

SLOVAKIA

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1. Consumer policy institutions

1.1. MINISTRY RESPONSIBLE FOR CONSUMER POLICY

The Ministry of Economy and Construction of the Slovak Republic represents the central authority of the state administration responsible for consumer protection (Act 575/2001 of the Collection of Laws) on organising the activities of the government and on the organization of the central state administration as amended by subsequent regulations).

In line with the Organizational Rules of the Slovak Ministry of Economy and Construction in the area of consumer protection, the ministry is mainly responsible for the following tasks:

- coordinating the bodies of the state administration in protecting consumer interests – the Consumer Policy Council;
- carrying out the duties of the Joint Authority for the cooperation between the Member States' national authorities responsible for enforcing consumer protection regulations;
- representing the Contact Point facilitating a quick exchange of information with the EU in case of serious risk associated with non-food products (RAPEX);
- participating in the preparation, transposition and implementation of Community legislation and carrying out the ministry's tasks resulting from the membership OF the working groups and committees of the EU and OECD dealing with matters of consumer and health protection;
- drawing up drafts of laws and regulations in the area of consumer protection;
- organising the activities of the Sectoral Working Group for Consumer Protection and Information;
- organising the conceptual and strategic activities in the area of protecting the economic interests of the consumers and implementing consumer policy in Slovakia (Economic Affairs Committee);
- organising the conceptual and strategic activities in the area of general product safety in Slovakia (General Safety Committee);
- organising the conceptual and strategic activities in the area of service safety in Slovakia (Service Safety Committee);
- ensuring state administration in consumer protection matters;
- carrying out strategic, conceptual and coordinating consumer protection tasks related to adopting the Euro in Slovakia;
- giving precise instructions to the market surveillance authority (Slovak Commercial Inspection) with respect to analyzing the authority's activities in relation to the application of consumer protection legislation;
- handling claims in the consumer protection department and examining complaints directed against the Central Director of the Slovak Commercial Inspection (SCI);
- passing second-instance decisions concerning first-instance decisions passed by the Central Surveillance of the SCI and deciding the motions for reviewing a decision outside of appeal proceedings;

- monitoring the activities of the civic consumer protection associations that receive subsidies from the state budget via the ministry;
- cooperating with civic associations established for consumer protection purposes (Consumer Consulting Committee);
- cooperating with international government bodies, NGOs and institutions pursuing matters of consumer and health protection;
- carrying out the tasks of the European Consumer Centre.

Address: Ministerstvo hospodárstva a výstavby Slovenskej republiky, Mierová 19, SK-827 15 Bratislava

Tel: +421 2 4854 1111

E-mail: info@economy.gov.sk

Website: <http://www.economy.gov.sk>

1.2. CENTRAL INSTITUTIONS OF STATE ADMINISTRATION RESPONSIBLE FOR CARRYING OUT CONSUMER POLICY

When carrying out its tasks in the area of consumer protection, the Slovak Ministry of Economy works especially with the following entities from among the central institutions of the state administration:

- **Slovak Ministry of Finance**

It represents the central institution of the state administration responsible for finances, taxes and fees, customs and financial control. The Slovak Ministry of Finance is also the central institution of the state administration responsible for prices and price control except for the prices and price controls related to products regulated by special laws.

Address: Štefanovičova 5, SK-817 82 Bratislava

Tel: +421 2 5958 1111

E-mail: podatelna@mfsr.sk

Website: www.financie.gov.sk

- **Slovak Ministry of Transport, Posts and Telecommunications**

It represents the central institution of the state administration responsible for transport, telecommunications, posts, electronic communications and information society. At the same time, it carries out the function of the state transport authority and marine authority.

Address: Nám. slobody č. 6, SK-810 05 Bratislava

Tel: +421 2 5949 4111

E-mail: info@telecom.gov.sk

Website: www.telecom.gov.sk

- **Slovak Ministry of Agriculture**
 It represents the central institution of the state administration responsible for agriculture, food industry and forestry. In addition, its scope of activities includes food surveillance as well as veterinary and phytosanitary inspections.
Address: Dobrovičova 12, SK-812 66 Bratislava
Tel: +421 2 5926 6111
E-mail: tlacove@land.gov.sk
Website: www.mpsr.sk
- **Slovak Ministry of Interior**
 It is the central institution of the state administration carrying out the tasks of Police Forces, Fire Brigade and Rescue Services. It also coordinates the training of the employees of municipalities and higher territorial units carrying out state administration duties.
Address: Pribinova 2, SK-812 72 Bratislava 1
Tel: + 421 2 5094 1111
E-mail: tokmv@minv.gov.sk
Website: www.minv.sk
- **Slovak Ministry of Justice**
 It is the central institution of the state administration responsible for the courts and for legislation in the area of constitutional law, criminal law, civil law, commercial law, family law, bankruptcy law and private international law.
Address: Župné nám. 13, SK-813 11 Bratislava
Tel: +421 2 5935 3111
E-mail: tlacove@justice.sk
Website: www.justice.sk
- **Slovak Ministry of Labour, Social Affairs and Family**
 It is the central institution of the state administration dealing with matters of labour law, work safety and health protection as well as labour-related inspections.
Address: Špitálska 4, SK-816 43 Bratislava 1
Tel: +421 2 5975 1111
Website: www.employment.gov.sk
- **Slovak Ministry of Health Care**
 It is the central institution of the state administration responsible for health protection matters.
Address: Limbová 2, SK-837 52 Bratislava
Tel: +421 2 5937 3111
E-mail: office@health.gov.sk
Website: www.health.sk

- **Slovak Ministry of Education**
 It is the central institution of the state administration responsible for matters related to education.
Address: Stromová 1, SK-813 30 Bratislava
Tel: +421 2 5937 4111
E-mail: inform@education.gov.sk
Website: www.minedu.sk
- **Slovak Ministry of Culture**
 It is the central institution of the state administration dealing with the media and audiovisual services.
Address: Nám. SNP 33, SK-813 31 Bratislava
Tel: + 421 2 5939 1155
E-mail: mksr@culture.gov.sk
Website: www.culture.gov.sk
- **Ministry of Foreign Affairs of the Slovak Republic**
 It is the central governmental agency for the area of the protection of rights and interests of the Slovak Republic and its citizens abroad, foreign policy, consular offices and missions, relations with NATO and EU.
Address: Hlboká cesta 2, SK-833 36 Bratislava 37
Tel: +421 2 5958 1111
E-mail: info@mzv.sk
Website: www.mzv.sk
- **Ministry of Defence of the Slovak Republic**
 It is the central governmental agency for the area of management and control of defence of the Slovak Republic.
Address: Kutuzovova 8, SK-832 47 Bratislava
Tel: +421 960 11 22 33
Website: www.mosr.sk
- **Slovak Standardization, Metrology and Testing Authority**
 It is the central institution of the state administration acting in the area of technical standardization, metrology, quality and conformity assessment.
Address: Štefanovičová 3, SK-810 05 Bratislava 15
Tel: + 421 2 5249 6847
E-mail: unms@normoff.gov.sk
Website: www.unms.sk

1.3. ORGANISATIONS DEALING WITH CONSUMER PROTECTION

1.3.1. Organisations responsible for law enforcement

- **Slovak Trade Inspection (STI)**

The Slovak Trade Inspection (STI) is the state administration body carrying out inspections of the products being sold and services being provided to consumers with the exception of foodstuffs, tobacco products and cosmetic products, in line with Act 128/2002 of Coll. on state surveillance of the internal market with respect to matters related to consumer protection as amended. When carrying out its inspections, the STI checks whether products and services, when being sold and provided, comply with laws and regulations and especially whether they are sold and provided in safe condition, in the right quantity, units, weight and quality and whether the required price regulations are being adhered to. It also checks the time of sale, product storage and shipping conditions, the use of verified designated gauges, the use of the “e” mark on products with consumer packaging, terms and conditions of providing services of tourism and information society, compliance with intellectual property rights important for consumer protection purposes, compliance with creditors’ terms and conditions as well as with contractual terms offered to consumers in line with a special regulation and the compliance with the terms governing the provision of consumer credits.

Address: Prievozská 32, SK-827 99 Bratislava 27

Tel: +421 2 5827 2203

E-mail: sekretariat@soi.sk

Website: www.soi.sk

- **Slovak Public Health Care Authority (SPHCA)**

In line with the Public Health Care Act 126/2006 of Coll., the SPHCA deals with matters of consumer protection especially by monitoring the factors that determine health, identifying health risks, testing the components of the natural and working environment, monitoring the quality of drinking water and bathing water in natural swimming resorts, carrying out state health care surveillance and passing decisions with respect to health protection related to cosmetic products. As institutions of the state administration, the SPHCA and the regional health care authorities carry out food surveillance activities in accordance with the Food Act 152/1995 of Coll., as amended.

