

ECC Network Guide to

**SHOPPING
in EUROPE**



European Consumer Centre Network

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INTRODUCTION

Imagine entering a large department store for the first time. You feel excited but overwhelmed by the choice of goods. Where do you start? The logical first step is to locate a store directory and chart your adventure from there.

Shopping in Europe is your essential guide to shopping in the European marketplace. The guide is packed with information on your consumer rights in each of the twenty five EU Member States. It covers topics such as guarantees, pricing regulations, popular payment methods as well as opening hours for shops, banks and post offices.

As a consumer in the EU you are protected by legislation when you shop for goods and services. *Shopping in Europe* is your guide to shopping with confidence in the European marketplace.

The European Consumer Centre Network is an EU-wide network to advise citizens on their rights as consumers and to provide easy access to redress, particularly in cross-border cases.



YOUR RIGHTS AS A CONSUMER

Directive 1999/44/EC on the sale of consumer goods and associated guarantees has been implemented by Austria. The rules are applicable for contracts between all kinds of parties. Companies cannot reduce or restrict the rights of consumers.

As a result of this legislation, consumers have a right to a minimum guarantee of two years on products. Within six months any lack of conformity shall be presumed to have existed at the time of delivery, unless proved otherwise. Within this period the consumer is entitled to have the goods brought back into conformity. The consumer is entitled to ask for the goods to be repaired or replaced free of charge.

Also important for consumers is that after this period of six months they are still protected against faulty products. Within two years from delivery of the goods the trader still can be held liable for any lack of conformity. However, it is then up to the consumer to prove that the lack of conformity existed at the time of delivery.

Voluntary guarantees given by a producer do not restrict the statutory rights of consumers.

EXCHANGE

If the good is not faulty, consumers have no legal right to exchange or to bring it back to the seller in order to get a reimbursement of the money.

Some traders will allow an exchange, although this is at their discretion. Consumers should obtain written confirmation of the trader's agreement to allow an exchange e.g. a note on the original receipt.

PRICING

- The Austrian currency is the euro.
- A price must be displayed on the good, and indicate clearly the cost per good / per unit (litre, kilo, etc).
- According to Austrian contract law, a price tag does not represent a legal offer, thus consumers cannot insist on getting the item for the same price as indicated on the price tag. However, should the trader not sell the good for the price indicated on the tag, this would constitute a violation of competition law and would be liable to prosecution by the authorities.
- Prices must include VAT and fees (bruto price).
- The trader is obliged to issue a receipt to the consumer.

TAX

On most goods and services a **20%** value added tax – VAT (Umsatzsteuer – USt. or Mehrwertsteuer – MwSt.) is charged in Austria.

The VAT on food, books, animals, plants, art etc. is **10%** VAT in Austria.

METHODS OF PAYMENT

The most common methods of payment in Austria are cash, debit cards, and credit cards. (most of the shops have a limit of approximately €400). When paying by credit card, consumers are not obliged to show an identity card.

THE SALES

There are no set periods for sales.

OPENING HOURS

SHOPS' GENERAL OPENING HOURS ARE:

Mon – Fri:	09:00 – 19:00
Sat:	09:00 – 12:00 (small shops) 09:00 – 17:00 (large shops)
Sun:	closed

BANKS' GENERAL OPENING HOURS ARE:

Mon – Fri:	08:00 – 15:00
Thurs:	08:00 – 17:30
Sat & Sun:	closed

POST OFFICES' OPENING HOURS ARE:

Mon – Fri:	08:00 – 18:00
Saturday	08:00 – 12:00*

*large offices

DEPOSIT

There is a deposit on some bottles.

TOURIST INFORMATION:

www.austria-tourism.at
info.austria.at
www.urlaub.at/info/informationen.php3
<http://info.wien.at/>
 Database of Austrian law:
www.ris.bka.gv.at/englische-rv



YOUR RIGHTS AS A CONSUMER

Directive 1999/44/EC on the sale of consumer goods and associated guarantees has been transposed in Belgium. As a result of this legislation, consumers have a right to a minimum guarantee of two years on products. Within the first six months any lack of conformity shall be presumed to have existed at the time of delivery, unless proved otherwise. Within this period the consumer is entitled to have the goods brought back into conformity. The consumer is entitled to ask for the goods to be repaired or replaced free of charge.

Also important for consumers is that after this period of six months they are still protected against faulty products. Within two years from delivery of the goods the trader still can be held liable for any lack of conformity. However, it is then up to the consumer to prove that the lack of conformity existed at the time of delivery.

Voluntary guarantees given by a producer do not restrict the statutory rights of consumers.

EXCHANGE

There is no legal obligation on the seller to offer an exchange for a good that is not faulty.

PRICING

- The Belgian currency is the euro.
- The price must be indicated legibly, visibly and clearly.
- The consumer can insist on getting the item for the price indicated on the price tag.
- VAT must be included in the price when sold to consumers.
- The trader is not obliged to issue a receipt to the consumer.

TAX

On most goods and services a **21%** value added tax – VAT (Belasting op Toegevoegde Waarde – BTW; Taxe sur la Valeur Ajoutée – TVA) is charged in Belgium.

METHODS OF PAYMENT

The most common methods of payment in Belgium are cash, debit card, and credit card. When paying by credit card, consumers may have to show identity card.

THE SALES

There are two set sales periods – winter and summer.

WINTER SALES:

January 3 – January 31.

SUMMER SALES:

July 1 – July 31.

OPENING HOURS

SHOPS' GENERAL OPENING HOURS ARE:

Mon – Sat: 09:00 – 19:00

Sun: closed

BANKS' GENERAL OPENING HOURS ARE:

Mon – Fri: 09:00 – 16:00 / 16.30

Sat & Sun: closed

POST OFFICES' OPENING HOURS ARE:

Mon – Fri: 09:00 – 17:00

Sat: 09:00 – 19:00

In Brussels there is one post office open all week from 08.00 / 09.00 – 23.00

DEPOSIT

There is a deposit on some glass bottles. There is no deposit on cans or plastic bags.

TOURIST INFORMATION:

www.belgique-tourisme.net

www.toerismevlaanderen.be

YOUR RIGHTS AS A CONSUMER

Directive 1999/44/EC on the sale of consumer goods and associated guarantees has been implemented by Cyprus. As a result of this legislation, consumers have a right to a minimum guarantee of two years on products. Within the first six months any lack of conformity shall be presumed to have existed at the time of delivery, unless proved otherwise. Within this period the consumer is entitled to have the goods brought back into conformity. The consumer is entitled to ask for the goods to be repaired or replaced free of charge. Also important for consumers is that after this period of six months they are still protected against faulty products. Within two years from delivery of the goods the trader still can be held liable for any lack of conformity. However, it is then up to the consumer to prove that the lack of conformity existed at the time of delivery.

Voluntary guarantees given by a producer do not restrict the statutory rights of consumers.

EXCHANGE

There is no legal obligation on the seller to offer an exchange.

The exchange is a seller's voluntary action.

PRICING

- The Cyprus currency is the Cyprus Pound.
- The price must be indicated on the product or on the shelf.
- The consumer can insist on getting the item for the price indicated on the price tag.
- VAT must be included in the price.
- The seller must issue a receipt to the consumer.

TAX

On most goods and services a **15%** value added tax – VAT (Foros Prostithemenis Axias – F.P.A) is charged in Cyprus.

METHODS OF PAYMENT

The most common methods of payment in Cyprus are cash, credit and debit cards.

THE SALES

There are sales periods 1st Monday of February until the fourth Saturday of February and 1st Monday of August until the fourth Saturday of August and last maximum for 45 working days but usually start earlier with Ministerial Order.

OPENING HOURS

SHOPS' GENERAL OPENING HOURS ARE:

From 01/11 – 31/03

Mon / Tues / Thurs: 09:00 – 19:00

Wed: 09:00 – 14:00

Sat: 09:00 – 15:00

From 01/04 – 31/10

Mon / Tues / Thurs: 09:00 – 20:30

Wed: 09:00 – 14:00

Sat: 09:00 – 17:00

BANKS' GENERAL OPENING HOURS ARE:

From May – September*

Mon – Fri: 08:15 – 13:00

From October – April*

Mon – Fri: 08:30 – 13:00

* Mon afternoons 15:15 – 16:45

POST OFFICES' OPENING HOURS ARE:

Mon – Fri: 07:30 – 13:00

15:00 – 16:00*

Sat 08:30 – 10:30

July & August 16:15 – 19:00

* (Eleftheria's square and Prodromou branches only) except Wed afternoon.

