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Directorate B – Consumers
Unit B.1 – Consumer Policy and Sustainability



European Consumer Summit 2024 Report

Summary

The 2024 European Consumer Summit took place on 18 April in Brussels and **brought together over five hundred participants** from all EU Member States, including policymakers, national consumer enforcement authorities, academia, and representatives of businesses and civil society, such as consumer and youth organisations, at both EU and national level. It was hosted by the European Commission in collaboration with Belgian Presidency of the EU Council.

The aim of this year's Summit was, based on the achievements and lessons learned from the New Consumer Agenda, to discuss and provide input to shape the EU consumer policy priorities and actions for the next Commission mandate and the future 2030 Consumer Agenda.

European Commission Vice-President, Věra Jourová, opened the Summit with a **keynote speech**, followed by a **high-level panel**, **discussing the future of consumer policy**. The panel consisted of Ana Gallego (Director-General, DG Justice and Consumers at the European Commission), Alexia Bertrand (Belgian Secretary of State for Budget and Consumer Protection), Anna Cavazzini, (Chair of the European Parliament Committee on internal Market and Consumer Protection), Sandra Parthie (President of the section for the Single Market, Production and Consumption at the European Economic and Social Committee), Monique Goyens (Director General of the European Consumer Organisation BEUC) and Christel Delberghe (Director General of EuroCommerce).

The morning session closed with a signing ceremony for the **twelve new signatories of the Sustainable Consumption Pledge**.

The afternoon focused on a series of parallel, interactive breakout sessions on six thematic areas:

- Socio-economic dimension of consumer policy
- Sustainable consumption
- Digital and advanced technologies
- International dimension of consumer policy
- Compliance and enforcement
- A fair single market that works for consumers and producers

Discussions ranged from promoting circularity, to challenges related to drop-shipping, the use of data for enforcement, dark patterns, door-to-door selling, online fraud and scams, milage fraud in second-hand vehicles, and the need to support for the consumer movement, to evidence-based and future-proof policy making.

The Summit closed with a **keynote speech of Secretary of State Bertrand**.

Overall, when looking ahead, participants underlined enforcement as a paramount issue, as well as continuing to work on the green and digital transitions.

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Morning session

Opening keynote and high-level panel

Vice-President Jourová highlighted how consumer policy affects everyone in their daily lives and how consumer protection ensures that the Single Market functions effectively. Looking back at all the achievements and progress made under the New Consumer Agenda, she underlined how the EU has sought to protect and empower consumers in the digital and green transitions, and to ensure a level playing field for businesses. Looking ahead, Vice President Jourová stressed that co-ordinated actions conducted by the Consumer Protection Cooperation (CPC) network show a surge in online illegal practices and that improving compliance and enforcement must therefore be a priority. She also highlighted the need to make the sustainable choice the first and easy choice for consumers, to make sure that products bought online from outside the EU are safe, to work better with international partners and to try to predict what scams look like tomorrow, so we can better protect consumers. Finally, the Commission Vice-President underlined how the Summit's discussions will contribute to the future of consumer policy, reminding participants that boosting consumer confidence is essential for the EU's economy and competitiveness, and for the success of European business.

Vice-President Jourová's speech was followed by a **high-level panel discussion** on future EU consumer policy priorities, with the participation of Ana Gallego (Director-General, DG Justice and Consumers at the European Commission), Alexia Bertrand (Belgian Secretary of State for Budget and Consumer Protection), Anna Cavazzini, (Chair of the European Parliament Committee on internal Market and Consumer Protection), Sandra Parthie (President of the section for the Single Market, Production and Consumption at the European Economic and Social Committee), Monique Goyens (Director General of the European Consumer Organisation BEUC) and Christel Delberghe (Director General of EuroCommerce).

Ms Gallego highlighted the need to ensure the effective enforcement of EU consumer protection laws and that protecting consumers and ensuring a fair level playing field for all companies active in the EU is very high on the agenda. She talked about the possibility of giving the Commission new enforcement powers in certain instances, in the light of new market and technology developments. This is something that the next Commission should discuss and decide upon. Ms Gallego also underlined the importance of consumer education, information, and transparency, so consumers can take conscious decisions.

Ms Cavazzini underlined that information is not enough and there is a need for more horizontal legislation, particularly to close gaps in the social and sustainability areas. She highlighted the importance of responsible, values-based consumption. For example, making sure consumers cannot buy products resulting from forced labour. Ms Cavazzini also underlined the need to prioritise the green transition and ensure consumers do not see it as a cost, but as an investment which will benefit everyone in the future.

Ms Parthie highlighted the **major role of influencers**, which highly impact young people, and mentioned the influencer legal hub. She also emphasized the importance of **not allowing products that do not meet EU standards on the Single Market**.

Ms Delberghe talked about how consumers can feel confident shopping online, the growth of eCommerce and how EU online retail companies are working hard to abide by the rules and build consumer trust. She also highlighted the need to create a level playing field between online and offline commerce, and with companies from outside of the EU.