Address: Trnavská 52, SK-826 45 Bratislava

Tel: +421 2 4928 4111

E-mail: kohutova@uvzsr.sk

Website: www.uvzsr.sk

- State Energy Inspection Authority (SEIA)**
 The SEIA is the state administration body carrying out state surveillance with respect to the compliance with the provisions of the Heat Energy Act 657/2004 of Coll.
Address: Hurbanova 59, SK-911 01 Trenčín
Tel: +421 32 74 317 03
E-mail: sei@tn.sknet.sk
Website: www.bns.sk/sei/
- Regulatory Office for Network Industries (RONI)**
 RONI is a state administration body established by means of Act 276/2001 of Coll. On regulation in network industries as amended. It is the regulator of the prices of electricity, natural gas, heat supplies and water management. Its task is to regulate the prices in environments marked by insufficient competition that could enable the energy suppliers to abuse their dominant positions and fix arbitrary prices.
Address: Bajkalská 27, P. O. Box 12, SK-820 07 Bratislava 27
Tel: + 421 2 5810 0411
Website: www.urso.gov.sk
- State Institute for Drug Control (SIDC)**
 In accordance with Act 140/1998 of Coll. on drugs and medical aids as amended, the SIDC carries out state surveillance in pharmaceutical matters related to the quality, efficacy and safety of drugs and other medical products for human use as well as the related advertising.
Address: Kvetná 11, SK-825 08 Bratislava 26
Tel: +421 2 5556 4127
E-mail: sukl@sukl.sk
Website: www.sukl.sk
- Slovak State Veterinary and Food Administration (SSVFA)**
Address: Botanická 17, SK-842 13 Bratislava
Tel: + 421 2 6025 7212
E-mail: staznosti@svssr.sk
Website: www.svps.sk
- Postal Regulatory Office**
 The Postal Regulatory Office is the state administration body dealing with postal services and responsible for the state regulation of postal services including price regulation and state surveillance related to providing postal services.
Address: ul. 1. mája 16, SK-010 01 Žilina 1
Tel: +421 41 723 5257
E-mail: postovy.urad@posturad.sk
Website: www.posturad.sk

- Telecommunications Office of the Slovak Republic**
 The Telecommunications Office is the state administration body acting in the area of electronic communications. It is the national regulator and price authority in the area of electronic communications, protecting the interests of the end users with respect to the price and quality of services. It also heads the out-of-court settlements of disputes in this area.
Address: Továrenská 7, SK-810 06 Bratislava 16
Tel: + 421 2 5788 1111
E-mail: secretary@teleoff.gov.sk
Website: www.teleoff.gov.sk/
- Council for Broadcasting and Retransmission**
 It supervises the compliance with the laws and regulations that govern the broadcasting and retransmission. It also carries out state administration activities in the broadcasting and retransmission area, having the status of the state administration body with nationwide scope.
Address: Nám. SNP č. 12, SK-811 06 Bratislava
Tel: + 421 2 5710 2711
E-mail: office@rada-rtv.sk
Website: www.rada-rtv.sk
- National Bank of Slovakia (NBS)**
 The NBS is an independent institution whose main function is to preserve price stability. Within the framework of financial market surveillance, the NBS supervises the banking sector, securities trading, capital market, insurance and pension savings.
Address: I. Karvaša 1, SK-813 25 Bratislava 1
Tel: + 421 2 5787 1111
E-mail: info@nbs.sk
Website: www.nbs.sk
- Customs Directorate of the Slovak Republic (CDSR)**
 The CDSR is the state administration authority responsible for surveillance related to product imports from third countries in accordance with Community legislation.
Address: Mierová 23, SK-815 11 Bratislava
Tel: + 421 2 4827 3222
E-mail: info@nbs.sk
Website: www.colnasprava.sk
- Slovak Environmental Inspection Authority (SEIA)**
 The SEIA SIŽP, the state administration authority that inspects the quality of the fuels being produced and sold (Air Act 478/2002 of Coll.), checks the authorized use of the environmental mark (Act 469/2002) and carries out state surveillance with respect to the use of genetic technologies and genetically modified organisms (Act 151/2002 of Coll.)
Address: Karloveská, SK-842 22 Bratislava
Tel: + 421 2 6542 2408
Website: <http://www.sizp.sk>

1.3.2. Some research and testing institutes

- **Slovak Academy of Sciences**
Address: Štefánikova 49, SK-814 38 Bratislava
Tel: + 421 2 5249 2751-9
E-mail: webmaster@savba.sk
Website: www.sav.sk
- **Slovak University of Technology**
Address: Vazovova 5, SK-812 43 Bratislava 1
Tel: + 421 2 5729 4111 or + 421 2 5729 4116
Website: www.stuba.sk
- **Comenius University in Bratislava**
Address: Šafárikovo nám. 6, SK-818 06 Bratislava 16
Tel: + 421 2 5292 1594 or + 421 2 5924 4141
E-mail: kr@rec.uniba.sk
Website: www.uniba.sk
- **University of Economics**
Address: Dolnozemska cesta 1, SK-852 35 Bratislava
Tel: + 421 2 6729 5111
E-mail: httpd@www.euba.sk
Website: www.euba.sk
- **Technical Testing Institute Piešťany**
It is a notified body that tests cooling equipment and air systems, central heating equipment, heating and cooking equipment using solid, liquid and gaseous fuels alone or in combination with electricity, catering technologies, fire extinguishers, cleaning, washing, ironing, haircutting and hairdressing equipment, electric sewing machines, machinery for drying wood, cellulose, paper, cardboard, millboard and other products, toys, bicycles, prams, kitchen aids, knives, metal utensils, school and office supplies, gaming machines, practical glass, ceramic and porcelain products, isolated bottles and containers and equipment for the physical and chemical treatment of water.
Address: Krajinská cesta 2929/9, SK-921 24 Piešťany
Tel: + 421 33 762 3503
E-mail: tsu@tsu.sk
Website: www.tsu.sk/
- **Electrotechnical Research and Design Institute**
It is a notified body that tests electrical household appliances. In November 1995, this institute gained full membership in the international CCA and CB systems. As a consequence, it is authorized to issue internationally valid certificates for the following

products: household appliances (**HOUS**), lights (**LITE**), office and computing equipment (**OFF**), safety transformers (**SAFE**) and audiovisual equipment (**TRON**).

Address: Trenčianska 19, SK-018 51 Nová Dubnica

Tel: + 421 42 440 3600

E-mail: sktc101@evpu.sk

Website: www.evpu.sk/

- **Plastics Processing and Application Research Institute (VÚSAPL, a. s.)**

It is an authorized body that tests packages made of plastics or other materials combined with plastics and designated for contact with consumables and drugs.

Address: Novozámocká cesta 179, SK-949 01 Nitra

Tel: +421 37 6501233

Website: www.vusapl.sk/

- **Research Institute for Man-Made Fibres (VÚCHV)**

It is an officially authorized body that tests fibres, yarns, bed textiles, products made of textile, pantyhose products, non-woven and semi-woven textiles as well as textile toys.

Address: Štúrova 2, SK-059 21 Svit

Tel: + 421 52 7755688

E-mail: vuchv@netlab.sk

Website: www.vuchv.sk/

- **Research Institute for Textile Chemistry (VUTCH)**

It is an officially authorized body that tests textile products, household textiles, pantyhose products, non-woven and semi-woven products, floor textiles, paints and organic pigments, fibres, yarns, other products made of fabrics, non-woven textiles and knitted fabrics as well as textile toys.

Address: Jána Milca 8, SK-011 68 Žilina

Tel: +421 41 5621408

E-mail: vutch@nexta.sk

Website: www.vutch.sk/

- **Pulp and Paper Research Institute**

It is an accredited laboratory and accredited certification body that tests and assesses conformity for glues, furniture, veneers, block boards, boards made of agglomerated wood or a combination of wood and other materials, palettes and shipping containers made of wood, matches, toothbrushes (except for denture brushes), hair brushes for children, sleighs, skateboards, wooden blackboards, sports and gymnastic equipment, crutches and walking sticks, stretchers, inserts for building locks, padlocks and furniture locks.

Address: Lamačská cesta 3, SK-841 04 Bratislava

Tel: + 421 2 5941 8634

E-mail: info@lti.sk

Website: www.lti.sk/

- **Research Institute of Posts and Telecommunications**

It is an officially authorized body that tests electric and electronic household appliances, industrial equipment, IT equipment, radios and TVs, health care and scientific devices, lights and light bulbs as well as telecommunications equipment.

