NORWAY

| 1. Co | nsum | er policy institutions | 2 |
|-------|---|--|-----|
| 1.1. | MINIS | TRY RESPONSIBLE FOR CONSUMER POLICY | 2 |
| 1.2. | PUBLIC | C AGENCIES | 3 |
| 1.3. | Natio | NAL CONSUMER ORGANISATIONS | 4 |
| 1.4. | NATIONAL COUNCILS/ASSEMBLIES OF CONSUMER ORGANISATIONS AND OTHER STAKEHOLDERS | | 6 |
| 1.5. | CONSUMER MEDIA | | |
| 1.6. | REDRESS BODIES: COURTS AND ADRS | | |
| 1.7. | Euroi | PEAN CONSUMER CENTRE | 9 |
| 1.8. | SELF C | PR CO-REGULATION | 9 |
| 2. Co | nsum | er policies | .10 |
| 2.1. | Consu | UMER PROTECTION LEGISLATION | 10 |
| | 2.1.1. | The Consumer protection legislation under the Ministry of Children, Equality and | |
| | | Social Inclusion | 10 |
| | 2.1.2. | The Ministry of justice – consumer contracts | 11 |
| | 2.1.3. | The Ministry of Justice – consumer safety | 11 |
| 2.2. | Consu | JMER ORGANISATIONS | 12 |
| 2.3. | ENFOR | CEMENT/REDRESS | 12 |
| 2.4. | INFOR | Information and education | |
| 2.5. | INFOR | MATION GATHERING/RESEARCH | 15 |

1. Consumer policy institutions

1.1. MINISTRY RESPONSIBLE FOR CONSUMER POLICY

The Ministry of Children and Families is responsible for consumer affairs.

The Ministry has the overall responsibility for children welfare services, family affairs, childhood development, religious and life stance affairs and consumer affairs.

| Th | e main objectives and activities for the Ministry's consumer policy include inter alia: |
|----|--|
| | Political initiatives in the field of consumer policy |
| | Consumer legislation |
| | Contribute, through education and legislation, to the aim that the households shall be able to handle their economic situation |
| | Secure relevant and correct information to consumers |
| | Education of consumers |
| | Stimulate consumer behavior that contribute to a sustainable consumption |
| | Produce and distribute information on consumer matters |
| | Uphold and support efficient institutions for consumer representation and influence, for enforcement and for research in the consumer policy field |
| | Integration of consumer policy and the consumer perspective in other areas and responsibilities of other ministries |
| | International co-operation |

Ministry of Children and Families

Department of Consumer, Religious and Life Stance Affairs

Postal Address: P.O. Box 8036 Dep, NO-0030 Oslo

Location: Akersgt. 59 Tel: +47 22 24 90 90

E-mail: postmottak@bfd.dep.no
Website: www.bfd.dep.no

The other ministry with particular responsibilities in the core areas of consumer policy is the Ministry of Justice and Public Security.

Ministry of Justice and Public Security

Postal Address: P.O. Box 8005 Dep, NO-0030 Oslo

Location: Gullhaug Torg 4A

Tel: +47 22 24 90 90

E-mail: postmottak@jd.dep.no *Website:* www.jd.dep.no

1.2. Public agencies

The Consumer Authority and the Market Council

The Consumer Authority (CA) is an independent administrative body that prevents and stops illegal marketing, unfair contract terms and other forms of illegal commercial practices targeted to consumers.. The CA supervises consumer protection provisions for instance in the Marketing Control Act and the Cancellation Act.. The CA and the Market Council have authority to issue decisions banning unlawful marketing and unfair contract terms in standard contracts when deemed necessary in the interests of consumers. The CA considers cases upon complaints from consumers, traders and organisations, but also initiates investigations on its own initiative.

As of 1 January 2021, major changes in the organization of consumer bodies have taken effect. From this date the Consumer Authority also comprise the following functions:

- Host for European Consumer Centre (Forbruker Europa)
- Secretariat for the Consumer Disputes Commission
- Residual ADR notified under Directive 2013/11