Ms Goyens highlighted consumers are more exposed than ever to vulnerabilities as a result of digitalisation, algorithms and information overload. It is **imperative to address existing gaps and not let big tech dictate the rules**. She emphasized the EU has the best legislation in the world on paper, but the **challenge is enforcement**.

Ms Bertrand highlighted artificial intelligence as a major priority and brought up issues such as ethics, personalised pricing and offers, data access and the trustworthiness of online information. The EU is a front-runner protecting consumers, but we need to make sure our laws are enforced. Ms Bertrand also underlined the challenge to balance sustainability and business growth and the need to help everyone to become conscious consumers.

During the Q&A, panellists touched upon various topics including **gender equality** in consumer protection and the **high cost of living** impacts and **sustainable consumption**.

The high-level panel was followed by a **signing ceremony** to welcome the new signatories of the Sustainable Consumption Pledge. After recalling the background and objectives of the Pledge, Ms Gallego welcomed the representatives from the new pledging companies to the stage. Each of them had the opportunity to explain their motivation for joining the Pledge and how their company contributes to fostering sustainable consumption.

The twelve new signatories are: Beaulieu International Group (BE); BioRizon Biotech (ES); BORGANB (DE); CDiscount (FR); Daan Tech (FR); Essity (SE); Follow the Camino (IE); Glowi (BE); Michelin (FR); Recommerce (FR); The Swarm Initiative (FR); and Vestel (TR).

Afternoon session

Workshops

The afternoon session focused on a series of **parallel interactive discussions** on specific topics, structured around six thematic areas. The discussion topics were defined together with stakeholders, who had the possibility to propose topics in advance of the Summit, host and join discussions on the topics of their choice. All Summit participants had the opportunity share their ideas and input for the development of the future 2030 Consumer Agenda.

A brief summary for each of the discussion topics can be found in the Annex.

Feedback session and closing remarks

After a short **feedback session** to provide a gist of the main discussions and outcomes of the different workshops, Secretary of State Bertrand delivered the **closing speech** of the 2024 Consumer Summit.

Ms Bertrand thanked all attendees for their daily efforts to protect consumers and reiterated the significant role that consumers play in shaping economies worldwide, driving innovation and fostering competition. She underlined that safeguarding consumer rights must remind at the forefront of political priorities, to ensure a high level of protection, particularly for the most vulnerable, and a fair and sustainable digital transition.

Ms Bertrand also stressed the numerous challenges ahead (such as artificial intelligence, sustainable consumption, inclusion, enforcement, consumer education, privacy) and underlined the need for a future proof framework to ensure all consumers are protected in the online world. She also highlighted the need for a concerted effort to ensure a just green transition and access to sustainable products for all consumers regardless of their socio-economic status. With regards to enforcement, Ms Bertrand highlighted the importance of collaboration to establish harmonised practices regarding unsafe and defective products coming from outside the EU. Finally, she called on all stakeholders to be actively engaged in defining the future of consumer protection, to help capitalise on the challenges and opportunities we face.

To close the event, participants were asked to summarise in one word what should be the top consumer policy priority for 2025-2030. **The majority of participants highlighted enforcement as the top priority**.

Annex – summary of discussion topics

Workshop 1: Socio – Economic dimension of consumer policy

Discussions touched upon issues such as the rising cost of living, financial inclusion, the challenges that the consumer movement is facing, the protection of vulnerable consumers and the use of data for policy making. Suggested measures for the future included the creation of a network of experts to exchange information and ideas on consumer data; ensuring sustainable funding for consumer organisations; a strategy on access to basic financial services; ensuring non-discriminatory access to goods and services and developing a more comprehensive definition of consumer 'vulnerability.'

Specific topics discussed during the workshop

Enhancing protection for vulnerable consumers

Discussion participants highlighted the need to ensure non-discriminatory access to all types of basic services; financial, energy, postal, and telecommunications. Adopting a more comprehensive definition of vulnerability was also highlighted as key issue.

In terms of possible future actions, an EU level initiative to make sure that all (vulnerable) consumers have non-discriminatory access to basic services was discussed, as well as the collection of data on consumer vulnerability. Participants also suggested the creation of an expert group with representative from different consumer groups to define 'consumer vulnerability' in all its dimensions. Furthermore, participants stressed the imperative for more regulation at European Union level and a minimum level of obligations for businesses, notably regarding the provision of face-to-face services. In addition, consumer organisations should target specific groups of consumers proactively (thereby removing the burden away from companies).

Strengthening the consumer movement – funding, governance, and partnerships

Participants discussed the importance of building trust and how consumers trust consumer organisations more than the government. Consumer organisations are close to the markets, rooted in society, and are independent. They also play an important role in collective redress, which is key for the success of the collective redress regulation.

