



**CONSUMER RIGHTS AND PROTECTION**

# INTRODUCTION

## WHAT ARE THE CONSUMER RIGHTS?

💡 **The idea started in 1963** – U.S. President John F. Kennedy first spoke about basic rights for all consumers.

### The 4 original rights:

- 🔒 **Safety** – products should not harm you
- 📖 **Information** – you must know what you are buying
- 🛒 **Choice** – fair access to different options
- 🗣️ **Voice** – the right to be heard and complain


### Later, 4 more rights were added:

- 👤 **Basic needs** – access to essential goods and services
  - ⚖️ **Redress** – refunds or compensation when things go wrong
  - 🎓 **Education** – learn your rights as a consumer
  - 🌍 **Healthy environment** – live in a safe and sustainable world
- ✳️ **These 8 rights** are the global foundation of consumer protection today.





# EUROPEAN CONSUMER RIGHTS

When you shop online or in-store in the EU, you're protected by strong rules:


 **Clear information** – You must know the price, delivery time, and product details.

↩ **14-day return** – Change your mind on an online order? Send it back within 2 weeks.

 **Repair / Replace / Refund** – If something breaks within 2 years, you don't lose your money.

 **Fair contracts** – No hidden traps in the small print.

⊘ **No misleading ads** – Companies can't lie to make you buy.

 These rights are enforced by national and EU authorities to keep shopping fair everywhere



# CORE OBJECTIVES OF EU CONSUMER PROTECTION

## **Safety & Protection**

Products you buy (like food, cosmetics, or electronics) must be safe.

*Example: A dangerous phone charger is recalled EU-wide.*

## **One Market, Same Rules**

You get the same rights when shopping in any EU country.

*Example: Buying sneakers in Berlin or Barcelona = same 14-day return policy.*

## **Stop Unfair Practices**

Shops and apps can't trick you with fake discounts or hidden costs.

*Example: "-50% sale" must be real, not fake pricing.*

## **Enforcement of Rights**


Authorities step in if companies break the law.

*Example: EU fines a streaming service for unfair contract terms.*





# WHO IS A CONSUMER? (EU DEFINITION)

## WHO IS A CONSUMER?


 A consumer = any person who buys goods or services for personal use, not for business.

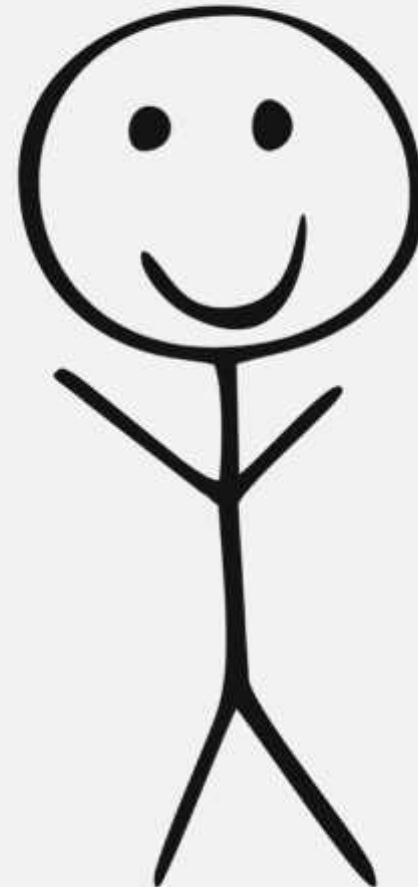
Examples:

 Buying sneakers online    You are a consumer.

 Subscribing to Netflix or Spotify    You are a consumer.

 Ordering food delivery    You are a consumer.

 Buying equipment for your company    **Not** a consumer



# EU CONSUMER RIGHTS FRAMEWORK

## **Consumer Rights Directive (2011/83/EU)**

Your right to 14-day returns and clear online shopping info.

## **Unfair Commercial Practices Directive (2005/29/EC)**

Protects you from fake discounts and aggressive sales tricks.

## **Unfair Contract Terms Directive (93/13/EEC)**

Stops companies from hiding unfair rules in the small print.

## **General Product Safety Directive (2001/95/EC)**

Ensures products sold in the EU are safe (e.g. dangerous chargers recalled).

