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1. Consumer policy institutions

1.1. MINISTRY RESPONSIBLE FOR CONSUMER POLICY

There are several ministries dealing with consumer matters:

The Ministry of Economic Affairs and Communications has the main responsibility for consumer policy matters. The Ministry is responsible for the drafting of general product safety legislation and also legislation in the area of consumer economic interests (advertising, commercial practises, consumer complaint handling). The Ministry takes initiatives for developing the EU consumer law, drafting of Estonian opinions to support the EU decision-making and for developing consumer legislation together with other ministries. The Consumer Protection Board, as the main public enforcement authority, is acting under the administrative field of the Ministry. The primary duty of the Board is to protect the rights and interests of consumers.

Ministry of Justice - in the field of consumer protection, the Ministry of Justice is responsible for drafting the legislation on contract law matters, e.g. unfair contract terms, package travel and timeshare contracts, door-to door and distance selling, consumer credit, sales and services contracts. The Ministry is also responsible for product liability legislation. .

Ministry of Social Affairs - the area of government of the Ministry includes among other things the management of public health protection, medical care and pharmaceutical products as well as the preparation of corresponding draft legislation.

Ministry of Agriculture - one of the areas of activities of the Ministry is the preparation of draft legislation on food safety, food control and supervision.

Contact Information:

- **Ministry of Economic Affairs and Communications**

Address: Harju 11, 15072 Tallinn, Estonia

Tel: +372 62 56 342

Fax: +372 6 313 600

E-mail: info@mkm.ee

Website: www.mkm.ee

- **Ministry of Justice**

Address: Tõnismägi 5a, 15191 Tallinn, Estonia

Tel: +372 6208 100

Fax: +372 6208 109

E-mail: info@just.ee

Website: www.just.ee

- **Ministry of Social Affairs**

Address: Gonsiori 29, 15027 Tallinn, Estonia

Tel: +372 6269 301

Fax: +372 6992 209

E-mail: info@sm.ee

Website: www.sm.ee

- **Ministry of Agriculture**

Address: Lai 39/41, 15056 Tallinn, Estonia

Tel: +372 6256 101

Fax: +372 6256 200

E-mail: pm@agri.ee

Website: www.agri.ee

1.2. PUBLIC AGENCIES

Directives	Public Enforcement Authorities
90/314/EEC 93/13/EEC 2008/122/EC (94/47/EC) 2011/83/EU (97/7/EC and 85/577/EEC 98/6/EC 1999/44/EC 2005/29/EC	<p>Consumer Protection Board Address: Pronksi 12, 10117 Tallinn, Estonia Tel: +372 6 201 700 Fax: +372 6 201 701 E-mail: info@consumer.ee; info@tarbijakaitseamet.ee Website: www.tka.riik.ee; www.tarbijakaitseamet.ee</p> <p>The CPB is a public enforcement authority, the main task of which is to supervise the compliance with consumer law, protect the legitimate rights of consumers and to represent their interests, to develop and implement consumer policy in accordance with the provisions of the UN Guidelines, of the Consumer Protection Act and of European Union consumer policy.</p>
2008/48/EU (87/102/EEC) 2002/65/EC	<p>Consumer Protection Board Address: Pronksi 12, 10117 Tallinn, Estonia Tel: +372 6 201 700 Fax: +372 6 201 701 E-mail: info@tarbijakaitseamet.ee Website: www.tarbijakaitseamet.ee</p> <p>Estonian Financial Supervision Authority Address: Sakala 4, 15030 Tallinn, Estonia Tel: + 372 6680 500 Fax: + 372 6680 501 E-mail: info@fi.ee Website: http://www.fi.ee/</p> <p>The Financial Supervision Authority conducts state supervision over the banks, insurance companies, insurance intermediaries, investment firms, management companies, investment and pension funds as well as the payment service providers, e-money institutions, small loan offices and securities market.</p>
84/450/EEC 97/55/EC	<p>Consumer Protection Board Address: Pronksi 12, 10117 Tallinn, Estonia Tel: +372 6 201 700</p>

