

P7_TA(2013)0239

A new agenda for European consumer policy

European Parliament resolution of 11 June 2013 on a new agenda for European Consumer Policy (2012/2133(INI))

The European Parliament,

- having regard to the Charter of Fundamental Rights of the European Union, as incorporated into the Treaties by Article 6 of the Treaty on European Union (TEU), and in particular Article 38 of the Charter, which lays down that Union policies shall ensure a high level of consumer protection,
- having regard to Article 26 of the Treaty on the Functioning of the European Union (TFEU), which stipulates that ‘the internal market shall comprise an area without internal frontiers in which the free movement of goods, persons, services and capital is ensured in accordance with the provisions of the Treaties’,
- having regard to Article 3(3) TEU, which commits the Union to work for ‘a highly competitive social market economy, aiming at full employment and social progress, and a high level of protection and improvement of the quality of the environment’,
- having regard to Article 9 TFEU, which establishes that ‘in defining and implementing its policies and activities, the Union shall take into account requirements linked to the promotion of a high level of employment, the guarantee of adequate social protection, the fight against social exclusion, and a high level of education, training and protection of human health’,
- having regard to Article 11 TFEU, which stipulates that ‘environmental protection requirements must be integrated into the definition and implementation of the Union policies and activities, in particular with a view to promoting sustainable development’,
- having regard to Article 12 TFEU, which stipulates that ‘consumer protection requirements shall be taken into account in defining and implementing other Union policies and activities’,
- having regard to Articles 14, 114(3) and 169 TFEU and to Protocol 26 thereto, on services of general (economic) interest,
- having regard to Article 169(1) TFEU, which stipulates that ‘in order to promote the interests of consumers and to ensure a high level of consumer protection, the Union shall contribute to protecting the health, safety and economic interests of consumers, as well as to promoting their right to information, education and to organise themselves in order to safeguard their interests’,
- having regard to Council Recommendation 98/560/EC of 24 September 1998 on the development of the competitiveness of the European audiovisual and information services industry by promoting national frameworks aimed at achieving a comparable and effective

level of protection of minors and human dignity¹,

- having regard to the report on the application of Regulation (EC) No 2006/2004 of the European Parliament and of the Council of 27 October 2004 on cooperation between national authorities responsible for the enforcement of consumer protection laws (the Regulation on consumer protection cooperation) (COM(2009)0336),
- having regard to Directive 2005/29/EC of the European Parliament and of the Council of 11 May 2005 concerning unfair business-to-consumer commercial practices in the internal market and amending Council Directive 84/450/EEC, Directives 97/7/EC, 98/27/EC and 2002/65/EC of the European Parliament and of the Council and Regulation (EC) No 2006/2004 of the European Parliament and of the Council ('Unfair Commercial Practices Directive')²,
- having regard to Decision No 1926/2006/EC of the European Parliament and of the Council of 18 December 2006 establishing a programme of Community action in the field of consumer policy (2007-2013)³,
- having regard to Recommendation 2006/952/EC of the European Parliament and of the Council of 20 December 2006 on the protection of minors and human dignity and on the right of reply in relation to the competitiveness of the European audiovisual and on-line information services industry⁴,
- having regard to Directive 2007/65/EC of the European Parliament and of the Council of 11 December 2007 amending Council Directive 89/552/EEC on the coordination of certain provisions laid down by law, regulation or administrative action in Member States concerning the pursuit of television broadcasting activities⁵,
- having regard to the communication from the Commission to the Council, the European Parliament and the European Economic and Social Committee entitled 'EU Consumer Policy Strategy 2007-2013 – Empowering consumers, enhancing their welfare, effectively protecting them' and the resolution of Parliament of 20 May 2008 on EU consumer policy strategy 2007-2013⁶,
- having regard to Regulation (EC) No 765/2008 of the European Parliament and of the Council of 9 July 2008 setting out the requirements for accreditation and market surveillance relating to the marketing of products⁷, which aims to create a general framework of rules and principles for accreditation and market surveillance,
- having regard to Directive 2009/48/EC of the European Parliament and of the Council of 18 June 2009 on the safety of toys (the Toy Safety Directive)⁸,

¹ OJ L 270, 7.10.1998, p. 48.

² OJ L 149, 11.6.2005, p. 22.

³ OJ L 404, 30.12.2006, p. 39.

