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**Annual General Meeting – Saturday 12 March 2016**

**Annual Report 2015 of the Association for Consumer Rights Malta (ACR)**

**The Executive Committee 2015 was composed of**

Mary Mangion - President

Grace Attard - General Secretary

Pauline Azzopardi - Hon Treasurer

Members: Anna Dalli, Assistant Treasurer, Barbara Buttigieg, Public Relations, Lina Caruana, Marie Demicoli, Assistant Secretary, Doris Bingley, Marisa Warwick

**Meetings of the Executive Committee between April 2015 and March 2016**

During this period, the ACR Executive Committee met 9 times on a monthly basis.

We are very grateful to NCW for the services they are offering us, in particular the use of the NCW premises for the ACR meetings.

**ACR Budget proposals and Pensions Reform 2016**

Every year ACR carries out a study and through consultation with government and other stake holders makes proposals to the annual national budget to address the needs of various sectors of society in a holistic manner.

During 2015, government also issued a White Paper on Pensions Reform for consultation .

**The following are the themes addressed by the Association for Consumer Rights on Budget 2106 and Pensions Reform** :

**Developing a Culture for Financial Savings and Retirement Income**

Integrating young people in the Labour Market with particular focus on *Early School Leavers and young people with disability, employment skills and entrepreneurship*

Addressing the impact of new technology from a social and economic perspective

Financial Education and Responsible Consumption

Addressing Online Gambling

Measures to combat household over indebtedness

**Strengthening the Pensions System in Malta**

Active participation of Elderly Persons: *working beyond retirement age, addressing barriers for older people to work beyond retirement*

Facilitating the transition of workers from the shadow economy: *undeclared work, precarious work, care services to the family among others*

**The gender perspective**

Addressing the situation of divorced or separated couples

Active labour market polices from a gender perspective

Crediting contributions for child rearing, care of elderly relatives for both men and women etc

Expanding Lifelong Learning Opportunities for all ages

**Migration**

Over the years, in particular the last two years Migration has developed to disproportionate levels and at the same time calls for our Government to develop practical measures for the integration of migrants based on the EU concept of solidarity, not lest with the assistance of EU funds

ACR has consequently proposed the following measures towards the setting up an Economic Migration Policy for Malta which will provide for the development of our economy rather than a burden on Maltese society

An integration policy, that includes education and training and social integration

Ensuring decent work

Addressing the employment needs of migrant women

Encouraging migrant entrepreneurship

**ACR Press Releases**

Discriminatory mobile charges for vulnerable groups

The need for transparency in fuel prices

Addressing public transport – an immediate priority

Prompt action to deal with the risk of bowel cancer from processed meat

**ACR NCW Project “The Reduction of Poverty through Personal and Social Development and Social Integration”**

The National Council of Women in collaboration with the Association for Consumer Rights are currently running three courses of six weeks each starting in 26th October 2015 till 22nd April 2016 in personal and social development, team work, communication, IT awareness and media skills, labour market trends, job searching and job opportunities and financial education and responsible consumption, which are the core themes of the project

The aim of the project is to offer individuals, especially those in vulnerable situations, the opportunity to become more in control of their life, to be able to make use of various opportunities to reduce the risk of poverty and to adapt to the social and economic development of our society. This project has received funding from MCCF. ACR General Secretary Grace Attard together with two other colleagues are running the training sessions on personal and social development and employment opportunities to reduce the risk of poverty and to adapt to the social and economic development of our society. This project has received funding from MCCF Grace Attard who is also acting as mentor is delivering a number of sessions on Media and Social Media for development and job searching, while Marie Demicoli is the Course Adminstrator

**ACR Talks and Conferences**

**ACR Talk on “The Role of Market Surveillance vis-a-vis the placing of cosmetics on the Market”**

**Main Points Presentation by first speaker** MS Shirley Mifsud BSc Hons, DipSM, *Market Surveillance Scientist*

Malta Competition and Consumer Affairs Authority, MCCAA

Ms Mifsud made reference to the new directive on cosmetics which has become a binding Regulation for all EU Member States

The regulation highlights the following

The languages to be used in the information on the labels

Precaution information is to be given (based on the precautionary principle)

Obligations of the manufacturer whether in the EU or outside EU countries

The responsibilities of Contact person responsible for placing the product on the market

