

FINLAND

Annual Report on Consumer Issues 2000

Institutional developments

The Advisory Committee on Consumer Affairs prepared for the years 2000 - 2003 a consumer policy programme that was adopted in June. The programme covers 15 subject areas in which consumer's position needs to be improved through different measures. The programme is an expression of the article in the Amsterdam Treaty which says that consumer policy should make a breakthrough in every political sector.

Financial and debt counselling became a statutory service

The new Act on financial and debt counselling came into force at the beginning of September. Debt counselling for individuals, hitherto provided on voluntary basis, became a statutory obligation. The purpose of the act is to guarantee access to financial and debt counselling services throughout the country and to guarantee an equal treatment of citizens. Another aim is to counteract the emergence of debt problems by requiring debt counsellors also to carry out financial counselling. From now on, counsellors should no longer have to concentrate on making debt restructuring applications or seeking amicable settlement for overindebted persons.

Under the act, the general control, direction and supervision of debt counselling is incumbent on the Consumer Agency. Each of the provincial state offices shall ensure the adequacy of counselling services in its province. The principal aim is to see provincial state offices and municipalities conclude mutual agreements on sharing the counselling functions. The Consumer Agency pays, from government funds, compensation to the municipalities for organising the services in accordance with a Decree signed by the Minister of Trade and Industry. During the initial phases of the system, the effects of the Act will be closely monitored. During the autumn, the Consumer Agency worked out a model assignment agreement, visited each province to discuss various options with different interest groups, drafted a form for the monitoring of the system, and planned a system for training the debt counsellors. Particular efforts were made to create good prerequisites for bringing the legal protection problems of indebted persons to the knowledge of the Consumer Ombudsman and the Consumer Agency with a view to reducing these problems for example by means of the surveillance methods the Consumer Ombudsman has at his disposal.

Essential and financial services

Essential services

New terms for essential services

Water

The government bill concerning a Water Supply Act was finalised during the spring. The new act will harmonise the pricing and contracting systems within the branch, which comprises both household water distribution and waste water treatment. The

point of departure in the act will be that water supply is one of the "essential services" (a public utility), which must be accessible to all. The act will also clarify the consumer's legal position as a consumer of water. Thus it will comprise all central legislation for example on the modifying of terms, on interrupting the supply, and on granting price rebates and compensating losses and injuries. Fees for water distribution and treatment must be both reasonable and equitable. The preparation of the new terms concerning subscriptions and water deliveries will be started in cooperation with the Association of Water Supply and Sewage in February 2001.

Electricity

New terms of electricity subscription contracts were completed just before the end of the year. They were prepared in cooperation with the Finnish Electricity Association, the Energy Market Authority and certain bodies representing consumers of electricity. The terms are in line with the provisions on consumer protection contained in the Electricity Market Act.

Natural gas

The terms of contract relating to natural gas subscription and distribution are being revised to bring them, *mutatis mutandis*, in line with those concerning electricity. The terms were submitted to the Consumer Ombudsman for examination in November and are to be adopted in January 2001.

The terms of contract dealing with district-heat subscription and sale were revised towards the end of the year. The new terms are in line with the changes made to the terms relating to electricity. The purpose of the reform was to bring the legal position of the user of district heat in line with that of those using other forms of energy.

Draft government proposal for an Act on postal services

The Consumer Agency has submitted to the Ministry of Transport and Communications its opinion on the proposed new Act on postal services. The proposed new system and regulations would replace the existing system and regulations. The Consumer Agency supported the bill. The proposed Act would guarantee access to basic postal services on an equitable basis throughout the country. The Agency drew attention, however, to the weak standard of the general services and called for more precise provisions about the liabilities and terms of delivery of the postal company to be founded. In addition, the Ministry of Transport and Communications has proposed that the terms of delivery to be applied by the new company would call for approval by the Consumer Ombudsman. This would be justified by the special character of postal services and the need to bring the terms of delivery in line with the Consumer Protection Act. The Ministry amended its proposal concerning the new Act according as proposed by the Ombudsman. The government bill was given to Parliament in June.

Financial services

Individual citizens often contact the Consumer Ombudsman on their saving and investment problems. Enquiries have increased in recent years, and so have formal requests to the Ombudsman for views and comments on operations and investment objects in the

stock market. Increasingly, consumers plan these days investing money in pension trusts and mutual funds, and the stock market does its best to take advantage of the increased demand.

Restrictions imposed on the marketing of pension trusts and mutual funds

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Investment advisers and insurance brokers have, at the same time, been expanding their supply of services to small investors. This has entailed certain problems. At the moment, only the advisory services provided by banks and investment companies are regulated by law and supervised by the Financial Supervision Authority, whereas any other investment consultants operate unlicensed and uncontrolled by the authorities. Late in 1999 the Financial Supervision Authority, in fact, submitted to the Ministry of Finance a proposal for promulgation of an act on rules to be drawn up for investment counselling.