⁴ OJ L 378, 27.12.2006, p. 72.

⁵ OJ L 332, 18.12.2007, p. 27.

⁶ OJ C 279 E, 19.11.2009, p. 17.

⁷ OJ L 218, 13.8.2008, p. 30.

⁸ OJ L 170, 30.6.2009, p. 1.

- having regard to the Commission Recommendation of 29 June 2009 on measures to improve the functioning of the single market, and to the Commission Recommendation of 12 July 2004 on the transposition into national law of Directives affecting the internal market¹,
- having regard to the Commission communication of 2 July 2009 on the enforcement of the consumer acquis (COM(2009)0330) and to the Commission report of 2 July 2009 on the application of Regulation (EC) No 2006/2004 of the European Parliament and of the Council of 27 October 2004 on cooperation between national authorities responsible for the enforcement of consumer protection laws (the Regulation on consumer protection cooperation) (COM(2009)0336),
- having regard to the communication from the Commission of 7 July 2009 to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions on a harmonised methodology for classifying and reporting consumer complaints and enquiries (COM(2009)0346) and the accompanying draft Commission recommendation (SEC (2009)0949),
- having regard to the communication from the Commission to the European Council entitled ‘Europe 2020 – A strategy for smart, sustainable and inclusive growth’ (COM(2010)2020),
- having regard to its resolution of 9 March 2010 on consumer protection²,
- having regard to Directive 2010/13/EU of the European Parliament and of the Council of 10 March 2010 on the coordination of certain provisions laid down by law, regulation or administrative action in Member States concerning the provision of audiovisual media services (Audiovisual Media Services Directive³),
- having regard to the report by Professor Mario Monti to the Commission of 9 May 2010 on the revitalisation of the internal market entitled ‘A new strategy for the single market’,
- having regard to its resolution of 20 May 2010 on delivering a single market to consumers and citizens⁴,
- having regard to its resolution of 21 September 2010 on completing the internal market for e-commerce⁵,
- having regard to its resolution of 20 October 2010 on the financial, economic and social crisis: recommendations concerning measures and initiatives to be taken (mid-term report)⁶,
- having regard to the Commission Staff Working Document of 22 October 2010 entitled ‘Making markets work for consumers’ (the fourth edition of the Consumer Markets Scoreboard) (SEC(2010)1257),
- having regard to the report of 27 October 2010 entitled ‘EU Citizenship Report 2010:

¹ OJ L 98, 16.4.2005, p. 47.

² OJ C 349 E, 22.12.2010, p. 1.

³ OJ L 95, 15.4.2010, p. 1.

⁴ OJ C 161 E, 31.5.2011, p. 84.

⁵ OJ C 50 E, 21.2.2012, p. 1.

⁶ OJ C 70 E, 8.3.2012, p. 19.

- Dismantling the obstacles to EU citizens' rights' (COM(2010)0603),
- having regard to the Commission Staff Working Document of 4 March 2011 entitled 'Consumers at home in the single market' (the fifth edition of the Consumer Markets Scoreboard) (SEC(2011)0299),
 - having regard to the European Consumer Centres Network 2010 Annual Report, published by the Office for Official Publications of the European Union in 2011,
 - having regard to its position of 23 June 2011 on the proposal for a directive of the European Parliament and of the Council on consumer rights¹,
 - having regard to its resolution of 5 July 2011 on a more efficient and fairer retail market²,
 - having regard to the Commission Staff Working Paper of October 2011 entitled 'Making markets work for consumers' (the sixth edition of the Consumer Markets Scoreboard) (SEC(2011)1271),
 - having regard to the 'Kraków declaration' of the first Single Market Forum, held in Kraków (Poland) on 3 and 4 October 2011,
 - having regard to the proposal of 19 October 2011 for a Regulation of the European Parliament and of the Council establishing the Connecting Europe Facility (COM(2011)0665),
 - having regard to its resolutions of 23 October 2012 on passenger rights in all transport modes³ and 25 October 2011 on mobility and inclusion of people with disabilities and the European Disability Strategy 2010-2020⁴,
 - having regard to its resolution of 29 March 2012 on the functioning and application of established rights of people travelling by air⁵,
 - having regard to Regulation (EU) No 1169/2011 of the European Parliament and of the Council of 25 October 2011 on the provision of food information to consumers⁶,
 - having regard to the Proposal for a Regulation of the European Parliament and of the Council of 9 November 2011 on a consumer programme 2014-2020 (COM(2011)0707) and related documents (SEC(2011)1320 and SEC(2011)1321),
 - having regard to its resolution of 15 November 2011 on a new strategy for consumer policy⁷,
 - having regard to the communication from the Commission of 19 December 2011 to the European Parliament and the Council entitled 'A European vision for Passengers:

¹ OJ C 390 E, 18.12.2012, p. 145.