Supplementary information in English may be found at the website www.forbrukertilsynet.no

| Directives and | Public Agencies |
|-----------------------|--|
| regulations | - |
| Directive 69/493/EEC | Forbrukertilsynet (The Consumer Authority) |
| Directive | Address: PO Box 2862 Kjørbekk |
| 93/13/EECDirective | NO-3702 Skien |
| 98/6/EC Directive | <i>Tel:</i> +47 23 40 06 00 |
| 1999/44/EC | Fax: +47 23 40 06 01 |
| Directive 2000/31/EC | <i>E-mail:</i> post@forbrukertilsynet.no |
| Directive 2002/58/EC | Website: www.forbrukertilsynet.no |
| Directive 2002/65/EC | - |
| Directive 2005/29 EC | |
| Directive 2006/123/EC | |
| Directive 2008/48/EC | |
| Directive 2008/122/EC | |
| Directive 2010/13/EU | |
| Directive 2011/83/EU | |
| Directive 2013/11/EU | |
| Directive 2015/2302 | |
| Regulation 1007/2011 | |
| as amended by | |
| regulations 286/2012 | |
| and 2018/122 | |
| Regulation 524/2013 | |
| Regulation 2017/1128 | |
| Regulation (EU) | |
| 2018/302 | |

Non-public agencies in the area of consumer protection which the Ministry of Children and Families are responsible for

☐ Ecolabelling Norway

The Ministry of Children and Families is, in co-operation with the Ministry of Climate and Environment, responsible on the government side for ecolabelling.

Ecolabelling Norway (Stiftelsen Miljømerking) is a foundation which has been established in order to administer the common Nordic system for voluntary ecolabelling of consumer goods and services (The Nordic Swan). The Foundation also has the function as competent body in Norway for the EU Ecolabel system.

Address: Miljømerking, Henrik Ibsens gate 20, NO-0255 Oslo

Phone: +47 24 14 46 00

Website: www.svanemerket.no

The Norwegian Travel Guarantee Fund

The Norwegian Travel Guarantee Fund (Reisegarantifondet) administers the system of travel guarantees in relation to package travels, monitors that businesses provide sufficient guarantees, and funtions as a national contact point. It can give the orders necessary to ensure that obligations to provide travel guarantee are fulfilled. If an organiser disagrees with a decision, it can complain to the Ministry for Children and Families.

Address: Reisegarantifondet

Advokatfirmaet Nova DA, Roald Amundsen gate 6, NO-0160 Oslo

Phone: +47 51 85 99 40
Website: Reisegarantifondet.no

1.3. NATIONAL CONSUMER ORGANISATIONS

☐ The Consumer Council

The Norwegian Consumer Council (NCC) is the main organisation in Norway representing consumer interests. It is fully financed by public funding, yet independent.

Its objectives are to work to increase consumer influence in society, to contribute to consumer-friendly developments, and to promote measures that strengthen the position of consumers. The mission is to be a visible, clear and independent actor who promote consumer rights and perspectives, and to strengthen consumers opportunities to exercise power and well-informed choices. Key policy issues in the strategy for 2021-2025 are digitalisation, sustainability and vulnerability.

The Ministry of Children and Families appoints the board of directors of the NCC and confirm it's statues. The Board has an overall responsibility for consumer policy as well as administrative management of the Consumer Council. The director of the Consumer Council is appointed by the Board.

The NCC also has a front-line unit which answer consumers on phone and e-mails. Each year, a large number of onsumers contact the NCC for assistance.

The NCC's also provides comparison tools in important markets like mortgages, insurances, pension funds and energy prices, with accurate and comparable information on costs and charges.

Through the EEA Agreement, EU regulations and directives are decisive for consumer rights and consumer policy in Norway. Contributing to and influencing decision-making processes in the EU is therefore a priority for NCC. It actively contributes to EU consumer policy through BEUC by providing inter alia factual evidence, studies and analysis.

Website: www.forbrukerradet.no

Website: News in English: News in English - Forbrukerrådet: Forbrukerrådet

(forbrukerradet.no)

☐ The Consumer Council

Postal Box 463 Sentrum, NO-0105 Oslo Location: Fred Olsens gate 1, 0152 Oslo

Tel: +47 23 40 05 00

E-mail: post@forbrukerradet.no

1.4. NATIONAL COUNCILS/ASSEMBLIES OF CONSUMER ORGANISATIONS AND OTHER STAKEHOLDERS

No relevant councils/assemblies.

1.5. CONSUMER MEDIA

There are no specific consumer magazines in Norway.

However, consumer issues is a popular topic in the newspapers and online media. They give general advice and warnings and publish (from informal to comprehensive) tests on various goods and services, price surveys.