Directives	Public Enforcement Authorities
	<p>Fax: +372 6 201 701 E-mail: info@tarbijakaitseamet.ee Website: www.tarbijakaitseamet.ee</p> <p>Estonian Financial Supervision Authority Address: Sakala 4, 15030 Tallinn, Estonia Tel: + 372 6680 500 Fax: + 372 6680 501 E-mail: info@fi.ee Website: http://www.fi.ee/</p> <p>Agency of Medicines Address: Nooruse 1, 50411 Tartu, Estonia Tel: +372 7374 140 Fax: +372 7374 142 E-mail: info@ravimiamet.ee Website: www.ravimiamet.ee</p> <p>The main responsibility of the State Agency of Medicines is the protection and promotion of public and animal health, through supervision of medicines for human and animal use. The agency promotes public health and safety by regulating pharmaceuticals as well as blood and tissue products.</p> <p>Health Board Address: Tartu mnt 85, 10115 Tallinn, Estonia Tel: +372 6943 500 E-mail: kesk@terviseamet.ee Website: www.terviseamet.ee</p> <p>The mission of the Health Board is to promote public health and safety. The Board is the competent authority for chemical safety and cosmetic products.</p> <p>Veterinary and Food Board Address: Väike-Paala 3, 11415 Tallinn, Estonia Tel: +372 6051 710; Fax: +372 6211 441 E-mail: vet@vet.agri.ee Website: www.vet.agri.ee</p> <p>The Veterinary and Food Board is a government authority responsible for food area and assuring the conformity of the food-chain as a whole – from producing raw material for food until the moment it becomes available for the consumer including information given on food packaging.</p>
2001/95/EC 87/357/EEC	<p>Consumer Protection Board Address: Pronksi 12, 10117 Tallinn, Estonia Tel: +372 6 201 700 Fax: +372 6 201 701 E-mail: info@tarbijakaitseamet.ee</p>

Directives	Public Enforcement Authorities
	<p data-bbox="472 190 932 226">Website: www.tarbijakaitseamet.ee</p> <p data-bbox="472 262 916 297">Technical Regulatory Authority</p> <p data-bbox="472 300 1027 331">Address: Sõle 23A, 10141 Tallinn, Estonia</p> <p data-bbox="472 333 730 365">Tel: +372 667 2000</p> <p data-bbox="472 367 724 398">Fax: +372 6672001</p> <p data-bbox="472 400 730 432">E-mail: info@tja.ee</p> <p data-bbox="472 434 743 465">Website: www.tja.ee</p> <p data-bbox="472 517 1366 589">The Technical Regulatory Authority is responsible for product safety in the area of electrical products and machines.</p> <p data-bbox="472 629 660 665">Health Board</p> <p data-bbox="472 667 1075 698">Address: Tartu mnt 85, 10115 Tallinn, Estonia</p> <p data-bbox="472 701 730 732">Tel: +372 6943 500</p> <p data-bbox="472 734 852 766">E-mail: kesk@terviseamet.ee</p> <p data-bbox="472 768 858 799">Website: www.terviseamet.ee</p> <p data-bbox="472 851 1378 922">The Health Board is responsible for chemical safety and for the safety of cosmetic products.</p>

1.3. NATIONAL CONSUMER ORGANISATIONS

There is no official list of consumer organisations at a national level in Estonia. The organisations which are *de facto* considered as consumer organisations are as follows:

Eesti Tarbijakaitse Liit (The Estonian Consumers' Union)

Address: Sakala 23a, 10141 Tallinn, Estonia

Tel/Fax: + 372 6 411 697

E-mail: tarbliit@uninet.ee

Website: <http://www.tarbijakaitse.ee/>

The Estonian Consumers' Union is the non-governmental umbrella consumer organisation with an objective to contribute to the formation and implementation of consumer policy promoting the interests and securing the rights of consumers.

The main activities of the Union are aimed at securing the fundamental rights of consumers - right for safety, information, choice, education, healthy environment, redress and right to be heard.

Tarbijate Koostöökoda (The Consumers' Cooperation Chamber)

Address: Riia mnt 130-215, 51014 Tartu, Estonia

Tel: +372 53 00 6193

E-mail: tartutarbija@gmail.com

Website: www.tartutarbija.ee

Former Tartu Consumer Advice and Information Centre (Tartu Tarbijanõustamis- ja Infokeskus) was renamed in 2015 to the Consumers' Cooperation Chamber. The objectives of the Consumers' Cooperation Chamber are to encourage consumers to work actively for their interests and to promote this kind of cooperation, to promote consumer awareness and to protect their interests.

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

The Consumer Protection Council (CPC) was set up in 1995, in order to advise the Consumer Protection Board (CPB) on consumer affairs. The CPC is the main body through which the local and non-governmental consumer organisations can participate in the shaping of the consumer protection policy by the government. Meetings of the CPC take place in the Consumer Protection Board twice a year and are chaired by the director general of the Board.

Contact information:

Address: Pronkri 12, 10117 Tallinn, Estonia

Tel: +372 6 201 700

Fax: +372 6 201 701

E-mail: info@consumer.ee; info@tarbijakaitseamet.ee

Website: www.tka.riik.ee ; www.tarbijakaitseamet.ee

1.5. CONSUMER MEDIA

The most widely used media for addressing consumer issues are: internet, radio/TV and print. For example, there is a special TV programme "Kaua võib!" on TV3, which addresses different consumer problems, and a radio programme "Huvitaja" on public broadcasting channel Vikerraadio exploring matters affecting our life environment and lifestyle, including consumer matters.