² OJ C 33 E, 5.2.2013, p. 9.

³ Texts adopted, P7_TA(2012)0371.

⁴ OJ C 131 E, 8.5.2013, p. 9.

⁵ Texts adopted, P7_TA(2012)0099.

⁶ OJ L 304, 22.11.2011, p. 18.

⁷ Texts adopted, P7_TA(2011)0491.

Communication on Passenger Rights in all transport mode' (COM (2011)0898),

- having regard to the Commission communication of 11 January 2012 entitled 'A coherent framework for building trust in the Digital Single Market for e-commerce and online services' (COM(2011)0942),
- having regard to the proposal of 25 January 2012 for a Regulation of the European Parliament and of the Council on the protection of individuals with regard to the processing of personal data and on the free movement of such data (General Data Protection Regulation) (COM(2012)0011),
- having regard to its resolution of 2 February 2012, 'Towards a coherent European Approach to Collective Redress'¹,
- having regard to the Commission communication of 20 April 2012 entitled 'A strategy for e-procurement' (COM(2012)0179),
- having regard to the Commission communication of 2 May 2012 entitled 'European Strategy for a Better Internet for Children' (COM(2012)0196),
- having regard to its resolution of 22 May 2012 on a strategy for strengthening the rights of vulnerable consumers²,
- having regard to its resolution of 22 May 2012 on the Internal Market Scoreboard³,
- having regard to the communication from the Commission of 22 May 2012 to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions entitled 'A European Consumer Agenda – Boosting confidence and growth' (COM(2012)0225),
- having regard to the Commission Staff Working Document of 29 May 2012 entitled 'Consumer Conditions Scoreboard – Consumers at home in the single market' (the Seventh edition of the Consumer Markets Scoreboard (SWD(2012)0165),
- having regard to the Commission staff working document of 7 December 2012 entitled 'making markets work for consumers', the Eighth edition of the Consumer Markets Scoreboard (SWD(2012)0432),
- having regard to the Proposal for a Regulation of the European Parliament and of the Council of 4 June 2012 on electronic identification and trust services for electronic transactions in the internal market (COM(2012)0238),
- having regard to the Commission staff working document of 19 July 2012 on knowledge-enhancing aspects of consumer empowerment 2012 - 2014 (SWD (2012)0235),
- having regard to the communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions of 3 October 2012 entitled 'Single Market Act II – Together for new growth'

¹ Texts adopted, P7_TA(2012)0021

² Texts adopted, P7_TA(2012)0209.

³ Texts adopted, P7_TA(2012)0211.

(COM(2012)0573),

- having regard to its resolution of 11 December 2012 on completing the digital single market¹,
 - having regard to the opinion of the European Economic and Social Committee on the communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions entitled ‘A European Consumer Agenda – Boosting confidence and growth’ (COM(2012)0225),
 - having regard to Rule 48 of its Rules of Procedure,
 - having regard to the report of the Committee on the Internal Market and Consumer Protection (A7-0163/2013),
- A. whereas the promotion and protection of consumers and their rights are core Union values;
- B. whereas consumers play a key role in the economy since consumption is one of the main drivers of growth in the Union;
- C. whereas EU citizens have a crucial role to play as consumers in achieving the Europe 2020 goals of smart, inclusive and sustainable growth, and the role of the consumer should accordingly be recognised as part of the EU’s economic policy;
- D. whereas the Union has the objectives of achieving a high level of consumer awareness, empowerment and protection as well as striking the right balance as regards the competitiveness of the Union’s businesses and economies, notably by protecting consumers’ health and safety and economic interests, as well as promoting their rights to information, education and organisation;
- E. whereas consumers do not form one single homogeneous group, and the resultant variables need to be addressed in the European Consumer Agenda, as there are considerable differences among consumers in terms of consumer skills, awareness of legislation, assertiveness and willingness to seek redress; whereas non-discrimination and accessibility need to be taken into consideration when implementing the European Consumer Agenda;
- F. whereas it is necessary to boost consumers’ confidence, trust in the market and knowledge of their rights, with a special focus on vulnerable consumer groups such as children, older people and other consumers in situations of vulnerability; whereas in this respect it is essential to offer consumers in the Union better protection vis-à-vis products and services which may endanger their health or safety;
- G. whereas ‘pertinent and adequate information’ means information that is easily accessible, transparent, not misleading and comparable;
- H. whereas achieving a properly functioning internal market is consistent with the Lisbon Strategy goals of boosting growth and employment in order to serve the EU’s 500 million consumers;
- I. whereas e-commerce is extremely useful for all consumers, given its huge cross-border