1.6. REDRESS BODIES: COURTS AND ADRS

Alternative dispute resolution

Alternative dispute resolutiong bodies which fulfil the criteria of the directive on alternative dispute resolution, can apply to the Minstry of Children and Families for approval, under the <u>Act of approval of complaint bodies for consumer complaints</u>. An overview of bodies which have been approved or which by law are obliged to comply with the criteria can be found here: **Online Dispute Resolution** | **European Commission (europa.eu)**

In addition there is the <u>Consumer Disputes Commission</u>, which is a public complaint board which can adopt binding decisions which are enforcable. The purpose of the Consumer Disputes Commission (Forbrukerklageutvalget) is to provide fast, costless and reliable decisions in consumer disputes. The Consumer Disputes Commission was established in 1978 and is now regulated by <u>The Act on handling Consumer Complaints by the Consumer Authority and the Consumer Complaint Board</u>. The Commission handles cases regarding consumer purchases, including cooling off period and credit purchases, and craftsmen's services. It also handles disputes regarding purchases between private parties.

☐ Consumer Disputes Commission

Address: P.O. Box 2862 Kjørbekk, NO-3702 Skien *Location:* Porselensvegen 32, NO-3920 Porsgrunn

Tel: +47 23 400 600

E-mail:post@forbrukerklageutvalget.no

Website: http://www.forbrukerklageutvalget.no/

Regarding dispute settlements in courts, see point 2.3.

1.7. EUROPEAN CONSUMER CENTRE

The Norwegian ECC is "Forbruker Europa" (ConsumerEurope), hosted by the Consumer Authority.

ForbrukerEuropa/ECC Norway

Address: PO Box 2862 Kjørbekk

NO-3702 Skien *Tel:* +47 99 09 91 38

E-mail: <u>post@forbrukereuropa.no</u> Website: <u>www.forbrukereuropa.no</u>

1.8. SELF OR CO-REGULATION

There are no particular organizations devoted fully to self- or co-regulation activities. A number of branch organizations have established codes of conduct for their relationship with consumers.

In 2019 the business sector for influencers and their agencies established ethical guidelines to reduce body-image pressure in social media. Bloggers and other influencers can have a great influence on children, and the purpose with the guidelines is to encourage the business sector to take a greater responsibility for their marketing in social media. The business sector has established an expert committee to enforce the guidelines and to give guidance to the sector.

The Consumer Authority can negotiate with traders, and their organisations, to reach voluntary settlements and agreements on contract terms, marketing, or other business practices aimed at consumers. This can be regarded as a form of co-regulation.

For dispute resolution voluntary complaint boards established by agreement between business organisations and the Consumer Council play an important role. Boards which fulfil the criteria of the ADR directive can apply to the Ministry of Children and Families to be recognised under law as fulfilling the criteria.

In 2017 "Negotiated Agreement on Food Waste Reduction" was signed between the Norwegian Government and the Norwegian Food Industry.

In 2016, the Ministry of Health an Care Services signed a letter on intent with different actors in the food chain.

intensjonsavtale 051216.pdf (regjeringen.no)

Norwegian National Action Plan for a Healthier Diet – an outline. Healthy diet, meal enjoyment and good health for everyone! (regjeringen.no)

2. Consumer policies

2.1. CONSUMER PROTECTION LEGISLATION

2.1.1. The Consumer protection legislation under the Ministry of Children and Families

Comprises:

a) Legislation in fields predominantly harmonized by EEA legislation:

The Marketing Control Act includes provisions for marketing and for unfair terms in consumer standard contracts. The Act establishes the institutions of the Consumer Authority and the Market Council to enforce the act. A basic principle in the enforcement is that the Authority shall seek to obtain voluntary agreements through negotiations with traders or organizations representing traders. The Marketing Control Act and the institutions in this field correspond to similar institutions and legislation in the other Nordic countries (the Nordic model). A particular feature of the Norwegian Act is the ban on sex discrimination in advertisements and marketing. The Act was revised in 2009 for a general update and in order to implement the EU Directive on Unfair Commercial Practices, and has later been revised in order to transpose the CPC Regulation.

An Act relating to the duty of disclosure and right to cancel distance contracts and off-premises sale (the Cancellation Act) adopted in 2014 deals with inter alia doorstep sales and other sales off-premises and distance selling. It implements the provisions of the Consumer Rights Directive and the Directive on distance selling of financial services.