Address: Zvolenská cesta 20, SK-975 90 Banská Bystrica

Tel: + 421 48 432 4133

Website: www.vus.sk/

1.3.3. Legal assistance

- **Centre for Legal Aid**

It was established by law as an independent budget organization having financial links to the state budget via the budget line of the Slovak Ministry of Justice. The centre provides legal assistance in matters of civil law, labour law, family law and cross-boarder disputes. Such centres exist in Bratislava, Banská Bystrica, Košice and Žilina. Act No. 327/2005 of Coll. On providing legal aid to people in material need and amending Act 586/2003 of Coll. on legal representation and the Trades Licensing Act 455/1991 as amended by subsequent legislation and by Act 8/2005 of Coll. governs the terms and conditions of providing legal assistance, the procedure to be used by natural persons and the respective authorities in determining the entitlement to legal assistance and the institutional framework for providing the legal assistance.

Address: Račianska 72, SK-830 03 Bratislava

Tel: +421 2 4444 53080

E-mail: info@legalaid.sk

Website: www.justice.gov.sk

- **Slovak Bar Association**

It is an independent self-regulated professional organisation that helps to exercise the individual's constitutional right to defence and to protect any other individual's and legal entity's rights and interests in accordance with the Slovak Constitution and the laws.

Address: Kolárska 4, 813 42 Bratislava

Tel: +421 2 52 96 15 32

E-mail: office@sak.sk

Website: www.sak.sk

1.4. NATIONAL CONSUMER ORGANISATIONS

Act 83/1990 of Coll. on civic associations (as amended) regulates the legal position of nongovernmental consumer associations in Slovakia. Institutions of the state can intervene in the position and activities of these ORGANISATIONS only to the extent permitted by law. The statutes of an association regulate the rights and obligations of its members. An association is established by being registered with the Slovak Ministry of Interior. Such associations must not carry out the function of any state institution unless otherwise provided by a special law.

They must not control any state institution or impose duties on citizens who are not their members. In Slovakia, there is no umbrella-type consumer organization that would represent the interests of individual nongovernmental organisations established for protecting the consumers. The Consumer Consulting Committee, established at the Slovak Ministry of Economy, represents a common forum for consumer organisations and ensures effective cooperation between consumer organisations and the central institutions of the state administration.

Here is an overview of the existing nongovernmental consumer organisations:

- **Association of Slovak Consumers (ZSS)**

It is a member of international organisations (CI, BEUC and ANEC) and provides consumer consulting services via a network of regional consumer consulting centres. It participates in consumer projects, works with international partners and works on creating worldwide regional structures. It is entitled to represent consumers in court. Number of members: 482 individuals and 5 legal persons.

Address: Palisády 22, SK-811 06 Bratislava

Tel: +421 2 5441 1148, +421 910 939 511

E-mail: zss@zss.sk

Website: www.zss.sk

- **Association of Slovak Consumer Entities (A3S)**

It has nine regional entities and 19 school clubs. It provides consulting assistance to consumers, protects the rights and interests of consumers, and trains consumers as well as school teachers. It is entitled to represent consumers in court. At present, it participates in several international projects such as, CCN (Consumer Citizenship Network, Norway), Europa Diary (Wise Choice Student Diary, Belgium), Internet Safety (safety of children on the internet, Bulgaria), ECC (consumer training for schools, Spain) and Energy Regulation (Italy). Number of members: 560.

Address: Popradska 6, SK-064 01 Stará Ľubovňa

Tel: +421 52 4326 047

E-mail: spotrebitelinfo@spotrebitelinfo.sk

Website: www.spotrebiteliask.sk

- **Association of Consumers in Slovak Republic**

It is a nationwide consumer organization focusing on comparative tests for consumers in the area of products and services. The association publishes the results of such tests in nationwide media. It has products tested in accredited laboratories and publishes the test results in a TV show called TEST MAGAZÍN. It is entitled to represent consumers in court. Number of members: 10.

Address: Vazovova 7, SK-811 07 Bratislava

Tel: +421 905 768 900

E-mail: milos.lauko@test-magazin.sk

Website: www.test-magazin.sk

- **Slovak Consumer Association's Club of the Zvolen Region**
 It provides consumer consulting services and assistance in the area of consumer complaints. It has some publishing activities and works with the trade licensing department. Number of members: 70.
Address: Štúrova 4, SK-960 01 Zvolen
Tel: +421 45 5316 309
- **Consumer Protection Association in Poprad**
 It deals with wide-ranging issues related to protecting consumer rights. Its scope of activities includes protecting the consumers who buy foodstuffs, import textiles from third countries or use public services, energy services or health care services. It provides consulting and information services and is involved in publishing activities. It also represents consumers in complaint procedures and out-of-court settlements. Number of members: 157.
Address: Šrobárova 2676/30, SK-058 01 Poprad
Contact centre: Karpatská 7, SK-058 01 Poprad
Tel: +421 908 327 464
E-mail: helena.mezenska@obmudspot.sk
- **Consumer Information Agency (SIA)**
 It focuses on issuing publications in the area of consumer protection as well as on consulting activities and the management of an internet portal. It is entitled to represent consumers in court. Number of members: 48.
Address: Horný val 24, SK-010 01 Žilina
Tel: +421 41 5688 713
E-mail: spotrebitel@zilina.sk
Website: www.spotrebitelinfo.sk
- **Association of Apartment Dwellers (AUB)**
 It is a nongovernmental non-profit organization that protects the rights of the consumers who use services related to the management of apartments. It comments on Slovak legislation and the rules and regulations related to apartments and the supplies of heat, water, electricity and gas to apartment buildings. Number of members: 32.
Registered office of the organization: Tr. Hradca Králové 28, SK-974 04 Banská Bystrica,
Working address: Skuteckého 30, SK-974 01 Banská Bystrica
Tel: +421 48 4134 314
E-mail: asb.bb@centrum.sk
Website: www.asu.sk
- **Alliance of Slovak Consumers (SOZOS) Košice**
 It provides consumer consulting services mainly in the area of apartment-related services and energy and is involved in interregional cooperation. Number of members: 14.
Address: Dénešova 19, SK-040 23 Košice
Tel: +421 55 6023 553
Website: www.isnet.sk/zss

- **Association of Services Users (ASU)**

It is a nongovernmental non-profit organization that protects the rights of the consumers using services provided in the public interest in the area of commerce, tourism, health care, telecommunications, banking and transport. It works with institutions of the State as well as with banks. Number of members: 32.

Registered office of the organization: Tr. Hradca Králové 28, SK-974 04 Banská Bystrica

Work address of the organization: Skuteckého 30, SK-974 01 Banská Bystrica

Tel: +421 48 413 8708

E-mail: asu@pobox.sk

Website: www.asu.sk

- **Consumer Association of Western Slovakia and the Region of Považie**

It provides consumer consulting services and establishes clubs within regional structures. It is involved in interregional cooperation within Slovakia and the EU. Number of members: 11.

Address: Vrbovská 4, SK-921 01 Piešťany

Tel: +421 905 719 874

E-mail: tkidaho@stoneline.sk

Website: www.isnet.sk/zss

- **Slovak Association of Apartment Dwellers**

It provides consulting and training services to apartment dwellers with respect to apartment related services, dwelling protection. It also focuses on meeting the needs of its members with respect to the real estate they own or co-own. Number of members: 35.

Address: Kollárova 2, SK-075 01 Trebišov

Tel: +421 2 6231 1496

E-mail: jozef.horciak@pobox.sk

- **Association of Civic Self-Defence**

It protects consumers from damages caused by service providers that have a dominant or monopolistic position on the relevant market. Number of members: 22.

Address: Mraziarenská 3, SK-821 08 Bratislava

Tel: +421 2 5541 0175

E-mail: sebeobrana@szm.sk

Website: www.sebaobrana.szm.sk

- **Slovak Association for Protecting Patient and Consumer Rights**

It protects the rights of patients and consumers, carries out information, education and training activities, organises educational and promotional happenings and does publishing work in this area. It provides information to patients and consumers. Its consulting services include specialized advice. It mediates disputes between patients and health care providers as well as between consumers and those that sell products or provide services. Number of members: 8.

Address: T. Vansovej 28, SK-971 01 Prievidza

Tel: +421 46 5423 960

E-mail: agrifood@agrifood.sk, agrifood@nexta.sk

Website: www.agrifood.sk

- **Regional Consumer Association of Poprad**

It disseminates information and increases the awareness of consumer rights and legal matters linked to apartment-related services. It also deals with consumer complaints relating to shoes, textiles, household appliances, computing equipment, foodstuffs, products job-order type, services, contracts for work and various other consumer agreements. It is entitled to represent consumers in court. Number of members: 10.

