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## **1. Consumer policy institutions**

### **1.1. MINISTRY RESPONSIBLE FOR CONSUMER POLICY**

The Ministry responsible for the consumer policy, nationally and EU-level, is the Ministry of Integration and Equality. The Ministry is headed by Nyamko Sabuni. The consumer areas of responsibility include inter alia marketing, consumer prices, consumer aspects of financial services and electronic communication as well as product safety and standardisation. Several other ministries are responsible for consumer related issues, such as the Ministry of Agriculture, the Ministry of Justice (civil law) and the Ministry of Finance.

#### ***Useful Addresses:***

Minister: Nyamko Sabuni

Address: Fredsgatan 8, 103 33 Stockholm

Tel: +46 8 405 10 00

Fax: +46 8 20 64 96

Internet Web Page: [www.sweden.gov.se](http://www.sweden.gov.se)

## 1.2 PUBLIC AGENCIES

Directives	Public Enforcement Agencies
Directive 84/450/EEC Directive 85/577/EEC Directive 90/314/EEC Directive 93/13/EEC Directive 94/47/EC Directive 97/7/EC Directive 97/55/EC Directive 98/6/EC Directive 1999/44/EC	-The Swedish Consumer Agency: Address: Lagergrens Gata 8, SE-651 02 Karlstad, Sweden Tel.: +46 771-423300 Fax: +46 54 19 41 95 E-mail: <a href="mailto:konsumentverket@konsumentverket.se">konsumentverket@konsumentverket.se</a> Internet Web Page: <a href="http://www.konsumentverket.se">www.konsumentverket.se</a>
Directive 87/102/EEC Directive 2002/65/EC	Swedish Financial Supervisory Authority Address: Box 6750, SE-113 85 STOCKHOLM Tel: +46 8 787 80 00 Fax: +46 8 24 13 35 Email: <a href="mailto:finansinspektionen@fi.se">finansinspektionen@fi.se</a> Internet Web Page: <a href="http://www.fi.se/">http://www.fi.se/</a>  The Swedish Financial Supervisory Authority, Finansinspektionen, is a public authority. Its role is to promote stability and efficiency in the financial system as well to ensure an effective consumer protection. They authorize, supervise and monitor all companies operating in Swedish financial markets. The Finansinspektionen is accountable to the Ministry of Finance.

The Centre for Consumer Science at the School of Business, Economics and law, Göteborg University, gets financial support from the government.

Many municipalities choose to have consumer advisory services.

## 1.3 NATIONAL CONSUMER ORGANISATIONS

In Sweden there is not an official definition or criteria which determine what a consumer organisation at national level is.

There is no list of consumer organisations at national level. There are two umbrella consumer organisations, "Sveriges Konsumenter" (The Swedish Consumers' Association) and "Sveriges Konsumenter i Samverkan" (The Swedish Consumer Coalition) each also consisting of a large number of organisations with different profiles.

The Swedish Consumers Association is an independent, non-partisan cooperative organisation consisting of 28 member organisations. The organisation is nowadays also open for individual membership. The Swedish Consumers' Association aims to strengthen the position of consumers in order to improve people's ability to bring their consumer power to bear.

The Swedish Consumer Coalition is a non-profit, non-governmental organization consisting of similarly non-profit NGOs. The Coalition emerged in February 1994 out of a network of fifteen organizations. The member organizations are politically independent and work in the common interest, i.e. they represent no particular interest group. Its main activities are: monitoring and raising vital consumer issues, focusing on consumption of goods and services, its motives and consequences, as well as consumers' potential to bring about positive change.

In Sweden independent state agencies carry out activities that in other Member States might be taken care of by organisations and other actors. The Swedish Consumer Agency has an active role in promoting the consumer perspective and highlighting matters of relevance to consumers and the Agency works actively with e.g. measures in relation to information and training.