The Consumer Ombudsman, the Financial Supervision Authority and the Finnish Association of Mutual Funds engaged in negotiations concerning the showing of costs incurred in the marketing of mutual funds. As agreement on the issue seemed to prevail the Association of Mutual Funds was mandated to bring it to a conclusion based on the principle of businesses' spontaneous acceptance of responsibility.

The Ministry of Finance set up, in the spring, a working group, with representation from the Consumer Agency, to revise the requirements concerning the minimum information to be supplied in a brochure in marketing a mutual fund to a consumer. The Ministry of Finance issued a Decree on the matter, which became operative from the beginning of October. The Association of Mutual Funds is working on a model for the brochure, which the Consumer Ombudsman has already commented upon. After the completion of the model, the various options for additional briefing in the field will come up for consideration.

The right venue for minor disputes

Creation of a body to settle disputes in which mainly small investors operating in the stock market are involved was discussed in various connections during the year. The Financial Supervision Authority convened the key interest groups to a mutual meeting in November. No actual decisions on the concrete forms of implementation were taken as yet. The Consumer Agency supports the option of extending the powers currently exercised by the Consumer Complaints Board to stock market disputes.

Access to basic bank services must be ensured through legislation

The Consumer Ombudsman has for years stressed the indispensable character of bank services from the point of view of the whole population. Consumers must be guaranteed

the right to a bank account and to the possession of the necessary instruments for using it. Businesses and other organisations are gradually abandoning cash payment of bills. As payment without the agency of a bank has become impossible all citizens must have access to bank services allowing transfers of money at reasonable cost.

The working group set up for bank services handed its report on 29 December. The report comprised a dissenting opinion from the member representing the Consumer Agency as to the adequacy of the measures proposed for ensuring access to basic bank services. Though the Finnish Bankers' Association announced, in November, its decision to include in the new ethical code of banking operations the principle that registered payment irregularities shall not prevent one from opening a bank account, unfortunately the other crucial aspect of basic bank services - access to a reasonably priced public payments transfer system - remains unsettled. The providing of basic bank services concerns a function which is essential to the whole society. To base this function merely on the private sector's possible actions cannot be deemed to be a satisfactory solution. To quote the dissenting opinion, access to reasonably priced basic bank services should be guaranteed to all through legislation.

Insurance

Reviewal of foreign insurance companies' terms of contract continued

The Consumer Agency analysed in 1999 the terms and practices applied by some major foreign-owned companies providing insurance in Finland. The summary of the results stressed the need for engaging in negotiations with these three companies to make them adjust their terms so as to bring them better in line with Finnish laws. During the year under review, the Consumer Ombudsman called for adjustments to their terms and brochures. Their terms turned out to diverge on various points from the requirements of the Finnish Insurance Contracts Act and their brochures did not always take the restrictions in insurance coverage sufficiently into account. Special attention was paid to the need of naming the different forms of insurance less ambiguously so as not to mislead the consumer. Some of the foreign insurance companies tender policies have a more limited coverage than Finnish consumers are accustomed to.

Closer cooperation among the authorities

The Consumer Agency strengthened its cooperation with the Insurance Supervision Authority, the Finnish Insurance Ombudsman Bureau and the Consumer Complaint Board regarding the common fields of operation and the mutual exchange of information on topical issues. Moreover, the Consumer Agency's cooperation with the Insurance Supervision Authority was suggested to be regulated in law. The government proposal for amending the Act on Insurance Companies and for promulgating some new acts bearing on the field requires the Consumer Ombudsman and the Insurance Supervision Authority to cooperate properly. A regulation was also proposed to be made concerning the Ombudsman's obligation to enquire the Insurance Supervision Authority about its opinion before a ban or an injunction is issued for submission to the Market Court if the ban or injunction bears on an issue belonging under the Consumer Protection Act.

With the Federation of Finnish Insurance Companies negotiations were conducted for example about the debt collection practices as seen by the insurance companies and

about the policy granting criteria in cases where the applicant is registered for payment irregularities. In discussing the tendering of insurance in the Internet it was agreed that insurers' information obligation under the Insurance Contract Act extends also to the web. The Federation was forwarded a copy of the OECD recommendation concerning consumer protection in the context of electronic commerce.