DEPOSIT

There is no deposit on bottles, cans or plastic bags. Some companies however do promote the practice.

TOURIST INFORMATION:

www.visitcyprus.org.cyba



YOUR RIGHTS AS A CONSUMER

Directive 1999/44/EC on the sale of consumer goods and associated guarantees has been implemented by the Czech Republic. As a result of this legislation, consumers have a right to a minimum guarantee of 2 years on products. Within first six months any lack of conformity shall be presumed to have existed at the time of delivery, unless proved otherwise. Within this period the consumer is entitled to have the goods brought back into conformity. The consumer is entitled to ask for the goods to be repaired or replaced free of charge. Also important for consumers is that after this period of six months they are still protected against faulty products. Within two years from delivery of the goods the trader still can be held liable for any lack of conformity. However, it is then up to the consumer to prove that the lack of conformity existed at the time of delivery.

Voluntary guarantees given by a producer do not restrict the statutory rights of consumers.

In the Czech Republic, the seller shall complete the repair or replacement within 30 days at the latest otherwise the consumer has the right to withdraw from the contract.

EXCHANGE

The exchange is voluntary and depends on the seller. Consumer should ask for this possibility, when buying the product and let the seller acknowledge this on the receipt.

PRICING

- The Czech currency is the Czech crown (abbreviated CZK).
- Prices must be displayed clearly. On food products in big shops (larger than 400 square metres) unit prices (prices per litre, kilogram, etc.) must be displayed as well.
- The consumer cannot insist on getting the item for the price indicated on the price tag.
- VAT must be included in the price.
- The seller must issue a receipt for consumer just on consumer's request.

TAX

On most goods and services a 19% value added tax – VAT (da_ z p_idané hodnoty – DPH) is charged in the Czech Republic. The VAT on some products (especially food, books, magazines) and few services is 5%.

METHODS OF PAYMENT

The most common method of payment in the Czech Republic is cash. In many places also credit and debit cards are accepted. When paying with a credit card, a shop can ask the consumer to show his identity card.

THE SALES

Sales periods are not regulated by law. Each shop in the Czech Republic can be open anytime.

OPENING HOURS

SHOPS' GENERAL OPENING HOURS ARE:

Mon – Fri: 08:00 – 18:00

Sat: 08:00 – 11:00

Opening hours differ greatly by regions and types of shops. Some shops are open non-stop (24/7).

BANKS' GENERAL OPENING HOURS ARE:

Mony – Fri: 08:00 – 16:30

POST OFFICES' OPENING HOURS ARE:

Mon – Fri: 08:00 – 18:00

Sat: 08:30 – 11:00

DEPOSIT

On some glass bottles there is a deposit (3 CZK ~ 0.10 EUR). There is no deposit on cans or plastic bags.

TOURIST INFORMATION:

<http://www.czech.cz/>

<http://www.czechtourism.com>

<http://www.consumers.cz>



YOUR RIGHTS AS A CONSUMER

Directive 1999/44/EC on the sale of consumer goods and associated guarantees has been implemented by Denmark. As a result of this legislation, consumers have a right to a minimum guarantee of two years on products. Within the first six months any lack of conformity shall be presumed to have existed at the time of delivery, unless proved otherwise. Within this period the consumer is entitled to have the goods brought back into conformity. The consumer is entitled to ask for the goods to be repaired or replaced free of charge. Also important for consumers is that after this period of six months they are still protected against faulty products. Within two years from delivery of the goods the trader still can be held liable for any lack of conformity. However, after the first six months, it is then up to the consumer to prove that the lack of conformity existed at the time of delivery.

Voluntary guarantees given by a producer do not restrict the statutory rights of consumers.

EXCHANGE

The consumer does not have a legal right to exchange if the product is not faulty. The possibility to exchange is based on a voluntary service or agreement with the seller.

PRICING

- The Danish currency is the Danish crown (abbreviated dkr).
- A price must be displayed by visible signs in the store or by price tags directly on the goods.
- The consumer can insist on getting the item for the price indicated on the price tag if the price tag is on the good or if it is placed directly on top of it, e.g. a TV-set or a dish-washer.
- VAT must be included in the price. All expenses have to be incl. in the price, so the consumer can get a clear picture of the costs in relation to buying the good.
- The seller must issue a receipt to the consumer. It serves as proof of purchase.

TAX

On most goods and services a **25% value added tax – VAT** (Moms) is charged in Denmark.

METHODS OF PAYMENT

The methods of payments that are most commonly accepted are cash, credit and payment cards. Cheques are used to a lesser extent. More shops and restaurants are now asking for an ID with a picture on it, especially with buys that exceed more than dkr. 3000

THE SALES

There are both summer sales (*from the beginning of June till the end of August*) and winter sales (*from the 27th of December in some shops / from the beginning of February till the end of February*).

OPENING HOURS

SHOPS' GENERAL OPENING HOURS ARE:

Mon – Fri: 10:00 – 18:00

Sat: 10:00 – 14:00

Big department stores:

Mon – Fri: 10:00 – 20:00,

Sat: 10:00 – 17:00

Sun: closed

BANKS' GENERAL OPENING HOURS ARE:

Mon – Fri: 10:00 – 16:00

Thurs: 10:00 – 18:00

Sat & Sun: closed

POST OFFICES' OPENING HOURS ARE:

Mon – Fri: 10:00 – 17:30

Sat 10:00 – 14:00

DEPOSIT

There is a deposit on bottles. The deposit depends on the size of the bottle. It varies from 0,50 dkr till 3,50 dkr. pr. bottle.

There is a deposit on cans (1,50 dkr).

There is no deposit on plastic bags. However, there is a tax on plastic bags 2,25 dkr at the moment.

TOURIST INFORMATION

www.aok.dk

www.visitcopenhagen.dk



YOUR RIGHTS AS A CONSUMER

Estonia has implemented Directive 1999/44/EC on certain aspects of the sale of consumer goods and associated guarantees. As a result of this legislation, all consumers, who buy goods in Estonia, have a right to a minimum guarantee of 2 years on products. Within the first six months of purchase, any lack of conformity or defect shall be presumed to have existed at the time of delivery, unless proved otherwise. After the first six months, it is up to the consumer to prove that the lack of conformity existed at the time of delivery. Within this period of guarantee the consumer is entitled to have the goods brought into conformity free of charge. In the first place, the consumer may require the seller to repair the goods or he may require the seller to replace them, unless this is impossible or disproportionate. Any repair or replacement shall be completed within a reasonable time (approximately within two weeks) and without any significant inconvenience to the consumer, taking account of the nature of the goods and the purpose for which the consumer required the goods. If this is not possible the consumer is entitled to ask for a price reduction or to have the contract rescinded. Voluntary guarantees given by a producer do not restrict the statutory rights of consumers.

EXCHANGE

Exchange is a seller's voluntary action.

PRICING

- The Estonian currency is the Estonian Kroon (abbreviated EEK).
- Prices must be displayed in Estonian Kroons.
- Traders are required to provide truthful information on the price tag before consumers acquire goods or use services. So, if the seller claims that the price indicated on the price tag is wrong, then it should be treated as deceiving consumers and as a violation by a trader. In such situation a consumer can give up a purchase, but cannot insist on getting the item for the price indicated on the price tag.
- VAT should always be included in the displayed price.
- The seller must issue a receipt to the consumer if the total amount is 300 kroons or more. If the total amount is less than 300 kroons then the receipt shall be given to the consumer at his/her request.

TAX

On most goods and services a **18%** value added tax – VAT (Käibemaks – KM) is charged in Estonia. The VAT differs in some exceptions – books, concert tickets, etc.

METHODS OF PAYMENT

Most common payment methods in shops, restaurants etc are cash,

debit and credit cards. The seller has a right to ask for identification when a person pays with credit or debit card.

THE SALES

Discounts are usually in the middle or at the end of the season. Sellers often offer discounts during the “final sale” (“lõpumüük”), “everything must go” (“tühjendusmüük”), “closing down sale” (“sulgemismüük”). During these periods, all the goods for sale or a limited selection of the goods are to be put on the final sale.

