

FINLAND

1. CONSUMER POLICY INSTITUTIONS 2

- 1.1. MINISTRIES RESPONSIBLE FOR CONSUMER POLICY 2
- 1.2. PUBLIC AGENCIES..... 2
- 1.3. NATIONAL CONSUMER ORGANISATIONS 2
- 1.4. NATIONAL COUNCILS/ASSEMBLIES OF CONSUMER ORGANISATIONS AND OTHER STAKEHOLDERS..... 2
- 1.5. CONSUMER MEDIA 2
- 1.6. REDRESS BODIES: COURTS AND ADRS 2
- 1.7. EUROPEAN CONSUMER CENTRES..... 2
- 1.8. SELF OR CO-REGULATION..... 2

2. CONSUMER POLICIES 2

- 2.1. CONSUMER PROTECTION LEGISLATION..... 2
- 2.2. CONSUMER ORGANISATIONS 2
- 2.3. ENFORCEMENT/REDRESS 2
- 2.4. INFORMATION AND EDUCATION 2
- 2.5. INFORMATION GATHERING/RESEARCH 2

1. Consumer policy institutions

1.1. MINISTRIES RESPONSIBLE FOR CONSUMER POLICY

- **Ministry of Employment and the Economy**
Postal address: P.O. Box 32, FI-00023 Government
Visiting address: Aleksanterinkatu 4, Helsinki
E-mail: kirjaamo@tem.fi
Website: <http://www.tem.fi>

In Finland, the responsibility for the general consumer policy matters lies with the Ministry of Employment and the Economy (MEE). The MEE also is responsible for the product safety legislation as well as for the legislation on price indication and labelling.

- **Ministry of Justice**
Postal address: P.O. Box 25, FI-00023 Government
Visiting address: Eteläesplanadi 10, Helsinki
E-mail: oikeusministerio@om.fi
Website: www.om.fi

In the field of consumer law, the Ministry of Justice is responsible for legislation on advertising and marketing and contract law matters, e.g. unfair contract terms, package travel, timeshare contracts, door-to-door selling, distance selling, consumer credit and sale of consumer goods. This Ministry is further responsible for the product liability legislation.

1.2. PUBLIC AGENCIES

Directives	Public Enforcement Agencies
Directive 84/450/EEC Directive 97/55/CEE	<ul style="list-style-type: none">• Consumer Agency / Consumer Ombudsman <i>Postal address:</i> P.O. Box 5, FI-00531 Helsinki <i>Visiting address:</i> Haapaniemenkatu 4 A, Helsinki <i>Tel:</i> +358 1019 4700 <i>Fax:</i> +358 9 8764 398 <i>E-mail:</i> posti@kuluttajavirasto.fi <i>Website:</i> www.kuluttajavirasto.fi• Finnish Financial Supervisory Authority (FIN-FSA) <i>Postal address:</i> P.O. Box 103, FI-00101 Helsinki <i>Visiting address:</i> Snellmaninkatu 6 and Mikonkatu 8, Helsinki <i>Tel:</i> +358 10 831 51 <i>Registry office:</i> +358 10 831 5339 <i>Fax:</i> +358 10 831 5328 <i>E-mail:</i> firstname.surname@finanssivalvonta.fi <i>Website:</i> http://www.finanssivalvonta.fi

