

**Annual Report by members of the  
European Consumer Consultative Group (ECCG)  
representing national consumer organisations  
July 2014-July 2015**

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**Organisation: Spoločnosť ochrany spotrebiteľov S.O.S. Poprad**

**Function: project coordinator**

**1. Please describe your organisation (national/European/umbrella organisation, its members, its income/support by national authorities, relations with other consumer organisations).**

S.O.S. Poprad is national consumer organisation which runs, based on financial sources assigned every year in a different amount, two or three advice centres across Slovakia. We have currently 18 members and very close and active network of external professional experts with law, social, economic, IT and psychological background. We don't have official member platform created from supporters or subscribers. Our members are actually experts, who cooperate closely on projects and activities realized by S.O.S. Poprad. I have been voted for vice president of Slovak Chamber of Consumer Associations.

There is very low financial support from Ministry of Economy for consumer organisations assigned from state budget. The amount of sources is different every year. We have to prepare projects in January, results are ready in March and projects begin usually in April. To be concrete, there has been assigned support for two ADR centres in 2016 for our organisation in amount 25 000 € from the general state budget 50 000 €, in 2015 – 14 200 € for three our projects from the whole amount 20 000 €, in 2014 – 19 000 € for three our projects from the whole 20 000 € budget, 2013 - 15 000 € for three our projects from general state budget 80 000 €, in 2012 – 9974 € for two our projects from 80 000 € for all, and in 2011 – 12 426 for three our projects from 80 000 €.

As you can see, state support for consumer organisation is poor, and the trend of last years is actually decreasing, 50 000 € for this year is only because Slovak EU Presidency. If you consider those numbers in connection with the fact that there is about forty registered (cca 27 more-less active) consumer organisations in Slovakia, you will get answer on the other question regarding relations with other organisations.

There is a huge tension between consumer organisations, because they are fighting to survive. As our organisation is able to get continual support, we are also more-less successful in gaining money from different sources and have very good and close relations with media, so are quite often visible and mentioned in public, some organisations don't like it. But with most of them we have very fruitful and interactive relations and cooperate, depending on topics, very closely. I believe, if all of relevant and professional organisations in Slovakia would be financed properly, enforcement of the law for Slovak consumers would be much

better and state and control institutions would work more effectively on a base of practical information from consumer organisations, which they don't communicate them now at all.

**2. Please describe the consulting mechanisms you use to inform other consumer organisations at national level about the work of the ECCG or, (in the absence of other consumer organisations), to inform your members or member organisations.**

As a Slovak ECCG representative I work with the email contact list of consumer organisations, NGO's associating disabled people, judges, layers, advocates, legal representatives of ministries, trade inspection and other expert bodies and stakeholders. Before planned ECCG meeting I ask them via email what they want to communicate to EC on the next meeting and once there is official programme ready, I communicate directly with relevant experts to gather information for topics which should be discussed on the next meeting. After our meeting in Brussels, I prepare and send a report in Slovak to all of them and they can share it with their members and partners, if they like. We have also created web site ([www.sospotrebitelev.sk/category/eccg/](http://www.sospotrebitelev.sk/category/eccg/)) where they can find all the original presentations, minutes and conclusions used at ECCG meetings, all appropriate EU directives and regulations and other interesting materials and relevant links. I try to add as much interesting documents as I can in Slovak language, because not a lot of people understand English very well. If someone is interested in certain material, I communicate them the content directly.

My contact details are quite common to all people, not only from consumer organisations, who are interested in consumer protection in Slovakia. I publish a lot of articles regularly, participate in live TV and radio discussions, or answer questions of single journalists. We also try to organize press conferences at least three times a year, where is usually very good media coverage with two national press agencies, three or four TV stations, two radios and five or six online or printed newspapers, where I try to communicate always some EU topics based on information I gained on ECCG meeting, too. Almost every week there is at least one journalist asking for something regarding consumer rights contacting us and they find very interesting to get also European connection with even simple Slovak problems, because they don't have chance to get them somewhere else in a simple way. I also participate on various seminars and conferences, where refer about the activities and content of ECCG group.

