



European Commission, DG Justice and Consumers

Consumer Credit Rights Campaign

Campaign results and Evaluation

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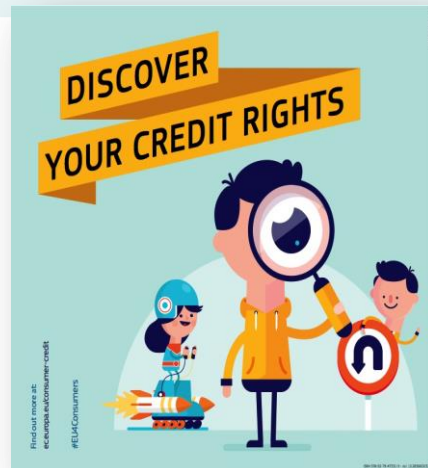


Campaign background

- Following on from a “first wave” campaign, DG Justice and Consumers ran an **awareness-raising campaign about consumer credit rights** in **Austria** and the **Czech Republic**.
- Out of the rights covered under Consumer Credit Directive, three specific were promoted:
 1. The right to be provided with **pre-contractual information** in a **standardised format** (the SECCI form);
 2. The right to **withdraw from the contract within 14 days** after contract signature without having to give an explanation; and
 3. The right to **repay the credit earlier** than foreseen in the contract.
- The target group was **consumers between 18 and 35** years old.

Campaign tools

Media relations	Stakeholder relations	Social media
110 articles published	56 stakeholders involved	Posts on the Twitter and Facebook channels of DG JUST, the Czech and Austrian National EC Representation offices
Leaflet, posters, credit card holder, roll-ups, comics, website	Facebook ads, Google Display ads, mobile push ads, banners on derstandard.at and idnes.cz	6 events held during the campaign





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BRAUCHST
DU EINEN **KREDIT?**



— ES IST DEIN GUTES RECHT —
DEN DURCHBLICK ZU BEHALTEN

Frag nach dem standardisierten
Merkblatt, bevor Du Deinen Kreditvertrag unterschreibst

Mehr dazu auf <http://ec.europa.eu/verbraucherkredit> - #EU4Consumers



HAST DU
EINEN **KREDIT?**



— ES IST DEIN GUTES RECHT —
DEINE MEINUNG ZU ÄNDERN

Du kannst Deinen Kreditvertrag
innerhalb 14 Tagen widerrufen

Mehr dazu auf <http://ec.europa.eu/verbraucherkredit> - #EU4Consumers



HAST DU
EINEN **KREDIT?**



— ES IST DEIN GUTES RECHT —
FRÜHER DRAN ZU SEIN

Du kannst Deinen Kredit schneller
als geplant zurückzahlen

Mehr dazu auf <http://ec.europa.eu/verbraucherkredit> - #EU4Consumers





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ZVÁŽUJETE ÚVĚR?

— MÁTE PRÁVO —
VYŽADOVAT SROZUMITELNOST

Před podpisem smlouvy můžete požadovat klíčové informace

Zjistěte si více na <http://ec.europa.eu/spotrebitelsky-uver> - #EU4Consumers

Spravedlnost a Spotřebitelé



ČERPÁTE ÚVĚR?

— MÁTE PRÁVO —
SI TO ROZMYSLIT

Od své úvěrové smlouvy můžete do 14 dní odstoupit

Zjistěte si více na <http://ec.europa.eu/spotrebitelsky-uver> - #EU4Consumers

Spravedlnost a Spotřebitelé



ČERPÁTE ÚVĚR?

— MÁTE PRÁVO —
BÝT V PŘEDSTIHU

Svůj úvěr můžete splatit předčasně

Zjistěte si více na <http://ec.europa.eu/spotrebitelsky-uver> - #EU4Consumers

Spravedlnost a Spotřebitelé

Campaign activities Austria

Media relations	Stakeholder relations	Social media
168 journalists in the database, resulting in around 800 press contacts in total	Support by 15 Austrian stakeholders	+1 million potential reach on Austrian EC Representation channels; 900 engagements
60 articles published in Austrian media, incl. 73% of coverage in top tier media	2 financial literacy events organised by Santander Bank and ASB Schuldnerberatung with about 80 attendees each	+1.9 million potential reach through earned Austrian channels; 801 engagements
Combined estimated audience: 32.4 million	Outreach to 4 e-influencers who each published content on their blog	





Europäische Kommission - Vertretung in Österreich
8. August 2015 ·

Sie haben mit Ihrem Finanzinstitut einen Kredit abgeschlossen. Wissen Sie, dass Sie das Recht auf standardisierte Informationen haben? Fragen Sie Ihren Kreditgeber danach!



