

Proposal for a directive on consumer rights: BUSINESSEUROPE's perspective

ERA Annual Conference on European Consumer Law

Pedro Oliveira Trier, 14-15 October 2010



BUSINESSEUROPE: 40 members in 34 countries

















Austria

Belgium

Bulgaria

Croatia

Cyprus

Czech Republic Denmark

Denmark

















Estonia

Finland

France

Germany

Germany

Greece

Hungary

Iceland







Italy











Iceland

Ireland



Latvia

Lithuania

Luxembourg

Malta

Montenegro

















Norway



Portugal

Portugal

Rep. San Marino Romania

Slovakia



















Spain

Sweden

Switzerland

Switzerland

The Netherlands

Turkey

Turkey

United Kingdom





Fragmentation in the Internal Market:

Minimum harmonisation directives have led to:

- > a fragmented regulatory environment
- higher compliance costs
- > reluctance to engage in cross-border sales
- legal uncertainty
- ➤ lack of Single Market for B2C transactions





BUSINESSEUROPE's goal

- A more common regulatory framework for B2C contracts
- Ensure a high level of consumer protection
- Strike a fair balance of interests
- Avoid unnecessary burden on traders





Targeted full harmonisation: the way forward

Why full?

- helps to reduce the regulatory divergences
- avoids national gold-plating
- facilitates enforcement and more even interpretation

Why targeted?

- focuses on well selected aspects with cross-border relevance
- tackles divergences constituting barriers to the single market
- respects the principles of subsidiarity, proportionality and necessity





Benefits of the proposal (1)

- For the Single Market and the economy:
 - removing barriers caused by the disparity of national rules
 - enhancing competition in domestic and crossborder trade
 - facilitating cross-border enforcement
 - increasing legal certainty and easier communication





Benefits of the proposal (2)

– For businesses:

- lower compliance costs
- more legal certainty
- more cross-border opportunities

– For consumers:

- increased confidence benefiting from more common rights and level of protection across EU
- easier access to products and services
- wider choice and more competitive prices





BUSINESSEUROPE's position

- Support for a targeted full harmonisation approach
- Where full harmonisation is not possible, status quo should be kept
- Avoid creating additional layers of legal fragmentation
- Clarification of scope and interaction with other Community legislation





Let's all think European!

Avoid "nationalisation" of the proposal, a European solution to be found that:

- improves the Single Market for consumers and businesses
- provides legal certainty
- results in genuine full harmonisation of the relevant national laws
- ensures a balanced common level of consumer protection avoiding unnecessary burdens on traders
- is pragmatic and workable and responds to the needs and the reality of the market





THANK YOU FOR YOUR ATTENTION!

More information about the proposal can be found at www.businesseurope.eu