Regarding possible next steps, participants argued for increased use of ADR (alternative dispute resolution), the need for human intervention, as having someone to talk to is valued by all consumers. Information to consumers, advocacy and funding mechanisms for consumer organisations were also mentioned as possible actions.

Consumer protection in financial services and financial inclusion

Discussion participants stressed the importance of consumer protection in financial services as a standalone objective. They also highlighted that the non-digital option is an important alternative to digital service, and that consumers have the right to human support. Further discussions focused on access to essential financial services and the disappearance of cash/ATM bank branches (financial inclusion). The importance of access to cash, as a means of payment, was stressed repeatedly. Risks from digitalisation

and unsafe digital payments (payment fraud rising), access to basic insurance products, and debt relief for over-indebted consumers was also highlighted by participants.

Rising cost of living

Participants highlighted a range of topics including energy subsidies, subsidies for childcare, and price caps for certain products at EU level. Possible next steps suggested included a pledge for supermarkets, ensuring the transparency of prices at national level and looking into zero VAT schemes on certain products.

Data and evidence needs for effective consumer policy

Participants mentioned the need to enhance databases to include searchability through artificial intelligence, gender/diversity dimensions, and comparability. They emphasized the importance of data for policy makers, noting that official data is slow to capture latest developments and credit default rates. Inflation, which is experienced by different groups; the availability of alternative data sets; and collaboration with academia and researchers were also discussed.

Regarding possible actions, participants proposed sharing new research amongst Member States and establishing an appropriate network for exchange of data and ideas between consumers and data experts in the Member States. Sweden's common methodology for household budget, which calculates subsistence expenditure per persons, was mentioned as an example.

Workshop 2: Sustainable consumption

Participants discussed several issues ranging from how to foster sustainable consumption and positive changes in consumers' lifestyles, to the sustainability challenges posed by eCommerce and products coming from third countries. Information, affordability, convenience, and prominence were highlighted as key elements to enable consumers to make sustainable choices. Digitalisation was highlighted as both an enabler and a challenge for sustainability.

Specific topics discussed during the workshop:

Changing consumers' lifestyle

Participants highlighted the importance of changing the economic system to make it easier for consumers to make the sustainable choice. It is necessary to raise awareness to mitigate false information and ensure consumers are aware of the consequences of buying unsustainable products. In terms of future actions, participants underlined the need for more transparent information. Overall, information should be presented to consumers in a clearer manner and the criteria for labelling should be simplified while remaining scientific based. In this regard, participants suggested a dialogue between stakeholders, with the objective to define voluntary or mandatory commitments to increase responsibility of those providing the information.

Sustainable food labelling

Participants highlighted the importance of harmonised information and the need for a guided approach as well as supporting platforms that allow consumers to compare the sustainability of food products. Participants argued the current issue of an overwhelming number of labels, which leads to confusion. Less criteria but a scientific based label to reduce complexity was a suggested way forward. Additionally, there are problems regarding inconsistencies in the criteria for these labels. Diversity also exists between Member States, for example, the nutri-score is rolled out in some EU countries but not all. Other participants contested the nutria-score Overall, participants argued that it is difficult for consumers to compare food products. The mass number of labels adds to the confusion, underscoring the need for clearer categorization, such as a distinct health label.

Sustainable mobility

Access to essential services poses challenges, for example, students in rural areas need to travel long distances to schools. Participants also highlighted that more information and awareness raising campaigns are needed about passenger rights. Furthermore, automatic compensation for consumers in case passenger rights are not respected would be better mechanism than the current system of submitting complaints and claims for compensation. The question was raised if passenger rights lead to better services. It was also argued that Alternative Dispute Resolution is better than going to the courts. Another discussion was if there are differences in the implementation of rights between modes of travel, for example, bigger compensation is provided for air travel.

Regarding possible next steps, participants highlighted that public transport should not be too expensive otherwise it will not be an attractive option for consumers. It should become more affordable to ensure more people would use it, however completely free transport should be avoided as this would lead to problems, for example, vandalism and anti-social behaviour. Discussions also focused on promoting rail as an easy and cheap option for youth. Some participants raised the issue as to why there has not been a major push for zero emission cars, however, these cars require batteries, which does not make them fully sustainable and recharging stations are expensive. Several participants argued that private cars need to be made less convenient to reduce their use, for example, not only regarding price but also, making less car parking space available. The mindset regarding car ownership would need to be changed and a cultural shift is needed. Multimodal journey apps would need to be developed.

Helping consumers choose sustainable products

Participants emphasized the importance of reliable ecolabels, advocating for simplicity for both consumers and businesses. Discussion also focused on what defines a sustainable product and what constitutes sustainable use of products. Verification of labels should be streamlined, and behavioural insights are needed to transmit information regarding sustainable use of products. Participants also focused on tax incentives for sustainable products.

