

# CYPRUS

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# 1. CONSUMER POLICY INSTITUTIONS

## 1.1. MINISTRY RESPONSIBLE FOR CONSUMER POLICY

- **MINISTRY OF ENERGY, COMMERCE AND INDUSTRY**

The Ministry responsible for the consumer policy, is the Ministry of Energy, Commerce and Industry (MECI) through the Consumer Protection Service. Responsibilities of the Ministry include amongst other the protection of consumers' safety and economic interests, as well as the development of a legal framework that will ensure conditions of fair competition in the market. In addition, the Ministry pursues to improve consumers' welfare in terms of price, choice, quality, diversity, affordability and safety, empower consumers through better access to accurate information and enhance consumers' confidence, arising from better market transparency and effective protection of their rights. Several other ministries are responsible for consumer related issues, such as the Ministry of Health, the Ministry of Interior, the Ministry of Finance, the Ministry of Transport, Communications and Works, the Ministry of Agriculture, Rural Development and Environment and the Shipping Deputy Ministry.

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*Tel: +357 22867100 / 22867233*

*E-mail: [perm.sec@meci.gov.cy](mailto:perm.sec@meci.gov.cy)*

*Website: [www.meci.gov.cy](http://www.meci.gov.cy)*

- **MINISTRY OF HEALTH**

The primary objective of the Medical and Public Health Services (MPHS) of the Ministry of Health is the adoption of preventive measures in a wide spectrum of the health sector. Amongst others, MPHS is responsible for the implementation of the legislation for foodstuff and food premises (the Public Health Services), as well as for ensuring the safety of the medical devices (the Cyprus Medical Devices Competent Authority). In addition, the mission of Pharmaceutical Services of the Ministry of Health is to safeguard the right of the Cypriot citizens and visitors of Cyprus to have access to high quality safe and effective pharmaceutical and cosmetic products.

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*Cyprus Tel: +357 22605300/ 22605301*

*E-mail: [perm.sec@moh.gov.cy](mailto:perm.sec@moh.gov.cy)*

*Website: [www.moh.gov.cy](http://www.moh.gov.cy)*

- **MINISTRY OF INTERIOR**

The Construction Products Sector of the Ministry of Interior has the overall responsibility for implementing the construction products legislation and is designated as the competent authority for the market surveillance of construction products. In addition, the Ministry is the product contact point and notifying authority for the construction products in Cyprus. It is also participating in all the EU institutions for the field of construction products representing Cyprus.

*Address: Dimostheni Severi, 1453 Lefkosia, Cyprus*

*Tel: +357 22867600*

*E-mail: [info@moi.gov.cy](mailto:info@moi.gov.cy)*

*Website: [www.moi.gov.cy](http://www.moi.gov.cy)*

- **MINISTRY OF FINANCE**

The Directorate of Financial Stability of the Ministry of Finance is responsible for financial services which includes amongst other the banking sector, the capital markets and the insurance sector.

*Address: Michael Karaoli & Gregori Afxentiou, 1439, Lefkosia, Cyprus*

*Tel: +357 22602723*

*E-mail: [registry@mof.gov.cy](mailto:registry@mof.gov.cy)*

*Website: [www.mof.gov.cy](http://www.mof.gov.cy)*

- **SHIPPING DEPUTY MINISTRY**

The Shipping Deputy Ministry is responsible for the registration and inspection of small vessels and the control and certification of high-speed craft. It also has the responsibility of market surveillance for recreational craft and personal watercraft ensuring the protection of public health, safety, the protection of consumers and the environment.

Additionally, the Shipping Deputy Ministry is responsible for performing market surveillance in accordance with the EU market surveillance framework laid down in Regulation (EC) No 765/2008 for marine equipment falling within the scope of Directive 2014/90/EU. Currently, the market surveillance carried out by the Shipping Deputy Ministry is limited to document verification of marine equipment which bears the wheel mark. Furthermore, the Shipping Deputy Ministry has been designated as the Cyprus national enforcement body to ensure compliance with the provisions of the Regulation (EU) No.1177/2010 concerning the rights of passengers when travelling by sea.