Directives	Public Enforcement Agencies
	<ul style="list-style-type: none"> <li data-bbox="592 248 1292 504"> <p>• Finnish Communications Regulatory Authority <i>Postal address:</i> PO Box 313, FI- 00181 Helsinki <i>Visiting address:</i> Itämerenkatu 3A, Helsinki <i>Tel:</i> +358 9 69 661 <i>Fax:</i> +358 9 69 66 410 <i>E-mail:</i> ficora@ficora.fi <i>Website:</i> http://www.ficora.fi</p> <li data-bbox="592 544 1452 1164"> <p>• Finnish Medicines Agency (Fimea) <i>Postal address:</i> P.O. Box 55, FI-00301 Helsinki <i>Visiting addresses:</i> Mannerheimintie 103b, Helsinki, Microkatu 1, Kuopio <i>Tel:</i> +358 9 473 341 <i>Fax:</i> +358 9 4733 4339 <i>E-mail:</i> firstname.surname@fimea.fi <i>Website:</i> http://www.fimea.fi Fimea was established in the context of a larger reorganisation of the Finnish pharmaceuticals administration. The new agency began its operations on 1st November 2009 and is responsible for most of the regulation and authorisation work previously handled by the National Agency for Medicines. The mission of Fimea is to promote public health and safety by regulating pharmaceuticals as well as blood and tissue products, and by playing an active role in the development of the pharmaceutical field.</p> <li data-bbox="592 1205 1332 1496"> <p>• Finnish Food Safety Authority (Evira) <i>Address:</i> Mustialankatu 3, FI-00790 Helsinki <i>Tel:</i> +358 9 20 690 999 <i>Fax:</i> +358 9 20 77 24350 <i>E-mail:</i> info@evira.fi or kirjaamo@evira.fi or takaisinvedot@evira.fi (withdrawal) <i>Personal e-mail address:</i> firstname.surname@evira.fi <i>Website:</i> http://www.evira.fi</p> <li data-bbox="592 1536 1412 2000"> <p>• National Supervisory Authority for Welfare and Health, Valvira <i>Postal address:</i> P.O. Box 210, FI-00531 Helsinki <i>Visiting address:</i> Lintulahdenkuja 4, 00530 Helsinki, <i>Tel (Switchboard):</i> + 358 9 772 920 <i>Fax:</i> + 358 9 7729 2138 <i>Official mail/Registry Office:</i> kirjaamo@valvira.fi <i>Personal e-mail address:</i> firstname.surname@valvira.fi <i>Website:</i> www.valvira.fi Through guidance and supervision, Valvira improves the management of health risks in the environment as well as legal protection and the quality of services in social welfare and health care.</p>

Directives	Public Enforcement Agencies
Directive 2001/95/EC Directive 87/357/EEC	<ul style="list-style-type: none"> <p>• Consumer Agency / Consumer Ombudsman <i>Postal address:</i> P.O. Box 5, FI-00531 Helsinki <i>Visiting address:</i> Haapaniemenkatu 4 A, Helsinki <i>Tel:</i> +358 1019 4700 <i>Fax:</i> +358 9 8764 398 <i>E-mail:</i> notifications@kuluttajavirasto.fi <i>Website:</i> www.kuluttajavirasto.fi</p> <p>• Safety Technology Authority (Tukes) Helsinki <i>Address:</i> Opastinsilta 12 B, P.O. Box 66, FI-00521 Helsinki Safety Technology Authority (Tukes) Tampere <i>Address:</i> Kalevantie 2, FI-33100 Tampere <i>Switchboard:</i> +358 10 6052 000 <i>Telefax:</i> +358 9 605 474 <i>Official mail:</i> kirjaamo@tukes.fi <i>Website:</i> www.tukes.fi</p> <p>Consumer Agency's responsibilities concerning surveillance of consumer safety have been moved under Safety Technology Authority's responsibility as from January the 1st 2010. The name of Safety Technology Authority is Finnish Safety and Chemicals Agency as from January the 1st 2011.</p> <p>• National Board of Customs <i>Address:</i> Erottajankatu 2, P.O. Box 512, FI-00101 Helsinki <i>Tel:</i> +358 (0)9 6141 <i>Fax:</i> +358 (0)20 492 2852 <i>E-mail:</i> kirmo@tulli.fi (to the registry) <i>Website:</i> www.tulli.fi</p>
Directive 85/577/EEC Directive 90/314/EEC Directive 94/47/EC Directive 97/7/EC Directive 1999/44/EC	<ul style="list-style-type: none"> <p>• Consumer Agency / Consumer Ombudsman <i>Postal address:</i> P.O. Box 5, FI-00531 Helsinki <i>Visiting address:</i> Haapaniemenkatu 4 A, Helsinki <i>Tel:</i> +358 1019 4700 <i>Fax:</i> +358 9 8764 398 <i>E-mail:</i> posti@kuluttajavirasto.fi <i>Website:</i> www.kuluttajavirasto.fi</p>
Directive 87/102/EEC	<ul style="list-style-type: none"> <p>• Consumer Agency / Consumer Ombudsman <i>Postal address:</i> P.O. Box 5, FI-00531 Helsinki <i>Visiting address:</i> Haapaniemenkatu 4 A, Helsinki <i>Tel:</i> +358 1019 4700 <i>Fax:</i> +358 9 8764 398 <i>E-mail:</i> posti@kuluttajavirasto.fi <i>Website:</i> www.kuluttajavirasto.fi</p>