Safety assessment file with all details of the product – info on the label

Notification to import – registration is now to be done with the EU Commission directly

Any claims made require scientific proof

The role of Business Inspections – of products for professional use

**Beauty Therapy in Malta and Standardisation**

**Main points made by second speaker** Ms Magda Magri Naudi, President of the Malta Association of Beauty Therapists, (MABT) General Secretary of the European Confederation CEPEC; Tutor and Internal Verifier VCTC

Main problems encountered:

Counterfeit products

Online buying

Food imitating cosmetics

She gave a brief overview of the outcome EU meetings to improve standardization of cosmetic products and EU harmonization of legislation

She also referred to a number of Companies that use TPHP in nail products. (Orloy, Revlon, and others) All chemicals on the label should be checked )

A very recent study by researchers of **Duke University** USA and EWG who use the power of information to protect public health and the environment detected the danger of a common nail polish chemical called triphenyl phosphate, or TPHP. This chemical was found in every woman who volunteered to paint her nails for this study. ( *full article is available on request*)

**Talk by ACR President - an overview of ACR**

On Friday 13 November 2015, the President, Mary Mangion was invited to give a talk to a group of widows and widowers at the Oratorju Mosta. About fifty people attended, women outnumbering the men but a good attendance still of the male gender. The President introduced her talk speaking about the role of ACR, followed by an explanation on the initiatives of the Association for Consumer Rights (ACR)

She also invited those present to join the Association. She stressed the fact that ACR organizes talks and takes initiatives wherever the consumer is concerned. She mentioned the example of medicines where not all information is clear and often not in English or Maltese. She also followed this up with the MCCAA

She noted that ACR Executive Committee members should work with Local Councils and other organizations in the villages and towns

**Participation in Conferences and Public Dialogue**

**Report on the Transatlantic Trading Partnership – TTIP consultation**

**Malta Business Bureau Consultation Session 3 July 2015**

ACR Executive Committee member, Lina Caruana actively participated in this consultation session.

***Recommendations:*** The Association for Consumer Rights can contribute to society by being a watchdog and urging governments to attend to the business structures and how they function based on actual basis of scientific information. ACR can also make use of experts such as Prof Claude Farrugia tel .21330430 email, claude.farrugia@um.edu.mt , Chemistry Department. He said he would be willing to deliver a talk on Pharmaceuticals. Ivan Ebejer officer at Semestru Ewropew at Ewropa House offered his services with regards to EU Semester information. A number of presentations of this session were sent to ACR

**Participation in the Enterprise Consultative Council – 24.09.15**

ACR General Secretary contributed to the discussion on the EU-US Transatlantic Trade and Investment Partnership (TTIP) regarding the following points:-

* Safeguarding the interests of civil society;
* Addressing the situation of SME’s which is quite weak and require more strength;
* different types of SMEs and how these would be affected;
* SMEs in the services sector;
* Importance of not lowering existing EU standards especially when it comes to farmers and agriculture; and
* Different existing laws in the US and the EU when it comes to GMOs and how these will change with the TTIP
* Ensuring standards that guarantee safety measures for medicines and medical devices .

Ms. Attard has also submitted number of documents to be considered: The Impact of the TTIP on SMEs and BEUC position on pharmaceuticals and medical devices, which were disseminated to the participants

**Launch of the Draft National Strategy for Retirement Income and Financial Literacy**

The situation in Malta regarding Retirement and Financial Literacy has been one of the priorities of ACR and very prominent in our work both at National level and at EU level, through the involvement of Gen Secretary Grace Attard in EESC initiatives. ACR Treasurer Pauline Azzopardi had been a member of the previous National Commission for Financial Literacy which was disbanded some years ago

The Ministry for the Family and Social Solidarity, the Ministry for Finance and the Ministry for Education and Employment tasked a working group to draft a Draft National Policy for Retirement Income and Financial Literacy together with an action plan for the period 2016-2018.

Understanding the importance of planning for retirement is of significant importance. However this is not enough. A person has to be financially literate so that they make sure that savings and /or investments accrued across different life-events result in the financial rewards sought.