Address: Murgašova 89/14, SK-058 01 Poprad

Tel: +421 915 930 245, +421 907 944 501

E-mail: rzs-p@inmail.sk

- **Consumer Institute**

It is focusing on national, regional and international activities. It is dealing with four main components of consumer policy including education, consulting, consumer research and product testing. It is also able to represent consumers in court. The institute is currently preferring out-of-court dispute settlement involving consumers. Number of members: 54.

Address: Koceľova 15, SK-821 08 Bratislava

Tel: + 421 2 5020 7657

Website: www.consuminstit.sk

E-mail: info@consuminstit.sk

- **Dwelling Institute**

It is focusing its activities on consumer policy issues in areas related to dwellings. It provides consumers with information free of charge via its “open house” that takes place for two hours once a week in Bratislava and Košice. The open house handles legal, technical and economic matters. Personal consultations can be requested by telephone in the city of Martin as well. The institute works with the respective Slovak ministries in areas related to dwelling and rental housing management. Number of members: 25.

Address: Prešovská 39, SK-821 08 Bratislava

Tel: +421 2 5557 5219

E-mail: instbyv@psgnetba.sk

- **Regional consumer association “Regionspot”**

It frequently deals with problems related to consumer complaints. It gives advice with respect to unregulated relationships between consumers and suppliers. Number of members: 220.

Address: Kapisztoryho 1, SK-940 36 Nové Zámky

Tel: +421 35 6423 264

E-mail: pekarikova@jednota-nz.sk

Other consumer associations with unspecified number of members:

- **Consumer forum**

Address: Na Kalvárii 7, SK-811 04 Bratislava

Tel: +421 2 5477 1436

E-mail: forum.spotrebitelo@gmail.com

- **Free Civic Association for the Protection of Consumers “SOZOS”**
 The Region of Eastern Slovakia
Address: Južná trieda 48, SK-040 01 Košice
Tel: +421 905 446 652 or +421 915 283 868
E-mail: tomcod@alfatrend.sk
- **Consumer Protection Club of Ružinov**
Address: Pavlovova 3, SK-821 08 Bratislava
Tel: +421 2 5596 0390
- **Consumer Protection Association of Stará Ľubovňa**
Address: Popradská 6, SK-064 01 Stará Ľubovňa,
Tel: +421 52 4326 047
E-mail: asociaciask@stoneline.sk
- **Association for the Protection of Consumer Rights in Krompachy**
Address: Hlavná 1072/2, SK-053 42 Krompachy
Tel: +421 53 4470 908
- **Local Consumer Protection Club in Petržalka**
Address: Mlynarovičova 10, SK-851 03 Bratislava
- **Generation 2000 Consumer Centre**
Address: S. H. Vajanského 75, SK-940 74 Nové Zámky
Tel: +421 903 399 571
E-mail: gen2000@centrum.sk
- **Bratislava Consumers Association**
Address: Stavbárska 60, SK-821 07 Bratislava 214
Tel: +421 903 847 292
E-mail: zbs@pobox.sk
- **INFOSPOT (Information and Consumer Centre)**
Address: Žabotova 2, SK-811 04 Bratislava
Tel: +421 2 5249 1911
E-mail: infospot@orangemail.sk, infospot@vnet.sk
- **Slovak Consumer Union**
Address: Žabotova 2, SK-811 04 Bratislava
Tel: +421 2 5249 1911
- **ZSS - Ochrana spotrebiteľa Oravy**
Address: Lucenkova 1207, SK-026 01 Dolný Kubín
Tel: +421 43 5886 123, +421 907 024 111
E-mail: jdsza@orangemial.sk

- **Energy Centre of Bratislava**
Address: Ambrova 35, SK-831 01 Bratislava 37
Tel: +421 2 5930 0091

- **Citizen Rights Protection Association**
Address: Sputniková 35, SK-821 02 Bratislava
Tel: +421 908 781 999, +421 908 722 639
E-mail: zopo.ba@centrum.sk

- **Food Consumer Society**
Address: Garbiarska 5, SK-040 01 Košice
E-mail: ssp@iqservis.sk

- **Stabil Slovakia**
Address: Pribinova 20, SK-920 01 Hlohovec
Tel: +421 905 280 074

- **Association for the Protection of Consumer Rights**
Address: Nábrežie Mládeže 1, SK-949 01 Nitra

- **Consumer Protection Information Centre**
Address: Jenisejská 18, SK-040 12 Košice

- **Association for the Protection of Consumer Rights in Prešov**
Address: Víťaz 111, SK-080 01 Prešov

- **Association for the Protection of Consumer Rights in Martin**
Address: Sklabinský Podzámok 2, SK-038 03 Sklabinský Podzámok

- **Association of Citizens for the Protection of the Rights and Legitimate Interests of Consumers in Slovakia**
Address: ul. MPČĽ 20, SK-977 03 Brezno

- **Consumer Club of Košice**
Address: Slnčná 9, SK-040 01 Košice

- **Association for Consumer Protection in the city of Žiar nad Hronom**
Address: J. Moyzesa 45, SK-965 01 Žiar nad Hronom

- **Agency for Support and Development of Services**
Address: Šancová 55, SK-811 05 Bratislava

- **Centre for Protection of Consumers Rights**
Address: Šafáriková 4625/15 A, SK-955 01 Topoľčany

- **JUNIFEST – 1. independent association**
Address: Povraznícka 16, SK-811 05 Bratislava
- **Humanity**
Address: Martina Rázusa 29, SK-984 01 Lučenec
- **Proficiat**
Address: Bauerová 14, SK-040 23 Košice
- **SOS for Consumer**
Address: Horná 21, SK-974 01 Banská Bystrica
- **SOS – SOUTH of the Slovak Republic, Keeping Up the Consumer**
Address: Nám. M.R. Štefánika 3/14, SK-945 01 Komárno
- **Corporation of Flats Owners**
Address: Kadnárova 57, SK-831 51 Bratislava
Tel: +421 2 4488 1966
- **Corporation of Consumers ASDETR ORG**
Address: Železiarenská 15, SK-04 015 Košice
Tel: +421 902 106 006
E-mail: officesk@asdert.com

1.5. CONSUMER MEDIA

1.5.1. Printed media

- **Daily newspapers:**
Hospodárske noviny: www.hnonline.sk
Pravda: www.pravda.sk
Sme: www.sme.sk
- **Regional press:**
Bratislavské noviny: www.bratislavskenoviny.sk
- **Weekly magazine:**
Trend: www.etrend.sk
- **Monthly magazine:**
Euroreport plus: www.euroreportplus.sk

- **Quarterly magazine:**

Spotrebiteľ: www.consuminstit.sk (for the time being only accessible to consumer associations)

Móda Revue: <http://www.modarevue.sk>

1.5.2. TV channels

Slovenská televízia: www.stv.sk

TV Markíza: www.markiza.sk

TA 3: www.ta3.com

TV Joj: www.joj.sk

1.5.3. Radio stations

Slovenský rozhlas: www.slovakradio.sk/slovensko

Regina: <http://www.slovakradio.sk/regina>

1.5.4. Internet

Ministry of Economy of the Slovak Republic: www.economy.gov.sk

Slovak Commercial Inspection: www.soi.sk

State Veterinary and Food Administration of the Slovak Republic: www.svsst.sk

Consumer rights: www.pravaspotrebiteľa.sk

For the addresses of non-governmental consumer organisations, see section 1.4.

1.6. COURTS AND OUT-OF-COURT DISPUTE SETTLEMENT INSTITUTIONS

1.6.1. Courts

When dealing with civil proceedings in Slovakia, the courts handle and resolve disputes and other legal issues resulting from civil law matters as well as from labour, family, commercial and economic relations except for cases reserved by law to other institutions. Consumer protection disputes arise from relationships based on civil law. If a right or obligation stipulated by law is breached, the consumer in question can (by him or herself, by means of a legal representative or via a consumer association) put the perpetrator to court to claim the protection of his or her rights. The association can demand that the perpetrator shall refrain from action and eliminate the breach of law. The person that is successful before a court with a claim concerning the breach of a right or obligation stipulated by consumer protection laws (or other laws governing mainly the protection of the economic rights of consumers) is entitled to receive adequate financial redress from the person whose breach of right or obligation is capable of causing detriment to consumers. In civil proceedings, the courts also review the legality of decisions made by public administration bodies as well as the legality of decisions, actions or other interventions of public authority institutions unless such matters are by law handled and resolved by other institutions.

This refers especially to the legality of the decisions passed by surveillance and inspection authorities.

1.6.2. Out-of-court dispute settlement institutions

1. The Consumer Protection Act 250/2007 Coll. entitles **consumer associations** to mediate dispute resolutions with respect to the handling of complaints, but they must be authorized to do so by the consumer and supplier in question. Consumer associations are legal persons established for consumer protection purposes in accordance with Act 83/1990 of Coll. on civic associations (as amended). A registry of all civic associations is managed by the Slovak Ministry of Interior. Consumer associations are not being reported to the Commission in accordance with the Commission Recommendations 98/257/EC and 2001/310/EC.