Consumers' need for information increases according as insurance companies expand their operations

The Ministry of Social Affairs and Health is preparing a proposal for amendment of the Insurance Companies Act. The amendment would expand insurance companies' scope of business operations. The proposal would also amount to revising the regulations concerning these companies' marketing activities. If the companies concerned are entitled to expand their area of business operations they are likely to begin to market their insurance products alongside certain other goods and services. The Consumer Ombudsman deems it important to see the Insurance Supervision Authority's jurisdiction extended to insurance companies' entire marketing activities instead of its being limited to the marketing of insurance products. It must also be ensured that consumers understand, when dealing with an insurance company, in what capacity this is operating and with whom they are concluding a contract in each case. The insurance company should always tell its customers which company's product or service is being offered them and that the insurance company itself is not party to the contract.

The Consumer Ombudsman opposes establishment of a central Register of Losses

Insurance institutions have asked the Privacy Protection Board to permit them to exchange information about their clients' claims for indemnity. Such mutual provision of information among the institutions, they say, would enable them to fight criminal attempts. The Consumer Ombudsman holds, however, that fighting against criminality should not have the effect of weakening the position of the client. The processing of an insurance claim should never start from suspecting the client of fraud. Insurance companies already have at their disposal a register of persons about whom they have made reports of offence to the police or who have been convicted of an offence against an insurance company. One can ask what purpose the proposed new register would actually serve.

The basic point of departure for insurance activities is that in granting a policy the insurance company assumes a certain risk. If the risk results in a loss the primary assumption must be to compensate the insured for the loss, the Ombudsman emphasised in his opinion to the Privacy Protection Board.

A client has the right to expect from the insurance company prompt recovery of a loss incurred. Is it really sensible to think that upon receipt of a claim for indemnity the insurance company should always begin by checking the client's previous insurance history? This would particularly concern those people whose proneness to insured occurrences exceeds the average. A further problem would be the unreasonable delays in payment resulting from the company's minute investigations of the case. Indemnity may even be denied altogether if the client cannot provide all the required evidence.

Even if the information accrued about one's previous cases could not be used for the processing or pricing of new claims, the problem is that consumers can never be abso-

lutely sure about all the purposes the information may be used for. The system lacks transparency. The granting of new policies might well become more difficult. The Consumer Ombudsman reminded that traditionally insurance institutions have not been taken to be obliged to quote their motives for a denial despite that certain forms of insurance, such as the householder's comprehensive insurance, can be regarded as essential services.

Electronic commerce and payments

Directives and changes in the Consumer Protection Act

The European Union, too, has played an active role in expanding electronic commerce and in creating consumer protection in that commerce. The Directive on electronic commerce came into force in May. The Consumer Protection Act was changed as a result of the implementation of the Directive on Distance Selling so that the previous provisions concerning mail-order selling were replaced by provisions on distance selling, including electronic commerce. This change entered into force on 1 March 2001.

The Consumer Ombudsman as a provider of legal assistance

The Consumer Ombudsman may assist a consumer before a court in private disputes which either may constitute a legal precedent or are otherwise important from the point of view of consumers' general interest. To succeed in his task, it is essential for the Consumer Ombudsman to become aware of issues that are important from the standpoint of consumers' general interest. This is actively aspired by various means. Main sources of such information are the requests for assistance and the reports received by the Consumer Agency, announcements by the Consumer Complaint Board, the consumer counsellors, the Advisory Office for Bank Clients, and the Finnish Insurance Ombudsman Bureau.

Current issues

Elderly people represent a growing proportion of the population. They are not, however, a homogeneous group. Their consumer habits, economic situation and ability to respond to changing conditions vary a lot. An increasing number of aged persons live on their own, and this style of living is supported in various ways. Besides for new forms of dwelling, there is a growing need for different services, especially for intensive care, for the aged. These services are increasingly provided by private businesses rather than by public sector organisations. Purchasing domestic services from a business and concluding long-term contracts require awareness of the content of the contract as well as of the quality of the services.

Growing old in itself places specific demands on the quality of various products. Safety is key, both as a selection criterion and to maximise the usability of the product. Information about price and quality to help elderly consumers in their choices and commercial decisions must therefore be available. In devising new technical solutions, the specific needs of ageing consumers' must be taken into account, for example in order that this group be not left outside the services provided by the information society. Throughout the period 2000 - 2002, the Consumer Agency and the Consumer Ombudsman will be treating elderly persons' position in the marketplace as a high priority.

Consumers should not be subjected to unreasonably high or unforeseeable financial risks against their own will. This is a matter of both adequate information and good business practices. Consumers' risks in the financial market have constituted, and will constitute, focus number two in the Consumer Ombudsman's and the Consumer Agency's work during 2000-2002. Many different fields, from the advent of the euro to housing problems, are comprised in this key area.

Another key area is financial risks in the market. Consumers should not be subjected to unreasonably high or unforeseeable financial risks against their own will. This is a matter of both adequate information and good business practices. Consumers' risks in the financial market have constituted, and will constitute, focus number two in the Consumer Ombudsman's and the Consumer Agency's work during 2000-2002. Many different fields, from the advent of the euro to housing problems, are comprised in this key area.