**The Draft National Strategy emphasizes the following key messages**:

***Knowledge***: A person who is better informed makes improved and reasoned decisions

***Planning***: A person who is better informed of how decisions made across their life journey will be better placed to plan for the present and the future

***Action***: A person who is knowledgeable and who is able to plan for the quality of life desired in retirement is more likely to act to improve their and their family’s future financial well-being

ACR General Secretary attended the recent launch of the Strategy and establishe links with Chair of the Task Force David Spiteri Gingell to be able to work closely on this aspect in the interst of consumers. The first meeting with Mr Spiteri Gingell was held with NCW and ACR representatives to brainstorm how best to implement the strategy. This will be followed by a working plan for various stakeholders

**Conference ‘Living with Migration’**

The Public Dialogue organised by the European Parliament Information Office was held on Friday 30 October 2015 at The Fortress Builders, Fortification Interpretation Centre, St Mark Street, Valletta – an Insight by Experts and Public Dialogue with Maltese MEPs

Dr Peter Agius, Head of the European Parliament Information Office, Malta introduced the session quoting Eurostat survey findings that 83% of the Maltese population consider migration as the highest concern and an issue which the EU will not effectively address.

There is therefore the need to understand better Malta’s situation even though for the last months there has been decrease in the number of irregular migrants arriving in Malta. Migration and the political response to the challenges it represents for Maltese and European Society is often on the Public Agenda. The Conference aimed at putting emphasis on the process after the arrival of migrants in Malta – integration

**MCCAA Award – Servizz bi Tbisima**

ACR President Mary Mangion together with Grace Attard , Marie Demicoli and Doris Bingley attended the presentation of prizes for those companies who participated in ‘Servizz bi Tbissima’ project at the Hotel Phoenicia under the auspices of MCCAA. ACR member Marie Demicoli has been a member of this promotion committee for two consecutive years.

 **ACR Meeting with MCCAA Chair Mr Pizzuto**

An ACR delegation composed of Mary Mangion President, Grace Attard, Pauline Azzopardi and Marie Demicoli held a meeting with Mr Pizzuto who welcomed the ACR Executive Committee members and encouraged stronger working links and more frequent meetings with MCCAA

Director Joyce Borg and experts Maria Stivala and Melanie Vella took part in the discussions

A number of issues were discussed :

* literature of medicinal products in language that can be understood by Maltese consumers,
* unfair practice regarding dates of guarantee obligations
* lack of pricing on products,
* duration of credit card vouchers when returning goods
* prevention and reduction of food waste,
* overindebtedness,
* planned obsolescence,
* The role of Civil Society in renewable and alternative energy.

Comments on the proposed EU regulation on Alternative Dispute Resolution on online transactions were raised by Pauline Azzopardi.

Mr Pizzuto drew attention to the various areas that the MCCAA is studying regarding registering of lifts, use of pesticides, product safety among others.

He also spoke about the importance of the TRUST MARK as an incentive for fair competition. MCCAA and ACR agreed to work more closely together and to share experiences

***Copies of relevant documents are available on request.***

**EESC Opinion INT 610 - Online Dispute Resolution for Consumer Disputes *is available on request***

**Civil Society participation in Meetings of the MCESD Core Group**

**Meeting of MCESD Core Group on Jobs+ held on 29.04.2015**

Points that were raised during the meeting

**Investing in skills.**

 A new scheme will be introduced by the Middle of November probably with the new budget.

**Work Programme**

2000 long term unemployed will be introduced in a new scheme called Access to Employment A2E

Those that are registering unemployed who will not join the scheme will be taken off the register.

 **Social Enterprise**

700 unemployed already in the Community work scheme will be transferred under a private management**.** This will come into force by June 2015. Those who leave the scheme will be struck of the register.

**Job Matching system**

During July 2015 this system will be introduced. This system has been successful overseas a job search engine will be introduced for job mobility.

Later on this system will be open to persons who would like to change their job.

**Youth Guarantee**

YG2 will be introduced with some 7000 probables. Persons who have left school and not registered as working are going to be identified.

**Initiative for disabled**

A new scheme will be introduced whereby each company employing more than 50 persons can benefit from this scheme. A tax credit of circa 25% of the wage paid by an employee up to a limit of

 € 4500 will be introduced. The scheme will be launched in the Q3 for 2015. There are 400 persons registering for work as persons with disability. If a company employing more than 50 persons not employing such a person than a fee has to be paid. The person has to be registered with KNDP and the definition will be that used by the UN .There are issues that still have to be settled for this scheme like for example a partly disable person not registered as disabled.