OPENING HOURS

SHOPS' GENERAL OPENING HOURS ARE:

Mon – Fri: 10:00 – 18:00/19:00

Sat: 10:00 – 15:00

Sun: closed

The big shopping centres are open:

Everyday 10:00 – 20:00/21:00

BANKS' GENERAL OPENING HOURS ARE:

Mon – Fri: 09:00/10:00 – 18:00*

Sat: 10:00 – 15:00

Sun: closed

*Banks in big shopping centres until 20:00

POST OFFICES' OPENING HOURS ARE –

*big central / **smaller postal offices:

Mon – Fri: *08:00 – 20:00**09:00 – 18:00

Sat *09:00 – 18:00**09:00 – 14:00

DEPOSIT

Deposit of glass packaging and big plastic packaging is 1 EEK. Deposit of 500ml plastic packaging and metal packaging is 50 cent.

TOURIST INFORMATION:

<http://handbook.infoatlas.ee>

<http://www.turismiweb.ee/en/>



YOUR RIGHTS AS A CONSUMER

Directive 1999/44/EC on the sale of consumer goods and associated guarantees has been implemented by Finland in the Finnish Consumer Protection Act. This offers consumers a minimum guarantee of two years on goods.

A defect shall be presumed to have existed at the time of delivery, if it appears within six months of the time of delivery, unless proved otherwise or unless this presumption is contrary to the nature of the product (e.g. the normal life-span of product is less than six months), or to the nature of the defect (e.g. wear and tear, due to mishandling). After this period the seller still remains liable for defects, but it is then up to the consumer to prove that the defect existed at the time of delivery, unless the product has a guarantee.

As a remedy, the consumer is entitled to ask defective goods to be repaired or replaced free of charge, within a reasonable period and without essential inconvenience. Discount in price or rescission of contract are also possible remedies. In addition the consumer may be entitled to damages incurred due to the defect.

Voluntary guarantees given by a producer or a seller do not curtail the statutory rights of consumers,

quite on the contrary: in order to be able to call a commitment a guarantee, the consumer should be given something more than is his right by law. In Finland no time limit has been specified for the trader's period of statutory liability and with normal use a product should last its expected life-span. It is perfectly possible therefore that the seller's statutory liability may continue even after a guarantee has expired. The nearer to the date of sale and the longer the expected life of the product, the more likely is that the seller must at least participate in the repair costs.

EXCHANGE

Unless goods are faulty, a consumer does not have a legal right to an exchange. It is at the trader's discretion.

PRICING

- The Finnish currency is the euro.
- A price must be displayed in a clear, unambiguous, and noticeable manner. Displayed goods must have a marking on unit price and sales price.
- The consumer cannot insist on getting the item for the same price as indicated on the price tag.
- VAT is included in the price.
- The trader is not obliged to issue a receipt to the consumer, although they usually do.

TAX

On most goods and services a **22%** value added tax – VAT (arvonlisävero – ALV) is charged in Finland.

METHODS OF PAYMENT

The most common methods of payment in Finland are cash, credit cards, and debit cards, while cheques are no longer common. When paying by credit card for relatively expensive products, consumers may have to show identity card.

THE SALES

Typical sales periods are January and July.

OPENING HOURS

SHOPS' GENERAL OPENING HOURS ARE:

Mon – Fri:	09:00 – 20:00*
Sat:	09:00 – 18:00
Sun:	12:00 – 21:00**

*Some Department stores open until 21.00

** (grocery stores of maximum 400m² size.)

Kiosks, grocery stores in sparsely populated areas, flower shops, car showrooms and chemists have free opening times.

BANKS' GENERAL OPENING HOURS ARE:

Mon – Fri:	09:00/09.30 – 16:30
Sat & Sun:	closed

POST OFFICES' OPENING HOURS ARE:

Mon – Fri:	09:00 – 18:00
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In big cities post offices stay open later and on weekends

DEPOSIT

There is a deposit on bottles and cans. Depending on the size and the material of the bottle the deposit is 10 – 40c. The deposit on cans is currently 15c.

TOURIST INFORMATION:

www.visitfinland.fi

www.virtualfinland.fi



YOUR RIGHTS AS A CONSUMER

Directive 1999/44/EC on the sale of consumer goods and associated guarantees has been implemented by France. As a result of this legislation, consumers have a right to a minimum guarantee of two years on products.

Voluntary guarantees given by a producer do not restrict the statutory rights of consumers.

EXCHANGE

Except in the case of defect or lack of conformity, a consumer does not have a legal right to an exchange. It is at the trader's discretion.

PRICING

- The French currency is the euro.
- It is compulsory to display the prices of goods and they must be visible from the inside or outside of the shop depending on where the goods are displayed.
- The consumer can insist on getting the item for the same price as indicated on the price tag. If there are two different prices on one item, the consumer can ask to pay the lower one, except if this price is obviously out of proportion to the real value of the product.
- VAT must be included in the price.
- The trader is not obliged to issue a receipt to the consumer.

TAX

On most goods and services a **19.6%** value added tax – VAT (Taxe sur la Valeur Ajoutée – TVA) is charged in France.

METHODS OF PAYMENT

The most common methods of payment in France are cash, cheques, debit cards, and credit cards. Some traders may refuse to take banknotes of high value (100 or 200 euros) for fear of counterfeit.

THE SALES

There are 2 sales-periods of a maximum duration of 6 weeks in the winter and summer. The dates are decided by each French department by order of the Prefect.

OPENING HOURS

SHOPS' GENERAL OPENING HOURS ARE:

Mon – Fri: 09:00 – 19:00

Sat: 09:00 – 19:00

Sun: closed

SUPERMARKETS ARE OPEN: 09:00 – 20:00

BANKS' GENERAL OPENING HOURS ARE:

Tues – Fri: 09:00 – 17:00

Sat*: 09:00 – 14:00

Sun: closed

* not all banks are open on Saturday

POST OFFICES' OPENING HOURS ARE:

Monday – Friday: 09:00 – 18:00

Saturday 09:00 – 13:00*

DEPOSIT

There is a deposit on some glass bottles.

TOURIST INFORMATION:

www.tourisme.gouv.fr

YOUR RIGHTS AS A CONSUMER

Directive 1999/44/EC on the sale of consumer goods and associated guarantees has been implemented by Germany. As a result of this legislation, consumers have a right to a minimum guarantee of two years on products. Within the first six months any lack of conformity shall be presumed to have existed at the time of delivery, unless proved otherwise. Within this period the consumer is entitled to have the goods brought back into conformity. The consumer is entitled to ask for the goods to be repaired or replaced free of charge.

Also important for consumers is that after this period of six months they are still protected against faulty products. Within two years from delivery of the goods the trader still can be held liable for any lack of conformity. However, it is then up to the consumer to prove that the lack of conformity existed at the time of delivery.

Voluntary guarantees given by a producer do not restrict the statutory rights of consumers.

EXCHANGE

A consumer does not have a legal right to an exchange. It is at the trader's discretion.

PRICING

- The German currency is the euro.
- The price of the product must be displayed on a price tag.
- The consumer cannot insist on getting the item for the price indicated on the price tag.
- VAT must be included in the price.
- The trader is obliged to issue a receipt to the consumer.

TAX

On most goods and services a **16%** value added tax – VAT (Mehrwertsteuer – MwSt.) is charged in Germany.

METHODS OF PAYMENT

The most common methods of payment in Germany are cash, credit and debit cards. Cheques are used to a lesser extent. When paying by credit or debit card, consumers may have to show identity card. Some restaurants and shops do not accept credit cards.

THE SALES

Sales can take place at any time in Germany

OPENING HOURS

SHOPS' GENERAL OPENING HOURS ARE:

Mon – Sat: 08:00/10.00 – 18:00/20.00

Sunday: closed

BANKS' GENERAL OPENING HOURS ARE:

Mon – Fri: 09:00/09.30 – 16:00/18.00

Sat & Sun: closed

POST OFFICES' OPENING HOURS ARE:

Mon – Fri: 08:00/08.30 – 18:00

Sat & Sun: closed

DEPOSIT

There is a deposit on almost all bottles excluding wine bottles. There is also a deposit on cans excluding vegetable cans and coke/rum mixtures cans.

TOURIST INFORMATION:

www.germany-tourism.de



YOUR RIGHTS AS A CONSUMER

Directive 1999/44 on the sale of consumer goods and associated guarantees has been implemented by Greece. This offers consumers a right to a minimum guarantee of two years on goods.