**3. How do you ensure that the views of those that you represent, e.g. other consumer organisations or members, are conveyed at the ECCG meetings?**

All of them have the chance to contact me with their suggestions and questions before every ECCG meeting, as I approach them every time with relevant questions. Almost all of them know me personally and our consumer organisation is well known in general, everybody can contact me anytime. Most of them are active and send very useful content and views, especially for example regarding digital single market, digital platforms, online shopping, financial services and ADR/ODR, and a few ignore my questions completely and focus on to prove I (and also my colleagues and our organisation in general) are not able to do our job properly.

I send a link with ECCG presentations after each ECCG meeting or other relevant event I participate on to all consumer organisations and stakeholders, so they are well informed, if

they want to be, about everything. Representatives of consumer organisations communicate with us over the phone or email.

I did my best to create the background and mixture of various possibilities for communication and cooperation for organisations and everyone, who is interested in cooperation. All information was shared and everyone who wanted to express their views at ECCG meeting, could.

#### **4. How often do you have contact with other consumer organisations or members?**

We cooperate with organizations focused on financial services, online shopping, food safety, patients' rights and energy market very often. With some of them I communicate every week, with other at least once a month or every time if there is something interesting coming up and not only regarding of ECCG content. This is normal cooperating relationship based not on regular quantity of contacts, but on professional respect and interest to find better solutions for Slovak consumers.

As I mentioned, I generally send emails before and after each ECCG meeting to all organizations and stakeholders from my contact list, inform them in between about open consultations, news from EC, consumer scoreboard, conferences or project sources. And react to all their comments or questions, which are not offensive. Although we are forced to have more different professions to be able to finance our consumer organizations and I personally work as journalist and PR manager as well, consumer protection is my everyday job, I am at our office personally present every day, dealing with consumer disputes. So it is possible and very easy to reach me personally, through phone or email anytime.

#### **5. Which media channels, including social media, do you use for communicating both national and ECCG consumer policy issues?**

I use our website, where all documents and information are published. We also have active facebook profile, which is used for this purpose, too. And we cooperate with journalists, printed and electronic, TV, radio and online. Answering their focused questions but delivering our selected content through press conferences and press releases, too. I also participate on conferences and educating seminars or workshops quite often.

#### **6. For ECCG Members from Member States: Please indicate issues that, in your opinion, have affected the consumer landscape in your country (both positively and negatively). (e.g. changes in national consumer policy approach affecting consumer organisations, level of enforcement of EU acquis, sectors/markets where consumers in particular face weak protection etc.)**

I can't write a lot of new from my last report, I am afraid. The government doesn't recognise consumer protection – online or offline as a priority at all, no matter what EU acuis are coming. When talking about financial and capacity building, consumer organisations are not supported by legal entities enough. Financial support for consumer NGOs' are lower and lower every year, except this year because of Slovak EU presidency. Lack of financial sources leads to envy and jealousy, because consumer organisations are fighting to survive and this is very difficult basement for cooperation and effective enforcement of consumer rights. Slovakia will be the only country which has no specialized international conference focused

on consumer and competition issues during our presidency which we have seen in Amsterdam, Luxembourg, Riga, Rome or Vilnius...

On the other hand, once state needs something or there is a need to show off, consumer organisations are very popular to call and have a voice.

The biggest problem in Slovakian consumer landscape is still very poor enforcement of the law. Changes in national consumer policies and EU acquis are empowering and widening consumer rights, but in practice, and this is a paradox, consumers don't believe it is really possible to enforce their right in the end. And that is why they simply don't trust and care about their consumer rights and consider them to be only some kind of paper far away in the distance.

We understand this public feeling because in our ADR advice centre we are also facing the legal courts, which take years and results are not clear. Effective court resolutions are not unified and the same case can have completely different court decision in different parts of Slovakia.