*Address: Kyllinis Street 4007, Mesa Geitonia, Lemesos, Cyprus*

*Tel: +357 25848100*

*E-mail: [maritimeadmin@dms.gov.cy](mailto:maritimeadmin@dms.gov.cy)*

*Website: [www.dms.gov.cy](http://www.dms.gov.cy)*

- **MINISTRY OF TRANSPORT, COMMUNICATIONS AND WORKS**

The Department of Electrical and Mechanical Services of the Ministry of Transport, Communications and Works is the competent authority responsible for the implementation of the following Directives:

- Low Voltage (2014/35/EU)
- Electromagnetic Compatibility (2014/30/EU)
- Gas Appliances (2009/142/EC)
- Transportable Pressure Equipment (2010/35/EU)
- Aerosol dispensers (75/324/EEC)
- Cableway Installations (2000/9/EC)

The Department of Civil Aviation is the national enforcement body for the application of the following EU Regulations:

- EU 261/2004 establishing common rules on compensation and assistance to passengers in the event of denied boarding and of cancellation or long delay of flights: National Decree 283/2005.
- EU 1107/2016 concerning the rights of disabled persons and persons with reduced mobility when travelling by air: National Decree 287/2008.
- EU 2111/2005 on the establishment of a Community list of air carriers subject to an operating ban within the Community and on informing air transport passengers of the identity of the operating air carrier: National Decree 541/2007.

*Address: Acheon 28, 1424 Lefkosia, Cyprus*

*Tel: +357 22800100*

*E-mail: [director@ems.mcw.gov.cy](mailto:director@ems.mcw.gov.cy)*

*Website: [www.mcw.gov.cy/ems](http://www.mcw.gov.cy/ems)*

- **MINISTRY OF AGRICULTURE, RURAL DEVELOPMENT AND ENVIRONMENT**

The Department of Agriculture of the Ministry of Agriculture, Rural Development and Environment is the competent authority responsible for the monitoring and verification of the enforcement of series of EU and national agri-food chain legislations, through the organization of official controls that aim:

- To protect consumers interests in relation to feed safety and safety of food of non-animal origin at the primary stage of production;
- To ensure a high level of plant health and protection of the environment from risks on the use of plant protection products, use of nitrates and fertilizers;
- To ensure consumer interests on issues related to organic production, and production of quality products (PDOs, PGIs, etc) and subsequent labelling requirements; and
- To ensure protection of consumers interests in relation to the quality (marketing standards) of fresh agricultural products, eggs and poultry.

The Veterinary Services of the Ministry of Agriculture, Rural Development and Environment is responsible for the protection of the public health through the control of all food of animal origin. Such food includes meat, minced meat, game, fishery products, milk and dairy products, meat products (e.g. sausages) and egg products.

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*Tel: +357 22408300*

*E-mail: [registry@moa.gov.cy](mailto:registry@moa.gov.cy)*

*Website: [www.moa.gov.cy](http://www.moa.gov.cy)*

## **1.2. PUBLIC AGENCIES**

- **CONSUMER PROTECTION SERVICE**

The Consumer Protection Service constitutes one of the services of the Ministry of Energy, Commerce and Industry. Its mission is to pursue a high level of protection for consumers in today's highly competitive and fast paced market. The Consumer Protection Service is responsible for the enforcement of certain legislation relating to consumer protection, such as:

1. Misleading and comparative advertising;
2. Consumer credit;
3. Mortgage credit;
4. Package travel;
5. Unfair terms in consumer contracts;
6. Timesharing and long-term holiday contracts;
7. Indication of product prices;
8. The sale of goods at discount prices;
9. Product guarantees;
10. Consumer rights (in accordance with Directive 2011/83/EU);
11. Distance contracts for financial services;
12. Product safety;
13. Safety of toys;
14. Unfair commercial practices;
15. Alternative dispute resolution for consumer disputes;
16. Consumer Protection Cooperation – CPC; and
17. Competition Policy – The service is responsible for the transposition of community legislation into national law as well as for the formation of the national competition policy.