¹ Texts adopted, P7_TA(2012)0468.

potential, which allows consumers to benefit from the single market to the fullest; whereas e-commerce is also, as a means of inclusion, extremely useful for consumers with disabilities or reduced mobility and those living in rural areas with geographical handicaps;

- J. whereas uncertainty over consumers' rights in regard to cross-border purchases is undermining the benefits of market integration;
- K. whereas the development of e-commerce is slowed down by the still existing digital divide among Union citizens, particularly in the case of older people; whereas most public and private websites are still inaccessible for persons with disabilities or lower digital literacy;
- L. whereas fragmentation of the digital single market jeopardises the rights of consumers; whereas some websites are not suitable for cross-border shoppers and consumers; whereas the Directive on Alternative Dispute Resolution (ADR) and the Regulation on Online Dispute Resolution (ODR) will soon enter into force and provide useful tools for consumers, in particular for cross-border transactions; whereas appropriate mechanisms for bringing effective collective actions merit further consideration;
- M. whereas the recent financial crisis has underlined the strong need for consumers to be protected and informed in the area of financial and banking services, since such products could have a direct impact on their global welfare, as well as the need for more impartial advice for consumers;
- N. whereas the European Consumer Agenda sets out Union consumer policy mainstreaming measures designed to achieve the Europe 2020 Strategy objectives;
- O. whereas the current economic crisis also seriously affects the purchasing power of consumers in the single market, in particular that of consumers in vulnerable situations resulting from their social or financial circumstances; whereas, consequently, consumer's rights should be recognised to the necessary degree;
- P. whereas the single market provides access for Union consumers to a broad range of high-quality products and services sold at competitive prices; whereas the production of environment-friendly goods and the provision of environment-friendly services encourages responsible consumption, thus stimulating sustainable development, employment and economic growth; whereas the Commission should address and study new forms of consumption such as collaborative consumption;
- Q. whereas necessary adjustments will have to be introduced as technical and scientific knowledge advances, with regard to both food safety and safety of other basic consumer products;
- R. whereas there is a need to strengthen the role of consumer associations in all areas by adopting the necessary legal and economic measures, and to support them with capacity-building; whereas consumer associations play a unique role in guaranteeing confidence in and the development of the single market;
- S. whereas passengers are not sufficiently informed about their rights and the quality of service they are entitled to expect, and legal claims by passengers are often difficult to lodge and enforce; whereas guidelines are necessary to facilitate and improve the application of the different passenger rights regulations across all transport modes; whereas, in its

upcoming revision of the Package Travel Directive, the Commission needs to fully examine the impact of e-commerce and digital markets on consumer behaviour within the European tourism industry;

- T. whereas the existing EU legislation offers basic protection of passengers in all transport modes, but for some of these passenger rights application, monitoring and enforcement are not properly ensured in all modes and in all parts of the Union, a fact which impedes free movement within the single market, since it affects the confidence of citizens when travelling and undermines fair competition among carriers;
- U. whereas passengers need to be able to clearly differentiate between non-optional operational costs included in fares and bookable optional items, in the context of computerised reservation systems governed by Regulation (EC) No 1008/2008 on common rules for the operation of air services in the Community (Recast)¹, since this will increase price transparency for consumers booking tickets on the internet;
- V. whereas the four main objectives set out in the Commission's communication on a European Consumer Agenda are: 1) reinforcing consumer safety; 2) enhancing knowledge; 3) stepping up enforcement and securing redress; and 4) aligning rights and key policies to changes in society and the economy; whereas the European Parliament and the national parliaments should facilitate the swift and effective transposition of consumer protection legislation;
- W. whereas the Union has set targets for reducing CO₂ emissions with the aim of achieving the 2020 objectives and ensuring that the bulk of energy supply is obtained from renewable energies by 2050;
- X. whereas the proposals that are drawn up need to be consistent with the four major objectives set;