1. In every selling of a product the trader is obliged to provide the consumer in writing with all the information about the product regarding safe use, preservation, conservation, as well as dangers during its use.

2. In every case of selling new product with long life expectancy (e.g. electrical equipment) the trader is obliged to provide the consumer with a written guarantee which should clearly state the following:

- name & address of guarantor
- the product the guarantee is referred to
- the exact content & duration of the guarantee
- the rights provided by the existing law

The duration of the guarantee must be proportional to the possible duration of the product.

3. In a case of distributing faulty product or a product that is not complying with quality standards in the agreement, the consumer holds the right to demand from the trader the repair or the replacement (free of charge) of the product, or a reduced price, or the withdrawal from the agreement in a time

period no more than two years from delivery date of the product to the consumer.

Any additional rights offered by a guarantee from a trader or other third party are supplementary to the rights as provided by legislation.

EXCHANGE

A consumer does not have a legal right to an exchange. It is at the trader's discretion.

PRICING

- The Greek currency is the euro.
- The price must be displayed in euros.
- The consumer can insist on getting the item for the same price as indicated on the price tag. No one can sell at a price higher than indicated.
- VAT must be included in the price.
- The trader is obliged to issue a receipt to the consumer. The consumer is advised to ask for and keep the receipt.

TAX

On most non-food products and services a **19%** value added tax – VAT (Foros Prostithemenis Axias – FPA) is charged in Greece. The VAT on food products is **9%**. The VAT on alcoholic beverages is **19%**.

METHODS OF PAYMENT

The most common methods of payment in Greece are cash and credit cards. When paying by

credit card, consumers may have to show identity card. In some smaller restaurants stores credit cards may not be acceptable.

THE SALES

The sales periods are designated each year by the Ministry of Development. *Winter sales*: usually during January – February. *Summer sales*: usually during July – August.

OPENING HOURS

There are no general shops opening hours which apply to the whole country. Opening hours are designated by the Prefectures in Greece and concern each region. Shops may be closed during afternoon hours.

SHOPS' GENERAL OPENING HOURS IN THE LARGEST URBAN AREAS ARE:

Mon – Fri: 09:00 – 20:00

Sat: 09:00 – 15:00

LARGE SHOPPING MALLS & SUPERMARKETS:

Mon – Fri: 09:00 – 21:00

Sat: 09:00 – 18:00

BANKS' GENERAL OPENING HOURS ARE:

Mon – Thur: 08:00 – 14:30

Fri 08:00 – 14:00

Post Offices' opening hours are:

Mon – Fri: 07:30 – 14:00

Some central post offices stay open for longer hours (e.g. in Athens and Piraeus):

Mon – Fri: 07:30 – 20:00

Sat: 07:30 – 14:00

Sun: 09:00 – 13:30

DEPOSIT

There are recycling bin in certain municipalities for paper, bottles, cans and plastic bags .

TOURIST INFORMATION:

www.eot.gr

YOUR RIGHTS AS A CONSUMER

Directive 1999/44/EC on the sale of consumer goods and associated guarantees has been implemented by Hungary. As a result of this legislation, consumers have a right to a minimum guarantee of two years on products. Within the first six months any lack of conformity shall be presumed to have existed at the time of delivery, unless proved otherwise. Within this period the consumer is entitled to have the goods brought back into conformity. The consumer is entitled to ask for the goods to be repaired or replaced free of charge. Also important for consumers is that after this period of six months they are still protected against faulty products. Within two years from delivery of the goods the trader still can be held liable for any lack of conformity. However, it is then up to the consumer to prove that the lack of conformity existed at the time of delivery. Voluntary guarantees given by a producer do not restrict the statutory rights of consumers.

EXCHANGE

There is no legal obligation on the seller to offer an exchange.

PRICING

- The Hungary currency is the Forint.
- Sale prices, the unit prices and service fees shall be indicated clearly, in an easily identifiable form, in the legal tender of the Republic of Hungary.
- The consumer can insist on getting the item for the price indicated on the price tag.
- VAT must be included in the price.
- The seller must issue a receipt to the consumer. If the seller fails to issue a receipt, the authority may impose penalty on the seller.

TAX

5%, 15% or 25% value added tax – VAT (Általános Forgalmi Adó – ÁFA) is charged in Hungary depending on the type of product or service.

METHODS OF PAYMENT

The most common methods of payment in Hungary are cash and credit cards.

In some shops consumers have to show their identity card if they buy something above a certain high price. But this behaviour isn't typical.

THE SALES

There are summer and winter sales periods, which in Hungary are not restricted by law.

OPENING HOURS

SHOPS' GENERAL OPENING HOURS ARE:

Mon – Sat: 10:00 – 18:00

Sun: 10:00 – 14:00

Some big retailers are open 24h 7 days a week except national holidays.

BANKS' GENERAL OPENING HOURS ARE:

Mon – Fri: 08:00 – 17:00

POST OFFICES' OPENING HOURS ARE:

Mon – Sat: 07:00 – 18:00

DEPOSIT

There is a deposit on some bottles. There is no deposit on cans or plastic bags.

TOURIST INFORMATION:

www.hungary.com



YOUR RIGHTS AS A CONSUMER

Directive 1999/44/EC on the sale of consumer goods and associated guarantees has been implemented by Ireland. As a result of this legislation, consumers have a right to a minimum guarantee of two years on products. Within the first six months any lack of conformity shall be presumed to have existed at the time of delivery, unless proved otherwise. Within this period the consumer is entitled to have the goods brought back into conformity. The consumer is entitled to ask for the goods to be repaired or replaced free of charge.

Also important for consumers is that after this period of six months they are still protected against faulty products. In Ireland within six years from delivery of the goods the trader still can be held liable for any lack of conformity. However, it is then up to the consumer to prove that the lack of conformity existed at the time of delivery.

In Ireland it is common to see voluntary warranties offered with electrical items such as washing machines, cookers etc. The warranty is usually for 12 months. Voluntary warranties do not affect a consumer's statutory rights.

EXCHANGE

Unless goods are faulty, a consumer does not have a legal right to an exchange. It is at the trader's discretion.

PRICING

- The Irish currency is the euro.
- A price must be displayed clearly on a product and it should be the total price (no hidden charges).
- The consumer cannot insist on getting the item for the same price as indicated on the price tag. A price tag does not oblige the trader to sell at the price marked.
- VAT must be included in the price.
- The trader is not obliged to issue a receipt to the consumer, except for taxi drivers.
- The Consumer Information Act 1978 protects consumers against false or misleading claims about goods, services and prices.

TAX

On most goods a **21%** value added tax – VAT is charged in Ireland. The VAT on services is **12%**. In Ireland there is no VAT on children shoes or clothing or on books.

METHODS OF PAYMENT

The most common methods of payment in Ireland are cash, credit and debit cards. Cheques are used to a lesser extent.

THE SALES

There are two general periods of sales, the winter and summer sales. The biggest sales in Ireland occur immediately after Christmas. Summer sales take place in June/July.

However, these are not subjected to Regulations and retailers are free to offer sales at any time of the year.

OPENING HOURS

SHOPS' GENERAL OPENING HOURS ARE:

Mon – Sat: 09:30 – 18:00

Sun: 12:00 – 18:00

Late night shopping takes place one night a week when shops stay open until 8pm. That is either on Thursdays or Fridays, depending on the city.

BANKS' GENERAL OPENING HOURS ARE:

Mon – Fri: 10:00 – 16:00

Sat & Sun: closed

There is extended opening one day a week, which is usually Thursday.

POST OFFICES' OPENING HOURS ARE:

Mon – Fri: 09:00 – 17:30*

Sat: 09:00 – 13:00

*Smaller post offices close for lunch.

DEPOSIT

There is no deposit on bottles and cans.

There is a tax on plastic bags of 15c.

TOURIST INFORMATION:

www.ireland.ie

YOUR RIGHTS IN CASE OF DEFECT PRODUCTS

Directive 1999/44/EC on the sale of consumer goods and associated guarantees has been implemented by Italy.