Regarding future steps, participants stated that information must become more standardised, followed by a repository of good practices to prevent information overload. Simplified information transmission is needed, which requires a refit of EU information requirements. This effort should be accompanied by incorporating consumer education in school curricula.

Right to repair

Participants highlighted a range of ideas and potential next steps, including: a VAT reduction for second-hand products and an income tax deduction for second-hand products; repair bonus; no "discrimination" between new goods and second-hand goods at the point of sale; establishing reuse centres in a variety of locations for products that do not function anymore; and the ability to purchase spare parts and second-hand goods at a reasonable price.

Sustainability in e-commerce

Discussions focused on the possibility to replace old appliances by new appliances in a single tap when getting it delivered/ Sustainable deliveries (e.g. through cargo bikes) should be the default option displayed in online interfaces. It was also argued that industry has an interest in reducing packaging space, although there is inequality between Member States in terms of recycling options. It was argued that there is limited incentive for consumers to return (broken) items to physical places. Overall, it was highlighted to provide consumers with sustainable choices and giving positive rewards for sustainable consumer behaviour.

Affordability vs sustainability?

Participants highlighted the need for changing lifestyles rather than just imposing rules that will result in price increases. The lack of availability of sustainable products was mentioned as well as that cheaper products are often made of cheap and low-quality materials. Moreover, participants also suggested that taxation policies could lower the prices of sustainable products.

Sustainability impact from third country traders

Participants highlighted in this context several issues, including the need to create a level playing field for businesses and the need for continued protection of consumers including their rights, redress, price setting especially hidden costs and non-competitive prices. It was also argued that transportation of products from third countries has a very high environmental cost and impact.

In terms of possible future actions, participants highlighted the importance of educating and informing consumers through targeted campaigns focusing on durability of products and consumer rights. Another point of discussion was how ensure companies can be made responsible and liable when based in third countries.

Circularity

All participants agreed on the need to accelerate the move towards a more circular economy. They discussed the opportunities and challenges of the different circular business models explored by the companies and their scalability. Specific examples the group focused on included rental, repair, second hand and subscription services.

It was highlighted that for the circular business models to function, level playing field and enforcement of the existing rules for the companies operating on the European market is a must. Furthermore, the Member States as well as the EU could provide further boost to the circular economy by for example

lowering the VAT rate on repair services, supporting research and innovation in the recycling sector and by providing a strong harmonised framework for the extended producer responsibility schemes in Europe.

Are circular products safe for consumers?

Participants agreed that ensuring that products stemming from the circular economy are safe will spur consumers' interest in engaging in the circularity and in turn incentive new business models and offers on the market. The different ways to reach that goal were discussed by the participants, as well as the product categories which could be the most concerned. In terms of future actions, the participants identified the following potential measures: awareness raising on online platforms selling second-hand for products for which certain risks arise when given a second life; adopting coordinated proactive and reactive enforcement methods from market surveillance authorities and ensuring a level playing field between different economic operators; requiring safety by design to ensure that when a product is manufactured it already takes into account its potential second life and the necessary safety aspects attached to it (the aspect of standardisation was particularly highlighted); developing certification schemes for the use of 'second hand' or 'refurbished' or 'reconditioned' (risk assessment/quality check/verification of circularity claims); and consumer information/labelling requirements for products stemming from the circular economy (sustainability information, safety information and legal guarantee)

Workshop 3: Digital and advanced technologies

The workshop on digital and advanced technologies gathered the biggest number of participants. Discussions covered a wide range of topics, including digital fairness, mental health risks of new technologies, online fraud, and child protection. These discussions illustrated the challenges that consumers are facing in the digital world and the need to protect consumers' autonomy, ensuring that they can make genuine and meaningful, informed, choices. In terms of the way forward, awareness raising, transparency, legal certainty and effective enforcement were highlighted as key elements. The follow up to the Commission's Digital Fairness Fitness Check was also acknowledged as an important opportunity to address several of the issues identified.

Specific topics discussed during the workshop:

Digital fairness in retail

Participants highlighted the problem that consumers receive fragmented information before concluding a contract and questioned whether being forced to read complex terms and conditions could be considered a dark pattern. It was also stressed that SMEs do not always understand the rules they need to follow. More support for SMEs is needed in this regard. Giving consumers the possibility to get their money back if they have been misled into making a purchase was also mentioned as a possible action.

Social media as a sales channel

Participants highlighted several issues, including the lack of information on traders; the promotion and sale of cryptocurrencies by influencers; the lack of transparency about the commercial nature of communications; the limited liability of platforms regarding the use of deepfakes; and the difficulty to enforce existing laws, particularly with regards to influencers from third countries. In terms of possible

future actions, participants stressed that harmonised EU rules could help and that online platforms should offer/use better monitoring tools to spot infringements and support enforcement. They also highlighted, as a best practice, the inclusion of consumer education in school curricula.