The Act relating to package travel and travel guarantees etc (The Package Travel Act) adopted in 2018 and <u>the Act on Timeshare contracts</u> have been adopted for the implementation of EU directives.

b) Legislation predominantly referring to non-harmonised areas of consumer policy:

The Act relating to Debt settlements gives persons with serious debt-problems an opportunity to regain control of their financial affairs and at the same time ensure that the debtor fulfils his obligations as far as possible. It may be applied when the debtor is permanently (but not necessarily life-long) incapable of meeting his obligations and that a settlement must not be offensive (in the meaning unfair, unreasonable) to other debtors or the society in general, and after the debtor has sought on his own to reach a debt settlement with his creditors before he can apply for voluntary or compulsory debt settlement according to the Debt Settlement Act.

The Act on the handling of Consumer Complaints by the Consumer Authority and the Consumer Disputes Commission establishes the Consumer complaints board and describes its powers and procedures.

<u>The Act relating to the labeling of consumer goods</u> etablishes delegated powers to adopt regulations on such labeling. The authority has in particular been used as a basis for regulations that implement EU directives inter alia on Ecolabelling and energy labelling.

2.1.2. The Ministry of Justice and Public Security – consumer contracts

The general Contract Act

The Act relating to Consumer Purchases, which i.a implements the Directive on Consumer goods and associated guarantees.

The Act relating to contracts for Financial Services which has been amended to implement inter alia the Directive on consumer credit. A new act was adopted in December 2020, but is not yet in force.

The Act relating to Product Liability implements directive 85/374 and imposes on the producer of goods for consumption liability for compensation for damage to objects or persons resulting from the product.

The Act relating to skilled trades services applies to maintenance, installations, new constructions, repairs and other works on objects or buildings. It defines the rights of the consumer as to deficiencies, non-fulfillment, delay, price claims etc.

The Act relating to construction and sale of houses/dwellings regulates contractual relations between the parties involved.

2.1.3. The Ministry of Justice and Public Security – consumer safety

The Ministry of Justice and Public Security is responsible for consumer safety in general and for the Product Control Act), in a shared responsibility with the Ministry of the Environment, the latter with the responsibility for chemical aspects and aspects relating to noise from products. The Act corresponds by whole and large to, and represents the implementation of, the Product Safety Directive. The Act relates, however, also to services. In pursuance to the act, a number of regulations have been given to cover specific products. The main body responsible for the enforcement of the Product Control Act is the Directorate for Civil Protection. The body responsible for enforcement as concerns chemical aspects and noise is the Norwegian Environment Agency. Other agencies also have responsibility for certain regulations.

Directorate for Civil Protection

Address: P.O. Box 2014, NO-103 Tønsberg

Tel: +47 33 41 25 00

E-mail: postmottak@dsb.no

Website: http://www.dsb.no (information in English: Information in English | Direktoratet for

samfunnssikkerhet og beredskap (dsb.no)

□ Norwegian Environment Agency

Address: PO Box 5672 Torgarden, NO-7485 Trondheim

Tel: +47 73 58 05 00

E-mail: post@miljodirektoratet.no Website: www.miljodirektoratet.no

2.2. CONSUMER ORGANISATIONS

No official or generally applied definitions or criteria to define consumer organizations - nor an official list of such organizations - have been developed, as no need for this has been identified in the Norwegian system. When needed, decisions as to which organizations shall be regarded as representing consumer organizations are made on a case-to-case basis, for instance in respect of national provisions implementing the CPC Regulation or the Injunctions Directive.

The main, and in all respects dominating, consumer organization is the Consumer Council, which is, in practice, the only organization working with and covering consumer interests in general. (There are some organizations representing the interests of i.e. users of specific products, an example being The Norwegian Car Owners' Association.). The Consumer Council receives an annual basic public funding through the budget of the Ministry for Children and Families.

See point 1.3 for information about the Consumer Council.

2.3. ENFORCEMENT/REDRESS

Enforcement

The enforcement in the area of protection of consumers' economic interests is in line with "the Nordic model" with the Consumer Authority and the Market Council.

Through negotiations with traders or their organisations, the CA encourages traders to follow consumer protection legislation. If there is a breach of consumer protection regulation, the CA may demand a written confirmation that the illegal practise will cease, or the CA issue a decision. The decision can be a prohibition, an order, an enforcement penalty and/or an infringement penalty. The decision can be appealed administratively to the Market Council, which will make its own assessment.