*Address: 2 Agapinoros Street, IRIS Tower, Lefkosia, Cyprus*

*Postal Address: CY-1421 Lefkosia, Cyprus*

*Tel: +357 22 200900*

*E-mail: [ccps@meci.gov.cy](mailto:ccps@meci.gov.cy)*

*Website: [www.consumer.gov.cy](http://www.consumer.gov.cy)*

- **OFFICE OF THE COMMISSIONER OF ELECTRONIC COMMUNICATIONS AND POSTAL REGULATION**

The Commissioner of Electronic Communications and Postal Regulation is the National Regulatory Authority for Electronic Communications and Postal Services in Cyprus. According to the Electronic Communications and Postal Regulation Law, 112(I)/2004, (the Law), as amended, in the exercise of his powers under the Law, the Commissioner will act in a manner that, among others, promotes the consumer's interest, especially regarding the price and quality.

*Address: 12 Helioupoleos Street, CY-1101 Lefkosia, Cyprus*

*Tel: +357 22 693000*

*E-mail: [info@ocecpr.org.cy](mailto:info@ocecpr.org.cy)*

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

- **THE CYPRUS ENERGY REGULATORY AUTHORITY**

The Cyprus Energy Regulatory Authority (CERA) has executive powers and competences in the energy field. The main statutory objectives of CERA are set out below:

- to encourage, promote and safeguard the healthy and substantial competition in the electricity and natural gas markets;
- to protect consumers' interests;
- to promote the development of economically viable and efficient Electricity and Natural Gas Markets;
- to ensure the security, continuation, quality and reliability of electricity supply;
- to take into consideration the protection of the environment;
- to encourage the efficient generation and use of electricity; and
- to promote the use of renewable energy sources (RES).

*Address: 81-83 Griva Digeni Avenue, CY-1080 Lefkosia, Cyprus*

*Tel: +357 22 666363*

*E-mail: [regulator.cy@cera.org.cy](mailto:regulator.cy@cera.org.cy)*

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

- **CYPRUS RADIO TELEVISION AUTHORITY**

The Cyprus Radio Television Authority is an independent body responsible for matters such as the establishment, installation and operation of private radio and television bodies in Cyprus.

*Address: 42 Athalassas Avenue, Strovolos, CY-2012 Lefkosia, Cyprus*

*Tel: +357 22512468*

*E-mail: [crtauthority@crtauthority.org.cy](mailto:crtauthority@crtauthority.org.cy)*

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

- **THE CENTRAL BANK OF CYPRUS**

The Central Bank of Cyprus (CBC) is responsible, among others, for the licensing and supervision of credit institutions. CBC is also the competent supervisory authority for payment institutions, electronic money institutions, bureaux de change businesses and credit acquiring companies operating in Cyprus.

*Address: 80 Kennedy Avenue, CY-1076 Lefkosia, Cyprus Tel: +357 22714100*

*Website: [www.centralbank.cy](http://www.centralbank.cy)*

### 1.3. NATIONAL CONSUMER ORGANISATIONS

- **THE CYPRUS CONSUMERS ASSOCIATION**

The Cyprus Consumers Association is a non-political, non-governmental consumers' organisation. As an independent non-profit organisation, the association strives to safeguard consumers' rights. Its mission, inter alia, is to safeguard the consumers' rights and educate and represent the Cyprus consumers in all local and international relevant bodies dealing with consumer matters.

*Address: 8 Acropolis Avenue, Office 302, Strovolos, CY-2006 Lefkosia, Cyprus*

*Tel: +357 22 516112*

*E-mail: [info@katalotis.org.cy](mailto:info@katalotis.org.cy)*

*Website: [www.katalotis.org.cy](http://www.katalotis.org.cy) / [www.cyprusconsumers.org.cy/](http://www.cyprusconsumers.org.cy/)*

- **THE CYPRUS CONSUMERS UNION AND QUALITY OF LIFE**

The Cyprus Consumers Union and Quality of Life is non-political, non-governmental and non-profit organisation officially registered under the Cypriot law. The main objective of the Union is to safeguard and promote the rights and interests of the consumers in Cyprus without any form of discrimination. The Union is represented in a large number of institutions in Cyprus and abroad.