Preventing fraud online

Discussion participants highlighted the importance of financial and digital education, starting from school, and the need to develop innovative awareness raising tools and more target group orientation, e.g. towards young people and the elderly. Participants also underlined the importance of extending liability across the value chain and enabling those in the middle of the chain (e.g. platforms, payment service providers, telcos) to take measures to prevent fraud. The development of specific fraud warnings was mentioned as an area where cooperation at European level is needed. The creation of a forum entity to institutionalise the fight against fraud.

The use of Artificial Intelligence to manipulate consumers: deepfakes and emulation of human traits

Discussion participants suggested the need to set quality standards for AI, which could be used to check if content is authentic. The importance of ensuring a safe environment was also highlighted, with the existence of a particular body or institution to which consumers can turn to when they have concerns in relation to AI content. Participants also stressed the need for human oversight and human alternatives, as well as the need to shift to 'opt-in' models where consumers have a real choice regarding the use of their data. Awareness raising, education campaigns and the development of a label to identify AI generated content were mentioned as possible actions moving forward.

Ethical standards in marketing and processing personal data

Discussion participants stressed that legitimate interest is and should remain a valid legal basis for the processing of personal data and highlighted the new risks stemming from biometric data leaks. Standardisation and self-regulation were highlighted as important elements that are complementary to legislation. The other main issue highlighted was the need for coherent and effective enforcement and implementation of existing rules. Responsible private actors are key to preserve trust between consumers and businesses. Consumers must also be educated and properly informed about their rights.

Mental health risks of new technologies

Participants mentioned the need for tech-free spaces in society, as well as the importance of age limits, although these limits are difficult to enforce. Corporate social responsibility, and the need to require companies to disclose the data they have on the usage of their products and services, was also highlighted as an important element. Participants also discussed a risk-based approach, taking into individual and societal risks, as well as the need for data and research on the impact of new technologies on mental wellness. New technological innovations could be required to pass a mental risk evaluation. Transparency, education, awareness raising, and inclusive stakeholder engagement were also identified as important elements moving forward.

Internet of personalised things

Participants discussed the differentiation between customization and personalisation, as well as the existing legal framework regulating personalisation practices and the risk and benefits that these practices have for consumers. In terms of next steps, participants highlighted importance of ensuring user agency and the need to collect further evidence, for example by conducting a dedicated inquiry. They also suggested exploring measures such as guidelines, a Communication or a Pledge.

Dark patterns

Several participants argued for a clear definition on what dark patterns are, drawing from provisions in the DSA, but also looking at GDPR and UCPD. More guidance is also needed for companies on how to interpret existing rules. However, it was also pointed out that guidelines are not enough. It is necessary to map the legal landscape to identify possible gaps and eventually adopt new rules (e.g. fairness by design and default, reversed burden of proof, updated blacklists). Horizontal principles and blacklisted practices could be complemented sector specific rules (e.g. for social media, apps targeting children and e-commerce) and special protections for certain vulnerable groups. More enforcement, including more resources, faster mechanisms, strengthening the CPC and focusing on companies without representation in the EU, was also highlighted as a key issue. The creation of a standing committee or stakeholder group to advise and discuss dark patterns with the Commission was also suggested. The promotion of best practices (good design) and codes of conduct for designers were also mentioned as possible actions.

Al and product safety

Participants highlighted various challenges including the difficulty of finding people with the right knowledge and expertise; the differences in the definition of the notion of safety in legislation; the need to enforce all relevant legislation (GPSR, AI Act, PLD, etc.) in a consistent and transparent manner; and the limitations for regulation to keep up with technological development and how products are used. In terms of next steps, participants highlighted the need to ensure there are no gaps in legislation, as well as the need for guidelines clarifying the application of all relevant legislation. Education and training for all actors (such as authorities, children/parents, consumers, industry) is also needed. Participants also proposed the creation of an AI Supervisory Authority and of a 'Responsible AI Label' which informs about the risk of AI products, similar to the existing labels on energy consumption and nutrition.

Protecting children as consumers

Participants discussed various issues including existing rules related to online children protection (such as in DSA, DMA, AI Act, GDPR) and possible legal gaps; influencer marketing; the role of parents and school education; the involvement of children in policy making; default settings and how to develop child appropriate design. Ideas for action moving forward included proposing legislation to regulate loot boxes, establishing time limits and age limits, or an age of digital majority, for the use of social media (e.g. not allowed under 14 years old); further regulating influencer marketing (e.g. restricting this type of marketing in certain sectors/for certain products such as unhealthy food) and looking into how to better control purchases and transactions (e.g. through default settings and 2 factor identification for payments).

Workshop 4: International dimension of consumer policy

Participants discussed trade agreements as a tool for promoting consumer protection in the EU and worldwide, cooperation between international organisations (such as OECD's Committee on Consumer Policy and ICPEN), and cooperation between consumer organisations. The consumer policy challenges of drop-shipping were discussed, as well as the promotion of consumer protection in EU enlargement. Discussion participants highlighted the continued importance of a space for the exchange, harmonisation and convergence of policies and enforcement.