2. In line with Act 420/2004 of Coll. on mediation and on amending some laws, **mediation**, is an out-of-court activity by which the persons participating in the mediation resolve, with the help of a mediator, their dispute resulting from their contractual or other legal relationship. Mediation is used in resolving consumer disputes as well. A registry of mediators (www.justice.gov.sk/wfn.aspx?pg=155&uc=adr/clmedd) and mediation centres (www.justice.gov.sk/wfn.aspx?pg=155&uc=adr/clmedc) is managed by the Slovak Ministry of Justice. The individual mediators are specialized in resolving disputes resulting from certain types of relationships.

3. Permanent **arbitration courts** are established in accordance with the Arbitration Proceedings Act 244/2002 of Coll. They resolve property disputes resulting from domestic and international relationships based on commercial or civil law if the jurisdiction is in Slovakia. Arbitration proceedings can only resolve such disputes as the parties to the proceedings before a court can conclude by reaching an agreed judgement. Such disputes can also include consumer disputes. A list of the permanent arbitration courts is managed by the Slovak Ministry of Justice. The ministry publishes the list on its website and at least once a quarter in the Official Journal of Commerce (www.justice.gov.sk/dwn/15/rs.rtf).

1.7. EUROPEAN CONSUMER CENTRE

The European Consumer Centre in Slovakia was established as an independent unit of the Slovak Ministry of Economy. It became part of the network of European Consumer Centres on 28 March 2006. It was officially opened on 26 May 2006 in the presence of Markos Kyprianou, a commissioner of the European Commission.

Address: Slovak Ministry of the Economy, Mierová 19, SK-827 15 Bratislava 212

Tel: + 421 2 4854 2019

E-mail: ecc@mhsr.sk

Website: www.mhsr.sk/esc

1.8. SELF-REGULATION AND CO-REGULATION

At present, there are several sector-related associations and syndicates of natural and legal persons in Slovakia, which have adopted so-called codes of ethics within their internal structures:

- **Slovak Mail Order Association (AZO)**

It was established as a professional, independent, voluntary and apolitical non-profit organization of legal and natural persons that participates in creating the appropriate legal environment and balanced business milieu of good quality in the area of mail order activities. AZO is a member of the European Mail Order Trade Association (EMOTA). The main goals of the association include developing a respectable mail order industry, defending the professional interests of its members and representing them in negotiations with state institutions. The association is also involved in the joint promotion of its profession and organises specialized and consulting events for its member firms. In addition, it is active in exchanges of experience. The association is constituted by all the significant mail order businesses active in Slovakia. The association's code of ethics represents an obligation for its members to deal with their clients as well as with all the other entities of the mail order industry in a competent, responsible and professional manner. At the same time, the code protects the members of the association against firms carrying out doubtful business activities and contributes to a better protection of consumers.

Address: Košická 37, SK-821 08 Bratislava 2

Tel: +421 905 833 598

E-mail: sebo@azo.sk

Website: www.azo.sk

- **Advertising Standards Council (ASC)**

It is an entity of ethical self-regulation active in the area of advertising. ASC is member of EASA (the European Advertising Standards Alliance). The council is an umbrella organization for entities that are actively involved in the process of marketing communication and in whose interest it is to safeguard a good reputation of advertising by observing the relevant rules. They have jointly adopted their Code of Ethics (Ethical Regulations of the Advertising Practice). It is the Code's objective to help to ensure that advertising should serve those that order it as well as the public, meet ethical criteria and be true, honest and decent. The Arbitration Committee controls compliance with the Code.

Address: Cukrová 14, SK-811 08 Bratislava

Website: www.rpr.sk

- **Slovak Chamber of Commerce and Industry (SOPK)**

It is a public institution active in supporting and protecting business activities. The chamber is a member of the International Chamber of Commerce in Paris and a full member of EUROCHAMBRES. Each year, the chamber organises a competition called "SOPK competition in ethical business practices". This competition intends to recognize respectable behaviour and compliance with ethical principles in business.

Address: Gorkého 9, SK-816 03 Bratislava

Tel: +421 2 5443 3291

E-mail: sopkurad@sopk.sk

Website: www.sopk.sk

- **Slovak Association of Pharmaceutical Companies (SAFS)**

The main goal of this association is to advocate the principles of transparency in the area of drugs registration, categorization and insurance coverage so as to minimize the room for unethical interests and corruption. Its code of ethics complies with the standards of the Code of Ethics used by the European Federation of Pharmaceutical Industries and Associations (EFPIA). The compliance with the SAFS code of ethics is checked by the SAFS Ethical Commission. The code is aimed at monitoring the compliance with ethical principles in the promotional activities and marketing practices of the member companies, ensuring the participation in the formulation of new provisions and educating the member companies in the area of ethics.

Address: Ružová dolina 6, SK-821 08 Bratislava 2

Tel: + 421 2 5022 1414

E-mail: safs@safs.sk

Website: www.safs.sk

2. Consumer policies

2.1. LEGISLATION RELATED TO CONSUMER PROTECTION

The Slovak laws and regulations can be found at www.zbierka.sk and www.epi.sk in Slovak. Most of the central institutions of the state administration make sure that their websites contain all the laws and regulations related to their scopes of activities. For some laws, the amounts of penalties payable when the laws are breached are specified in brackets.

2.1.1. Principal elements of national legislation going beyond the scope of community legislation

- **Act 128/2002** of Coll. on state surveillance of the internal market with respect to matters related to consumer protection, as amended (penalties from SKK 1,000 to SKK 1,000,000; up to 2,000,000 can be imposed in the case of repeated failure to fulfil obligations).
- **Act 178/1998** of Coll. on the conditions for selling products and providing services in market places, as amended (penalties of up to SKK 500,000).
- **Act 276/2001** of Coll. on regulation in network industries, as amended (fines from SKK 10,000,000 to 100,000,000).
- **Act 420/2004** of Coll. on mediation and on amending some laws.
- **Act 270/1995** of the Slovak Parliament on the official language of the Slovak Republic, as amended.
- Administrative Rules **Act 71/1967** Coll., as amended.
- Civil Procedure **Code 99/1963** Coll., as amended.

2.1.2. Legislation transposing the acquis

- Consumer Protection **Act 250/2007** of Coll., as amended (penalties from SKK 2,000 to 10,000,000).

- **Act 108/2000** of Coll. on protecting consumers in the case of door to door and mail order selling (fines of up to SKK 1,000,000).
- **Act 147/2001** of Coll. on advertising and amending some acts, as amended by Act 23/2002 of Coll. (penalties from SKK 50,000 to 5,000,000).
- **Act 258/2001** of Coll. on consumer credit and amending the Act 71/1986 Coll. on the SCI, as amended (penalties of up to SKK 500,000).
- **Civil Code 40/1964** Coll., as amended.
- **Act 294/1999** of Coll. on liability for damages caused by defective products, as amended by **Act 451/2004** of Coll.
- **Act 281/2001** of Coll. on holiday packages, business terms and conditions applicable to tourist bureaus and travel agencies and amending the Civil Code, as amended (penalties from SKK 50,000 to 1,000,000).
- **Public Health Care Act 126/2006** of Coll. amending some acts (penalties from 5,000 to 1,000,000).
- **Food Act 152/1995** of the Slovak Parliament, as amended (penalties from SKK 5,000 to 1,000,000).
- **Act 18/1996** of the Slovak Parliament on prices, as amended.
- **Act 22/2004** of Coll. on electronic commerce and amending the Act 128/2002 of Coll.
- on state surveillance of the internal market with respect to matters related to consumer protection and amending some acts, as amended by Act 284/2002 of Coll.
- **Act 264/1999** of Coll. on technical product requirements and conformity assessment, as amended (penalties of up to SKK 5,000,000; the penalty can be multiplied by a factor of not more than two in the case of repeated illicit actions).
- **Act 90/1998** of Coll. on products designated for the building trade, as amended (penalties from SKK 200,000 to 5,000,000).
- **Act 469/2002** of Coll. on environmental marking of products, as amended by Act 587/2004 of Coll. (penalties of up to SKK 500,000).
- **Act 142/2000** of Coll. on metrology and amending some acts, as amended (penalties of up to SKK 1,000,000).
- **Act 483/2001** of Coll. on banks and amending some acts, as amended.
- **Act 118/1996** of Coll. on the protection of deposits and amending some acts, as amended.
- **Act 96/2002** of Coll. on the surveillance of the financial market, as amended.
- **Act 266/2005** of Coll. on protecting the consumers in the case of financial services provided over a distance, and on amending some acts.
- **Act 163/2001** of Coll. on chemical substances and chemical formulations, as amended.
- **Act 217/2003** of Coll. on the conditions governing the market launches of biocides, and on amending some acts, as amended by Act 434/2004 of Coll. (act on biocides).
- **Veterinary Care Act 488/2002** of Coll. amending some acts, as amended (penalties of up to SKK 5,000,000).
- **Act 140/1998** of Coll. on drugs and medical aids, as amended.
- **Act 139/1998** of Coll. on narcotics and psychotropic substances and formulations, as amended.
- **Tariff Act 199/2004** of Coll. amending some acts, as amended.
- **Act 610/2003** of Coll. on electronic communications, as amended.