Strengthening awareness, enhancing knowledge, safety and consumer rights

1. Welcomes the holistic approach of the European Consumer Agenda, and in particular the fact that it covers almost all important policy areas for consumers and thus sends out a strong signal on boosting the role and importance of consumers' safety and rights in the single market and on strengthening consumer associations; stresses, however, that this must also be reflected in legislative and other proposals by the Commission;
2. Welcomes the Commission's willingness to cooperate with traders and intermediaries to promote corporate social responsibility initiatives which promote consumer safety; believes that the Commission should be in constant dialogue with the private sector so that initiatives are accepted and applied in reality;
3. Calls for consumers to be able to exercise their rights easily and effectively in basic areas including food, health, energy, financial and digital services, access to broadband, data protection, transport, and telecommunications;
4. Calls on the Commission to closely cooperate with national governments when introducing the Union-wide campaign to increase knowledge about consumer rights and interests;

¹ OJ L 293, 31.10.2008, p. 3.

emphasises that it is important for the success of this campaign that not only the public sector and consumer protection organisations are included in the process, but also the private sector;

5. Believes that it is necessary to promote e-platforms, such as the European Enterprise Support Network and the website Your Europe, which contribute to the development of the single European market and provide important information for consumers and small and medium-sized enterprises;
6. Calls on the Commission to present a proposal on how to improve citizens' knowledge of the financial sector, so that people have the necessary information before deciding to obtain a loan; believes that special attention should be paid to the younger generation and to educating society concerning short-term credit loans;
7. Stresses that educating consumers reduces their risks vis-à-vis dangerous or counterfeit products, speculative financial products and misleading advertising; takes the view that education (including financial education) and empowerment of consumers need to be lifelong, and should begin at school; emphasises the need to avoid information overload, and stresses instead the need to reduce knowledge deficits and to improve consumer awareness through reliable, clear, comparable and targeted information;
8. Stresses that for consumers to fully enjoy their rights, the role and education of enterprises must not be forgotten; believes that a good knowledge of consumer rights within enterprises is essential with a view to achieving full implementation of the existing consumer protection legislation; calls on the Commission and the Member States to take the necessary measures to that end, focusing on small and medium-sized enterprises;
9. Emphasises that, according to the findings of various surveys, consumers are concerned on a long-term basis about possible differences in the quality of products with the same brand and packaging which are distributed in the single market; considers that consumers in different Member States do not enjoy access to the same level of quality when buying products with the same brand and packaging in the single market; stresses that discrimination between consumers in any form is unacceptable;
10. Calls on the Commission to carry out a meaningful investigation into this issue that would make it possible to evaluate whether there is a need for adjustment of existing Union legislation; calls on the Commission to inform the European Parliament and consumers on the outcome of the investigation;
11. Calls on the Commission to establish updated and standard rules that guarantee the safety and authenticity of products; hopes, at all events, that the proposal amending Directive 2001/95/EC on general product safety will guarantee a high level of safety of consumer products;
12. Welcomes the Commission's proposal to introduce a legal framework for product safety; stresses, in this context, the importance of effective market surveillance as there are still unsafe products, including CE-labelled products, on the single European market;
13. Calls for consumers to be able to benefit safely from advances in science and technology and to have access to information, impartial advice and the tools required for fair and effective redress;

14. Calls on the Member States and the Commission to promote initiatives which aim to translate the results of scientific advances, technological developments and other innovations into benefits for consumers, with due regard to consumer product safety legislation;
15. Calls for adequate consumer protection and product safety in the markets for consumer goods produced using nanotechnology or genetically modified organisms;
16. Stresses on the need to guarantee the independence and transparency of scientific expertise and regulatory opinion, in particular in the field of health, environment and food policies, in order to ensure the highest level of health protection and confidence among consumers;
17. Highlights the need for better protection of the rights of vulnerable consumer groups such as children and older people or other consumers in situations of vulnerability, particularly with regard to transport, financial services, energy and ICT; stresses the need for measures at both Union and national level to provide adequate guarantees for the protection of those consumers;
18. Emphasises the need for the Commission and the Member States to promote responsible and sustainable consumption, in line with the objectives of the Europe 2020 strategy, and to make markets fully accessible to consumers from the perspective of a highly competitive social market economy, in a Union based on solidarity; considers it necessary to tackle food waste, make the lifespan of consumer products more durable, promote recycling and consumption of second-hand goods, and further improve the energy efficiency of products available in the single market;