**Maternity Fund**

The .3% increase in the national insurance paid by an employer and will be attributed to the fund. This fund will be run by the Ministry of Dr Helen Dalli.

**Making work Pay**

 These scheme are at the moment being undertaken with some success.

There are 600+ in the inward benefit scheme, 2700+ in the childcare scheme ad 700+ in the single parents scheme.

**Meeting with Commonwealth Foundation Director Vijay Krishnarayan** **11.02.15**

Director Krishnarayan was invited by the MCESD Civil Society Chair to meet the members of the Civil Society Committee

He gave a detailed explanation of the history and the initiatives of the Commonwealth Foundation in the development of civil society to act together and learn from each other to engage withinstitutions that shape people's lives. He also spoke about the preparations of CHOGM that will take place in Malta later on in November

This was followed by an exchange of views with the members

**MCESD Civil Society Conference**

**Report of the MCESD Civil Society Public Hearing held on the 20-21 October at the Dolmen Resort Centre, Qawra** Following MCESD’s application for ESF Funds and the approval of the project which was discussed with MCESD CS members, a Public Hearing entitled “Moving towards a more effective Social and Civil Dialogue” was held on the 20 October at the Dolmen Resort Hotel Qawra.

**Recommendations**

**A strengthened Civil Society for economic growth and evaluation of the representativity of society on the MCESD Civil Society**

* There is a lack of ‘representation’ in the MCESD CS
* No feedback from authorities
* What level of contributions are the Civil Society organizations representatives giving at the MCESD meetings
* What information are we receiving concerning the agenda and topics to be discussed by the MCESD so that CS members can prepare comments/recommendations
* The need for capacity building
* As in the EESC, Civil Society should be on equal level with Employers representatives and Trade Unions. This requires changes in national legislation
* Addressing the marginalization of smaller NGOs – minorities versus major, big NGOs – the need to encourage collaboration
* There is the need within the MCESD CS that we all know what each organisation is doing
* MCESD CS representatives have not been included in the working sub-committees of the MCESD .
* The need for better management of the MCESD Civil Society.
* The need for a better allocation of financial resources/ funds both from Ministries and from the ESF
* The MCESD CS needs to find ways for applying for funding for projects
* Although the attendance was rather poor, the Public Hearing and its follow-up provided an excellent opportunity for a very high quality discussion.
* Budget should include also donations by companies to benefit from a tax reduction to be extended also to NGOs besides the MCCF

**MCESD Civil Society appointment for 2016-2018**

ACR President, Mary Mangion and Assistant Secretary Marie Demicoli have been appointed representative and substitute respectively of the Consumers Sector on the MCESD Civil Society Committee. ACR is now in a better position to promote consumer rights and consumer protection through the MCESD

**MEUSAC Core Group meetings**:

ACR Hon Treasurer Pauline Azzopardi was one of the three Civil Society members elected on the MCESD Core Group for 2013-2015 who participated in a number of meetings

**MEUSAC Core Group Meeting with the Parliamentary Secretary, Hon Ian Borg responsible for the Maltese European Council Presidency 2017**

Hon Dr Ian Borg made a presentation regarding preparations for the 2017 Malta Presidency . This was followed by a discussion during which members of the MEUSAC Core group submitted their priorities to be dealt with during the Malta Presidency

EESC Board Member Grace Attard and the Maltese members of the EESC delegation had meetings with Parliamentary Secretary Hon Ian Borg and CEO Victor Camilleri in Malta and at the EESC and Dar Malta in Brussels to discuss logistics.

Grace Attard was invited by the Parliamentary Secretary to collect the priorities of the Civil Society actors which were then submitted to Hon Ian Borg and CEO Victor Camilleri

**MEUSAC Core Group Meeting with EU Commissioner Vella, Friday 30 January 2015**

**Core Group meeting with the new Commissioner Karmenu Vella held on 30 January 2015.**

Recommendations on the following themes were presented to Commissioner Vella responsible for Sustainable Development, Maritime Affairs and Fisheries

# ACR representative Pauline Azzopardi presented a number of proposals on**: Innovation in the Blue Economy:** realising the potential of our seas and oceans for jobs and growth

**Growth and Jobs in Coastal and Maritime Tourism.** Initiatives which can contribute to the development of maritime and coastal tourism

**Maritime Surveillance**: Timely access to accurate information and a common, reliable representation of the situation at sea which are vitally important in addressing risks and threats.

