^{29}\) on parcels delivery, the Commission is currently preparing a follow-up initiative to improve the (cross-border) delivery process for consumers and SMEs, which will be announced in the autumn 2013.

**Few online retailers are willing to sell across borders**

Impossibility to make a purchase, e.g. because there is no delivery to the consumer’s country or because foreign payment cards are not accepted by the online retailer, is a major barrier to cross-border shopping. Among all consumers, 7.3% have reported that on at least one occasion the foreign retailer refused to deliver/sell the goods they had ordered through the Internet. This problem was faced by a quarter of consumers (23.8%) with the experience of cross-border online shopping and 4.4% of consumers with no such experience, the latter group perhaps discouraged from trying to make a cross-border purchase again.

In addition, businesses sometimes impose different prices depending on the country of residence of the recipient. Article 20(2) of the Services Directive\(^{30}\) prohibits discrimination against service recipients on the basis of their nationality or country of residence unless the service provider can provide objective reasons for refusing to trade or for applying different conditions. In June 2012, the Commission published a guidance document\(^{31}\) aiming to ensure consistency in the application of the non-discrimination clause of the Directive across Member States. With regard to online transactions, the document states that “unless delivery restrictions or the higher price can be duly justified by objective reasons [such as the lack of a copyright licence for a specific Member State or higher cost of cross-border delivery], customers should not be discriminated against (...) due to their place of residence”.

In seeking to improve online comparison tools, the Commission also aims to facilitate cross-border comparisons, and thus allow consumers to benefit from lower prices abroad and from offers unavailable to them locally. The 2011 study on e-commerce in goods\(^{32}\) has shown that the vast majority of price comparison

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\(^{28}\) It is plausible to assume that, on average, the number of domestic transactions per consumer (excluding those who have not made any such transactions) is higher than the number of cross-border transactions per consumer (excluding those who have not made any such transactions).


websites in the EU (86%) are available only in one language and most of them (83%) do not provide the option to choose offers from other countries.

Many businesses still stay offline

Online sales are still a small part of a European enterprise's sales model. According to Eurostat data (covering all online transactions, i.e. business-to-consumer, business-to-business and business-to-government), 16% of European enterprises with 10 or more persons employed made online sales in 2011 and e-commerce accounted for around 15% of enterprises’ overall turnover. Both indicators have increased by only 1 percentage point compared to 2010. Online sales involve two different technologies: web sales (which are suitable both for final consumers and for other enterprises and the public sector) and EDI (electronic data interchange or XML formats), used exclusively for business-to-business and business to public sector transactions.

As with online purchases, the incidence of online sales varies considerably between countries. The proportion of enterprises that engage in online sales ranges from 5% in Romania and 6% in Italy to over a quarter in Denmark (29%), Sweden (27%), Croatia (27%) and Czech Republic (26%), and even higher levels are seen in countries outside the EU (38% in Norway and 37% in Iceland) (Figure 16).

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**Figure 16: Online sales, 2011 (% of enterprises excluding enterprises with fewer than 10 persons employed and financial sector)**

Source: Eurostat Community survey on ICT usage and e-commerce in enterprises, 2011 (isoc_ec_eseln2)
There are also large sectoral differences. Online sales are made by over half of accommodation providers, a quarter of companies in the information and communication sector and a fifth of businesses in the wholesale and retail trade, compared to just 5% of businesses in the construction sector.

**Figure 17: Online sales by sector, 2011 (% of enterprises excluding enterprises with fewer than 10 persons employed and financial sector)**

<table>
<thead>
<tr>
<th>Sector</th>
<th>All enterprises</th>
<th>Small enterprises (10–49 employees)</th>
<th>Medium enterprises (50–249 employees)</th>
<th>Large enterprises (250+ employees)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online sales</td>
<td>16%</td>
<td>14%</td>
<td>24%</td>
<td>39%</td>
</tr>
<tr>
<td>% of turnover from e-commerce</td>
<td>15%</td>
<td>5%</td>
<td>11%</td>
<td>21%</td>
</tr>
</tbody>
</table>

Source: Eurostat Community survey on ICT usage and e-commerce in enterprises, 2011 (isoc_ec_eseln2 and isoc_ec_evaln2)

In all countries, the majority of online sales in 2010 were to domestic markets. EU-wide, 14% of enterprises reported that they sell on their domestic markets while only 6% sell to other EU countries. The highest proportions of businesses (over a tenth) that engage in cross-border sales were found in smaller countries: 15% in Malta and Ireland, 12% in Belgium, Lithuania and Czech Republic, 11% in Luxembourg (Figure 19).

Source: Eurostat Community survey on ICT usage and e-commerce in enterprises, 2011 (isoc_ec_eseln2)
As of 2011, Eurostat data on enterprises engaging in web sales include a breakdown of their turnover coming from web sales to consumers on the one hand and to other enterprises and the public sector on the other.33

While business-to-consumer web sales generate a third (33%) of the overall turnover from such sales, not surprisingly this percentage is much higher in the retail sector (71%) and in accommodation (52%). At country level, web sales to consumers represent over half of the overall turnover from the web channel in Malta (81%), Lithuania (77%), Bulgaria (60%), Ireland (56%), Portugal (54%) and France (53%).

Web sales to final consumers account for just 1.4% of the overall turnover of the economy. Given that consumer consumption constitutes roughly a quarter (24%) of the overall turnover of the economy,34 business-to-consumer web sales represent around 6% of the overall turnover from business-to-consumer economic transactions.35

2.3. Complaints concerning cross border purchases

The European Consumer Centres (ECC) Network, co-financed by the European Consumer Programme and by national consumer authorities, informs consumers of their rights when shopping across borders and assists them with their complaints to achieve amicable resolution of disputes with traders.36 The data collected via this network offers important information on the main problems experienced by consumers when shopping in other EU countries either during travels or through distance purchases.

In 2012, the European Consumer Centres had more than 72,000 contacts with consumers. More than half of these contacts were requests for information (26,000) or for assistance with cross-border complaints (32,000).

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33 This breakdown was optional in the 2012 survey; the results are based on 15 EU countries.
34 Own estimate based on Eurostat National Accounts (2008 supply-use table).
35 Own estimate.
36 More information on the services provided by the ECC-Net can be found at: http://ec.europa.eu/consumers/ecc/index_en.htm.
Most complaints are related to online purchases

60% of complaints registered by ECCs were related to online purchases. This proportion has been growing over the years in line with the general development of e-commerce.

No delivery is the most common problem

As the vast majority of complaints received by ECCs are linked to distance purchases, the most frequent reasons for complaining concern non-delivery of the product or service, the product or service having defects or not conforming with the order. Other important issues concern the rescission of the contract and the additional charging of supplements. These problems account for almost half of all complaints.
**Transport sector is the main source of complaints**

The transport sector is steadily the number one source of cross-border complaints, likely due to its cross-border nature: one third of the 2012 complaints were related to transport. Air transport generated more than 20% of all complaints (with luggage issues representing only a minor proportion compared to other issues linked to the denial of passenger rights or unfair commercial practices). Car rental represented almost 3.5% of all complaints.

Another area with a clear cross-border dimension is tourism: package holidays and timeshare-related products caused more than 7% of all complaints, hotels and restaurants almost 4.5%. Recreational, sporting and cultural services also account for 7% of all complaints.

Certain goods categories also feature highly among the complaints, reflecting areas of strong development for cross-border e-shopping: for example, furnishing and household equipment represents 6.8% of complaints, audio-visual, photographic and information processing equipment more than 5%, communication equipment and services 4.7%, and clothing and footwear 4.5%.

An economic sector that has generated considerably more complaints than last year is the health sector, in particular relating to the purchase of non-pharmaceutical medical products (such as slimming pills), therapeutic appliances and equipment. This reflects the growing tendency to buy products with alleged miraculous virtues over the Internet.

<table>
<thead>
<tr>
<th>Economic Sector</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transport, of which:</td>
<td>32.1%</td>
</tr>
<tr>
<td>Air transport (including problems with luggage)</td>
<td>21.6%</td>
</tr>
<tr>
<td>Car rental</td>
<td>3.4%</td>
</tr>
<tr>
<td>Timeshare related products and package holidays</td>
<td>7.4%</td>
</tr>
<tr>
<td>Recreational, sporting and cultural services</td>
<td>7.0%</td>
</tr>
<tr>
<td>Furnishing, household equipment and routine household maintenance</td>
<td>6.8%</td>
</tr>
<tr>
<td>Audio-visual, photographic and information processing equipment</td>
<td>5.6%</td>
</tr>
<tr>
<td>Health</td>
<td>5.1%</td>
</tr>
<tr>
<td>Communication equipment and services</td>
<td>4.7%</td>
</tr>
<tr>
<td>Clothing and footwear</td>
<td>4.5%</td>
</tr>
<tr>
<td>Hotels and restaurants</td>
<td>4.5%</td>
</tr>
<tr>
<td>Personal care goods and services</td>
<td>3.0%</td>
</tr>
<tr>
<td>Financial services and insurance</td>
<td>2.5%</td>
</tr>
</tbody>
</table>
Consumer conditions in the Member States
Improvement of consumer conditions in the Member States is crucially important not only for the welfare of consumers themselves, but also for the economy as a whole. Only informed and empowered consumers, whose rights are properly protected, are able to play their full market role, thus stimulating competition and economic growth. The Europe 2020 Strategy Integrated Guideline 6 commits Member States to ‘improving business and consumer environment’ as part of their growth-enhancing reforms.

This part of the Scoreboard monitors the quality of national consumer conditions across the EU. The key indicators have to do with economic and product safety enforcement, effectiveness of redress, as well as consumer empowerment and knowledge of consumer rights among both consumers and businesses. The objective is to create a long-term data set that can be used by national policymakers and stakeholders at both national and EU level to assess the impact of their policies on consumer welfare.

The country reports provided in Annex 2 include detailed consumer statistics for each country, for the last five years. These data can help Member States in evaluating and designing their own activities.

The main data sources are the two Eurobarometer surveys of consumers and retailers conducted in autumn 2012 as well as information received from Member States on market surveillance activities and public funding for national organisations.

3.1. Consumer Conditions Index

The quality of the consumer environment has been summarised in the Scoreboard through the ‘Consumer Conditions Index’ – a composite index based on the results of EU-wide surveys of consumers and retailers. The index is composed of 12 indicators reflecting five main aspects of the consumer environment:

- **Feeling protected as a consumer measured through consumer trust** (in public authorities, retailers, consumer organisations and existing consumer protection measures),
- **Illicit commercial practices**, measured through the experience of misleading/deceptive and fraudulent advertisements/offers,
- **Consumer complaints**, measured through consumers’ propensity to take action in the event of problems and satisfaction with complaint handling,
- **Redress**, measured through the perceived ease of resolving disputes through courts and out-of-court bodies,
- **Product safety**, measured through consumers’ and retailers’ trust in the safety of non-food products on the market.

The 12 components of the index are weighted equally and the maximum total score is 100. The evolution of the individual indicators over time and country results are discussed in the chapters that follow.

Consumer conditions continue to differ considerably across EU Member States. There are marked differences (of between 30% and 60%) in country results on all 12 indicators. The biggest discrepancies are observed in the proportion of consumers who are satisfied with existing consumer protection measures, which ranges from less than a fifth to over three quarters. The overall index ranges from 47 to 73 points (out of a maximum of 100 points).

37 However, as the number of indicators by aspect of consumer environment is not the same, the overall weight attached to each of these aspects is not the same either.
Figure 24: Indicators used in the Index of national consumer policies

<table>
<thead>
<tr>
<th>CONSUMER CONDITIONS INDEX</th>
<th>EU27</th>
<th>MIN</th>
<th>MAX</th>
</tr>
</thead>
<tbody>
<tr>
<td>FEELING PROTECTED AS A CONSUMER</td>
<td>62</td>
<td>47</td>
<td>73</td>
</tr>
<tr>
<td>1.</td>
<td>Percentage of consumers who feel adequately protected by existing measures</td>
<td>55</td>
<td>18</td>
</tr>
<tr>
<td>2.</td>
<td>Percentage of consumers who trust public authorities to protect their rights</td>
<td>59</td>
<td>34</td>
</tr>
<tr>
<td>3.</td>
<td>Percentage of consumers who trust sellers/providers to respect their rights as a consumer</td>
<td>59</td>
<td>37</td>
</tr>
<tr>
<td>4.</td>
<td>Percentage of consumers who trust consumer organisations to protect their rights as a consumer</td>
<td>75</td>
<td>54</td>
</tr>
<tr>
<td>ILLICIT COMMERCIAL PRACTICES</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5.</td>
<td>Percentage of consumers who did not come across misleading and deceptive advertisements/offers</td>
<td>54</td>
<td>30</td>
</tr>
<tr>
<td>6.</td>
<td>Percentage of consumers who did not come across fraudulent advertisements/offers</td>
<td>67</td>
<td>50</td>
</tr>
<tr>
<td>CONSUMER COMPLAINTS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7.</td>
<td>Percentage of consumers who took action when they encountered problems</td>
<td>83</td>
<td>61</td>
</tr>
<tr>
<td>8.</td>
<td>Percentage of consumers who were satisfied with complaint handling by retailer/provider</td>
<td>66</td>
<td>37</td>
</tr>
<tr>
<td>REDRES</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.</td>
<td>Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR</td>
<td>44</td>
<td>24</td>
</tr>
<tr>
<td>10.</td>
<td>Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts</td>
<td>36</td>
<td>13</td>
</tr>
<tr>
<td>PRODUCT SAFETY</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11.</td>
<td>Percentage of consumers who do not think that a significant number of products are unsafe</td>
<td>68</td>
<td>44</td>
</tr>
<tr>
<td>12.</td>
<td>Percentage of retailers who do not think that a significant number of products are unsafe</td>
<td>77</td>
<td>44</td>
</tr>
</tbody>
</table>

Source of raw data: Flash Eurobarometers 358 and 359.
The index suggests that the countries with the best consumer conditions are Finland, the UK, Netherlands, Luxembourg, Ireland, Denmark, Austria, Sweden, Belgium, Germany and Portugal (all above the EU average). Outside the EU, a relatively high value of the index is registered in Norway. Consumer conditions appear to be less favourable in most of the eastern and southern Member States, with Greece, Cyprus, Croatia and Bulgaria recording the lowest values.

Improvements in consumer conditions in Bulgaria have allowed it to move up by two places from the bottom position which it had occupied in the country ranking since the start of the scoreboard in 2008. The difficult economic situation in Greece and Cyprus might explain the deterioration of their overall scores and the resulting drop to the last and second-to-last places in the ranking, respectively.

Source of raw data: Flash Eurobarometers 358 and 359.
Figure 26 presents the yearly evolution of the Consumer Conditions Index. Excluding the two complaints indicators (which were slightly modified in 2012), the Index showed a slight drop (of 2 points) between 2011 and 2012, after two years of improvement, following a fall in 2009.

Out of 27 countries, 14 have seen an improvement since 2011. Portugal’s index has improved by more than 4 points, continuing the positive trend since 2008. The increase has been driven mainly by higher levels of trust in public authorities (+2 points), in sellers/providers (+6 points), and in consumer organisations (+9 points). Slovenia, Finland and Lithuania have each improved by around 2 points.

The biggest drops were noted in Denmark, Germany, Cyprus (all of which have lost almost 5 points since 2011), France and Austria (−4 points) and Greece (−3 points). This breaks the positive trend seen in all these countries – with the exception of Cyprus and Greece – in the two previous years.

In 2012, the question relating to consumer problems was slightly reworded (from ‘in the past 12 months, have you encountered any problem when you bought something in your country?’ to ‘in the past 12 months, have you had legitimate cause for complaint when buying or using any goods or services in your country?’) to better capture the incidence of problems. As a result the bases of the questions on complaining in case of problems and satisfaction with complaint handling have changed too. In addition, in the 2012 survey, consumers were asked whether they had taken any action to solve the problem (and only then were specific questions asked about which party they had turned to) while, in previous years, consumers were only asked whether they had complained to seller/provider/manufacturer.

Source of raw data: Flash Eurobarometers 358 and 359.
3.2. Enforcement of economic rights

Proper enforcement of consumer legislation is essential for building consumer confidence, but also for providing a level playing field for businesses and ensuring that rogue traders are not given any competitive advantage. Stepping up enforcement is one of the key priorities of the European Consumer Agenda adopted in May 2012. It was also the focus of the 2013 Consumer Summit in March. The Summit provided an opportunity to take stock of the enforcement cooperation as it stands today and to explore ways of responding effectively to infringements committed for example by large economic players applying simultaneously the same bad practices all across the EU. To this end, the Commission is reflecting on the best course of action to strengthen the efficiency of the Consumer Protection Cooperation (CPC) Network. Through the network, national authorities responsible for the enforcement of consumer protection laws assist each other in investigating cases, exchanging information and acting upon breaches of consumer law to protect the collective interest of consumers. As part of the review of the Regulation governing this cooperation (due by the end of 2014), a public consultation will be launched in September 2013.

Moreover, in March 2013 – almost six years after its entry into force – the Commission reviewed the application of the Unfair Commercial Practices Directive and announced plans for a more coherent and effective approach to enforcement.39 This is of particular importance in the case of recurring issues or emerging commercial practices, such as those taking place in the online environment, which often have a cross-border dimension and raise common questions for national enforcers. The actions foreseen to improve enforcement include the development of enforcement indicators, in cooperation with the Member States, specific to the application of the Unfair Commercial Practices Directive, which will detect shortcomings and failures that require further investigative and/or corrective action. The Commission also published a report on the application of the Directive on injunctions for the protection of consumers’ interests in November 2012.40 That report provides an estimate of the number of injunctions initiated in the Member States. It concludes that injunctive actions constitute a useful tool for protecting the collective interests of consumers, although their potential is not always fully exploited due to a number of shortcomings.

Consumers’ trust has dropped

In general, the level of consumers’ trust that their rights are protected/respected has dropped between 2011 and 2012. In 2012, 55.1% of EU consumers felt adequately protected by existing consumer protection measures (down from the 57.7% seen in 2011). Likewise, fewer respondents believed that public authorities protect their rights as consumers (58.8% vs 62.0% in 2011) and that retailers/providers respect these rights (58.6% vs 65.1% in 2011). During the same period, trust in consumer organisations’ ability to protect consumer rights continued to grow, reaching 75.1% (vs 72.8% in 2011). Compared to 2008, trust in consumer organisations and in public authorities as well as satisfaction with existing consumer protection measures are higher by 11.0, 5.1 and 4.3 percentage points, respectively, while trust in sellers and providers has remained virtually unchanged (–0.6%).

There are strong differences in the level of consumer confidence across the EU, with below-average levels in most of the eastern and southern Member States. The average of consumers who agree with the four trust-related statements ranges from over 75% in Luxembourg (80%), United Kingdom (79%), Austria (77%) and the Netherlands (76%) to less than 50% in Greece (38%), Croatia Bulgaria, Cyprus (all 45%) and Slovenia (46%).

The four trust-related indicators by country show quite a high degree of correlation with indexes ranging from 0.58 to 0.96 (computed on data for 2012 at country level) and significant at 5% level. In addition, each of the 4 variables is strongly correlated with their average (correlation index ranging from 0.82 to 0.96 and significant at 5% level).
Illicit commercial practices persist

Both consumers’ and retailers’ perceptions of the latter’s compliance with consumer legislation deteriorated in 2012 compared to the previous year. Among retailers, 68.6% believe that their competitors comply with consumer legislation (down from 72.2% in 2011). The picture becomes even more sobering when looking at consumers’ opinions: as mentioned earlier, 58.6% agree with the statement that retailers respect consumers’ rights and this percentage has decreased significantly compared to the last two years (65.1% in 2011 and 65.2% in 2010). The majority of consumers do not agree that retailers/providers comply with consumer legislation in the following five member states: Greece (60%), Czech Republic (58%), Bulgaria (56%), Cyprus (54%) and Malta (51%).

Finally, it should be borne in mind that consumers’ trust in the capacity of various institutions to protect/respect their rights may be influenced by exogenous factors, such as general trust in the (domestic) public sector and the level of social capital in general. For instance, the analysis of data at country level shows a positive correlation between trust in public authorities responsible for consumer protection and trust in national governments (the correlation coefficient is 0.65). In addition, the synthetic indicator on consumer trust (as defined above) is positively correlated with general trust in other people (correlation coefficient equal to 0.61).

At the same time, consumer trust is an important factor, influencing consumer behaviour and market participation. For instance, the analysis of survey data shows that consumers who are more confident that their rights are being protected/respected are also more likely to buy things over the Internet. The probability of having bought goods online is almost 1.5 times higher among respondents who agree with all four trust-related statements than among those who do not agree with any of the statements. Similar differences in relative terms can be observed for domestic and cross-border (intra and extra EU) transactions. More confident consumers are also more likely to seek redress when they experience problems and thus suffer less harm.

42 Source: Standard E8 May 2012.
44 Both correlation coefficients are statistically significant at 5% level.
45 57%/39%=1.45.

Figure 29: Consumers’ and retailers’ perceptions about compliance with consumer legislation, 2012

Source: Flash Eurobarometers 358, 332, 299, 282, 298, 252, 359, 331, 300, 298, 278 and 224
The percentage of consumers who say they have come across misleading or deceptive advertisements, statements or offers in the previous 12 months was in 2012 slightly lower than in 2011 (43.9% vs 46.1%). However, over a longer time span (2008–2012), the incidence of this kind of advertising has slightly increased (+1.6% points). Fraudulent advertisements and offers were spotted by 32.3% of consumers (up from the 28.6% of 2011 and 28.9% of 2010, and also above the 26.8% of 2008). A slightly different picture emerges when focusing on those who say they have not come across illicit business practices – in 2012, more European consumers said they had not seen misleading or deceptive (54.3% vs 47.2% in 2011) and fraudulent advertisements/offers (66.6% vs 65.0% in 2011). Compared to 2008, the situation has improved only slightly as regards the latter type of advertising and has deteriorated with regard to the former.

Almost a quarter (23.1%) of consumers who, in 2012, came across misleading or deceptive advertisements bought something based on such offers (up from the 18.1% of 2011). In contrast, the proportion of consumers who respond to fraudulent advertisements has sharply decreased (10.0% in 2012 against 17.7% in 2011).

Over half of consumers (53.8%) say that they are most likely to come across misleading/deceptive or fraudulent advertisements or offers on the Internet – far more than those who mention phone (18.2%), post (14.5%), doorstep selling (14.4%) or shops (5.2%). People with home internet access are even more likely to regard the Internet as a primary source of this kind of advertising (60.6% vs 24.6%).

The percentage of retailers who have encountered misleading or deceptive advertisements (on the part of their competitors) was in 2012 higher compared to both 2011 (33.7% vs 30.4%) and 2009 (28.4%). Conversely, in the same year, fewer retailers claimed to have encountered fraudulent advertisements (15.3% vs 23.4% in 2011), the 2012 figure being the lowest since 2009.

46 Misleading or deceptive advertisements are advertisements which contain false information or present factually correct information in a misleading manner about the goods or services to be sold.

47 Fraudulent advertisements actually attempt to obtain money without selling anything, for example a lottery scam.

48 When comparing 2012 data with those of previous years, it should be considered that the definition of misleading/deceptive and fraudulent advertisements was for the first time introduced in the questionnaire related to the 2012 edition of the survey on consumers. As for the survey on retailers, the definition of fraudulent advertisements was introduced for the first time in 2012.
There is a strong positive correlation between the incidence of misleading/deceptive and fraudulent advertisements at country level. The correlation between consumers’ and retailers’ perceptions in different countries is somewhat less pronounced.

The average of the percentages of consumers who experience misleading/deceptive and fraudulent advertising, ranges from 27% in Italy, 28% in the UK and 31% in Estonia to 57% in Slovakia and the Czech Republic, 54% in Cyprus and 49% in Bulgaria and Austria.

*Based on 2012 data at country level, the correlation index between the percentage of retailers who say they have come across misleading/deceptive advertisements and those who have come across fraudulent advertisements is equal to 0.76 (and each of the two variables is highly correlated with their average: indexes ranging from 0.91 to 0.96). The same index for consumers is equal to 0.46 (and each of the two variables is highly correlated with their average: indexes ranging from 0.83 to 0.88). In addition, all the correlation indexes mentioned above are statistically significant at 5% level.

*Based on 2012 data at country level, the correlation index between the percentage of consumers and the percentage of retailers who have come across misleading/deceptive advertisements is equal to 0.6 and statistically significant at 5% level. The same index for fraudulent advertisements is not statistically significant at 5% level.

Figure 31: Consumers’ experiences with misleading/deceptive and fraudulent advertisements and offers, 2012 (% of consumers)

Have any of the following happened to you in the past 12 months?
- You came across misleading or deceptive advertisements, statements or offers.
- You came across fraudulent advertisements, statements or offers.

Source of raw data: Flash Eurobarometer 358
The socio-demographic breakdown of the same average (equal to 38% for the whole EU population) shows that:

- Men are more likely than women to report illicit commercial practices (43% vs 34%);

- Consumers aged 25–39 (43%) and 40–54 (40%) are more likely to report illicit advertising than those aged 15–24 (38%) and over 55 (34%). This may reflect the fact that older consumers and young people are less likely to be in employment and thus have less spending power;

- Interestingly, the reported incidence of illicit practices is positively influenced by the education level. It is the lowest among consumers with lower education (27%) and highest among those with higher education (44%);

- Self-employed persons and white-collar workers (50% and 41%, respectively) are more likely to report illicit practices than respondents who are not in employment and blue-collar workers (34% and 36%).

In analysing the data reported above, it should be borne in mind that they are based on declarations from consumers, which do not necessarily reflect the real incidence of illicit commercial practices. Some consumer groups (e.g. those with low levels of education and poor knowledge of their rights) may under-report the incidence of deceptive/misleading and fraudulent advertising, as they are not able to identify it as such.

Experience of illicit practices appears to be negatively related to consumers’ trust in retailers/providers. While 65% of consumers who have not come across deceptive/misleading advertisements express trust in retailers/providers, this percentage drops to 54% among those who have experienced this kind of advertising. The difference is less pronounced in relation to fraudulent advertisements (62% vs 56%).

The average of retailers who reported misleading/deceptive and fraudulent advertisements was the highest in Slovakia (48%), followed by Poland (46%), Romania (43%) and Greece (40%), while the lowest values were found in the Netherlands and France (both 19%), Sweden (18%), the United Kingdom and Germany (both 17%).

Source of raw data: Flash Eurobarometer 359
Over three quarters (75.6%) of retailers in the EU agreed (2012) that public authorities actively monitor and ensure compliance with consumer legislation in their sector, which is equivalent to an increase of 1.6% percentage points compared to 2011 (74.0%). This figure ranges from 89% in the United Kingdom, 87% in Romania, and 85% in Ireland, Hungary and Finland to 53% in Greece, 59% in Czech Republic and 60% in Poland.

Figure 33: Compliance monitoring with consumer legislation, 2012 (% of retailers)

The public authorities actively monitor and ensure compliance with consumer legislation in your sector in your country

In the same year, only 6.2% of EU retailers were told by consumer authorities that they were deemed to be in breach of consumer legislation (although up from the 3.2% of 2011). The highest percentages are recorded in Estonia (15%), Belgium, Luxembourg, Romania and Cyprus (all 9%).

In addition to survey data measuring the effectiveness of enforcement as perceived by consumers and retailers, national authorities responsible for the enforcement of consumer protection laws provide ‘hard’ input and output data related to their enforcement activities, which is reported in Annex I.

3.3. Consumer safety

Improving consumer safety is one of the key actions set out in the Consumer Agenda. To this end, in February 2013, the Commission proposed a new ‘Product Safety and Market Surveillance Package’. The package consists of revised legislation on general product safety,\(^{51}\) a new single market surveillance regulation\(^{52}\) and a multi-annual plan for market surveillance\(^{53}\) with concrete actions for the period 2013–15. These measures will simplify and make more uniform the safety rules applying to products (including those imported from outside the EU), streamline market surveillance procedures and better coordinate and monitor market surveillance activities in the EU. In addition, in May 2013, the Commission adopted a package of measures to modernise, simplify and strengthen the enforcement of health and safety standards for the whole agri-food chain.\(^{54}\) Consumers and businesses will benefit from the two proposals because they can be confident that products and food circulating in the single market are safe and compliant and that effective action will be taken against rogue competitors who try to cut corners and gain an unfair competitive advantage.

Safety perceptions vary widely across the EU

Public perception of product safety worsened slightly between 2011 and 2012 (and remains below 2008 levels). According to the 2012 survey data, over a quarter of consumers (26.8%) and almost a fifth of retailers (19.4%) think that a significant number of non-food products on the market are unsafe, with an increase of


\(^{52}\) Proposal for a Regulation on market surveillance of products, COM(2013) 75.

\(^{53}\) Communication from the Commission on 20 actions for safer and compliant products for Europe: a multi-annual plan for the surveillance of products in the EU, COM(2013) 76.

over 1.7 and 2.1 percentage points, respectively, compared to 2011. Slightly fewer consumers (24.6%) and retailers (17.4%) think that a significant number of food products are unsafe, but these numbers have also grown since 2011 (by 2.2 and 3.4 points, respectively).

Figure 34: Consumers’ and retailers’ perceptions about food and non-food product safety, 2012 (% of consumers and % of retailers that sell food/non-food products)

Safety perceptions vary widely between countries. Interestingly, the assessments of consumers and retailers in different countries tend to be strongly correlated. Similarly, high levels of correlation are found between the perception of safety of food and non-food products, as seen by consumers and by retailers.

The average of the percentages of consumers who think that a significant number of food and non-food products, respectively, are unsafe, was highest in Romania (52%), followed by Greece (48%), Lithuania (40%), Croatia (35.2%), Cyprus and Bulgaria (both 33%) while the lowest incidence of unsafe products was reported by consumers in Finland (5%), the UK (9%), Ireland (10%) and the Netherlands (11%).

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Source: Flash Eurobarometers 358 and 359

55 For retailers, bases used for all questions regarding food and non-food product safety are slightly different in 2012 and 2011 surveys. Results for the 2011 surveys include all retailers providing an answer (excluding those who chose to answer ‘not relevant, do not sell food/non-food products’); whereas results for the 2012 survey are filtered, to focus precisely on retailers that actually sell food and non-food products, respectively.

56 Based on 2012 data at country level, the correlation index between the percentage of consumers and the percentage of retailers thinking that a significant number of products are unsafe is equal to 0.82 for non-food products and 0.90 for food products. Both indexes are statistically significant at 5% level.

57 Based on 2012 data at country level, the correlation index between the percentages of consumers who think that a significant number of non-food products are unsafe and those who think that a significant number of food products are unsafe is equal to 0.86 (and each of the two variables is highly correlated with their average: indexes ranging from 0.96 to 0.97). The same index calculated for retailers is equal to 0.65 (and each of the two variables is highly correlated with their average: indexes equal to 0.91). In addition, all the correlation indexes mentioned above indexes are statistically significant at 5% level.
Figure 35: Consumers’ views on product and food safety, 2012
(% of consumers)

Thinking about all non-food (food) products currently on the market in your country, do you think that... a significant number of products are unsafe?

The same average (equal to 26% for the whole EU population) shows little socio-demographic difference. Women are somewhat more likely than men to be concerned about product and food safety (28% vs 23%). Younger respondents (15–24 year-olds) are the least concerned (21%).

Interestingly, perceptions of product and food safety are related to general trust that consumer rights are respected. The percentage of consumers who say that a significant number of non-food products are unsafe ranges between 17% among those who express agreement with all four trust-related statements and 39% among those who do not agree with any of the statements. The equivalent percentages for food products are 13% and 44%, respectively.

The same ‘unsafety’ indicator based on retailers’ opinions shows the highest values in Romania (45%), Bulgaria (35%), Greece (32%) and Croatia (31%), while the most optimistic views were expressed by retailers of Estonia (7%), the Netherlands and the United Kingdom (both 6%), and Finland (0%).

Source of raw data: Flash Eurobarometer 358

See section 3.2.1 for the definition of the four trust-related statements.
Figure 36: Retailers’ views on product and food safety, 2012 (% of retailers who sell non-food and % of retailers who sell food products)\(^{59}\)

Thinking about all non-food (food products) currently on the market in your country, do you think that... a significant number of products are unsafe?

Source of raw data: Flash Eurobarometer 359

\(^{59}\) As for the indicator on the safety of non-food (food) products, the base is equal to retailers who sell non-food (food) products.

In the past two years, 17.2% of retailers selling non-food products recalled a product from the market following a request by the authorities (up from the 12.8% observed in the 2011 survey), and 7.4% were asked to issue a public warning about the safety of a product (7.9% in 2011). In addition, 12.1% of these retailers (17.0% in 2011) received a consumer complaint about the safety of a product they had sold. Almost half of retailers who sell consumer products have carried out tests to ensure product safety (45.1% in 2012, 46.6% in 2011). Likewise, 42.7% of retailers (down from the 49.7% observed in 2011) who sell non-food products reported that authorities had checked the safety of some of these products in the past two years. Retailers in Romania (77%), Cyprus (61%), Belgium (54%), Italy and Bulgaria (both 49%) are the most likely to be subject to a product safety test, while the lowest incidence of checks is seen in Finland (15%), Slovakia (25%) and Sweden (31%).