➤ **The Swedish Consumers' Association (Sveriges Konsumenter):**

*Address:* Box 6068, 102 32 Stockholm

*Tel:* +46-08-674 43 00

*Fax:* +46-08-674 43 29

*Email:* [info@sverigeskonsumenter.se](mailto:info@sverigeskonsumenter.se)

*Internet Web Page:* [www.sverigeskonsumenter.se](http://www.sverigeskonsumenter.se)

➤ **The Swedish Consumer Coalition (Sveriges Konsumenter i Samverkan):**

*Address:* Tegelviksgatan 40, 116 41 Stockholm

*Tel:* +46 (0)8 556 92 410

*Fax:* +46 (0)8 641 93 45

*Email:* [skis-s@konsumentensamverkan.se](mailto:skis-s@konsumentensamverkan.se)

*Internet Web Page:* <http://www.konsumentensamverkan.se/english/indexeng.html>

#### **1.4 NATIONAL COUNCILS/ASSEMBLIES OF CONSUMER ORGANISATIONS AND OTHER STAKEHOLDERS**

There is no consumer council or assembly, but meetings with consumer organisations and other stakeholders about consumer related issues are organised at the ministry on a regular basis.

## 1.5 CONSUMER MEDIA

Ministry of Integration and Equality	<a href="http://ww.regeringen.se">ww.regeringen.se</a>
The Swedish Consumer Agency	<a href="http://www.konsumentverket.se">www.konsumentverket.se</a>
The National Board for Consumer Complaints	<a href="http://www.arn.se">www.arn.se</a>
National Food Administration	<a href="http://www.slv.se">www.slv.se</a>
<i>Consumer organisations:</i> <ul style="list-style-type: none"><li>• The Swedish Consumers' Association</li><li>• The Swedish Consumer Coalition</li></ul>	<a href="http://www.sverigeskonsumenter.se">www.sverigeskonsumenter.se</a> <a href="http://www.konsumentsamverkan.se">www.konsumentsamverkan.se</a>
Research Centre for Consumer Science School of Business, Economics and law, Göteborg university	<a href="http://www.hgu.gu.se">www.hgu.gu.se</a>
<i>Newspapers</i> <ul style="list-style-type: none"><li>• Dagens Nyheter (DN) (DN Ekonomi, Konsument)</li><li>• Göteborgsposten</li><li>• Svenska Dagbladet (SvD)</li></ul> Consumer magazine <ul style="list-style-type: none"><li>• Råd och Rön (owned by the Swedish Consumers' Association)</li></ul>	<a href="http://www.dn.se">www.dn.se</a> <a href="http://www.gp.se">www.gp.se</a> <a href="http://www.svd.se">www.svd.se</a> <a href="http://www.radron.se">www.radron.se</a>

## 1.6 REDRESS BODIES: COURTS AND ADRS

### ➤ -National Board for Consumer Complaints

*Postal address* : Box 174, SE -101 23 Stockholm

*Visiting address*: Teknologgatan 8C, Stockholm

*Tel*: + 46 8 555 017 00

*Fax*: + 46 8 555 017 01

*E-mail*: [arn@arn.se](mailto:arn@arn.se)

*Website*: [www.arn.se](http://www.arn.se)

The consumer has always the possibility to bring an action to civil court.

## 1.7 EUROPEAN CONSUMER CENTRES

### ➤ **Konsument Europa, Konsumentverket**

*Address:* Lagergrens Gata 8, SE-651 02 Karlstad, Sweden

*Tel:* +46 54 194150

*Fax:* +46 54 19 41 95

*E-mail:* [Info@konsumenteuropa.se](mailto:Info@konsumenteuropa.se)

*Website:* [www.konsumenteuropa.se](http://www.konsumenteuropa.se)

## 1.8 SELF OR CO-REGULATION

There exist self-regulatory systems for different business sectors. Some of them are listed below.

### ➤ **MarknadsEtiska Rådet (MER)**

Marketing practices.