**Sustainable Development:** Developing policies and practices for a green economy driven by an

efficient use of primary and secondary energy

**Plastic Waste Management**: The growing role that consumers can play needs to be highlighted and to empower consumers to play a decisive role in promoting more sustainable production patterns for plastic and plastic products that also improve resource efficiency

Recommendations on the following themes were presented by ACR to Commissioner Vella responsible for Sustainable Development, Maritime Affairs and Fisheries

# **EESC Consumers Category's work programme for 2016**

Suggested topics:

* the agreement on the TTIP: in addition to chemical substances, the problem of their uses and of the use of digital data;
* digital agenda: consumer rights in the digital domain; non-material content; digital issues, in particular for older people;
* effect of the media on civil society in relation to terrorism;
* energy from the point of view of consumers (energy transition) - in collaboration with the SDGs;
* energy: issues concerning subsidies, state aid; impact on the poorest;
* use of chemicals (REACH);

**European Consumers Day 2015**

**Theme: New trends in consumption**

* Consumerism in 21st century
* Environmental, health and social claims
* Eco-innovation – towards efficiency and responsibility
* Disruptive technologies vs. traditional markets
* Innovation and regulation
* Consumer protection challenges

**European Consumers Day 2016**

The 18th edition of the European Consumer Day was held in Brussels on 10 March 2016.The Conference focused on the **Better Regulation** initiative, the role of the Commission and other institutions in implementing this new strategy to make sure that consumers benefit from the proposed regulation. The discussion also dealt with the role of public consultation and which aspects of the regulation need to be improved

**E uropean Commission Consumer Group (ECCG)**

 **Conference “Shaping the Consumer Policy of the Future” 1- 2June 2015**

**The themes of the** Conference “Shaping the Consumer Policy of the Future” and the “Workshop on the Revision of the Unfair Commercial Practices Directive Guidance documents”.

ACR Financial Secretary, Pauline Azzopardi is the alternate representative on the ECCG. Efforts were made for ACR to participate in the European Commission Consumer Group (ECCG) meetings held in Brussels.

However, as only one person per country can attend, the current Malta representative, Dr A. Grima has the right to attend. Through her efforts, ACR alternate Pauline Azzopardi was able to attend in the absence of Dr A. Grima.

**Annual Report by Members of the ECCG representatives of Consumer NGOs.**

A report was sent to the European Commission Health and Consumers Directorate – General with comments from different consumer organisations

This requested information was sent by Pauline Azzopardi, ECCG alternate member on issues that have affected the consumer landscape in Malta.

She also consulted with different consumer organizations, and their views on issues that have affected the consumer landscape in Malta The weak protection afforded in Malta to consumers via redress and the need for more awareness of their rights and the lack of funds to support NGOs were highlighted in the report

**New data dissemination tool for statistical information – 15.01.2015**

A new data dissemination tool for consumer evidence is now available at the Consumer Scoreboards webpage (by clicking the "Dissemination database" item on the left-side menu at <http://ec.europa.eu/consumers/consumer_evidence/consumer_scoreboards/index_en.htm>).

The database has a user-friendly, interactive interface that allows the public to generate customised reports and save queries in spreadsheet format.

It is designed both for stakeholders and the broader public. This new tool for accessing our data is very useful in our work. Comments or queries can be sent on JUST-CONSULT-E1@ec.europa.eu

In her comments, Pauline Azzopardi stated that the scoreboard on best performances in Malta does not reflect the real situation in many areas such as banking services and fees, maintenance services, pension products and property agencies services where in all case the charges are much higher than in outer EU Member States.

From: JUST-RAPEX@ec.europa.eu - 23 March 2015

On the 23 March 2015, the European Commission released the results of the European Rapid Alert System for non-food dangerous products (RAPEX) of 2014.

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On the 23 March 2015, the European Commission released the results of the European Rapid Alert System for non-food dangerous products (RAPEX) of 2014.

The system has now been in place now for more than ten years and has proven to be an efficient and successful cooperation tool assembling all European actors in order to protect European consumers' safety.