The CA may conduct negotiations with branches of trade and industry in order to arrive at agreements as to requirements for contract terms to be used within the branch. The CA also publishes "guidelines" on his interpretation of the prescriptions of the act, e.g. in respect to

Other enforcement bodies dealing with matters that to some or a certain degree concern consumers' economic interests are: ☐ The Data Inspectorate (<u>www.datatilsynet.no</u> – enforcing the Data Register Act which purpose is to protect persons from violation of their right to privacy through the processing of personal data). The Norwegian Media Authority (www.medietilsynet.no – broad responsibilities in the field of media including broadcasting supervision and safe use of media). ☐ The Norwegian Communications Authority is an executive supervisory and administrative authority for services within postal and electronic communications. □ Norwegian Gaming and Foundation Authority (www.lottstift.no – for lotteries and money games). ☐ Civil Aviation Authority (www.luftfartstilsynet.no – as concerns aspects of air passengers' rights). ☐ The Norwegian Water Resources and Energy Directorate (www.nve.no – certain aspects of supply of electricity to consumers). ☐ The Norwegian Competition Authority (www.konkurransetilsynet.no) ☐ Finanstilsynet. Through its supervision of enterprises and markets, Finanstilsnyet prmotes

requirements for marketing to children, price indications, etc.

The main enforcement bodies in the area of consumer safety are described under 2.1.3 above, and the powers of the enforcement authorities in line with what has been laid down in the General Product Safety Directive and other EEA legislation. In the area of products, the main responsibilities of the Directorate for Civil Protection and Emergency Planning and the

financial stability and well-functioning markets and helps to instil confidence that financial contracts will be honoured and services performed as intended. www.finanstilsynet.no