Directives	Public Enforcement Agencies
	<ul style="list-style-type: none"> • Finnish Financial Supervisory Authority (FIN-FSA) <i>Postal address:</i> P.O. Box 103, FI-00101 Helsinki <i>Visiting address:</i> Snellmaninkatu 6 and Mikonkatu 8, Helsinki <i>Tel:</i> + 358 10 831 51 <i>Registry office:</i> + 358 10 831 5339 <i>Fax:</i> + 358 10 831 5328 <i>E-mail:</i> firstname.surname@finanssivalvonta.fi <i>Website:</i> http://www.finanssivalvonta.fi
Directive 93/13/EEC	<ul style="list-style-type: none"> • Consumer Agency / Consumer Ombudsman <i>Postal address:</i> P.O. Box 5, 00531 Helsinki, Finland <i>Visiting address:</i> Haapaniemenkatu 4 A, Helsinki <i>Tel:</i> +358 1019 4700 <i>Fax:</i> +358 9 8763 398 <i>E-mail:</i> posti@kuluttajavirasto.fi <i>Website:</i> www.kuluttajavirasto.fi • Finnish Financial Supervisory Authority (FIN-FSA) <i>Postal address:</i> P.O. Box 103, FI-00101 Helsinki <i>Visiting address:</i> Snellmaninkatu 6 and Mikonkatu 8, Helsinki <i>Tel:</i> +358 10 831 51 <i>Registry office:</i> + 358 10 831 5339 <i>Fax:</i> +358 10 831 5328 <i>E-mail:</i> firstname.surname@finanssivalvonta.fi <i>Website:</i> http://www.finanssivalvonta.fi • Finnish Communications Regulatory Authority <i>Postal address:</i> PO Box 313, FI-00181 Helsinki <i>Visiting address:</i> Itämerenkatu 3A, Helsinki <i>Tel:</i> +358 9 69 661 <i>Fax:</i> +358 9 69 66 410 <i>E-mail:</i> ficora@ficora.fi <i>Website:</i> http://www.ficora.fi
Directive 98/6/EC	<ul style="list-style-type: none"> • Consumer Agency / Consumer Ombudsman <i>Postal address:</i> P.O. Box 5, 00531 Helsinki, Finland <i>Visiting address:</i> Haapaniemenkatu 4 A, Helsinki <i>Tel:</i> +358 1019 4700 <i>Fax:</i> +358 9 8764 398 <i>E-mail:</i> posti@kuluttajavirasto.fi <i>Website:</i> www.kuluttajavirasto.fi
Directive 2002/65/EC	<ul style="list-style-type: none"> • Consumer Agency / Consumer Ombudsman <i>Postal address:</i> P.O. Box 5, FI-00531 Helsinki <i>Visiting address:</i> Haapaniemenkatu 4 A, Helsinki <i>Tel:</i> +358 1019 4700 <i>Fax:</i> +358 9 8764 398 <i>E-mail:</i> posti@kuluttajavirasto.fi <i>Website:</i> www.kuluttajavirasto.fi

Directives	Public Enforcement Agencies
	<ul style="list-style-type: none"> Finnish Financial Supervisory Authority (FIN-FSA) <i>Postal address:</i> P.O. Box 103, FI-00101 Helsinki <i>Visiting address:</i> Snellmaninkatu 6 and Mikonkatu 8, Helsinki <i>Tel:</i> +358 10 831 51 <i>Registry office:</i> +358 10 831 5339 <i>Fax:</i> +358 10 831 5328 <i>E-mail:</i> firstname.surname@finanssivalvonta.fi <i>Website:</i> http://www.finanssivalvonta.fi

- National research organisation**

Postal address: P.O. Box 5, FI-00531, Helsinki

Visiting address: Kaikukatu 3, Helsinki

Tel: +358 10 605 9000

Fax: +358 9 876 4374

E-mail: forename.surname@ncrc.fi

Website: www.ncrc.fi

The primary duty of the National Consumer Research Centre is to produce and disseminate research data that can be used to enhance the well being of consumers and households and strengthen their influence and decision-making. Another aim is to improve cooperation between consumers and different branches of the economy, support the development of user-oriented technologies and promote sustainable economic development and improve national competitiveness.