As a result of this legislation, all consumers, who buy goods in Italy have the right to a minimum guarantee of 2 years on products. Within the first six months of purchase, any lack of conformity or defect shall be presumed to have existed at the time of delivery, unless proved otherwise. After the first six months, it is up to the consumer to prove that the lack of conformity existed at the time of delivery. Within this period of 2 years the consumer is entitled to have the goods brought into conformity free of charge. In the first place, the consumer may require the seller to repair the goods or he may require the seller to replace them, unless this is impossible or disproportionate. Any repair or replacement shall be completed within a reasonable time and without any significant inconvenience to the consumer, taking account of the nature of the goods and the purpose for which the consumer required the goods. If this should not be possible the consumer is entitled to ask for a price reduction (smaller defects) or to have the contract rescinded. In case of a refund, the consumer does not have to accept a credit

note. If the consumer agrees to accept a credit note, they are advised to pay attention to its expiry date. If there is no expiry date, it is, in theory valid for ten years. Voluntary guarantees given by a producer do not restrict the statutory rights of consumers. Used or second hand articles: the guarantee period for second hand goods can be shortened per contract to one year, but not less than one year.

EXCHANGE

A consumer does not have a legal right to an exchange. It is at the trader's discretion. It is at the trader's discretion. Therefore it is important to verify before buying, if the trader allows an exchange, and to obtain a written confirmation – e.g. a note on the original receipt.

PRICING

- The Italian currency is the euro.
- Prices must be visible in shop-windows, and shown on a price tag for goods inside the shop.
- The price shown is binding for the trader. However, there are still some shops where the goods are not evidently priced. Ask before buying the product in order to avoid surprises.
- The Italian value added tax is usually included in the price on the price tag.
- The trader is obliged to issue a receipt to the consumer.

TAX

On most goods and services a **20%** value added tax – VAT (imposta sul valore aggiunto – IVA) is charged in Italy. The VAT on food products is **10%**. The VAT on bread is **4%**.

METHODS OF PAYMENT

The most common methods of payment in Italy are cash, credit, and debit cards. AmerexCo and Diners credit cards are less known. Traveler's cheques are accepted almost everywhere. In many shops, it is even possible to pay with the EC-card.

THE SALES

There are two set sales periods in Italy, in winter and summer. Dates and duration are fixed by the Chambers of Commerce.

OPENING HOURS

SHOPS' GENERAL OPENING HOURS ARE:

Mon – Fri: 09:00 – 12:30/15:00 – 18:00
Sat: 09:00 – 12:30

Many shops are closed half a day during the week usually, Mon. am or Wed. pm.

In tourist areas, the shops can open on Sundays and holidays.

BANKS' GENERAL OPENING HOURS ARE:

Mon – Fri: 08:30 – 13:00/15:00 – 16:00
The Post Bank is located at the post offices and follows the Post Offices' opening hours.

POST OFFICES' OPENING HOURS ARE:

Mon – Fri: 08:25 – 13:50
Sat: 08:30 – 13:00

DEPOSIT

In Italy, most glass bottles are returnable. The deposit varies, according to the type of bottle, from 15–50c. Shops do not have any legal obligation to take back returnable bottles. It is at their discretion.

TOURIST INFORMATION:

www.enit.it



YOUR RIGHTS AS A CONSUMER

Directive 1999/44/EC on the sale of consumer goods and associated guarantees has been implemented by Latvia. As a result of this legislation, consumers have a right to a minimum guarantee of two years on product. Within the first six months a consumer may request revocation of the contract and repayment of the amount paid for the goods if non-conformity of the goods appears or to ask for the goods to be repaired or replaced free of charge. Within these six months any lack of conformity shall be presumed to have existed at the time of delivery, unless proved otherwise. Within this period the consumer is entitled to have the goods brought back into conformity.

Also important for consumers is that after this period of six months they are still protected against faulty products. Within two years from delivery of the goods the trader still can be held liable for any lack of conformity. However, it is then up to the consumer to prove that the lack of conformity existed at the time of delivery. A consumer shall observe special sequence when making his claim: firstly he is entitled to require the goods to be repaired or replaced free of charge and only in the case if seller can't fulfil one of these requirements a consumer is entitled to request revocation of

the contract and repayment of the amount paid for the goods. Voluntary guarantees given by a producer do not restrict the statutory rights of consumers.

EXCHANGE

A consumer has a legal right to exchange if goods are faulty. Exchange of non-faulty goods is a voluntary action by the seller.

PRICING

- The Latvian currency is the Latvian lats (abbreviated LVL).
- Regulations No. 178 adopted 8 May 1999 by Cabinet of Ministers "*Procedures for Displaying Prices of Product and Services*" provides that the price shall be displayed in such a way that it is unmistakable, is easily identifiable and clearly legible, and so that the consumer understands precisely to which product or service the price applies. The price shall be indicated in writing, except in cases when the consumer can find out the price in another clearly visible form. When offering products to consumers, the seller shall indicate the piece price and the specified unit price. The piece price and the specified unit price of a product shall include value added tax and all other taxes
- The consumer can insist on getting the item for the price indicated on the price tag.
- The seller shall issue a receipt to the consumer.

TAX

On most goods and services a **18%** value added tax – VAT (Pievienotās vērtības nodoklis – PVN) is charged in Latvia.

METHODS OF PAYMENT

Most commonly accepted methods are cash and payment cards.

THE SALES

There are 'sales periods'. Each seller may organise the sale.

OPENING HOURS

SHOPS' GENERAL OPENING HOURS ARE:

Mon – Fri: 09:00 – 19:00*

Sat: 10:00 – 17:00

Supermarkets:

Mon – Fri 10:00 – 19:00

Sat / Sun: 08:00 – 20:00 / 10:00 – 19:00*

*Grocery shops in big cities

BANKS' GENERAL OPENING HOURS ARE:

Mon – Fri: 09:00 – 17:00

POST OFFICES' OPENING HOURS ARE:

Mon – Fri: 09:00 – 18:00

Sat: 09:00 – 16:00

Riga, on Brīvības boulevard 19:

Mon – Fri: 07:00 – 22:00

Sat / Sun: 08:00 – 20:00

DEPOSIT

There is a deposit on bottles (0,01 – 0,05 LVL for bottle). No deposit on cans and plastic bags.

TOURIST INFORMATION:

www.latviatourism.lv



YOUR RIGHTS AS A CONSUMER

Directive 1999/44/EC on the sale of consumer goods and associated guarantees has been implemented by Lithuania. As a result of this legislation, consumers have a right to a minimum guarantee of two years on products. Within the first six months any lack of conformity shall be presumed to have existed at the time of delivery, unless proved otherwise. Within this period the consumer is entitled to have the goods brought back into conformity. The consumer is entitled to ask for the goods to be repaired or replaced free of charge. Also important for consumers is that after this period of six months they are still protected against faulty products. Within two years from delivery of the goods the trader still can be held liable for any lack of conformity. However, it is then up to the consumer to prove that the lack of conformity existed at the time of delivery.

Voluntary guarantees given by a producer do not restrict the statutory rights of consumers.

In case the products sold to a consumer appear to be of poor quality, consumer at his own choice can demand from the seller:

1. to replace goods
2. to eliminate free of charge the defects
3. to reduce the price of goods;

4. to terminate the purchase – sale contract and reimbursement of the price paid for such goods.

EXCHANGE

With some exceptions, a consumer has a legal right to exchange a good. Can a consumer demand an exchange if the product purchased is not faulty?

PRICING

- The Lithuanian currency is the Litas (abbreviated LTL).
- Both the sales price of the goods and standard unit price must be clearly legible and simple to understand.
- The consumer can insist on getting the item for the price indicated on the price tag.
- VAT must be included in the price.
- The seller must issue a receipt to the consumer.

TAX

On most goods and services a **18%** value added tax – VAT (Prid_tin_s vert_s mokestis -PVM) is charged in Lithuania. The VAT on some products (books, newspapers, magazine, medicine, fish) is **5%**.

METHODS OF PAYMENT

The most common methods of payment in Lithuania are cash and credit cards.

THE SALES

The biggest sales occur about Christmas and Easter. The sales are not regulated by law.

OPENING HOURS

SHOPS' GENERAL OPENING HOURS ARE:

Mon – Fri: 10:00 – 19:00

Sat: 10:00 – 15:00/16:00

The majority of supermarkets are open:

7 days a week: 07:00/08:00 – 22:00/24:00

BANKS' GENERAL OPENING HOURS ARE:

Mon – Fri: 08:00 – 17:00/20:00*

*Some banks are open on Saturdays:
08:00 – 14:00

Post Offices' opening hours are:

Mon – Fri: 07:00/09:00 – 18:00 – 20:00

Sat: 09:00 – 16:00

DEPOSIT

Deposit on bottles is 20 centas, but not for all bottles. There is no deposit on cans and plastic bags.