| Norwegian Environmental Agency. Other enforcement bodies with responsibilities including consumer safety are in particular: The Norwegian Food Safety Authority (www.mattilsynet.no - responsibility i.a. for acts relating to food production and food safety and cosmetic products and body care products). The Norwegian Building Authority is the national product conetact point for construction. (https://dibk.no - medicines, drugs). The Norwegian Medicines Agency (www.legemiddelverket.no - medicines, drugs). The Norwegian Maritime Aothority (www.sjofartsdir.no - recreational crafts). The Norwegian Radiation Protection Authority and Nuclear Safety Authority (www.dsa.no as concerns various aspects of aviation and passenger safety). Redress The two main features in the Norwegian system for individual out-of-court consumer redress are the following: The Consumer Disputes Commission is established through law, with decisions that are enforceable if not appealed to ordinary courts. The competence of the Commission is however, limited to complaints on goods, skilled craftsmen's services, and the right of withdrawal. There is a two-step procedure. The first step consists of an obligatory effort to solve the dispute by voluntary agreement through the mediation of the Consumer Authority. The case may be brought before the Board only when such an effort has been made without success. Voluntary complaint boards, usually negotiated and established between the Consumer Council and trade and business organisations. The decisions are of a voluntary nature, however, some branch organizations require of their members to comply with the decisions. The boards are listed under point 1.6. above. | | |
|---|----|---|
| □ The Norwegian Food Safety Authority (www.mattilsynet.no - responsibility i.a. for acts relating to food production and food safety and cosmetic products and body care products). □ The Norwegian Building Authority is the national product conctact point for construction. (https://dibk.no □ The Norwegian Medicines Agency (www.legemiddelverket.no - medicines, drugs). □ The Norwegian Maritime Aothority (www.sjofartsdir.no - recreational crafts). □ The Norwegian Radiation Protection Authority and Nuclear Safety Authority (www.dsa.no □ The Norwegian Civil Aviation Authority (www.luftfartstilsynet.no - as concerns various aspects of aviation and passenger safety). ■ Redress The two main features in the Norwegian system for individual out-of-court consumer redress are the following: □ The Consumer Disputes Commission is established through law, with decisions that are enforceable if not appealed to ordinary courts. The competence of the Commission is however, limited to complaints on goods, skilled craftsmen's services, and the right of withdrawal. There is a two-step procedure. The first step consists of an obligatory effort to solve the dispute by voluntary agreement through the mediation of the Consumer Authority. The case may be brought before the Board only when such an effort has been made without success. □ Voluntary complaint boards, usually negotiated and established between the Consumer Council and trade and business organisations. The decisions are of a voluntary nature, however, some branch organizations require of their members to comply with the decisions. | No | orwegian Environmental Agency. |
| relating to food production and food safety and cosmetic products and body care products). The Norwegian Building Authority is the national product conctact point for construction. (https://dibk.no) The Norwegian Medicines Agency (www.legemiddelverket.no – medicines, drugs). The Norwegian Maritime Aothority (www.sjofartsdir.no - recreational crafts). The Norwegian Radiation Protection Authority and Nuclear Safety Authority (www.dsa.no) The Norwegian Civil Aviation Authority (www.luftfartstilsynet.no – as concerns various aspects of aviation and passenger safety). Redress The two main features in the Norwegian system for individual out-of-court consumer redress are the following: The Consumer Disputes Commission is established through law, with decisions that are enforceable if not appealed to ordinary courts. The competence of the Commission is however, limited to complaints on goods, skilled craftsmen's services, and the right of withdrawal. There is a two-step procedure. The first step consists of an obligatory effort to solve the dispute by voluntary agreement through the mediation of the Consumer Authority. The case may be brought before the Board only when such an effort has been made without success. Voluntary complaint boards, usually negotiated and established between the Consumer Council and trade and business organisations. The decisions are of a voluntary nature, however, some branch organizations require of their members to comply with the decisions. | Ot | her enforcement bodies with responsibilities including consumer safety are in particular: |
| □ The Norwegian Medicines Agency (www.legemiddelverket.no - medicines, drugs). □ The Norwegian Maritime Aothority (www.sjofartsdir.no - recreational crafts). □ The Norwegian Radiation Protection Authority and Nuclear Safety Authority (www.dsa.no) □ The Norwegian Civil Aviation Authority (www.luftfartstilsynet.no - as concerns various aspects of aviation and passenger safety). ■ Redress The two main features in the Norwegian system for individual out-of-court consumer redress are the following: □ The Consumer Disputes Commission is established through law, with decisions that are enforceable if not appealed to ordinary courts. The competence of the Commission is however, limited to complaints on goods, skilled craftsmen's services, and the right of withdrawal. There is a two-step procedure. The first step consists of an obligatory effort to solve the dispute by voluntary agreement through the mediation of the Consumer Authority. The case may be brought before the Board only when such an effort has been made without success. □ Voluntary complaint boards, usually negotiated and established between the Consumer Council and trade and business organisations. The decisions are of a voluntary nature, however, some branch organizations require of their members to comply with the decisions. | | |
| □ The Norwegian Maritime Aothority (www.sjofartsdir.no - recreational crafts). □ The Norwegian Radiation Protection Authority and Nuclear Safety Authority (www.dsa.no) □ The Norwegian Civil Aviation Authority (www.luftfartstilsynet.no — as concerns various aspects of aviation and passenger safety). Redress The two main features in the Norwegian system for individual out-of-court consumer redress are the following: □ The Consumer Disputes Commission is established through law, with decisions that are enforceable if not appealed to ordinary courts. The competence of the Commission is however, limited to complaints on goods, skilled craftsmen's services, and the right of withdrawal. There is a two-step procedure. The first step consists of an obligatory effort to solve the dispute by voluntary agreement through the mediation of the Consumer Authority. The case may be brought before the Board only when such an effort has been made without success. □ Voluntary complaint boards, usually negotiated and established between the Consumer Council and trade and business organisations. The decisions are of a voluntary nature, however, some branch organizations require of their members to comply with the decisions. | | |