Verbraucherkredit? Sie haben Rechte! - Europäische Kommission

Einen Kredit aufnehmen? Informieren Sie sich über das Verbraucherkreditrecht in Europa!

EC.EUROPA.EU

83 „Gefällt mir“-Angaben 13 Kommentare 14 geteilte Inhalte

Teilen

Campaign activities Austria

Information materials	Paid promotional tools	Events
Campaign website and interactive infographic in German	2 advertorials published on money.at, banner and advertorial on oe24.at	8 journalists and 5 stakeholder organisations attended the launch event
10 340 leaflets distributed at events and by stakeholders	Online advertising and promoted posts: 3.62 million impressions, 25 000 clicks	5-day presence at Wohnen&Interieur home décor trade fair with 78 500 visitors
Survey on credit rights awareness and experience with credit	Animated campaign spot shown 135 000 times to +2 million Austrian commuters	



Campaign activities Czech Republic

Media relations	Stakeholder relations	Social media
265 journalists in the database, 5 press releases and 3 testimonials distributed	Support by 41 Czech stakeholders	+300 000 potential reach on Czech EC Representation channels; 337 engagements
50 articles published in Czech media, incl. 56% of coverage in top tier media	Strong support by debt advisory centres, credit providers and civil society associations	+1 million potential reach through earned Czech channels; 236 engagements
Combined estimated audience: 37.4 million		



Campaign activities Czech Republic

Information materials	Paid promotional tools	Events
Campaign website and interactive infographic in Czech	4 advertorials and a banner published on idnes.cz	19 journalists and 14 stakeholder organisations attended the launch event
17 100 leaflets and 60 posters distributed at events and by stakeholders	Online advertising and promoted posts: 8.09 million impressions, + 45 300 clicks	4 600 passers-by saw Prague street installation
Survey on credit rights awareness and experience with credit		

Evaluation of the campaign

External contractor to evaluate the results of the campaign based on specific criteria (final results expected at the end of the year):

- **Relevance:** To what extent the objectives and activities of the campaign were relevant for raising consumer awareness on consumer credit?
- **Effectiveness:** To what extent the activities undertaken have been effective in achieving their objective?
- **Efficiency:** How efficient were the activities to raise consumer awareness in the targeted Member States?
- **Sustainability:** To what extent the campaign overall has been successful in delivering sustainable outcome in raising consumer awareness about the consumer credit directive?
- **Advisability of future campaigns:** To what extent is it advisable to extend the campaign to other Member States, and how could it be improved?

Tools used for the evaluation

- Desk research
- Interviews with EC (and EC Rep) officials & contractor implementing the campaign
- Interviews with stakeholders
- Focus groups with consumers
- Online survey for stakeholders
- Online survey for general public
- Media and social media screening
- Benchmark analysis against other campaigns

Preliminary findings

What worked well	Recommendations
<p>The aim of the campaign was relevant for the 2 countries.</p> <p>The specific objectives (continuity, creating an agenda and a service-orientation) represent good practice in terms of communication.</p>	<p>The subject of credit can prove challenging in communication terms.</p>
<p>Target group was appropriate.</p>	<p>Need for segmentation of the 18-35 target group, as there are considerable differences within it.</p>
<p>Visuals overall attractive.</p> <p>Focus groups to test the material prior to the campaign's launch was useful.</p>	<p>Some consumers though the visuals were more relevant for the younger end of the target group.</p> <p>The right to repay early was considered not so relevant for some consumers.</p>
<p>Prominent media coverage around strong news pegs (e.g. the launch press conference).</p> <p>Presence of the campaign at targeted events was useful.</p>	<p>The activities could have been concentrated around few key ones, as they might have been thinly spread.</p> <p>The contractor implementing the campaign should have full freedom to propose actions and tools.</p>
<p>The principle of working in partnership with stakeholders (including credit providers too) was appropriate.</p>	<p>Earlier consultation with stakeholders needed, to allow them to be engaged more actively.</p> <p>Opportunity to work with the same partners on an ongoing basis using existing materials and for the Representations to use social media packages created on an ongoing basis should be explored.</p>