TOURIST INFORMATION

www.tourism.lt



YOUR RIGHTS AS A CONSUMER

Directive 1999/44/EC on the sale of consumer goods and associated guarantees has been implemented by Luxembourg.

As a result of this legislation, consumers have a right to a minimum guarantee of two years on products. Within the first six months any lack of conformity shall be presumed to have existed at the time of delivery, unless proved otherwise.

Within this period the consumer is entitled to have the goods brought back into conformity. The consumer is entitled to ask for the goods to be repaired or replaced free of charge. Only when repair or replacement is not possible, or it implies considerable trouble for the consumer, he/she can ask for the cancellation of the contract and the refund of the amount paid, or, if the defect is very small, for a price reduction. Also important for consumers is that after this period of six months they are still protected against faulty products. Within two years from delivery of the goods the trader still can be held liable for any lack of conformity. However, it is then up to the consumer to prove that the lack of conformity existed at the time of delivery.

The possibility for legal action

expires 24 months after the denunciation of the lack of conformity by consumer.

Voluntary guarantees given by a producer do not restrict the statutory rights of consumers. For second-hand articles, the contract can limit the duration of the guarantee, but its length of time must be 12 months at least.

EXCHANGE

A consumer does not have a legal right to exchange. It is at the discretion of the trader.

PRICING

- The Luxemburg currency is the euro.
- The price must be displayed in euro.
- The consumer cannot insist on getting the item for same price as indicated on the price tag.
- VAT must be included in the price when selling to consumers.
- The trader is obliged to issue a receipt to the consumer.

TAX

On most goods and services a **15%** value added tax – VAT (Taxe sur la Valeur Ajoutée – TVA) is charged in Luxemburg.

METHODS OF PAYMENT

The most common methods of payment in Luxemburg are cash, cheque, and credit cards. Cheques are used to a lesser extent.

When paying by credit card, consumers do not have to show an identity card.

THE SALES

There are two set periods of sales in Luxemburg: the winter and summer sales.

The winter sales-period starts on 1st Saturday of January and lasts for 15 days.

The summer sales-period starts on 1st Saturday of July and lasts for 15 days.

OPENING HOURS

SHOPS' GENERAL OPENING HOURS ARE:

Mon – Sat: 08:00/09:00 – 18:00

Supermarkets:

Mon – Sat: 08:00/09:00 – 20:00/21:00*

BANKS' GENERAL OPENING HOURS ARE:

Mon – Fri: 08:00 – 12:00 /

14:00 – 16:30/17:00*

*Only in Luxemburg city.

POST OFFICES' OPENING HOURS ARE:

Mon – Fri: 08:00 – 12:00/13:30 – 17:00

Sat: 08:00 – 12:00/13:30 – 17:00*

*Only in Luxemburg city.

DEPOSIT

There is usually a deposit on bottles. There is no deposit on cans or plastic bags.

TOURIST INFORMATION:

www.lcto.lu

(Luxemburg City Tourist Office)

YOUR RIGHTS AS A CONSUMER

Directive 1999/44/EC on the sale of consumer goods and associated guarantees has been implemented by Malta. This offers consumers a right to a minimum guarantee of two years on products. The Consumer Affairs Act provides that, traders are obliged to deliver goods which are in conformity with the description and specifications provided in the contract of sale. When a trader provides a product lacking in conformity with the contract of sale at the time of delivery, the consumer is entitled to have the goods brought back to conformity through repair or replacement free of charge. If repair or replacement cannot be effected, the consumer is then entitled for either a reduction in the price of the goods bought, or rescission of the contract of sale. If the lack of conformity is detected within the first six months after delivery, it shall be presumed to have existed at the time of delivery, unless proved otherwise. After this six-month period consumers are still protected against hidden defects in goods. The trader can be held liable for any lack of conformity for a period up to two years from date of delivery of goods. However, after the initial six-month period, it is then up to the consumer to prove that the lack of conformity existed at the time of delivery.

Voluntary guarantees, also known as 'commercial guarantees' given by a trader, do not restrict the statutory rights of consumers. This commercial guarantee is given on a voluntary basis by the seller to the consumer. This guarantee can in no way put the consumer at a disadvantage.

EXCHANGE

There is no legal obligation on the seller to offer an exchange if the product is not faulty.

PRICING

- The currency in Malta is the Maltese Lira.
- Prices must be displayed clearly.
- The consumer can insist on getting the item for the price indicated on the price tag.
- VAT must be included in the price. If not all charges are included in price, it should be stated clearly on the price tag or advert.
- The seller must issue a receipt to the consumer.

TAX

On most goods and services **18%** value added tax – VAT is charged in Malta.

METHODS OF PAYMENT

The most common methods of payment in Malta are cash, cheque, and credit card.

THE SALES

There are sales periods, which in Malta are not restricted by law. Shops can do it at any time of the year.

OPENING HOURS

SHOPS' GENERAL OPENING HOURS ARE:

Mon – Sun: 09:00 – 13:00/16:00 – 19:00

During Christmas shops remain open until 22:00.

BANKS' GENERAL OPENING HOURS ARE:

Mon – Sat: 08:30 – 13:00

On various days of the week, some branches opt to open in the afternoon for approximately 3 hours.

POST OFFICES' OPENING HOURS ARE:

Mon – Sat: 07:30 – 13:00

DEPOSIT

There is a deposit on bottles. There is an Eco-Tax on a wide range of consumer goods, including products such as, white goods, plastic bags and cans.

TOURIST INFORMATION:

www.visitmalta.com



YOUR RIGHTS AS A CONSUMER

Directive 1999/44/EC on the sale of consumer goods and associated guarantees has been implemented by the Netherlands.

As a result of this legislation, consumers have a right to a minimum guarantee of two years on products. Within the first six months any lack of conformity shall be presumed to have existed at the time of delivery, unless proved otherwise.

Within this period the consumer is entitled to have the goods brought back into conformity. The consumer is entitled to ask for the goods to be repaired or replaced free of charge.

Also important for consumers is that after this period of six months they are still protected against faulty products. In the Netherlands no time limit has been given for this, which means that the period of liability may be longer than – the usual – two years.

However, it is then up to the consumer to prove that the lack of conformity existed at the time of delivery.

Voluntary guarantees given by a producer do not restrict the statutory rights of consumers.

EXCHANGE

A consumer does not have a legal right to exchange. It is at the discretion of the trader.

PRICING

- The Dutch currency is the euro.
- The price of the product must be displayed on a price tag.
- The consumer can insist on getting the item for the same price as indicated on the price tag. If there are two different prices on one item, the consumer can ask to pay the lower one, except if this price is obviously out of proportion with the real value of the product.
- VAT (BTW in Dutch) must be included in the price.
- The trader is obliged to issue a receipt to the consumer.

TAX

On most goods a **19%** value added tax – VAT (Belasting over de Toegevoegde Waarde – BTW) is charged in the Netherlands. The VAT on food products is **6%**.

METHODS OF PAYMENT

The most common methods of payment in the Netherlands are cash, credit, and debit cards. When paying by credit or debit card, consumers may have to show identity card. Some restaurants and shops do not accept credit cards.

THE SALES

There are two periods of sales: the winter and summer sales. These sales are not restricted in time. In general, the winter sales take place during the months of December and January, and the summer sales between July and August.

OPENING HOURS

SHOPS' GENERAL OPENING HOURS ARE:

Mon: 13:00 – 18:00

Tues– Fri: 09:00 – 18:00

Sat: 09:00 – 17:00

BANKS' GENERAL OPENING HOURS ARE:

Mon – Fri: 09:00 – 17:00

POST OFFICES' OPENING HOURS ARE:

Mon – Fri: 09:00 – 18:00

Sat: 09:00 – 12:00*

*large offices

DEPOSIT

There is a deposit on almost all bottles, except wine bottles. There is no deposit on cans and plastic bags.

TOURIST INFORMATION:

www.holland.com

YOUR RIGHTS AS A CONSUMER

Directive 1999/44/EC on the sale of consumer goods and associated guarantees has been implemented by Poland. As a result of this legislation, consumers have a right to a minimum guarantee of two years on products. Within the first six months any lack of conformity shall be presumed to have existed at the time of delivery, unless proved otherwise. Within this period the consumer is entitled to have the goods brought back into conformity. The consumer is entitled to ask for the goods to be repaired or replaced free of charge. Also important for consumers is that after this period of six months they are still protected against faulty products. Within two years from delivery of the goods the trader still can be held liable for any lack of conformity. However, it is then up to the consumer to prove that the lack of conformity existed at the time of delivery.