Specific topics discussed during the workshop:

Improving consumer protection in candidate countries

Discussion participants stated that co-operation with the European Commission is currently very good but highlighted the need for increased Commission communication to advise candidate countries on tools that are already available and the continued importance of developing a positive narrative and highlighting consumer protection as a trade facilitator.

Next steps highlighted by participants were trade agreements as a tool for co-operation; the importance of communication as a tool to ensure coherence between internal and external policies and financial; and logistical support for ADR co-operation. Another point stressed by participants was finding solutions to keep candidate countries motivated (for example, the new growth plan for the Western Balkans). Participants also requested the European Commission to create a platform to share information between candidate countries.

Drop shipping from third countries: risks and challenges for consumers, regulators and legislators

Discussions focused on classification of China in the world postal services agreement and the point was emphasized that drop shipping as such is not strictly forbidden but that there are many blocks in place to prevent it. The issues of taxation, sustainability, the liability chain, and influencers were also discussed.

Regarding future next steps, many participants stated that there is not one magical solution to tackle the problem of drop shipping but if fighting tax evasion, counterfeit / dangerous goods and the impact on sustainability are tackled together this could have a significant effect. Changing the status of China in the world Postal Service agreement, blacklisting of websites and better cooperation between enforcement authorities were mentioned as future steps. Other next steps highlighted include creating awareness of tax evasion, introducing age limits on certain platforms, and thinking of innovative ways to inform and educate consumers, which will require a significant economic investment.

Co-operation between consumer organisations on the international level

Participants highlighted the need for better enforcement, the importance of the sharing of information and the continued need for a rapid alert system for products and services which will be shared with the public.

Actionable next steps discussed were an information platform for traders regarding EU consumer rights, targeting consumer harming behaviour from different angles (CPC, sue traders) and the development of a fraud alert system.

The future of international co-operation between international organisations, policy and enforcement bodies

Discussion participants highlighted the continued importance of a space for the exchange, harmonisation and convergence of policies and enforcement. A space for learning for all countries and the sharing of best practices. A space for resolving issues and conflicts which will build trust between the various groups. However, it was highlighted that harmonisation is not always the best option. Only in very specific contexts, should we seek harmonisation and convergence on the issues at hand. Investment in convergence will lead to efficiency gains, for example, saving resources in enforcement and policymaking. All of this will increase consumer trust, awareness and redress.

Actionable next steps raised by participants included the idea of the EC acting as a global policy and enforcement actor. Giving the Commission enforcement powers on EU wide issues is necessary, as well as investing more in global policy dialogue and cooperation. There needs to be a promotion and convergence around EU standards. It was stated that international cooperation leads to more effective enforcement and better policy making.

The consumer dimension in trade policy

Ideas discussed by participants focused on consumer protection as a policy to unite citizens and third countries. Consumer protection is too often seen as a trade disruptor and should instead be seen as a trade facilitator and enabler. There is a continued need for a consumer policy to unite citizens and third countries and for the exchange of best practices.

Actionable next steps highlighted were ensuring increased coherence between internal policies (green deal / digital agenda) and external policies, and the importance of establishing a positive narrative amongst EU institutions, Member States, consumer organisations and businesses that consumer protection is a trade enabler. Another action put forward was the reinstatement of the FTA expert group by DG Trade.

Alternative dispute resolution in an international context

Participants suggested that an extension of the scope to pre-contractual situations but not to non-contractual situations. There is also a need to enhance participation for traders: carrots (financial) and sticks (mandatory blacklisting). Other ideas highlighted were fairness (essential for both parties; also financial aspects), the challenges of worldwide competence, two-step ADR procedures and promoting ADR as fair and neutral. An action suggested is to continue work on the Commission proposal for a new ADR directive.

Workshop 5: Compliance and Enforcement

Participants delved into the challenges and opportunities in the area of consumer enforcement, both public and private. Discussions covered a wide range of topics, including cross-border (public) enforcement cooperation, collective redress and alternative dispute resolution. The red line throughout the different topics was clear: effective and efficient enforcement is essential to achieve a high level of consumer protection.

Specific topics discussed during the workshop:

The CPC Network at a crossroads: strengthening the mechanisms and the enforcement powers to better protect EU consumers

Participants highlighted several major issues, such as: the need for more resources and centralized enforcement; limited mapping of existing powers and structures on national level; the need for more transparent processes in the context of CPC actions; the lack of a clear time frame for companies to act in the context of CPC actions, and of decisive action from the CPC Network if companies fail to act; and the risk of diverging interpretations of harmonised EU consumer law in the context of national enforcement actions. Actionable steps raised by participants regarding lack of resources included: further developing EU e-lab with initiatives that pool resources; training and sharing of best practices (including with private sector); audits by the Commission (on national investigation programs), working closer with other enforcement networks (e.g. market surveillance, food security) to achieve a more integrated enforcement approach and to learn from each other (with grants from the Commission).