1.3. NATIONAL CONSUMER ORGANISATIONS

- Suomen Kuluttajaliitto (Finnish Consumers' Association)**

Address: MannerheimintieMalminrinne 1 B FI-00180 Helsinki

Tel: +358 9 454 2210

Fax: +358 9 4542 2120

E-mail: suomen@kuluttajaliitto.fi

Website: <http://www.kuluttajaliitto.fi>

Suomen Kuluttajaliitto (Finnish Consumers' Association) is an independent promoter of the interests and rights of consumers. The objects for which the Finnish Consumers' Association is established are: to encourage consumers to work actively for their interests and to promote this kind of cooperation, to promote and advance consumer interests in society and on the market by means of informal action, to further the principles of fairness and sustainable consumption, to promote consumer awareness and to work for environmental protection.

- Kuluttajat-Konsumenterna ry (Consumers)**

Address: Kasöörinkatu 3, FI-00520 Helsinki

Tel and Fax: +358-9-877 50120

E-mail: kkry@kuluttajat-konsumenterna.fi

Website: <http://www.kuluttajat-konsumenterna.fi/index.html>

Kuluttajat-Konsumenterna ry (Consumers) is a Finnish consumers' organization with two official languages (Finnish and Swedish). The objective of this organisation is to protect the interests of Finnish consumers in Finland by encouraging consumers to consider their needs, enforce their rights and also to act for the interests of all consumers. It is member of the CI (Consumers International) and BEUC (Bureau Européen des Unions de Consommateurs).

In 2011, the Finnish Consumers' Association (Suomen Kuluttajaliitto) and The Consumers (Kuluttajat – Konsumenterna ry) will be merged and the new name is The Consumer Association of Finland (Kuluttajaliitto – Konsumentförbundet).

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

- **The Advisory Council on Consumer Affairs**

Postal address: P.O. Box 32, FI-00023 Government

Visiting address: Aleksanterinkatu 4, Helsinki

E-mail: kirjaamo@tem.fi

Website: <http://www.tem.fi>

The Advisory Council on Consumer Affairs is attached to the Ministry of Employment and the Economy. The members of the council are invited by the Finnish Government for three years at a time. The members represent various quarters dealing with consumer affairs: authorities, consumer organisations, employee organisations and organisations representing industry, trade and agriculture. The Chairman of the Advisory Council on Consumer Affairs is the Minister in charge of consumer affairs and the Vice-Chairman is the Minister of Justice.

1.5. CONSUMER MEDIA

The most important printed media: magazine “Kuluttaja” (“The Consumer”) published by the National Consumer Agency.

TV programme: “Kuningaskuluttaja” (“The King Consumer”) on a channel of the public broadcasting company (Oy Yleisradio Ab).

Various articles, reports and other publications are available on the following websites:

www.tem.fi (Ministry of Employment and the Economy)

www.kuluttajavirasto.fi (National Consumer Agency and the Consumer Ombudsman)

www.kuluttajatutkimuskeskus.fi (National Consumer Research Centre)

www.kuluttajariita.fi (Consumer Disputes Board)

www.kuluttajaliitto.fi (Finnish Consumers' Association)

www.kuluttajat-konsumenterna.fi (Consumers)

1.6. REDRESS BODIES: COURTS AND ADRS

- **The Market Court**

Postal address: P.O. Box 118, FI-00131, Helsinki

Visiting address: Erottajankatu 1-3, Helsinki

Tel: +358 10 64 3300

Fax: +358 10 64 3314

E-mail: markkinaoikeus@oikeus.fi

Website: www.oikeus.fi/markkinaoikeus/

The Market Court is a special court hearing market law, competition and public procurement cases. A case based on the Consumer Protection Act is initiated at the Market Court by a petition by the Consumer Ombudsman.