Figure 37: Enforcement and market surveillance in the field of product safety, end 2010 – end 2012 (% of retailers that sell non-food products)

In relation to product safety, did any of the following take place in your firm the past two years?

Source: Flash Eurobarometer 359
In 2012, more than eight out of ten EU retailers who sell non-food products (81.3% vs 78.9% in 2011) agreed that public authorities actively monitor and ensure compliance with product safety legislation in their country. Among retailers selling food products, almost nine out of ten respondents (86.9% in 2012 and 86.8% in 2011) agreed that the authorities actively monitor compliance with food safety legislation. There is a strong positive correlation between the two indicators at country level. The average levels of agreement with the two statements are highest in the United Kingdom, Luxembourg (both 93%) and Hungary (90%). At the other end of the scale, Greek, Polish (both 65%), Cypriot and Czech (both 69%) retailers are the least likely to believe that public authorities are active in safety monitoring.

Figure 38: Compliance monitoring with product and food safety legislation, 2012 (% of retailers that sell non-food/food products)

Please say whether you strongly agree, agree, disagree or strongly disagree with the following statements:
- The public authorities actively monitor and ensure compliance with product safety legislation in your sector in your country
- The public authorities actively monitor and ensure compliance with food safety legislation in your sector in your country

Source of raw data: Flash Eurobarometer 359

Based on 2012 data at country level, the correlation index between the percentages of retailers who agree that public authorities actively monitor and ensure compliance with food safety legislation and those who agree that public authorities actively monitor and ensure compliance with product safety legislation is equal to 0.7. The index is statistically significant at 5% level. In addition, each of the two variables is strongly correlated with their average (correlation index ranging from 0.85 to 0.96 and statistically significant at 5% level).
In addition to survey data on consumers’ and retailers’ perceptions of product safety, national authorities responsible for product safety enforcement provide ‘hard’ input and output data related to their activities, which is reported in Annex I.

3.4. Consumers’ and retailers’ awareness of consumer legislation

The efficiency of markets and the protection of consumers’ interests depend on the vast majority of consumers and retailers being aware of consumer rights established by existing legal provisions. However, evidence from 2012 surveys shows that this requirement is far from being met and there are no clear signs of improvement compared to 2011.

The Commission Staff Working Document on ‘Knowledge-enhancing aspects of consumer empowerment’ of July 2012 has outlined the new approach to consumer information and education (moving towards actions with higher EU added value and better coordination and synergies of national efforts) and the actions planned for 2012–2014. An interactive website for teachers – the Consumer Classroom – was launched in March 2013 to improve consumer education of teenagers across the EU. In addition, at the end of 2013, as part of the European Year of Citizens, an EU-wide campaign to increase knowledge about consumer rights and interests will be launched in close cooperation with all stakeholders, including businesses and consumer associations.

Many consumers do not know some of their basic rights

In distance selling, where consumers cannot try the good or see it first-hand, the opportunity to reconsider a purchase during the cooling-off period represents an important safeguard. While 69.3% of European consumers know that they have the right to return goods that have been ordered by post, phone or the Internet four days after delivery without giving any reasons (70.5% in 2011), nearly a quarter of respondents (23.8% vs 22.8% in 2011) incorrectly believe that they have no right to do this.

Given that faulty consumer products are quite common, it is important that consumers know of the conditions to return a defective product. More than half (56.2%) of consumers correctly answered the question about having the right to free repair or replacement of a new fridge which has broken without any fault from their side 18 months after the purchase (up from the 50.9% of 2011). Worryingly, 43.7% of respondents were not aware of this right. At the same time, a large majority of consumers (85.1%) correctly replied that a clause in the contract of sale rejecting any responsibility on the part of the vendor or producer to deal with a faulty bike would not be valid.

Consumers should know what to do when they receive unsolicited products (inertia selling) in order to minimise the risk of incurring financial losses. However, seven out of ten respondents in the European Union do not know what to do in such situations. Only 30.4% of consumers (down from the 35.0% of 2011) correctly stated that they do not have to pay the invoice or return, for example, DVDs that they received without ordering.

63 Under the Directive on the sale of consumer goods and associated guarantees (99/44/EC), consumers are entitled to a free repair or replacement of defective goods, if a defect becomes apparent through no fault of their own within a period of at least 2 years from delivery. If the purchased item becomes defective within 6 months or if, within this period, the performance of the purchased item is not what the consumer might reasonably expect of it, it is assumed that the lack of conformity already existed at the time of purchase. If the defect becomes apparent between 6 and 24 months after purchase, it is the responsibility of the consumer to show that the defect or fault already existed at the time they purchased the item.
In the EU as a whole, only 11.7% of respondents were able to answer all four questions correctly, i.e. less than the percentage of those who gave only one or no correct answers (17.2%).

The average of correct answers to each of the four questions, is equal to 60% at EU level\(^6\). The highest levels of knowledge were seen in the Czech Republic (73%), Slovakia (70%), Germany and Denmark (both 67%). At the other end of the scale, this indicator was equal to 48% in Greece, 50% in Croatia, 51% in Romania, 52% in Portugal and 53% in Hungary and Lithuania. Finally, the result for Norway (70%) is in line with that of the highest scoring EU Member States.

\(^6\) The incidence of correct answers by country for each of the four questions is not correlated, except for the questions referring to the cooling-off period and validity of contract terms (where the correlation index on 2012 data at country level is equal to 0.6 and significant at 5% level). For all the other tested correlations the null hypothesis of no correlation could not be rejected. In addition, each of the four variables is significantly correlated (at 5% level) with their average even if the degree of correlation is not fully homogeneous and ranging from 0.45 (faulty product guarantee) to 0.68 (distance purchase cooling-off period).
Analysis of the same average, broken down by socio-demographic characteristics, shows the following results:

- Young people (15–24 year-olds) are the least knowledgeable age group (55%);
- The level of education matters: persons with higher education tend to be more aware of their consumer rights (63%) than those with the lowest level of education (59%);
- Respondents having internet access at home show a higher level of knowledge (61%) than those with no internet access (58%);
- Blue-collar workers (60%) and persons not in employment (59%) have slightly lower scores than white-collar workers and self-employed persons (both 62%).

Many retailers are not aware of their legal obligations towards consumers

On the business side, most retailers (85.2%) say that they know where to look for information and advice regarding consumer legislation of their own country. However, the actual level of knowledge, measured in terms of the incidence of correct answers, remains low and has only slightly improved between 2009 and 2012.

In 2012, less than a third (28.8%) of retailers were able to correctly identify the length of the period during which consumers have the right to return defective products to be repaired, even though a slight improvement was seen with respect to previous years (27.1% in 2011 and 25.7% in 2009). Retailers who claimed to know where to find information about consumer legislation in their own country did not score better on this question than the overall average (29.1%). The Commission is considering undertaking a study on guarantees in selected consumer markets with a view to ensuring that the EU legislation is coherently implemented and applied across the EU.

Retailers appear to be more knowledgeable about prohibited commercial practices. Almost seven out of ten retailers (68.0%) are aware that it is prohibited to call a product ‘free’, when it is only freely available to customers calling a premium rate phone number (up from the 62.8% observed in 2011 and the 61.5% of 2009). Over half of retailers correctly answered that it is prohibited to include an invoice in marketing material (53.2% vs 51.4% in 2011 and 48.5% in 2009) and to advertise products at a very low price in comparison to other products while carrying insufficient stock (55.6% in 2012, 55.5% in 2011 and 52.6% in 2009). Conversely, only 34.3% of retailers (35.7% in 2011 and 31.7% in 2009) correctly say that making exaggerated statements in advertisements is not a prohibited commercial practice, though the large number of incorrect answers is probably due to them being generally cautious about answering this question.

Figure 41: Retailers’ knowledge of consumer legislation, 2012 (% of retailers who gave a correct answer)

It should be noted that the retailer survey targets respondents with decision-making responsibilities in the company (managing director, CEO) or leading the commercial activities of the company (commercial managers, sales managers, marketing managers) who may not always be the persons with the specific knowledge of consumer legislation.

The correct reply options were the following:

- ‘Within 2 years from the data of the original purchase’ in all countries, except Finland, Ireland, Netherlands and the UK.
- ‘Within minimum 2 years from the date of the original purchase and longer for some specific products’ in Finland and Netherlands.
- ‘Within 6 years from the data of the original purchase’ in Ireland and the UK, except Scotland.
- ‘Within 5 years from the data of the original purchase’ in Scotland.

Source: Flash Eurobarometer 359
However, only about a quarter of retailers (26.1%, up from the 23.2% of 2011) were able to correctly identify all three prohibited commercial practices tested, while 12% of respondents did not give a single correct answer. In addition, the percentage of three correct answers among retailers who said they knew where to find information about consumer legislation in their country is roughly in line with that observed for all the retailers (26.9% vs 26.1%), suggesting that retailers are in general too confident about their level of knowledge.

The levels of knowledge on each of the three prohibited commercial practices by country are quite strongly correlated.\textsuperscript{67} The highest levels of knowledge, measured in terms of the average of correct answers to each of the three questions, were observed in Finland (76%), Hungary (75%), Sweden (74%) and Germany (72%). Conversely, the lowest values of the same indicator were found in Croatia (35%), Bulgaria (41%), the Czech Republic, Slovakia (both 42%), Latvia (43%), Lithuania and Greece (both 45%). Interestingly, the Czech Republic and Slovakia are the two top scoring countries in the EU as far as consumers’ knowledge is concerned, whereas they are almost at the bottom of the ranking based on retailers’ knowledge of consumer rights.

\textsuperscript{67} The correlation indexes measured on 2012 data at country level (calculated on each pair of the 3 variables) are ranging from 0.60 to 0.73 and statistically significant at 5% level. In addition, each of the three variables is strongly correlated with their average (index ranging from 0.84 to 0.91 and statistically significant at 5% level).

\textbf{Figure 42: Retailers’ knowledge of prohibited commercial practices – country differences, 2012 (% of retailers who gave a correct answer)}

\textit{Source of raw data: Flash Eurobarometer 359}
3.5. Problems, complaints and redress

Retailer/provider is the first point of contact in case of problems

A quarter (25%) of EU consumers reported that, in the past 12 months, they had had a legitimate cause for complaint when buying or using goods or services in their own country.68

More than eight out of ten (83.4%) consumers who experienced problems took action to address them. The most likely action following a problem is complaint to the retailer/provider (71.6% of consumers having experienced a problem), followed by complaint to the manufacturer (12.1%). Only 4.4% of consumers (who had experienced problems) decided to complain to a public authority and the same percentage brought the issue to an alternative dispute resolution (ADR) body. The likelihood of taking the case to court is even lower (1.6%). Finally, in 16.6% of cases, consumers who experienced a problem decided not to take any action.

An increase from the 17% seen in 2011 should be considered as indicative, since the wording of the question was changed between the two years. In 2012, the following question was asked: In the past 12 months, have you had legitimate cause for complaint when buying or using any goods or services (valid answers: Yes, and you took action to solve the problem(s), Yes, but you did not do anything, No). In 2011, the question was the following: In the past 12 months, have you encountered any problem when you bought something (valid answers: Yes – and I complained about it to the seller/provider/manufacturer; Yes – but I did not complain about it to the seller/provider/manufacturer; No).

The tendency to take action if problems arise varies considerably across Member States: it ranges from 90% or more in Denmark, Germany, the Netherlands, Slovakia, Sweden and the UK to 61% in Bulgaria and 62% in Latvia.70

Possible actions (excluding no action) are not mutually exclusive. As a consequence percentages do not necessarily have to add up to 100%.

For some countries, the bases are very low (Luxembourg: n=47, Malta: n=85, France n=110 and Iceland: n=114) and the results should therefore be considered as indicative.
In the past 12 months, have you had legitimate cause for complaint when buying or using any goods or services in your country?

Source: Flash Eurobarometer 358

The limited sums involved and the length of the procedure are the two main reasons for not complaining (37.4% and 36.6%, respectively). Slightly over a quarter of respondents (27.1%) thought that they were unlikely to get a satisfactory solution, while a fifth (19.0%) said that they did not know how or where to complain. Finally, uncertainty about individual rights as a consumer and unsuccessful experiences when making complaints in the past were given as reasons for not complaining by 18.0% and 14.6% of respondents, respectively. Encouraging consumers to communicate their problems and to seek solutions tends not only to bring benefits to the consumers themselves, but also has a positive impact on the functioning of the market. If consumers do not complain when they experience a problem, redress is denied to them and businesses miss out on valuable feedback.

Consumers who have higher levels of trust are also more likely to seek redress when they experience a problem. Among those who expressed agreement with two, three or all four trust-related statements, 86.4%, 84.5% and 86.1%, respectively, took follow-up action after having experienced a problem. The tendency to seek redress is lower among those who express agreement with no (73.7%) or only one trust-related statement (81.1%). In addition, consumers who express trust in retailers/providers are more likely to complain to them when they experience a problem (73.1% vs 69.9% among those who lack trust).

Socio-demographic characteristics also influence the tendency to seek redress:

- Younger people (aged 15–24) are the least likely among the different age groups to take action if problems arise (75% vs the average of 83%);
- Persons who left school at the age of 15 or under (80%) are less likely to seek redress than those who went on to higher education (87%);
- The likelihood of seeking redress is higher among white-collar workers (87%) and self-employed persons (86%) than among blue-collar workers (78%) and persons who are not in employment (80%);
- Finally, the propensity to take action in the event of problems is considerably lower among people who do not have an internet connection at home than among those who have one (72% vs 85%).

Base: respondents who had a legitimate cause for complaint when buying or using any goods or services.

71 Including one or more of the following: complaining to the retailer/provider, complaining to the manufacturer, complaining to the public authorities, taking the matter to an ADR, taking the business concerned to court.
Successful handling of complaints by businesses is crucial to avoiding consumer harm and increasing consumer loyalty. In 2012, 65.6% of consumers were satisfied with the way their complaints were handled by the retailer/provider and 59.8% of them with the way their complaints were dealt with by manufacturers. Lower percentages of satisfaction were seen for complaints made to ADR bodies (57.1%), courts (51.0%) and public authorities (47.2%).

Figure 45: Satisfaction with complaint handling, 2012
(% of consumers who made a complaint)

In general, how satisfied or dissatisfied were you with the way your complaint(s) was (were) dealt with by the:

Source: Flash Eurobarometer 358

However, for these three bodies the samples are very small and the results should therefore be considered as indicative.

As for the level of satisfaction with complaint handling by retailers/providers, there are sizeable differences between countries. The highest level of satisfaction is noted in Sweden and in Finland (both 77%), Germany and Slovenia (both 75%) while, at the other end of the scale, less than half of consumers are satisfied with how their complaints are dealt with in Malta (36%) and Spain (48%). In general, in countries where consumers are more satisfied with the way complaints are handled by the retailer/provider, they are also more likely to complain when they experience problems.
In general, how satisfied or dissatisfied were you with the way your complaint(s) was (were) dealt with by the retailer/provider?

Redress mechanisms can be improved

Consumers should be able to get redress quickly, simply and inexpensively when things go wrong. Yet, less than half of EU consumers (43.8%) find it easy to resolve disputes with sellers/providers through alternative dispute resolution (ADR) and less than four out of ten (36.2%) find it easy to resolve disputes through courts. The perception of both redress mechanisms has deteriorated since 2011 (by 7.6 and 1.8 percentage points, respectively) but remains well above the 2008 results (by 5.3 and 5.9 points, respectively).

Figure 47: % of people who agree that it is easy to resolve disputes with sellers/providers through ADR mechanisms, 2012

(In your country) it is easy to resolve disputes with sellers/providers through an arbitration, mediation or conciliation body (malfunctioning goods, late/non-delivery, etc.)

Out-of-court procedures are assessed most positively by consumers in Finland (70%), Romania (56%), Ireland (55%), while consumers in Estonia (24%) and Italy (30%) are the least positive.
Figure 48: % of people who agree that it is easy to resolve disputes with sellers/providers through ADR mechanisms, 2012

(In your country) it is easy to resolve disputes with sellers/providers through an arbitration, mediation or conciliation body (malfunctioning goods, late/non-delivery, etc.)

Source: Flash Eurobarometer 358

Among retailers, only slightly more than half (52.7%) are even aware of ADR mechanisms, and only 6.7% of them have actually used such mechanisms to resolve disputes with consumers in the past two years. Frequent use of ADR mechanisms is reported by just 1.7% of all businesses, i.e. less than one third of those who have used them at least once. ADR mechanisms are most frequently used in Spain (16%), Sweden (13%) and the Netherlands (12%), compared to less than 5% in Austria, Malta, Croatia, Cyprus and in 3 out of the four largest EU economies: Germany, France and Italy. Outside the EU, the use of ADR is relatively high in Norway (15%).

Source: Flash Eurobarometer 359
When interpreting the results it should be borne in mind that consumers do not enjoy the same level of access to out-of-court resolution across the EU. Despite a relatively large number of ADR entities in the EU (750), there are significant gaps in the coverage. In most Member States, existing entities handle consumer disputes in a limited number of sectors only. In some countries entities exist only in specific regions while in others (e.g. Slovakia and Slovenia) there seem to be no recognised ADR entities.

Under the ADR Directive\textsuperscript{75} consumers should be able to turn to ADR for all their contractual disputes with traders no matter the sector (with the exception of health and higher education) and the Member State. In addition, all ADR entities will need to respect a set of quality requirements, such as transparency, impartiality and independence, effectiveness and fairness. Traders will also need to inform consumers about ADR. As mentioned in section 2.2.4, an ODR platform, based on national ADR entities, will also be established for the out-of-court dispute resolution of online contractual disputes.

As for dispute resolution through the courts, the percentage of consumers who find the procedure easy ranges from 50\% in Luxembourg, 47\% in Ireland and Romania and 46\% in the United Kingdom to 12\% in Estonia and 24\% in Italy.

It can be easier for consumers to defend their rights in court if they are able to join forces with other consumers complaining about the same issue. In order to address the situations where consumers’ individual lawsuits may not be an effective means of stopping unlawful practices or of obtaining compensation for the detriment caused by such practices, the Commission has adopted a Communication\textsuperscript{76} and a Recommendation\textsuperscript{77} on collective redress in June 2013. The Recommendation invites all Member States to have national collective redress systems covering violations of rights granted under EU law and sets out a number of common European principles that such systems should respect.

In addition, the European small claims procedure is intended to improve consumers’ access to justice by simplifying cross-border small claims litigation in civil and commercial matters and reducing costs. The Commission launched a public consultation in March 2013 to evaluate the practical operation of the procedure and assess what improvements are needed to make it a more attractive means of resolving cross-border disputes. A revision of the Regulation is foreseen for the near future, aimed at extending the scope of the current Regulation and improving the effectiveness of the procedure itself.

3.6. Consumer organisations

Consumer organisations play a key role in representing consumers’ interests, improving the level of consumer empowerment and identifying market problems. In 2012, three quarters of EU consumers (75.1\%) stated they had confidence in independent consumer organisations to protect their rights (above the 72.8\% of 2011 and the 64\% of 2008). More than six out of ten EU retailers (62.4\%) believe that NGOs actively monitor compliance with consumer legislation in their sector (an increase of 6 percentage points since 2011 but broadly in line with 2010 results).

The situation of consumer NGOs and the way in which they are perceived differs significantly across the EU. Trust in independent consumer organisations is 85\% or higher in the Netherlands (90\%), France (88\%), the United Kingdom and Ireland (86\%), and Luxembourg (85\%). In contrast, the lowest levels of trust are seen in Bulgaria (54\%), Romania (55\%) and Greece (57\%).


Lack of trust in consumer NGOs may be linked to low levels of trust in the civil sector in general, as also suggested by the fact that citizens in these countries are generally less willing to pay membership fees to support NGOs. This is often the case in countries where the civil sector is relatively new.

National public funding to consumer organisations ranges from over € 2,000 per 1,000 inhabitants in Norway and Luxembourg to € 3 or less in Bulgaria, Greece, Estonia, Latvia and Romania (Figure 51). While in some of the countries with the lowest levels of trust in consumer organisations, public funding to consumer NGOs is also lacking, across all countries the two do not seem to be correlated. This could be explained by the fact that some of the most trusted organisations do not need/receive (much) public funding because they finance their activity mainly from membership fees.

Source: Flash Eurobarometer 358

The correlation index between consumers’ trust in consumer organisations in 2012 and the level of public funding in 2012 is equal to 0.4 but is not significant at 5% level.
3.7. Environmentally-conscious purchases and environmental claims

Environmental considerations are on the rise

Four out of ten (40.7%) consumers claim that the environmental impact of goods or services influenced their purchasing decisions during the previous two weeks – a substantial increase over the 28.9% recorded in 2011. In Greece and Sweden, more than half of consumers say they have made environmentally-conscious purchases (56% and 53%, respectively) while environmental considerations play a relatively lower role in Spain, Lithuania and Estonia (32%, 28% and 25% of consumers, respectively). It should be noted that these data are based on self-reported behaviour, which may be biased due to an attitude-behaviour gap (as consumers tend to depict themselves in a socially acceptable light).

The likelihood of considering environmental issues in purchasing decisions seems to be positively influenced by the level of education. Only 30% of persons who left education aged 15 or under are influenced by the environmental impact of what they buy, compared to 37% among persons with medium education and 48% among persons with higher education. Respondents with better knowledge of consumer rights are also more likely to consider environmental impact: 45% among those who gave four correct answers to the questions on consumer rights, compared to 34% of those who gave no correct answer. Respondents in the 25–39 and 40–54 age groups (45% and 44% respectively) are more likely to consider environmental impact than younger or older people (34% and 38%), perhaps reflecting lower spending power.

Figure 52: Consumers being influenced by the environmental impact of goods and services when purchasing, 2012 (% of consumers)

Considering everything you bought during the last two weeks, did the environmental impact of any goods or services influence your choice?

Note: However, this increase may be (at least partly) due to the longer time frame in 2012 ('last 2 weeks') compared to 2011 survey ('last week').

Source: Flash Eurobarometer 358
Six out of ten consumers (59.8%) whose choices are influenced by the environmental impact of goods and services use environmental labels as a source of information on this impact, while advertisements and offers play a relatively less important role (35.7% of consumers). Other sources of information are used by around one out of five consumers (20.7%).

Figure 53: Sources of information on the environmental impact of goods and services (% of consumers who said that the environmental impact of any goods or services influenced their choices)

Where did you get the information on the environmental impact of the goods or services you bought? (multiple answers possible)

- Through an environmental label: 59.8%
- Through advertisements or offers: 35.8%
- Other (do not read out): 20.7%
- Don’t know: 1.7%

Source: Flash Eurobarometer 358

Those who are not influenced by the environmental impact of goods and services in their purchasing decisions, interestingly, say that the lack of relevant information is more important than the expensiveness of environmentally-friendly products (these factors are mentioned by, respectively, 38.2% and 32.7% of consumers who have not made environmentally-conscious purchases). A quarter (24.6%) does not trust environmental claims and 13.6% say they are not interested in environmental issues.

Figure 54: Reasons for not being influenced by the environmental impact of goods and services (% of consumers)

Could you say why the environmental impact of the goods or services you bought did not influence your choice?

- You did not come across any information about the environmental impact of goods or services: 38.2%
- You find environmentally-friendly goods or services are too expensive: 32.7%
- You do not trust environmental claims: 24.6%
- You are not interested in the environmental impact of goods or services: 13.6%
- None and don’t Know: 9.7%
- Other: 6.2%

Source: Flash Eurobarometer 358

On the business side, a tenth (9.7%) of retailers say they always trust claims about the environmental impact of goods and services made by their competitors and 35.5% trust them in most cases. On the other hand, almost a third of retailers (30.0%) say they trust such claims only in some cases and 16.1% never trust them. Retailers in Hungary (63%), Estonia (59%), Germany and Sweden (both 57%) are the most likely to trust environmental statements always or in most cases, compared to 17% of Cypriot and 24% of Slovak and Lithuanian retailers.
In general, do you trust statements and offers made by your competitors about the environmental impact of their products?

Source: Flash Eurobarometer 359

The Commission is working on helping consumers make informed green choices and ensuring a level playing field for business in making environmental claims. A report from the Multi-stakeholder Dialogue on Environmental Claims – presented at the Consumer Summit (March 2013)\(^8\) – assesses the scope of the problem of misleading environmental claims, maps best practices, highlights potential areas for improvement and presents policy recommendations. As a next step, the Commission is undertaking an in-depth study into (misleading) environmental claims in 2013. The findings will help to shape future EU policy initiatives, including the revision of the environmental claims chapter of the Guidance Document on the implementation of the Unfair Commercial Practices Directive.\(^9\)

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Social issues related to consumption
4.1. Consumer affordability

One of the key elements to be monitored in the Scoreboard is people’s capacity to afford the goods and services they need and want to purchase. Affordability can be measured through the gross adjusted disposable income that is available to consumers for spending or saving, adjusted for free public services (such as health and education). This adjustment facilitates country comparison by eliminating any bias due to differences in national policies determining whether public services are paid for by taxation or private consumption.

As with the previous three Scoreboards, the ability of consumers to afford the same goods and services continues to vary very significantly across the EU. There are sizeable differences in the level of the gross adjusted disposable income of households per capita, measured in Purchasing Power Standards (PPS), which takes account of differences due to different price levels between countries. The index (EU27=100) ranges from 37 in Bulgaria to 148 in Luxembourg.
Additional insight into the social conditions in each Member State comes from the material deprivation rate. This indicator monitors the proportion of the most economically vulnerable consumers in individual Member States and in the EU as a whole. It reflects the percentage of the population who cannot afford at least three of the nine following items: unexpected expenses; a one-week annual holiday away from home; rent, mortgage or utility bills; a meal with meat, chicken or fish every second day; keeping their home warm enough; a washing machine; a colour TV; a telephone; or a personal car. The material deprivation rate went up from 17.3% to 18.3% between 2008 and 2011. This means that almost one out of five consumers in the EU cannot afford some basic consumption items. The indicator shows a high degree of variation across the EU, ranging from 4.2% in Sweden to 64% in Bulgaria. In addition, countries with the largest numbers of materially deprived consumers, in general, have also seen the greatest deterioration in the period 2008–2011.

Figure 57: Material Deprivation Rate, 2008 and 2011 (% of population who cannot afford at least 3 out of 9 basic consumption items)

Source: Eurostat
Consumer conditions may be influenced by economic factors

Both gross disposable income and material deprivation rate are correlated with the Consumer Conditions Index and signs are in line with what can be expected (+0.66 and –0.64, respectively) (Figures 58 and 59). This suggests that the consumer environment is somehow linked to the general economic conditions in the country and to the incidence of material deprivation among the population, even if a clear cause-effect relation cannot be easily established.

Figure 58: Gross Adjusted Disposable Income (in PPS) (2011) and Consumer Conditions Index (2012)

Source of raw data: Eurostat, Flash Eurobarometers 358 and 359
Figure 59: Material Deprivation rate (2011) and Consumer Conditions Index (2012)

Source of raw data: Eurostat, Flash Eurobarometers 358 and 359
4.2. Socio-demographic differences in consumer conditions

Additional insights on the groups of consumers who face poorer conditions come from the analysis of indicators from the consumer survey broken down by socio-demographic factors. The five socio-demographic variables screened in the survey are age, gender, education, occupation and internet usage.

Table 60: Consumer indicators broken down by socio-demographic variables

<table>
<thead>
<tr>
<th>Age group</th>
<th>% of consumers who find it easy to resolve disputes with seller/providers through ADR</th>
<th>% of consumers who found it easy to resolve disputes with sellers/providers through courts</th>
<th>% of consumers who complained when they encountered problems</th>
<th>% of consumers who were satisfied with complaint handling</th>
<th>Average score of consumers’ confidence in purchasing goods/services on the Internet from domestic and cross-border retailers</th>
</tr>
</thead>
<tbody>
<tr>
<td>15–24</td>
<td>54.2% a</td>
<td>46.8% a</td>
<td>75.4% a</td>
<td>67.4% a</td>
<td>62.3% a</td>
</tr>
<tr>
<td>25–39</td>
<td>44.4% b</td>
<td>38.5% b</td>
<td>86.5% b</td>
<td>64.3% a</td>
<td>42.8% a</td>
</tr>
<tr>
<td>40–54</td>
<td>41.7% c</td>
<td>34.7% c</td>
<td>84.7% b</td>
<td>67.3% a</td>
<td>30.5% c</td>
</tr>
<tr>
<td>55+</td>
<td>40.7% c</td>
<td>31.4% d</td>
<td>81.8% c</td>
<td>64.0% a</td>
<td>16.2% d</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Gender</th>
<th>% of consumers who find it easy to resolve disputes with seller/providers through ADR</th>
<th>% of consumers who found it easy to resolve disputes with sellers/providers through courts</th>
<th>% of consumers who complained when they encountered problems</th>
<th>% of consumers who were satisfied with complaint handling</th>
<th>Average score of consumers’ confidence in purchasing goods/services on the Internet from domestic and cross-border retailers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>43.9% a</td>
<td>37.2% a</td>
<td>82.7% a</td>
<td>65.8% a</td>
<td>28.0% a</td>
</tr>
<tr>
<td>Female</td>
<td>43.8% a</td>
<td>35.2% b</td>
<td>84.2% a</td>
<td>65.3% a</td>
<td>23.4% b</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Education</th>
<th>% of consumers who find it easy to resolve disputes with seller/providers through ADR</th>
<th>% of consumers who found it easy to resolve disputes with sellers/providers through courts</th>
<th>% of consumers who complained when they encountered problems</th>
<th>% of consumers who were satisfied with complaint handling</th>
<th>Average score of consumers’ confidence in purchasing goods/services on the Internet from domestic and cross-border retailers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>44.2% a</td>
<td>36.9% a</td>
<td>79.6% a</td>
<td>60.3% a</td>
<td>16.2% a</td>
</tr>
<tr>
<td>Medium</td>
<td>45.7% a</td>
<td>37.6% a</td>
<td>81.4% a</td>
<td>66.8% b</td>
<td>24.7% b</td>
</tr>
<tr>
<td>High</td>
<td>39.6% b</td>
<td>32.5% b</td>
<td>87.3% b</td>
<td>65.4% a.b</td>
<td>29.6% c</td>
</tr>
<tr>
<td>Students</td>
<td>55.1% c</td>
<td>46.7% c</td>
<td>74.4% c</td>
<td>66.3% a.b</td>
<td>24.5% b</td>
</tr>
</tbody>
</table>

\(^{1}\) As defined in Section 2.2.4.  
\(^{2}\) As defined in Section 2.1.  
\(^{3}\) As defined in Section 3.2.1.  
\(^{4}\) As defined in Section 3.3.  
\(^{5}\) As defined in Section 3.2.1.2.  
\(^{6}\) As defined in Section 3.2.1.1.
% of consumers who find it easy to resolve disputes with sellers/providers through ADR | % of consumers who find it easy to resolve disputes with sellers/providers through courts | % of consumers who complained when they encountered problems | % of consumers who were satisfied with complaint handling | % of consumers who encountered problems | Average score of consumers’ confidence in purchasing goods/services on the internet from domestic and cross-border retailers | Average score of inclination towards cross-border shopping | Average score of consumer trust | Average score of knowledge of consumers’ rights | Average score of consumers’ perception of product unsafety | Average score of consumers’ perception of misleading/deceptive and fraudulent advertisement

| Employment | | | | | | | | | | |
| Self-employed | 40.8 % a | 36.0 % a.b | 85.8 % a | 65.3 % a.b | 33.8 % a | 56.3 % a | 42.0 % a | 58.1 % a | 61.8 % a | 25.4 % a.b | 50.3 % a |
| White collars | 43.7 % b | 37.0 % b | 86.8 % a | 67.6 % b | 31.4 % b | 59.0 % b | 37.7 % b | 65.1 % b | 61.7 % a | 24.0 % a | 41.1 % b |
| Blue Collars | 46.2 % c | 38.8 % b | 77.9 % b | 66.0 % a.b | 26.0 % c | 47.0 % c | 31.0 % c | 61.3 % c | 59.8 % b | 27.0 % b | 35.6 % c |
| Not in employment | 44.2 % b.c | 35.3 % a | 79.6 % b | 62.6 % a | 19.6 % d | 37.2 % d | 27.9 % d | 60.5 % c | 58.9 % b | 26.7 % b | 33.9 % c |

| Internet Connection at home | | | | | | | | | | |
| Yes | 44.3 % a | 36.6 % a | 84.7 % a | 66.2 % a | 28.3 % a | 54.2 % a | 36.5 % a | 62.9 % a | 60.9 % a | 25.0 % a | 40.6 % a |
| No | 41.5 % b | 34.5 % b | 71.8 % b | 59.2 % b | 14.1 % b | 17.7 % b | 16.9 % b | 57.6 % b | 57.7 % b | 28.5 % b | 27.2 % b |

| Population average | | | | | | | | | | |
| 43.8 % | 36.2 % | 83.4 % | 65.6 % | 25.6 % | 47.3 % | 32.8 % | 61.9 % | 60.3 % | 25.7 % | 38.1 % |

Source of raw data: Flash Eurobarometer 358

For each indicator, the differences between pairs of values are statistically significant (at 5% probability level) if they are marked with different subscript letters and not statistically significant if they are marked with the same letter. For example, the percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR is not significantly different between those aged 40–54 and those aged 55+ (both are marked ‘c’), whereas it is significantly different between those aged 15–24 (marked ‘a’) and those aged 25–39 (marked ‘b’).

