



**BEUC** The European  
Consumer  
Organisation

The Consumer Voice in Europe

# Concluding the contract: an informed choice?

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BEREC Workshop on End-Users rights  
9 April 2024



## CONTRACT INFORMATION REQUIREMENTS ARTICLE 102 EECC

- Contract summary template to be used from December 2019
- Specific QoS requirements for IAS
- Usage monitoring facilities

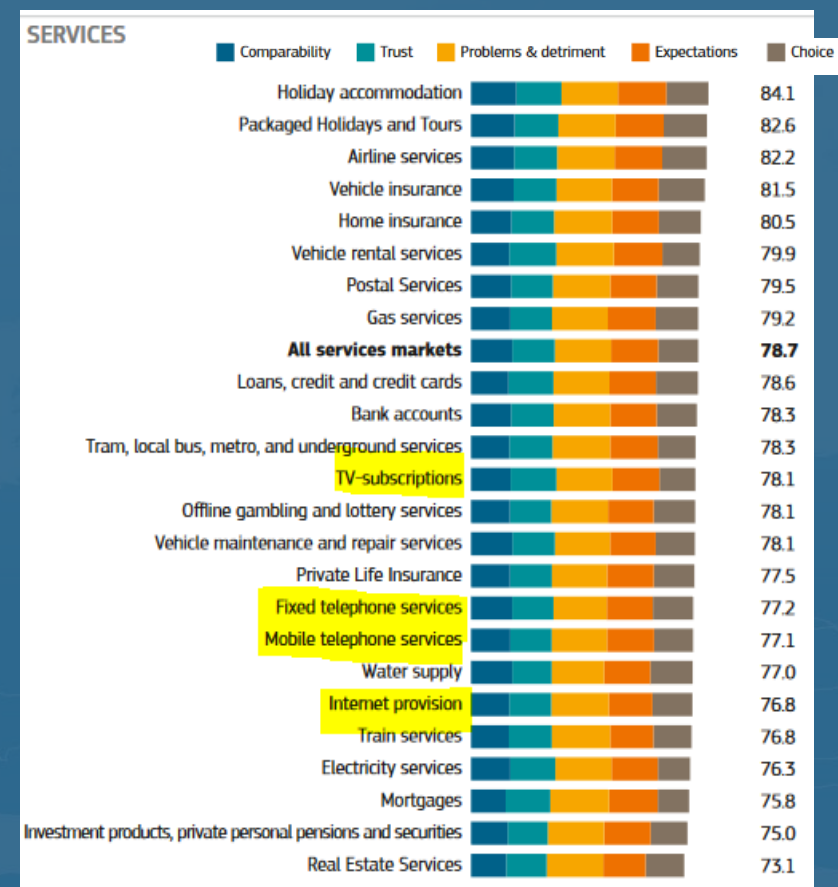
## TRANSPARENCY & COMPARISON OF OFFERS ARTICLE 103 EECC

- Information to be published by service providers or responsible authorities
- Independent service comparison tool for tariffs and QoS – certified by relevant authorities

# WHY END-USER PROTECTION WAS NEEDED

## Telecoms: one of the worst performing services markets for consumers

- Four worst-performing services markets
- Highest proportion of consumers experiencing problems (16.9%),
- Highest percentage of consumer complaints (85.3% complain when experiencing problems).



# WHY PROTECTION IS STILL NEEDED

Telecoms remains one of the worst performing services markets for consumers

- Reducing competition, similar offers
- Increasing prices
- Deteriorating quality of service
- Lack of investment, slow deployment of networks, especially in remote areas

- **BEUC member OCU**: majority of consumer complaints in Spain cover telecoms services, 64% of all mediations are about telecoms bundled offers
- **BEUC member DECO**: telecoms sector as the Portuguese consumer complaints 'champion' for 15 years.

COMUNICAÇÕES LIDERAM 12 fevereiro 2024 às 06h01 Leitura: 10 min

## Queixas aumentam. DECO recebeu quase mil por dia em 2023

A associação para a defesa do consumidor assinala esta segunda-feira o seu 50.º aniversário. Neste tempo, já ajudou quase oito milhões de pessoas. As telecomunicações são o setor que mais queixas motivou.

# TRANSPARENCY AND OFFER COMPARISON

## Information asymmetry

When more information is not  
always better information:

- Lacking
- Misleading
- Difficult to find
- Provided late
- Hard to compare
- Similarity of offers
- Choice or information overload



# CONTRACT INFORMATION



**Contract summaries:** the most significant development to help consumers to make more informed choices, yet **more is needed to reflect on more informed choices** for consumers

Are contract summaries living up to its purpose?