Voluntary guarantees given by a producer do not restrict the statutory rights of consumers.

EXCHANGE

There is no legal obligation on the seller to offer an exchange for a good that is not faulty.

PRICING

- The Poland currency is the PLN (Polish zloty)
- Prices must be displayed clearly with name of the product and weight/quantity.
- The consumer can insist on getting the item for the price indicated on the price tag.
- VAT must be included in the price.
- The seller must issue a receipt on consumer's request.

TAX

On most goods and services a **22%** value added tax – VAT (podatek od towarów i us_ug) is charged in Poland.

METHODS OF PAYMENT

The most common methods of payment in Poland are cash, credit and debit cards.

Retailers can ask for ID on producing a credit or debit card but this rarely requested.

THE SALES

There are sales periods twice a year, winter sales and summer sales, not longer than 3 months each.

OPENING HOURS

SHOPS' GENERAL OPENING HOURS ARE:

Mon – Fri: 11:00 – 19:00

Sat: 07:00 – 13:00

Grocery shops':

Mon – Fri: 06:00 – 19:00

BANKS' GENERAL OPENING HOURS ARE:

Mon – Fri: 08:00 – 18:00

POST OFFICES' OPENING HOURS ARE:

Mon – Sat: 08:00 – 20:00

Sun: only chosen offices

DEPOSIT

There is a deposit on bottles. There is no deposit on cans or plastic bags.

TOURIST INFORMATION:

<http://www.pit.org.pl/>

<http://www.federacja-konsumentow.org>.



YOUR RIGHTS AS A CONSUMER

Directive 1999/44/EC on the sale of consumer goods and associated guarantees has been implemented by Portugal.

As a result of this legislation, consumers have a right a minimum guarantee of two years on products. Within these two years any lack of conformity shall be presumed to have existed at the time of delivery, unless proved otherwise. Within this period the consumer is entitled to have the goods brought back into conformity. The consumer is entitled to ask for the goods to be repaired or replaced free of charge.

Voluntary guarantees given by a producer do not restrict the statutory rights of consumers.

EXCHANGE

Unless goods are faulty, a consumer does not have a legal right to an exchange. It is at the trader's discretion. In large shops exchange is a common practice although the consumer has to be informed beforehand of this possibility and be told the proof they will have to show when asking for an exchange, e.g. the receipt.

PRICING

- The Portuguese currency is the euro.
- Prices must be visible, legible, and written on signboards, tags or lists.
- A consumer cannot insist on getting the item for the same price as indicated on the price tag.
- All the prices are VAT (IVA in Portuguese) inclusive.
- The trader is obliged to issue a receipt to the consumer.

TAX

On most goods a **19%** value added tax – VAT (Imposto sobre o Valor Acrescentado – IVA) is charged in Portugal. In Madeira and Azores Islands the common VAT is of **13%**.

The VAT on certain products like bread, books, magazines, and some medicines is **5%** or **12%**.

METHODS OF PAYMENT

The most common methods of payment in Portugal are cash, credit, and debit cards. When paying by credit card for

relatively expensive goods, consumers may have to show identity card.

THE SALES

There are two set sale periods:
Winter sales: 07/01 to 28/02
Summer sales: 07/08 to 30/09
However, it is often the case that shops reduce prices during other times of the year too.

OPENING HOURS

SHOPS' GENERAL OPENING HOURS ARE:

Mon – Fri: 09:00 – 13:00/15:00 – 19:00

Sat: 09:00/10:00 – 13:00

Shopping Centres':

Everyday: 10:00 – 23:00/24:00

BANKS' GENERAL OPENING HOURS ARE:

Mon – Fri: 08:30 – 15:00

Sat & Sun: closed

POST OFFICES' OPENING HOURS ARE:

Mon – Fri: 09:00 – 18:00

Sat & Sun: closed

The post offices in the airports of Lisbon Porto and Faro are open on Saturdays too.

DEPOSIT

There is no deposit on cans and plastic bags. Generally in supermarkets there could be a deposit for some kind of bottles.

TOURIST INFORMATION:

<http://www.visitportugal.com/Cultures/en>

Tourist telephone: 808781212 (free phone).

YOUR RIGHTS AS A CONSUMER

Directive 1999/44/EC on the sale of consumer goods and associated guarantees has been implemented by Slovakia. As a result of this legislation, consumers have a right to a minimum guarantee of two years on products. Within the first six months any lack of conformity shall be presumed to have existed at the time of delivery, unless proved otherwise. Within this period the consumer is entitled to have the goods brought back into conformity. The consumer is entitled to ask for the goods to be repaired or replaced free of charge. Also important for consumers is that after this period of six months they are still protected against faulty products. Within two years from delivery of the goods the trader still can be held liable for any lack of conformity. However, it is then up to the consumer to prove that the lack of conformity existed at the time of delivery.

Voluntary guarantees given by a producer do not restrict the statutory rights of consumers.

EXCHANGE

There is no legal obligation on the seller to offer an exchange on a good that is not faulty. But some large sellers offer exchange to their customers during first 14 days.

PRICING

- The Slovak currency is the Slovak crown (abbreviated SKK).
- It is not necessary for price to be displayed on a product. If the price is not indicated on the good, the consumer finds it out on the shelf or via price-detecting device.
- The consumer can insist on getting the item for the price indicated on the price tag.
- VAT must be included in the price.
- The seller must issue a receipt to the consumer.

TAX

On most goods and services a **19%** value added tax – VAT (dan z pridanej hodnoty – DPH) is charged in Slovakia.

METHODS OF PAYMENT

The most common methods of payment Slovakia are cash, credit and debit cards.

THE SALES

There are sales periods, which in Slovakia are not restricted by law. The usual sales periods start after Christmas and after the summer season.

OPENING HOURS

SHOPS' GENERAL OPENING HOURS ARE:

Mon – Fri: 08:00 – 18.00*

06:00 – 18.00**

Sat: 06:00 – 12:00

*Small shops / **Groceries

Big shops' general opening hours are:

Everyday: 06:00 – 24.00/07:00 – 21:00

24 hours

BANKS' GENERAL OPENING HOURS ARE:

Mon – Fri: 08:00 – 17:00

POST OFFICES' OPENING HOURS ARE:

Mon – Fri: 07:00 – 19:00

Sat: 07:30 – 14.00/12.30

DEPOSIT

There is a deposit on bottles (4 SKK ~ 0.10 EUR).

There is no deposit on cans or plastic bags.

TOURIST INFORMATION:

www.skonline.sk



YOUR RIGHTS AS A CONSUMER

Directive 1999/44/EC on the sale of consumer goods and associated guarantees has been implemented by Slovenia. As a result of this legislation, consumers have a right to a minimum guarantee of two years on products. Within the first six months any lack of conformity shall be presumed to have existed at the time of delivery, unless proved otherwise. Within this period the consumer is entitled to have the goods brought back into conformity. The consumer is entitled to ask for the goods to be repaired or replaced free of charge. Also important for consumers is that after this period of six months they are still protected against faulty products. Within two years from delivery of the goods the trader still can be held liable for any lack of conformity. However, it is then up to the consumer to prove that the lack of conformity existed at the time of delivery.

Voluntary guarantees given by a producer do not restrict the statutory rights of consumers.

EXCHANGE

There is no legal obligation on the seller to offer an exchange for a good that is not faulty

PRICING

- The Slovenia currency is Slovene tolar (Slovenski tolar) – SIT.
- The price must be displayed in the form of price tag or price list.
- The consumer can insist on getting the item for the price indicated on the price tag.
- VAT must be included in the price.
- The seller must issue a receipt to the consumer

TAX

On most goods and services **20%** value added tax – VAT (davek na dodano vrednost – DDV) is charged in Slovenia. The VAT on some products is **8.5%**.

METHODS OF PAYMENT

The most common methods of payment in Slovakia are cash, credit and debit cards.

THE SALES

There are two sales periods in Slovenia, summer sale starts on 3rd Monday in July and can last three weeks. Winter sale starts on 2nd Monday in January and can also last three weeks.