2.2. CONSUMER ORGANISATIONS

Consumers are entitled to organise themselves in consumer protection organisations. Act 83/1990 of Coll. on civic associations (as amended) regulates the legal position of nongovernmental consumer associations in Slovakia.

The Consumer Protection Act 250/2007 Coll. Consumer association can request a competent public authority to prevent an infringement of legislation. The institutions or public administration which receive such incentives have to react without delay and not later than in 2 month period. The consumer associations can on the basis of a consent of the consumer and the seller settle disputes between a consumer and a seller-resulting from the consumer complaints. Association are also entitled to cooperate with the competent state administration bodies in drafting and supervising consumer policies and participate in drafting of legal measures in the area of consumer protection.

Consumer association can ask the court to order the perpetrator to stop violating the legislation and to remedy the wrongdoing. The following associations are authorized to represent consumers in courts:

- Association of Slovak Consumers (ZSS),
- Association of Slovak Consumer Entities (A3S),
- Association of Consumers in Slovak Republic,
- Consumer Information Agency,
- Regional Consumer Association of Poprad,
- Consumer Institute,
- INFOSPOT (Information and Consumer Centre),
- Consumer Protection Association in Poprad,
- Bratislava Consumers Association,
- Association of Civic Self-Defence,
- Consumer Protection of Orava,
- Association of Service Users.

The associations are entitled, by the consumer protection act, to receive subsidies if their activities are focusing on:

- a) enforcing consumer rights in court,
- b) helping to enforce the economic rights and interests of consumers by carrying out surveys including those aimed at consumer issues and by evaluating the activities associated with the enforcement of consumer rights,
- c) monitoring general contractual terms and conditions of consumer agreements,
- d) representing consumers in special-interest mediation forums and institutions,
- e) initiating negotiations and activities affecting the legislation aimed at protecting consumer rights,
- f) monitoring the implementation and application of consumer policy,
- g) publishing periodicals and magazines specialized in consumer policy, products testing and exchange of experience related to the operation of consumer organisations,
- h) operating consulting offices that provide consumers with information and consulting services,
- i) educating people in the field of consumer protection.

Grants offered to consumer associations:

- **For 2005**, the funds were allocated as follows:
Association of Slovak Consumer Entities of Stará Ľubovňa SKK 397,600
INFOSPOT (Information and Consumer Centre) of Seňa SKK 820,000
Association of Civic Self-Defence of Bratislava SKK 776,000
Consumer Information Agency of Žilina SKK 364,000
- **For 2006**, the funds have been allocated as follows:
Association of Slovak Consumer Entities of Stará Ľubovňa SKK 400,000
Association of Service Users of Banská Bystrica SKK 100,000
INFOSPOT (Information and Consumer Centre) of Bratislava SKK 820,000
Consumer Information Agency of Žilina SKK 124,000
Consumer Institute of Bratislava SKK 100,000
Consumer Protection Association in Poprad SKK 350,000
Association of Slovak Consumers SKK 600,000
- **For 2007**, the funds were allocated as follows:
Association of Slovak Consumer Entities of Stará Ľubovňa, SKK 300,000 (9.958,2 €)
Association of Service Users, Banská Bystrica, SKK 310 000 (10.290,11€)
Consumer Institute, Bratislava, SKK 500 000 (16.597 €)
Consumer Protection Association, Poprad, SKK 570 000 (18.921 €)
Association of Slovak Consumers SKK 550 000 (18.257 €)
Association of Civic Self-Defence of Bratislava SKK 270,000 (8.962,36 €)
- **For 2008**, the funds were allocated as follows:
Association of Slovak Consumer Entities of Stará Ľubovňa, SKK 450,000 (14.937 €)
Association of Service Users, Banská Bystrica, SKK 250 000 (8. 298€)
Consumer Protection Association, Poprad, SKK 450 000 (14.937 €)
Association of Slovak Consumers SKK 3 449 500 (114.502,42 €)
Association of Civic Self-Defence of Bratislava SKK 400,500 (13.294 €)
- **For 2009**, the funds were allocated as follows:
Association of Consumer Subjects of Slovakia, Stará Ľubovňa, 7 500 EUR
Association of Service Consumers, Banská Bystrica, 20 000 EUR
Consumer Institute, Bratislava, 5 000 EUR
Corporation for Protection of Consumers Rights, Poprad 15 000 EUR
Corporation of Civil Self Defence, Bratislava, 10 000 EUR
Corporation of Slovak Consumers, Bratislava, 95 000 EUR
- **For 2010**, the funds were allocated as follows:
Association of Consumer Subjects of Slovakia, Stará Ľubovňa, 6 200 EUR
Association of Service Consumers, Banská Bystrica, 10 000 EUR
Consumer Institution, Bratislava, 6 800 EUR
Corporation for Protection of Consumers Rights in Poprad, Poprad 80 000 EUR

Corporation of Civil Self Defence, Bratislava, 4 200 EUR
Corporation of Slovak Consumers, Bratislava, 8 000 EUR
Corporation for the Protection of Citizens Rights (ZOPO), Bratislava, 9 600 EUR

Act 266/2005 of Coll. on protecting the consumers in the case of financial services provided over a distance and on amending some acts, associations established for consumer protection purposes may initiate motions with institutions carrying out surveillance and state inspection activities related to financial services. The institutions carrying out the surveillance and state inspection activities that receive such motions are required to notify such association of the handling of the motion with no undue delay. At the same time, the associations are entitled to mediate dispute resolutions with respect to the handling of complaints in accordance with this act, but they must be authorized to do so by the consumer and supplier in question.

2.3. ENFORCEABILITY AND COMPENSATION DAMAGE

2.3.1. The rights of consumers to compensation for damage

According to **Consumer Protection Act 250/2007 Coll.** the consumer has a right to damages. The consumer can ask a court to order that violation of the legislation be stopped, and if he is successful he has a right to a reimbursement without any fees to pay.

In accordance with **Act on Offences 372/1990 Coll. as amended**, a fine can be imposed to natural or legal person, who sells or offers defective products or products with harmful effects, unsafe and poor quality products, products which pose a risk to life, products without correct information on labels about their utility, care, safety measures, information about their origin, components, etc.

The **Civil Code 40/1964 Coll.** stipulates that:

- If damage is caused that affects a consumer, he or she enforces his or her rights in accordance with the provisions of § 420 because each business has its respective liability in line with its position within the whole marketing chain and if it has brought damage to a consumer by breaching a legal obligation, it is required to compensate for such damage.
- If a consumer has suffered damage caused by an operating activity, then compensation for such damage must be paid to the consumer by the person who caused the damage (§ 420a).
- If a business has taken an object from a consumer while providing a service and damaged such object, then the business is required to compensate the consumer for such damage (§ 421).
- If a supplier has brought damage to a consumer by not acting in good manners and if the damage was caused in a way that honest people consider to be impermissible, the consumer may request that the damage be compensated for by the person who caused it (§ 424). The persons providing transport services are liable for damages brought to consumers as a result of the specific nature of such operating activity. This also refers to operators of motor vehicles, motor watercraft and aircraft (§ 427).
- If a consumer suffers damage when being provided with accommodation services, then the provider is liable for the damage suffered by the objects brought in by the consumer. Just like

accommodation service providers, even operators of garages and other similar businesses are liable to compensate consumers for damages affecting means of transportation and accessories (§ 433, 434, 435).

- If a service provider or product supplier makes an unjustified profit at the expense of consumers, then such provider or supplier is required to return to the consumer profit accumulated in the unjustified way (§ 451).
- If a supplier does not fulfil its obligation of informing the customer of special rules related to the use of the object being purchased and, as a consequence, the customer suffers damage related to the use of the object, the supplier is required to compensate the customer for the damage (§ 617).
- If damage was caused by product defects, repair or trimming services of bad quality, joborder production of a product, lease, contract for work, *etc.*, the general provisions of the Civil Code are applied to compensating consumers for damage unless a specific provision stipulates different compensation.

