

**NATIONAL ACTIVITIES OF SWEDEN IN SUPPORT OF THE OBJECTIVES OF THE
CONSUMER POLICY STRATEGY (2002-2006)**

Report on the implementation of the strategy

This template follows the structure of the rolling plan of actions of the Consumer Policy Strategy 2002-2006 (COM (2002) 208 final)

OBJECTIVE 1: A HIGH COMMON LEVEL OF CONSUMER PROTECTION

Action	Description	Time frame/state of play
[Field]		
1. Safety of goods and services	Work has started on implementing the new Product Safety Directive. Two committees have been established. Product safety and standardisation are very important issues in Sweden, and Sweden is participating actively in European and international work in this field. The Swedish Consumer Agency has been given until 30 September 2003 to identify and analyse risks and hazards liable to be associated with the various types of service which are covered by the provisions of Swedish product safety legislation.	
2. Legislation on consumers' economic interests	A bill for a new price information act will be put to the Swedish parliament by the government in autumn 2003. Changes to legislation will be proposed to parliament, also in autumn 2003, with a view to ensuring that the use of e-mail and SMS messages for direct marketing is permitted only where consent is given beforehand. Parliament is considering a proposal from the government for increased consumer protection in connection with financial advice. The Consumer Agency has entered into several agreements with various branch organisations and other players. For example, information material has been produced in conjunction with one branch organisation which includes a cancellation form for telephone sales. Two new/amended regulations and two new/amended guidelines were adopted in 2002..	

3. Financial services	<p>As mentioned above, the Swedish parliament is considering a government proposal on increased consumer protection in connection with financial advice.</p> <p>The financial services industry has produced information material to assist the clients of life assurance companies. The Consumer Agency has also taken action to ensure that clearer information is provided on the implications of buying on credit in the consumer electronics branch.</p> <p>In conjunction with the implementation of the EU Directive on distance selling of financial services, the structure of the relevant Swedish legislation will be reviewed.</p>	
4. Electronic commerce	<p>Information campaigns on e-commerce have been run. The Consumer Agency's website provides, among other things, assistance and information relating to the issues concerned. The European Consumer Centre, in the context of Euroguichet cooperation, has carried out a study of how cross-border e-commerce functions in practice.</p>	
5. Services of general interest	<p>Consumers must be provided with better conditions for exploiting markets recently opened up to competition. In cooperation with the Swedish Competition Authority, the Consumer Agency is undertaking systematic studies of the consequences which the recent opening up of markets to competition will have for consumers. In 2002 the electricity market was analysed and a report produced, the consultation process on which has recently been completed. In 2003 priority is being given to the telecommunications market. A Market Court judgment in 2002 established the requirements that can be imposed on telecommunications operators regarding</p>	

	<p>the conditions offered to consumers. On the initiative of the electricity industry, an advisory service has been set up to provide free consumer assistance on electricity market issues. See also below concerning the government's council on consumer issues.</p>	
<p>Integration of consumer interests into other policies: policy initiatives which take into account consumer interests (e.g. environment, transport, energy, financial services, information society)</p>		
1. General	<p>Consumer matters are by and large present in all areas of society and are therefore taken into account in several other policy areas. The Consumer Agency is also active in other policy areas, e.g. energy policy and regional development policy.</p>	
2. Government's council on consumer issues	<p>In 2002, in order to facilitate the integration of consumer issues into other policy areas, a council on consumer issues was set up within the government, bringing together a dozen or so authorities under the Minister for Consumer Affairs. Among other things, the Council discusses services of general interest, insurance, and the need to provide consumers with a better guarantee of product safety and food safety.</p>	
3. Environment	<p>The environment is a special consumer policy issue in Sweden. The aim is to develop consumption and production patterns which reduce the pressure on the environment and contribute to long-term sustainable development. The government has tabled a document in parliament setting out new objectives for sustainable consumption. A special rapporteur will be appointed to draw up an action plan on sustainable consumption by households.</p>	

OBJECTIVE 2: EFFECTIVE ENFORCEMENT OF CONSUMER PROTECTION RULES

Action	Description	Time frame/state of play
[Field]		
1. Enforcement	<p>Enforcement is extremely important. In 2002 the Consumer Ombudsman took 15 cases to court, and issued 23 consumer protection injunctions and 19 information orders.</p> <p>Sweden plays an active part in the IMSN and OECD.</p>	
2. Information on the safety of products and services	<p>The Market Court hears product safety cases referred to it by the Consumer Agency, which itself carries out regular market checks to ensure product safety. Information on the outcome of the cases etc. is disseminated through consumer magazines, TV, the Internet, conferences and seminars.</p> <p>In the context of product safety enforcement, some of the market checks have been carried out together with other authorities in order to boost their effectiveness etc.</p>	
3. Redress	<p>The Consumer Ombudsman endeavours to ensure a high level of compliance with consumer legislation and branch agreements. In 2002 for example, as a result of his taking cases to the Market Court, unfair terms in telecommunications subscription contracts were banned, and consumer protection was strengthened with regard to financial services. The Consumer Ombudsman can also support individual consumers in important disputes concerning financial services where a principle is at stake and can initiate group referrals to the General Claims Board. A study is being carried out until January 2004 involving pilot activities in connection with the</p>	