1 As defined in Section 2.2.4.  
2 As defined in Section 2.1.  
3 As defined in Section 3.2.1.  
4 As defined in Section 3.2.1.2.  
5 As defined in Section 3.3.  
6 As defined in Section 3.2.1.2.  
7 As defined in Section 3.2.1.1.
Among the different age groups, older consumers (55+) appear to experience the poorest consumer conditions, with scores worse than the average for the whole population on 8 out of 11 indicators. In particular, older consumers tend to be considerably less confident in making cross-border and online purchases (possibly also because of poorer internet skills). At the same time, they are the least likely to report problems and illicit business practices (which may in part reflect the fact that they are less likely to be in employment and thus may have less spending power) and have the second highest level of knowledge of consumer rights. The youngest age group (15–24 year olds) shows above-average scores on all indicators with the exception of those relating to consumer empowerment and information (complaining when problems arise and knowledge of consumer rights). Consumers aged 25–39 score better than average on all indicators with the exception of those which can be linked to the level of purchasing activity, namely the likelihood of having encountered problems and having come across misleading/deceptive or fraudulent advertisements. The 40–54 age group shows the results that are closest to the average, except for their level of consumer knowledge, which is highest among all age groups.

Gender seems to make a difference only for some indicators. In particular, men are more positive than women towards e-commerce, cross-border shopping and product safety. At the same time, they are more likely to have encountered problems and to have come across misleading/deceptive or fraudulent advertisements (which may be linked to their greater spending power).

Respondents with higher education score the highest on indicators linked to consumer empowerment and information (complaining about problems and knowledge of consumer rights) and second highest (after students) on attitudes towards e-commerce and cross-border shopping. At the same time, they are the most critical about both judicial and out-of-court redress mechanisms and product safety, and the most likely to have encountered problems and illicit business practices (which they are perhaps better able to detect than other consumer groups). Almost the opposite is true for respondents with a lower level of education, who are the second least likely (after students) to know their consumer rights and to complain if problems arise, and declare the lowest level of satisfaction with how their complaints have been handled. They are also the least positive towards both online and cross-border purchases and show the lowest level of trust that their rights as consumers are being respected/protected. At the same time, this group of consumers reports the fewest problems and illicit practices among different education groups and gives above-average assessments of redress mechanisms (both ADR and courts) and product safety. The patterns observed for students tend to overlap with those seen for the general age range 15–24: they have higher than average scores on most indicators but their actual knowledge of consumer legislation is relatively poor and they are the least likely to take action in the event of problems.

White-collar workers appear to be best off as consumers among the different occupational groups, with above-average scores on 8 out of 11 indicators. The notable exception is their experience of problems and misleading/deceptive or fraudulent practices, which is second highest in this group (again a possible sign of higher spending power and ability to detect illicit practices). Those not in employment and blue-collar workers appear to be the worst off, with below-average scores on 8 and 7 indicators, respectively. Self-employed respondents have the best knowledge of consumer rights and are more likely to complain in the event of problems. They are also more positive than the overall population towards online and cross-border shopping. At the same time, they are the most likely to experience problems and illicit commercial practices and show below-average levels of satisfaction with redress mechanisms (both ADR and courts) and complaint handling, as well as the lowest level of overall trust as consumers.

Those who do not have an internet connection at home report the poorest consumer conditions among all groups, showing worse-than-average results on all indicators with the exception of problems and illicit business practices (which they experience considerably less frequently than other consumer groups). Not surprisingly, this group has the lowest level of confidence in online and cross-border shopping out of all consumer groups.

The Commission will shortly launch a study on consumer vulnerability across key markets. The study will inter alia analyse the main factors contributing to consumer vulnerability, including socio-demographic background.
National enforcement capacity indicators
In addition to survey data measuring the efficiency of enforcement as perceived by consumers and retailers, national authorities responsible for economic and product safety enforcement compile some information about their enforcement activities, which is reported in Annex I.

Input data (the size of the budget allocated to enforcement activities or the number of inspectors) is aimed at providing information on resources allocated to enforcement, while output indicators provide information on compliance checks and preventive activities carried out by relevant authorities (number of inspections and laboratory tests), the results of these checks (number of official notifications of non-compliance to traders and number of products identified as posing a serious risk) and corrective measures (number of administrative or court procedures instigated to impose obligations on producers, distributors or retailers).

To take account of the different structures of national retail markets, some indicators have been rescaled by reference to the number of retailers present in the country.

Economic enforcement data

Table 61 shows the data on economic enforcement in the period 2009–2011 reported by national authorities responsible for the enforcement of consumer protection laws (under the Consumer Protection Cooperation Regulation). Twenty-three Member States as well as Iceland and Norway provided data for 2011.

It is however to be noted that national enforcement systems and powers vary quite considerably from one country to the other and therefore no direct comparisons or conclusions on differences in enforcement strength can be made with this data set, which has rather to be analysed on a country basis to detect trends in national consumer protection capacities. The comparability of the data is further reduced by differences in reporting methodology both between countries (for instance, some authorities report on activities beyond the scope of economic enforcement such as product safety enforcement) and within countries over time. Finally, many of the figures are either estimates or consist of incomplete data.

In this respect it is relevant to note that in eleven out of the nineteen countries for which data are available for both 2010 and 2011, budgets for economic enforcement have increased. However the sign of the change in the budget is not always coherent with the sign of the change in the number of inspectors and inspections. In Belgium, France and Hungary, the decline in the budget was paralleled by a drop in the number of both inspectors and inspections, while in Lithuania, Poland and the UK, the number of inspections and inspectors actually increased despite the budget cuts.
## Economic enforcement indicators, 2009–2011

<table>
<thead>
<tr>
<th>Country</th>
<th>Year</th>
<th>Budget (€)</th>
<th>Budget (€) rescaled for the number of retailers</th>
<th>Number of inspectors</th>
<th>Number of inspectors rescaled for the number of retailers</th>
<th>Number of inspections</th>
<th>Number of inspections rescaled for the number of retailers</th>
<th>Number of business visits</th>
<th>Number of business visits with detected infringements</th>
<th>Number of notifications of non-compliance to traders</th>
<th>Number of administrative decisions</th>
<th>Number of court decisions</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>AT</td>
<td>2011</td>
<td>2,808,925</td>
<td>69</td>
<td>173</td>
<td>4</td>
<td>26,189</td>
<td>645</td>
<td>23,339</td>
<td>6,945</td>
<td>2,387</td>
<td>845</td>
<td>134</td>
<td>The data concerning the budget and the number of inspectors are rough estimates by the national contact point (Ministry of Labour, Social Affairs and Consumer Protection), since most of the 9 Austrian provinces and the 130 local authorities, as well as the Chamber for Workers and Employees in the 9 provinces were not able to provide data. The data on the number of inspections, business visits, notifications of non-compliance to traders and administrative decisions only include the enforcement of price indication and package travel legislation.</td>
</tr>
<tr>
<td></td>
<td>2010</td>
<td>2,913,437</td>
<td>73</td>
<td>134</td>
<td>3</td>
<td>30,073</td>
<td>751</td>
<td>29,123</td>
<td>5,931</td>
<td>2,760</td>
<td>726</td>
<td>119</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2009</td>
<td>2,240,757</td>
<td>54</td>
<td>130</td>
<td>3</td>
<td>24,823</td>
<td>601</td>
<td>22,831</td>
<td>3,759</td>
<td>NA</td>
<td>783</td>
<td>136</td>
<td></td>
</tr>
<tr>
<td>BE</td>
<td>2011</td>
<td>25,331,325</td>
<td>323</td>
<td>137</td>
<td>2</td>
<td>9,042</td>
<td>115</td>
<td>8,046</td>
<td>2,596</td>
<td>2,254</td>
<td>2,221</td>
<td>NA</td>
<td>Budget represents a central budget (as consumer protection is a federal competence); product safety is not included.</td>
</tr>
<tr>
<td></td>
<td>2010</td>
<td>39,764,333</td>
<td>535</td>
<td>155</td>
<td>2</td>
<td>14,935</td>
<td>201</td>
<td>14,018</td>
<td>3,944</td>
<td>NA</td>
<td>3,293</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2009</td>
<td>39,764,333</td>
<td>521</td>
<td>158</td>
<td>2</td>
<td>29,232</td>
<td>383</td>
<td>26,150</td>
<td>6,880</td>
<td>6,120</td>
<td>4,084</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td>BG</td>
<td>2011</td>
<td>1,383,618</td>
<td>13</td>
<td>128</td>
<td>1</td>
<td>28,802</td>
<td>281</td>
<td>19,123</td>
<td>NA</td>
<td>2,043</td>
<td>1,959</td>
<td>NA</td>
<td>The budget of public authorities responsible for economic enforcement is a rough estimate. All the figures are a summation of the data provided by one or more of the national authorities responsible for the legislative acts concerning: (1) unfair terms in consumer contracts, (2) the indication of the prices of products offered to consumers, (3) certain aspects of the sale of consumer goods and associated guarantees, (4) unfair business-to-consumer commercial practices, (5) package travel, package holidays and package tours, (6) contracts negotiated away from business premises, (7) credit agreements for consumers, (8) electronic commerce, (9) compensation and assistance to air passengers in the event of denial of boarding and of cancellation or long delay of flights, and (10) the provision of audiovisual services.</td>
</tr>
<tr>
<td></td>
<td>2010</td>
<td>1,246,968</td>
<td>12</td>
<td>123</td>
<td>1</td>
<td>23,666</td>
<td>226</td>
<td>19,212</td>
<td>0</td>
<td>2,611</td>
<td>301</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2009</td>
<td>1,267,951</td>
<td>14</td>
<td>132</td>
<td>1</td>
<td>24,947</td>
<td>273</td>
<td>19,945</td>
<td>0</td>
<td>2,709</td>
<td>235</td>
<td>7</td>
<td></td>
</tr>
<tr>
<td>CY</td>
<td>2011</td>
<td>4,199,776</td>
<td>399</td>
<td>113</td>
<td>11</td>
<td>35,983</td>
<td>3,417</td>
<td>35,058</td>
<td>647</td>
<td>113</td>
<td>560</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2010</td>
<td>4,139,735</td>
<td>366</td>
<td>130</td>
<td>11</td>
<td>45,827</td>
<td>4,047</td>
<td>45,489</td>
<td>382</td>
<td>209</td>
<td>130</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td></td>
<td>2009</td>
<td>3,300,000</td>
<td>275</td>
<td>108</td>
<td>9</td>
<td>45,333</td>
<td>3,775</td>
<td>44,670</td>
<td>480</td>
<td>179</td>
<td>147</td>
<td>NA</td>
<td></td>
</tr>
<tr>
<td>Country</td>
<td>Year</td>
<td>Budget (€)</td>
<td>Budget (€) rescaled for the number of retailers</td>
<td>Number of inspectors</td>
<td>Number of inspectors rescaled for the number of retailers</td>
<td>Number of inspections</td>
<td>Number of inspections rescaled for the number of retailers</td>
<td>Number of business visits</td>
<td>Number of notifications of non-compliance to traders</td>
<td>Number of business visits with detected infringements</td>
<td>Number of administrative decisions</td>
<td>Number of court decisions</td>
<td>Comments</td>
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<td>---------</td>
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The figures reflect the data received from the following competent authorities: Czech agriculture and food inspection authority, State Veterinary Administration of the Czech Republic; Czech trade inspection and State institute for drug control. Moreover, this amount doesn’t cover the budget of market surveillance service which carries out all the market inspections. 2009 budget refers to the financial support for Greek consumers organisations only.
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The provided figures include economic enforcement by the Finnish Consumer Agency & Ombudsman and the regional state administrative agencies. Product safety is excluded. The number of business visits relates mostly to price indication checks at premises by regional authorities.

The decrease in budget in 2011 reflects internal re-organisation. Since 2011, with the creation of inter-ministerial and inter-directional decentralised departments, the Di(RE)CTTE (regional) directorates for enterprises, competition, consumer affairs, labour and employment) and DD(CS)PP (departmental directorates for social cohesion and protection of the population), the activities of these entities at the regional and departmental level are no longer supported by the General directorate for fair trade, consumer policy and fraud repression (DGCCRF).

The 2011 budget refers to Hungarian Authority for Consumer Protection (budget of the central body, which includes the budget for product safety enforcement) and Hungarian Competition Authority. The data on the number of business visits (with detected infringements) refer to Hungarian Authority for Consumer Protection and Hungarian Financial Supervisory Authority. All other data refer to Hungarian Authority for Consumer Protection + Hungarian Competition Authority + Hungarian Financial Supervisory Authority. The 2010 budget and number of inspectors refer to Hungarian Authority for Consumer Protection and 20 departmental inspectorates.
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Budget figures include central and regional budgets for economic enforcement as well as product safety enforcement. Moreover, the figures include support for consumer organisations and communication policy.

Budget figures include the budget of the central and all territorial offices, and they include product safety.

Budget figures refer to central budget (Slovak Trade Inspection)
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The 2010–2011 data reflect central agency budget and staff, including product safety enforcement. Product safety was excluded from 2009 data.

Figures provided include data from the following enforcement agencies: Office of Fair Trading, Financial Services Authority, Civil Aviation Authority, Advertising Standards Authority, Department for Consumer Affairs of Gibraltar (Gibraltar) and Local Authorities Trading Standard Services (TSS). For the latter, a general assumption has been made that an estimated 27% of TSS resources and activities are devoted to the enforcement of economic interests of consumers. Contrary to other years, the 2010 data on the number of inspectors did not include the TSS figures, while 2011 figures on the number of inspections and court reflect a response rate of less than 50% from TSS.
Product safety enforcement data

Twenty-one Member States and Iceland shared data on product safety enforcement activities this year. Figure 62 in Annex I shows the activities carried out in 2009, 2010 and 2011. The data were provided by the national authorities responsible for product safety enforcement under the General Product Safety Directive. These authorities have not only reported figures regarding their own activities, but also information received from other authorities responsible for the enforcement of safety rules in respect of non-food products.

The information covers a wide range of enforcement activities, which are often not organised in a similar manner in the Member States and should not necessarily be considered as a complete and accurate picture of product safety across Europe.

Even though in the majority of countries for which 2010 and 2011 data are available, budgets allocated to product safety activities have remained stable or increased between the two years, the average budget continued to decrease, reflecting the general trend of budget reductions and spending cuts across Europe.

The average number of inspectors has remained stable, but the average number of inspections has increased, which is a positive sign that activity levels have not been dramatically affected by the budgetary cuts. While the number of inspectors has decreased in 9 out of 22 countries and the number of inspections has fallen in 9 out of 20 countries, there is limited overlap between these two groups of countries: only three countries (AT, HU and PL) witnessed a decrease in both inspections and inspectors. The average number of laboratory tests performed has remained relatively stable, which shows that product testing is still a key priority in the enforcement process.

On average, fewer dangerous products were identified in 2011, but overall more measures (withdrawals, recalls) were taken. Removing dangerous products from the market helps improve the health and safety of consumers and their confidence in the internal market, so it is a positive development.

Still on the positive side, there has been increased cooperation with customs authorities due to the entry into force of Regulation 765/2008, translating into a significant increase in measures taken at the border (both to suspend products for further investigations and to finally reject those deemed dangerous).

Regarding comparability, some indicators have been rescaled with reference to the numbers of retailers in the countries (used to approximate the different structures of national retail markets): budget, number of inspectors, number of inspections and number of products tested in labs. Even after rescaling, major differences remain.

However, the rescaled enforcement budget per country shows a moderate correlation with both consumers’ and retailers’ perceptions of product safety, i.e. in countries with higher budgets, in general, fewer consumers and retailers think that a significant number of products are unsafe.

Considering the difficult economic context, with ever increasing trade volumes and fewer resources available, market surveillance authorities are making significant efforts to put in place an efficient market surveillance and enforcement system aimed at ensuring that products reaching the internal market are safe.

The Commission and the Member States will continue to cooperate and to coordinate activities in this area. Improvement of the ‘Enforcement Indicators’ data collection system is one of the 20 key activities described in the ‘Multi-annual Plan for Market Surveillance’ due to be carried out in the next three years.

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83 The correlation index on 2008–2011 data at country level between the rescaled enforcement budget and the % of consumers who do not think that a significant number of products are unsafe is equal to 0.33 (and significant at 1% level). The correlation index on 2008–2011 data at country level between the rescaled enforcement budget and the % of retailers who do not think that a significant number of products are unsafe is equal to 0.26 (and significant at 5% level).

### Figure 62: Product safety enforcement indicators, 2009–2011

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<th>Number of products tested in labs</th>
<th>Number of products tested in labs rescaled for the number of retailers</th>
<th>Number of dangerous products posing a serious risk</th>
<th>Number of administrative decisions</th>
<th>Number of Products withdrawn from the market</th>
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<th>Number of decisions taken by customs authorities to suspend products at the border</th>
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<td>SI</td>
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<td>69</td>
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<td></td>
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</table>
The Country Consumer Statistics provide detailed indicators for each Member State, plus Iceland and Norway. In addition to the 2012 data, figures for previous years (2008–2011) are also presented. The majority of the data comes from the annual Eurobarometer surveys of consumers and retailers. Additional data include the annual reports on the operation of the Rapid Alert System for non-food dangerous products (RAPEX) and information provided by Member States on ‘sweeps’ and public funding for national consumer organisations. The data included in the country statistics are rounded to the nearest integer.

The availability of longer time series for most questions has made it possible to focus the qualitative comments on developments within countries over time. Up to three most pronounced (upward or downward) trends have been identified per country, by taking account of the magnitude of change and the consistency of time series.\textsuperscript{85} In the case of ‘fact-based’ indicators – i.e. consumers’ and retailers’ awareness of consumer legislation as well as consumer experience (incidence of problems, complaining in case of problems) – comments are made when a country scores among the highest or lowest values in the EU.

\textsuperscript{85} The trends were identified on the basis of the slope coefficient of the regression equation \( y = a + b \cdot t \), where \( y \) is the indicator and \( t \) the years. Only those coefficients that are equal or greater than 0.03 and statistically significant at the 90\% probability level have been considered.
## Austria

### Consumer Conditions Index¹: 67

<table>
<thead>
<tr>
<th></th>
<th>Austria</th>
<th>Previous results</th>
<th>EU averages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of consumers who feel adequately protected by existing measures²</td>
<td>76%</td>
<td>84%</td>
<td>79%</td>
</tr>
</tbody>
</table>

### Enforcement

1. **Percentage of consumers who trust public authorities to protect their rights as a consumer²**
   - 2011: 74%
   - 2012: 77%
   - 2011: 77%
   - 2010: 67%
   - 2009: 68%
   - 2008: 59%

2. **Percentage of consumers who trust sellers/providers to respect their rights as a consumer²**
   - 2011: 74%
   - 2012: 83%
   - 2011: 80%
   - 2010: 73%
   - 2009: 66%
   - 2008: 59%

3. **Percentage of consumers who came across misleading or deceptive advertisements/offers²**
   - 2011: 52%
   - 2012: 51%
   - 2011: 58%
   - 2010: 56%
   - 2009: 39%
   - 2008: 44%

4. **Percentage of consumers who came across fraudulent advertisements/offers²**
   - 2011: 45%
   - 2012: 41%
   - 2011: 51%
   - 2010: 39%
   - 2009: 28%
   - 2008: 32%

5. **Percentage of retailers who came across misleading or deceptive advertisements/offers made by competitors³**
   - 2011: 32%
   - 2012: 30%
   - 2011: 32%
   - 2010: 28%
   - 2009: NA
   - 2008: 34%

6. **Percentage of retailers who came across fraudulent advertisements/offers made by competitors³**
   - 2011: 18%
   - 2012: 22%
   - 2011: 15%
   - 2010: 14%
   - 2009: NA
   - 2008: 15%

7. **Percentage of retailers who always or in most cases trust environmental claims made by competitors³**
   - 2011: 54%
   - 2012: NA
   - 2011: NA
   - 2010: NA
   - 2009: NA
   - 2008: 45%

8. **Sweep on consumer credit (2nd stage, November 2012) – number of sites which comply with EU consumer law (out of 10 checked)⁴**
   - 2011: 70%
   - 2012: 40%
   - 2011: NA
   - 2010: NA
   - 2009: NA
   - 2008: 83%

9. **Sweep on digital contents (1st stage, June 2012) – number of sites flagged for further investigation (out of 10 checked)⁴**
   - 2011: 80%
   - 2012: NA
   - 2011: NA
   - 2010: NA
   - 2009: NA
   - 2008: 80%

### Product Safety

1. **Number of RAPEX notifications under article 12 – serious risk notifications⁵**
   - 2011: 15
   - 2012: 14
   - 2011: 29
   - 2010: 21
   - 2009: 17
   - 2008: 72

2. **Percentage of consumers who think a significant number of non-food products are unsafe³**
   - 2011: 20%
   - 2012: 13%
   - 2011: 10%
   - 2010: 19%
   - 2009: 13%
   - 2008: 27%

3. **Percentage of retailers who think a significant number of non-food products are unsafe³**
   - 2011: 22%
   - 2012: 21%
   - 2011: 7%
   - 2010: 8%
   - 2009: 8%
   - 2008: 19%

4. **Percentage of retailers whose products were checked by authorities³**
   - 2011: 40%
   - 2012: 39%
   - 2011: 21%
   - 2010: 16%
   - 2009: 29%
   - 2008: 43%

5. **Percentage of retailers whose products have been recalled or withdrawn³**
   - 2011: 11%
   - 2012: 9%
   - 2011: 10%
   - 2010: 7%
   - 2009: 18%
   - 2008: 17%

6. **Percentage of retailers who carried out tests to ensure product safety³**
   - 2011: 34%
   - 2012: 33%
   - 2011: 20%
   - 2010: 29%
   - 2009: 38%
   - 2008: 45%

### Retailers’ Awareness of Consumer Legislation

1. **Percentage of retailers who know where to find or get information and advice about consumer legislation in their country³**
   - 2011: 90%
   - 2012: NA
   - 2011: NA
   - 2010: NA
   - 2009: NA
   - 2008: 85%

2. **Percentage of retailers who know where to find or get information and advice about consumer legislation in other EU countries³**
   - 2011: 38%
   - 2012: NA
   - 2011: NA
   - 2010: NA
   - 2009: NA
   - 2008: 37%

3. **Average percentage of retailers’ correct answers about three prohibited commercial practices³**
   - 2011: 64%
   - 2012: 60%
   - 2011: 62%
   - 2010: 62%
   - 2009: NA
   - 2008: 59%

4. **Percentage of retailers who know the legal period to have a defective product repaired³**
   - 2011: 26%
   - 2012: 33%
   - 2011: 32%
   - 2010: 35%
   - 2009: NA
   - 2008: 29%

### Consumer Empowerment

#### Problems and Complaints

1. **Percentage of consumers who had a reason to complain when buying or using any goods or services in the past year²**
   - 2011: 20%
   - 2012: NA
   - 2011: NA
   - 2010: NA
   - 2009: NA
   - 2008: 26%

2. **Percentage of consumers who took action when they had a reason to complain²**
   - 2011: 88%
   - 2012: NA
   - 2011: NA
   - 2010: NA
   - 2009: NA
   - 2008: 83%

3. **Percentage of consumers who were satisfied with complaint handling by retailer/provider²**
   - 2011: 70%
   - 2012: NA
   - 2011: NA
   - 2010: NA
   - 2009: NA
   - 2008: 66%

#### Redress

1. **Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR²**
   - 2011: 50%
   - 2012: 59%
   - 2011: 57%
   - 2010: 42%
   - 2009: 38%
   - 2008: 44%

2. **Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts²**
   - 2011: 38%
   - 2012: 47%
   - 2011: 39%
   - 2010: 32%
   - 2009: 28%
   - 2008: 36%

3. **Percentage of retailers who have known an ADR body³**
   - 2011: 48%
   - 2012: NA
   - 2011: NA
   - 2010: NA
   - 2009: NA
   - 2008: 53%

4. **Percentage of retailers who have used ADR mechanisms³**
   - 2011: 3%
   - 2012: 9%
   - 2011: 8%
   - 2010: 8%
   - 2009: NA
   - 2008: 7%
Although with some ups and downs, the percentage of Austrian retailers who think a significant number of non-food products are unsafe has gone up from 9% in 2008 to 22% in 2012.

Austria has the third highest percentage of consumers in the EU who know their rights in case of unsolicited selling.

The percentage of consumers who have changed their behaviour as a result of a media story has grown from 29% in 2009 to 46% in 2012.

There has been a steady increase in trust in consumer organisations, from 71% in 2008 to 83% in 2012.

<table>
<thead>
<tr>
<th>Consumer Conditions Index: 67</th>
<th>Austria</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>CONSUMERS’ AWARENESS OF THEIR RIGHTS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.8 Percentage of consumers who know of cooling-off period in distance selling²</td>
<td>75 %</td>
<td>75 %</td>
<td>NA</td>
</tr>
<tr>
<td>2.9 Percentage of consumers who know the legal period to have a defective product repaired or replaced²</td>
<td>50 %</td>
<td>45 %</td>
<td>NA</td>
</tr>
<tr>
<td>2.10 Percentage of consumers who know their rights in case of unsolicited selling²</td>
<td>44 %</td>
<td>42 %</td>
<td>NA</td>
</tr>
<tr>
<td>2.11 Percentage of consumers who have heard of European Consumer Centres²</td>
<td>45 %</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>MEDIA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.12 Percentage of consumers who have changed their behaviour as a result of a media story²</td>
<td>46 %</td>
<td>40 %</td>
<td>36 %</td>
</tr>
<tr>
<td>SUSTAINABLE CONSUMPTION</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.13 Percentage of consumers whose purchases were influenced by their environmental impact²</td>
<td>50 %</td>
<td>34 %</td>
<td>42 %</td>
</tr>
<tr>
<td>CONSUMER ORGANISATIONS &amp; INFORMATION</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.14 Percentage of consumers who trust consumer organisations to protect their rights as a consumer³</td>
<td>83 %</td>
<td>82 %</td>
<td>80 %</td>
</tr>
<tr>
<td>2.15 National public funding to consumer organisations – (in € per 1000 inhabitants) total executed in 2010⁴</td>
<td>280</td>
<td>211</td>
<td>212</td>
</tr>
</tbody>
</table>

1 Calculated on the basis of the 12 indicators in bold.
4 Information provided by Member States.
5 Rapex annual report 2012.
Belgium

<table>
<thead>
<tr>
<th>Consumer Conditions Index¹: 65</th>
<th>Belgium</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of consumers who feel adequately protected by existing measures²</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.1 Percentage of consumers who trust public authorities to protect their rights as a consumer⁴</td>
<td>65%</td>
<td>69%</td>
<td>58%</td>
</tr>
<tr>
<td>1.2 Percentage of consumers who trust sellers/providers to respect their rights as a consumer⁴</td>
<td>63%</td>
<td>75%</td>
<td>70%</td>
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<td>1.3 Percentage of consumers who came across misleading or deceptive advertisements/offers²</td>
<td>39%</td>
<td>38%</td>
<td>40%</td>
</tr>
<tr>
<td>1.4 Percentage of consumers who came across fraudulent advertisements/offers²</td>
<td>24%</td>
<td>26%</td>
<td>19%</td>
</tr>
<tr>
<td>1.5 Percentage of retailers who came across misleading or deceptive advertisements/offers made by competitors³</td>
<td>29%</td>
<td>13%</td>
<td>23%</td>
</tr>
<tr>
<td>1.6 Percentage of retailers who came across fraudulent advertisements/offers made by competitors³</td>
<td>14%</td>
<td>17%</td>
<td>15%</td>
</tr>
<tr>
<td>1.7 Percentage of retailers who always or in most cases trust environmental claims made by competitors³</td>
<td>42%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>1.8 Sweep on consumer credit (2nd stage, November 2012) – number of sites which comply with EU consumer law (out of 91 checked)⁴</td>
<td>68%</td>
<td>4%</td>
<td>NA</td>
</tr>
<tr>
<td>1.9 Sweep on digital contents (1st stage, June 2012) – number of sites flagged for further investigation (out of 11 checked)⁴</td>
<td>100%</td>
<td>NA</td>
<td>NA</td>
</tr>
</tbody>
</table>

PRODUCT SAFETY

| 1.10 Number of RAPEX notifications under article 12 – serious risk notifications⁵ | 13      | 8                 | 14                | 3                 | 17                | 72                |
| 1.11 Percentage of consumers who think a significant number of non-food products are unsafe³ | 20%     | 21%              | 8%               | 14%              | 11%              | 27%              |
| 1.12 Percentage of retailers who think a significant number of non-food products are unsafe³ | 24%     | 13%              | 12%              | 5%               | 6%               | 19%              |
| 1.13 Percentage of retailers whose products were checked by authorities³ | 54%    | 60%              | 39%              | 42%              | 53%              | 43%              |
| 1.14 Percentage of retailers whose products have been recalled or withdrawn³ | 15%    | 22%              | 12%              | 35%              | 39%              | 17%              |
| 1.15 Percentage of retailers who carried out tests to ensure product safety³ | 39%    | 44%              | 33%              | 32%              | 46%              | 45%              |

RETAILERS’ AWARENESS OF CONSUMER LEGISLATION

| 1.16 Percentage of retailers who know where to find or get information and advice about consumer legislation in their country³ | 80%     | NA               | NA               | NA               | NA               | 85%              |
| 1.17 Percentage of retailers who know where to find or get information and advice about consumer legislation in other EU countries³ | 41%     | NA               | NA               | NA               | NA               | 37%              |
| 1.18 Average percentage of retailers’ correct answers about three prohibited commercial practices³ | 59%     | 68%              | 60%              | 54%              | NA               | 59%              |
| 1.19 Percentage of retailers who know the legal period to have a defective product repaired³ | 37%     | 33%              | 25%              | 25%              | NA               | 29%              |

2 CONSUMER EMPOWERMENT

PROBLEMS AND COMPLAINTS

| 2.1 Percentage of consumers who had a reason to complain when buying or using any goods or services in the past year² | 17%     | NA               | NA               | NA               | NA               | 26%              |
| 2.2 Percentage of consumers who took action when they had a reason to complain² | 77%     | NA               | NA               | NA               | NA               | 83%              |
| 2.3 Percentage of consumers who were satisfied with complaint handling by retailer/provider² | 52%     | NA               | NA               | NA               | NA               | 66%              |

REDRESS

| 2.4 Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR² | 51%     | 53%              | 40%              | 29%              | 50%              | 44%              |
| 2.5 Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts² | 44%     | 44%              | 30%              | 20%              | 41%              | 36%              |
| 2.6 Percentage of retailers who have known an ADR body³ | 57%     | NA               | NA               | NA               | NA               | 53%              |
| 2.7 Percentage of retailers who have used ADR mechanisms³ | 10%     | 9%               | 7%               | 8%               | NA               | 7%               |
There has been an increase in the share of Belgian retailers who think that a significant number of non-food products are unsafe from 6% in 2008 to 24% in 2012.

During the same period, the share of Belgian retailers whose products have been recalled or withdrawn from the market has more than halved.

Retailers' knowledge of prohibited commercial practices has been increasing since 2009.