## **National transposition**

Each EU country makes these rules part of its own law.



# RIGHT TO SAFETY

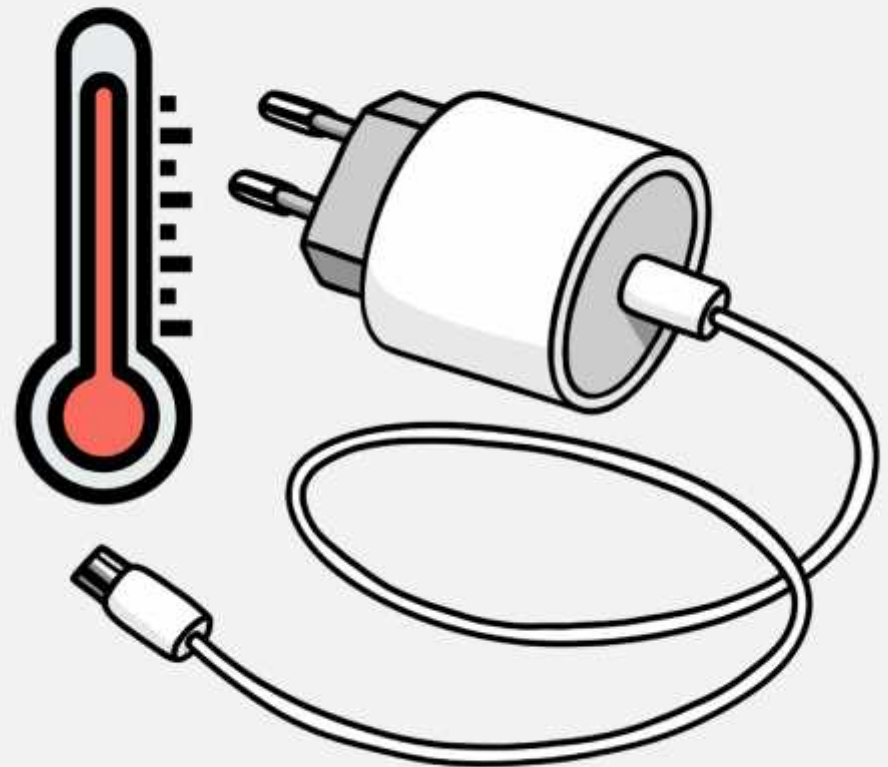
**What it means:** Products you buy must not be dangerous.

**If something goes wrong:**

- Faulty or unsafe products are recalled across the EU.
- CE marking shows a product meets EU safety standards.
- RAPEX system warns consumers about unsafe items (e.g. toxic toys, exploding chargers).

**Example:**

- ⚡ Bought a cheap phone charger online and it overheats?
- It can be banned and recalled EU-wide.



# RIGHT TO BE INFORMED

**What it means:** Companies must give you clear and honest info before you buy.

**You have the right to know:**

- 💰 The real price (no hidden fees at checkout).
- 📄 What you are agreeing to (terms & conditions in plain language).
- 📅 How and when your order will be delivered + your return options.

**Example:**

🎧 Buying headphones online – the website must show the full cost, delivery time, and your 14-day return right.





# RIGHT TO CHOOSE

**What it means:** You should always have fair options when buying goods or using services.

## Protected by law:

No aggressive sales pressure (nobody can trick or force you to buy).

You must have real alternatives (not just one unfair option).

The **Digital Services Act** makes sure online platforms give you freedom of choice (e.g. no hidden algorithms pushing one product only).

## Example:

📱 When you search for a new phone online, platforms must show fair results – not only sponsored ads.

🍷 Food delivery apps can't secretly hide cheaper restaurants to push more expensive ones.



# RIGHT TO BE HEARD

**What it means:** Your voice matters. You can complain and influence rules.


**How you can use it:**

File complaints if a company cheats you (through national bodies or EU online platforms).

Get free help from the **European Consumer Centres (ECC-Net) and your local consumer organisation.**

Join or follow consumer groups that push for fairer laws.

**Example:**

 Ordered sneakers online, but they never arrived? You can complain via ECC-Net and get support.