	<p>Consumer Ombudsman's involvement in certain disputes.</p> <p>The General Claims Board considers disputes between consumers and traders, supports the mediation role of local consumer organisations in consumer disputes, and expresses opinions in consumer disputes at the request of the court. Together with the Consumer Agency, it operates the European Consumer Centre, which is a Euroguichet and is also integrated into EEJ Net and Fin Net. Timeshare is the most common subject of cases referred to the ECC, which in 2002 dealt with a total of 31 matters. Another 30 or so timeshare disputes could not be processed. Of the 31, 14 were from Swedish consumers and 17 from European consumers who had purchased from Swedish traders. In 2002 around 2 100 consumers contacted the advisory office for information, advice or individual help, a 40% increase over the previous year. The ECC website received 80% more visits than in 2001. The ECC helped to provide information for students, teachers and the general public concerning subjects such as cross-border e-commerce, direct imports of cars, and timeshare. Brochures were also produced, and the ECC's activities were presented in a special supplement published by Sweden's largest daily newspaper.</p>	
4. Support for consumer organisations	<p>In Sweden, which has its own particular system of authorities, the independent consumer policy authorities play a central part in the effective implementation of consumer policy measures.</p>	

OBJECTIVE 3: PROPER INVOLVEMENT OF CONSUMER ORGANISATIONS IN EU POLICIES

Action	Description	Time frame/state of play
[Field]		
1. Participation of consumer organisations in EU policy making	<p>One of the aims of Swedish national and European consumer policy is for interest organisations to be given an opportunity to have more influence on consumer policy. This has led to increased state subsidies for two national consumer organisations, project funding to increase youth organisations' participation in consumer policy, and the establishing of a national working group for consumer organisations.</p> <p>Sweden has two consumer organisations. Both are umbrella organisations for several different organisations, and one of them also has individual members. Both organisations receive annual funding from the Swedish government, which has increased sharply in recent years (by 50% since 1999). The purpose of funding is to make it possible for the organisations to play an active part in the shaping of EU consumer policy.</p> <p>The organisations have to meet the following operational goals:</p> <ul style="list-style-type: none"> – to strengthen the position of consumers in the European integration process, – to increase consumer awareness of consumer issues, in connection with the European integration process. <p>They must do this by:</p> <ul style="list-style-type: none"> – representing consumers in the European integration process, 	

- assuming responsibility for providing information both to their own members and to other consumer organisations,
- playing an active part in the European standardisation process.

In addition, government officials have regular dialogue with the consumer organisations concerning national and European consumer policy and invite them to take an active part in policy development. This takes place partly through the organisations' participation in the Ministry of Agriculture's reference group on consumer issues, and partly through participation in the same Ministry's working group for consumer organisations. Before EU Council of Ministers meetings at which consumer issues are to be discussed, the reference group arranges a dialogue involving the Ministry of Agriculture's consumer unit, other Swedish government departments, and various authorities and organisations. The Agriculture Ministry's working group for consumer organisations was created in 2002 to discuss topical consumer policy issues with representatives of those organisations. At its meetings forthcoming activities such as seminars for NGOs are discussed, and consumer organisations are informed in depth about EU issues, and asked for their opinions on various EU issues before the government adopts a stance on them.

Sweden believes that consumer influence on standardisation is very important. Consumer interests must play a bigger part in the process. In 2002 Sweden was involved in the adoption by the consumer affairs ministers of the Nordic countries of a strategy designed

	<p>to increase consumer influence on standardisation. Work on implementing this strategy has already started. The national consumer organisations receive an annual contribution from the Swedish government to help them play an active part in European standardisation work.</p> <p>General comment: the Swedish system differs from that in many other countries, and some of the tasks which in other Member States are performed by organisations or the government are carried out in Sweden by independent authorities.</p>	
2. Consumer information and education	<p>The Consumer Agency undertakes price and cost of living surveys and gives practical support to local consumer advice bureaus, teachers, etc. Consumer education courses have been provided for local consumer advice bureaus. Advice and information are also provided directly to consumers, for example via the Consumer Agency's website, which even offers immigrants information in 14 different languages. An on-line guide has been produced, containing information and findings relating to various types of retail survey in order to help others carry out local price surveys. Both brochures and on-line material have been produced to help consumers plan their household budget and finances.</p> <p>The website also contains environmental information, and the Consumer Agency includes environmental aspects in its consumer product tests. The tasks of the non-profit organisation SIS Miljömärkning include developing, providing information on and marketing eco-labelling criteria for consumer goods.</p> <p>The Consumer Agency has been given the task, in cooperation with the relevant branch organisations and</p>	

	authorities, of improving consumer information on housing issues.	
3. Support and capacity building	See details above concerning state funding for organisations, the possibility of applying to the Consumer Agency for project funding, and on-line assistance for consumers.	

ACTIONS TO IMPROVE THE QUALITY OF CONSUMER POLICIES

Action	Description	Time frame/state of play
Impact assessment		
1.	Swedish consumer policy is constantly evolving. One of the government's objectives is to strengthen consumer policy. Sweden's national action plan covers the period up to and including the year 2005. The action plan will be evaluated, and a new one produced which will apply from 2006, i.e. the final year of the Consumer Policy Strategy. The objectives of the new action plan, to be produced on the basis of dialogue with consumer organisations and other players, will cover Sweden's EU policy as well as its domestic policy.	
Knowledge-based policy		