In Finland the main ADR bodies are the following:

- **Consumer Disputes Board**

Postal address: P.O. Box 306, FI-00531 Helsinki

Visiting address: Hämeentie 3, Helsinki

Tel: + 358 10 08 6330

Fax: + 358 10 366 5249

E-mail: kril@oikeus.fi

Website: www.kuluttajariita.fi

- **The Finnish Banking Complaints Board**

Address: Porkkalankatu 1, FI-00180 Helsinki

Tel: + 358 9 685 01 20

Fax: + 358 9 685 01 2 20

E-mail: info@fine.fi

Website: www.fine.fi

- **The Finnish Insurance Complaints Board**

Address: Porkkalankatu 1, FI-00180 Helsinki

Tel: + 358 9 685 01 20

Fax: + 358 9 685 01 20

E-mail: info@fine.fi

Website: www.fine.fi

- **The Finnish Securities Complaints Board**

Address: Porkkalankatu 1, FI-0180, Helsinki

Tel: +358 9 685 01 20

Fax: +358 9 685 01 220

E-mail: info@fine.fi

Website: www.fine.fi

1.7. EUROPEAN CONSUMER CENTRES

The Finnish Consumer Agency hosts the European Consumer Centre Finland and funds it together with the European Commission.

The European Consumer Centre Finland/The Finnish Consumer Agency

Address: P.O. Box 5, FI-00531 Helsinki

Tel: +358 1019 4700

E-mail: ekk@kuluttajavirasto.fi

Website: <http://www.kuluttajavirasto.fi/ecc/>

1.8. SELF OR CO-REGULATION

- **The Council of Ethics in Advertising (Mainonnan eettinen neuvosto)**

Address: The Council of Ethics in Advertising / The Central Chamber of Commerce of Finland, P.O. Box 1000, FI-00101 Helsinki

Tel: +358 9 4242 6212 (Secretary of the Council, Legal Counsel Paula Paloranta)

E-mail: forename.surname@chamber.fi

Website: www.keskuskauppakamari.fi/kkk/palvelut

The Council of Ethics in Advertising (Mainonnan eettinen neuvosto) issues statements on whether or not an advertisement or advertising practice is ethically acceptable. The Council mainly deals with requests from consumers and with issues that are deemed to have public significance. Consumers may request the Council to give a statement of a certain advertisement.

- **The Finnish Direct Marketing Association (Finnish DMA), (Asiakkuusmarkkinointiliitto)**

Address: Bulevardi 44, FI-00120 Helsinki

Tel: +358 207 699 811

E-mail: info@asml.fi

Website: www.ssml.fi

The Finnish Direct Marketing Association (Finnish DMA) represents the entire interactive value chain in Finland. The member companies of the association include the largest book and magazine publishing companies, mail order houses, direct selling companies, companies in trade and industry, banks, insurance companies, advertising agencies, planning agencies, mobile marketing agencies, consultancies, as well as many other service enterprises in the field, such as addressing, mailing, printing and telemarketing companies.

The objective of the Finnish DMA is to support the direct marketing industry and the members of the association in establishing a good and trusting relationship with consumers, media, business, industry, the authorities and government institutions.

- **The Association of Finnish Advertisers**

Address: Erottajankatu 19 B, FI-00130, Helsinki

Tel: +358 9 686 0840

E-mail: ml@mainostajat.fi

Website: www.mainostajat.fi

The aim of **the Association of Finnish Advertisers** (Mainostajien Liitto) is to further the interests of advertisers and to promote a policy of informative advertising which conforms to the accepted practice of the trade. The Association writes reports on issues concerning advertising and seeks to improve the conditions of advertising by co-operating with the country's governmental and decision-making bodies.

2. Consumer policies

2.1. CONSUMER PROTECTION LEGISLATION

The basic law is the **Consumer Protection Act (38/1978)** which consists of 13 Chapters (General provisions, Regulation of marketing, Regulation of contract terms, Adjustment and interpretation of a contract, Sale of consumer goods, Door-to-door selling and distance selling, Distance selling of financial services and instruments, Consumer credits, Certain consumer service contracts, Sale of building elements and construction contracts, Marketing and selling of time-share housing, Penal provisions and Miscellaneous provisions).

The main penalties for non-compliance with the consumer protection legislation are administrative injunctions enforced with a conditional fine. In some cases also criminal sanctions (fines and even imprisonment) are possible.

The text of the Act is available, also in English, on the website: www.finlex.fi

2.2. CONSUMER ORGANISATIONS

In Finland the recognised consumer organisations are those which have protection and promotion of the interests of consumers as their main objective. Both organisations named above (see point 1.3.) get a small government subsidy yearly:

- Finnish Consumers' Association (Suomen Kuluttajaliitto) 479 000 €
- The Consumers (Kuluttajat – Konsumenterna) 50 000 €

Next year The Consumers (Kuluttajat – Konsumenterna ry) and Finnish Consumers' Association (Suomen Kuluttajaliitto) will be merged and the new name is The Consumer Association of Finland (Kuluttajaliitto – Konsumentförbundet). The government subsidy will be 654 000 €(2011).

