



## 

Tired of ticking without checking?



Buying online, less than one person in 10 reads some of the Terms & Conditions when it is voluntary to open them

A European Commission study investigated **two ways** to help consumers learn more about what's in the Terms & Conditions (T&Cs) before they tick the box when shopping online

Thank you for choosing our site!
You MUST now accept our Terms & Conditions to continue with your order

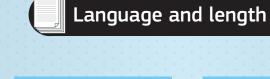


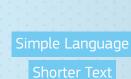
## I ACCEPT

Simpler, more consumer-friendly Terms & Conditions



Shortening and simplifying the text means more people are likely to read and understand the T&Cs







10.5%



Read parts of the Terms & Conditions



Time indication



ninutes to read our T&Cs"



Pead narte

19.8%

Read parts of the Terms & Conditions

9.4%

our site!

Thank you for choosing our site!
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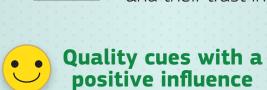


## Terms & Conditions with a quality cue

**I ACCEPT** 



Adding a quality cue to T&Cs when they appear online can influence consumers' attitude and behaviour, positively or negatively. It may change their purchase intentions and influence their trust in the seller and their trust in the T&Cs.

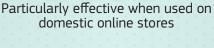


National consumer



organisation endorsement





European consumer organisation endorsement















Quality cues with a negative influence



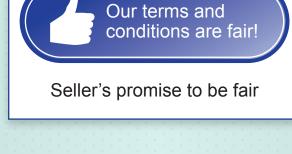
Authority

endorsement





Seller endorsement



of consumers surveyed in the Netherlands and Poland had problems with purchases online and offline because

Does it really matter?

✓ Yes.



Delivery 23.1%







**About the study** 

surveys and a literature review.



they did not know the terms and conditions well enough

Top 3 Purchases





Electronic

equipment



20.9%

10.1%

Home &

garden

The study analysed consumer attitudes to Terms and Conditions and the effects of various remedies to make them better informed through behavioural experiments, consumer

It will inform the ongoing review of EU consumer and marketing law, as it is particularly relevant for the Unfair Contract Terms Directive. It is also relevant for efforts to advance the Digital Single Market, as it points to how consumers' trust in cross-border sellers can be increased.