The Consumer Protection Board develops cooperation with daily newspapers such as "Postimees" and Russian issue «День за днем». Important information channels for consumers are also the websites of different institutions:

www.tarbijakaitseamet.ee (Consumer Protection Board),

www.consumer.ee (European Consumer Centre)

<http://www.eesti.ee/est> (state portal for citizens)

<http://www.tarbija24.ee> (special subdivision of daily newspaper "Postimees")

www.tarbijakaiste.ee (Estonian Consumers' Union)

www.tartutarbija.ee (Consumers' Cooperation Chamber)

1.6. REDRESS BODIES: COURTS AND ADRS

Private law consumer cases are dealt with by the county courts. County courts are the courts of first instance and hear all civil, criminal and misdemeanour matters. There are 4 county courts in Estonia

The main ADR bodies in Estonia are the following:

- **Consumers Disputes Committee (Tarbijavaidluste komisjon).**

Address: Pronksi 12, 10117 Tallinn, Estonia

Tel: +372 6201 700

Fax: +372 6201 701

E-mail: info@tarbijakaitseamet.ee

Website: www.tarbijakaitseamet.ee

The Consumer Disputes Committee is an independent institution for solving disputes between consumer and trader if the parties have not been able to settle the dispute by agreement. The Consumer Protection Board performs the functions of the secretariat of the Committee.

- **Insurance Conciliation Body (Kindlustuse lepitusorgan)**

Address : Mustamäe tee 46 10621 Tallinn, Estonia

Tel : +372 6671 801

Fax : +372 6671 801

E-mail : lepitus@eksl.ee:

Website : www.lkf.ee

The Insurance Conciliation Body is an ADR entity for solving disputes related to insurance issues (both obligatory and non-obligatory insurance).

- **Consumer Conciliation Body (Tarbijalepitusüksus)**

Address: Pärnu mnt 25, 10141 Tallinn, Estonia

Tel: +372 5648 28 04

E-mail: menetus@lvsa.ee

Website: <http://lvsa.ee/tarbijavaidlus/>

The Consumer Conciliation Body is an ADR entity for solving disputes concerning contractual obligations stemming from sales contracts or service contracts between consumer and trader.

- **The Chancellor of Justice as an ombudsman.**

Address: Kohtu 8, 15193 Tallinn, Estonia

Tel: +372 6938 400

Fax: +372 6938 401

E-mail: info@oiguskantsler.ee

Website: www.oiguskantsler.ee

For hearing public law consumer cases, there is the institution of the Chancellor of Justice as an ombudsman.

Based on the Chancellor's competence as an ombudsman, everyone who claims that their rights have been violated, or that they have been treated illegally or contrary to the principles of good governance, can file an application to the Chancellor of Justice. The task of the Chancellor of Justice as an ombudsman is to protect individuals from the abuse of public authority.

1.7. EUROPEAN CONSUMER CENTRE

The European Consumer Centre in Estonia was established in 2005 within the Consumer Protection Board for dealing with consumer matters in case of cross-border purchases. It provides information about consumer rights in the EU and helps consumers in the case of problems related to cross-border purchases.

The European Consumer Centre Estonia

Address : Pronksi 12, 10117 Tallinn, Estonia

Tel: +372 6460 123 or +372 6201 708

Fax: +372 6201 701

E-mail: consumer@consumer.ee

Website: www.consumer.ee

1.8. SELF OR CO-REGULATION

Press Council of Estonia

Address: Pärnu mnt 67a, 10134 Tallinn

Tel: +372 646 3363

Fax: + 631 1210

E-mail: pn@eall.ee

Website: www.eall.ee

The Estonian Press Council is a voluntary body of media self-regulation to handle complaints from public about material in the media.

The Press Council discusses complaints about material that has appeared in the press, in online portals with journalistic content, and on public service broadcasting stations.

2. Consumer policies

2.1. CONSUMER PROTECTION LEGISLATION

There is no national consumer protection legislation outside the scope of the *acquis*.

The basic laws are the Consumer Protection Act (general provisions, regulation of marketing, penal provisions and miscellaneous provisions) and the Law of Obligations Act (regulation of contract terms, door-to-door selling and distance selling, package travel and timeshare contracts, consumer credit, distance selling of financial services).

In case of non-compliance with consumer protection legislation a competent authority may issue a precept and impose a penalty payment up to 9600 euros upon failure to comply with a precept. Penalty payments can be imposed several times until the following of requirements of the precept.

Violation of the consumer protection legislation is punishable by a fine up to 32 000 euros in case the infringement is committed by a legal person or up to 300 fine units (1unit = 4 euros) if the infringement is committed by a physical person.

