

### Objective 1: A high common level of consumer protection

Action	DESCRIPTION	TIME FRAME / STATE OF PLAY
[Field]:		
1. Reorganising consumer affairs	<p>A national centre for consumer affairs called <i>Forbrugernes Hus</i> has been established, which is to become the focus of government action on behalf of consumers. The initiative is designed to underpin and achieve the government's objectives in the consumer field, i.e.</p> <ul style="list-style-type: none"> <li>• to improve the level of consumer protection in Denmark,</li> <li>• to ensure as much consumer choice as possible,</li> <li>• to involve consumers and businesses in consumer policy.</li> </ul> <p>The advantage of the centre is that it will serve as a joint access point for consumers and businesses when they wish to contact the consumer affairs authorities. In order to promote dialogue with consumers and businesses, a consumer forum (<i>ForbrugerForum</i>) will be set up which will serve as a platform for dialogue and as a kind of supervisory body within <i>Forbrugernes Hus</i>. The consumer forum will be composed of an independent chairman, a majority of consumer representatives and a minority of business representatives.</p>	The new system of public-sector consumer bodies will come into effect on 1 October 2003.
2. Improving consumer safety	The Danish government wishes to maintain and improve the high level of consumer safety in Denmark and has planned a range of initiatives. These aim (a) <i>to guarantee a high level of food safety</i> (e.g. by improving food labelling, which will be done within the framework of EU cooperation), (b) <i>to ensure a high level of product safety</i> (e.g. by amending the legislation on product safety and setting up a safety agency responsible for overall action as regards electrical safety, gas safety and product safety), (c) <i>to safeguard consumer health</i> (e.g. by	Most of the initiatives have already been launched or will be launched in 2003. However, some will not start until early 2004.

	creating a health portal, harmonising package inserts for medicines and introducing personalised electronic medication profiles) and (d) <i>to improve information on health and safety on the Internet</i> (e.g. by providing access to information on nutrition, hazardous products, biotechnology and ethics).	
3. Improving consumer advice	Consumers have access to much more information today than in the past. Although it is to be welcomed that consumers have so much choice and access to information, there is also the danger that they will be overloaded with information. This means that consumers today need advice which is more personal and specific and require access to objective information. The government is therefore planning to introduce a range of initiatives: (a) <i>extending public-sector consumer advice services</i> (e.g. by opening a centre for consumer information for the EU ("euroguichet"), providing consumer advice at libraries and providing information on the environment), (b) <i>creating a general consumer portal</i> (the portal will bring together all the consumer information in the public domain and, for instance, will provide access to information on social security, hazardous products, and personal and targeted consumer information), (c) <i>create simple labelling schemes</i> (the many labelling schemes are to be updated and the uptake of the EU's eco label is to be promoted) and (d) <i>introducing guidelines for sound consumer information</i> (guidelines on best practice for direct consumer promotions and on best practice for price-comparison databases).	Most of the initiatives have already been launched or will be launched in 2003. However, some will not start until early 2004.
4. Simplifying consumer regulations	Consumer legislation should ensure a high level of consumer protection while protecting businesses from unfair competition by unscrupulous competitors. Although this fundamental principle is being upheld, the government also wants to simplify and update the regulations so that they are more effective in an ever-changing market. The legislation is to be updated so that it takes account of new forms of trade, such as via the Internet or mobile phones. The initiatives will include: (a) updating the Marketing Practices Act, (b) simplifying and	A series of initiatives has been launched in 2003 and some of them have been completed ("clear and simple code of practice for the financial sector")

	updating the Price Labelling Act, (c) exploring ways of simplifying and updating the Consumer Contracts Act (regulate distance selling, itinerant trading, etc.), (d) boosting consumer confidence in new forms of trade (e.g. by ensuring effective consumer protection as regards micro-payments and ensuring satisfactory rights as regards IT — see below), (e) drawing up a clear and simple code of practice for the financial sector (see below), (f) developing a consumer guide to borrowing, investment and insurance.	
<b>Integration of consumer interests into other policies: policy initiatives which take consumer interests into account (e.g. environment, transport, energy, financial services, information society)</b>		
1. Ensuring satisfactory rights with regard to IT	A committee has been appointed to examine whether there are any factors which might be an impediment to consumers acting confidently and freely in the "network society". In light of its findings, the committee is to make recommendations as to how to boost consumer confidence in the Internet and digital services.	The committee is expected to complete its investigations in autumn 2003.
2. Drawing up a clear and simple code of practice for the financial sector	An executive order on good practice in the financial sector has been drawn up. It contains general rules on contracts, consultancy and the management of conflicts of interests, and specific rules aimed at banks and insurance companies, for instance. Trade and consumer organisations have been involved in this work.	The executive order was issued in the middle of 2003.
3. Micropayments	A study of the current regulations — including EU regulations — on micropayments has shown that there are obstacles to the uptake of these services. The study was conducted in close collaboration with telecom providers, content suppliers, consumer representatives and other relevant ministries. It is expected that, on the basis of the study, practical steps will be taken to put in place a sound framework for the development of a market for content and payment services, while at the same time ensuring the necessary level of consumer protection.	This work is under way.
4. Promoting consumers' freedom of	A number of new markets have emerged this year as the result of the	The initiatives have