# RIGHT TO REDRESS

**What it means:** If something goes wrong with a purchase, you can get your money back, a replacement, or repair.

## Your protections:

↔ **14-day return** – You can cancel online orders within 2 weeks, no questions asked.

🔧 **2-year guarantee** – If your product breaks, you have the right to free repair, replacement, or refund.

🔍 **Dispute help** – If the seller refuses, you can use **ADR** (Alternative Dispute Resolution) for a quick solution.

## Example:

🎮 You buy a game console online and it stops working after 6 months. You can ask for repair or refund, and if the seller refuses, use your local ADR platform.



# RIGHT TO CONSUMER EDUCATION

**What it means:** You have the right to learn about your protections as a consumer.

**How it's done:**

EU funds campaigns and education programs.

Consumer organisations usually organise educational and informational campaigns

Awareness on digital rights, online safety, and scams.

**Example:**

📱 You see an ad for a “too good to be true” investment on Instagram. Thanks to EU awareness campaigns, you know it's a scam and avoid losing money.



# PROHIBITION OF UNFAIR PRACTICES

**What it means:** Companies cannot trick or pressure you into buying.

**The rules ban:**

**Misleading actions**      fake discounts, false product claims.

**Aggressive marketing**      endless pop-ups, pressure tactics.

**Blacklist of scams**      banned practices like pyramid schemes.

**Example:**

🛒 An online store shows “-70% SALE” but the price was the same before the sale. This is an unfair practice and illegal under EU law.



# DIGITAL CONSUMER RIGHTS

**What it means:** Your rights also cover digital products and services you buy or subscribe to.

**You are protected if:**

A **music or video subscription** (Spotify, Netflix) doesn't provide access as promised.

A **cloud service** loses your stored files.

A **downloaded film or e-book** cannot be accessed after purchase.

**Digital content/services include:**

- 🎵 Music & video streaming
- 📖 E-books & digital downloads
- ☁️ Cloud storage
- 🎮 Gaming platforms

**Example:**

🎮 You buy extra content in a video game (DLC/skins), but it never appears in your account    You can ask for it to be delivered or get a refund.



# THE RIGHT OF WITHDRAWAL

**What it means:** You can change your mind when shopping online.

**Your rights:**

14 days to cancel an online order without giving a reason.

Full refund within 14 days (product + delivery costs).

If the seller doesn't inform you about your right, the period extends with 12 months.

**Example:**

🎧 You buy headphones online, but after trying them you decide they're not what you wanted. You can return them within 14 days and get a refund.



# PASSENGER RIGHTS

**What it means:** If your trip is delayed, cancelled, or disrupted, you are protected.

**Your rights:**

**Air, rail, bus, and ship** passengers are covered.

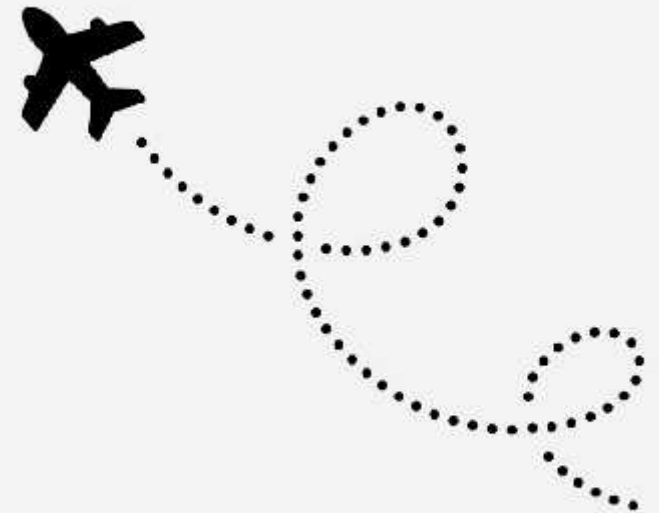
Compensation or reimbursement for long delays and cancellations.

Meals, accommodation, or rebooking if stranded.

Applies to trips **within the EU** or **to/from the EU** with **EU carriers**.