*Address: 169 Athalassas Avenue, Strovolos, CY-2015 Lefkosia, Cyprus*

*Tel: +357 22 313111*

*E-mail: [consumersunion@cytanet.com.cy](mailto:consumersunion@cytanet.com.cy) Website: [www.consumersunion.org.cy](http://www.consumersunion.org.cy)*

- **CYPRUS WORKERS CONFEDERATION – CONSUMERS’ DEPARTMENT**

The Consumers’ Department of the Cyprus Workers Confederation is a non-profit organisation aiming at the protection of consumers’ rights.

*Address: 11 Strovolou Avenue, Strovolos, CY-2018 Lefkosia, Cyprus*

*Tel: +357 22849849*

*E-mail: [sek@sek.org.cy](mailto:sek@sek.org.cy)*

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

- **PANCYPRIAN FEDERATION OF LABOUR – CONSUMERS’ DEPARTMENT**

The Consumers’ Department of the Pancyprian Federation of Labour is a non-profit organisation aiming at the protection of consumers’ rights.

*Address: 29 Archermou Street, CY-1045 Lefkosia, Cyprus*

*Tel: +357 22866400*

*E-mail: [info@peo.org.cy](mailto:info@peo.org.cy)*

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

- **DEMOCRATIC LABOUR FEDERATION OF CYPRUS – CONSUMERS’ DEPARTMENT**

The Consumers’ Department of the Democratic Labour Federation of Cyprus is a non-profit organisation aiming at the protection of consumers’ rights.

*Address: 40 Lord Byron Avenue, CY-1096 Lefkosia, Cyprus*

*Tel: +357 77772070*

*E-mail: [deok@deok.org.cy](mailto:deok@deok.org.cy)*

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

- **CYPRUS DEBTOR ASSOCIATION**

*Address: 21 Theklas Lyssioti, Lemesos, Cyprus*

*Postal Address: P.O. Box 3030, Lemesos, Cyprus*

*Tel: +357 25 746 565*

*E-mail: [debtorassociation@gmail.com](mailto:debtorassociation@gmail.com)*

- **PRIMARY RESIDENCE PROTECTION ASSOCIATION**

*Address: 11 Aeschylus, Moni, CY-4525 Lemesos, Cyprus*

*Tel: +357 70006474*

*E-mail: [info@sppk.org.cy](mailto:info@sppk.org.cy)*



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

- **CONSUMER ADVISORY COMMITTEE**

### **Ministry of Energy, Commerce and Industry**

The Committee is chaired by the Minister of Energy, Commerce and Industry. It is responsible for the liaison with all relevant stakeholders on all issues of concern to the consumer. Stakeholders are also informed with regard to policy initiatives at European and national level. Members of the Committee are the consumers' associations, professional organisations, trade unions, etc.

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*Tel: +357 22867100*

*Website: [www.mcit.gov.cy](http://www.mcit.gov.cy) / [www.meci.gov.cy](http://www.meci.gov.cy)*

## 1.5. **CONSUMER MEDIA**

Information on consumer rights and relevant announcements are posted on the website and the social media of the Consumer Protection Service:

*Website: [www.consumer.gov.cy](http://www.consumer.gov.cy)*

*Facebook: [@ConsumerGovCy](https://www.facebook.com/ConsumerGovCy)*

*Twitter: [@ConsumerGovCy](https://twitter.com/ConsumerGovCy)*

## 1.6. **REDRESS BODIES: COURTS AND ADRS**

- **COURT PROCEDURES**

The consumer, whose interests have been affected as a result of a violation of the provisions of the law, has the right to file a lawsuit before a competent Court to seek remedy for the damage he has suffered. The consumer may claim compensation or withdraw from the contract or request a reduction in the price of the product or service.

- **ALTERNATIVE DISPUTE RESOLUTION (ADR)**

Consumers have the right, in case of a dispute to take the matter to an Alternative Dispute Resolution (ADR) Entity instead of initiating proceedings before the Court, which is a much simpler, cheaper and quicker procedure.