By enabling a quick exchange of information on dangerous products, the rapid alert system contributes to immediate protective measures being taken in all countries where such products are found. Since its implementation, the number of notifications disseminated in this network has been continuously growing. This has contributed to an increased level of safety for European consumers.

Notifications are published weekly on the Europa website under the following link:  [ec.europa.eu/rapex](file:///C%3A%5CUsers%5COwner%5CAppData%5CLocal%5CMicrosoft%5CWindows%5CTemporary%20Internet%20Files%5CContent.IE5%5CAppData%5CLocal%5CMicrosoft%5CWindows%5Cny27466%5CAppData%5CLocal%5CMicrosoft%5CWindows%5CTemporary%20Internet%20Files%5CContent.Outlook%5CL32A313U%5Cec.europa.eu%5Crapex)

There is also a possibility to use the recently revised search option on the website which allows for searches of notified dangerous goods by using multiple search criteria.

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European Commission - DG JUST - E3 Product and Service Safety
**Office:** B232 6/114. **Fax**: +32-2 29 98637

**Consumer market study on the functioning of legal and commercial guarantees for consumers in the EU**

*The legal and commercial guarantees market study examines to what extent sellers are aware of, and comply with, the requirements of relevant EU and national legislation. It looks at the way in which legal and commercial guarantees are communicated to consumers, at how consumers perceive them, and at what impact this has on purchasing decisions. The study also assesses the extent to which consumers are aware and make use of their rights, and sheds light on the prevalence and nature of problems that consumers encounter when seeking redress.*

The study reveals that:

Across the EU28, 50% of consumers consider that, in general, sellers in their country inform consumers about the legal guarantee period for products. Among in-store mystery shoppers 42% found information displayed with the product and/or were spontaneously informed by a sales person that the legal guarantee is free of charge and for a minimum period of two years.

Across all EU countries, consumers had a **good understanding of the legal guarantee coverage**; between 72% of consumers in Cyprus and 97% in Slovenia answered that the legal guarantee covers breakdown or failure to operate because of a material or manufacturing fault. **Self-reported awareness** of the legal guarantee was **67% at EU level**; however, only about half as many consumers (**35%**) were **aware of the legal guarantee period** in their country (2 years except for the longer periods in the UK and Sweden).

When asked whether, in general, **information provided by sellers about the legal guarantee was clear, transparent and not misleading,** only 50% of consumers in the EU agreed with this proposition.

A considerable proportion of sellers did not take the purchase date into account when asking consumers to prove that the good was defective or non-conforming, and provided consumers with incorrect information about the **burden of proof** (or could not provide any information at all). For problems that had occurred within the first six months after purchasing a product, 15% of consumers reported having been asked by the seller to prove that the problem was not due to their own fault, while the corresponding figure for problems that had occurred after six months which was virtually the same (16%). The study finds that the rules on **burden of proof during the legal guarantee period are poorly understood** (by consumers and traders alike) **and poorly applied**.

Across the EU, 38% of consumers had **experienced a problem** with a product for which they felt they had a genuine cause for complaining; equal shares reported that this problem had occurred within the first six months, between 6 and 12 months or between one and two years after purchasing the product.

As regards the execution of consumer guarantee rights, three main barriers were identified: **lack of awareness** – for 17% of problems for which no action was taken, consumers had not taken action because they thought the legal guarantee had expired; **complex/long process to execute rights** – for 30% of problems for which no action was taken, consumers thought it was unlikely that the problem would have been resolved (other reasons mentioned were that the process would take too long - 16%, or that the procedure to file a complaint was not known – 6%) **burden of proof** – for 14% of problems, consumers had not taken any action because they had to prove that the problem was not caused by them.

Of all the problems for which consumers had only contacted the seller, **37%** resulted in a **free repair** of the product,**26%** in a **free replacement** and **12%** in a full or partial **refund**. On average, **15%** of replacements, repairs and refunds happened within **one day** (the figure was the highest for clothing and footwear at 35%).

**Online platform for alternative dispute resolution is now active**

Following the first step for the setting up of The Online Dispute Resolution platform in 2014-2015, the platform is now open to the public and to consumers who make purchases online and who end up with a complaint with the supplier. This platform was created in line with the framework of Regulation (EU) No 524/2013 (Regulation on consumer ODR). The online purchase can be made in the same member state of the consumer and <http://ec.europa.eu/odr> trader or else the consumer and trader are in different member states.