**Example:**

✈ Your flight from Paris to Rome is cancelled. You get to choose between a full refund or a new ticket — and the airline must provide meals and hotel if needed.





# AIR PASSENGER RIGHTS

You are entitled to:

- **Compensation** up to €600 for long delays or cancellations.
- **Meals & hotel** if you're stuck waiting.
- **Refund or new flight** if your flight is cancelled.
- **Care & info** if boarding is denied.

## Example:

✈ Your flight from Madrid to Berlin is delayed by 5 hours. The airline must give you meals and, if necessary, hotel accommodation — plus compensation of up to €400.



# OTHER PASSENGER RIGHTS

## Rail 🚆

Compensation if your train is delayed over 60 min.  
Right to rebooking, assistance, and clear info.

## Bus & Coach 🚌

Compensation if trips (over 250 km) are delayed by 2+ hours.  
Assistance and rebooking in case of cancellation.

## Boat & Ferry 🚢

Right to info, assistance, and compensation for long delays or cancellations.

## Example:

🚆 Your train is delayed by 90 minutes    You can claim partial refund and get assistance for rebooking.



# ENFORCEMENT MECHANISMS IN THE EU

## What is enforcement?

Making sure that consumer protection laws are actually respected and applied.

If companies break the rules, authorities step in to stop them and impose penalties.

## 🔍 How it works in the EU:

National authorities check and enforce laws in each country.

The EU coordinates action when problems affect multiple countries.

Sanctions include **fin**es, **ban**s, or **forced refunds**.

## Example:

🛒 A website sells fake branded sneakers across the EU. National authorities and the EU work together to shut it down and fine the company.



# ROLE OF THE EUROPEAN COMMISSION

- **Policy Development**

📋 Sets EU consumer rules and priorities.  
*Example: New rules on digital content like apps and streaming services.*

- **Coordination & Support**

🤝 Works with national authorities to apply laws.  
*Example: Helps local agencies stop unfair online shops.*

- **Enforcement**

⚖️ Acts against companies breaking the rules.  
*Example: Joint EU actions against fake online stores.*

- **Education & Information**

📢 Funds campaigns and runs platforms like *Your Europe*.  
*Example: TikTok/Instagram campaigns warning about scams.*

- **Monitoring & Reporting**

📊 Tracks unfair practices and consumer complaints.  
*Example: EU Consumer Scoreboard shows which countries protect buyers best.*

- **Digital & Cross-Border Protection**

🌐 Acts against unsafe platforms or apps.  
*Example: Sanctions against platforms that don't remove scam ads.*



# ROLE OF NATIONAL AUTHORITIES

## **What they do:**

Inspect companies and websites.

Handle consumer complaints.

Fine businesses that break the law.

Work with the EU on cross-border cases (especially online).


## **Examples:**

Bulgaria: Commission for Consumer Protection

Italy: Competition Authority

Greece: General Secretariat for Consumer Affairs

## **Example:**

 A clothing website based abroad cheats Bulgarian customers. The Commission for Consumer Protection investigates, fines the company, and coordinates with other EU authorities to stop it.



# What is Financial Literacy?

- Understanding how money works in daily life: earning, saving, spending, borrowing, and planning for the future.
- It's about making smart choices with your money so you don't fall into debt or get tricked.

👉 Example 1: You get €50 for your birthday. Do you spend it all on clothes now, or save part of it for a concert ticket next month?

👉 Example 2: You see a phone on “0% monthly payments.” Do you know if there are hidden fees? Financial literacy helps you spot the real cost.



# How it connects to Consumer Rights

- Consumer rights = the laws that protect you when you buy or use services.
- Financial literacy = the skills to understand money, spot tricks, and actually use those rights.

👉 Example 1: You order sneakers online. The shop must show the real price including delivery. If you know your rights, you won't pay more than expected.

👉 Example 2: A streaming service advertises “free trial” but hides charges in small print. With financial literacy, you read the terms and cancel before paying.



# Information & Understanding

- Your right: companies must give clear and honest information.

- Your skill: understanding terms like “APR,” “interest rate,” or “hidden fees.”

👉 Example 1: A phone plan says “€15/month,” but in small print there’s a €5 “activation fee.” You notice it before signing.