By Law 85 (I)/2017, the Consumer Protection Service is set as the competent authority to oversee and regulate the functioning of ADR bodies set in Cyprus. The below are all the Dispute Settlement Bodies located in the Republic which have been approved by the competent authority and registered in the ADR List of Companies:

### **1.6.1 THE FINANCIAL OMBUDSMAN OF THE REPUBLIC OF CYPRUS**

The Financial Ombudsman undertakes the examination of complaints by consumers against financial undertakings<sup>1</sup>, in accordance with the provisions of the Law Relating to the Establishment of a Single Agency for the Out of Court Settlement of Disputes of Financial Nature (Financial Ombudsman), Law 84(I)/2010 with a view to settle the complaints of consumers of the services of financial undertakings, against the financial undertakings. The Financial Ombudsman in the performance of its duties acts fairly and impartially, follows transparent, speedy and effective procedures, in order to safeguard the interests of the consumers.

*Address: Lord Byron Avenue 13, Lefkosia, Cyprus*

*Tel: +357 22848900*

*E-mail: [mediations@financialombudsman.gov.cy](mailto:mediations@financialombudsman.gov.cy) (mediations)*

*[enquiries@financialombudsman.gov.cy](mailto:enquiries@financialombudsman.gov.cy) (enquiries)*

*[complaints@financialombudsman.gov.cy](mailto:complaints@financialombudsman.gov.cy) (complaints)*

*Website: [www.financialombudsman.gov.cy](http://www.financialombudsman.gov.cy)*

### **1.6.2 CYPRUS SCIENTIFIC AND TECHNICAL CHAMBER (ETEK)**

ETEK is the statutory Technical Advisor to the State and is the umbrella organization for all engineers in Cyprus. It was established by Law 224/1990 and constitutes a Public Law Body. ETEK, through the exercise of its statutory powers pursuant to section 5 of the ETEK Law, also offers arbitrations, adjudications, mediations and expert opinions in its ADR Center for matters relevant to its mission such as consumer goods, energy and water, general consumer services and transport services.

*Address: 8 Kerveros Street, CY-1016 Lefkosia*

*Telephone: +357 22 877644*

*E-mail: [cyprus@etek.org.cy](mailto:cyprus@etek.org.cy) (central) [yemp@etek.org.cy](mailto:yemp@etek.org.cy) (for the public)*

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

### **1.6.3 OFFICE OF THE COMMISSIONER OF ELECTRONIC COMMUNICATIONS AND POSTAL REGULATION**

The Commissioner of Electronic Communications and Postal Regulation has the power to launch an investigation into the activities and work of any provider of

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<sup>1</sup> "Financial undertaking" means:

a Bank, an electronic money institution, a payment institution, a legal person who holds a license to provide mediation services for the transfer of money to and from the Republic, an insurance undertaking, Investment Firm (EPEY), Management of Mutual Funds Firm, or any other natural or legal person operating in the Republic in accordance with a license issued by a competent supervisory authority or in accordance with the freedom of establishment under the Central Bank Law, the Undertakings for Collective Investment in Transferable Securities (UCITS) and Related Matters Law, the Investment Services and Activities and Regulated Markets Law, the Insurance Services and Other Related Matters Law and includes a legal or natural person who falls within the definition of "insurance intermediary" as this is defined in section 2 of the Insurance Services and Other Related Matters Law and carries on business of insurance intermediation.

network services, and/or electronic communication services and/or postal services, with regard to whom a complaint has been lodged by any person and may adopt a decision which is binding on the provider. For Electronic Communications, the Commissioner has the power, among other things, to regulate by Order or Decision all consumer protection issues that refers to the electronic communications sector. Furthermore, the Commissioner may impose, among other things, on any undertaking operating under a general authorization, obligations for consumer protection rules specific to the electronic communications sector, and conditions on accessibility for users with disabilities.

For the Postal Services, according to Article 130A, of the Law:

(1) Postal service providers must have transparent, simple and inexpensive procedures for dealing with postal users' complaints relating in particular to losses, thefts, disasters of Postal items (including procedures for determining responsibilities, when deploying several operators), subject to compliance with the relevant international provisions and Cypriot legislation for the compensation scheme.