2.2. CONSUMER ORGANISATIONS

According to the Consumer Protection Act, a consumer organisation is a voluntary organisation of persons whose objectives are to protect and promote the interests and rights of consumers. There is no official list of consumer organisations. Over the years 2004-2015 several consumer organisations got public funding for their activity. Both organisations named above (see point 1.3) got government subsidy and some smaller organisations got support for their projects. The yearly amount of the subsidy was 50 000 euros.

From 2016 the public funding for organisations active within the consumer area, as well as for projects aiming to protect consumer interests and improve consumer awareness, is administrated by the Consumer Protection Board.

The so called “organisational support” may be granted to organisations which are founded and registered in accordance with the Non-profit Associations Act and have at least 50 members (alternatively umbrella organisation that in all covers 50 members) and whose main purpose is to safeguard the interests of Estonian consumers, operate nation-wide and represent Estonian consumers within the EU or in other international forums. The procedure and criteria defining a consumer organisation’s eligibility for organisational support is established by the Minister of Economic Affairs and Communications. Organisational support may be granted for 3 years period.

The so called “project based support” may be granted for projects whose main purpose is to promote consumer education, increase consumer awareness and protect consumer interests. The Consumer Protection Board decides which area needs more activities and proclaims an application round for project support.

2.3. ENFORCEMENT/REDRESS

Surveillance in the consumer markets is conducted primarily by the Consumer Protection Board. The Board monitors compliance with most of the consumer directives under the 2004/2006 Regulation on consumer protection cooperation and acts as the national contact point.

The Board may issue precepts requiring termination of activities harmful to the collective interests of consumers. Upon failure to comply with the precept, a penalty payment may be imposed (upper limit for the penalty payment is 9600 euros).

The Board has the right to conduct extra-judicial proceedings in the matters of the misdemeanours provided for in the Consumer Protection Act (also in other laws) and impose fines (maximum amount of the fine is 32 000 euros). Further, the Board has the right to turn to the court in contract law cases demanding prohibition of the application of standard terms

which cause unfair harm to the collective interests of consumers and termination of any other activities violating consumer rights.

A private consumer may turn to the Consumer Disputes Committee for solving a dispute with a trader that has arisen from a breach of contract. The Consumer Protection Board functions as a secretariat for the Committee. The Committee deals with disputes concerning consumer goods and services. Only the consumer may bring the matter before the Committee if no agreement was reached with trader.

The procedure is free of charge. Decision of the Committee is not binding and takes the form of a recommendation. In practice, compliance with the Committee's recommendations is commendable. The Consumer Protection Board monitors compliance with the Committee's recommendations and in the event of failure to comply with a decision the Consumer Protection Board has the right, with the consent of the consumer and as the representative of the consumer, to file an action with a county court for the same dispute to be heard if the dispute is relevant to the application of the Consumer Protection Act or other legislation or to the general interests of consumers.

Names of businesses not following Committee's decisions are published on a "black list" on the Committee's website.

2.4. INFORMATION AND EDUCATION

According to the Consumer Protection Act a consumer association has the right to organise the dissemination of information as well as consultation and training relating to consumer protection. The Government supports voluntary consumer organisations' activities on consumer information and education.

Consumer information and education are also the main tasks of the Consumer Protection Board (counselling consumers, issuing leaflets, booklets and press releases, cooperation with educational establishments and carrying out consumer training projects for pupils and teachers).

The Board's website www.tarbijakaitseamet.ee is intended for both consumers and entrepreneurs and has been updated and supplemented consistently. Besides information of interest for the consumers the website also offers guidelines and instructions for businesses.

A special Internet platform has been created for pupils and teachers – "Clever/ Long headed" (Nupukas) – www.nupukas.ee. Main purpose of the web page is to raise awareness on consumer related issues among pupils. The home page is also useful for teachers who need some additional information in their daily work in teaching consumer protection related subjects (home economics, civics, mathematics, art, etc.). The home page has a youthful design and language style.

The Board has started to educate small children (age 5-10) with the help of cartoons in the special portal for children www.lastekas.ee.

The Board also cooperates with different information distribution portals for consumers. One of the main partners is Tarbija24 (www.tarbija24.ee). The Board also provides a counselling service through an information telephone.

The Financial Supervision Authority has created a special website for consumers (<http://www.minuraha.ee>) that provides information in the fields of banking, insurance and finance.

2.5. INFORMATION GATHERING/RESEARCH

There is no special consumer research entity. Periodic surveys about the situation of Estonian consumer protection matters have been ordered since 1998 from different research firms. One of the outcomes of these surveys has been the information to mass media (which are the most effective media channels for consumers on receiving consumer protection related information), trends concerning consumer awareness and changes in consumer's behaviour.

On gathering information, the Consumer Protection Board relies also on results of the consumer market scoreboards and surveys ordered by the Commission.