Another possible action point highlighted by participants was the vesting of powers in the Commission to enforce EU consumer law in cases of high-impact infringement (vis-à-vis third-country traders). Developing a more streamlined approach and increased transparency in the context of CPC coordinated actions were also discussed, for example, by issuing a press release whenever an action in launched and by consulting consumer associations on commitments proposed by traders.

Influencer marketing: are we equipped for the new marketplace?

Participants highlighted the need for better enforcement, better education and training of influencers, the liability of online platforms (DSA) and educating the businesses (in national language). Discussions stressed that an EU-wide approach is needed; a single authority should be responsible accompanied by follow-up actions with market players. Looking ahead, possible actions discussed included the mapping of existing solutions; updating the definition of influencer in the UCPD; and training business influencers. Recurrent specific stakeholder meetings about what influencers must do to act transparently and to stay updated, as well as a Commission power to address third-country platform influencers, were also discussed.

How can the Commission and enforcement authorities assist businesses to comply with legal concepts such as Deceptive Design Practices?

Participants highlighted that rules exist, but consistent enforcement is lacking. Consistent interpretation of the rules is necessary. Deceptive design practices exist both online and offline. Should they be dealt with separately or together? There is an adversarial approach between civil society and companies. It

was argued that existing rules need to be implemented and enforced before new legislative proposals are launched.

Regarding possible actions, participants stated that adopting a harmonised definition of deceptive design should be the first step forward. Any definition should apply cross-sector, with possible further specifications based on sectors. The definition should be principles-based to avoid becoming outdated soon. Anything more prescriptive can be specified per sector. Other possible next steps included accessing the criteria applicable to the general prohibition on misleading commercial practices, and to monitor and assess the practical application of the law. The Commission's role to support national authorities (also by training judges, lawyers, etc.) and increased support for NGOs were also stressed by participants.

Challenges for cross-border collective redress and possible solutions

Participants highlighted that a prerequisite to overcome the challenges would be the full harmonisation of the substantive law (except burden of proof, quantification etc.) and the need to strengthen public enforcement. However, questions were raised regarding how consumers would profit from this. For example, regarding Volkswagen, similar substantive laws exist in Germany and Austria, but there is still no settlement in the Austrian class action case. Incentives for traders to settle, e.g. fines (public enforcement) could be lowered only if the defendant has compensated all victims, were discussed.

Possible actions brought forward by participants include alternative dispute resolution (ADR) for cross-border consumer claims, model laws to harmonise substantive laws (where the EU does not have the power to legislate), and access to Third Party Litigation Funding (TPLF) for private enforcement by consumer organizations. The need for fully harmonised consumer laws was also highlighted (EU contract law, especially EU Sales law and EU Tort law). Participants also discussed the possibility to allow under the Rome II Regulation that consumer plaintiffs can choose between the substantive laws of their home country and those of the defendant's country of establishment, essentially in areas with full harmonization such as UCPD. This would make life easier, including for judges, and save considerable time and costs, and it would not require any modifications of the Regulation but making use of its article on the relationship with other provisions of Community law.

Door-to-door sales and telemarketing

Participants highlighted the importance of a registration process for sellers, a common license identification for sellers and a verification process. Challenges to enforcement and the need for more appropriate tools were highlighted, as well as he need for a ban on the door-to-door selling and telemarketing of complex products (e.g. high value contracts based on thresholds). Self-regulation, a code of conduct, and partnership with business associations were also discussed by participants.

Many possible actions were raised by participants, including ensuring that consumers are not presented with offers that require an immediate response and restricting the number of times a person can be approached. A 14-day cooling-off period is needed to ensure that consumers have time to think about the offer. Other steps include an ethical code going beyond the law, seller's card (license) to ensure compliance and stickers on front doors (regulated) indicating 'no door-to-door sales.' Enforcers need

more appropriate tools to act and more cooperation with trade bodies is required to increase knowledge of consumer laws. Furthermore, complicated offers that are not suitable for telemarketing and door-to-door selling should be banned because consumers are easily misled (e.g. ban in Sweden for complex products such as financial products).

Fraud and scams – role of banks and platforms

Participants highlighted the importance of empowering consumer organizations to participate in the decision-making process and the need for more agile action by Central Banks, ensuring all rules and best practices are applied.

Possible actions include the need for an early alert system at both national and EU level (given the interplay with GDPR), and a common database of scams where everyone can report scams (both industry and authorities). Furthermore, the liability regime needs to take into account what banks do to prevent fraud (courts need to take this into account) and the level playing field between Member States on application of law needs to be improved.

Ensuring that the growing consumer acquis is enforced adequately and consistently in all Member States: can a reliable and automated system to gather relevant national data and statistics across the Union help achieve this goal?