Improving implementation, stepping up enforcement and securing redress

19. Insists that the Commission should continue to attentively monitor how legislation that supports the development of the single market is applied; calls on the Commission to take the necessary legal action against Member States infringing or failing to implement or enforce single market legislation, in line with the Treaty of the Functioning of the European Union;
20. Welcomes further legislative initiatives aimed at creating a fully integrated single market in order to increase competition and efficiency and provide greater choice for consumers in the Union;
21. Calls in particular on the Commission and the Member States to ensure the timely and consistent implementation of the Union consumer acquis, and in particular the Consumer Rights Directive¹, the Directive on Unfair Commercial Practices², and the Directive on Misleading and Comparative Advertising³; calls, furthermore, on the Commission and the Member States to carry out monitoring on the effectiveness of the consumer acquis; stresses the evidence suggesting that citizens are still not aware of their rights in the single market, and accordingly calls on the Commission and the Member States to further promote the availability of clear and comprehensive information for consumers as part of the implementation process, as well as information on the available consumer redress tools;

¹ OJ L 304, 22.11.2011, p. 64

² OJ L 149, 11.6.2005, p. 22

³ OJ L 376, 27.12.2006, p. 21

22. Calls on the Commission to take more active steps to evaluate the degree to which citizens in the Member States have access to a bank account; invites the Commission to report on how this problem is being addressed and to submit a report to Parliament on the matter by the end of the first quarter of 2014;
23. Recommends that better use be made of the available information on consumer behaviour, and considers in particular that there is scope for using the results of the Consumer Scoreboard more effectively; suggests, accordingly, that the Joint Research Centre (JRC) should carry out analysis and monitoring work, in the form of a funded research project with a view to identifying the priority areas for citizens when it comes to enhancing their consumer rights in the single market, and accordingly adapting contents and format, as well as the work of the organisations disseminating information to consumers;
24. Points out that EU policies need to promote cooperation between consumer associations and public institutions in all fields, thus securing ease of access to the financial resources required, as well as to foster exchanges of best practice and know-how among associations; believes that a register of European associations should be set up to assist the formation of such associations;

Aligning rights and key policies to economic and societal change

25. Considers that the Commission should focus not only on the purchase of digital content in the digital environment, but also on how to promote the sale of goods and services in the digital environment and boost consumer confidence, so that consumers know how to defend their rights and can undertake dispute resolution should they have purchased a low-quality product or service;
26. Calls on the Commission to pay particular attention to consumer protection in the field of short-term loans, as it is those who are most vulnerable in times of crisis who use those financial products without being fully aware of the obligations and risks they incur as credit takers;
27. Recalls that adequate and pertinent information to consumers must go along with empowerment measures in order to allow them to fully benefit from the opportunities existing in the internal market;
28. Calls on the Commission to cooperate with the European Parliament and the national authorities in order to improve the information available to consumers on how to better manage household energy consumption;
29. Believes that it is necessary to realise the cross-border energy projects included in the Connecting Europe Facility (CEF) programme, since this will promote competition among suppliers of electricity and gas and will boost the autonomy of the energy sector in the Member States;
30. Calls for Union competition policy to be strengthened and for the promotion of consumer rights to be treated as centre-stage in this process; considers this realignment to be of particular importance for the development of a robust digital single market; underlines, in this regard, the important role of price comparison websites, and stresses the need to ensure their independence;

31. Calls on the Commission and the Member States to approve the resources required for the effective implementation of the Agenda, with regard furthermore to the Multiannual Financial Framework for 2014-2020, and to conduct systematic impact assessments;