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### Consumer Conditions Index: 65

<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>2.8 Percentage of consumers who know of cooling-off period in distance selling</td>
<td>66%</td>
<td>65% NA NA NA</td>
<td>69%</td>
<td></td>
</tr>
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<td>56%</td>
<td></td>
</tr>
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<td>2.10 Percentage of consumers who know their rights in case of unsolicited selling</td>
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<td>44% NA NA NA</td>
<td>30%</td>
<td></td>
</tr>
<tr>
<td>2.11 Percentage of consumers who have heard of European Consumer Centres</td>
<td>18%</td>
<td>NA NA NA NA</td>
<td>22%</td>
<td></td>
</tr>
<tr>
<td>2.12 Percentage of consumers who have changed their behaviour as a result of a media story</td>
<td>50%</td>
<td>59% 33% 31% NA</td>
<td>48%</td>
<td></td>
</tr>
<tr>
<td>2.13 Percentage of consumers whose purchases were influenced by their environmental impact</td>
<td>46%</td>
<td>36% 47% NA NA</td>
<td>41%</td>
<td></td>
</tr>
<tr>
<td>2.14 Percentage of consumers who trust consumer organisations to protect their rights as a consumer</td>
<td>80%</td>
<td>77% 69% 58% 77%</td>
<td>75%</td>
<td></td>
</tr>
<tr>
<td>2.15 National public funding to consumer organisations – (in € per 1000 inhabitants) total executed in 2010</td>
<td>166</td>
<td>157 157 NA NA</td>
<td>NA</td>
<td></td>
</tr>
</tbody>
</table>

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1 Calculated on the basis of the 12 indicators in bold.
4 Information provided by Member States.
5 Rapex annual report 2012.
## Bulgaria

### Consumer Conditions Index¹: 50

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Percentage of consumers who feel adequately protected by existing measures²</td>
<td>30%</td>
<td>32%</td>
<td>27%</td>
<td>23%</td>
<td>13%</td>
<td>55%</td>
</tr>
</tbody>
</table>

#### 1. ENFORCEMENT

1.1 Percentage of consumers who trust public authorities to protect their rights as a consumer² | 56%  | 53%  | 42%  | 38%  | 26%  | 59%              |
1.2 Percentage of consumers who trust sellers/providers to respect their rights as a consumer² | 41%  | 41%  | 34%  | 26%  | 20%  | 59%              |
1.3 Percentage of consumers who came across misleading or deceptive advertisements/offers² | 60%  | 51%  | 46%  | 52%  | 23%  | 44%              |
1.4 Percentage of consumers who came across fraudulent advertisements/offers² | 37%  | 36%  | 34%  | 42%  | 17%  | 32%              |
1.5 Percentage of retailers who came across misleading or deceptive advertisements/offers made by competitors³ | 55%  | 54%  | 51%  | 42%  | NA   | 34%              |
1.6 Percentage of retailers who came across fraudulent advertisements/offers made by competitors³ | 23%  | 37%  | 40%  | 29%  | NA   | 15%              |
1.7 Percentage of retailers who always or in most cases trust environmental claims made by competitors³ | 29%  | NA   | NA   | NA   | NA   | 45%              |
1.8 Sweep on consumer credit (2nd stage, November 2012) – number of sites which comply with EU consumer law (out of 6 checked)⁴ | 100% | 100% | NA   | NA   | NA   | 83%              |
1.9 Sweep on digital contents (1st stage, June 2012) – number of sites flagged for further investigation (out of 10 checked)⁴ | 0%   | NA   | NA   | NA   | NA   | 80%              |

#### PRODUCT SAFETY

1.10 Number of RAPEX notifications under article 12 – serious risk notifications⁵ | 271  | 162  | 192  | 122  | 89   | 72               |
1.11 Percentage of consumers who think a significant number of non-food products are unsafe³ | 27%  | 29%  | 28%  | 29%  | 15%  | 27%              |
1.12 Percentage of retailers who think a significant number of non-food products are unsafe³ | 32%  | 19%  | 28%  | 36%  | 25%  | 19%              |
1.13 Percentage of retailers whose products were checked by authorities³ | 49%  | 48%  | 37%  | 57%  | 41%  | 43%              |
1.14 Percentage of retailers whose products have been recalled or withdrawn³ | 11%  | 6%   | 5%   | 9%   | 7%   | 17%              |
1.15 Percentage of retailers who carried out tests to ensure product safety³ | 49%  | 49%  | 44%  | 30%  | 30%  | 45%              |

#### RETAILERS’ AWARENESS OF CONSUMER LEGISLATION

1.16 Percentage of retailers who know where to find or get information and advice about consumer legislation in their country³ | 85%  | NA   | NA   | NA   | NA   | 85%              |
1.17 Percentage of retailers who know where to find or get information and advice about consumer legislation in other EU countries³ | 41%  | NA   | NA   | NA   | NA   | 37%              |
1.18 Average percentage of retailers’ correct answers about three prohibited commercial practices³ | 41%  | 40%  | 40%  | 18%  | NA   | 59%              |
1.19 Percentage of retailers who know the legal period to have a defective product repaired³ | 15%  | 17%  | 18%  | 11%  | NA   | 29%              |

### 2 CONSUMER EMPOWERMENT

#### PROBLEMS AND COMPLAINTS

2.1 Percentage of consumers who had a reason to complain when buying or using any goods or services in the past year² | 30%  | NA   | NA   | NA   | NA   | 26%              |
2.2 Percentage of consumers who took action when they had a reason to complain² | 61%  | NA   | NA   | NA   | NA   | 83%              |
2.3 Percentage of consumers who were satisfied with complaint handling by retailer/provider² | 55%  | NA   | NA   | NA   | NA   | 66%              |

#### REDRESS

2.4 Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR² | 36%  | 29%  | 23%  | 16%  | 12%  | 44%              |
2.5 Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts² | 35%  | 30%  | 19%  | 15%  | 13%  | 36%              |
2.6 Percentage of retailers who have known an ADR body³ | 53%  | NA   | NA   | NA   | NA   | 53%              |
2.7 Percentage of retailers who have used ADR mechanisms³ | 5%   | 9%   | 16%  | 11%  | NA   | 7%               |
The percentages of Bulgarian consumers who trust public authorities and consumer organisations to protect their rights as consumers have more than doubled since 2008.

There has been a steady increase in the share of consumers who have changed their behaviour as a result of a media story between 2009 and 2012.

Bulgarian consumers are the least likely in the EU to take action when they encounter a problem.

In addition, Bulgaria has the second lowest EU percentage of retailers' correct answers to the three questions asked about prohibited commercial practices.

### Consumer Conditions Index¹: 50

<table>
<thead>
<tr>
<th></th>
<th>Bulgaria</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumers’ awareness of their rights</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.8 Percentage of consumers who know of cooling-off period in distance selling²</td>
<td>63 %</td>
<td>65 % NA NA NA</td>
<td>69 %</td>
</tr>
<tr>
<td>2.9 Percentage of consumers who know the legal period to have a defective product repaired or replaced²</td>
<td>52 %</td>
<td>53 % NA NA NA</td>
<td>56 %</td>
</tr>
<tr>
<td>2.10 Percentage of consumers who know their rights in case of unsolicited selling²</td>
<td>29 %</td>
<td>36 % NA NA NA</td>
<td>30 %</td>
</tr>
<tr>
<td>2.11 Percentage of consumers who have heard of European Consumer Centres²</td>
<td>35 %</td>
<td>NA NA NA NA</td>
<td>22 %</td>
</tr>
<tr>
<td>Media</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.12 Percentage of consumers who have changed their behaviour as a result of a media story²</td>
<td>54 %</td>
<td>48 % 37 % 29 % NA</td>
<td>48 %</td>
</tr>
<tr>
<td>Sustainable consumption</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.13 Percentage of consumers whose purchases were influenced by their environmental impact²</td>
<td>35 %</td>
<td>19 % 17 % NA NA</td>
<td>41 %</td>
</tr>
<tr>
<td>Consumer organisations &amp; information</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.14 Percentage of consumers who trust consumer organisations to protect their rights as a consumer²</td>
<td>54 %</td>
<td>44 % 35 % 31 % 21 %</td>
<td>75 %</td>
</tr>
<tr>
<td>2.15 National public funding to consumer organisations – (in € per 1000 inhabitants) total executed in 2010⁴</td>
<td>0</td>
<td>0 3 NA NA NA</td>
<td></td>
</tr>
</tbody>
</table>

---

¹ Calculated on the basis of the 12 indicators in bold.
² Flash Eurobarometer 358 – Consumer attitudes towards cross-border trade and consumer protection, 2012.
⁴ Information provided by Member States.
⁵ Rapex annual report 2012.
### Croatia

#### Consumer Conditions Index¹: 50

<table>
<thead>
<tr>
<th></th>
<th>Croatia</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>EU27</td>
<td></td>
</tr>
<tr>
<td>Percentage of consumers who feel adequately protected by existing measures²</td>
<td>31%</td>
<td>55%</td>
</tr>
</tbody>
</table>

#### 1 ENFORCEMENT

1.1 Percentage of consumers who trust public authorities to protect their rights as a consumer⁴ | 32% | 59% |
1.2 Percentage of consumers who trust sellers/providers to respect their rights as a consumer⁴ | 57% | 59% |
1.3 Percentage of consumers who came across misleading or deceptive advertisements/offers² | 51% | 44% |
1.4 Percentage of consumers who came across fraudulent advertisements/offers² | 35% | 32% |
1.5 Percentage of retailers who came across misleading or deceptive advertisements/offers made by competitors³ | 38% | 34% |
1.6 Percentage of retailers who came across fraudulent advertisements/offers made by competitors³ | 31% | 15% |
1.7 Percentage of retailers who always or in most cases trust environmental claims made by competitors³ | 30% | 45% |
1.8 Sweep on consumer credit (2nd stage, November 2012) – number of sites which comply with EU consumer law (out of 0 checked)⁴ | NA | 83% |
1.9 Sweep on digital contents (1st stage, June 2012) – number of sites flagged for further investigation (out of 0 checked)⁴ | NA | 80% |

#### PRODUCT SAFETY

1.10 Number of RAPEX notifications under article 12 – serious risk notifications⁵ | 72 |
1.11 Percentage of consumers who think a significant number of non-food products are unsafe³ | 34% | 27% |
1.12 Percentage of retailers who think a significant number of non-food products are unsafe³ | 29% | 19% |
1.13 Percentage of retailers whose products were checked by authorities³ | 43% | 43% |
1.14 Percentage of retailers whose products have been recalled or withdrawn³ | 12% | 17% |
1.15 Percentage of retailers who carried out tests to ensure product safety³ | 41% | 45% |

#### RETAILERS' AWARENESS OF CONSUMER LEGISLATION

1.16 Percentage of retailers who know where to find or get information and advice about consumer legislation in their country³ | 76% | 85% |
1.17 Percentage of retailers who know where to find or get information and advice about consumer legislation in other EU countries³ | 29% | 37% |
1.18 Average percentage of retailers’ correct answers about three prohibited commercial practices³ | 36% | 59% |
1.19 Percentage of retailers who know the legal period to have a defective product repaired³ | 9% | 29% |

#### 2 CONSUMER EMPOWERMENT

##### PROBLEMS AND COMPLAINTS

2.1 Percentage of consumers who had a reason to complain when buying or using any goods or services in the past year² | 35% | 26% |
2.2 Percentage of consumers who took action when they had a reason to complain² | 66% | 83% |
2.3 Percentage of consumers who were satisfied with complaint handling by retailer/provider² | 54% | 66% |

##### REDRESS

2.4 Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR² | 32% | 44% |
2.5 Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts² | 26% | 36% |
2.6 Percentage of retailers who have known an ADR body³ | 65% | 53% |
2.7 Percentage of retailers who have used ADR mechanisms³ | 4% | 7% |
Croatia has the second lowest EU percentage of consumers’ correct answers to the four questions asked about basic consumer rights. In particular, Croatian consumers give the second lowest percentage of correct answers to the question about guarantee validity rights.

The percentage of retailers’ correct answers to the three questions asked about prohibited commercial practices is the lowest in the EU. In addition, Croatan retailers are the third least likely in the EU to correctly identify the length of the period during which consumers can have a defective product repaired.

### Consumer Conditions Index¹: 50

<table>
<thead>
<tr>
<th></th>
<th>Croatia</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2012</td>
<td>EU27</td>
</tr>
<tr>
<td><strong>CONSUMERS’ AWARENESS OF THEIR RIGHTS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.8 Percentage of consumers who know of cooling-off period in distance selling²</td>
<td>53%</td>
<td>69%</td>
</tr>
<tr>
<td>2.9 Percentage of consumers who know the legal period to have a defective product repaired or replaced²</td>
<td>41%</td>
<td>56%</td>
</tr>
<tr>
<td>2.10 Percentage of consumers who know their rights in case of unsolicited selling²</td>
<td>25%</td>
<td>30%</td>
</tr>
<tr>
<td>2.11 Percentage of consumers who have heard of European Consumer Centres²</td>
<td>42%</td>
<td>22%</td>
</tr>
<tr>
<td><strong>MEDIA</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.12 Percentage of consumers who have changed their behaviour as a result of a media story²</td>
<td>42%</td>
<td>48%</td>
</tr>
<tr>
<td><strong>SUSTAINABLE CONSUMPTION</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.13 Percentage of consumers whose purchases were influenced by their environmental impact²</td>
<td>48%</td>
<td>41%</td>
</tr>
<tr>
<td><strong>CONSUMER ORGANISATIONS &amp; INFORMATION</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.14 Percentage of consumers who trust consumer organisations to protect their rights as a consumer²</td>
<td>58%</td>
<td>75%</td>
</tr>
<tr>
<td>2.15 National public funding to consumer organisations – (in € per 1000 inhabitants) total executed in 2010⁴</td>
<td>NA</td>
<td>NA</td>
</tr>
</tbody>
</table>

1. Calculated on the basis of the 12 indicators in bold.
4. Information provided by Member States.
5. Rapex annual report 2012.
# Cyprus

## Consumer Conditions Index¹: 49

<table>
<thead>
<tr>
<th></th>
<th>Cyprus</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of consumers who feel adequately protected by existing measures²</td>
<td>29%</td>
<td>42%</td>
<td>44%</td>
</tr>
</tbody>
</table>

### ENFORCEMENT

1.1 Percentage of consumers who trust public authorities to protect their rights as a consumer² | 54% | 60% | 65% | 54% | 72% | 59% |

1.2 Percentage of consumers who trust sellers/providers to respect their rights as a consumer² | 40% | 46% | 49% | 35% | 53% | 59% |

1.3 Percentage of consumers who came across misleading or deceptive advertisements/offers² | 65% | 48% | 48% | 58% | 29% | 44% |

1.4 Percentage of consumers who came across fraudulent advertisements/offers² | 43% | 41% | 40% | 49% | 24% | 32% |

1.5 Percentage of retailers who came across misleading or deceptive advertisements/offers made by competitors³ | 31% | 35% | 29% | 39% | NA  | 34% |

1.6 Percentage of retailers who came across fraudulent advertisements/offers made by competitors³ | 21% | 32% | 30% | 40% | NA  | 15% |

1.7 Percentage of retailers who always or in most cases trust environmental claims made by competitors³ | 18% | NA  | NA  | NA  | NA  | 45% |

1.8 Sweep on consumer credit (2nd stage, November 2012) – number of sites which comply with EU consumer law (out of 10 checked)⁴ | 100% | 0%  | NA  | NA  | NA  | 83% |

1.9 Sweep on digital contents (1st stage, June 2012) – number of sites flagged for further investigation (out of 10 checked)⁴ | 100% | NA  | NA  | NA  | NA  | 80% |

### PRODUCT SAFETY

1.10 Number of RAPEX notifications under article 12 – serious risk notifications⁵ | 67   | 73   | 178  | 103  | 44   | 72   |

1.11 Percentage of consumers who think a significant number of non-food products are unsafe³ | 36% | 20% | 32% | 39% | 29% | 27% |

1.12 Percentage of retailers who think a significant number of non-food products are unsafe³ | 46% | 28% | 26% | 27% | 20% | 19% |

1.13 Percentage of retailers whose products were checked by authorities³ | 61% | 52% | 56% | 46% | 47% | 43% |

1.14 Percentage of retailers whose products have been recalled or withdrawn³ | 19% | 8%  | 9%  | 12% | 17% | 17% |

1.15 Percentage of retailers who carried out tests to ensure product safety³ | 75% | 54% | 69% | 70% | 53% | 45% |

### RETAILERS’ AWARENESS OF CONSUMER LEGISLATION

1.16 Percentage of retailers who know where to find or get information and advice about consumer legislation in their country³ | 74% | NA  | NA  | NA  | NA  | 85% |

1.17 Percentage of retailers who know where to find or get information and advice about consumer legislation in other EU countries³ | 38% | NA  | NA  | NA  | NA  | 37% |

1.18 Average percentage of retailers’ correct answers about three prohibited commercial practices³ | 46% | 44% | 54% | 45% | NA  | 59% |

1.19 Percentage of retailers who know the legal period to have a defective product repaired³ | 15% | 12% | 14% | 13% | NA  | 29% |

## CONSUMER EMPOWERMENT

### PROBLEMS AND COMPLAINTS

2.1 Percentage of consumers who had a reason to complain when buying or using any goods or services in the past year² | 37% | NA  | NA  | NA  | NA  | 26% |

2.2 Percentage of consumers who took action when they had a reason to complain² | 71% | NA  | NA  | NA  | NA  | 83% |

2.3 Percentage of consumers who were satisfied with complaint handling by retailer/provider² | 54% | NA  | NA  | NA  | NA  | 66% |

### REDRESS

2.4 Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR² | 50% | 55% | 61% | 52% | 50% | 44% |

2.5 Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts³ | 42% | 32% | 19% | 20% | 23% | 36% |

2.6 Percentage of retailers who have known an ADR body³ | 26% | NA  | NA  | NA  | NA  | 53% |

2.7 Percentage of retailers who have used ADR mechanisms³ | 4%  | 8%  | 4%  | 7%  | NA  | 7%  |
The percentage of retailers in Cyprus who think a significant number of non-food products are unsafe has increased between 2008 and 2012.

Cypriot consumers give the third lowest percentage of correct answers in the EU to the question about cooling-off period in distance selling.

Cyprus has the highest EU percentage of consumers who encountered problems when buying or using goods or services. On the positive side, the share of consumers who find it easy to resolve disputes with sellers/providers through courts has almost doubled between 2008 and 2012.

The percentage of consumers who have changed their behaviour as a result of a media story has seen a constant increase between 2009 and 2012.

The percentage of retailers in Cyprus who stated that the authorities checked the safety of their products is the second highest in the EU.

The percentage of retailers in Cyprus who stated that they carried out some tests to make sure that the products they are selling were safe is the highest in the EU.

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1 Calculated on the basis of the 12 indicators in bold.
4 Information provided by Member States.
5 Rapex annual report 2012.
## Czech Republic

### Consumer Conditions Index: 53

<table>
<thead>
<tr>
<th>Czech Republic</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
</table>

#### 1. ENFORCEMENT

| Percentage of consumers who feel adequately protected by existing measures² | 46% | 51% | 47% | 45% | 48% | 55% |

#### 1.1. Percentage of consumers who trust public authorities to protect their rights as a consumer²

<table>
<thead>
<tr>
<th></th>
<th></th>
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<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>40%</td>
<td>43%</td>
<td>50%</td>
<td>44%</td>
<td>44%</td>
<td>59%</td>
<td></td>
</tr>
</tbody>
</table>

#### 1.2. Percentage of consumers who trust sellers/providers to respect their rights as a consumer²

<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>41%</td>
<td>53%</td>
<td>51%</td>
<td>43%</td>
<td>49%</td>
<td>59%</td>
<td></td>
</tr>
</tbody>
</table>

#### 1.3. Percentage of consumers who came across misleading or deceptive advertisements/offers²

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>65%</td>
<td>57%</td>
<td>50%</td>
<td>57%</td>
<td>55%</td>
<td>44%</td>
<td></td>
</tr>
</tbody>
</table>

#### 1.4. Percentage of consumers who came across fraudulent advertisements/offers²

<table>
<thead>
<tr>
<th></th>
<th></th>
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<th></th>
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</thead>
<tbody>
<tr>
<td>48%</td>
<td>38%</td>
<td>37%</td>
<td>47%</td>
<td>41%</td>
<td>32%</td>
<td></td>
</tr>
</tbody>
</table>

#### 1.5. Percentage of retailers who came across misleading or deceptive advertisements/offers made by competitors³

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>48%</td>
<td>49%</td>
<td>44%</td>
<td>42%</td>
<td>34%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### 1.6. Percentage of retailers who came across fraudulent advertisements/offers made by competitors³

<table>
<thead>
<tr>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>23%</td>
<td>32%</td>
<td>37%</td>
<td>30%</td>
<td>15%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### 1.7. Percentage of retailers who always or in most cases trust environmental claims made by competitors³

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>42%</td>
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<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
</tbody>
</table>

#### 1.8. Sweep on consumer credit (2nd stage, November 2012) – number of sites which comply with EU consumer law (out of 10 checked)⁴

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>100%</td>
<td>10%</td>
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<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
</tbody>
</table>

#### 1.9. Sweep on digital contents (1st stage, June 2012) – number of sites flagged for further investigation (out of 11 checked)⁴

<table>
<thead>
<tr>
<th></th>
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<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>27%</td>
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<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
</tbody>
</table>

#### 1.10. Number of RAPEX notifications under article 12 – serious risk notifications⁵

<table>
<thead>
<tr>
<th></th>
<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>34</td>
<td>13</td>
<td>13</td>
<td>32</td>
<td>30</td>
<td>72</td>
<td></td>
</tr>
</tbody>
</table>

#### 1.11. Percentage of consumers who think a significant number of non-food products are unsafe³

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
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<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>22%</td>
<td>19%</td>
<td>15%</td>
<td>20%</td>
<td>15%</td>
<td>27%</td>
<td></td>
</tr>
</tbody>
</table>

#### 1.12. Percentage of retailers who think a significant number of non-food products are unsafe³

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>11%</td>
<td>9%</td>
<td>9%</td>
<td>18%</td>
<td>22%</td>
<td>19%</td>
<td></td>
</tr>
</tbody>
</table>

#### 1.13. Percentage of retailers whose products were checked by authorities³

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>38%</td>
<td>39%</td>
<td>25%</td>
<td>21%</td>
<td>22%</td>
<td>43%</td>
<td></td>
</tr>
</tbody>
</table>

#### 1.14. Percentage of retailers whose products have been recalled or withdrawn³

<table>
<thead>
<tr>
<th></th>
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<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
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<tbody>
<tr>
<td>12%</td>
<td>10%</td>
<td>8%</td>
<td>9%</td>
<td>5%</td>
<td>17%</td>
<td></td>
</tr>
</tbody>
</table>

#### 1.15. Percentage of retailers who carried out tests to ensure product safety³

<table>
<thead>
<tr>
<th></th>
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<th></th>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>36%</td>
<td>30%</td>
<td>46%</td>
<td>32%</td>
<td>22%</td>
<td>45%</td>
<td></td>
</tr>
</tbody>
</table>

#### RETAILERS’ AWARENESS OF CONSUMER LEGISLATION

| Percentage of retailers who know where to find or get information and advice about consumer legislation in their country³ | 79% | NA | NA | NA | NA | 85% |
| Percentage of retailers who know where to find or get information and advice about consumer legislation in other EU countries³ | 33% | NA | NA | NA | NA | 37% |
| Average percentage of retailers’ correct answers about three prohibited commercial practices³ | 42% | 48% | 52% | 45% | NA | 59% |
| Percentage of retailers who know the legal period to have a defective product repaired³ | 36% | 45% | 54% | 65% | NA | 29% |

#### 2. CONSUMER EMPOWERMENT

##### PROBLEMS AND COMPLAINTS

| Percentage of consumers who had a reason to complain when buying or using any goods or services in the past year² | 35% | NA | NA | NA | NA | 26% |
|Percentage of consumers who took action when they had a reason to complain² | 70% | NA | NA | NA | NA | 83% |
|Percentage of consumers who were satisfied with complaint handling by retailer/provider² | 66% | NA | NA | NA | NA | 66% |

##### REDRESS

| Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR² | 34% | 35% | 28% | 32% | 25% | 44% |
|Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts² | 30% | 28% | 20% | 25% | 19% | 36% |
|Percentage of retailers who have known an ADR body³ | 64% | NA | NA | NA | NA | 53% |
|Percentage of retailers who have used ADR mechanisms³ | 6% | 13% | 13% | 10% | NA | 7% |
The percentage of Czech retailers who think that a significant number of non-food products are unsafe has halved between 2008 and 2012. During the same period, more retailers had their products checked by the authorities.

The Czech Republic has the highest EU percentage of consumers’ correct answers to the four questions asked about basic consumer rights. In particular, Czech consumers appear to be the most knowledgeable in the EU about the cooling-off period in distance selling and guarantee validity rights.

At the same time, retailers’ awareness of the three prohibited commercial practices tested is the third lowest in the EU. In particular, the share of Czech retailers who know the legal period to have a defective product repaired has decreased from 65% to 36% since 2009 (it should be noted, however, that the majority of retailers choose the reply option that is actually more advantageous for consumers than the correct one).

### Consumer Conditions Index¹: 53

<table>
<thead>
<tr>
<th>MEDIA</th>
<th>SUSTAINABLE CONSUMPTION</th>
<th>CONSUMER ORGANISATIONS &amp; INFORMATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.8 Percentage of consumers who know of cooling-off period in distance selling²</td>
<td>2.9 Percentage of consumers who know the legal period to have a defective product repaired or replaced⁵</td>
<td>2.14 Percentage of consumers who trust consumer organisations to protect their rights as a consumer²</td>
</tr>
<tr>
<td>2.10 Percentage of consumers who know their rights in case of unsolicited selling²</td>
<td>2.11 Percentage of consumers who have heard of European Consumer Centres²</td>
<td>2.15 National public funding to consumer organisations – (in € per 1000 inhabitants) total executed in 2010⁴</td>
</tr>
<tr>
<td>2.12 Percentage of consumers who have changed their behaviour as a result of a media story²</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.13 Percentage of consumers whose purchases were influenced by their environmental impact²</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.10 Percentage of consumers who know their rights in case of unsolicited selling²</td>
<td>2.11 Percentage of consumers who have heard of European Consumer Centres²</td>
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<td>2.14 Percentage of consumers who trust consumer organisations to protect their rights as a consumer²</td>
</tr>
</tbody>
</table>

### Consumer Conditions Index¹: 53

<table>
<thead>
<tr>
<th>Media</th>
<th>Sustaineble Consumption</th>
<th>Consumer organisaTions &amp; information</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.8 Percentage of consumers who know of cooling-off period in distance selling²</td>
<td>2.9 Percentage of consumers who know the legal period to have a defective product repaired or replaced⁵</td>
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<td>2.12 Percentage of consumers who have changed their behaviour as a result of a media story²</td>
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<td></td>
</tr>
<tr>
<td>2.14 Percentage of consumers who trust consumer organisations to protect their rights as a consumer²</td>
<td>2.15 National public funding to consumer organisations – (in € per 1000 inhabitants) total executed in 2010⁴</td>
<td></td>
</tr>
</tbody>
</table>

1. Calculated on the basis of the 12 indicators in bold.
4. Information provided by Member States.
5. Rapex annual report 2012.
## Denmark

<table>
<thead>
<tr>
<th>Consumer Conditions Index¹: 67</th>
<th>Denmark</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of consumers who feel adequately protected by existing measures²</td>
<td>70%</td>
<td>81%</td>
<td>72%</td>
</tr>
</tbody>
</table>

### ENFORCEMENT

1.1 Percentage of consumers who trust public authorities to protect their rights as a consumer²
- 2011: 77%
- 2012: 77%
- 2010: 75%
- 2009: 70%
- 2008: 77%
- EU27: 59%

1.2 Percentage of consumers who trust sellers/providers to respect their rights as a consumer²
- 2011: 60%
- 2012: 76%
- 2010: 77%
- 2009: 57%
- 2008: 56%
- EU27: 59%

1.3 Percentage of consumers who came across misleading or deceptive advertisements/offers²
- 2011: 39%
- 2012: 36%
- 2010: 44%
- 2009: 55%
- 2008: 46%
- EU27: 44%

1.4 Percentage of consumers who came across fraudulent advertisements/offers²
- 2011: 37%
- 2012: 29%
- 2010: 33%
- 2009: 33%
- 2008: 28%
- EU27: 32%

1.5 Percentage of retailers who came across misleading or deceptive advertisements/offers made by competitors³
- 2011: 38%
- 2012: 32%
- 2010: 29%
- 2009: 28%
- 2008: NA
- EU27: 34%

1.6 Percentage of retailers who came across fraudulent advertisements/offers made by competitors³
- 2011: 9%
- 2012: 19%
- 2010: 16%
- 2009: 23%
- 2008: NA
- EU27: 15%

1.7 Percentage of retailers who always or in most cases trust environmental claims made by competitors³
- 2011: 52%
- 2012: NA
- 2010: NA
- 2009: NA
- 2008: NA
- EU27: 45%

1.8 Sweep on consumer credit (2nd stage, November 2012) – number of sites which comply with EU consumer law (out of 10 checked)⁴
- 2011: 40%
- 2012: 8%
- 2010: NA
- 2009: NA
- 2008: NA
- EU27: 83%

1.9 Sweep on digital contents (1st stage, June 2012) – number of sites flagged for further investigation (out of 10 checked)⁴
- 2011: 80%
- 2012: NA
- 2010: NA
- 2009: NA
- 2008: NA
- EU27: 80%

### PRODUCT SAFETY

1.10 Number of RAPEX notifications under article 12 – serious risk notifications ⁵
- 2011: 45
- 2012: 48
- 2010: 25
- 2009: 32
- 2008: 9
- EU27: 72

1.11 Percentage of consumers who think a significant number of non-food products are unsafe³
- 2011: 17%
- 2012: 15%
- 2010: 15%
- 2009: 21%
- 2008: 19%
- EU27: 27%

1.12 Percentage of retailers who think a significant number of non-food products are unsafe³
- 2011: 10%
- 2012: 7%
- 2010: 12%
- 2009: 11%
- 2008: 7%
- EU27: 19%

1.13 Percentage of retailers whose products were checked by authorities³
- 2011: 44%
- 2012: 43%
- 2010: 25%
- 2009: 34%
- 2008: 34%
- EU27: 43%

1.14 Percentage of retailers whose products have been recalled or withdrawn³
- 2011: 19%
- 2012: 12%
- 2010: 4%
- 2009: 11%
- 2008: 14%
- EU27: 17%

1.15 Percentage of retailers who carried out tests to ensure product safety³
- 2011: 50%
- 2012: 41%
- 2010: 42%
- 2009: 35%
- 2008: 34%
- EU27: 45%

### RETAILERS’ AWARENESS OF CONSUMER LEGISLATION

1.16 Percentage of retailers who know where to find or get information and advice about consumer legislation in their country³
- 2011: 88%
- 2012: NA
- 2010: NA
- 2009: NA
- 2008: NA
- EU27: 85%

1.17 Percentage of retailers who know where to find or get information and advice about consumer legislation in other EU countries³
- 2011: 31%
- 2012: NA
- 2010: NA
- 2009: NA
- 2008: NA
- EU27: 37%

1.18 Average percentage of retailers’ correct answers about three prohibited commercial practices³
- 2011: 67%
- 2012: 65%
- 2010: 63%
- 2009: 67%
- 2008: 59%
- EU27: 59%

1.19 Percentage of retailers who know the legal period to have a defective product repaired³
- 2011: 53%
- 2012: 50%
- 2010: 51%
- 2009: 52%
- 2008: NA
- EU27: 29%

### CONSUMER EMPOWERMENT

#### PROBLEMS AND COMPLAINTS

2.1 Percentage of consumers who had a reason to complain when buying or using any goods or services in the past year²
- 2011: 24%
- 2012: NA
- 2010: NA
- 2009: NA
- 2008: NA
- EU27: 26%

2.2 Percentage of consumers who took action when they had a reason to complain²
- 2011: 92%
- 2012: NA
- 2010: NA
- 2009: NA
- 2008: NA
- EU27: 83%

2.3 Percentage of consumers who were satisfied with complaint handling by retailer/provider²
- 2011: 70%
- 2012: NA
- 2010: NA
- 2009: NA
- 2008: NA
- EU27: 66%

#### REDRESS

2.4 Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR²
- 2011: 40%
- 2012: 50%
- 2010: 37%
- 2009: 31%
- 2008: 46%
- EU27: 44%

2.5 Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts³
- 2011: 42%
- 2012: 41%
- 2010: 29%
- 2009: 19%
- 2008: 46%
- EU27: 36%

2.6 Percentage of retailers who have known an ADR body⁴
- 2011: 54%
- 2012: NA
- 2010: NA
- 2009: NA
- 2008: NA
- EU27: 53%

2.7 Percentage of retailers who have used ADR mechanisms³
- 2011: 11%
- 2012: 20%
- 2010: 24%
- 2009: 19%
- 2008: NA
- EU27: 7%
The share of Danish retailers who have come across misleading or deceptive advertisements/offers made by their competitors has increased between 2009 and 2012.

The percentage of retailers who carried out tests to ensure product safety has increased by some 15 percentage points between 2008 and 2012.

Denmark has the highest EU percentage of consumers who took action when they encountered a problem.

Danish consumers are also the most likely in the EU to know what to do in case of unsolicited selling, and in general they are more aware of their basic consumer rights than consumers elsewhere in the EU.

Danish retailers are the most likely in the EU to correctly identify the length of the period during which consumers can have a defective product repaired.