In line with **Act 294/1999 of Coll. on liability for damages caused by defective products**, the producer is liable for the damage caused by a defective product and affecting health, life or an object other than the product, where such object is ordinarily designated for personal use or personal consumption and has been used for such purpose by the person affected by the damage, if the person affected by the damage demonstrates that the damage was caused by the defective product. The producer is liable for damage suffered by an object other than the defective product only if the damage exceeds SKK 20,000. Consumers seeking compensation for damage proceed in accordance with the provisions of the Civil Code.

The **Postal Service Act 507/2001 of Coll.** (as amended) regulates the liability for damage and the extent of compensation applicable to providing universal postal services.

2.3.2. Main powers of surveillance institutions

Several laws and regulations govern the powers of surveillance institutions.

- **Slovak Trade Inspection**

Slovak Trade Inspection identifies shortcomings in the execution of surveillance activities, requires the elimination of the identified shortcomings and deleterious consequences, prescribes protective measures aimed at ensuring the said elimination, verifies the implementation of the measures, carries out the testing aimed at verifying product safety and quality, informs the public on dangers to life or health resulting from the sale of dangerous products, and levies fines. When carrying out inspection activities, the Slovak Trade

Inspection is entitled to:

- issue binding instructions aimed at eliminating the identified shortcomings;
- request necessary information and documents from the persons being inspected;
- require that products be marked with appropriate warnings describing the risks that may result from the use of the products;
- bar products from being supplied or sold or services from being provided;
- prescribe an effective and immediate recall of a product from the market and, if necessary, the liquidation of the product at the expense of the person being inspected;

order the publication of product risk warnings in case there is a threat to life, health or property of consumers.

When carrying out inspection activities, the inspectors are entitled to:

- a) enter the operating premises, land and other facilities of the person being inspected, provided that these relate to manufacturing or selling products or to providing services; the inspectors are not entitled to enter private residences;
- b) verify the identity of the persons being inspected, of the employees of such persons or of the persons acting on behalf of the persons being inspected;
- c) request necessary documents, data and written or oral explanations from the persons being inspected,
- d) take samples of products to verify their quality, safety and conformity;
- e) require the persons being inspected to eliminate identified shortcomings and the causes and deleterious consequences of the same by a set deadline;
- f) levy a fine confirmed by a slip, if this is provided for by a specific law;
- g) inspect the relevant documentation related to a product marked with the CE mark during random inspections or if there is a reason for fearing that the product does not provide a legitimate interest with the required level of protection; request documentation having the extent prescribed by a specific law or regulation and being written in the official language only if it is necessary and appropriate with respect to the risk that the product may engender.

- **Slovak Public Health Care Authority**

The person carrying out state surveillance activities in the health care sector is entitled to:

- a) request the disclosure of the identity of the persons carrying out activities that are subject to health care surveillance of the state;
- b) enter land, facilities, premises, operations and other spaces of the person being inspected, provided that these are directly related to the matter being inspected by state surveillance;
- c) request necessary accompaniment;
- d) take samples in quantities and extent required for investigation purposes;
- e) request necessary information, documents, data, explanations, accompanying documents, as well as technical and other documentation;
- f) prescribe measures aimed at eliminating the identified shortcomings; levy fines accompanied by confirmation slips.

The person carrying out health care surveillance of the state may prescribe a measure especially to:

- a) ban or restrict the market launch, sale or use of cosmetic products if these represent a danger to public health;
- b) ban the use of water for drinking if it represents danger to health; such ban remains in force until the quality of the drinking water is renewed;
- c) ban bathing in water that does not meet the requirements;
- d) ban the use of instruments and equipment that represent an immediate threat to health;
- e) order the closure of an operation or a part thereof if a risk to health is identified;
- f) order the implementation of a measure aimed at limiting the exposure of employees and citizens to radiation;

- g) order safe disposal of radioactive waste, radioactive substances or sources of ionising radiation that are damaged or not used anymore;
 - h) order the preparation of special operating rules, work procedures and methods for carrying out activities that lead to radiation exposure;
 - i) ban an activity or operation;
 - j) ban the production and market launches of edibles or other products that are harmful to health;
 - k) order the execution of special measurements, analyses or investigations aimed at evaluating the factors being harmful to health and the effects of the same on health.
- **State Energy Inspection Authority**
It charges fines as prescribed by law. When carrying out state surveillance activities, the inspectors are entitled to enter the land, premises and facilities of the natural and legal persons being inspected, carry out the required investigation activities, inspect relevant documents and request necessary explanations. Having identified a shortcoming, the inspector is entitled to prescribe on the spot appropriate measures aimed at eliminating the identified defects and shortcomings.
 - **The Regulatory Office for Network Industries**
It levies fines and its inspectors, when carrying out state surveillance activities, are entitled to enter the land, premises and facilities of the natural and legal persons being inspected, carry out the required investigation activities, inspect relevant documents and request necessary explanations. When a shortcoming is identified, the inspector is entitled to prescribe on the spot appropriate measures aimed at eliminating the identified defects and shortcomings.
 - **State Institute for Drug**
If justified by reasons related to protecting public health, it may request that the person on whose behalf an immunobiologic drug or a drug made of human blood or plasma is registered should, before starting to sell the drug, submit samples of each batch of the drug for testing to be carried out by the state institute or a laboratory designated for this purpose and approved by the state institute; the testing should be carried out within 60 days from the receipt of the samples. Moreover, the institute orders the suspension of distribution or sale of a drug or medical aid or the recall of a drug or medical aid from circulation or operation and proposes the suspension of the activity for which a permit was issued with respect to the handling of drugs. The institute levies fines based on the identified shortcomings. When carrying out their activities, the persons that perform state surveillance are entitled to enter the land, facilities and premises in which drugs and medical aids are handled. They can also enter health care practice rooms and hospitals, request necessary cooperation and take samples in quantities and extent required to test the quality of drugs and medical aids; for this purpose, they can carry out investigation activities, request information, data, explanations and documents and inspect relevant documents.

- **Slovak State Veterinary and Food Administration (SSVFA)**

When carrying out their inspections, the employees of this food surveillance institution are entitled to:

- a) request such cooperation of the legal and natural persons being inspected as is required in order to ensure ordinary execution of the inspection;
- b) read data from gauges located in operations;
- c) verify the measurements of gauges located in operations by using the institution's own gauges;

To the extent permitted by the scope of their scope of activities and based on the findings arrived at while carrying out surveillance activities, the food surveillance institutions shall:

- a) ban the production, handling or circulation of the products that go against this law and food code and discard such products on the spot or order the liquidation of the same in line with a specific regulation if a risk to health is demonstrated;
- b) ban the use of machines and equipment that have a negative effect on the salubriousness and quality of foodstuffs;
- c) submit motions to the district authorities for annulling a trade license or suspending the operation of a trade;
- d) decide to temporarily ban the marketing of some foodstuffs for the time required to carry out the necessary checks and analyses if it is suspected that the products are harmful;
- e) ban the marketing of the products whose harmfulness has been confirmed; if the products had already been sold, the institutions shall order their recall;
- f) decide to close the whole operation or a part of the same for the required period of time if an inspection demonstrates such breach of law or food code as can lead to a food-related health risk; when determining the food-related health risk, the institutions take into account the nature, handling and packaging of the foodstuffs, any procedure that the foodstuff undergoes before reaching the consumer and the conditions to which the foodstuff is exposed while being sold or stored.

When carrying out their tasks, the employees of the food surveillance institutions are entitled to:

- a) enter the premises in which food, tobacco and cosmetic products are produced handled or marketed;
- b) require legal and natural persons to provide explanations, information, data, documents and other written materials required to perform an inspection and to inspect and make copies of or take excerpt from the same; if such materials constitute a trade secret, the employees of the food surveillance institutions are required to keep them confidential;
- c) take samples of the products to be inspected and assessed in the required quantity and extent without prejudice to the right of the entity being inspected to request the sealing of a concurrent sample;
- d) issue opinions based on analyses of product samples and decide as to the usability of the same if the product is not in line with this law or the food code;
- e) prescribe measures aimed at eliminating the shortcomings identified by an inspection and the causes of such shortcomings in line with the nature of the shortcomings identified.

- **Postal Regulatory Office**

The state surveillance of postal services involves:

- a) verifying the fulfilment of the conditions of providing postal services in line with this law and the issued general permit; verifying whether postal reservations are or are not breached;
- b) checking of the providing of the universal service especially and especially the checking of the fulfilment of the quality and development requirements specified for the universal service in the postal licence as well as price surveillance concerning the postal rates charged for providing the universal service;
- c) ordering the elimination of identified shortcomings and the abandonment of practices that contradict this law or the issued permits;
- d) levying fines for administrative offences and discussing offences.