👉 Example 2: You buy headphones online. The website must show the full price, delivery time, and your return option.





# The Phone Contract Trap

Maria, 17, wanted a cheap phone plan advertised as “only €15 per month.” She didn’t read the small print. Later she found out there was a €10 “administration fee” every month. If she had checked carefully, she would have seen the real cost was €25.



👉 Lesson: Financial literacy means checking all costs before signing.

# Right to Choose

- Your right: freedom to pick between different offers.
- Your skill: comparing the *real* costs, not just what ads say.

☞ Example 1: Two gyms both cost €20/month. One adds a hidden €50 “joining fee.” You choose the better deal.

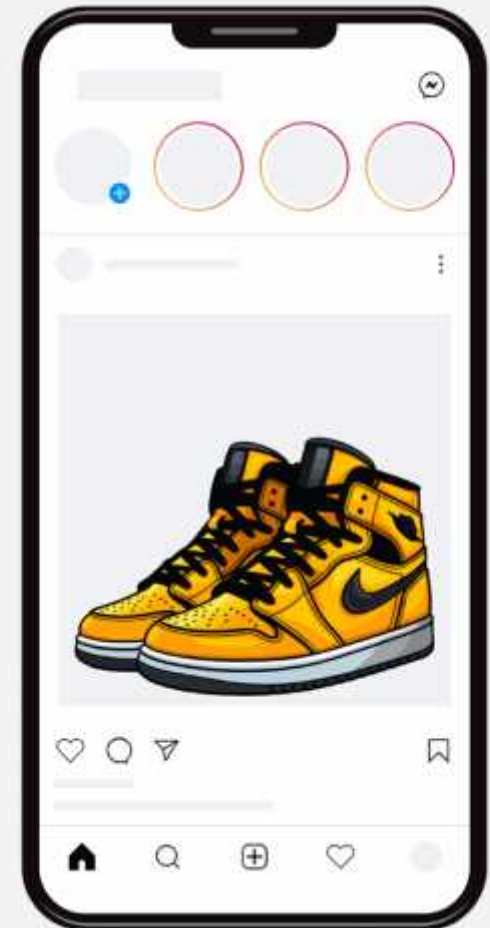
☞ Example 2: Two music streaming apps both cost €5/month. One includes student discount, the other charges extra for offline downloads. You compare and choose the best option for you.



# The Fake Sneakers Online

Ivan, 16, ordered sneakers from a flashy Instagram ad with “-70% SALE.” They never arrived, and the seller disappeared. He didn’t know he could use the EU online complaint platform to get help.

👉 Lesson: Consumer rights protect you, but only if you know how to use them.



# Education & Prevention

- Your right: access to information, campaigns, and advice about money and safety.
- Your skill: using that knowledge to avoid traps and scams.

- 👉 Example 1: An Instagram ad says “Get rich quick with crypto.” Because you learned about scams, you ignore it.
- 👉 Example 2: A text message says “Your bank account is blocked, click this link.” You know this is phishing and delete it.



# The Streaming Subscription

Elena, 18, signed up for a “free trial” of a music app. She forgot to cancel, and money started disappearing from her account. After learning about consumer rights in school, she contacted customer support and got her money back.



👉 Lesson: Knowing your rights + acting fast = no money lost.

# Conclusion

- Consumer rights give rules.
- Financial literacy gives you the power to use those rules.
- Together: safer choices, fewer mistakes, more control over your money.

☞ Example 1: You avoid surprise bills because you always check the small print.

☞ Example 2: You don't fall for scams online because you know your rights and how to protect your money.

☞ Example 3: You make smarter choices – like comparing bank offers before opening an account.

# Learn with humor

“Don’t let shady sellers gaslight you - only your LED bulbs should.”

“Fine print? More like *not-so-fine vibes* - read it before you sign it.”

“Consumer rights are like receipts - always keep them, you’ll need them when things go south.”

“Return policies: the IRL ‘undo’ button.”

“Scams are just real-world jump scares - don’t fall for them.”

“Know your rights like you know your Roblox hacks.”

“Protect your wallet like you protect your Minecraft base.”

“Financial literacy = the ultimate cheat code 🔑 .”