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### Consumer Conditions Index: 67

<table>
<thead>
<tr>
<th></th>
<th>Denmark</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>CONSUMERS’ AWARENESS OF THEIR RIGHTS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.8 Percentage of consumers who know of cooling-off period in distance selling¹</td>
<td>66 %</td>
<td>66 %</td>
<td>NA</td>
</tr>
<tr>
<td>2.9 Percentage of consumers who know the legal period to have a defective product repaired or replaced²</td>
<td>71 %</td>
<td>71 %</td>
<td>NA</td>
</tr>
<tr>
<td>2.10 Percentage of consumers who know their rights in case of unsolicited selling²</td>
<td>47 %</td>
<td>49 %</td>
<td>NA</td>
</tr>
<tr>
<td>2.11 Percentage of consumers who have heard of European Consumer Centres²</td>
<td>8 %</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>MEDIA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.12 Percentage of consumers who have changed their behaviour as a result of a media story²</td>
<td>54 %</td>
<td>36 %</td>
<td>42 %</td>
</tr>
<tr>
<td>SUSTAINABLE CONSUMPTION</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.13 Percentage of consumers whose purchases were influenced by their environmental impact²</td>
<td>44 %</td>
<td>35 %</td>
<td>43 %</td>
</tr>
<tr>
<td>CONSUMER ORGANISATIONS &amp; INFORMATION</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.14 Percentage of consumers who trust consumer organisations to protect their rights as a consumer³</td>
<td>80 %</td>
<td>83 %</td>
<td>80 %</td>
</tr>
<tr>
<td>2.15 National public funding to consumer organisations – (in € per 1000 inhabitants) total executed in 2010⁴</td>
<td>423</td>
<td>407</td>
<td>410</td>
</tr>
</tbody>
</table>

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¹ Calculated on the basis of the 12 indicators in bold.
² Flash Eurobarometer 358 – Consumer attitudes towards cross-border trade and consumer protection, 2012.
⁴ Information provided by Member States.
⁵ Rapex annual report 2012.
**Estonia**

### Consumer Conditions Index: 58

<p>| | | | | | |</p>
<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Estonia</td>
<td>Previous results</td>
<td>EU averages</td>
<td></td>
<td></td>
</tr>
<tr>
<td>% of consumers who feel adequately protected by existing measures²</td>
<td>53%</td>
<td>52%</td>
<td>43%</td>
<td>46%</td>
<td>50%</td>
</tr>
<tr>
<td><strong>1 ENFORCEMENT</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.1 Percentage of consumers who trust public authorities to protect their rights as a consumer⁹</td>
<td>57%</td>
<td>60%</td>
<td>56%</td>
<td>52%</td>
<td>55%</td>
</tr>
<tr>
<td>1.2 Percentage of consumers who trust sellers/providers to respect their rights as a consumer⁹</td>
<td>67%</td>
<td>68%</td>
<td>64%</td>
<td>61%</td>
<td>68%</td>
</tr>
<tr>
<td>1.3 Percentage of consumers who came across misleading or deceptive advertisements/offers²</td>
<td>44%</td>
<td>35%</td>
<td>43%</td>
<td>45%</td>
<td>37%</td>
</tr>
<tr>
<td>1.4 Percentage of consumers who came across fraudulent advertisements/offers²</td>
<td>18%</td>
<td>24%</td>
<td>35%</td>
<td>33%</td>
<td>26%</td>
</tr>
<tr>
<td>1.5 Percentage of retailers who came across misleading or deceptive advertisements/offers made by competitors³</td>
<td>34%</td>
<td>33%</td>
<td>37%</td>
<td>42%</td>
<td>NA</td>
</tr>
<tr>
<td>1.6 Percentage of retailers who came across fraudulent advertisements/offers made by competitors³</td>
<td>12%</td>
<td>19%</td>
<td>28%</td>
<td>29%</td>
<td>NA</td>
</tr>
<tr>
<td>1.7 Percentage of retailers who always or in most cases trust environmental claims made by competitors³</td>
<td>59%</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>1.8 Sweep on consumer credit (2nd stage, November 2012) – number of sites which comply with EU consumer law (out of 15 checked)⁴</td>
<td>80%</td>
<td>20%</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>1.9 Sweep on digital contents (1st stage, June 2012) – number of sites flagged for further investigation (out of 10 checked)⁴</td>
<td>50%</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td><strong>PRODUCT SAFETY</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.10 Number of RAPEX notifications under article 12 – serious risk notifications⁵</td>
<td>15</td>
<td>18</td>
<td>16</td>
<td>13</td>
<td>20</td>
</tr>
<tr>
<td>1.11 Percentage of consumers who think a significant number of non-food products are unsafe³</td>
<td>9%</td>
<td>12%</td>
<td>11%</td>
<td>13%</td>
<td>11%</td>
</tr>
<tr>
<td>1.12 Percentage of retailers who think a significant number of non-food products are unsafe³</td>
<td>5%</td>
<td>2%</td>
<td>3%</td>
<td>5%</td>
<td>10%</td>
</tr>
<tr>
<td>1.13 Percentage of retailers whose products were checked by authorities³</td>
<td>35%</td>
<td>47%</td>
<td>29%</td>
<td>18%</td>
<td>28%</td>
</tr>
<tr>
<td>1.14 Percentage of retailers whose products have been recalled or withdrawn³</td>
<td>11%</td>
<td>14%</td>
<td>3%</td>
<td>8%</td>
<td>13%</td>
</tr>
<tr>
<td>1.15 Percentage of retailers who carried out tests to ensure product safety³</td>
<td>27%</td>
<td>23%</td>
<td>32%</td>
<td>28%</td>
<td>28%</td>
</tr>
<tr>
<td><strong>RETAILERS’ AWARENESS OF CONSUMER LEGISLATION</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.16 Percentage of retailers who know where to find or get information and advice about consumer legislation in their country³</td>
<td>96%</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>1.17 Percentage of retailers who know where to find or get information and advice about consumer legislation in other EU countries³</td>
<td>48%</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>1.18 Average percentage of retailers’ correct answers about three prohibited commercial practices³</td>
<td>46%</td>
<td>43%</td>
<td>55%</td>
<td>47%</td>
<td>NA</td>
</tr>
<tr>
<td>1.19 Percentage of retailers who know the legal period to have a defective product repaired³</td>
<td>35%</td>
<td>31%</td>
<td>42%</td>
<td>36%</td>
<td>NA</td>
</tr>
<tr>
<td><strong>2 CONSUMER EMPOWERMENT</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>PROBLEMS AND COMPLAINTS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.1 Percentage of consumers who had a reason to complain when buying or using any goods or services in the past year²</td>
<td>24%</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>2.2 Percentage of consumers who took action when they had a reason to complaint²</td>
<td>69%</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>2.3 Percentage of consumers who were satisfied with complaint handling by retailer/provider²</td>
<td>64%</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td><strong>REDRESS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.4 Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR²</td>
<td>24%</td>
<td>27%</td>
<td>27%</td>
<td>30%</td>
<td>33%</td>
</tr>
<tr>
<td>2.5 Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts²</td>
<td>12%</td>
<td>13%</td>
<td>16%</td>
<td>12%</td>
<td>20%</td>
</tr>
<tr>
<td>2.6 Percentage of retailers who have known an ADR body³</td>
<td>50%</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>2.7 Percentage of retailers who have used ADR mechanisms³</td>
<td>5%</td>
<td>15%</td>
<td>15%</td>
<td>9%</td>
<td>NA</td>
</tr>
</tbody>
</table>
The percentage of Estonian retailers who came across fraudulent advertisements/offers made by competitors has decreased by 17 percentage points between 2009 and 2012.

- The percentage of Estonian retailers who came across fraudulent advertisements/offers made by competitors has decreased by 17 percentage points between 2009 and 2012.
### Finland

**Consumer Conditions Index**: 73

<table>
<thead>
<tr>
<th>Percentage of consumers who feel adequately protected by existing measures²</th>
<th>Finland</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>70%</td>
<td>72%</td>
<td>68%</td>
<td>72%</td>
</tr>
</tbody>
</table>

### Enforcement

1. **Percentage of consumers who trust public authorities to protect their rights as a consumer²**
   - Finland: 83%
   - Previous results: 77%, 73%, 76%, 81%, 59%

2. **Percentage of consumers who trust sellers/providers to respect their rights as a consumer²**
   - Finland: 71%
   - Previous results: 79%, 79%, 76%, 78%, 89%, 59%

3. **Percentage of consumers who came across misleading or deceptive advertisements/offers²**
   - Finland: 46%
   - Previous results: 55%, 60%, 61%, 56%, 44%

4. **Percentage of consumers who came across fraudulent advertisements/offers²**
   - Finland: 29%
   - Previous results: 33%, 39%, 29%, 32%, 32%

5. **Percentage of retailers who came across misleading or deceptive advertisements/offers made by competitors³**
   - Finland: 34%
   - Previous results: 34%, 37%, 26%, NA, 34%

6. **Percentage of retailers who came across fraudulent advertisements/offers made by competitors³**
   - Finland: 14%
   - Previous results: 30%, 32%, 21%, NA, 15%

7. **Percentage of retailers who always or in most cases trust environmental claims made by competitors³**
   - Finland: 53%
   - Previous results: NA, NA, NA, NA, 45%

8. **Sweep on consumer credit (2nd stage, November 2012) – number of sites which comply with EU consumer law (out of 5 checked)⁴**
   - Finland: 60%
   - Previous results: 20%, NA, NA, NA, 83%

9. **Sweep on digital contents (1st stage, June 2012) – number of sites flagged for further investigation (out of 10 checked)⁴**
   - Finland: 80%
   - Previous results: NA, NA, NA, NA, 80%

### Product Safety

10. **Number of RAPEX notifications under article 12 – serious risk notifications⁵**
    - Finland: 116
    - Previous results: 78, 98, 58, 61, 72

11. **Percentage of consumers who think a significant number of non-food products are unsafe³**
    - Finland: 6%
    - Previous results: 6%, 3%, 3%, 3%, 27%

12. **Percentage of retailers who think a significant number of non-food products are unsafe³**
    - Finland: 0%
    - Previous results: 2%, 1%, 1%, 2%, 19%

13. **Percentage of retailers whose products were checked by authorities³**
    - Finland: 15%
    - Previous results: 29%, 23%, 20%, 26%, 43%

14. **Percentage of retailers whose products have been recalled or withdrawn³**
    - Finland: 11%
    - Previous results: 10%, 14%, 14%, 30%, 17%

15. **Percentage of retailers who carried out tests to ensure product safety³**
    - Finland: 20%
    - Previous results: 22%, 40%, 31%, 34%, 45%

### Retailers’ Awareness of Consumer Legislation

16. **Percentage of retailers who know where to find or get information and advice about consumer legislation in their country³**
    - Finland: 90%
    - Previous results: NA, NA, NA, NA, 85%

17. **Percentage of retailers who know where to find or get information and advice about consumer legislation in other EU countries³**
    - Finland: 35%
    - Previous results: NA, NA, NA, NA, 37%

18. **Average percentage of retailers’ correct answers about three prohibited commercial practices³**
    - Finland: 76%
    - Previous results: 75%, 79%, 73%, NA, 59%

### Consumer Empowerment

2. **Problems and Complaints**

1. **Percentage of consumers who had a reason to complain when buying or using any goods or services in the past year²**
   - Finland: 32%
   - Previous results: NA, NA, NA, NA, 26%

2. **Percentage of consumers who took action when they had a reason to complain²**
   - Finland: 85%
   - Previous results: NA, NA, NA, NA, 83%

3. **Percentage of consumers who were satisfied with complaint handling by retailer/provider²**
   - Finland: 77%
   - Previous results: NA, NA, NA, NA, 66%

### Redress

2. **Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR²**
   - Finland: 70%
   - Previous results: 62%, 55%, 47%, 47%, 44%

3. **Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts³**
   - Finland: 33%
   - Previous results: 37%, 28%, 17%, 24%, 36%

4. **Percentage of retailers who have known an ADR body³**
   - Finland: 56%
   - Previous results: NA, NA, NA, NA, 53%

5. **Percentage of retailers who have used ADR mechanisms³**
   - Finland: 8%
   - Previous results: 11%, 8%, 4%, NA, 7%
The percentage of Finnish retailers whose products have been recalled or withdrawn has dropped between 2008 and 2012.

The percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR has been increasing steadily, growing from 47% in 2008 to 70% in 2012.

Finland has the highest EU percentage of retailers’ correct answers to the three questions asked about prohibited commercial practices. In particular, the knowledge of the legal period to have a defective product repaired has increased between 2008 and 2012.

Finnish consumers give the second highest percentage of correct answers in the EU to the question about what to do in case of unsolicited selling.

---

1 Calculated on the basis of the 12 indicators in bold.
4 Information provided by Member States.
5 Rapex annual report 2012.
### France

#### Consumer Conditions Index¹: 61

<table>
<thead>
<tr>
<th>Service</th>
<th>France</th>
<th>Previous results</th>
<th>EU averages</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of consumers who feel adequately protected by existing measures²</td>
<td>56%</td>
<td>55%</td>
<td>47%</td>
</tr>
<tr>
<td><strong>ENFORCEMENT</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.1 Percentage of consumers who trust public authorities to protect their rights as a consumer²</td>
<td>59%</td>
<td>65%</td>
<td>55%</td>
</tr>
<tr>
<td>1.2 Percentage of consumers who trust sellers/providers to respect their rights as a consumer²</td>
<td>60%</td>
<td>68%</td>
<td>66%</td>
</tr>
<tr>
<td>1.3 Percentage of consumers who came across misleading or deceptive advertisements/offers²</td>
<td>45%</td>
<td>46%</td>
<td>41%</td>
</tr>
<tr>
<td>1.4 Percentage of consumers who came across fraudulent advertisements/offers²</td>
<td>39%</td>
<td>26%</td>
<td>22%</td>
</tr>
<tr>
<td>1.5 Percentage of retailers who came across misleading or deceptive advertisements/offers made by competitors³</td>
<td>25%</td>
<td>25%</td>
<td>14%</td>
</tr>
<tr>
<td>1.6 Percentage of retailers who came across fraudulent advertisements/offers made by competitors³</td>
<td>13%</td>
<td>21%</td>
<td>11%</td>
</tr>
<tr>
<td>1.7 Percentage of retailers who always or in most cases trust environmental claims made by competitors³</td>
<td>48%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>1.8 Sweep on consumer credit (2nd stage, November 2012) – number of sites which comply with EU consumer law (out of 50 checked)⁴</td>
<td>100%</td>
<td>78%</td>
<td>NA</td>
</tr>
<tr>
<td>1.9 Sweep on digital contents (1st stage, June 2012) – number of sites flagged for further investigation (out of 27 checked)⁴</td>
<td>96%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td><strong>PRODUCT SAFETY</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.10 Number of RAPEX notifications under article 12 – serious risk notifications⁵</td>
<td>108</td>
<td>91</td>
<td>119</td>
</tr>
<tr>
<td>1.11 Percentage of consumers who think a significant number of non-food products are unsafe³</td>
<td>32%</td>
<td>31%</td>
<td>28%</td>
</tr>
<tr>
<td>1.12 Percentage of retailers who think a significant number of non-food products are unsafe³</td>
<td>30%</td>
<td>24%</td>
<td>21%</td>
</tr>
<tr>
<td>1.13 Percentage of retailers whose products were checked by authorities³</td>
<td>48%</td>
<td>53%</td>
<td>31%</td>
</tr>
<tr>
<td>1.14 Percentage of retailers whose products have been recalled or withdrawn³</td>
<td>34%</td>
<td>28%</td>
<td>21%</td>
</tr>
<tr>
<td>1.15 Percentage of retailers who carried out tests to ensure product safety³</td>
<td>49%</td>
<td>53%</td>
<td>42%</td>
</tr>
<tr>
<td><strong>RETAILERS’ AWARENESS OF CONSUMER LEGISLATION</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.16 Percentage of retailers who know where to find or get information and advice about consumer legislation in their country³</td>
<td>79%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>1.17 Percentage of retailers who know where to find or get information and advice about consumer legislation in other EU countries³</td>
<td>32%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>1.18 Average percentage of retailers’ correct answers about three prohibited commercial practices³</td>
<td>60%</td>
<td>62%</td>
<td>59%</td>
</tr>
<tr>
<td>1.19 Percentage of retailers who know the legal period to have a defective product repaired³</td>
<td>17%</td>
<td>15%</td>
<td>14%</td>
</tr>
<tr>
<td><strong>CONSUMER EMPOWERMENT</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>PROBLEMS AND COMPLAINTS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.1 Percentage of consumers who had a reason to complain when buying or using any goods or services in the past year²</td>
<td>11%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>2.2 Percentage of consumers who took action when they had a reason to complain²</td>
<td>67%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>2.3 Percentage of consumers who were satisfied with complaint handling by retailer/provider²</td>
<td>65%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td><strong>REDRESS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.4 Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR²</td>
<td>47%</td>
<td>61%</td>
<td>52%</td>
</tr>
<tr>
<td>2.5 Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts²</td>
<td>44%</td>
<td>52%</td>
<td>36%</td>
</tr>
<tr>
<td>2.6 Percentage of retailers who have known an ADR body³</td>
<td>39%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>2.7 Percentage of retailers who have used ADR mechanisms³</td>
<td>4%</td>
<td>6%</td>
<td>5%</td>
</tr>
</tbody>
</table>


² Except in the case of the consumer conditions index, index measuring the levels of confidence in the context of consumer protection measures are based on the results of the survey carried out in November 2012.

³ 2012 results are based on 2011 data, due to missing data from 2012.

⁴ Data for 2012 are based on data collected in 2011.

⁵ The number of RAPEX notifications under Article 12 is displayed only for the 2nd stage of the sweep (November 2012). The number of RAPEX notifications under Article 12 is the number of products assessed as complying with national and EU consumer law.

⁶ The percentage relates to the 50% of consumers who had a reason to complain in 2011.

⁷ The percentage relates to the 50% of retailers who have used ADR mechanisms and who know where to find or get information and advice about consumer legislation in their country.
The share of French retailers reporting misleading or deceptive advertisements or offers made by their competitors has doubled between 2009 and 2012, going up from 12% in 2009 to 25% in 2012.

France has the second lowest EU percentage of consumers who encountered problems when buying or using goods or services. In addition despite some ups and downs, the percentage of consumers who find it easy to resolve disputes with sellers/providers through courts has gone up from 30% in 2008 to 44% in 2012.

The percentage of consumers who have changed their behaviour as a result of a media story has been increasing steadily between 2009 and 2012.

Overall, French consumers appear to be less knowledgeable than consumers elsewhere in the EU about their basic consumer rights and give the lowest percentage of correct answers to the question about guarantee validity rights.

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**Consumer Conditions Index**: 61

| 2.8 Percentage of consumers who know of cooling-off period in distance selling | 63% | 70% | NA | NA | NA | 69% |
| 2.9 Percentage of consumers who know the legal period to have a defective product repaired or replaced | 37% | 30% | NA | NA | NA | 56% |
| 2.10 Percentage of consumers who know their rights in case of unsolicited selling | 37% | 42% | NA | NA | NA | 30% |
| 2.11 Percentage of consumers who have heard of European Consumer Centres | 14% | NA | NA | NA | NA | 22% |
| 2.12 Percentage of consumers who have changed their behaviour as a result of a media story | 44% | 39% | 33% | 30% | NA | 48% |
| 2.13 Percentage of consumers whose purchases were influenced by their environmental impact | 44% | 33% | 39% | NA | NA | 41% |
| 2.14 Percentage of consumers who trust consumer organisations to protect their rights as a consumer | 88% | 85% | 77% | 76% | 76% | 75% |
| 2.15 National public funding to consumer organisations – (in € per 1000 inhabitants) total executed in 2010 | NA | 68 | 74 | NA | NA | NA |

1. Calculated on the basis of the 12 indicators in bold.
4. Information provided by Member States.
5. Rapex annual report 2012.
### Consumer Conditions Index¹: 64

<table>
<thead>
<tr>
<th></th>
<th>Germany</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of consumers who feel adequately protected by existing measures²</td>
<td>61%</td>
<td>70%</td>
<td>69%</td>
</tr>
</tbody>
</table>

#### 1 ENFORCEMENT

1.1 Percentage of consumers who trust public authorities to protect their rights as a consumer²
- Germany: 59% (2012), 66% (2011), 65% (2010), 54% (2009), 57% (2008), 59% (EU27)

1.2 Percentage of consumers who trust sellers/providers to respect their rights as a consumer²
- Germany: 60% (2012), 74% (2011), 72% (2010), 66% (2009), 73% (2008), 59% (EU27)

1.3 Percentage of consumers who came across misleading or deceptive advertisements/offers²
- Germany: 36% (2012), 45% (2011), 49% (2010), 64% (2009), 59% (2008), 44% (EU27)

1.4 Percentage of consumers who came across fraudulent advertisements/offers²
- Germany: 38% (2012), 31% (2011), 40% (2010), 54% (2009), 45% (2008), 32% (EU27)

1.5 Percentage of retailers who came across misleading or deceptive advertisements/offers made by competitors³
- Germany: 26% (2012), 28% (2011), 22% (2010), 28% (2009), NA (2008), 34% (EU27)

1.6 Percentage of retailers who came across fraudulent advertisements/offers made by competitors³
- Germany: 9% (2012), 21% (2011), 16% (2010), 20% (2009), NA (2008), 15% (EU27)

1.7 Percentage of retailers who always or in most cases trust environmental claims made by competitors³

1.8 Sweep on consumer credit (2nd stage, November 2012) – number of sites which comply with EU consumer law (out of 26 checked)⁴

1.9 Sweep on digital contents (1st stage, June 2012) – number of sites flagged for further investigation (out of 26 checked)⁴

#### PRODUCT SAFETY

1.10 Number of RAPEX notifications under article 12 – serious risk notifications⁵

1.11 Percentage of consumers who think a significant number of non-food products are unsafe³
- Germany: 31% (2012), 24% (2011), 20% (2010), 31% (2009), 16% (2008), 27% (EU27)

1.12 Percentage of retailers who think a significant number of non-food products are unsafe³
- Germany: 19% (2012), 19% (2011), 26% (2010), 19% (2009), 21% (2008), 19% (EU27)

1.13 Percentage of retailers whose products were checked by authorities³
- Germany: 39% (2012), 53% (2011), 25% (2010), 29% (2009), 32% (2008), 43% (EU27)

1.14 Percentage of retailers whose products have been recalled or withdrawn³
- Germany: 14% (2012), 9% (2011), 11% (2010), 9% (2009), 27% (2008), 17% (EU27)

1.15 Percentage of retailers who carried out tests to ensure product safety³
- Germany: 41% (2012), 36% (2011), 34% (2010), 32% (2009), 32% (2008), 45% (EU27)

#### RETAILERS’ AWARENESS OF CONSUMER LEGISLATION

1.16 Percentage of retailers who know where to find or get information and advice about consumer legislation in their country³

1.17 Percentage of retailers who know where to find or get information and advice about consumer legislation in other EU countries³

1.18 Average percentage of retailers’ correct answers about three prohibited commercial practices³
- Germany: 72% (2012), 69% (2011), 71% (2010), 71% (2009), NA (2008), 59% (EU27)

1.19 Percentage of retailers who know the legal period to have a defective product repaired³
- Germany: 46% (2012), 39% (2011), 44% (2010), 43% (2009), NA (2008), 29% (EU27)

#### 2 CONSUMER EMPOWERMENT

##### PROBLEMS AND COMPLAINTS

2.1 Percentage of consumers who had a reason to complain when buying or using any goods or services in the past year²

2.2 Percentage of consumers who took action when they had a reason to complain²

2.3 Percentage of consumers who were satisfied with complaint handling by retailer/provider²

##### REDRESS

2.4 Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR²
- Germany: 46% (2012), 57% (2011), 52% (2010), 37% (2009), 42% (2008), 44% (EU27)

2.5 Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts²
- Germany: 38% (2012), 47% (2011), 40% (2010), 25% (2009), 35% (2008), 36% (EU27)

2.6 Percentage of retailers who have known an ADR body³

2.7 Percentage of retailers who have used ADR mechanisms³
- Germany: 4% (2012), 13% (2011), 12% (2010), 9% (2009), NA (2008), 7% (EU27)
The share of German consumers who have come across misleading or deceptive advertisements/offers has decreased from 59% in 2008 to 36% in 2012.

German consumers are the second most likely in the EU to take action when they encounter a problem.

Germany also has the third highest percentage of consumers’ correct answers to the four questions asked about basic consumer rights. In particular, German consumers give the third highest percentage of correct answers in the EU to the question about cooling-off period in distance selling.

German retailers give the second highest percentage of correct answers in the EU to the question about the length of the period to have a defective product repaired.

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1 Calculated on the basis of the 12 indicators in bold.
4 Information provided by Member States.
5 Rapex annual report 2012.
### Greece

#### Consumer Conditions Index¹: 47

<table>
<thead>
<tr>
<th></th>
<th>Greece</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of consumers who feel adequately protected by existing measures²</td>
<td>18%</td>
<td>28% 30% 29% 31%</td>
<td>55%</td>
</tr>
</tbody>
</table>

#### ENFORCEMENT

1.1 Percentage of consumers who trust public authorities to protect their rights as a consumer²
- Greece: 42%
- EU Averages: 59%

1.2 Percentage of consumers who trust sellers/providers to respect their rights as a consumer²
- Greece: 37%
- EU Averages: 59%

1.3 Percentage of consumers who came across misleading or deceptive advertisements/offers²
- Greece: 54%
- EU Averages: 44%

1.4 Percentage of consumers who came across fraudulent advertisements/offers²
- Greece: 40%
- EU Averages: 32%

1.5 Percentage of retailers who came across misleading or deceptive advertisements/offers made by competitors³
- Greece: 45%
- EU Averages: 59%

1.6 Percentage of retailers who came across fraudulent advertisements/offers made by competitors³
- Greece: 36%
- EU Averages: 15%

1.7 Percentage of retailers who always or in most cases trust environmental claims made by competitors³
- Greece: 27%
- EU Averages: 45%

1.8 Sweep on consumer credit (2nd stage, November 2012) – number of sites which comply with EU consumer law (out of 4 checked)⁴
- Greece: 100%
- EU Averages: 83%

1.9 Sweep on digital contents (1st stage, June 2012) – number of sites flagged for further investigation (out of 10 checked)⁴
- Greece: 90%
- EU Averages: 80%

#### PRODUCT SAFETY

1.10 Number of RAPEX notifications under article 12 – serious risk notifications⁵
- Greece: 82
- EU Averages: 72

1.11 Percentage of consumers who think a significant number of non-food products are unsafe³
- Greece: 50%
- EU Averages: 27%

1.12 Percentage of retailers who think a significant number of non-food products are unsafe³
- Greece: 35%
- EU Averages: 19%

1.13 Percentage of retailers whose products were checked by authorities³
- Greece: 44%
- EU Averages: 43%

1.14 Percentage of retailers whose products have been recalled or withdrawn³
- Greece: 13%
- EU Averages: 17%

1.15 Percentage of retailers who carried out tests to ensure product safety³
- Greece: 69%
- EU Averages: 45%

#### RETAILERS’ AWARENESS OF CONSUMER LEGISLATION

1.16 Percentage of retailers who know where to find or get information and advice about consumer legislation in their country³
- Greece: 83%
- EU Averages: 85%

1.17 Percentage of retailers who know where to find or get information and advice about consumer legislation in other EU countries³
- Greece: 46%
- EU Averages: 37%

1.18 Average percentage of retailers’ correct answers about three prohibited commercial practices³
- Greece: 45%
- EU Averages: 59%

1.19 Percentage of retailers who know the legal period to have a defective product repaired³
- Greece: 17%
- EU Averages: 29%

#### CONSUMER EMPOWERMENT

#### PROBLEMS AND COMPLAINTS

2.1 Percentage of consumers who had a reason to complain when buying or using any goods or services in the past year²
- Greece: 32%
- EU Averages: 26%

2.2 Percentage of consumers who took action when they had a reason to complain²
- Greece: 64%
- EU Averages: 83%

2.3 Percentage of consumers who were satisfied with complaint handling by retailer/provider²
- Greece: 51%
- EU Averages: 66%

#### REDRESS

2.4 Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR²
- Greece: 41%
- EU Averages: 44%

2.5 Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts²
- Greece: 40%
- EU Averages: 36%

2.6 Percentage of retailers who have known an ADR body³
- Greece: 42%
- EU Averages: 53%

2.7 Percentage of retailers who have used ADR mechanisms³
- Greece: 6%
- EU Averages: 7%
The percentage of Greek retailers who carried out tests to ensure product safety decreased between 2008 and 2012 but remains second highest in the EU.

Greece has the lowest EU percentage of consumers’ correct answers to the four questions asked about basic consumer rights. In particular, Greek consumers give the second lowest percentage of correct answers to question about cooling-off period in distance selling and the third lowest to the question about unsolicited products.

<table>
<thead>
<tr>
<th>Consumer Conditions Index¹: 47</th>
<th>Greece</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>CONSUMERS' AWARENESS OF THEIR RIGHTS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.8 Percentage of consumers who know of cooling-off period in distance selling²</td>
<td>41%</td>
<td>39%</td>
<td>NA</td>
</tr>
<tr>
<td>2.9 Percentage of consumers who know the legal period to have a defective product repaired or replaced³</td>
<td>60%</td>
<td>53%</td>
<td>NA</td>
</tr>
<tr>
<td>2.10 Percentage of consumers who know their rights in case of unsolicited selling²</td>
<td>15%</td>
<td>22%</td>
<td>NA</td>
</tr>
<tr>
<td>2.11 Percentage of consumers who have heard of European Consumer Centres²</td>
<td>30%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>MEDIA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.12 Percentage of consumers who have changed their behaviour as a result of a media story²</td>
<td>57%</td>
<td>51%</td>
<td>51%</td>
</tr>
<tr>
<td>SUSTAINABLE CONSUMPTION</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.13 Percentage of consumers whose purchases were influenced by their environmental impact²</td>
<td>56%</td>
<td>47%</td>
<td>55%</td>
</tr>
<tr>
<td>CONSUMER ORGANISATIONS &amp; INFORMATION</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.14 Percentage of consumers who trust consumer organisations to protect their rights as a consumer²</td>
<td>57%</td>
<td>55%</td>
<td>52%</td>
</tr>
<tr>
<td>2.15 National public funding to consumer organisations – (in € per 1000 inhabitants) total executed in 2010⁴</td>
<td>0</td>
<td>12</td>
<td>20</td>
</tr>
</tbody>
</table>

¹ Calculated on the basis of the 12 indicators in bold.
² Flash Eurobarometer 358 – Consumer attitudes towards cross-border trade and consumer protection, 2012.
⁴ Information provided by Member States.
⁵ Rapex annual report 2012.
## Hungary

### Consumer Conditions Index: 60

<table>
<thead>
<tr>
<th>Consumer Conditions Index</th>
<th>Hungary</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of consumers who feel adequately protected by existing measures²</td>
<td>56%</td>
<td>54%</td>
<td>51%</td>
</tr>
</tbody>
</table>

### 1 ENFORCEMENT

1.1 Percentage of consumers who trust public authorities to protect their rights as a consumer² | 69% | 66%  | 69%  | 57%  | 67%  | 59% |

1.2 Percentage of consumers who trust sellers/providers to respect their rights as a consumer² | 54% | 59%  | 61%  | 54%  | 57%  | 59% |

1.3 Percentage of consumers who came across misleading or deceptive advertisements/offers² | 64% | 47%  | 45%  | 58%  | 39%  | 44% |

1.4 Percentage of consumers who came across fraudulent advertisements/offers² | 28% | 30%  | 27%  | 37%  | 27%  | 32% |

1.5 Percentage of retailers who came across misleading or deceptive advertisements/offers made by competitors³ | 47% | 44%  | 45%  | 43%  | NA   | 34% |

1.6 Percentage of retailers who came across fraudulent advertisements/offers made by competitors³ | 22% | 35%  | 35%  | 28%  | NA   | 15% |

1.7 Percentage of retailers who always or in most cases trust environmental claims made by competitors³ | 63% | NA   | NA   | NA   | NA   | 45% |

1.8 Sweep on consumer credit (2nd stage, November 2012) – number of sites which comply with EU consumer law (out of 15 checked)⁴ | 53% | 31%  | NA   | NA   | NA   | 83% |

1.9 Sweep on digital contents (1st stage, June 2012) – number of sites flagged for further investigation (out of 6 checked)⁴ | 83% | NA   | NA   | NA   | NA   | 80% |

### PRODUCT SAFETY

1.10 Number of RAPEX notifications under article 12 – serious risk notifications⁵ | 294 | 155  | 191  | 119  | 129  | 72  |

1.11 Percentage of consumers who think a significant number of non-food products are unsafe³ | 24% | 20%  | 18%  | 23%  | 22%  | 27% |

1.12 Percentage of retailers who think a significant number of non-food products are unsafe³ | 8%  | 13%  | 10%  | 13%  | 11%  | 19% |

1.13 Percentage of retailers whose products were checked by authorities³ | 33% | 45%  | 35%  | 25%  | 58%  | 43% |

1.14 Percentage of retailers whose products have been recalled or withdrawn⁵ | 15% | 10%  | 12%  | 9%   | 19%  | 17% |

1.15 Percentage of retailers who carried out tests to ensure product safety³ | 31% | 46%  | 32%  | 36%  | 44%  | 45% |

### RETAILERS’ AWARENESS OF CONSUMER LEGISLATION

1.16 Percentage of retailers who know where to find or get information and advice about consumer legislation in their country³ | 89% | NA   | NA   | NA   | NA   | 85% |

1.17 Percentage of retailers who know where to find or get information and advice about consumer legislation in other EU countries³ | 41% | NA   | NA   | NA   | NA   | 37% |

1.18 Average percentage of retailers’ correct answers about three prohibited commercial practices³ | 75% | 75%  | 68%  | 73%  | NA   | 59% |

1.19 Percentage of retailers who know the legal period to have a defective product repaired³ | 10% | 10%  | 8%   | 5%   | NA   | 29% |

### 2 CONSUMER EMPOWERMENT

#### PROBLEMS AND COMPLAINTS

2.1 Percentage of consumers who had a reason to complain when buying or using any goods or services in the past year² | 29% | NA   | NA   | NA   | NA   | 26% |

2.2 Percentage of consumers who took action when they had a reason to complain² | 73% | NA   | NA   | NA   | NA   | 83% |

2.3 Percentage of consumers who were satisfied with complaint handling by retailer/provider² | 65% | NA   | NA   | NA   | NA   | 66% |

#### REDRESS

2.4 Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR² | 44% | 48%  | 46%  | 40%  | 35%  | 44% |

2.5 Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts³ | 29% | 22%  | 9%   | 15%  | 18%  | 36% |

2.6 Percentage of retailers who have known an ADR body⁴ | 66% | NA   | NA   | NA   | NA   | 53% |

2.7 Percentage of retailers who have used ADR mechanisms³ | 5%  | 5%   | 7%   | 8%   | NA   | 7%  |
The percentage of Hungarian consumers who came across misleading or deceptive advertisements/offers has increased between 2008 and 2012.

Hungary has the second highest EU percentage of retailers’ correct answers to the three questions asked about prohibited commercial practices.

