



Consumers in the Green and Digital Transition: Challenges and Solutions for a New Consumer Policy

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EUROPEAN
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Jan Panek

Leading ideas – Day 1



European
Commission

Justice
and Consumers

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1. AI – a consumer-centric approach

- New risks/increase in existing risks → Consumer protection & safety by design
- Non-personalisation by default (vs. opt-in) – fairness, non-discrimination
- Who has the duty to monitor, maintain and control AI applications? How to ensure transparency?
- AI as a tool for increasing effectiveness of enforcement! (pool capacities, share results)



2. Safety in e-commerce

- Current safety framework not suitable for the on-line supply chain
- Clear responsibilities for all online (and off-line!) market actors needed
- Voluntary commitments not sufficient (slido: 89%) => enhanced responsibility and liability for online market places needed;
- Need for better/wider enforcement (customs, website blocking, ...)



3. Fairness in the digital environment



- UCPD principle based => develop guidance for businesses and enforcers, possibly also standards in some cases (design)
- Assess legal gaps and interplay with GDPR
- Consumer need choice on personalization and be given effective choices
- Need for more action by big online platforms to ensure compliance and detect problems; EU to look into clarifying responsibility for products/services sold, presentation of information, dealing with complaints

4. Financial services in the digital age



- Simplify information provision to reduce information overload, taking into account format, design
- Call for more harmonized EU regulatory framework for financial services sold on-line, incl. for new providers (Fintechs&Bigtechs) but keep a technology-neutral, future-proof approach
- Avoid phase-out of offline banking to ensure access for less digitalised people (inclusiveness)
- Invest in financial and digital literacy to empower consumers, sensitise them to data quality/validation (GIGO)

5. Responsible lending and indebtedness



- Need better harmonized rules for data use in a more objective manner, esp. for CWA process
- No right to credit/no duty to provide credit; role for public policy in “dire-straight” situations
- Easy access to debt advice service of guaranteed quality should be available to all;
- Fair conduct rules for debt collection needed EU-wide

6. Product durability and the circular economy



- Information on durability (expected lifetime, warranty), spare parts, maintenance, software update, etc => durability promises should imply a consumer right
- Ban planned obsolescence explicitly in EU law, look into premature obsolescence (including software)
- Right to repair: availability of spare parts as a minimum, prioritize repair over other remedies
- Refurbished products: consumer rights such as legal guarantee to apply
- Renting models really useful for circular economy and consumer protection?

7. Fighting green-washing

- Clarify rules on greenwashing and consider blacklisting
- Step up enforcement of existing rules (i.e. UCPD)
- Promote sustainability by design (i.e. production side) and extend eco-design to further product groups
- Extend and harmonise sustainability criteria throughout the EU and across sectors
- Introduce “pre-approval” requirement for environmental claims (similar to health claims)



8. Consumer information to reduce their footprint



- Simple, trustworthy, visual and comparable (standardized) info to incentivize overall lifestyle grassroots change;
- What is in there for consumers (e.g. affordability, convenience)?, what concrete impact from action?
- Best dissemination: social media, education system; use VIP role models; info should be positive, targeted and encourage lifestyle changes, offer options
- COM: provide platform or develop EU-wide lifestyle app