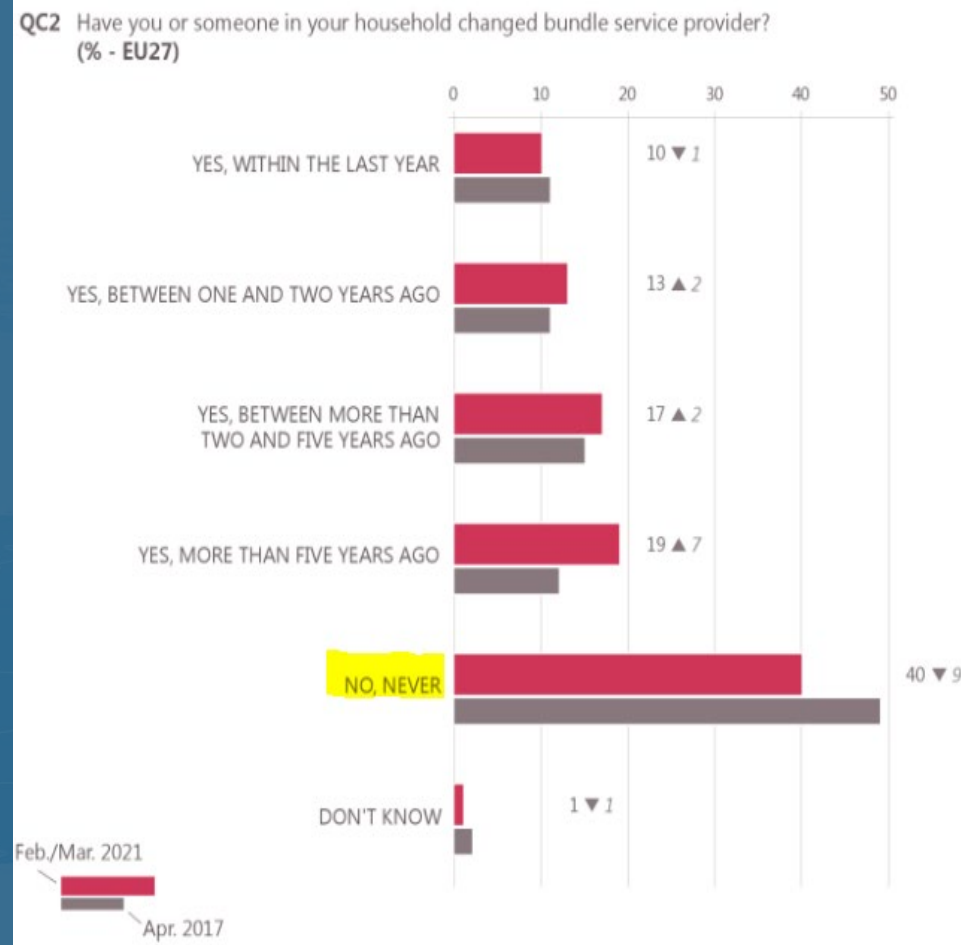
- **Similarly advertised offers:** reduced competition, less operators, similar offers
- **Misuse of contract summaries:** contract summaries in Greece provided in the contract itself, deterring consumers from comparing offers - **BEUC member KEPKA**
- **Lack of continuous availability and accessibility** depending on the operators, especially in case of renewal or unilateral change of contractual conditions

# WARNING SIGNS

## Consumers still not making better choices despite more information

- Similar offers, too few operators
- Long contract duration, early termination charges
- Complex products, bundling
- Switching costs
- Loss of service

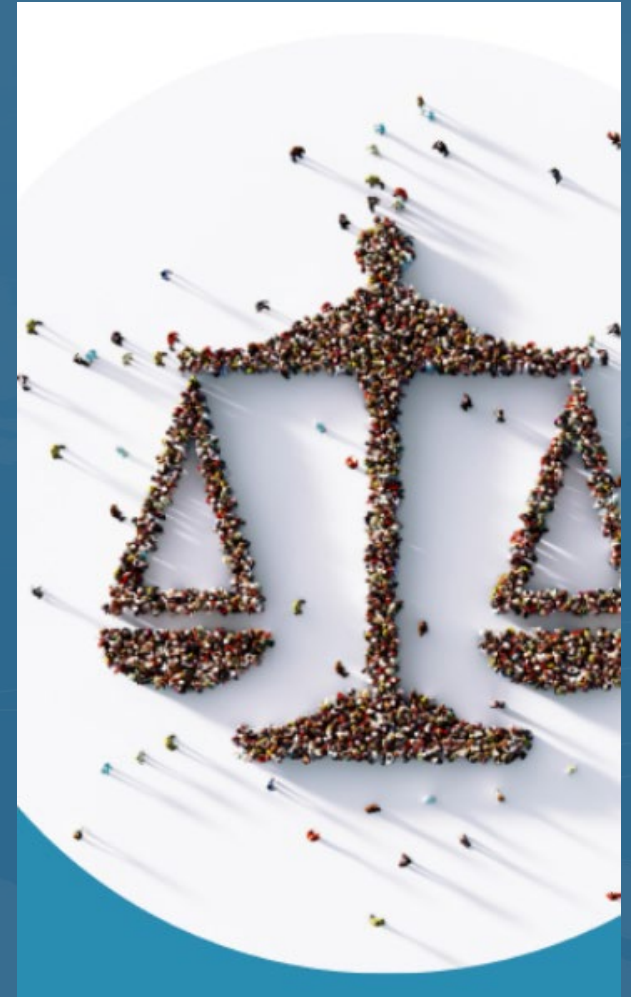
**BEUC Portuguese member DECO:** very long contracts, high penalties for early contract termination, switching deterrence measures for consumers



Source: EC Special Eurobarometer 510 –June 2021

# THE WAY FORWARD

- **No loss of acquired rights and protections for consumers:** full harmonization must not compromise higher levels of consumer protection
- **Strengthened rules:** clarifying rules on information and transparency requirements and provider switching, in particular on early contract termination, easy switching and on bundled contracts.
- **Enforcement is key:** effective implementation of new rules requires collaboration and cooperation amongst all relevant stakeholders and active coordination between competent authorities at national level.
- **Build a 'virtuous cycle':** Close cooperation between national market authorities and consumer protection organisations.
- **Redress must be available:** Consumers need effective complaint procedures and civil law remedies allowing to seek redress.







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**Thank you** for your attention

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