| □ The Norwegian Radiation Protection Authority and Nuclear Safety Authority (www.dsa.no) □ The Norwegian Civil Aviation Authority (www.luftfartstilsynet.no) — as concerns various aspects of aviation and passenger safety). Redress The two main features in the Norwegian system for individual out-of-court consumer redress are the following: □ The Consumer Disputes Commission is established through law, with decisions that are enforceable if not appealed to ordinary courts. The competence of the Commission is however, limited to complaints on goods, skilled craftsmen's services, and the right of withdrawal. There is a two-step procedure. The first step consists of an obligatory effort to solve the dispute by voluntary agreement through the mediation of the Consumer Authority. The case may be brought before the Board only when such an effort has been made without success. Voluntary complaint boards, usually negotiated and established between the Consumer Council and trade and business organisations. The decisions are of a voluntary nature, however, some branch organizations require of their members to comply with the decisions. | | The Norwegian Medicines Agency (<u>www.legemiddelverket.no</u> – medicines, drugs). |
| □ The Norwegian Civil Aviation Authority (www.luftfartstilsynet.no − as concerns various aspects of aviation and passenger safety). Redress The two main features in the Norwegian system for individual out-of-court consumer redress are the following: □ The Consumer Disputes Commission is established through law, with decisions that are enforceable if not appealed to ordinary courts. The competence of the Commission is however, limited to complaints on goods, skilled craftsmen's services, and the right of withdrawal. There is a two-step procedure. The first step consists of an obligatory effort to solve the dispute by voluntary agreement through the mediation of the Consumer Authority. The case may be brought before the Board only when such an effort has been made without success. □ Voluntary complaint boards, usually negotiated and established between the Consumer Council and trade and business organisations. The decisions are of a voluntary nature, however, some branch organizations require of their members to comply with the decisions. | | The Norwegian Maritime Aothority (<u>www.sjofartsdir.no</u> - recreational crafts). |
| Redress The two main features in the Norwegian system for individual out-of-court consumer redress are the following: The Consumer Disputes Commission is established through law, with decisions that are enforceable if not appealed to ordinary courts. The competence of the Commission is however, limited to complaints on goods, skilled craftsmen's services, and the right of withdrawal. There is a two-step procedure. The first step consists of an obligatory effort to solve the dispute by voluntary agreement through the mediation of the Consumer Authority. The case may be brought before the Board only when such an effort has been made without success. Voluntary complaint boards, usually negotiated and established between the Consumer Council and trade and business organisations. The decisions are of a voluntary nature, however, some branch organizations require of their members to comply with the decisions. | | The Norwegian Radiation Protection Authority and Nuclear Safety Authority (www.dsa.no) |
| The two main features in the Norwegian system for individual out-of-court consumer redress are the following: The Consumer Disputes Commission is established through law, with decisions that are enforceable if not appealed to ordinary courts. The competence of the Commission is however, limited to complaints on goods, skilled craftsmen's services, and the right of withdrawal. There is a two-step procedure. The first step consists of an obligatory effort to solve the dispute by voluntary agreement through the mediation of the Consumer Authority. The case may be brought before the Board only when such an effort has been made without success. Voluntary complaint boards, usually negotiated and established between the Consumer Council and trade and business organisations. The decisions are of a voluntary nature, however, some branch organizations require of their members to comply with the decisions. | | |
| □ The Consumer Disputes Commission is established through law, with decisions that are enforceable if not appealed to ordinary courts. The competence of the Commission is however, limited to complaints on goods, skilled craftsmen's services, and the right of withdrawal. There is a two-step procedure. The first step consists of an obligatory effort to solve the dispute by voluntary agreement through the mediation of the Consumer Authority. The case may be brought before the Board only when such an effort has been made without success. □ Voluntary complaint boards, usually negotiated and established between the Consumer Council and trade and business organisations. The decisions are of a voluntary nature, however, some branch organizations require of their members to comply with the decisions. | Re | edress |
| enforceable if not appealed to ordinary courts. The competence of the Commission is however, limited to complaints on goods, skilled craftsmen's services, and the right of withdrawal. There is a two-step procedure. The first step consists of an obligatory effort to solve the dispute by voluntary agreement through the mediation of the Consumer Authority. The case may be brought before the Board only when such an effort has been made without success. Use Voluntary complaint boards, usually negotiated and established between the Consumer Council and trade and business organisations. The decisions are of a voluntary nature, however, some branch organizations require of their members to comply with the decisions. | | · |
| Council and trade and business organisations. The decisions are of a voluntary nature, however, some branch organizations require of their members to comply with the decisions. | | enforceable if not appealed to ordinary courts. The competence of the Commission is however, limited to complaints on goods, skilled craftsmen's services, and the right of withdrawal. There is a two-step procedure. The first step consists of an obligatory effort to solve the dispute by voluntary agreement through the mediation of the Consumer Authority. The case may be brought before the Board only when such an effort has been made without |
| | | Council and trade and business organisations. The decisions are of a voluntary nature, however, some branch organizations require of their members to comply with the decisions. |