*Website:* [www.marknadsetiskaradet.org](http://www.marknadsetiskaradet.org)

*Email:* [info@marknadsetiskaradet.org](mailto:info@marknadsetiskaradet.org)

### ➤ **Etiska nämnden för direktmarknadsföring (DM-nämnden)**

Direct marketing.

*Website* <http://www.dm-namnden.org/>

*Email:* [info@dm-namnden.org](mailto:info@dm-namnden.org)

### ➤ **Näringslivets Etiska Råd mot Könsdiskriminerande reklam (ERK)**

Sex discrimination in advertising.

*Website* <http://www.etiskaradet.org/erk.html>

*Email:* [nfo@etiskaradet.org](mailto:nfo@etiskaradet.org)

### ➤ **Etiska rådet för Betalteletjänster**

Telephone services.

*Website* <http://www.etiskaradet.se/>

*Email* [info@etiskaradet.se](mailto:info@etiskaradet.se)

## 2. Consumer policies

### 2.1 CONSUMER PROTECTION LEGISLATION

Apart from the legislation transposing the consumer protection acquis, there is inter alia consumer protection legislation about consumer services, real estate mediation and financial advisory services.

Main penalty concerning market law: prohibition combined with a fine. In severe cases: market disruption fee.

*Website* <http://www.sweden.gov.se>

## **2.2 CONSUMER ORGANISATIONS**

In Sweden, there is not an official definition or criteria, which determines what a consumer organisation at national level is. National funding for this type of organizations exists: 4 million SEK yearly is obtained by the organisations, including funding to participate in the standardisation. 1,6 million SEK yearly is obtained by the Swedish fair trade organisation.

A group of consumers may have the right to prosecute infringements before the courts (collective action).

## **2.3 ENFORCEMENT/REDRESS**

### **2.3.1. ENFORCEMENT**

The Swedish Consumer Agency is headed by a Director General who is also Consumer Ombudsman, KO (Konsumentombudsmannen). The Agency/ the Consumer Ombudsman is responsible for the enforcement of consumer legislation and pursues legal action in court in the consumer interest.

### **2.3.2. REDRESS**

#### **National Board for Consumer Complaints**

The Board's job is:

- to investigate conflicts between consumers and traders about goods, services or other utilities intended primarily for private use (consumer disputes) and recommend a solution to the dispute,
- to give an advisory opinion in consumer disputes, at the request of a court of law,
- to support the mediation role of local consumer organisations in consumer disputes, through training, advice and information, etc and
- to inform consumers and traders of the Board's practice.

The Board's decision is a recommendation to the parties about how the dispute ought to be settled. The Board's decisions are not binding and cannot be appealed against. In practice most businesses respect the recommendations of the Board and many traders have, through their branch organisations, undertaken to follow the Board's decisions. If the trader does not follow the Board's recommendation, the consumer can take the case to an ordinary court. Businesses not following the Board's recommendations are published on a "black list" in a consumer magazine, a list cited widely in media.

## **2.4 INFORMATION AND EDUCATION**

One of the fields of activity of the Swedish Consumer Agency is consumer information and education. The Swedish Consumer Agency's website provides consumers with information about general and current topics. The Agency also produces school equipment/supplies.

In the fields of insurance, banking and finance as well as electricity supply there exist advisory bureaus. Trade associations finance the bureaus, but public authorities, such as the

Swedish Consumer Agency, are represented in the board.

<http://konsumenternasforsakringsbyra.se> (insurance)

<http://www.konsumentbankbyran.se> (banking and finance)

<http://elradgivningsbyran.se> (electricity supply)

Consumer-knowledge is a special subject in school in Sweden. In “senior high school” consumer related matters are dealt with within different relevant subjects, such as mathematics.

## **2.5 INFORMATION GATHERING/RESEARCH**

The Centre for Consumer Science at the School of Business, Economics and law, Göteborg university, gets financial support from the government.

[www.hgu.gu.se](http://www.hgu.gu.se)