The platform will allow consumers and traders to settle their online disputes at the click of a mouse, both for domestic and cross-border purchases, without the need to go through lengthy and costly court proceedings. One month after the Commission proposed modern digital contract rules to simplify and promote access to digital content and online sales across the EU ([press release](http://ec.europa.eu/priorities/digital-single-market/)), this online platform will also strengthen trust in online purchases and thereby make an important contribution to the EU's [Digital Single Market](http://ec.europa.eu/priorities/digital-single-market/) strategy. When consumers and traders lodge a complaint, the dispute resolution bodies will act as a referee between the two parties to resolve the issue.

The platform was open to alternative dispute resolution bodies to sign up and familiarise themselves with the platform before on 15 February 2016. Member States had to notify these bodies by 9 January 2016. Online traders will be obliged to provide a link to the ODR Platform on their websites. More information about ADR and ODR is available [here](http://ec.europa.eu/consumers/solving_consumer_disputes/non-judicial_redress/adr-odr/index_en.htm).

**National Contacts: 35621221901 35621221902** **odrmalta@mccaa.org.mt**

**ANEC European Consumer Standardisation Agency**

ACR has established a direct link with ANEC since 2012. The Steering Committee, and the Secretariat, regularly provide us with developments on Consumer Rights and standardisation in implementing EU Directives and emerging areas of concern.

ANEC, which is based in Brussels is the European consumer voice in standardization and defends consumer interests in the process of standardization and certification. At the ANEC AGM in mid 2012, General Secretary, Grace Attard on behalf of ACR was appointed member of ANEC (2012-2015).

At the ANEC 2015 AGM, Grace Attard was elected member of the Steering Committee (2015-2017). The Steering Committee has decision-making roles which gives its members the opportunity to address emerging issues besides dealing with best practices to improve standards where necessary and in conjunction with other EU organizations working on consumer affairs

ACR Public Relations Officer, Barbara Buttigieg has been selected for the post of expert on the working group respoible for domestic appliances from Malta. Barbara Buttigieg who has a lot of experience as MCCAA Director was identified. The members of this Committee from all over Europe will communicate over email and will have meetings (once or twice a year)

**Appointment of Delegate on the EESC Consultative Committee on Industrial Change (CCMI)**

During the January EESC Plenary Session, Grace Attard was appointed as Delegate to ANEC on the CCMI Committee. In this Committee she will have an important role to ensure that standards in Industry respect the needs of consumers and that there is balance between consumers and industry in policies and practices as reflected in ANEC position papers. The first CCMI topic she will be working on is *European personal care, body hygiene and beauty products industrial sector".*

**ANEC guidelines on Personal Data Protection and Privacy Protection**

From a consumer perspective, data protection and privacy is one of the major challenges of the Information Society.

The data collected can be used to profile the behaviour of consumers for both commercial and law enforcement purposes.

Real time data collection and provision of data concerning consumers who own or use them can be of concern for consumer representatives in Technical Committees.

The aim of the ANEC Guidelines is to assist consumer representatives address privacy issues related to personal data analysis on Technical Committees dealing with “smart” products and services.

 For more information go to the link below on ANEC Guidelines on personal data and privacy protection:

[ANEC Pocket Guide **“Overview of Privacy Guidance for Consumer Representatives in standards technical committees. Key Principles”**](http://www.anec.eu/attachments/ANEC-ICT-2015-G-007.pdf)

## **ANEC recommendations on Toys - lower limits for chemical compounds**

## ANEC welcomed the positive opinion of the EC’s Toy Safety Committee on 8 June to include

## new limit values in Appendix C of the Toy Safety Directive for formamide and the

## sensitizers, CMI, MI, CMI/MI 3:1 and BIT. The new values were established by the EC’s

## Subgroup on Chemicals in Toys, in which Franz Fiala is the ANEC expert. The Subgroup was

## created in 2010 – in answer to a request of ANEC and several Member States - to make

## proposals for improving the chemical requirements of the Toy Safety Directive.

**ANEC’s strategic priorities in 2014 and 2015**

Consumer Product Safety Regulation

The benefits of consumer participation in standardisation to all stakeholders

EC Green paper on Safety of Consumer Services

Green Paper on the Safety of Tourism Accommodation Services,

Cross-borders consumer services complaints data

Market Surveillance Regulation

Marketwatch project

Improved compliance of products with the Ecodesign and Energy Labelling

Transatlantic Trade and Investment Partnership (TTIP)