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**Consumer Conditions Index**: 60

<table>
<thead>
<tr>
<th>CONSUMERS’ AWARENESS OF THEIR RIGHTS</th>
<th>Hungary</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.8 Percentage of consumers who know of cooling-off period in distance selling²</td>
<td>65%</td>
<td>70%</td>
<td>NA</td>
</tr>
<tr>
<td>2.9 Percentage of consumers who know the legal period to have a defective product repaired or replaced⁴</td>
<td>51%</td>
<td>42%</td>
<td>NA</td>
</tr>
<tr>
<td>2.10 Percentage of consumers who know their rights in case of unsolicited selling²</td>
<td>24%</td>
<td>34%</td>
<td>NA</td>
</tr>
<tr>
<td>2.11 Percentage of consumers who have heard of European Consumer Centres²</td>
<td>33%</td>
<td>NA</td>
<td>NA</td>
</tr>
</tbody>
</table>

**MEDIA**

| Percentage of consumers who have changed their behaviour as a result of a media story² | 41% | 35% | 24% | 30% | NA | 48% |

**SUSTAINABLE CONSUMPTION**

| Percentage of consumers whose purchases were influenced by their environmental impact² | 48% | 42% | 44% | NA | NA | 41% |

**CONSUMER ORGANISATIONS & INFORMATION**

| Percentage of consumers who trust consumer organisations to protect their rights as a consumer² | 72% | 66% | 66% | 59% | 65% | 75% |
| National public funding to consumer organisations – (in € per 1000 inhabitants) total executed in 2010⁴ | 28 | 102 | 107 | NA | NA | NA |

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¹ Calculated on the basis of the 12 indicators in bold.
² Flash Eurobarometer 358 – Consumer attitudes towards cross-border trade and consumer protection, 2012.
⁴ Information provided by Member States.
⁵ Rapex annual report 2012.
Ireland

Consumer Conditions Index¹: 69

<table>
<thead>
<tr>
<th></th>
<th>Ireland</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of consumers who feel adequately protected by existing measures²</td>
<td>68%</td>
<td>70%</td>
<td>79%</td>
</tr>
</tbody>
</table>

1. ENFORCEMENT

1.1 Percentage of consumers who trust public authorities to protect their rights as a consumer² | 70%     | 69%             | 80%             | 68%     | 57%     | 59%     |

1.2 Percentage of consumers who trust sellers/providers to respect their rights as a consumer² | 76%     | 77%             | 83%             | 74%     | 58%     | 59%     |

1.3 Percentage of consumers who came across misleading or deceptive advertisements/offers² | 40%     | 46%             | 45%             | 50%     | 24%     | 44%     |

1.4 Percentage of consumers who came across fraudulent advertisements/offers² | 45%     | 29%             | 32%             | 33%     | 15%     | 32%     |

1.5 Percentage of retailers who came across misleading or deceptive advertisements/offers made by competitors³ | 37%     | 38%             | 27%             | 26%     | NA      | 34%     |

1.6 Percentage of retailers who came across fraudulent advertisements/offers made by competitors³ | 13%     | 22%             | 18%             | 15%     | NA      | 15%     |

1.7 Percentage of retailers who always or in most cases trust environmental claims made by competitors³ | 48%     | NA              | NA              | NA      | NA      | 45%     |

1.8 Sweep on consumer credit (2nd stage, November 2012) – number of sites which comply with EU consumer law (out of 10 checked)⁴ | 100%    | 100%            | NA              | NA      | NA      | 83%     |

1.9 Sweep on digital contents (1st stage, June 2012) – number of sites flagged for further investigation (out of 10 checked)⁴ | NA      | NA              | NA              | NA      | NA      | 80%     |

PRODUCT SAFETY

1.10 Number of RAPEX notifications under article 12 – serious risk notifications⁵ | 24      | 29              | 23              | 20      | 23      | 72      |

1.11 Percentage of consumers who think a significant number of non-food products are unsafe³ | 11%     | 9%              | 9%              | 9%      | 9%      | 27%     |

1.12 Percentage of retailers who think a significant number of non-food products are unsafe³ | 9%      | 5%              | 5%              | 6%      | 6%      | 19%     |

1.13 Percentage of retailers whose products were checked by authorities³ | 45%     | 40%             | 21%             | 12%     | 26%     | 43%     |

1.14 Percentage of retailers whose products have been recalled or withdrawn³ | 26%     | 10%             | 10%             | 6%      | 14%     | 17%     |

1.15 Percentage of retailers who carried out tests to ensure product safety³ | 66%     | 56%             | 51%             | 40%     | 46%     | 45%     |

RETAILERS’ AWARENESS OF CONSUMER LEGISLATION

1.16 Percentage of retailers who know where to find or get information and advice about consumer legislation in their country³ | 87%     | NA              | NA              | NA      | NA      | 85%     |

1.17 Percentage of retailers who know where to find or get information and advice about consumer legislation in other EU countries³ | 43%     | NA              | NA              | NA      | 37%     | NA      |

1.18 Average percentage of retailers’ correct answers about three prohibited commercial practices³ | 52%     | 56%             | 50%             | 50%     | NA      | 59%     |

1.19 Percentage of retailers who know the legal period to have a defective product repaired³ | 7%      | 3%              | 6%              | 1%      | NA      | 29%     |

2 CONSUMER EMPOWERMENT

2.1 Percentage of consumers who had a reason to complain when buying or using any goods or services in the past year² | 30%     | NA              | NA              | NA      | NA      | 26%     |

2.2 Percentage of consumers who took action when they had a reason to complain² | 84%     | NA              | NA              | NA      | NA      | 83%     |

2.3 Percentage of consumers who were satisfied with complaint handling by retailer/provider² | 58%     | NA              | NA              | NA      | NA      | 66%     |

REDRESS

2.4 Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR² | 55%     | 62%             | 68%             | 52%     | 36%     | 44%     |

2.5 Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts² | 47%     | 46%             | 49%             | 40%     | 31%     | 36%     |

2.6 Percentage of retailers who have known an ADR body³ | 50%     | NA              | NA              | NA      | NA      | 53%     |

2.7 Percentage of retailers who have used ADR mechanisms³ | 7%      | 10%             | 13%             | 9%      | NA      | 7%      |
The percentage of Irish consumers who have come across fraudulent advertisements/offers has tripled between 2008 and 2012.

On a positive side, the percentage of consumers who trust consumer organisations to protect their rights as consumers has increased during the same period.

The percentage of retailers who carried out tests to ensure product safety has grown by 20 percentage points between 2008 and 2012.

Irish retailers are the second least likely in the EU to correctly identify the length of the period during which consumers can have a defective product repaired.

---

1 Calculated on the basis of the 12 indicators in bold.
4 Information provided by Member States.
5 Rapex annual report 2012.
### Italy

#### Consumer Conditions Index: 56

| Percentage of consumers who feel adequately protected by existing measures² | 40% | 44% | 61% | 48% | 39% | 55%
|---|---|---|---|---|---|---|

### Enforcement

1. **Percentage of consumers who trust public authorities to protect their rights as a consumer²**
   - Italy: 48%
   - Previous: 52%
   - 2011: 70%
   - 2010: 55%
   - 2009: 43%
   - 2008: 37%
   - EU27: 59%

2. **Percentage of consumers who trust sellers/providers to respect their rights as a consumer²**
   - Italy: 49%
   - Previous: 49%
   - 2011: 58%
   - 2010: 41%
   - 2009: 37%
   - 2008: 37%
   - EU27: 59%

3. **Percentage of consumers who came across misleading or deceptive advertisements/offers²**
   - Italy: 37%
   - Previous: 36%
   - 2011: 24%
   - 2010: 47%
   - 2009: 29%
   - 2008: 29%
   - EU27: 44%

4. **Percentage of consumers who came across fraudulent advertisements/offers²**
   - Italy: 17%
   - Previous: 13%
   - 2011: 10%
   - 2010: 20%
   - 2009: 16%
   - 2008: 16%
   - EU27: 32%

5. **Percentage of retailers who came across misleading or deceptive advertisements/offers made by competitors³**
   - Italy: 35%
   - Previous: 29%
   - 2011: 15%
   - 2010: 30%
   - 2009: NA
   - 2008: NA
   - EU27: 34%

6. **Percentage of retailers who came across fraudulent advertisements/offers made by competitors³**
   - Italy: 19%
   - Previous: 19%
   - 2011: 12%
   - 2010: 21%
   - 2009: NA
   - 2008: NA
   - EU27: 15%

7. **Percentage of retailers who always or in most cases trust environmental claims made by competitors³**
   - Italy: 32%
   - Previous: NA
   - 2011: NA
   - 2010: NA
   - 2009: NA
   - 2008: NA
   - EU27: 45%

8. **Sweep on consumer credit (2nd stage, November 2012) – number of sites which comply with EU consumer law (out of 15 checked)⁴**
   - Italy: 100%
   - Previous: 20%
   - 2011: NA
   - 2010: NA
   - 2009: NA
   - 2008: 83%

9. **Sweep on digital contents (1st stage, June 2012) – number of sites flagged for further investigation (out of 10 checked)⁴**
   - Italy: 70%
   - Previous: NA
   - 2011: NA
   - 2010: NA
   - 2009: NA
   - 2008: 80%

### Product Safety

10. **Number of RAPEX notifications under article 12 – serious risk notifications⁵**
    - Italy: 54
    - Previous: 27
    - 2011: 88
    - 2010: 33
    - 2009: 38
    - 2008: 72

11. **Percentage of consumers who think a significant number of non-food products are unsafe³**
    - Italy: 35%
    - Previous: 29%
    - 2011: 20%
    - 2010: 27%
    - 2009: 28%
    - 2008: 28%
    - EU27: 27%

12. **Percentage of retailers who think a significant number of non-food products are unsafe³**
    - Italy: 22%
    - Previous: 22%
    - 2011: 21%
    - 2010: 21%
    - 2009: 37%
    - 2008: 19%

13. **Percentage of retailers whose products were checked by authorities³**
    - Italy: 49%
    - Previous: 53%
    - 2011: 23%
    - 2010: 26%
    - 2009: 40%
    - 2008: 43%

14. **Percentage of retailers whose products have been recalled or withdrawn³**
    - Italy: 28%
    - Previous: 14%
    - 2011: 8%
    - 2010: 4%
    - 2009: 22%
    - 2008: 17%

15. **Percentage of retailers who carried out tests to ensure product safety³**
    - Italy: 42%
    - Previous: 44%
    - 2011: 44%
    - 2010: 27%
    - 2009: 28%
    - 2008: 45%

### Retailers’ Awareness of Consumer Legislation

16. **Percentage of retailers who know where to find or get information and advice about consumer legislation in their country³**
    - Italy: 80%
    - Previous: NA
    - 2011: NA
    - 2010: NA
    - 2009: NA
    - 2008: 85%

17. **Percentage of retailers who know where to find or get information and advice about consumer legislation in other EU countries³**
    - Italy: 31%
    - Previous: NA
    - 2011: NA
    - 2010: NA
    - 2009: NA
    - 2008: 37%

18. **Average percentage of retailers’ correct answers about three prohibited commercial practices³**
    - Italy: 52%
    - Previous: 47%
    - 2011: 56%
    - 2010: 58%
    - 2009: NA
    - 2008: 59%

19. **Percentage of retailers who know the legal period to have a defective product repaired³**
    - Italy: 30%
    - Previous: 36%
    - 2011: 34%
    - 2010: 29%
    - 2009: NA
    - 2008: 29%

### Consumer Empowerment

#### Problems and Complaints

20. **Percentage of consumers who had a reason to complain when buying or using any goods or services in the past year²**
    - Italy: 21%
    - Previous: NA
    - 2011: NA
    - 2010: NA
    - 2009: NA
    - 2008: 26%

21. **Percentage of consumers who took action when they had a reason to complain²**
    - Italy: 75%
    - Previous: NA
    - 2011: NA
    - 2010: NA
    - 2009: NA
    - 2008: 83%

22. **Percentage of consumers who were satisfied with complaint handling by retailer/provider²**
    - Italy: 64%
    - Previous: NA
    - 2011: NA
    - 2010: NA
    - 2009: NA
    - 2008: 66%

#### Redress

23. **Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR²**
    - Italy: 30%
    - Previous: 42%
    - 2011: 46%
    - 2010: 30%
    - 2009: 27%
    - 2008: 44%

24. **Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts²**
    - Italy: 24%
    - Previous: 26%
    - 2011: 35%
    - 2010: 20%
    - 2009: 32%
    - 2008: 36%

25. **Percentage of retailers who have known an ADR body³**
    - Italy: 49%
    - Previous: NA
    - 2011: NA
    - 2010: NA
    - 2009: NA
    - 2008: 53%

26. **Percentage of retailers who have used ADR mechanisms³**
    - Italy: 4%
    - Previous: 3%
    - 2011: 2%
    - 2010: 4%
    - 2009: NA
    - 2008: 7%
The percentage of Italian retailers who carried out tests to ensure product safety has increased by some 15 percentage points between 2008 and 2012.

- The percentage of consumers who know their rights in case of unsolicited selling has also increased from 18% to 27%.
- Italy has the fifth lowest percentage of consumers in the EU who know their rights in case of unsolicited selling.

### Consumer Conditions Index¹: 56

<table>
<thead>
<tr>
<th>Consumer Conditions</th>
<th>Italy</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.8 Percentage of consumers who know of cooling-off period in distance selling²</td>
<td>64%</td>
<td>64%</td>
<td>NA</td>
</tr>
<tr>
<td>2.9 Percentage of consumers who know the legal period to have a defective product repaired or replaced³</td>
<td>65%</td>
<td>60%</td>
<td>NA</td>
</tr>
<tr>
<td>2.10 Percentage of consumers who know their rights in case of unsolicited selling²</td>
<td>18%</td>
<td>27%</td>
<td>NA</td>
</tr>
<tr>
<td>2.11 Percentage of consumers who have heard of European Consumer Centres²</td>
<td>17%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>2.12 Percentage of consumers who have changed their behaviour as a result of a media story²</td>
<td>43%</td>
<td>38%</td>
<td>55%</td>
</tr>
<tr>
<td>2.13 Percentage of consumers whose purchases were influenced by their environmental impact²</td>
<td>43%</td>
<td>28%</td>
<td>36%</td>
</tr>
<tr>
<td>2.14 Percentage of consumers who trust consumer organisations to protect their rights as a consumer²</td>
<td>68%</td>
<td>67%</td>
<td>70%</td>
</tr>
<tr>
<td>2.15 National public funding to consumer organisations – (in € per 1000 inhabitants) total executed in 2010⁴</td>
<td>NA</td>
<td>74</td>
<td>58</td>
</tr>
</tbody>
</table>

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1. Calculated on the basis of the 12 indicators in bold.
4. Information provided by Member States.
5. Rapex annual report 2012.
## Latvia

<table>
<thead>
<tr>
<th>Consumer Conditions Index¹: 59</th>
<th>Latvia</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of consumers who feel adequately protected by existing measures²</td>
<td>51%</td>
<td>52%</td>
<td>38%</td>
</tr>
</tbody>
</table>

### ENFORCEMENT

1. **Percentage of consumers who trust public authorities to protect their rights as a consumer²**
   - 2011: 62%
   - 2012: 64%
   - 2011: 57%
   - 2009: 40%
   - 2008: 59%
   - EU27: 59%

2. **Percentage of consumers who trust sellers/providers to respect their rights as a consumer²**
   - 2011: 64%
   - 2012: 67%
   - 2011: 65%
   - 2009: 56%
   - 2008: 55%
   - EU27: 59%

3. **Percentage of consumers who came across misleading or deceptive advertisements/offers²**
   - 2011: 49%
   - 2012: 33%
   - 2011: 32%
   - 2009: 33%
   - 2008: 27%
   - EU27: 44%

4. **Percentage of consumers who came across fraudulent advertisements/offers²**
   - 2011: 21%
   - 2012: 25%
   - 2011: 23%
   - 2009: 21%
   - 2008: NA
   - EU27: 17%

5. **Percentage of retailers who came across misleading or deceptive advertisements/offers made by competitors³**
   - 2011: 38%
   - 2012: 40%
   - 2011: 25%
   - 2009: 21%
   - 2008: NA
   - EU27: 34%

6. **Percentage of retailers who came across fraudulent advertisements/offers made by competitors³**
   - 2011: 18%
   - 2012: 34%
   - 2011: 30%
   - 2009: 21%
   - 2008: NA
   - EU27: 15%

7. **Percentage of retailers who always or in most cases trust environmental claims made by competitors³**
   - 2011: 33%
   - 2012: NA
   - 2011: NA
   - 2009: NA
   - 2008: NA
   - EU27: 45%

8. **Sweep on consumer credit (2nd stage, November 2012) – number of sites which comply with EU consumer law (out of 9 checked)⁴**
   - 2011: 100%
   - 2012: 22%
   - 2011: NA
   - 2009: NA
   - 2008: NA
   - EU27: 83%

9. **Sweep on digital contents (1st stage, June 2012) – number of sites flagged for further investigation (out of 10 checked)⁴**
   - 2011: 100%
   - 2012: 22%
   - 2011: NA
   - 2009: NA
   - 2008: NA
   - EU27: 80%

### PRODUCT SAFETY

10. **Number of RAPEX notifications under article 12 – serious risk notifications⁵**
    - 2011: 12
    - 2012: 28
    - 2011: 28
    - 2009: 16
    - 2008: 13
    - EU27: 72

11. **Percentage of consumers who think a significant number of non-food products are unsafe³**
    - 2011: 31%
    - 2012: 30%
    - 2011: 32%
    - 2009: 36%
    - 2008: 28%
    - EU27: 27%

12. **Percentage of retailers who think a significant number of non-food products are unsafe³**
    - 2011: 29%
    - 2012: 28%
    - 2011: 17%
    - 2009: 17%
    - 2008: 32%
    - EU27: 19%

13. **Percentage of retailers whose products were checked by authorities³**
    - 2011: 44%
    - 2012: 50%
    - 2011: 43%
    - 2009: 34%
    - 2008: 52%
    - EU27: 43%

14. **Percentage of retailers whose products have been recalled or withdrawn³**
    - 2011: 9%
    - 2012: 12%
    - 2011: 11%
    - 2009: 4%
    - 2008: 11%
    - EU27: 17%

15. **Percentage of retailers who carried out tests to ensure product safety³**
    - 2011: 36%
    - 2012: 41%
    - 2011: 43%
    - 2009: 25%
    - 2008: 44%
    - EU27: 45%

### RETAILERS’ AWARENESS OF CONSUMER LEGISLATION

16. **Percentage of retailers who know where to find or get information and advice about consumer legislation in their country³**
    - 2011: 89%
    - 2012: NA
    - 2011: NA
    - 2009: NA
    - 2008: NA
    - EU27: 85%

17. **Percentage of retailers who know where to find or get information and advice about consumer legislation in other EU countries³**
    - 2011: 37%
    - 2012: NA
    - 2011: NA
    - 2009: NA
    - 2008: NA
    - EU27: 37%

18. **Average percentage of retailers’ correct answers about three prohibited commercial practices³**
    - 2011: 43%
    - 2012: 40%
    - 2011: 43%
    - 2009: 31%
    - 2008: NA
    - EU27: 59%

19. **Percentage of retailers who know the legal period to have a defective product repaired³**
    - 2011: 33%
    - 2012: 37%
    - 2011: 33%
    - 2009: 29%
    - 2008: NA
    - EU27: 29%

### CONSUMER EMPOWERMENT

20. **Problems and Complaints**

   2.1 **Percentage of consumers who had a reason to complain when buying or using any goods or services in the past year²**
        - 2011: 26%
        - 2012: NA
        - 2011: NA
        - 2009: NA
        - 2008: NA
        - EU27: 26%

   2.2 **Percentage of consumers who took action when they had a reason to complain²**
        - 2011: 62%
        - 2012: NA
        - 2011: NA
        - 2009: NA
        - 2008: NA
        - EU27: 83%

   2.3 **Percentage of consumers who were satisfied with complaint handling by retailer/provider²**
        - 2011: 59%
        - 2012: NA
        - 2011: NA
        - 2009: NA
        - 2008: NA
        - EU27: 66%

### Redress

2.4 **Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR²**
    - 2011: 47%
    - 2012: 48%
    - 2011: 24%
    - 2009: 22%
    - 2008: 32%
    - EU27: 44%

2.5 **Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts²**
    - 2011: 40%
    - 2012: 39%
    - 2011: 19%
    - 2009: 18%
    - 2008: 26%
    - EU27: 36%

2.6 **Percentage of retailers who have known an ADR body³**
    - 2011: 58%
    - 2012: NA
    - 2011: NA
    - 2009: NA
    - 2008: NA
    - EU27: 53%

2.7 **Percentage of retailers who have used ADR mechanisms³**
    - 2011: 6%
    - 2012: 13%
    - 2011: 12%
    - 2009: 3%
    - 2008: NA
    - EU27: 7%
Although with some ups and downs, the share of Latvian consumers who feel adequately protected by existing measures has increased between 2008 and 2012.

The percentage of retailers who report misleading or deceptive advertisements/offers on the part of their competitors has grown from 21% in 2009 to 38% in 2012.

The share of Latvian consumers who have changed their behaviour as a result of a media story has increased from 30% in 2009 to 49% in 2012.

Latvia has the second highest EU percentage of consumers who did not take action when they encountered a problem.

### Consumer Conditions Index

<table>
<thead>
<tr>
<th></th>
<th>Latvia</th>
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<td>62 %</td>
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</tr>
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<td></td>
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</tr>
<tr>
<td>2.12 Percentage of consumers who have changed their behaviour as a result of a media story</td>
<td>49 %</td>
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</tr>
<tr>
<td><strong>SUSTAINABLE CONSUMPTION</strong></td>
<td></td>
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<td>68 %</td>
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<td>61 %</td>
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<tr>
<td>2.15 National public funding to consumer organisations – (in € per 1000 inhabitants) total executed in 2010</td>
<td>1</td>
<td>1</td>
<td>NA</td>
</tr>
</tbody>
</table>

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1. Calculated on the basis of the 12 indicators in bold.
4. Information provided by Member States.
5. Rapex annual report 2012.
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<td>EU27</td>
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<tr>
<td>Percentage of consumers who feel adequately protected by existing measures²</td>
<td>47%</td>
<td>39%</td>
<td>33%</td>
</tr>
</tbody>
</table>

**1 ENFORCEMENT**

1.1 Percentage of consumers who trust public authorities to protect their rights as a consumer² | 39% | 39% | 37% | 25% | 37% | 59% |
1.2 Percentage of consumers who trust sellers/providers to respect their rights as a consumer² | 58% | 58% | 44% | 43% | 35% | 59% |
1.3 Percentage of consumers who came across misleading or deceptive advertisements/offers² | 42% | 35% | 35% | 37% | 24% | 44% |
1.4 Percentage of consumers who came across fraudulent advertisements/offers² | 27% | 30% | 28% | 29% | 20% | 32% |
1.5 Percentage of retailers who came across misleading or deceptive advertisements/offers made by competitors³ | 44% | 48% | 47% | 51% | NA | 34% |
1.6 Percentage of retailers who came across fraudulent advertisements/offers made by competitors³ | 24% | 38% | 43% | 46% | NA | 15% |
1.7 Percentage of retailers who always or in most cases trust environmental claims made by competitors³ | 24% | NA | NA | NA | NA | 45% |
1.8 Sweep on consumer credit (2nd stage, November 2012) – number of sites which comply with EU consumer law (out of 10 checked)⁴ | 100% | 40% | NA | NA | NA | 83% |
1.9 Sweep on digital contents (1st stage, June 2012) – number of sites flagged for further investigation (out of 10 checked)⁴ | 100% | NA | NA | NA | NA | 80% |

**PRODUCT SAFETY**

1.10 Number of RAPEX notifications under article 12 – serious risk notifications⁵ | 35 | 20 | 44 | 27 | 35 | 72 |
1.11 Percentage of consumers who think a significant number of non-food products are unsafe³ | 33% | 36% | 32% | 31% | 27% | 27% |
1.12 Percentage of retailers who think a significant number of non-food products are unsafe³ | 21% | 18% | 17% | 14% | 16% | 19% |
1.13 Percentage of retailers whose products were checked by authorities³ | 41% | 47% | 34% | 30% | 55% | 43% |
1.14 Percentage of retailers whose products have been recalled or withdrawn⁶ | 10% | 10% | 8% | 9% | 26% | 17% |
1.15 Percentage of retailers who carried out tests to ensure product safety³ | 25% | 27% | 36% | 46% | 31% | 45% |

**RETAILERS’ AWARENESS OF CONSUMER LEGISLATION**

1.16 Percentage of retailers who know where to find or get information and advice about consumer legislation in their country³ | 79% | NA | NA | NA | NA | 85% |
1.17 Percentage of retailers who know where to find or get information and advice about consumer legislation in other EU countries³ | 41% | NA | NA | NA | NA | 37% |
1.18 Average percentage of retailers’ correct answers about three prohibited commercial practices³ | 45% | 43% | 42% | 33% | NA | 59% |
1.19 Percentage of retailers who know the legal period to have a defective product repaired³ | 12% | 15% | 13% | 17% | NA | 29% |

**2 CONSUMER EMPOWERMENT**

**PROBLEMS AND COMPLAINTS**

2.1 Percentage of consumers who had a reason to complain when buying or using any goods or services in the past year² | 20% | NA | NA | NA | NA | 26% |
2.2 Percentage of consumers who took action when they had a reason to complain² | 64% | NA | NA | NA | NA | 83% |
2.3 Percentage of consumers who were satisfied with complaint handling by retailer/provider² | 66% | NA | NA | NA | NA | 66% |

**REDRESS**

2.4 Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR² | 39% | 41% | 33% | 24% | 23% | 44% |
2.5 Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts³ | 27% | 27% | 18% | 12% | 17% | 36% |
2.6 Percentage of retailers who have known an ADR body³ | 51% | NA | NA | NA | NA | 53% |
2.7 Percentage of retailers who have used ADR mechanisms³ | 6% | 13% | 11% | 6% | NA | 7% |
The percentage of Lithuanian consumers who feel adequately protected by existing measures has almost doubled between 2008 and 2012 (from 25% to 47%). Likewise, consumers’ trust in sellers/providers to respect consumer rights has increased from 35% in 2008 to 58% in 2012. The share of retailers who came across fraudulent advertisements/offers on the part of their competitors has almost halved from 2009 to 2012 (from 46% to 24%). Lithuania has the fourth lowest percentage of consumers in the EU who know their rights in case of unsolicited selling. In addition, Lithuanian consumers are the third least likely in the EU to take action when they encounter a problem.

### Consumer Conditions Index: 56

<table>
<thead>
<tr>
<th></th>
<th>Lithuania</th>
<th>Previous results</th>
<th>EU averages</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CONSUMERS’ AWARENESS OF THEIR RIGHTS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.8 Percentage of consumers who know of cooling-off period in distance selling²</td>
<td>70%</td>
<td>75%</td>
<td>NA</td>
</tr>
<tr>
<td>2.9 Percentage of consumers who know the legal period to have a defective product repaired or replaced²</td>
<td>43%</td>
<td>35%</td>
<td>NA</td>
</tr>
<tr>
<td>2.10 Percentage of consumers who know their rights in case of unsolicited selling²</td>
<td>15%</td>
<td>29%</td>
<td>NA</td>
</tr>
<tr>
<td>2.11 Percentage of consumers who have heard of European Consumer Centres²</td>
<td>27%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td><strong>MEDIA</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.12 Percentage of consumers who have changed their behaviour as a result of a media story²</td>
<td>44%</td>
<td>42%</td>
<td>42%</td>
</tr>
<tr>
<td><strong>SUSTAINABLE CONSUMPTION</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.13 Percentage of consumers whose purchases were influenced by their environmental impact²</td>
<td>28%</td>
<td>19%</td>
<td>18%</td>
</tr>
<tr>
<td><strong>CONSUMER ORGANISATIONS &amp; INFORMATION</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.14 Percentage of consumers who trust consumer organisations to protect their rights as a consumer²</td>
<td>59%</td>
<td>56%</td>
<td>49%</td>
</tr>
<tr>
<td>2.15 National public funding to consumer organisations – (in € per 1000 inhabitants) total executed in 2010⁴</td>
<td>6</td>
<td>5</td>
<td>9</td>
</tr>
</tbody>
</table>

- The percentage of Lithuanian consumers who feel adequately protected by existing measures has almost doubled between 2008 and 2012 (from 25% to 47%). Likewise, consumers’ trust in sellers/providers to respect consumer rights has increased from 35% in 2008 to 58% in 2012.
- The share of retailers who came across fraudulent advertisements/offers on the part of their competitors has almost halved from 2009 to 2012 (from 46% to 24%).
- Lithuania has the fourth lowest percentage of consumers in the EU who know their rights in case of unsolicited selling.
- In addition, Lithuanian consumers are the third least likely in the EU to take action when they encounter a problem.

---

¹ Calculated on the basis of the 12 indicators in bold.
⁴ Information provided by Member States.
⁵ Rapex annual report 2012.
## Luxembourg

### Consumer Conditions Index:\(^1\): 70

<table>
<thead>
<tr>
<th>Percentage of consumers who feel adequately protected by existing measures:(^2)</th>
<th>Luxembourg</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>73%</td>
<td>72%</td>
<td>71%</td>
</tr>
</tbody>
</table>

### ENFORCEMENT

1. **Percentage of consumers who trust public authorities to protect their rights as a consumer:\(^2\)**
   - 83%
   - 81%
   - 78%
   - 75%
   - 60%
   - 59%

2. **Percentage of consumers who trust sellers/providers to respect their rights as a consumer:\(^2\)**
   - 77%
   - 83%
   - 85%
   - 76%
   - 73%
   - 59%

3. **Percentage of consumers who came across misleading or deceptive advertisements/offers\(^2\)**
   - 37%
   - 32%
   - 41%
   - 44%
   - 29%
   - 44%

4. **Percentage of consumers who came across fraudulent advertisements/offers\(^2\)**
   - 32%
   - 22%
   - 31%
   - 31%
   - 14%
   - 32%

5. **Percentage of retailers who came across misleading or deceptive advertisements/offers made by competitors\(^3\)**
   - 27%
   - 23%
   - 17%
   - 17%
   - NA
   - 34%

6. **Percentage of retailers who came across fraudulent advertisements/offers made by competitors\(^3\)**
   - 19%
   - 19%
   - 15%
   - 15%
   - NA
   - 15%

7. **Percentage of retailers who always or in most cases trust environmental claims made by competitors\(^3\)**
   - 51%
   - NA
   - NA
   - NA
   - NA
   - 45%

8. **Sweep on consumer credit (2nd stage, November 2012) – number of sites which comply with EU consumer law (out of 20 checked)\(^4\)**
   - 70%
   - 40%
   - NA
   - NA
   - NA
   - 83%

9. **Sweep on digital contents (1st stage, June 2012) – number of sites flagged for further investigation (out of 8 checked)\(^4\)**
   - 63%
   - NA
   - NA
   - NA
   - NA
   - 80%

### PRODUCT SAFETY

10. **Number of RAPEX notifications under article 12 – serious risk notifications\(^5\)**
    - 2
    - 9
    - 5
    - 1
    - 0
    - 72

11. **Percentage of consumers who think a significant number of non-food products are unsafe\(^3\)**
    - 16%
    - 12%
    - 9%
    - 11%
    - 9%
    - 27%

12. **Percentage of retailers who think a significant number of non-food products are unsafe\(^3\)**
    - 12%
    - 7%
    - 16%
    - 11%
    - 5%
    - 19%

13. **Percentage of retailers whose products were checked by authorities\(^3\)**
    - 47%
    - 41%
    - 20%
    - 51%
    - 73%
    - 43%

14. **Percentage of retailers whose products have been recalled or withdrawn\(^3\)**
    - 10%
    - 7%
    - 6%
    - 5%
    - 45%
    - 17%

15. **Percentage of retailers who carried out tests to ensure product safety\(^3\)**
    - 47%
    - 43%
    - 29%
    - 34%
    - 56%
    - 45%

### RETAILERS’ AWARENESS OF CONSUMER LEGISLATION

16. **Percentage of retailers who know where to find or get information and advice about consumer legislation in their country\(^3\)**
    - 87%
    - NA
    - NA
    - NA
    - NA
    - 85%

17. **Percentage of retailers who know where to find or get information and advice about consumer legislation in other EU countries\(^3\)**
    - 56%
    - NA
    - NA
    - NA
    - NA
    - 37%

18. **Average percentage of retailers’ correct answers about three prohibited commercial practices\(^3\)**
    - 63%
    - 59%
    - 74%
    - 51%
    - NA
    - 59%

19. **Percentage of retailers who know the legal period to have a defective product repaired\(^3\)**
    - 33%
    - 34%
    - 45%
    - 21%
    - NA
    - 29%

### CONSUMER EMPOWERMENT

#### PROBLEMS AND COMPLAINTS

2.1. **Percentage of consumers who had a reason to complain when buying or using any goods or services in the past year\(^2\)**
    - 9%
    - NA
    - NA
    - NA
    - NA
    - 26%

2.2. **Percentage of consumers who took action when they had a reason to complain\(^2\)**
    - 74%
    - NA
    - NA
    - NA
    - NA
    - 83%

2.3. **Percentage of consumers who were satisfied with complaint handling by retailer/provider\(^2\)**
    - 52%
    - NA
    - NA
    - NA
    - NA
    - 66%

#### REDRESS

2.4. **Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR\(^2\)**
    - 55%
    - 67%
    - 52%
    - 53%
    - 49%
    - 44%

2.5. **Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts\(^2\)**
    - 50%
    - 48%
    - 35%
    - 31%
    - 19%
    - 36%

2.6. **Percentage of retailers who have known an ADR body\(^4\)**
    - 52%
    - NA
    - NA
    - NA
    - NA
    - 53%

2.7. **Percentage of retailers who have used ADR mechanisms\(^3\)**
    - 7%
    - 7%
    - 9%
    - 7%
    - NA
    - 7%
The percentage of consumers in Luxembourg who trust public authorities to protect their rights as consumers has been increasing between 2008 and 2012 (from 60% to 83%).