(2) The Commissioner has the power to take measures to ensure that the procedures referred to in the paragraph (1) above, enable disputes to be settled fairly and promptly with provision, where warranted, for a system of reimbursement and/or compensation. The Commissioner can also encourage the development of independent out-of-court schemes for the resolution of disputes between providers and users.

(3) Without undermining the possibility of judicial settlement of disputes, users individually or collectively can turn to the Commissioner for Complaints relating to providers of postal services which fall within the scope of the licensing by the Commissioner.

(4) The universal postal service provider and the providers of postal services within the scope of the universal service, publish, together with the annual report on the monitoring of their performance, information on the number of complaints of users of their services and the way they have been dealt with.

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*E-mail: [info@ocecpr.org.cy](mailto:info@ocecpr.org.cy)*

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

#### **1.6.4 CYPRUS CONSUMER CENTER FOR ALTERNATIVE DISPUTE RESOLUTION**

The Center has been established under the Alternative Dispute Resolution for Consumer Disputes Law (Law 85(I)/2017) and it is guided by its principles. Namely, the achievement of a high level of consumer protection, to contribute to the proper functioning of the internal market by ensuring that consumers can, on a voluntary basis, submit complaints against traders to entities offering independent, impartial, transparent, effective, fast and fair alternative dispute resolution procedures.

The Center's Mediation Rules aim to resolve disputes between consumers and traders in order to gain a good understanding of the context of the proceedings. The Center accepts both domestic and cross-border disputes arising between a trader established in the Republic and a consumer from any Member State of the European Union.

*Address: Kyriakou Matsi 16, EAGLE HOUSE, 8<sup>th</sup> Floor, Ag. Omologites, 1082, Lefkosia, Cyprus*

*Tel: +357 22519741*

*Email: [secretariat@adr.com.cy](mailto:secretariat@adr.com.cy)*

*Website: [www.adrcyprus.com](http://www.adrcyprus.com)*

#### **1.6.5 INTERDISCIPLINARY CENTRE FOR LAW, ALTERNATIVE AND INNOVATIVE METHODS (ICLAIM)**

ICLAIM is a Certified Alternative Dispute Resolution (ADR) Entity for consumer disputes approved by the Consumer Protection Service of the Ministry of Energy, Commerce and Industry of the Republic of Cyprus under the Alternative Dispute Resolution for Consumer Disputes Law. It offers ADR procedures in Greek or English for the out-of-court resolution of domestic and cross-border disputes concerning contractual obligations stemming from sales of goods contracts or service contracts between a trader established in Cyprus and a consumer resident in Cyprus or the European Union. ICLAIM is listed in the online register of entities for ADR kept by the Cyprus Consumer Protection Service and the European Commission.

*Address: 12-14 University Ave, Pyla 7080, Larnaka, Cyprus*

*Tel: +357 24694096*

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

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

- **EUROPEAN SMALL CLAIMS PROCEDURE**

The European Small Claims Procedure ("ESCP") was introduced by European Regulation 861/2007 in an effort to simplify litigation procedures in regards to cross-border claims in civil and commercial matters.

Under the European Small Claims Procedure someone can file a cross-border claim without the need to appoint a lawyer (the claim cannot exceed the amount of €5,000 at the time that the claim is filed at the court). It is an alternative to other options that may exist under the national laws of EU member states.

There is no specific small claims procedure under the legal system of Cyprus other than that provided for in Regulation 861/2007. A decision issued under ESCP is recognized in other EU countries (except Denmark), and the procedure will be governed by the law and procedures of the country where the decision is to be enforced. In Cyprus, a decision of the ECSP can be enforced under the Civil Procedure Law of 1960.

## 1.7. EUROPEAN CONSUMER CENTRES

### • EUROPEAN CONSUMER CENTRE CYPRUS

ECC Cyprus promotes the understanding of EU consumers' rights and assists in resolving complaints about purchases made in another country of the EU, in Norway and in Iceland, when travelling or shopping online.

