



EUROPEAN COMMISSION

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# **Putting the consumer at the centre: More freedom, more rights, more choice**

Check Against Delivery  
Seul le texte prononcé fait foi  
Es gilt das gesprochene Wort

**European Consumer Day, Economic and Social Committee**

Brussels, 16 March

Ladies and gentlemen,

It is my pleasure to celebrate European Consumer Day with you, and to share my thoughts about consumer policy today and in the future. Allow me to thank the European Economic and Social Committee and its president Mr. Malosse for organising this event and inviting me.

We will celebrate in a few days, on 14 April, the fortieth anniversary of the adoption of the first Community Consumer Protection programme. Ever since 1975, the European Commission has been paying particular attention to consumers.

The Juncker Commission's priority is to empower consumers to be key players also in the **Digital Single Market**. We will launch the **Digital Single Market strategy** in the spring. My priority will be to finalise the data protection reform and to modernise and simplify consumer rules for online and digital purchases. The Digital Single Market, once completed, has the potential to become the motor for economic growth in the EU.

The **sharing economy** you will discuss here today can only develop if we can all trust digital technology. Because you are sharing not only products and services, but also a lot of personal data.

A recent Eurobarometer has shown that 43% of internet users in the EU are concerned about the misuse of personal data and 42% worry about the security of online payments.

That is why the **data protection reform** is a critical building block. Sound data protection rules are crucial for e-commerce, but also for the Digital Single Market as a whole. Robust data protection rules will inspire trust, and create a level playing field for all companies offering goods or services online, also for the on-line sharing economy.

We made a major breakthrough on the data protection reform at last Friday's Council and I am determined to finalise the work on the data protection reform by the end of 2015.

### **Raising awareness of consumer law**

Turning to consumer law, we have a Consumer Rights Directive in place. But if we want these rules to be effective and inspire consumers' trust, they must be better known – by consumers AND traders. Consumer rights on paper are good. Rights that consumers actually use in practice are even better.

That is why, since May last year, we're running an **awareness raising campaign in eight EU Member states** to spread the message that consumers have robust rights, both on-line and

offline. And we will spread this campaign to 6 more states this year.

We also need to make sure that consumers are informed about their rights when they take out a loan. These rights are part of the Consumer Credit Directive which covers credits between 200 and 75.000 euro.

Later this year we will launch an information campaign in three Member states on consumer credit, targeting especially young consumers who are the most vulnerable.

There are, however, areas where legal fragmentation and gaps in the Single Market persists. For example we miss common rules for downloading digital content, such as music or movies.

Last month, we have started a dialogue with stakeholders to discuss how best to boost online cross-border trade and transactions.

Another important element for consumer protection online is Online Dispute Resolution. In 2016 the Online Dispute Resolution Platform will become operational. This platform will help consumers and traders to resolve contractual disputes online.

## **Enforcement of the rules**

I want to see consumer rights and consumer protection effectively enforced across the EU

The so-called "**sweeps**" will continue. With those sweeps we detect illegal or fraudulent practices on e-commerce websites. Sweeps have already helped to bring many problematic websites in line with EU legislation.

Looking beyond the digital market, we want to nudge consumers towards **more responsible choices** using consumer policy. In studies, we've looked at specific challenges, such as vulnerable consumers, online marketing to children, comparison tools, and energy labelling.

When dealing with health and safety, the approach is by definition more regulatory. To help consumers to make **more environmentally or socially responsible choices**, we need to take misleading and deceptive claims and practices off the market. That is why we work on guidance documents for business and regulators.

I also want to see consumers at the centre of the new **energy markets**: they must benefit from security of supply at fair prices, and have the opportunity to be energy producers. I

want to help consumers to make more environmentally and socially responsible choices.

## **Consumer protection in the sharing economy**

But what about all these rules and rights in the sharing economy? To begin with, there is not one sharing economy. New business models range from neighbours sharing lawnmowers to global taxi companies. It is clear that the sharing economy pushes the boundaries of our existing rules and regulations.

My view is that the sharing economy increases consumers' responsibility. They accept the fact that they participate in something unregulated when using shared economy models.

I personally like the new attitudes and tools, and I fully understand their popularity especially with young people – but those who use the sharing applications or benefits need to be aware that they do so in a sphere without rules and rights, outside of the protection net of existing legislation.

We are listening to the sharing economy players as well as consumers. National and local authorities in many countries are also looking into the new environment the sharing economy brings.

I believe EU consumer rules should not be an obstacle to collaborative consumption. **The sharing economy is an opportunity** for both business and consumers. Sharing can make markets more competitive, sharing can offer consumers more choice, better prices and more sustainable ways of consumption.

But with great opportunities come great responsibilities. Taxes that are due must be paid. Consumer rights, health and safety rules must be respected, not undermined.

## **Conclusion**

Ladies and gentlemen,

This European Commission wants to be **big on the big things**. We want to make a difference where it really counts, where citizens need and want Europe to act.

Many of the decisions we have to take for the Digital area will not be easy. We'll have to be **ready to react swiftly to technology changes and challenges**, and ready to shake up vested interests. We need a modern and simple legal framework for online and digital purchases. We need to harmonise consumer rights across the EU so consumers can buy cross-border more easily and with confidence.

My job is to make sure that **consumers are safe** and have sound rights for the digital and the real world. My Consumer Day wish is a consumer-centred European economy.

Thank you for your attention.