The Finnish consumer organisations have a secondary right to bring action in the Market Court if the Consumer Ombudsman refuses to do so.

2.3. ENFORCEMENT/REDRESS

- **The Consumer Disputes Board**

It is a State authority. The Board deals with disputes concerning consumer goods and services, tenancy contracts and the sale of housing. Public services, statutory insurance and certain matters relating to securities trade are outside its competence. The Board is not allowed to make a decision on a matter which has already been settled or which is still pending in a court of law. It can, nevertheless, give its opinion to the court where a case within its competence is pending. In a dispute concerning consumer goods and services only the consumer can bring the matter before the Board. The other party to the dispute must be the producer. In matters concerning tenancy contracts or the sale of housing the Board also deals with disputes between two private persons. Where its geographical jurisdiction is concerned, the Board applies the principles set out in the Lugano and Brussels Conventions. There are no restrictions as to the monetary value of the dispute.

If the consumer wishes to receive a decision in writing he must submit a written complaint because the Board's procedure is based mainly on written documents. There are special forms which can be used in bringing the matter before the Board, but their use is optional; an informal letter is sufficient. In general, the Board can only accept complaints in Finnish and Swedish. However, one may file a complaint in English if the case involves a complaint regarding incidents relevant to Reg. (EC) 261/2004, in particular denied boarding, downgrading, flight cancellation or delayed flight departure.

The other party is asked to respond to the consumer's complaint and this response is also communicated to the consumer who has lodged the complaint. The matter can be dealt with even if the producer fails to submit a response. The Board will investigate matters relevant to its decision by seeking expert advice, commissioning laboratory analyses and other studies, and arranging inspections. The Board cannot, however, hear witnesses under oath. At the preparation stage efforts are usually made to settle the dispute between the two parties. If agreement is not reached, the dispute will be settled through the simplified procedure, in the Section concerned or in plenary session, depending on the nature of the case.

The procedure is free of charge. The Board also bears the costs of the investigations (expert opinions, analyses and inspections) it has commissioned. The producer may have to reimburse certain costs to the State, if he loses his case twice - first before the Board and then in a court of law.

The Board's decision takes the form of a recommendation but, in practice, compliance with the Board's recommendations is very good. A dispute settled by the Board can always be brought before a court of law. The Board monitors compliance with its recommendations for compensation. Every three months a list is compiled of companies which are not complying with these recommendations. The list is incorporated into the Board's public register.

http://europa.eu.int/comm/consumers/redress/out_of_court/commu/acce_just04_fi_ccb1_en.html - top#top

- **The Finnish Banking Complaints Board**

The Finnish Banking Complaints Board offers consultative advice concerning the content of banking legislation and related authority orders, the application of contractual terms, good commercial practices in banking and other issues related to banking practices. The service is free of charge and available to bank customers.

The operations of the Banking Complaints Board abide by the principles of impartiality, transparency, reciprocity, efficiency, legality, freedom and representation defined in the Commission Recommendation (2001/310/EC) for out-of-court and alternative arbitration bodies and methods involved in the resolution of consumer disputes. These bodies and methods are characterised by their acting as an impartial third party recommending a settlement and bringing parties together for reconciliation.

The Banking Complaints Board enables an alternative, economic way to ensure consumer protection and promote consumer confidence in the banking market both in Finnish and European cross-border incidents.

The Board's opinion takes the form of a recommendation.

The Finnish financial ombudsman bureau functions as a secretariat for the board.

- **The Finnish Insurance Complaints Board**

It has competence in all matters concerning non-compulsory insurance. The opinion of the Board can be requested by the policyholder, the insured, the injured party or the beneficiary. According to the Board's regulations it can, if there are special grounds, decide not to give an opinion on a case brought before it. It does not, for example, deal with cases pending before a court of law unless its opinion is requested by the court. So far, in all cases brought before the Board, the legislation applicable has been Finnish law. A request for the opinion of the Finnish Insurance Complaints Board must be made in writing. It need not take a specific form - an informal handwritten request is sufficient. It is advisable to enclose a copy of the decision of the insurance company with the request, but this is not an essential condition. There is no time limit for lodging the complaint. It is, however, in the interests of the customer to act within the period of limitation set in the legislation concerning insurance contracts, to ensure that the case does not become statute-barred. For example, according to the Finnish Insurance Contracts Act, this period is three years from the receipt of a written notification of the insurance company's decision and of the time limit. The Board follows a written procedure.