The most problematic sectors are still financial services, there is a lot of problems with mobile and TV operators, door-to-door selling, promotion events for seniors and energy contracts. Patients rights are very often violated, too, but courts or control institutions are not able to change it. There is also a huge amount of problems with second hand car selling and the poor quality of services provided by travel agencies. Even though the whole legislation framework is on your side, you can't be one hundred percent sure whether you will win the case. The legal decision of the judge even against the framework is above law and practically untouchable. In the end, even if the consumer is lucky and after years finally gets effective court resolution, to enforce his right and to get for example his money back is another long distance run. And in the end, you can still stay empty-handed.

Still counts the life in debt is a new form of terrorism. Consumers in Slovakia don't borrow money to buy new TV or to go on exotic holiday, they put themselves into risk because they need to buy fruit for their children, to pay their rent or the electricity bill. We can have the best consumer policies regarding consumer loans and credits in the world, but while our socio-economical situation force people to live without a job and proper income, they will be taking more and more credits without thinking about the consequences. We know the credit companies would not represent social services, but problems with overdebtiness in Slovakia is more social like consumer protection related. People are desperate to borrow money from anyone. When they don't get in one house, they go elsewhere, tell and promise whatever to get what they need. They don't care what will be tomorrow, because want to survive today. We need to focus on young people education, so they know the loan needs to be paid off and they will be the ones who will inherit the debts of their parents. I understand better conditions of mortgages can boost economy, but this philosophy is very dangerous. Credit-based-style of life is a direct way to hell if you live in Slovakia.

There is quite new situation in Slovakia. National Bank of Slovakia, the highest control body for non-bank consumer loans licenses subjects which are entitled to provide credits and loans to consumers. We wanted through this system to get rid of the worst companies, but

they are too powerful to use their contacts and get the licence anyway. Consumer loans were even strong populist tool for the politicians before elections. Everybody had solution and there was new national regulation adopted very fast, which limited the high of interest for non-bank creditors very strictly. The result is that the companies which actually respected the law in a highest way, finished, simply closed up and the others can only provide loans to traders. Consumers which are not financially trustworthy for banks and legal companies will finish on the black market, where no paper contacts, unfair terms or other legal tools will exist. This will again lead to more suicides, family disruptions and violence. So, even usury is almost after seventy years a part of Slovak Civil Code, again, it is back in its deepest nature due to too strict national regulation.

Digital single market and all what it can bring and create looks as the nice theory from my point of view. We need to support our economy at first through shopping from local traders and producers. We still believe our products and food is better than something from the other side of Europe. Last World Consumer Rights Day was about the huge amount of antibiotics we consume in our food, but according Slovak veterinary inspection Slovak meat is much better in this content as the meat from abroad, that's why we encourage consumers to buy Slovak products. Especially that we all know there is no political will to change the fact that it is possible for big companies to sell products with different ingredients of lower quality to Middle or East European member states. Why should be believe it will be different with DSM?

Another thing of DSM is its environmental impact. All EU is about bio and nature friendly motivation. But how environmentally friendly is for me to buy shoes from German e-shop made in China if I can get them from local store next door?

**4. Please include a list of organisations (names of organisations and websites) you have consulted and kept informed during the reporting period.  
NGOs' focused on consumers' and patients' rights**