Luxembourg has the lowest EU percentage of consumers who encountered problems when buying or using goods or services. In addition, consumers’ perception of the ease of resolving disputes with sellers/providers through courts has been improving between 2008 and 2012.

The percentage of consumers who have changed their behaviour as a result of a media story has seen a steady increase between 2009 and 2012.

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1 Calculated on the basis of the 12 indicators in bold.
4 Information provided by Member States.
5 Rapex annual report 2012.
### Consumer Conditions Index: 60

#### Malta

<table>
<thead>
<tr>
<th>Percentage of consumers who feel adequately protected by existing measures</th>
<th>Malta</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>52%</td>
<td>55%</td>
<td>49%</td>
<td>43%</td>
</tr>
</tbody>
</table>

#### Enforcement

1. **Percentage of consumers who trust public authorities to protect their rights as a consumer**: 71% 70% 69% 62% 65% 59%
2. **Percentage of consumers who trust sellers/providers to respect their rights as a consumer**: 48% 54% 49% 45% 58% 59%
3. **Percentage of consumers who came across misleading or deceptive advertisements/offers**: 45% 46% 39% 45% 25% 44%
4. **Percentage of consumers who came across fraudulent advertisements/offers**: 30% 25% 20% 25% 21% 32%
5. **Percentage of retailers who came across misleading or deceptive advertisements/offers made by competitors**: 35% 41% 33% 37% NA 34%
6. **Percentage of retailers who came across fraudulent advertisements/offers made by competitors**: 11% 26% 18% 33% NA 15%
7. **Percentage of retailers who always or in most cases trust environmental claims made by competitors**: 30% NA NA NA NA NA 45%
8. **Sweep on consumer credit (2nd stage, November 2012) – number of sites which comply with EU consumer law (out of 5 checked)**: 100% 0% NA NA NA 83%
9. **Sweep on digital contents (1st stage, June 2012) – number of sites flagged for further investigation (out of 10 checked)**: 80% NA NA NA NA 80%

#### Product Safety

10. **Number of RAPEX notifications under article 12 – serious risk notifications**: 25 33 19 14 1 72
11. **Percentage of consumers who think a significant number of non-food products are unsafe**: 17% 13% 15% 20% 8% 27%
12. **Percentage of retailers who think a significant number of non-food products are unsafe**: 15% 11% 4% 7% 7% 19%
13. **Percentage of retailers whose products were checked by authorities**: 47% 42% 62% 41% 47% 43%
14. **Percentage of retailers whose products have been recalled or withdrawn**: 11% 17% 9% 10% 15% 17%
15. **Percentage of retailers who carried out tests to ensure product safety**: 61% 48% 55% 46% 44% 45%

#### Retailers’ Awareness of Consumer Legislation

16. **Percentage of retailers who know where to find or get information and advice about consumer legislation in their country**: 79% NA NA NA NA 85%
17. **Percentage of retailers who know where to find or get information and advice about consumer legislation in other EU countries**: 50% NA NA NA NA 37%
18. **Average percentage of retailers’ correct answers about three prohibited commercial practices**: 58% 59% 80% 43% NA 59%
19. **Percentage of retailers who know the legal period to have a defective product repaired**: 33% 41% 10% 26% NA 29%

#### Consumer Empowerment

20. **Percentage of consumers who had a reason to complain when buying or using any goods or services in the past year**: 17% NA NA NA NA 26%
21. **Percentage of consumers who took action when they had a reason to complain**: 84% NA NA NA NA 83%
22. **Percentage of consumers who were satisfied with complaint handling by retailer/provider**: 36% NA NA NA NA 66%

#### Redress

23. **Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR**: 45% 44% 34% 33% 31% 44%
24. **Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts**: 29% 22% 20% 15% 17% 36%
25. **Percentage of retailers who have known an ADR body**: 45% NA NA NA NA 53%
26. **Percentage of retailers who have used ADR mechanisms**: 4% 11% 5% 15% NA 7%
The percentage of Maltese retailers who carried out tests to ensure product safety has grown between 2008 and 2012.

The percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR has increased from 31% in 2008 to 45% in 2012.

Trust in consumer organisations has grown too during the same period.

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**Consumer Conditions Index**: 60

| Consumer Conditions Index | Malta 2012 | Previous results | EU averages
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2011</td>
<td>2010</td>
<td>2009</td>
</tr>
<tr>
<td><strong>CONSUMERS’ AWARENESS OF THEIR RIGHTS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.8 Percentage of consumers who know of cooling-off period in distance selling²</td>
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<td>55 %</td>
<td>NA</td>
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<tr>
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<td>73 %</td>
<td>67 %</td>
<td>NA</td>
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<tr>
<td>2.10 Percentage of consumers who know their rights in case of unsolicited selling²</td>
<td>28 %</td>
<td>31 %</td>
<td>NA</td>
</tr>
<tr>
<td>2.11 Percentage of consumers who have heard of European Consumer Centres²</td>
<td>38 %</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td><strong>MEDIA</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.12 Percentage of consumers who have changed their behaviour as a result of a media story²</td>
<td>40 %</td>
<td>36 %</td>
<td>43 %</td>
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<tr>
<td><strong>SUSTAINABLE CONSUMPTION</strong></td>
<td></td>
<td></td>
<td></td>
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<tr>
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<td>30 %</td>
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<td><strong>CONSUMER ORGANISATIONS &amp; INFORMATION</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>2.14 Percentage of consumers who trust consumer organisations to protect their rights as a consumer²</td>
<td>78 %</td>
<td>69 %</td>
<td>66 %</td>
</tr>
<tr>
<td>2.15 National public funding to consumer organisations – (in € per 1000 inhabitants) total executed in 2010⁴</td>
<td>NA</td>
<td>23</td>
<td>9</td>
</tr>
</tbody>
</table>

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¹ Calculated on the basis of the 12 indicators in bold.
² Flash Eurobarometer 358 – Consumer attitudes towards cross-border trade and consumer protection, 2012.
⁴ Information provided by Member States.
⁵ Rapex annual report 2012.

**Netherlands**

**Consumer Conditions Index**: 70

<table>
<thead>
<tr>
<th></th>
<th>Netherlands</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
</table>

**Percentage of consumers who feel adequately protected by existing measures**
- 2012: 68%
- 2011: 74%
- 2010: 69%
- 2009: 64%
- 2008: 74%
- EU27: 55%

### 1. ENFORCEMENT

1.1 Percentage of consumers who trust public authorities to protect their rights as a consumer
- 2012: 80%
- 2011: 70%
- 2010: 68%
- 2009: 63%
- 2008: 70%
- EU27: 59%

1.2 Percentage of consumers who trust sellers/providers to respect their rights as a consumer
- 2012: 63%
- 2011: 68%
- 2010: 77%
- 2009: 67%
- 2008: 77%
- EU27: 59%

1.3 Percentage of consumers who came across misleading or deceptive advertisements/offers
- 2012: 47%
- 2011: 56%
- 2010: 46%
- 2009: 55%
- 2008: 69%
- EU27: 44%

1.4 Percentage of consumers who came across fraudulent advertisements/offers
- 2012: 36%
- 2011: 29%
- 2010: 28%
- 2009: 35%
- 2008: 50%
- EU27: 32%

1.5 Percentage of retailers who came across misleading or deceptive advertisements/offers made by competitors
- 2012: 28%
- 2011: 6%
- 2010: 21%
- 2009: 26%
- 2008: NA
- EU27: 34%

1.6 Percentage of retailers who came across fraudulent advertisements/offers made by competitors
- 2012: 10%
- 2011: 15%
- 2010: 10%
- 2009: 12%
- 2008: NA
- EU27: 15%

1.7 Percentage of retailers who always or in most cases trust environmental claims made by competitors
- 2012: 44%
- 2011: NA
- 2010: NA
- 2009: NA
- 2008: NA
- EU27: 45%

1.8 Sweep on consumer credit (2nd stage, November 2012) – number of sites which comply with EU consumer law (out of 40 checked)
- 2012: 85%
- 2011: 20%
- 2010: NA
- 2009: NA
- 2008: NA
- EU27: 83%

1.9 Sweep on digital contents (1st stage, June 2012) – number of sites flagged for further investigation (out of 11 checked)
- 2012: 100%
- 2011: NA
- 2010: NA
- 2009: NA
- 2008: NA
- EU27: 80%

### 1.10 PRODUCT SAFETY

1.10 Number of RAPEX notifications under article 12 – serious risk notifications
- 2012: 45
- 2011: 40
- 2010: 38
- 2009: 73
- 2008: 33
- EU27: 72

1.11 Percentage of consumers who think a significant number of non-food products are unsafe
- 2012: 9%
- 2011: 7%
- 2010: 6%
- 2009: 10%
- 2008: 4%
- EU27: 27%

1.12 Percentage of retailers who think a significant number of non-food products are unsafe
- 2012: 4%
- 2011: 6%
- 2010: 7%
- 2009: 5%
- 2008: 8%
- EU27: 19%

1.13 Percentage of retailers whose products were checked by authorities
- 2012: 42%
- 2011: 54%
- 2010: 38%
- 2009: 32%
- 2008: 44%
- EU27: 43%

1.14 Percentage of retailers whose products have been recalled or withdrawn
- 2012: 20%
- 2011: 18%
- 2010: 17%
- 2009: 20%
- 2008: 23%
- EU27: 17%

1.15 Percentage of retailers who carried out tests to ensure product safety
- 2012: 43%
- 2011: 41%
- 2010: 45%
- 2009: 41%
- 2008: 37%
- EU27: 45%

### 1.16 RETAILERS’ AWARENESS OF CONSUMER LEGISLATION

1.16 Percentage of retailers who know where to find or get information and advice about consumer legislation in their country
- 2012: 83%
- 2011: NA
- 2010: NA
- 2009: NA
- 2008: NA
- EU27: 85%

1.17 Percentage of retailers who know where to find or get information and advice about consumer legislation in other EU countries
- 2012: 35%
- 2011: NA
- 2010: NA
- 2009: NA
- 2008: NA
- EU27: 37%

1.18 Average percentage of retailers’ correct answers about three prohibited commercial practices
- 2012: 57%
- 2011: 53%
- 2010: 44%
- 2009: 47%
- 2008: NA
- EU27: 59%

1.19 Percentage of retailers who know the legal period to have a defective product repaired
- 2012: 35%
- 2011: 22%
- 2010: 13%
- 2009: 20%
- 2008: NA
- EU27: 29%

### 2. CONSUMER EMPOWERMENT

#### PROBLEMS AND COMPLAINTS

2.1 Percentage of consumers who had a reason to complain when buying or using any goods or services in the past year
- 2012: 36%
- 2011: NA
- 2010: NA
- 2009: NA
- 2008: NA
- EU27: 26%

2.2 Percentage of consumers who took action when they had a reason to complain
- 2012: 91%
- 2011: NA
- 2010: NA
- 2009: NA
- 2008: NA
- EU27: 83%

2.3 Percentage of consumers who were satisfied with complaint handling by retailer/provider
- 2012: 64%
- 2011: NA
- 2010: NA
- 2009: NA
- 2008: NA
- EU27: 66%

#### REDRESS

2.4 Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR
- 2012: 52%
- 2011: 57%
- 2010: 51%
- 2009: 39%
- 2008: 57%
- EU27: 44%

2.5 Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts
- 2012: 43%
- 2011: 43%
- 2010: 34%
- 2009: 27%
- 2008: 40%
- EU27: 36%

2.6 Percentage of retailers who have known an ADR body
- 2012: 67%
- 2011: NA
- 2010: NA
- 2009: NA
- 2008: NA
- EU27: 53%

2.7 Percentage of retailers who have used ADR mechanisms
- 2012: 12%
- 2011: 8%
- 2010: 7%
- 2009: 20%
- 2008: NA
- EU27: 7%
Netherlands has the second highest EU percentage of consumers who encountered problems when buying or using goods or services. At the same time, Dutch consumers are the third most likely in the EU to take action in case of problems.

The percentage of Dutch consumers who have changed their behaviour as a result of a media story has increased by some 15 percentage points between 2009 and 2012.

### Consumer Conditions Index¹: 70

<table>
<thead>
<tr>
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<th>Netherlands</th>
<th>Previous results</th>
<th>EU averages 2011</th>
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<tbody>
<tr>
<td><strong>CONSUMERS’ AWARENESS OF THEIR RIGHTS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.8 Percentage of consumers who know of cooling-off period in distance selling²</td>
<td>79%</td>
<td>79%</td>
<td>NA</td>
</tr>
<tr>
<td>2.9 Percentage of consumers who know the legal period to have a defective product repaired or replaced⁵</td>
<td>55%</td>
<td>45%</td>
<td>NA</td>
</tr>
<tr>
<td>2.10 Percentage of consumers who know their rights in case of unsolicited selling²</td>
<td>30%</td>
<td>29%</td>
<td>NA</td>
</tr>
<tr>
<td>2.11 Percentage of consumers who have heard of European Consumer Centres²</td>
<td>9%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td><strong>MEDIA</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.12 Percentage of consumers who have changed their behaviour as a result of a media story²</td>
<td>43%</td>
<td>37%</td>
<td>36%</td>
</tr>
<tr>
<td><strong>SUSTAINABLE CONSUMPTION</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.13 Percentage of consumers whose purchases were influenced by their environmental impact²</td>
<td>47%</td>
<td>40%</td>
<td>39%</td>
</tr>
<tr>
<td><strong>CONSUMER ORGANISATIONS &amp; INFORMATION</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.14 Percentage of consumers who trust consumer organisations to protect their rights as a consumer²</td>
<td>90%</td>
<td>83%</td>
<td>76%</td>
</tr>
<tr>
<td>2.15 National public funding to consumer organisations – (in € per 1000 inhabitants) total executed in 2010⁴</td>
<td>8</td>
<td>49</td>
<td>26</td>
</tr>
</tbody>
</table>

¹ Calculated on the basis of the 12 indicators in bold.
² Flash Eurobarometer 358 – Consumer attitudes towards cross-border trade and consumer protection, 2012.
⁴ Information provided by Member States.
⁵ Rapex annual report 2012.
Poland

<table>
<thead>
<tr>
<th>Consumer Conditions Index¹: 57</th>
<th>Poland</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of consumers who feel adequately protected by existing measures²</td>
<td>55%</td>
<td>57%</td>
<td>49%</td>
</tr>
</tbody>
</table>

**1 ENFORCEMENT**

1.1 Percentage of consumers who trust public authorities to protect their rights as a consumer³ | 46%    | 53%   | 45%   | 37%   | 39%   | 59%   |
1.2 Percentage of consumers who trust sellers/providers to respect their rights as a consumer³ | 57%    | 62%   | 58%   | 48%   | 49%   | 59%   |
1.3 Percentage of consumers who came across misleading or deceptive advertisements/offers² | 56%    | 46%   | 37%   | 58%   | 44%   | 44%   |
1.4 Percentage of consumers who came across fraudulent advertisements/offers² | 40%    | 41%   | 31%   | 49%   | 28%   | 32%   |
1.5 Percentage of retailers who came across misleading or deceptive advertisements/offers made by competitors³ | 64%    | 50%   | 35%   | 39%   | NA    | 34%   |
1.6 Percentage of retailers who came across fraudulent advertisements/offers made by competitors³ | 28%    | 41%   | 40%   | 32%   | NA    | 15%   |
1.7 Percentage of retailers who always or in most cases trust environmental claims made by competitors³ | 30%    | NA    | NA    | NA    | NA    | 45%   |
1.8 Sweep on consumer credit (2nd stage, November 2012) – number of sites which comply with EU consumer law (out of 9 checked)⁴ | 100%   | 50%   | NA    | NA    | NA    | 83%   |
1.9 Sweep on digital contents (1st stage, June 2012) – number of sites flagged for further investigation (out of 10 checked)⁴ | 40%    | NA    | NA    | NA    | NA    | 80%   |

**PRODUCT SAFETY**

1.10 Number of RAPEX notifications under article 12 – serious risk notifications⁵ | 17     | 51    | 68    | 102   | 114   | 72    |
1.11 Percentage of consumers who think a significant number of non-food products are unsafe³ | 24%    | 27%   | 17%   | 25%   | 16%   | 27%   |
1.12 Percentage of retailers who think a significant number of non-food products are unsafe³ | 26%    | 18%   | 13%   | 15%   | 20%   | 19%   |
1.13 Percentage of retailers whose products were checked by authorities³ | 42%    | 47%   | 28%   | 24%   | 44%   | 43%   |
1.14 Percentage of retailers whose products have been recalled or withdrawn³ | 18%    | 15%   | 7%    | 5%    | 10%   | 17%   |
1.15 Percentage of retailers who carried out tests to ensure product safety³ | 29%    | 36%   | 47%   | 45%   | 50%   | 45%   |

**RETAILERS’ AWARENESS OF CONSUMER LEGISLATION**

1.16 Percentage of retailers who know where to find or get information and advice about consumer legislation in their country³ | 80%    | NA    | NA    | NA    | NA    | 85%   |
1.17 Percentage of retailers who know where to find or get information and advice about consumer legislation in other EU countries³ | 29%    | NA    | NA    | NA    | NA    | 37%   |
1.18 Average percentage of retailers’ correct answers about three prohibited commercial practices³ | 52%    | 48%   | 50%   | 47%   | NA    | 59%   |
1.19 Percentage of retailers who know the legal period to have a defective product repaired³ | 27%    | 24%   | 28%   | 28%   | NA    | 29%   |

**2 CONSUMER EMPOWERMENT**

**PROBLEMS AND COMPLAINTS**

2.1 Percentage of consumers who had a reason to complain when buying or using any goods or services in the past year² | 33%    | NA    | NA    | NA    | NA    | 26%   |
2.2 Percentage of consumers who took action when they had a reason to complain² | 88%    | NA    | NA    | NA    | NA    | 83%   |
2.3 Percentage of consumers who were satisfied with complaint handling by retailer/provider² | 72%    | NA    | NA    | NA    | NA    | 66%   |

**REDRESS**

2.4 Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR² | 42%    | 40%   | 43%   | 33%   | 35%   | 44%   |
2.5 Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts³ | 27%    | 27%   | 21%   | 17%   | 21%   | 36%   |
2.6 Percentage of retailers who have known an ADR body³ | 72%    | NA    | NA    | NA    | NA    | 53%   |
2.7 Percentage of retailers who have used ADR mechanisms³ | 11%    | 7%    | 7%    | 7%    | NA    | 7%    |
Although with some ups and downs, the percentages of Polish consumers who feel adequately protected by existing measures and who trust consumer organisations to protect their rights as consumers have gone up by around 10 and 12 percentage points, respectively, between 2008 and 2012.

The percentage of retailers who carried out tests to ensure product safety has dropped by more than 20 percentage points between 2008 and 2012.

Polish consumers give the third lowest percentage of correct answers in the EU to the question about guarantee validity rights.

---

1 Calculated on the basis of the 12 indicators in bold.
4 Information provided by Member States.
5 Rapex annual report 2012.
## Portugal

### Consumer Conditions Index¹: 62

<table>
<thead>
<tr>
<th>Percentage of consumers who feel adequately protected by existing measures²</th>
<th>Portugal</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>53%</td>
<td>53%</td>
<td>53%</td>
<td>53%</td>
</tr>
</tbody>
</table>

#### 1. ENFORCEMENT

| Percentage of consumers who trust public authorities to protect their rights as a consumer² | 58% | 56% | 55% | 58% | 40% | 59% |
| Percentage of consumers who trust sellers/providers to respect their rights as a consumer² | 66% | 58% | 53% | 46% | 39% | 59% |
| Percentage of consumers who came across misleading or deceptive advertisements/offers² | 41% | 42% | 34% | 52% | 27% | 44% |
| Percentage of consumers who came across fraudulent advertisements/offers² | 26% | 24% | 20% | 36% | 16% | 32% |
| Percentage of retailers who came across misleading or deceptive advertisements/offers made by competitors³ | 48% | 32% | 29% | 40% | NA | 34% |
| Percentage of retailers who came across fraudulent advertisements/offers made by competitors³ | 29% | 27% | 27% | 29% | NA | 15% |
| Percentage of retailers who always or in most cases trust environmental claims made by competitors³ | 38% | NA | NA | NA | NA | 45% |
| Sweep on consumer credit (2nd stage, November 2012) – number of sites which comply with EU consumer law (out of 39 checked)⁴ | 100% | 65% | NA | NA | NA | 83% |
| Sweep on digital contents (1st stage, June 2012) – number of sites flagged for further investigation (out of 20 checked)⁴ | 70% | NA | NA | NA | NA | 80% |

#### 2. PRODUCT SAFETY

| Percentage of consumers who think a significant number of non-food products are unsafe³ | 29% | 35% | 17% | 27% | 17% | 27% |
| Percentage of retailers who think a significant number of non-food products are unsafe³ | 29% | 28% | 12% | 14% | 16% | 19% |
| Percentage of retailers whose products were checked by authorities³ | 36% | 54% | 14% | 20% | 48% | 43% |
| Percentage of retailers whose products have been recalled or withdrawn³ | 8% | 8% | 4% | 5% | 20% | 17% |
| Percentage of retailers who carried out tests to ensure product safety³ | 36% | 53% | 14% | 43% | 41% | 45% |

#### RETAILERS’ AWARENESS OF CONSUMER LEGISLATION

| Percentage of retailers who know where to find or get information and advice about consumer legislation in their country³ | 84% | NA | NA | NA | NA | 85% |
| Percentage of retailers who know where to find or get information and advice about consumer legislation in other EU countries³ | 47% | NA | NA | NA | NA | 37% |
| Average percentage of retailers’ correct answers about three prohibited commercial practices³ | 64% | 57% | 49% | 54% | NA | 59% |
| Percentage of retailers who know the legal period to have a defective product repaired³ | 41% | 35% | 19% | 35% | NA | 29% |

## 2 CONSUMER EMPOWERMENT

### PROBLEMS AND COMPLAINTS

| Percentage of consumers who had a reason to complain when buying or using any goods or services in the past year² | 20% | NA | NA | NA | NA | 26% |
| Percentage of consumers who took action when they had a reason to complain² | 87% | NA | NA | NA | NA | 83% |

### REDRESS

| Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR² | 45% | 45% | 32% | 32% | 19% | 44% |
| Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts² | 29% | 25% | 15% | 13% | 14% | 36% |
| Percentage of retailers who have known an ADR body³ | 45% | NA | NA | NA | NA | 53% |
| Percentage of retailers who have used ADR mechanisms³ | 9% | 13% | 8% | 7% | NA | 7% |
The percentages of Portuguese consumers who trust sellers/providers to respect their rights as consumers and who trust consumer organisations to protect these rights have increased considerably between 2008 and 2012.

The share of consumers who find it easy to resolve disputes with sellers/providers through ADR has more than doubled since 2008.

Portugal has the fourth lowest EU percentage of consumers’ correct answers to the four questions asked about basic consumer rights. In particular, Portuguese consumers appear to be less knowledgeable than their counterparts elsewhere in the EU about the cooling-off period in distance selling (lowest percentage of correct answers) and about their rights in case of unsolicited products. However, the awareness of guarantee validity rights is well above the EU average.

Likewise, Portuguese retailers are the third most likely in the EU to correctly identify the length of the period during which consumers can have a defective product repaired.

### Consumer Conditions Index²: 62

<table>
<thead>
<tr>
<th></th>
<th>Portugal</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CONSUMERS’ AWARENESS OF THEIR RIGHTS</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>2.8 Percentage of consumers who know of cooling-off period in distance selling²</td>
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<td>41%</td>
<td>NA</td>
</tr>
<tr>
<td>2.9 Percentage of consumers who know the legal period to have a defective product repaired or replaced³</td>
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<td>64%</td>
<td>NA</td>
</tr>
<tr>
<td>2.10 Percentage of consumers who know their rights in case of unsolicited selling²</td>
<td>20%</td>
<td>22%</td>
<td>NA</td>
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<tr>
<td>2.11 Percentage of consumers who have heard of European Consumer Centres²</td>
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<td>NA</td>
<td>NA</td>
</tr>
<tr>
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<td></td>
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<td>40%</td>
<td>24%</td>
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<td><strong>CONSUMER ORGANISATIONS &amp; INFORMATION</strong></td>
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<td>2.14 Percentage of consumers who trust consumer organisations to protect their rights as a consumer²</td>
<td>78%</td>
<td>69%</td>
<td>64%</td>
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<tr>
<td>2.15 National public funding to consumer organisations – (in € per 1000 inhabitants) total executed in 2010⁴</td>
<td>6</td>
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<td>2</td>
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1. Calculated on the basis of the 12 indicators in bold.
4. Information provided by Member States.
5. Rapex annual report 2012.
### Romania

#### Consumer Conditions Index

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<th>EU averages 2011</th>
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<tbody>
<tr>
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#### Enforcement

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<td>48%</td>
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<tr>
<td>1.6</td>
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<td>1.8</td>
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<tr>
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#### Product Safety

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<td>1.11</td>
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<tr>
<td>1.15</td>
<td>63%</td>
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<td>57%</td>
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#### Retailers’ Awareness of Consumer Legislation

<table>
<thead>
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<tr>
<td>1.17</td>
<td>55%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>1.18</td>
<td>51%</td>
<td>45%</td>
<td>50%</td>
</tr>
<tr>
<td>1.19</td>
<td>21%</td>
<td>20%</td>
<td>19%</td>
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#### Consumer Empowerment

#### Problems and Complaints

<table>
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<tr>
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<th>EU averages 2011</th>
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<tbody>
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#### Redress

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<td>28%</td>
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<tr>
<td>2.6</td>
<td>32%</td>
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<td>NA</td>
</tr>
<tr>
<td>2.7</td>
<td>5%</td>
<td>9%</td>
<td>14%</td>
</tr>
</tbody>
</table>
The percentage of Romanian retailers who came across misleading or deceptive advertisements/offers made by competitors has increased by almost 20 percentage points between 2009 and 2012.

Romania has the third lowest EU percentage of consumers’ correct answers to the four questions asked about basic consumer rights. In particular, Romanian consumers appear to be the second least knowledgeable about their rights in case of unsolicited selling. However, the awareness of guarantee validity rights is slightly above the EU average.

Romanian consumers are the third least likely in the EU to say that they encountered problems when buying or using goods or services. In addition, public perception of redress mechanisms has been improving steadily between 2008 and 2012. The percentages of consumers in Romania who find it easy to resolve disputes with sellers/providers through both ADR and through courts have increased by around 25 percentage points.

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1 Calculated on the basis of the 12 indicators in bold.
4 Information provided by Member States.
5 Rapex annual report 2012.
## Slovakia

### Consumer Conditions Index¹: 57

<table>
<thead>
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<th>Slovakia</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
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<tr>
<td>Percentage of consumers who feel adequately protected by existing measures²</td>
<td>51%</td>
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</tr>
<tr>
<td><strong>1</strong> ENFORCEMENT</td>
<td></td>
<td></td>
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<tr>
<td>1.8 Sweep on consumer credit (2nd stage, November 2012) – number of sites which comply with EU consumer law (out of 10 checked)⁴</td>
<td>80%</td>
<td>0%</td>
<td>NA</td>
</tr>
<tr>
<td>1.9 Sweep on digital contents (1st stage, June 2012) – number of sites flagged for further investigation (out of 10 checked)⁴</td>
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<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td><strong>PRODUCT SAFETY</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
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<td>1.10 Number of RAPEX notifications under article 12 – serious risk notifications⁵</td>
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<td>38</td>
<td>62</td>
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<td>1.11 Percentage of consumers who think a significant number of non-food products are unsafe³</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.16 Percentage of retailers who know where to find or get information and advice about consumer legislation in their country³</td>
<td>77%</td>
<td>NA</td>
<td>NA</td>
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<tr>
<td>1.17 Percentage of retailers who know where to find or get information and advice about consumer legislation in other EU countries³</td>
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<td>40%</td>
<td>48%</td>
<td>73%</td>
</tr>
<tr>
<td><strong>2</strong> CONSUMER EMPOWERMENT</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>PROBLEMS AND COMPLAINTS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.1 Percentage of consumers who had a reason to complain when buying or using any goods or services in the past year²</td>
<td>34%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>2.2 Percentage of consumers who took action when they had a reason to complain²</td>
<td>91%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>2.3 Percentage of consumers who were satisfied with complaint handling by retailer/provider²</td>
<td>73%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td><strong>REDRESS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.4 Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR²</td>
<td>42%</td>
<td>31%</td>
<td>25%</td>
</tr>
<tr>
<td>2.5 Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts²</td>
<td>27%</td>
<td>24%</td>
<td>15%</td>
</tr>
<tr>
<td>2.6 Percentage of retailers who have known an ADR body³</td>
<td>56%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>2.7 Percentage of retailers who have used ADR mechanisms³</td>
<td>7%</td>
<td>11%</td>
<td>12%</td>
</tr>
</tbody>
</table>
The percentage of Slovakian consumers who find it easy to resolve disputes with sellers/providers through ADR has increased by almost 25 percentage points between 2008 and 2012.

Slovakia has the second highest EU percentage of consumers’ correct answers to all four questions asked about basic consumer rights. In particular, Slovak consumers are the second most knowledgeable about guarantee validity rights.

At the same time, retailers’ awareness of prohibited commercial practices is third lowest in the EU. In particular, retailers’ knowledge of the legal period to have a defective product repaired has decreased substantially between 2009 and 2012.

Slovak consumers are the fourth most likely in the EU to take action in case of problems.

The percentage of consumers who have changed their behaviour as a result of a media story has grown between 2009 and 2012.