Requesting an opinion is free of charge. The Finnish Insurance Complaints Board does not order any costs which may be incurred by the requester in requesting the opinion to be paid by the other party, even in situations where the requester wins his case.

The Board's opinion takes the form of a recommendation. In practice, the compliance rate has been very good.

The Finnish financial ombudsman bureau functions as a secretariat for the board.

- **The Finnish Securities Complaint Board**

It offers consultative advice concerning the content of securities market legislation and related authority orders, the application of contractual terms, good commercial practices in securities trading and other issues related to securities practices. The service is free of charge and available to all non-professional investors, who are customers of banks, investment firms or mutual fund companies. The operations of the Securities Complaint Board abide by the principles of impartiality, transparency, reciprocity, efficiency, legality, freedom and representation defined in the Commission Recommendation (2001/310/EC) for out-of-court and alternative arbitration bodies and methods involved in the resolution of consumer disputes.

Some of the cases in the Securities Complaint Board are handled by the Board while others are taken to settlement proceedings to be resolved by an expert. Having received the customer's report, the Securities Complaint Board requests the adverse party (for example, a bank, investment firm or mutual fund company) for a written rejoinder, which will also be brought to the attention of the complainant. The adverse party is presented with a request for response and copies of the complaint documents. A copy of the response is sent to the customer for possible comments, which are usually sent to the adverse party for information.

The Board may request for an expert statement from an expert not connected with the Board. An expert statement can be requested, for example, in matters dealing with taxation.

The Securities Complaint Board follows written procedures; the parties or witnesses cannot be heard orally or under oath. Recommended decisions by the Securities Complaint Board are not subject to appeal. Parties of a case handled by the Securities Complaint Board may take the case to a general court for settlement.

The Finnish financial ombudsman bureau functions as a secretariat for the board.

2.4. INFORMATION AND EDUCATION

All Finnish authorities, including the Consumer Ombudsman and other authorities mentioned above, have a legal duty to produce and disseminate information to citizens. For this purpose the authorities produce guides, statistics and other publications, as well as information materials on their services and practices, as well as on the rights and obligations of private individuals and corporations in matters falling within their field of competence.

In addition, regional consumer advisers take care of consumer information.

- **The Finnish (National) Board of Education**

Address: PO BOX 380 (Hakaniemenranta 6), FI-00530 Helsinki

Tel: +358 40 348 7555

E-mail: opetushallitus@oph.fi

Website: www.oph.fi

It is responsible for the consumer education within the pre-school education, in primary and secondary education including vocational education and in the primary artistic education. The National Board of Education targets the curricula and supports the

achievement of them by organising further training for teachers and by developing teaching methods and materials.

2.5. INFORMATION GATHERING/RESEARCH

National Consumer Research Centre carries out research in the following areas of expertise:

- Household activity and changes in consumption
- Quality of products and services
- Market functionality and price structures

The research agenda for the year 2010 comprises the following four research programmes:

- Living environment and technology
- Public and private services
- Consumer finances
- Food economy and food culture

- **Research Development Arenas**

Development arenas are periodical by nature. Potentially large co-operation projects can be created based on them, both in research and in the development and assessment of other activities. Development arenas offer a shared activity location for researchers and the users of the research information. Assisted by the Research Manager, arena facilitators are responsible for the thematic renewal of research in the arenas.

The following development areas will be started during the operational year:

- **Consumer knowledge as a source of renewing policies (2009–2011):**
Based on systematic consumer knowledge, the arena stimulates discussion regarding the need to renew policy-level actions. The Arena offers a forum for renewing policies and improving the development of utilising research information.
- **Climate Arena – citizens' participation in climate policy decision-making (2009–2011):**
The arena is used to engage in discussion of citizens' means to have an impact on decision-making regarding climate policies. It attracts the industry's national and international researchers and decision-makers together to discuss their experiences and to seek methods that could be used to strengthen the role of citizens in decision-making regarding climate change. The arena is related to the World Wide Views on Global Warming project, which the Research Centre participates in.