Participants highlighted the need to analyse data from consumer complaints in an effective and diligent way, and a mechanism to gather data for processing at EU level. The need to compare court decisions from all Member States and following a common jurisdiction for Member States for some topics on consumers were highlighted by participants.

A possible action stressed by participants is to merge and harmonise data obtained from different sources (e.g., register of complaints, public and private sector) and to gather data for specific purposes. The harmonisation of data collection was also put forward: data that is meant go into a database should be put into a common format/template at the source. Furthermore, channels to communicate data need to be improved. This can be achieved by linking the different consumer networks from all Member States. A consolidated common database at the EU level, supplied with harmonised data from Member States and the Commission, was suggested. Conducting new surveys (for example, behavioural), Eurobarometer data and fully utilising Commission data were also discussed.

Workshop 6: A fair single market that works for consumers and producers

Discussions focused on how to ensure a fair, strong and competitive Single Market, underlining the need to have a human centric approach which puts consumers at the core. Participants highlighted the importance of giving the Single Market a stronger consumer angle, enhancing consumer awareness, giving them better information, tackling challenges such as the rising cost of living, and ensuring the legal framework adequately protects consumers from new risks and new forms of consumer harm. Ensuring robust enforcement and uniform interpretation and application of EU law across all Member States was also highlighted as a key point moving forward.

<u>Specific topics discussed during the workshop:</u>

Consumer information and tools for empowerment: a case study on natural versus synthetic diamonds

Participants highlighted that information should be kept simple and understandable to avoid overload. Legal rights and requirements need to be translated into simple messages. The issue of natural and synthetic diamonds was used to illustrate some of the challenges that consumers are facing, e.g. in relation to CE markings and the provision of information about the characteristics of a product and its safety. In terms of next steps, participants proposed among other things the possibility of grouping all claims related to a given product (e.g. green claims, safety claims) and making them accessible through a QR code. The need for more awareness raising was also stressed.

Safety of batteries

Participants highlighted several issues including the lack of repairability and standardisation with regards to batteries, as well as the problems created due to the import of batteries from China (e.g. lack of independent testing). In terms of next steps, participants stressed that quick progress is needed in CEN/CENELEC and ETSI on standardisation for all types of batteries, and that consumer organisations and national supervisory authorities should encourage consumers to look for safety marks on the batteries/products they purchase. The European Commission should make the accreditation of Conformity Assessment Bodies more efficient and ensure an EU level playing field.

Know what you buy: empowering consumers and combatting fraud in the second-hand car market

Participants discussed how to improve the collection, access and exchange of car data to enhance consumer protection and trust in the second-hand car market. This would also contribute to more sustainable and circular market. In terms of possible next steps, participants put forward the possibility to adopt an EU legislative initiative to harmonise the collection, verification and exchange of second-hand car data between Member States.

Food supplements: beyond the myths, real misleading and risk

Participants highlighted various issues including the lack of clarity of the information provided and the lack of substantiation of the health claims linked to food supplements, as well as problems in relation to market surveillance and enforcement. In terms of next steps, participants stressed the need for authorities both at national and EU level to exercise a stricter control, not only of the ingredients but of the overall final product and the interaction between supplements. Participants also called for better education of influencers and consumers, as well as for more harmonisation of rules regulating food supplements. The idea of imposing sale restrictions was also discussed.

Textiles – product safety and chemicals

Participants discussed issues related to enforcement vis a vis imported textile articles; how Member States approach extended producer responsibility (EPR) for textiles; and the return of online sales. In terms of next steps, participants proposed that the EU, Member States and the textile sector discuss an

enforcement action plan targeted at imported textile articles and at defining a necessary risk-based approach. Regarding EPR for textiles, participants suggested to introduce maximum harmonisation via the Waste Framework Directive and an implementing act. A legislative proposal to ban free returns of online sales was also suggested.

Ensuring uniform application of EU rules

Discussions focused on enforcement, stakeholder engagement; the choice of legal instruments (Directives vs Regulations); and the consistency and coherence among the different pieces of EU legislation. In terms of next steps, participants highlighted the need for more stakeholder education regarding EU rules, as well as the need for more coordination among enforcement authorities and more consultation with stakeholders. Participants also proposed the creation of a database of case-law on consumer law, including as well national consumer law rules which differ in Member States; and underlined the need for faster and easier proceedings in the EU Court of Justice to help with the interpretation of EU legislation.

Consumer centred approach for a fair Single Market

Participants discussed various issues including education, communication and awareness (for both consumers and traders); the need for more granular consumer data and behavioural studies; the importance of a more horizontal approach in consumer policy making (e.g. closer cooperation among DGs in the European Commission); the need for increased resources, particularly in Member States and consumer organisations; and the need by design for consumers in legislation. In terms of next steps, participants highlighted that consumers should become a political priority, and this should be reflected in the allocation of more resources. It was also underlined impact assessments should be reinforced with data and behavioural studies, and that digital fairness should be addressed as a cross-cutting issue.