# Your Turn!

## **Game: Pun Protectors!**

*A team game to make funny puns about money and consumer rights.*

## **Goal:**

Work together to create silly, smart puns about **consumer rights** (like returns, scams, reading before buying) and **money skills** (like saving, budgeting, investing).

## **Players:**

4-5 per team.

## **What You Need:**

A leader (teacher/parent/facilitator) who gives the words.

A timer (optional).

## **How to Play:**

### 1. **Get a Word**

The leader calls out a word (e.g., “Budget”).

### 2. **Think of a Pun**

Everyone has a short time (like 30 seconds) to come up with a **punny sentence** that mixes the word with kid life (games, snacks, school, apps). Example: “Budgeting is just like managing your Minecraft inventory—you can’t carry everything!”

### 3. **Share Out Loud**

Each player shares their pun with the group.

### 4. **Laugh & Learn Together**

Celebrate every answer! After each round, the leader can explain how the pun connects to real-life money skills or consumer rights.

### 5. **Next Round**

The leader gives a new word, and the fun continues.

## **Bonus Rounds:**

**Double Word Challenge** The leader gives TWO words (like “Scam” + “Coins”), and players connect both in one pun.

**Speed Round** Everyone only has 10 seconds to think

**Meme Mode** Say your pun like a TikTok caption



# **Hidden Fees Hunt**

## **(10-Minute Contract Check)**

Work in pairs.

You have 10 minutes in total.

Find every extra cost.

Calculate the real price.

Be precise. Marketing is designed to distract you.

# Exercise 1

**(3-minutes)**

- ☐ Is the final price clearly stated, including all taxes and mandatory fees?
- ☐ Is there a promotional price that increases after a certain period?
- ☐ Is the post-promotion price clearly disclosed?
- ☐ Does the subscription renew automatically?
- ☐ Is there a minimum contract term?
- ☐ Is there a fee or penalty for early termination?
- ☐ Are there administrative, activation, or processing fees?
- ☐ Are any “additional services” charged separately even though they appear included?
- ☐ Are there extra fees for specific payment methods or late payments?
- ☐ Can you calculate the exact total cost for 12 months without making assumptions?



# Exercise 2

## (2-minutes)

An online store advertises:

### Gaming Headset

- Was €120
- Now €60 (-50%)
- Lowest price in the last 30 days: €65

Answer two questions:

- Is this really a 50% discount?
- What is the real price reduction?

**Fake Discount or Real Deal?**

**Gaming Headset**



~~Was €120~~  
**Now €60** (-50%)

Lowest price in the last 30 days: €65

**-50%**

# Which Offer Is Actually the Better Deal?

Calculate the total cost if you stay for 12 months.

Calculate the average real monthly cost for each offer.

Calculate the total cost if you cancel after 5 months.

Decide which offer is better:

- for long-term use (12 months)
- for short-term use (5 months)

## Offer A

€3.99/month for the first 3 months

€8.99/month after that

€12 activation fee

€1.50 monthly service fee

12-month contract (cannot cancel early)

## Offer B

€7.50/month

€25 joining fee

First month free

Cancel anytime

€5 cancellation fee if you cancel before 6 months



# Where Can a Consumer File a Complaint or Send a Signal?

- Directly to the seller (written complaint – email or contact form)
- National Consumer Protection Authority
- Alternative Dispute Resolution (ADR) body
- European Consumer Centre (ECC-Net) – for cross-border EU cases
- Online Dispute Resolution (ODR) platform for EU online purchases



# Why There Is No Single EU-Level Complaint Procedure?

There is no universal step-by-step procedure for submitting consumer complaints at the level of the European Union.

Complaint handling and enforcement mechanisms are organized at national level. Each Member State designates its own competent authorities, formal requirements, submission channels, deadlines, and evidentiary standards.

For this reason, a single uniform procedure is not provided, as it could mislead consumers. Instead, structured information is offered on reliable entry points — institutions and mechanisms that consumers can contact when they encounter problems with traders.





# Additional Resources





ASSOCIAZIONE

URT



IDEE IN FUGA  
COOPERATIVA SOCIALE



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creative thinking development



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