*Address: 2 Agapinoros Street, IRIS Tower, Lefkosia, Cyprus*

*Tel: +357 22 867177*

*E-mail: [ecccyprus@meci.gov.cy](mailto:ecccyprus@meci.gov.cy)*

*Website: [www.ecccyprus.gov.cy](http://www.ecccyprus.gov.cy)*

## 2. CONSUMER POLICIES

### 2.1. CONSUMER PROTECTION LEGISLATION

- The Consumer Protection Law of 2021 N.112(I)/2021 which was passed by the Cyprus Parliament in May 2021 consolidates, modernizes and codifies a number of consumer laws and enhances the authority of the Consumer Protection Service. The new law gives the Consumer Protection Service wider authority to impose sanctions, including administrative fines, and to apply to court for injunctions in cases of violations. The legislation is consolidating the laws in relation to consumer rights, unfair commercial practices, misleading and comparative advertising, unfair terms in contracts, indication of product prices, conditions for the sale of goods at discount prices and product guarantees.
- The Consumer Protection Service is responsible for the enforcement of a number of Laws, related to:
  - **Consumer Protection Cooperation (CPC)**- national law is in accordance with Regulation (EU) 2017/2394 of the European Parliament and of the Council of 12 December 2017 on cooperation between national authorities responsible for the enforcement of consumer protection laws and repealing Regulation (EC) No 2006/2004
  - **Product safety: general rules** - national law is in accordance with Directive 2001/95/EC of the European Parliament and the Council of 3 December 2001 which aims to ensure a high level of consumer safety when the public buy goods on sale

in Europe.

- **Products' Basic Requirements** - national law establishes the basic requirements that must be met by specific product categories.
- **The safety of toys** - national regulations are in accordance with Directive 2009/48/EC of 18 June 2009 and Regulation (EU) 681/2013 of 17 July 2013, which aim to provide a high level of health and safety, protect the public and the environment and guarantee fair competition on the EU toy market.
- **Accreditation and market surveillance** - Regulation (EC) No 765/2008 of the European Parliament and of the Council of 9 July 2008 setting out the requirements for accreditation and Regulation (EE) No 2019/2020 of the European Parliament and of the Council of 20 June 2019 on market surveillance and compliance of products. The purpose of these Regulations is to provide a common framework for accreditation within the European Union and, as a consequence, to facilitate movement of goods between the Member States.
- **Alternative dispute resolution for consumer disputes** - national law is in accordance with Directive 2013/11/EU of the European Parliament and of the Council of 21 May 2013 which aims to help consumers resolve contractual disputes with traders when they have a problem with a product or service that they have bought.
- **Consumer credit agreements** - national law is in accordance with Directive 2008/48/EC of the European Parliament and of the Council of 23 April 2008 harmonizes legislative, regulatory and administrative provisions of European Union countries on matters of credit granted to consumers borrowing to finance purchases of goods and services (holidays, goods, new car, etc).
- **Mortgage Credit agreements** - The law is in accordance with Directive 2014/17/EU of the European Parliament and of the Council of 4 February 2014 on credit agreements for consumers relating to residential immovable property. The Consumer Protection Service is responsible for the enforcement of the articles related with financial education of consumer, general provisions applicable to advertising and marketing, standard information to be included in advertising, pre-contractual information, specific provisions on foreign currency loans and early repayment. Furthermore, the Service is jointly responsible with the Central Bank of Cyprus for the enforcement of the information requirements concerning credit intermediaries and appointed representatives, adequate explanations and specific provisions on variable rate credits. The rest of the articles are enforced by the Central Bank.
- **Distance contracts for financial services** - national law is in accordance with Directive 2002/65/EC of the European Parliament and of the Council of 23 September 2002 covers contracts for retail financial services (banking, insurance, payment and investment services, including pension funds) that are negotiated at a distance (e.g. by telephone, fax or over the Internet), i.e. by any means which do not require the simultaneous physical presence of the parties to the contract. The Directive gives the consumer the right to reflect before concluding a contract with a supplier.
- **Package travel and Linked Travel Arrangements** - national law is in accordance with Directive (EU) 2015/2302 of 25 November 2015 which harmonises the standards applying to package travel and linked travel arrangements in the European Union, thus enabling consumers to purchase these services with a maximum of guarantees

within the internal market.