Regionálne združenie spotrebiteľov Regionspot, Nové Zámky - [martuskanagy@gmail.com](mailto:martuskanagy@gmail.com)  
Občianske združenie – ZSS SOZOS, Košice - [ondrej.vargic@centrum.sk](mailto:ondrej.vargic@centrum.sk) Slovenské združenie ochrany práv pacientov a spotrebiteľov, Prievidza – [www.agrifood.sk](http://www.agrifood.sk)  
Spotrebiteľský inštitút, Bratislava - [www.consuminstit.sk](http://www.consuminstit.sk)  
Spotrebiteľské centrum generácie 2000, Nové Zámky - [gen2000@centrum.sk](mailto:gen2000@centrum.sk)  
Asociácia spotrebiteľov Slovenska - [www.pravaspotrebiteľa.sk](http://www.pravaspotrebiteľa.sk)  
Asociácia spotrebiteľských subjektov Slovenska - [www.spotrebiteľinfo.sk](http://www.spotrebiteľinfo.sk),  
Asociácia užívateľov služieb/ Asociácia užívateľov bytov - [asubb@centrum.sk](mailto:asubb@centrum.sk)  
Fórum spotrebiteľov - [forum.spotrebiteľov@gmail.com](mailto:forum.spotrebiteľov@gmail.com)  
Združenie slovenských spotrebiteľov – [www.zss.sk](http://www.zss.sk)  
Združenie občianskej sebaobrany, Bratislava - [www.slovenskyspotrebiteľ.sk](http://www.slovenskyspotrebiteľ.sk)  
Združenie bratislavských spotrebiteľov, Bratislava - [zbs@pobox.sk](mailto:zbs@pobox.sk)  
Klub združenia spotrebiteľov regiónu Zvolen - [markos.jozef@gmail.com](mailto:markos.jozef@gmail.com)  
ZSS - Ochrana spotrebiteľa Oravy - [vlado.chovanec46@gmail.com](mailto:vlado.chovanec46@gmail.com)  
ZSS - Združenie spotrebiteľov Považia a západného Slovenska - [tkidaho@stonline.sk](mailto:tkidaho@stonline.sk)  
Spoločnosť ochrany spotrebiteľov (S.O.S.) Poprad - [www.sospotrebiteľov.sk](http://www.sospotrebiteľov.sk)  
Združenie na ochranu občana spotrebiteľa HOOS - Združenie na ochranu a pomoc spotrebiteľom v núde – [www.advokatspotrebiteľov.sk](http://www.advokatspotrebiteľov.sk)

Združenie na ochranu finančného spotrebiteľa OFS, Nitra - zdruzenie.ofs.nitra@gmail.com  
Bývajme bezpečne Občianske Združenie, Bratislava – www.byvajmebezpecne.sk  
Asociácia na ochranu spotrebiteľov liekov – www.aosl.sk  
Združenie - Pomoc a ochrana spotrebiteľa POS - zdruzenie.pos@gmail.com  
Račianske občianske centrum, Bratislava - magda.sulanova@gmail.com

### **Legal bodies, policymakers and other stakeholders**

Ministry of economy – www.mhsr.sk  
Ministry of justice – <http://www.justice.gov.sk>,  
<http://www.justice.gov.sk/Stranky/Ministerstvo/Komisija-na-posudzovanie-podmienok-v-spotrebiteľskych-zmluvach/Uvod.aspx>  
Ministry of agriculture - <http://www.mpsr.sk/>  
Slovak Trade Inspection - www.soi.sk  
Slovak Disability Council - <http://www.nrozp.sk/>  
Public Health Authority of Slovak Republic - [www.uvzsr.sk/](http://www.uvzsr.sk/)  
State institute for drug control - [www.sukl.sk](http://www.sukl.sk)  
State Veterinary and Food Administration of the Slovak Republic - [www.svps.sk](http://www.svps.sk)  
Rada RTVS - [www.rtv.s.org](http://www.rtv.s.org)  
Národná banka Slovenska - Central bank of the Slovak Republic – [www.nbs.sk](http://www.nbs.sk)  
Regulatory Authority for Electronic Communication and Postal Services - [www.teleoff.gov.sk](http://www.teleoff.gov.sk)  
Slovak Office of Standards, Metrology and Testing - [www.unms.sk](http://www.unms.sk)  
European Consumer Centre of Slovak Republic - [www.esc-sr.sk](http://www.esc-sr.sk)  
<http://euractiv.sk/>

This list of contact is not complete as I am sending all information to a lot of lawyers, advocates, judges and other experts interested in consumer issues, too.

### **Date and signature:**

8.4.2016 Poprad, Slovakia

**Mgr. Petra Vargová Čakovská**