choice	<p>deregulation of a number of sectors, such as energy. This poses the challenge of ensuring that deregulation benefits consumers and businesses alike. The deregulated sectors typically go through a transitional period during which not enough information is available about them. It is therefore an important task of consumer policy to ensure that consumers receive enough information about the new choices open to them, and to ensure satisfactory conditions for consumers. The action being taken involves (a) <i>creating transparency in the health and welfare sector</i> (e.g. by providing access to comparable consumer information on the Internet and introducing quality declarations in hospitals), (b) <i>creating transparency in the housing market</i> (e.g. by providing access to information on the housing sector), (c) <i>guaranteeing freedom of choice for consumers in the pensions sector</i>, (d) <i>establishing a complaints procedure and clearly defined rights in the deregulated sectors</i> (e.g. by establishing a private complaints commission for consumers in the energy market and, in cooperation with the transport sector, by establishing high standards for consumers following the deregulation of the passenger transport sector), (e) <i>creating transparency in the new deregulated markets</i> (e.g. by implementing a project on transparency, and supporting the establishment of a "price index" with comparable information on energy prices).</p>	already been launched, or are expected to be launched in 2003.
See also the above-mentioned initiatives which also involve other policy areas — e.g. the environment		

## Objective 2: Effective enforcement of consumer protection rules

<b>Action</b>	<b>DESCRIPTION</b>	<b>TIME FRAME / STATE OF PLAY</b>
<b>[Field]:</b>		
1. Reforming the consumer complaints system	A consumer complaints act has been adopted which seeks to (a) encourage companies to set up more private complaints commissions, (b) make case processing by the Consumer Complaints Commission swifter and more efficient and (c) strengthen efforts to make complaints unnecessary.	The act was adopted in June 2003 and will come into force on 1 January 2004. The structural adjustments with regard to implementing the reform are expected to be completed by 1 January 2004.
2. Creating a consumer complaints portal	The purpose of the complaints portal is to provide consumers, members of the public and businesses with an overview of the complaints system, make it more accessible to them and provide them with a better service in this regard. The portal will make it easier to file complaints, will provide consumers and businesses with a better service and will enable them to solve conflicts themselves. The portal will provide integrated access to the complaints system and will feature a range of functionalities to support the complaints process. These will include functionalities which help consumers to find the appropriate authority, provide them with guidance and information on consumer rights, and help them to file complaints and use self-service modules.	The investigations into this subject began in 2003.
3. Targeted information for businesses about consumer affairs	Businesses can find it difficult to negotiate the many regulations on consumer affairs. With a view to ensuring that consumer legislation is applied more effectively, action will be taken to make it easier for	The initiative is expected to be completed in 2004.

	businesses to keep up with new developments in the consumer field. Businesses are to be given access to targeted information about consumer affairs via the consumer portal (see point 2 of Objective 1) and the corresponding business portal.	
4. Strategy of the consumer ombudsman (new objectives, ambitions and activities for market supervision)	The consumer ombudsman must ensure that the legislation is complied with. The fact that consumers and businessmen find it difficult to understand why statutory rules can apparently be broken with impunity is something that the consumer ombudsman takes very seriously. He will therefore ensure that effective action is taken in response to violations of the regulations which are particularly flagrant or severe or which cause inconvenience to consumers. Further guidelines and instructions for this will be drawn up.	Starting date: 1 January 2003 Completion date: 1 October 2003 State of play on 9 July 2003: discussions are under way with the counsel to the treasury ( <i>Kammeradvokat</i> ) and the chief public prosecutor ( <i>Rigsadvokat</i> ) on objectives, strengthening supervisory activities and making these more effective.

### Objective 3: Proper involvement of consumer organisations in EU policies

Action	DESCRIPTION	TIME FRAME / STATE OF PLAY
<b>[Field]:</b>		
1. Drawing up a clear and simple code of practice for the financial sector (see also Objective 1)	Consumer organisations have been involved in the work to draw up a code of good practice for the financial sector.	

2. Micropayments (see also Objective 1)	Consumer representatives took part in the study concerned.	
3. Reorganising consumer affairs (see point 1 of Objective 1)	As part of the efforts to reorganise consumer affairs, a consumer forum ( <i>ForbrugerForum</i> ) will be set up which will serve as a platform for dialogue and as a kind of supervisory body within <i>Forbrugernes Hus</i> . The consumer forum will be composed of an independent chairman, a majority of consumer representatives and a minority of business representatives.	The new system of public-sector consumer bodies will come into force on 1 October 2003.

### Action to improve the quality of consumer policies

<b>Action</b>	<b>DESCRIPTION</b>	<b>TIME FRAME / STATE OF PLAY</b>
<b>IMPACT ANALYSIS</b>		
1. Impact of the project	<p>The project was launched because of the increasing need at political level to record the practical impact of political action and because of the desire to improve the management of objectives and results. The development project will help make it possible to:</p> <p>(1) carry out impact assessments of consumer policy initiatives (2) apply international benchmarks to consumer affairs.</p> <p>The main objective of the first stage of the project is to recommend appropriate ways of measuring the effect of consumer policy. The plan is to use these recommendations as the basis for developing, in 2004, a practical model for measuring and assessing action taken to implement</p>	<p>The project was launched at the end of 2002 and constitutes the first part of a major development project which will be implemented over the next three years.</p> <p>Discussions are under way concerning an impact assessment which will lead to a knowledge-</p>

	<p>consumer policy.</p> <p>As part of the project, the Danish government also aims — in consultation with the Commission and other Member States — to establish similar measurements at EU level and use them as a basis for introducing European benchmarks for consumer policy. At the "Consumers and the markets of Europe" seminar, which was held in Copenhagen in November 2002, it was therefore decided to continue with the development of a European knowledge base for consumer affairs.</p>	<p>based policy.</p>
<p><b>KNOWLEDGE-BASED POLICY</b></p>		
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