---

1 Calculated on the basis of the 12 indicators in bold.
4 Information provided by Member States.
5 Rapex annual report 2012.
## Slovenia

### Consumer Conditions Index¹: 56

<table>
<thead>
<tr>
<th></th>
<th>Slovenia</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of consumers who feel adequately protected by existing measures²</td>
<td>37%</td>
<td>37%</td>
<td>39%</td>
</tr>
</tbody>
</table>

### ENFORCEMENT

1. **Percentage of consumers who trust public authorities to protect their rights as a consumer²**
   - 2011: 34%
   - 2012: 33%
   - 2010: 42%
   - 2009: 44%
   - 2008: 41%
   - EU27: 59%

2. **Percentage of consumers who trust sellers/providers to respect their rights as a consumer²**
   - 2011: 56%
   - 2012: 64%
   - 2010: 71%
   - 2009: 65%
   - 2008: 61%
   - EU27: 59%

3. **Percentage of consumers who came across misleading or deceptive advertisements/offers²**
   - 2011: 53%
   - 2012: 43%
   - 2010: 46%
   - 2009: 48%
   - 2008: 43%
   - EU27: 44%

4. **Percentage of consumers who came across fraudulent advertisements/offers²**
   - 2011: 28%
   - 2012: 26%
   - 2010: 33%
   - 2009: 39%
   - 2008: 28%
   - EU27: 32%

5. **Percentage of retailers who came across misleading or deceptive advertisements/offers made by competitors³**
   - 2011: 38%
   - 2012: 47%
   - 2010: 42%
   - 2009: 49%
   - 2008: NA
   - EU27: 34%

6. **Percentage of retailers who came across fraudulent advertisements/offers made by competitors³**
   - 2011: 22%
   - 2012: 32%
   - 2010: 34%
   - 2009: 34%
   - 2008: NA
   - EU27: 15%

7. **Percentage of retailers who always or in most cases trust environmental claims made by competitors³**
   - 2011: 36%
   - 2012: NA
   - 2010: NA
   - 2009: NA
   - 2008: NA
   - EU27: 45%

8. **Sweep on consumer credit (2nd stage, November 2012) – number of sites which comply with EU consumer law (out of 10 checked)⁴**
   - 2011: NA
   - 2012: NA
   - 2010: NA
   - 2009: NA
   - 2008: NA
   - EU27: 83%

9. **Sweep on digital contents (1st stage, June 2012) – number of sites flagged for further investigation (out of 10 checked)⁴**
   - 2011: NA
   - 2012: NA
   - 2010: NA
   - 2009: NA
   - 2008: NA
   - EU27: 80%

### PRODUCT SAFETY

1. **Number of RAPEX notifications under article 12 – serious risk notifications⁵**
   - 2011: 25
   - 2012: 21
   - 2010: 20
   - 2009: 8
   - 2008: 27
   - EU27: 72%

2. **Percentage of consumers who think a significant number of non-food products are unsafe³**
   - 2011: 25%
   - 2012: 27%
   - 2010: 21%
   - 2009: 27%
   - 2008: 12%
   - EU27: 27%

3. **Percentage of retailers who think a significant number of non-food products are unsafe³**
   - 2011: 19%
   - 2012: 16%
   - 2010: 13%
   - 2009: 11%
   - 2008: 7%
   - EU27: 19%

4. **Percentage of retailers whose products were checked by authorities³**
   - 2011: 39%
   - 2012: 49%
   - 2010: 21%
   - 2009: 18%
   - 2008: 48%
   - EU27: 43%

5. **Percentage of retailers whose products have been recalled or withdrawn³**
   - 2011: 12%
   - 2012: 11%
   - 2010: 6%
   - 2009: 8%
   - 2008: 17%
   - EU27: 17%

6. **Percentage of retailers who carried out tests to ensure product safety³**
   - 2011: 34%
   - 2012: 56%
   - 2010: 45%
   - 2009: 35%
   - 2008: 45%

### RETAILERS’ AWARENESS OF CONSUMER LEGISLATION

1. **Percentage of retailers who know where to find or get information and advice about consumer legislation in their country³**
   - 2011: 87%
   - 2012: NA
   - 2010: NA
   - 2009: NA
   - 2008: NA
   - EU27: 85%

2. **Percentage of retailers who know where to find or get information and advice about consumer legislation in other EU countries³**
   - 2011: 43%
   - 2012: NA
   - 2010: NA
   - 2009: NA
   - 2008: NA
   - EU27: 37%

3. **Average percentage of retailers’ correct answers about three prohibited commercial practices³**
   - 2011: 61%
   - 2012: 57%
   - 2010: 56%
   - 2009: 55%
   - 2008: 59%

4. **Percentage of retailers who know the legal period to have a defective product repaired³**
   - 2011: 13%
   - 2012: 10%
   - 2010: 12%
   - 2009: 13%
   - 2008: NA
   - EU27: 29%

### CONSUMER EMPOWERMENT

#### PROBLEMS AND COMPLAINTS

1. **Percentage of consumers who had a reason to complain when buying or using any goods or services in the past year²**
   - 2011: 23%
   - 2012: NA
   - 2010: NA
   - 2009: NA
   - 2008: NA
   - EU27: 26%

2. **Percentage of consumers who took action when they had a reason to complain²**
   - 2011: 85%
   - 2012: NA
   - 2010: NA
   - 2009: NA
   - 2008: NA
   - EU27: 83%

3. **Percentage of consumers who were satisfied with complaint handling by retailer/provider²**
   - 2011: 75%
   - 2012: NA
   - 2010: NA
   - 2009: NA
   - 2008: NA
   - EU27: 66%

#### REDRESS

1. **Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR²**
   - 2011: 35%
   - 2012: 32%
   - 2010: 32%
   - 2009: 38%
   - 2008: 40%
   - EU27: 44%

2. **Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts²**
   - 2011: 26%
   - 2012: 10%
   - 2010: 15%
   - 2009: 12%
   - 2008: 20%
   - EU27: 36%

3. **Percentage of retailers who have known an ADR body³**
   - 2011: 57%
   - 2012: NA
   - 2010: NA
   - 2009: NA
   - 2008: NA
   - EU27: 53%

4. **Percentage of retailers who have used ADR mechanisms³**
   - 2011: 10%
   - 2012: 23%
   - 2010: 13%
   - 2009: 7%
   - 2008: NA
   - EU27: 7%
The percentage of retailers in Slovenia who think a significant number of non-food products are unsafe has been increasing steadily, going up from 7% in 2008 to 19% in 2012.

![Table]

<table>
<thead>
<tr>
<th>Consumer Conditions Index¹: 56</th>
<th>Slovenia</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>CONSUMERS’ AWARENESS OF THEIR RIGHTS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.8 Percentage of consumers who know of cooling-off period in distance selling²</td>
<td>68%</td>
<td>64%</td>
<td>NA</td>
</tr>
<tr>
<td>2.9 Percentage of consumers who know the legal period to have a defective product repaired or replaced²</td>
<td>47%</td>
<td>40%</td>
<td>NA</td>
</tr>
<tr>
<td>2.10 Percentage of consumers who know their rights in case of unsolicited selling²</td>
<td>38%</td>
<td>48%</td>
<td>NA</td>
</tr>
<tr>
<td>2.11 Percentage of consumers who have heard of European Consumer Centres²</td>
<td>35%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>MEDIA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.12 Percentage of consumers who have changed their behaviour as a result of a media story²</td>
<td>36%</td>
<td>36%</td>
<td>38%</td>
</tr>
<tr>
<td>SUSTAINABLE CONSUMPTION</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.13 Percentage of consumers whose purchases were influenced by their environmental impact²</td>
<td>47%</td>
<td>39%</td>
<td>48%</td>
</tr>
<tr>
<td>CONSUMER ORGANISATIONS &amp; INFORMATION</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.14 Percentage of consumers who trust consumer organisations to protect their rights as a consumer³</td>
<td>58%</td>
<td>48%</td>
<td>53%</td>
</tr>
<tr>
<td>2.15 National public funding to consumer organisations – (in € per 1000 inhabitants) total executed in 2010⁴</td>
<td>125</td>
<td>222</td>
<td>183</td>
</tr>
</tbody>
</table>

¹ Calculated on the basis of the 12 indicators in bold.
² Flash Eurobarometer 358 – Consumer attitudes towards cross-border trade and consumer protection, 2012.
⁴ Information provided by Member States.
⁵ Rapex annual report 2012.
### Spain

#### Consumer Conditions Index\(^1\): 56

<table>
<thead>
<tr>
<th></th>
<th>Spain</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Percentage of consumers who feel adequately protected by existing measures(^2)</strong></td>
<td>42 %</td>
<td>42 %</td>
<td>44 %</td>
</tr>
<tr>
<td>1 <strong>ENFORCEMENT</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>1.1</strong> Percentage of consumers who trust public authorities to protect their rights as a consumer(^4)</td>
<td>51 %</td>
<td>55 %</td>
<td>57 %</td>
</tr>
<tr>
<td><strong>1.2</strong> Percentage of consumers who trust sellers/providers to respect their rights as a consumer(^4)</td>
<td>52 %</td>
<td>61 %</td>
<td>57 %</td>
</tr>
<tr>
<td><strong>1.3</strong> Percentage of consumers who came across misleading or deceptive advertisements/offers(^2)</td>
<td>54 %</td>
<td>63 %</td>
<td>59 %</td>
</tr>
<tr>
<td><strong>1.4</strong> Percentage of consumers who came across fraudulent advertisements/offers(^2)</td>
<td>32 %</td>
<td>35 %</td>
<td>40 %</td>
</tr>
<tr>
<td><strong>1.5</strong> Percentage of retailers who came across misleading or deceptive advertisements/offers made by competitors(^3)</td>
<td>37 %</td>
<td>34 %</td>
<td>29 %</td>
</tr>
<tr>
<td><strong>1.6</strong> Percentage of retailers who came across fraudulent advertisements/offers made by competitors(^3)</td>
<td>19 %</td>
<td>30 %</td>
<td>29 %</td>
</tr>
<tr>
<td><strong>1.7</strong> Percentage of retailers who always or in most cases trust environmental claims made by competitors(^3)</td>
<td>42 %</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td><strong>1.8</strong> Sweep on consumer credit (2nd stage, November 2012) – number of sites which comply with EU consumer law (out of 26 checked)(^4)</td>
<td>58 %</td>
<td>0 %</td>
<td>NA</td>
</tr>
<tr>
<td><strong>1.9</strong> Sweep on digital contents (1st stage, June 2012) – number of sites flagged for further investigation (out of 28 checked)(^4)</td>
<td>86 %</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td><strong>PRODUCT SAFETY</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>1.10</strong> Number of RAPEX notifications under article 12 – serious risk notifications(^5)</td>
<td>199</td>
<td>189</td>
<td>146</td>
</tr>
<tr>
<td><strong>1.11</strong> Percentage of consumers who think a significant number of non-food products are unsafe(^3)</td>
<td>30 %</td>
<td>34 %</td>
<td>20 %</td>
</tr>
<tr>
<td><strong>1.12</strong> Percentage of retailers who think a significant number of non-food products are unsafe(^3)</td>
<td>26 %</td>
<td>16 %</td>
<td>14 %</td>
</tr>
<tr>
<td><strong>1.13</strong> Percentage of retailers whose products were checked by authorities(^3)</td>
<td>33 %</td>
<td>42 %</td>
<td>35 %</td>
</tr>
<tr>
<td><strong>1.14</strong> Percentage of retailers whose products have been recalled or withdrawn(^3)</td>
<td>8 %</td>
<td>2 %</td>
<td>4 %</td>
</tr>
<tr>
<td><strong>1.15</strong> Percentage of retailers who carried out tests to ensure product safety(^3)</td>
<td>23 %</td>
<td>38 %</td>
<td>34 %</td>
</tr>
<tr>
<td><strong>RETAILERS' AWARENESS OF CONSUMER LEGISLATION</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>1.16</strong> Percentage of retailers who know where to find or get information and advice about consumer legislation in their country(^3)</td>
<td>87 %</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td><strong>1.17</strong> Percentage of retailers who know where to find or get information and advice about consumer legislation in other EU countries(^3)</td>
<td>43 %</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td><strong>1.18</strong> Average percentage of retailers who correct answers about three prohibited commercial practices(^3)</td>
<td>51 %</td>
<td>51 %</td>
<td>46 %</td>
</tr>
<tr>
<td><strong>1.19</strong> Percentage of retailers who know the legal period to have a defective product repaired(^3)</td>
<td>34 %</td>
<td>35 %</td>
<td>34 %</td>
</tr>
<tr>
<td><strong>2 CONSUMER EMPOWERMENT</strong></td>
<td></td>
<td></td>
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<tr>
<td><strong>PROBLEMS AND COMPLAINTS</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td><strong>2.1</strong> Percentage of consumers who had a reason to complain when buying or using any goods or services in the past year(^2)</td>
<td>28 %</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td><strong>2.2</strong> Percentage of consumers who took action when they had a reason to complain(^2)</td>
<td>88 %</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td><strong>2.3</strong> Percentage of consumers who were satisfied with complaint handling by retailer/provider(^2)</td>
<td>48 %</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td><strong>REDRESS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>2.4</strong> Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR(^2)</td>
<td>40 %</td>
<td>45 %</td>
<td>38 %</td>
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<tr>
<td><strong>2.5</strong> Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts(^2)</td>
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<td><strong>2.6</strong> Percentage of retailers who have known an ADR body(^3)</td>
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<td>NA</td>
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<td><strong>2.7</strong> Percentage of retailers who have used ADR mechanisms(^3)</td>
<td>16 %</td>
<td>13 %</td>
<td>12 %</td>
</tr>
</tbody>
</table>
Although with some ups and downs, the percentage of Spanish consumers who find it easy to resolve disputes with sellers/providers through ADR has grown from 29% in 2008 to 40% in 2012. Trust in consumer organisations has grown too.

The percentage of consumers who have changed their behaviour as a result of a media story has increased by almost 20 percentage points between 2009 and 2012.

While Spanish consumers appear to be more knowledgeable than their counterparts elsewhere in the EU about the cooling-off period in distance selling and guarantee validity rights (second and third highest percentages of correct answers, respectively), they are the least likely to know what to do in case of unsolicited selling.

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<td></td>
<td></td>
</tr>
<tr>
<td>2.8 Percentage of consumers who know of cooling-off period in distance selling²</td>
<td>81 %</td>
<td>82 %</td>
<td>NA</td>
</tr>
<tr>
<td>2.9 Percentage of consumers who know the legal period to have a defective product repaired or replaced³</td>
<td>77 %</td>
<td>75 %</td>
<td>NA</td>
</tr>
<tr>
<td>2.10 Percentage of consumers who know their rights in case of unsolicited selling²</td>
<td>15 %</td>
<td>18 %</td>
<td>NA</td>
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<tr>
<td>2.11 Percentage of consumers who have heard of European Consumer Centres²</td>
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<td>NA</td>
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<tr>
<td>2.14 Percentage of consumers who trust consumer organisations to protect their rights as a consumer³</td>
<td>75 %</td>
<td>67 %</td>
<td>64 %</td>
</tr>
<tr>
<td>2.15 National public funding to consumer organisations – (in € per 1000 inhabitants) total executed in 2010⁴</td>
<td>NA</td>
<td>79</td>
<td>NA</td>
</tr>
</tbody>
</table>

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¹ Calculated on the basis of the 12 indicators in bold.
² Flash Eurobarometer 358 – Consumer attitudes towards cross-border trade and consumer protection, 2012.
⁴ Information provided by Member States.
⁵ Rapex annual report 2012.
### Sweden

<table>
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<tr>
<th>Consumer Conditions Index¹: 66</th>
<th>Sweden</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of consumers who feel adequately protected by existing measures²</td>
<td>70%</td>
<td>64%</td>
<td>61%</td>
</tr>
</tbody>
</table>

#### ENFORCEMENT

1.1 Percentage of consumers who trust public authorities to protect their rights as a consumer²

77% 73% 74% 66% 76% 59%

1.2 Percentage of consumers who trust sellers/providers to respect their rights as a consumer²

62% 72% 74% 68% 76% 59%

1.3 Percentage of consumers who came across misleading or deceptive advertisements/offers²

37% 32% 35% 44% 63% 44%

1.4 Percentage of consumers who came across fraudulent advertisements/offers²

34% 31% 50% 53% 46% 32%

1.5 Percentage of retailers who came across misleading or deceptive advertisements/offers made by competitors³

26% 32% 28% 33% NA 34%

1.6 Percentage of retailers who came across fraudulent advertisements/offers made by competitors³

10% 25% 22% 16% NA 15%

1.7 Percentage of retailers who always or in most cases trust environmental claims made by competitors³

57% NA NA NA NA 45%

1.8 Sweep on consumer credit (2nd stage, November 2012) – number of sites which comply with EU consumer law (out of 15 checked)⁴

73% 20% NA NA NA 83%

1.9 Sweep on digital contents (1st stage, June 2012) – number of sites flagged for further investigation (out of 17 checked)⁴

88% NA NA NA NA 80%

#### PRODUCT SAFETY

1.10 Number of RAPEX notifications under article 12 – serious risk notifications⁵

13 14 27 29 38 72

1.11 Percentage of consumers who think a significant number of non-food products are unsafe³

29% 25% 20% 22% 15% 27%

1.12 Percentage of retailers who think a significant number of non-food products are unsafe³

12% 9% 13% 6% 5% 19%

1.13 Percentage of retailers whose products were checked by authorities³

31% 37% 33% 29% 56% 43%

1.14 Percentage of retailers whose products have been recalled or withdrawn³

8% 12% 7% 12% 20% 17%

1.15 Percentage of retailers who carried out tests to ensure product safety³

36% 42% 44% 33% 39% 45%

#### RETAILERS’ AWARENESS OF CONSUMER LEGISLATION

1.16 Percentage of retailers who know where to find or get information and advice about consumer legislation in their country³

89% NA NA NA NA 85%

1.17 Percentage of retailers who know where to find or get information and advice about consumer legislation in other EU countries³

27% NA NA NA NA 37%

1.18 Average percentage of retailers’ correct answers about three prohibited commercial practices³

74% 73% 70% 61% NA 59%

1.19 Percentage of retailers who know the legal period to have a defective product repaired³

30% 31% 27% 37% NA 29%

#### CONSUMER EMPOWERMENT

2.1 Percentage of consumers who had a reason to complain when buying or using any goods or services in the past year²

36% NA NA NA NA 26%

2.2 Percentage of consumers who took action when they had a reason to complain²

90% NA NA NA NA 83%

2.3 Percentage of consumers who were satisfied with complaint handling by retailer/provider²

77% NA NA NA NA 66%

#### REDRESS

2.4 Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR²

39% 37% 34% 27% 45% 44%

2.5 Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts²

29% 23% 20% 10% 31% 36%

2.6 Percentage of retailers who have known an ADR body¹

64% NA NA NA NA 53%

2.7 Percentage of retailers who have used ADR mechanisms³

15% 9% 4% 3% NA 7%
The percentage of Swedish consumers who came across misleading or deceptive advertisements/offers on the part of their competitors has gone down between 2008 and 2012.

Sweden has the third highest EU percentage of retailers’ correct answers to the three questions asked about prohibited commercial practices, and this percentage has seen a steady increase since 2009.

Swedish consumers are the third most likely in the EU to say that they encountered problems when buying or using goods or services.

The share of retailers who have used ADR mechanisms has grown from 3% in 2009 to 13% in 2012.

---

### Table: Consumer Conditions Index

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>2.8 Percentage of consumers who know of cooling-off period in distance selling²</td>
<td>62%</td>
<td>56%</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>2.9 Percentage of consumers who know the legal period to have a defective product repaired or replaced²</td>
<td>51%</td>
<td>49%</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>2.10 Percentage of consumers who know their rights in case of unsolicited selling²</td>
<td>37%</td>
<td>45%</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>2.11 Percentage of consumers who have heard of European Consumer Centres²</td>
<td>24%</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Media</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.12 Percentage of consumers who have changed their behaviour as a result of a media story²</td>
<td>60%</td>
<td>40%</td>
<td>36%</td>
<td>35%</td>
<td>NA</td>
</tr>
<tr>
<td>Sustainable Consumption</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.13 Percentage of consumers whose purchases were influenced by their environmental impact²</td>
<td>53%</td>
<td>40%</td>
<td>43%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>Consumer Organisations &amp; Information</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.14 Percentage of consumers who trust consumer organisations to protect their rights as a consumer²</td>
<td>80%</td>
<td>69%</td>
<td>68%</td>
<td>66%</td>
<td>77%</td>
</tr>
<tr>
<td>2.15 National public funding to consumer organisations – (in € per 1000 inhabitants) total executed in 2010⁴</td>
<td>148</td>
<td>142</td>
<td>83</td>
<td>NA</td>
<td>NA</td>
</tr>
</tbody>
</table>

---

1 Calculated on the basis of the 12 indicators in bold.
4 Information provided by Member States.
5 Rapex annual report 2012.
### United Kingdom

#### Consumer Conditions Index: 73

<table>
<thead>
<tr>
<th>Percentage of consumers who feel adequately protected by existing measures²</th>
<th>United Kingdom</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>75%</td>
<td>76%</td>
<td>80%</td>
<td>78%</td>
</tr>
</tbody>
</table>

#### ENFORCEMENT

1.1 Percentage of consumers who trust public authorities to protect their rights as a consumer²

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>78%</td>
<td>79%</td>
<td>82%</td>
<td>70%</td>
<td>65%</td>
<td>59%</td>
</tr>
</tbody>
</table>

1.2 Percentage of consumers who trust sellers/providers to respect their rights as a consumer²

| 75% | 78% | 84% | 78% | 73% | 59% |

1.3 Percentage of consumers who came across misleading or deceptive advertisements/offers²

| 32% | 43% | 38% | 43% | 41% | 44% |

1.4 Percentage of consumers who came across fraudulent advertisements/offers²

| 24% | 25% | 23% | 25% | 24% | 32% |

1.5 Percentage of retailers who came across misleading or deceptive advertisements/offers made by competitors³

| 26% | 22% | 23% | 23% | NA | 34% |

1.6 Percentage of retailers who came across fraudulent advertisements/offers made by competitors³

| 9% | 15% | 16% | 10% | NA | 15% |

1.7 Percentage of retailers who always or in most cases trust environmental claims made by competitors³

| 45% | NA | NA | NA | NA | 45% |

1.8 Sweep on consumer credit (2nd stage, November 2012) – number of sites which comply with EU consumer law (out of 45 checked)⁴

| 44% | 19% | NA | NA | NA | 83% |

1.9 Sweep on digital contents (1st stage, June 2012) – number of sites flagged for further investigation (out of 11 checked)⁴

| 55% | NA | NA | NA | NA | 80% |

#### PRODUCT SAFETY

1.10 Number of RAPEX notifications under article 12 – serious risk notifications⁵

| 146 | 105 | 88 | 104 | 87 | 72 |

1.11 Percentage of consumers who think a significant number of non-food products are unsafe³

| 8% | 7% | 10% | 9% | 8% | 27% |

1.12 Percentage of retailers who think a significant number of non-food products are unsafe³

| 8% | 8% | 7% | 5% | 7% | 19% |

1.13 Percentage of retailers whose products were checked by authorities³

| 42% | 46% | 14% | 16% | 30% | 43% |

1.14 Percentage of retailers whose products have been recalled or withdrawn³

| 14% | 14% | 4% | 6% | 15% | 17% |

1.15 Percentage of retailers who carried out tests to ensure product safety³

| 63% | 73% | 55% | 47% | 58% | 45% |

#### RETAILERS’ AWARENESS OF CONSUMER LEGISLATION

1.16 Percentage of retailers who know where to find or get information and advice about consumer legislation in their country³

| 91% | NA | NA | NA | NA | 85% |

1.17 Percentage of retailers who know where to find or get information and advice about consumer legislation in other EU countries³

| 49% | NA | NA | NA | NA | 37% |

1.18 Average percentage of retailers’ correct answers about three prohibited commercial practices³

| 52% | 48% | 49% | 51% | NA | 59% |

1.19 Percentage of retailers who know the legal period to have a defective product repaired³

| 4% | 3% | 4% | 7% | NA | 29% |

#### CONSUMER EMPOWERMENT

#### PROBLEMS AND COMPLAINTS

2.1 Percentage of consumers who had a reason to complain when buying or using any goods or services in the past year²

| 31% | NA | NA | NA | NA | 26% |

2.2 Percentage of consumers who took action when they had a reason to complain²

| 90% | NA | NA | NA | NA | 83% |

2.3 Percentage of consumers who were satisfied with complaint handling by retailer/provider²

| 64% | NA | NA | NA | NA | 66% |

#### REDRESS

2.4 Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR²

| 50% | 64% | 66% | 55% | 50% | 44% |

2.5 Percentage of consumers who found it easy to resolve disputes with sellers/providers through courts³

| 46% | 45% | 51% | 29% | 37% | 36% |

2.6 Percentage of retailers who have known an ADR body³

| 39% | NA | NA | NA | NA | 53% |

2.7 Percentage of retailers who have used ADR mechanisms³

| 5% | 8% | 7% | 8% | NA | 7% |
The percentage of consumers in the UK who trust consumer organisations to protect their rights has seen a steady increase between 2008 and 2012 (from 71% to 86%).

UK retailers are the least likely in the EU to correctly identify the length of the period during which consumers can have a defective product repaired.

### Consumer Conditions Index1: 73

<table>
<thead>
<tr>
<th></th>
<th>United Kingdom</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>CONSUMERS' AWARENESS OF THEIR RIGHTS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.8 Percentage of consumers who know of cooling-off period in distance selling2</td>
<td>69%</td>
<td>68%</td>
<td>NA</td>
</tr>
<tr>
<td>2.9 Percentage of consumers who know the legal period to have a defective product repaired or replaced2</td>
<td>49%</td>
<td>40%</td>
<td>NA</td>
</tr>
<tr>
<td>2.10 Percentage of consumers who know their rights in case of unsolicited selling2</td>
<td>32%</td>
<td>37%</td>
<td>NA</td>
</tr>
<tr>
<td>2.11 Percentage of consumers who have heard of European Consumer Centres2</td>
<td>13%</td>
<td>NA</td>
<td>NA</td>
</tr>
<tr>
<td>MEDIA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.12 Percentage of consumers who have changed their behaviour as a result of a media story2</td>
<td>54%</td>
<td>38%</td>
<td>47%</td>
</tr>
<tr>
<td>SUSTAINABLE CONSUMPTION</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.13 Percentage of consumers whose purchases were influenced by their environmental impact2</td>
<td>34%</td>
<td>22%</td>
<td>26%</td>
</tr>
<tr>
<td>CONSUMER ORGANISATIONS &amp; INFORMATION</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.14 Percentage of consumers who trust consumer organisations to protect their rights as a consumer2</td>
<td>86%</td>
<td>81%</td>
<td>80%</td>
</tr>
<tr>
<td>2.15 National public funding to consumer organisations – (in € per 1000 inhabitants) total executed in 20104</td>
<td>790</td>
<td>315</td>
<td>93</td>
</tr>
</tbody>
</table>

1 Calculated on the basis of the 12 indicators in bold.
4 Information provided by Member States.
5 Rapex annual report 2012.
### Iceland

#### Consumer Conditions Index¹: 58

<table>
<thead>
<tr>
<th>Iceland</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>2011</td>
<td></td>
</tr>
</tbody>
</table>

1. Percentage of consumers who feel adequately protected by existing measures²

#### ENFORCEMENT

1.1 Percentage of consumers who trust public authorities to protect their rights as a consumer²

1.2 Percentage of consumers who trust sellers/providers to respect their rights as a consumer²

1.3 Percentage of consumers who came across misleading or deceptive advertisements/offers²

1.4 Percentage of consumers who came across fraudulent advertisements/offers²

1.5 Percentage of retailers who came across misleading or deceptive advertisements/offers made by competitors³

1.6 Percentage of retailers who came across fraudulent advertisements/offers made by competitors³

1.7 Percentage of retailers who always or in most cases trust environmental claims made by competitors³

1.8 Sweep on consumer credit (2nd stage, November 2012) – number of sites which comply with EU consumer law (out of 10 checked)⁴

1.9 Sweep on digital contents (1st stage, June 2012) – number of sites flagged for further investigation (out of 10 checked)⁴

#### PRODUCT SAFETY

1.10 Number of RAPEX notifications under article 12 – serious risk notifications⁵

1.11 Percentage of consumers who think a significant number of non-food products are unsafe³

1.12 Percentage of retailers who think a significant number of non-food products are unsafe³

1.13 Percentage of retailers whose products were checked by authorities³

1.14 Percentage of retailers whose products have been recalled or withdrawn³

1.15 Percentage of retailers who carried out tests to ensure product safety³

#### RETAILERS’ AWARENESS OF CONSUMER LEGISLATION

1.16 Percentage of retailers who know where to find or get information and advice about consumer legislation in their country³

1.17 Percentage of retailers who know where to find or get information and advice about consumer legislation in other EU countries³

1.18 Average percentage of retailers’ correct answers about three prohibited commercial practices³

1.19 Percentage of retailers who know the legal period to have a defective product repaired³

#### CONSUMER EMPOWERMENT

#### PROBLEMS AND COMPLAINTS

2.1 Percentage of consumers who had a reason to complain when buying or using any goods or services in the past year²

2.2 Percentage of consumers who took action when they had a reason to complain²

2.3 Percentage of consumers who were satisfied with complaint handling by retailer/provider²

#### REDRESS

2.4 Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR²

2.5 Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts³

2.6 Percentage of retailers who have known an ADR body³

2.7 Percentage of retailers who have used ADR mechanisms³
Iceland has a higher percentage of consumers who give correct answer to the question about what to do in case of unsolicited products than any EU country. However, the knowledge of cooling-off period in distance shopping is well below the EU average.

<table>
<thead>
<tr>
<th>Consumer Conditions Index¹: 58</th>
<th>Iceland</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2012</td>
<td>2011</td>
<td>EU27</td>
</tr>
<tr>
<td><strong>CONSUMERS’ AWARENESS OF THEIR RIGHTS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.8 Percentage of consumers who know of cooling-off period in distance selling²</td>
<td>37 %</td>
<td>39 %</td>
<td>69 %</td>
</tr>
<tr>
<td>2.9 Percentage of consumers who know the legal period to have a defective product repaired or replaced³</td>
<td>68 %</td>
<td>64 %</td>
<td>56 %</td>
</tr>
<tr>
<td>2.10 Percentage of consumers who know their rights in case of unsolicited selling²</td>
<td>50 %</td>
<td>50 %</td>
<td>30 %</td>
</tr>
<tr>
<td>2.11 Percentage of consumers who have heard of European Consumer Centres²</td>
<td>16 %</td>
<td>NA</td>
<td>22 %</td>
</tr>
<tr>
<td><strong>MEDIA</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.12 Percentage of consumers who have changed their behaviour as a result of a media story²</td>
<td>48 %</td>
<td>46 %</td>
<td>48 %</td>
</tr>
<tr>
<td><strong>SUSTAINABLE CONSUMPTION</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.13 Percentage of consumers whose purchases were influenced by their environmental impact²</td>
<td>42 %</td>
<td>30 %</td>
<td>41 %</td>
</tr>
<tr>
<td><strong>CONSUMER ORGANISATIONS &amp; INFORMATION</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2.14 Percentage of consumers who trust consumer organisations to protect their rights as a consumer²</td>
<td>57 %</td>
<td>62 %</td>
<td>75 %</td>
</tr>
<tr>
<td>2.15 National public funding to consumer organisations – (in € per 1000 inhabitants) total executed in 2010⁴</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
</tbody>
</table>

1 Calculated on the basis of the 12 indicators in bold.
4 Information provided by Member States.
5 Rapex annual report 2012.
## Norway

<table>
<thead>
<tr>
<th>Consumer Conditions Index¹: 67</th>
<th>Norway</th>
<th>Previous results</th>
<th>EU averages 2011</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage of consumers who feel adequately protected by existing measures²</td>
<td>66%</td>
<td>76%</td>
<td>55%</td>
</tr>
</tbody>
</table>

### 1 ENFORCEMENT

1.1 Percentage of consumers who trust public authorities to protect their rights as a consumer² | 73%    | 77%              | 59%              |
1.2 Percentage of consumers who trust sellers/providers to respect their rights as a consumer² | 58%    | 70%              | 59%              |
1.3 Percentage of consumers who came across misleading or deceptive advertisements/offers² | 50%    | 46%              | 44%              |
1.4 Percentage of consumers who came across fraudulent advertisements/offers² | 35%    | 26%              | 32%              |
1.5 Percentage of retailers who came across misleading or deceptive advertisements/offers made by competitors³ | 26%    | 30%              | 34%              |
1.6 Percentage of retailers who came across fraudulent advertisements/offers made by competitors³ | 11%    | 14%              | 15%              |
1.7 Percentage of retailers who always or in most cases trust environmental claims made by competitors³ | 53%    | NA               | 45%              |
1.8 Sweep on consumer credit (2nd stage, November 2012) – number of sites which comply with EU consumer law (out of 27 checked)⁴ | 48%    | 33%              | 83%              |
1.9 Sweep on digital contents (1st stage, June 2012) – number of sites flagged for further investigation (out of 10 checked)⁴ | 90%    | NA               | 80%              |

### PRODUCT SAFETY

1.10 Number of RAPEX notifications under article 12 – serious risk notifications⁵ | 3      | 8                | 72               |
1.11 Percentage of consumers who think a significant number of non-food products are unsafe³ | 16%    | 13%              | 27%              |
1.12 Percentage of retailers who think a significant number of non-food products are unsafe³ | 11%    | 6%               | 19%              |
1.13 Percentage of retailers whose products were checked by authorities³ | 47%    | 53%              | 43%              |
1.14 Percentage of retailers whose products have been recalled or withdrawn³ | 15%    | 14%              | 17%              |
1.15 Percentage of retailers who carried out tests to ensure product safety³ | 41%    | 41%              | 45%              |

### RETAILERS’ AWARENESS OF CONSUMER LEGISLATION

1.16 Percentage of retailers who know where to find or get information and advice about consumer legislation in their country³ | 90%    | NA               | 85%              |
1.17 Percentage of retailers who know where to find or get information and advice about consumer legislation in other EU countries³ | 28%    | NA               | 37%              |
1.18 Average percentage of retailers’ correct answers about three prohibited commercial practices³ | 69%    | 65%              | 59%              |
1.19 Percentage of retailers who know the legal period to have a defective product repaired³ | 12%    | 13%              | 29%              |

### 2 CONSUMER EMPOWERMENT

#### PROBLEMS AND COMPLAINTS

2.1 Percentage of consumers who had a reason to complain when buying or using any goods or services in the past year² | 37%    | NA               | 26%              |
2.2 Percentage of consumers who took action when they had a reason to complain² | 87%    | NA               | 83%              |
2.3 Percentage of consumers who were satisfied with complaint handling by retailer/provider² | 77%    | NA               | 66%              |

#### REDRESS

2.4 Percentage of consumers who find it easy to resolve disputes with sellers/providers through ADR² | 46%    | 55%              | 44%              |
2.5 Percentage of consumers who find it easy to resolve disputes with sellers/providers through courts² | 41%    | 43%              | 36%              |
2.6 Percentage of retailers who have known an ADR body³ | 76%    | NA               | 53%              |
2.7 Percentage of retailers who have used ADR mechanisms³ | 15%    | 19%              | 7%               |
### Consumer Conditions Index: 67

<table>
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<tr>
<td>2.14 Percentage of consumers who trust consumer organisations to protect their rights as a consumer²</td>
<td>76%</td>
<td>75%</td>
<td>75%</td>
</tr>
<tr>
<td>2.15 National public funding to consumer organisations – (in € per 1000 inhabitants) total executed in 2010⁴</td>
<td>3.194</td>
<td>2.520</td>
<td>NA</td>
</tr>
</tbody>
</table>

Norwegian consumers’ trust in sellers/providers to respect consumer rights and satisfaction with existing consumer protection measures have dropped by around 10 percentage points since 2011. At the same time, more consumers report misleading and deceptive advertisements/offers and say they changed their behaviour as a result of a media story. These results may have been, at least partly, influenced by the media attention surrounding the publication of the Norwegian Consumer Council’s report on misleading and deceptive practices of food producers shortly before the Eurobarometer fieldwork.

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1. Calculated on the basis of the 12 indicators in bold.
4. Information provided by Member States.
5. Rapex annual report 2012.