E-commerce

32. Stresses that the increasingly rapid development of e-commerce is of major importance as far as consumers are concerned, offering a wider choice, especially to those living in less accessible, remote or outlying areas, as well as those with reduced mobility, who would otherwise not have access to a wide choice of goods;
33. Calls on the Commission to take measures to combat the unequal treatment of consumers in the single market arising from current distance-selling restrictions applied by companies involved in cross-border distance selling;
34. Stresses that not all consumers have the opportunity to use the internet or the necessary skills, and that consumers should therefore be offered services through multiple channels;
35. Stresses that consumer confidence is essential for both domestic and cross-border e-commerce; emphasises the need to ensure the quality, safety, traceability and authenticity of products, avoid criminal or unfair practices, and comply with the rules on personal data protection, guaranteeing that, where appropriate, informed and explicit consent for the use of personal data has been given by the consumer;
36. Emphasises that the protection of personal data is an essential prerequisite for the protection of consumers and for the functioning and growth of the digital single market;
37. Stresses that consumers expect fast, reliable and competitive delivery services for e-commerce, and that well-functioning delivery services are necessary in order to ensure consumer trust;

Financial services, investment products and the economic crisis

38. Welcomes the measures envisaged by the Commission in the area of financial services, and underlines the need for a comprehensive legal framework ensuring independent advice for consumers, especially in the field of financial services; stresses that market information must be reliable, clear and comparable, and accessible electronically and other forms; emphasises the need to take out legal action over unfair commercial practices or contract terms; highlights the need to protect consumers who are 'trapped' by a financial product;
39. Takes note of the new proposal (COM(2013)0130, 13 March 2013) for a Regulation amending Regulation (EC) No 261/2004 establishing common rules on compensation and assistance to passengers in the event of denied boarding and of cancellation or long delay of flights and Regulation (EC) No 2027/97 on air carrier liability in respect of the carriage of passengers and their baggage by air; calls for the list of passenger rights common to all transport modes to be circulated widely, in a concise form and in all official Union languages;
40. Emphasises the need to facilitate the right of access to a basic payment account for all consumers and to provide them with clear and relevant information about investment products, as is envisaged inter alia in the proposal for a regulation on key information

documents for investment products (COM(2012)0352); stresses that strict rules are required to regulate the financial markets; emphasises that the present economic and financial crisis is weakening the position of a large number of consumers, making them more and more vulnerable, and that rising job insecurity and unemployment rates and loss of purchasing power are widening inequalities; calls on the Commission to take account of these new developments when drafting policies;

Cooperation among European and national authorities and consumer organisations

41. Highlights the need for close cooperation between European, national and local authorities and consumer associations in order to establish consultation mechanisms and implement the measures planned in the Agenda;
42. Asks the Commission to make the RAPEX (Rapid Alert System for Non-Food Products) reporting system more transparent and effective; emphasises the need to develop the European Consumer Centres (ECC) and Consumer Protection Cooperation (CPC) networks; takes the view that the Commission should consider setting up a RAPEX-type system for services;

Dispute resolution and redress

43. Emphasises that redress mechanisms such as Alternative Dispute Resolution (ADR) or Online Dispute Resolution (ODR) must be fast, accessible and effective; stresses that effective access to justice in cross-border disputes should not be hampered by the difficulties arising from the cross-border nature of a dispute, from lack of resources or from lack of information on the accessibility of legal aid; calls, therefore, for better implementation of Council Directive 2003/8/EC of 27 January 2003 and, if necessary, its revision, in order to address its shortcomings;
44. Stresses that ADR and ODR mechanisms cannot substitute a collective redress mechanism; calls, therefore, on the Commission to explore measures that would lead to the creation of a Union-wide coherent collective redress mechanism in the field of consumer protection which would be applicable to cross-border cases; stresses that uncoordinated initiatives within the Union could lead to fragmentation; emphasises that, in order to ensure the efficiency of collective redress and avoid potential abuses, the Union approach to collective redress should include representative action only in the case of entities duly recognised at national level (public authorities such as ombudsmen, or consumer organisations); insists on the need to build the Union approach to collective redress on the opt-in principle;
45. Emphasises the need to ensure the accessibility of goods and services in the Union, covering areas such as the built environment, transport and ICT; urges the Commission to propose a 'Union Accessibility Act' that will be far-reaching in its ambitions;
46. Draws attention to the fact that the forthcoming Multiannual Financial Framework for 2014-2020 will have to allow the European Consumer Agenda to benefit from sufficiently ambitious funding;

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47. Instructs its President to forward this resolution to the Council, the Commission, and the governments and parliaments of the Member States.