When carrying out state surveillance activities, authorized employees of the Postal Regulatory Office are entitled to:

- a) require employees of a postal business to provide the necessary information and data as well as postal terms and conditions, rates and documents related to providing postal services;
- b) verify the fulfilment of the obligation to register a postal business provided that such obligation was prescribed in the general permit;
- c) check the operation of the public postal network;
- d) verify the fulfilment of the obligations related to providing postal services based on the general permit.

- **Telecommunications Office of the Slovak Republic**

When carrying out state surveillance activities, employees of the office are entitled to enter the land or premises that contain or are supposed to contain the equipment to be checked. The persons being checked are required, at their own expense, to provide authorized persons with all the required information and documents and make it possible to check the respective telecommunications equipment. Technical tests of the equipment being checked can be carried out on the spot if it is possible in the light of the size of the equipment being checked and the method being used and if it is practicable on financial grounds.

In this area, state surveillance involves:

- a) verifying the fulfilment of the conditions stipulated or defined in a general or individual permit by the holders of permits authorizing the establishment and operation of public electronic communications networks aimed at providing public electronic communication services;
- b) inspecting the technical condition of telecommunications equipment and lines of public electronic communications networks;
- c) ordering the elimination of identified shortcomings and the abandonment of practices that contradict the requirements stipulated by law or defined in a permit;
- d) discussing administrative offences and levying fines in accordance with Act 610/2003 of Coll. on electronic communications, as amended.

- **Council for Broadcasting and Retransmission**

It may levy sanctions on broadcasters and retransmission operators as well as on those who broadcast or operate a retransmission business without license. It can also suspend the broadcasting of a programme or a part of the same.

- **National Bank of Slovakia (NBS)**

It takes action, gives authorizations, licences, consents and prior consents, levies sanctions, prescribes corrective measures, passes other decisions, issues opinions, methodical directions and recommendations and verifies the fulfilment of its decisions including the fulfilment of the requirements stated in such decisions. The National Bank of Slovakia may require banks and electronic money institutions to have such proportion of their funds deposited on their accounts at the National Bank of Slovakia as defined by the National Bank of Slovakia, where such funds generally accrue interest; the National Bank of Slovakia is entitled to define the respective interest rate.

If a bank or electronic money institution fails to observe the defined minimum reserve, then the National Bank of Slovakia is entitled to:

- a) require the bank or electronic money institution to pay interest charged by the National Bank of Slovakia on the amount equal to the difference between the minimum reserve and the actual deposit;
- b) require the bank or electronic money institution to make a term deposit accruing no interest at the National Bank of Slovakia in the amount equal to the aforementioned difference multiplied by three for the same period as the difference was supposed to be on the account at the National Bank of Slovakia.

When the level of the mandatory minimum reserves is increased, the National Bank of Slovakia sets a deadline by which the banks and electronic money institutions must comply with such increase.

- **Customs Directorate of the Slovak Republic**

Customs inspections are represented by special actions taken by customs authorities in the area of customs surveillance. Such actions include in particular inspections of shipments, identification and verification of product qualities, verification of the existence and authenticity of documents and deeds, inspections of accounting documents and other records, inspections of means of transportation, inspection of the luggage or other goods transported by or to persons, and carrying out official investigations and inspections of persons aimed at ensuring compliance with customs laws and regulations.

2.4. INFORMATION AND EDUCATION

2.4.1. Consumer information

Initiatives in the **area of consumer information** fall within the scope of activities carried out by the Slovak Ministry of Economy in cooperation with market surveillance institutions, the mass

media, research institutes and consumer associations. In addition to consumer programs on TV and radio stations, various workshops are organised for experts as well as the general public such as:

- Workshop on energy and consumer protection;
- Day of commerce conference titled “Commerce as the Consumer’s Partner“;
- Workshop titled “Metrology, inspection and market surveillance”;
- Safety of textile fibres, yarns, products made of textiles and leather and textile and leather clothes designated for direct contact with the skin (workshop);
- Consumer protection, a conference of the Hotels and Restaurants Association;
- “Testing Personnel Day” Conference on general product safety;
- EMOTA international conference on consumer protection in Slovakia;
- INTRACO conference on consumer protection and commerce;
- Taxes and consumer protection, a workshop;
- 12th international conference on “Quality as a guarantee of sustainability”;
- 14th international conference on “Testing and Certification”;
- 15th forum of standardization entities in Slovakia;
- Forum on food trends 2006, an international conference.

Information and awareness was also enhanced among consumers by projects implemented by consumer organisations such as “Environmental production and consumption”.

Consumer information is also available on websites such as www.spotrebitelia.sk, www.spotrebitelinfo.sk, www.economy.gov.sk, etc. Based on consumer requests, information is provided by Tel, regular mail, electronic mail and in person by employees of central institutions of the state administration as well as by personnel of nongovernmental consumer associations.

2.4.2. Consumer education

Compared to other Member States of the EU, Slovakia has not had a long tradition of consumer education activities. In the **consumer education** area, an important role is played by consumer associations and by the Slovak Ministry of Education. Consumer education activities were initiated in Slovakia by means of a PHARE programme in the first half of the 1990s. This programme involved the preparation of consumer education syllabus including a video for elementary and secondary schools. PHARE was also at the origin of the 'Standard programme for introducing consumer education to schools in Central and Eastern Europe'.

Consumer education is also integrated in the curricula of the university departments that train teachers for elementary and secondary schools. At present, consumer education in elementary and secondary schools is included in various subjects (Civil Education, Family Education, etc.). At the same time, consumer associations organise various competitions for young consumers (e.g. 'Consumption for Good Living' and 'Consumer Protection'). From 2005 on, secondary schools have received the European Diary of Wise Choice aimed at bringing the topic of consumer protection closer to the students in an entertaining way. Consumer matters started to be taught at universities in 1994 at the Department of Commerce of the University of Economics in Bratislava. The topic was introduced by means of a course called Consumer Theories and Facts. Students of the other universities (law schools in particular) get acquainted with consumer rights

and obligations by means of lectures on topics such as civil law, nutrition basics, basics of law, etc.

In the area of education, consumer associations organise workshops and conferences such as:

- International conference: “Educating today the consumers of tomorrow“ (2001);
- “Participation of consumers and consumer organisations in national standardization“ (workshop organised in 2003);
- “Consumer education of adults in Slovakia” (workshop organised in 2006).

Within the framework of consumer education, consumer associations have been involved in the implementation of several projects including:

- Consumer education know-how and experience in the V4 countries (2003 and 2004);
- YOMAG.NET implemented in cooperation with the German consumer organization called VZBV; this project focused on enhancing communication of young people via the internet (2004);
- European Diary of Wise Choice in cooperation with the European Commission (2004, 2005 and 2006);
- Dolceta in cooperation with the European Commission in establishing a portal to promote adult education (2006).

Consumer associations are also involved in projects of European consumer education networks such as:

- Consumer network hosted by the University in Hamar (Norway, Erasmus);
- European Consumer School in Santander (Spain, Comenius);
- European Active Citizenship Network (ACN).

With respect to consumer education, consumer associations have published the following books, teaching texts and information brochures:

- Consumer education in schools (1998);
- Methodical handbook for civil education (1998);
- Consumer education for schools that promote health (1999);
- Consumer protection (2000);
- Consumer education (2001);
- Environmental production and consumption (2003);
- How to educate the consumer (2005).

2.5. COLLECTING INFORMATION AND CARRYING OUT RESEARCH ACTIVITIES

Information on the situation of consumer awareness is collected by consumer associations within the framework of projects subsidized by funds from the state budget via the Slovak Ministry of Economy. To promote such activities, the following projects were implemented in 2005 and 2006:

- Project titled „I am a European Consumer“;
- Project titled „Enforcing the Rights of Slovak Consumers in the EU“;

- Project titled „Supporting the Enforcement of Laws and Regulations Aimed at Protecting the Consumer”;
- Project titled „Practical Possibilities of Enforcing Consumer Rights”;
- Project titled „Development of consumer activities and testing of food and industrial products”;
- Project aimed at protecting the consumers that use public services. Tourism, banking, health care and energy supply services.

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Ministry of Economy of the SR nominated consumer association - Association of Slovak Consumers (ZSS) to monitor the euro prices. Association received the grant of 3 million of SKK (99.582 €) for the project „Monitoring of euro prices in Slovakia“. The financial support for projects of consumer organisations is provided for under regulation no. 1/2008 of the Ministry of Economy of the SR on provisions of grants to consumer organisations. In 2008 an amount of 5 million SKK (165.970 EUR) was provided.

Six consumer associations made use of the possibility to ask for a subsidy: Association of Slovak Consumer Entities, Association of Service Users, Consumer Institute, Association of Civil Self-Defence of Bratislava, Consumer Protection Association Poprad and Association of Slovak Consumers. They introduced nine projects.