There are also some examples of other types of complaint boards, including public boards e.g. for disputes on rent for dwellings and medical patients' damages. Some boards have been

established by business without involvement of consumers, e.g. for dentists and certain types of insurance arrangements.

The Consumer Disputes Commission

The purpose of the Consumer Disputes Commission (Forbrukerklageutvalget) is to provide costless and reliable decisions in consumer disputes. The Consumer Disputes Commission is regulated by the <u>Act on handling of Consumer Complaints by the Consumer Authority and the Consumer Disputes Commission (the Consumer Complaint Act)</u>. It handles cases regarding consumer purchases, including cooling off period and credit purchases, and handcraft services. The Commission also handles disputes between two private parties regarding purchases.

The Commission members are appointed by the Ministry of Children and Equality for a term of four years. The chairmen are required to have a law-degree. The other members have particular insight into the consumer's and trader's interests respectively.

The secretariat to the Commission prepares and administers the cases, and the case handlers write case summaries and make draft decisions before presenting the cases to the Commission.

The procedure

The case handling at the Consumer Disputes Commission represents the second of a two-step procedure. The first step consists of an obligatory effort to solve the dispute through mediation by the Consumer Authority (Forbrukertilsynet). The plaintiff shall submit a written complaint to the Consumer Authority. The Consumer Authority shall invite the parties to submit relevant documentation, including obtaining expert opinions in so far as this is necessary. When the matter is sufficiently elucidated, the Consumer Authority attempts to find an amicable settlement within the framework of the applicable law, and proposes a solution.

If mediation is unsuccessful, and one or both parties submit a petition within a four week deadline from the time the case was closed, the case can be dealt with by the Consumer Disputes Commission at the request of one of the parties.

The Commission shall consider the case on the basis of the written presentation, and the parties do not attend the meetings. The decisions are then served to the parties. Decisions from the Consumer Disputes Commission become binding and enforceable one month from the time the decision is served, unless one or both parties file a suit to the District Court within the deadline. Please note that the deadline for legal action also run between last Saturday before Palm Sunday and Second Day of Easter, between July 1 th - August 15th, and between December 24th – January 3 th , and is not prolonged even if it ends on a Saturday, Sunday or holiday.

Case consideration in the Consumer Disputes Commission (and the Consumer Authority) is free of charge. The consumer may, however, have to cover costs related to procuring expert opinions about the matter. If the report is necessary to resolve the case, the costs may be remimbursed by the opposing party if the consumer's claim is sustained. The decisions are published on the Consumer Disputes Commission's websites.

Decisions made by the Consumer Disputes Commission can neither be appealed to a superior administrative body nor to the Parliamentary Ombudsman.

The Act relating to mediation and procedure in civil disputes (The Dispute Act) allows got the Consumer Council and other organizations to institute legal proceedings in their own name, in matters within the purpose and area of activity of the organizations. The civil procedure act also includes a system of collective actions, which broadens the Consumer Council's access to filing a suit involving similar complaints from a number of consumers.

Information about the Norwegian system for class action in courts can be found here: Group litigation | Norges Domstoler

2.4. EDUCATION

| ın | e government's priorities in consumer education are: |
|----|--|
| | Contribution to national curriculum development for teacher training and the school system |
| | Enhancing teacher training |
| | Delivering activities and material to the national curriculum |
| | Using information channels to the schools; printed material and Internet |
| | Enhancing competence in sustainable consumption, personal economy, consumer legislation |
| | and in media and technology |
| | Supporting and implementing the experiences from the Centre for Collaborative Learning for Sustainable Development (www.livingresponsibly.org) (CCL) at Inland Norway University of Applied Sciences. The Centre is an central contributer to the Ministrys' work with consumer education. |
| | Supporting Ungt Entreprenørskap (<u>www.ue.no</u>) (Junior Achivement) to promote students understanding of sustainable consumption |
| | Continued active participation in the Nordic-Estonian consumer education working group |

2.5. Information gathering/research

☐ Consumption Research Norway (SIFO)

Forbruksforskningsinstituttet SIFO, which as a history way back to the 1930's and the start of home economics, is the predominant actor in this field in Norway.

SIFO is a non-profit, transdiciplinary research institute at the Centre for welfare and labour research at OsloMet-Oslo Metropolitan University. SIFO'research aims to understand the role of consumption and consumers in the society, and to provide the knowledge basis for public consumer policies.

SIFO's research is financed partly by a state budget grant, partly throught grants from Norwegian Research Council and the EU (Horizon 2020) program. Most of SIFO's research

is part of commissioned projects, acquired through tender competion. SIFO has currently 40 employees, 30 of which are researchers. The staff are mainly social scientists, some of them with double competences, such as ethngraphy/textile sciences or sociology/engineering.

| \sim | 1 | | | 1 1 |
|--------|----------|-------|-----|-------|
| Core | research | areas | 1nc | lude: |
| | | | | |

| Market base welfare, focusing on financializations process, consumer debt and non-state |
|--|
| procurement of welfare services. |
| Sustainable consumption, centering on environmental impacts of consumption and |
| consumers' participation in the green transition. |
| Digitalization of everyday life, looking at consumption of and through digital media. |
| Clothing and Food, looking at consumption history and culture, procurement processes and |
| consumption practices related to these product groups. |

Postal address: P.O. BOX 4 St. Olavs plass, NO-0130 Oslo

Location: Stensberggata 26, 0170 Oslo

Tel: +47 67 23 50 00 *E-mail:* dsifo@oslomet.no

Website: www.oslomet.no/om/sifo