ANEC involvement in International Standardisation

Standardisation toolbox and e-learning modules for consumers

Capacity building

Link to ANEC Newsletter**:**[**http://www.anec.eu/anec.asp?p=newsletter&ref=02-01**](http://www.anec.eu/anec.asp?p=newsletter&ref=02-01)

**ANEC Strategy 2014 to 2020**

**Draft Annual Action Plan 2016**

As an organisation with only limited resources at its disposal, especially noting its scope, priority-setting is a continual exercise (Objective 1).

Each year, a review of the activities in the ANEC areas or sectors of priority is conducted by the Secretariat & Working Groups in order to check the continued relevance of the work programme, and to help decide whether resource should be transferred from an existing work item to a new work item.

For 2016, it is proposed to continue implementing the 2015 actions in support of Strategic Objectives 2 to 9 and introduce new actions as well. In addition, a new action is foreseen in support of Objective 10 on the long-term sustainability of the participation of consumers in standardisation.

Main areas

Consumer Product Safety Regulation

European Accessibility Act

Cross border consumer services complaints data

Chemicals in consumer products

Market Surveillance Regulations

European Injury Database

Transatlantic Trade and Investment Partnership (TTIP)

**Malta European Council Presidency 2017**

Meeting with Mr Victor Camilleri on the priorities of Civil Society of the Malta EU Council Presidency 2017

During the meeting held on Tuesday 14 April at the MCESD Building Valletta, Mary Mangion and Grace Attard discussed ACR proposals together with a number of MCESD CS members present;

This was a follow-up of the intiative taken by Grace Attard as EESC member who had already submitted a number of proposals from different NGOs in February

**Meeting of the MCESD with Maltese EESC representatives**

The five members of the EESC, Stephano Mallia, Charles Vella, Anna Maria Darmanin Grace Attard and Vince Farrugia were invited by the MCESD to make a presentation on their work in the EESC. The representatives of MCESD highly praised the work carried out by the five repesentatives. This was followed by a discussion with the MCESD members with the following conclusions :

* Meetings with MCESD and EESC should take place more often, in a structured manner
* Topics under discussion at EESC level should be forwarded to MCESD members for feedback and possible recommendations

A number ot topics of importance to Malta were :

* Taxation,
* State Aid,
* Consumer Protection and consumption,
* The safety of products imported from non-EU countries and
* Addressing unfair market practices

**Topics of complaints received by the Association**

The Association regularly receives a number of queries and complaints on various products and services. It is currently developing a database of complaints together with MCCAA . Topics of complaints that we receive, often by phone range from white goods, technology devices, dresswear, issues concerning guarantees, better safety measures in products and services and online shopping information

**ACR programme for 2016**

The program for 2016 will focus reaffirmation of resolutions 2015 that require further attention.

The**se include:**

Online gambling: principles to ensure effective protection of consumers

Household Over-indebtedness

Financial Education and Responsible Consumption

Strategy for the Prevention and Reduction of Food Waste

Ass you can see on the agenda 2016 there are a number of important consumer issues which we shall discus that need attention, often because we feel that there is further need to improve standardization

ACR will increase its ‘market watch” (market surveillance) especially with your contribution in informing us of unfair practices.

ACR will give priority to information for consumers through increasing events such as talks and discussions on current as well as emerging issues.

Members and friends are urged to participate and voice their complaints and their recommendations, as together we are determined to move forward in empowering the Maltese consumer

**Conclusion**

I am grateful to all Executive Committee members whose commitment to the Association has been crucial to the development of our initiatives. Their participation in various talks and seminars, the information they provide us from time to time is very important for us to keep in touch with emerging needs of consumers, as well as the public relations initiatives that give ACR visibility are all crucial to our work. We are continually building contacts with organizations at EU level, ensuring that we are in decision-making positions to be able to influence measures that safeguard the rights of consumers.

***Grace Attard***

***General Secretary***

***Association for Consumer Rights Malta (ACR)***