



European Consumer Consultative Group

7-8 October 2015

**Albert Borschette Congress Center, Rue Froissart 36,
1040 Brussels, Meeting room AB-1C**

Chair: Despina SPANOU, Director, Directorate for Consumers, DG Justice and Consumers

7 October 2015 – 10:30-17:00

Order of items may change subject to availability of speakers

Registration and welcome coffee (10:00-10:30)

1. Welcome by the Chair (10:30-10:35)

- *Adoption of the agenda*
- *Adoption of the Minutes of the ECCG meeting of 24-25 March 2015*

2. Update on Consumer Policy Actions (10:35-11:10)

- Despina Spanou, Director, Consumers, DG Justice & Consumers, European Commission (25')
- *Topics: Package Travel; Data Protection, Consumer markets; Awareness raising campaign in the Member States; Internal market strategy*
- Q&A (10')

3. Thematic discussion: Digital Single Market (11:10-13:00)

- Public consultation on the regulatory framework for platforms, data and cloud in digital ecosystems and the collaborative economy
- Public consultation on geoblocking and purchasing products and services in another EU country

Lunch buffet 13:00-14:00

4. Address by Mrs. Věra Jourová, Commissioner for Justice, Consumers and Gender Equality (14:00-14:30)

- Presentation by the Commissioner (15')
- Q&A (10')
- Photo opportunity with the Commissioner (5')

5. Thematic discussion: Digital Single Market (14:30-16:30)

- Continuation of the discussion under Point (3) of the agenda with, in relation to geoblocking, a presentation by the Commission of the e-commerce sector enquiry

6. The 2015 Luxembourg Presidency of the Council of the EU (16:30-17:00)

- Presentation of the outcome of the Consumer and Competition Day held on 21 September 2015 (20')
- Q&A (10')

End of day 1

8 October 2015 – 10:00-16:30

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Registration and welcome coffee (09:30-10:00)

7. Thematic discussion: Financial Services (10:00-12:00)

Consumer credits with a special focus on enforcement issues

.- What are the main consumer protection issues you have observed in the market for consumer credits in Member States?

- Misselling of financial products and unfair contract clauses in financial products (UCTD and UCPD)

- Could you give examples of cases of misselling of financial products in breach of the UCPD at Member State level?

- Are consumers adequately protected against unfair terms in the contracts for financial products? Do the courts assess the unfairness of terms ex officio, i.e. also when the consumer has not raised the potential unfairness, as required by the CJEU case law?

8. The 2016 Netherlands Presidency of the Council of the EU (12:00-12:30)

- Presentation (20')

- Q&A (10')

Lunch buffet 12:30-14:00

9. Energy (14:00-15:30)

Presentation and discussion of initiatives for energy consumers and prosumers in the Communication “Delivering a New Deal for Energy Consumers”¹, a.o. in relation to:

- the clarity and comparability of the content of bills;
- the transparency and reliability criteria for energy comparison tools;
- common minimum criteria for consumer vulnerability and energy poverty.

10. AOB (15:30-16:30)

End of meeting

¹ COM(2015) 339 final, 15.7.2015.