OPENING HOURS

SHOPS' GENERAL OPENING HOURS ARE:

Mon – Sat: 08:00 – 18:00

Sun: 09:00 – 13:00 (Not all)

BANKS' GENERAL OPENING HOURS ARE:

Mon – Fri: 09:00 – 17:00

There is extended opening one day a week, usually Wednesday

POST OFFICES' OPENING HOURS ARE:

Mon – Fri: 07:00 – 19:00

Sat: 07:00 – 13:00

DEPOSIT

There is a deposit on selected bottles.

There is no deposit on cans or plastic bags.

TOURIST INFORMATION

www.slovenia-tourism.si



YOUR RIGHTS AS A CONSUMER

Directive 1999/44/EC on the sale of consumer goods and associated guarantees has been implemented by Spain.

As a result of this legislation, consumers have a right to a minimum guarantee of two years on products. Within the first six months any lack of conformity shall be presumed to have existed at the time of delivery, unless proved otherwise.

Within this period the consumer is entitled to have the goods brought back into conformity. The consumer is entitled to ask for the goods to be repaired or replaced free of charge.

Also important for consumers is that after this period of six months they are still protected against faulty products. Within two years from delivery of the goods the trader still can be held liable for any lack of conformity. However, it is then up to the consumer to prove that the lack of conformity existed at the time of delivery.

Voluntary guarantees given by a producer do not restrict the statutory rights of consumers.

EXCHANGE

Consumers have the right to choose between a replacement or repair, when the product is not in accordance with the contract, unless one of the above options turns out to be impossible or disproportionate in terms of cost.

PRICING

- The Spanish currency is the euro.
- The price will have to be unambiguous, and clearly legible and visible.
- For security reasons, jewellers, furriers and establishments that sell very expensive products are not obliged to exhibit prices.
- The consumer can insist on getting the item for the price indicated on the price tag. Unless otherwise specified, it is understood that the exhibited price already includes VAT.
- The trader must issue a receipt to the consumer and for that reason the consumer should always ask for the receipt. The receipt is the only document that allows the consumer to prove he has acquired the article and, in the event of non-conformity, to pursue a claim.

TAX

On most goods and services a **16%** value added tax – VAT (Impuesto sobre el valor añadido – IVA) is charged in Spain. The VAT on foodstuffs (excluding alcohol) and services is **7%**. The VAT on certain basic foodstuffs, books, newspapers, magazines and medicines is **4%**.

METHODS OF PAYMENT

The most common methods of payment are cash, credit, and debit cards. Cheques are used to a lesser extent.

When paying by credit or debit card, consumers may have to show an identity card.

THE SALES

There are two sales periods, winter and summer.

Winter sales: January – March.

Summer sales: July – August.

Dates and duration vary depending on each autonomous community.

OPENING HOURS

SHOPS' GENERAL OPENING HOURS ARE:

Mon – Sat: 09:30 – 13:30/17:00 – 20:30

Departments stores and shopping malls open without interruption: 10:00 – 22:00

Banks' general opening hours are:

Mon – Fri: 08:30 – 14:00

In some autonomous communities there are branches that open also in the afternoons and on Saturday mornings except the period from April to September.

POST OFFICES' OPENING HOURS ARE:

Mon – Sat: 08:30 – 14:30*

*In big cities post offices open without interruption from 08.30 to 20.30.

DEPOSIT

There is no deposit on bottles and cans. Generally there is no deposit on plastic bags, some supermarkets charge a small amount of money for plastic bags.

TOURIST INFORMATION

www.tourspain.es



YOUR RIGHTS AS A CONSUMER

Directive 1999/44/EC on the sale of consumer goods and associated guarantees has been implemented by Sweden.

As a result of this legislation, consumers have a right to a minimum guarantee of two years on products. Within the first six months any lack of conformity shall be presumed to have existed at the time of delivery, unless proved otherwise. Within this period the consumer is entitled to have the goods brought back into conformity. The consumer is entitled to ask for the goods to be repaired or replaced free of charge.

Also important for consumers is that after this period of six months they are still protected against faulty products. Within three years from delivery of the goods the trader still can be held liable for any lack of conformity. However, it is then up to the consumer to prove that the lack of conformity existed at the time of delivery.

Voluntary guarantees given by a producer do not restrict the statutory rights of consumers.

EXCHANGE

A consumer does not have a legal right to an exchange. It is at the trader's discretion.

The consumer should ask for "öppet köp" – purchase on approval – in order to reserve the possibility of returning the goods. The consumer could also ask for a right to exchange the product, "bytes rätt".

PRICING

- The Swedish currency is the krona (SEK).
- The price should be stated directly to consumers, for example in windows, shops, and in direct mail.
- A price tag is not a legally binding offer according to contract law.
- All prices given to consumers must include VAT.
- The trader is obliged to issue a receipt to the consumer.

TAX

On most goods and services a **25%** value added tax – VAT (mervärdeskatt – moms) is charged in Sweden. The VAT on tourist services and food products is **12%**. The VAT on books and publications, air and rail travel is **6%**.

METHODS OF PAYMENT

The most common methods of payment in Sweden are cash, credit, and debit cards. When paying by credit card, consumers must show identity card.

THE SALES

There are no regular sales-periods in Sweden.

OPENING HOURS

SHOPS' GENERAL OPENING HOURS ARE:

Mon – Fri: 10:00 – 18:00

Sat: 10:00 – 14:00

Sun: closed

Some shops are open longer hours and on Sundays.

BANKS' GENERAL OPENING HOURS ARE:

Mon – Fri: 10:00 – 15:00

Thurs: 10:00 – 18:00 (not all)

Sat & Sun: closed

POST OFFICES' OPENING HOURS ARE:

Mon – Fri: 10:00 – 18:00

Sat & Sun: closed

DEPOSIT

There is a deposit on most bottles. There is a deposit on cans. There is no deposit or tax on plastic bags.

TOURIST INFORMATION

<http://www.visit-sweden.com/gb/FrontPage.asp>



YOUR RIGHTS IN CASE OF DEFECT PRODUCTS

Directive 1999/44/EC on the sale of consumer goods and associated guarantees has been implemented by the United Kingdom.

As a result of this legislation, consumers have a right to a minimum guarantee of two years on products. Within the first six months any lack of conformity shall be presumed to have existed at the time of delivery, unless proved otherwise. Within this period the consumer is entitled to have the goods brought back into conformity. The consumer is entitled to ask for the goods to be repaired or replaced free of charge.

The consumer may be able to “reject” the goods and claim a full refund as long as this is requested early enough and the goods have not been used after the fault is discovered. If they have lost this right then the consumer can ask for either a repair or a replacement. Within six years from delivery of the goods the trader still can be held liable for any lack of conformity; although after the first six months it is up to the consumer to prove that the lack of conformity existed at the time of delivery. In Scotland the time period is within 5 years of the discovery of the lack of conformity.

Voluntary guarantees given by a producer do not restrict the statutory rights of consumers.

EXCHANGE

Unless goods are faulty, a consumer does not have a legal right to an exchange. It is at the trader’s discretion.

PRICING

- The English currency is Pounds sterling £.
- Price tags must clearly show the selling price of all goods to be sold to a private consumer, and this price must be inclusive of VAT. Any additional charges must also be displayed.
- Prices do not have to be placed individually on goods but it should be easy for the consumer to identify the items to which particular prices apply.
- The consumer cannot insist on getting the item for the same price as indicated on the price tag.
- The trader is not obliged to issue a receipt to the consumer.

TAX

On most goods and services a **17.5%** value added tax – VAT is charged in the U.K. The VAT on supplies of fuel and power (gas, electricity, solid fuels, heating oils) is **12%**. There is no VAT on some goods and services, e.g. children’s clothing.

METHODS OF PAYMENT

The most common methods of payment are cash, credit cards, debit cards, and cheques. When paying by credit card, consumers do not have to show identity card.

THE SALES

Sales in the UK can take place at any time.

OPENING HOURS

SHOPS’ GENERAL OPENING HOURS ARE:

Mon – Sat: 09:00/9:30 – 17:30/18:00

Sun: 10:00/10:30 – 16:00/16:30

Shops in large towns do not shut for lunch.

BANKS & POST OFFICES’ GENERAL

OPENING HOURS ARE:

Mon – Fri: 09:00 – 17:00

Sat 09:00 – 12:00



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