

European Commission

## Need more help?

Whether you want more information on Consumer Protection or need help enforcing one of your many rights, the place to start is with your local consumer organisation.

If your question pertains to a country other than the one you reside in or is regarding a cross-border purchase in the EU, then you can contact the European Consumer Centres Network (ECC-Net) in the country that you live in.

Your local ECC-Net



Your local consumer organisation



#StandWithUkraine #EUConsumerRights

When you buy goods or services in the EU you and your family are protected by EU consumer law. It keeps dangerous products off the market, makes sure your contracts are fair and makes sure you're treated fairly whether you're buying clothes, electricity for your home or signing a mobile phone contract.

**Learn more about your rights and how to make them count.**

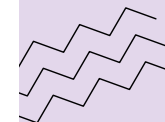


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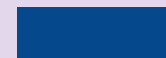
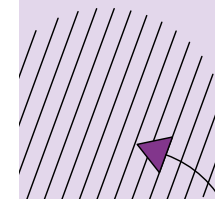
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**EU CONSUMER RIGHTS  
FOR DISPLACED UKRAINIANS**

**A practical guide to understanding  
– and using – your rights  
as a consumer in the EU.**





## Welcome to the EU!

As you start a new life here in the EU, you'll probably need to buy items for you and your family. You might also want to travel to visit friends and family.



And let's not forget the many contracts and all the fine print you will need to read and sign for everything from car insurance to utility agreements.

While all this may feel overwhelming, even frustrating, rest assured – EU Consumer Protection law can help.

### EU Consumer Protection is all about YOU

Thanks to EU Consumer Protection laws, every citizen and resident – including you – has the same right to be treated fairly when buying goods and services anywhere in the EU – whether that be in the supermarket or via an online store.

Specifically, these laws:

- ✓ Protect you when you spend money
- ✓ Empower you to make informed purchasing decisions
- ✓ Ensure you can take proper action if things go wrong

### Know your rights >>>

European citizens and residents are protected by one of the world's most comprehensive consumer protection frameworks.

But to benefit from these rights, you must first know your rights.

You can use this brochure to familiarise yourself with those rights most pertinent to your life in the EU.



### Has a delayed train left you stranded?

EU rules protect travellers when things go wrong.

For example, depending on the length of the delay, you could be compensated for your troubles and/or receive free meals and refreshments while you wait.

### Want to open a bank account?



Any person legally residing in the EU has the right to open a basic payment account in any EU country, regardless of your place of residence.

A bank cannot refuse your application just because you do not live in the country where the bank is established.

Before opening an account, the bank is required to provide you with a document that clearly shows:

- The most important services offered on the account
- All related fees

### Not happy with your online purchase?



When shopping online, EU consumers are protected by numerous rights, including:

- The right to cancel and return your order within 14 days – for any reason and with no questions asked
- A 2 year right to guarantee that covers any defects at the time of delivery. If a product is faulty, you can ask the seller to either repair or replace the product free of charge. If that isn't possible, then you are entitled to a full refund
- The seller must deliver a product or service within the agreed upon time of delivery or within 30 days if no delivery period is established. If the seller is unable to comply, you are entitled to a full refund

### Confused by a contract's terms and conditions?

EU law protects consumers from the confusing, unclear and unfair terms and conditions that are often included in a standard contract for goods or services.

- 📱 Mobile phone service
- 🏠 Home utilities
- 🌐 Internet connection
- 🛡️ Insurance coverage – including car insurance, which you need to drive in the EU

According to the law:

- The contract must be written using simple, easy-to-understand language
- You must be given a reasonable amount of notice before a contract automatically renews
- In general, you have 14 days to change your mind and withdraw from a contract that is concluded either online or off-premises
- A seller is prohibited from using misleading and/or confusing contractual terms