- **Timeshare and long-term holiday contracts** - national law is in accordance with Directive 2008/122/EC of the European Parliament and of the Council of 14 January 2009 provides stronger protection to consumers by covering contracts for the sale of timeshare products and long-term holiday products to consumers. It also applies to contracts regarding the resale and exchange of timeshare products and long-term holiday products.
- **Ceiling prices on specific basic products** - national law allows the Minister of Energy, Commerce and Industry to impose a maximum price (plafond) on specific products (bread and bakery products, milk and water).
- **Description of Products/Services** - national law determines the suppliers' responsibility in case of incorrect or misleading descriptions of goods or services.
- The Protection of Competition Laws of 2008 and 2014 as well as the Control of Concentrations between undertakings Law 83(I)/2014. The Service is in the process of harmonizing national Law with Directive (EU) 2019/1 on empowering competition authorities to be more effective enforcers and to ensure the proper functioning of the internal market.

The above national legislation is drafted in Greek and is available on the website of the Consumer Protection Service: [www.consumer.gov.cy](http://www.consumer.gov.cy)

- **Food safety** legislation can be found on the following websites:
  - [www.moh.gov.cy/mphs/phs](http://www.moh.gov.cy/mphs/phs) - **Public Health Services** (The Public Health Services are responsible for food safety, the monitoring and control of imported foodstuffs and the official control of the food consumed, distributed, marketed or produce)
  - [www.moa.gov.cy/vs](http://www.moa.gov.cy/vs) - **Veterinary Services Department** (all food of animal origin, i.e. meat, minced meat, game, fishery products, milk and dairy products, meat products (e.g. sausages) and egg products)
  - [www.moa.gov.cy/da](http://www.moa.gov.cy/da) - **Department of Agriculture** (safety of food of non-animal origin at the primary stage of production)
- Legislation on **pharmaceutical and cosmetic products** can be found on the website of the **Pharmaceutical Services**: [www.moh.gov.cy/phs](http://www.moh.gov.cy/phs)

## **2.2. CONSUMER ORGANISATIONS**

For a number of legislations, persons or legally established organisations have the right to apply before the Court for the issuing of a prohibitory or mandatory order. Currently there are no official definitions or criteria to determine what a consumer organisation at a national level is. All organisations are considered to be operating at national level. The consumer organisations receive public funding.

### **2.3. ENFORCEMENT/REDRESS**

- The competent government service responsible for safeguarding consumer interests, is the **Consumer Protection Service (CPS)** ([www.consumer.gov.cy](http://www.consumer.gov.cy)) of the Ministry of Energy, Commerce and Industry. Complaints are investigated by CPS if they fall within its policy areas, otherwise, the consumer's complaint is passed on to the competent public service for investigation and action.
- The **Department of Civil Aviation** ([www.mcw.gov.cy/dca](http://www.mcw.gov.cy/dca)) of the Ministry of Transport, Communications and Works is the National Enforcement Body for complaints vis-à-vis denied boarding and cancellation or long delay of flights, the rights of disabled persons and persons with reduced mobility when travelling by air, informing air transport passengers of the identity of the operating air carrier.
- The **Office of the Commissioner of Electronic Communications and Postal Regulation** ([www.ocecpr.org.cy](http://www.ocecpr.org.cy)) acts in a manner that, among others, promotes the consumer's interest, especially regarding the price and quality of electronic communications and postal services. The Commissioner has the power to launch an investigation into the activities and work of any provider of network services, and/or electronic communication services and or/postal services, with regard to whom a complaint has been lodged by any person and may adopt a decision which is binding on the provider.

### **2.4. INFORMATION AND EDUCATION**

Consumer information and education is a high priority of the Consumer Protection Service, and it is also an effective measure for the protection of the consumers. A number of examples of initiatives carried out by the Consumer Protection Service is provided below:

- TV Adverts
- Workshops
- Lectures / seminars
- Information provided through the website and the social media of the Consumer Protection Service
- Publications and educational materials: brochures, leaflets
- Price observatories
- School visits
- Public information campaigns