The Consumer Agency's and the Consumer Ombudsman's third focus was businesses' spontaneous acceptance of responsibility to make it appear throughout the operations. Surveillance by the authorities cannot alone guarantee the achievement of the legislative goals. It goes without saying that all engaging in some kind of industrial activity must respect laws and regulations. The consumer laws cannot work satisfactorily unless businesses contribute to the goals actively.

The third hot topic is businesses' ethical principles. It is not about traditional self-regulation but the ways in which the responsibility to be accepted by businesses can be materialised. So far, businesses' acceptance of responsibility has mainly concerned product development and marketing. Various environmental programmes have been set up, attempts have been made to promote fair trade, and businesses have been formulating their stance on human rights issues. In the manufacturing process, these aspects have been taken into account for example by improving the reparability and lengthening the service life of products.

The production of articles varies, and so does the form to be given to the acceptance of responsibility. It has been noted in various contexts that in a market economy different consumer groups cannot always find appropriate services to satisfy their needs: the aged for example find it difficult to obtain a permanent traveller's insurance policy although they travel a lot these days. How to ensure access to essential services continues to be a problem. Good technical solutions would be needed to meet the requirements of certain particular groups of people. On the other hand, it must be asked how consumers can be sure that a given company is not using child labour, that its products are ecologically as recommendable as it claims, or that the company really applies in its investment activities some ethical principles.

The Consumer Agency and the Consumer Ombudsman are involved in a continuous dialogue with business and industries. During the year under review, these sectors' spontaneous acceptance of responsibility was seen both in their preparations for changeover to the euro and in their marketing activities.

Instructions for businesses' own control of product safety

The Consumer Agency compiled during the year a text for a RECALL handbook for businesses. The book gives instructions on how to prevent product safety problems from arising, how to prepare for such problems, and how to solve them rapidly. As the prod-

uct safety directive, which is still under preparation, will have some effect on the content of the handbook, this will be published in 2001.

Product safety and Collaboration with the Customs Laboratory

Risks can be eliminated by monitoring product safety

The Consumer Agency supervises product safety in many different ways: by making surveys, by testing products in cooperation with the Customs Laboratory, by perusing complaints and notifications, and by carrying out market surveillance in collaboration with the own regional and local administration.

Products tested in connection with market surveillance in 2000

A joint market surveillance project of the Consumer Agency and the Customs Laboratory

Surveys were made during the year on five product groups for their conformity to requirements and their safety: life jackets and personal buoyancy aids; shampoos; sanitary towels; "rollators" (wheeled walking supports); and circular saws. The Consumer Agency also launched in May a two-year safety research project in collaboration with the Work Efficiency Institute, the Ministry of Trade and Industry and the Safety Technology Authority. The purpose is to find out how the safety devices mounted on household appliances to contribute to the operational safety of these under different conditions of use. Involved in the tests were cookers, refrigerating units, dishwashers, washing machines, and tumbler driers. The research findings will be published in October 2001.

With life jackets and personal buoyancy aids and household electrical appliances as the sole major exceptions, all product safety surveys were brought to completion during the year under review. The test for life jackets and personal buoyancy aids has identified a major problem in the conflicting certificates and test results provided by the manufacturers regarding conformity to standards. The matter is being investigated in collaboration with the British surveillance authorities and testing laboratories.

Quality tests

The Finnish Consumer Agency carries out yearly 35-40 comparative test projects to help consumers to choose products suited to their personal needs. The products chosen for tests are usually popular consumer goods belonging to the everyday consumers world, such as domestic appliances, DIY-equipment and telecommunications equipment, products for children's needs and food. About a half of these tests are joint tests carried out in cooperation with other European or world-wide organisations. The agency is a partner of International Consumer Research & Testing Ltd. (ICRT), an organisation of 26 independent consumer organisations and consumer authorities from 22 countries worldwide. ICRT carries out joint testing and also develops testing methods. Through this cooperation ICRT also obtains information on the consumer goods market and its development worldwide.

Price comparisons

In 2000 the Finnish Consumer Agency carried out six price comparisons. They were comparisons on Served dwellings for aged people, Organically grown products, Special dental technicians' charges, Bank loans, Chiropractors' services and Grocery basket.

The euro

The Consumer Ombudsman and the Federation of Finnish Commerce and Trade have sought to anticipate difficulties that may arise when cash euros are put into circulation at the beginning of 2002. The Consumer Ombudsman informed the Federation of his opinion in the matter at the end of the year. He pointed out that any predictable gaps should be removed well before the final changeover to the new currency. However well the retail business may be briefed in advance, euros and cents as the concrete instruments of payment will be a novel experience to us all at the beginning of 2002. In actual business this will create situations where the customer suspects or detects a mistake on the part of the seller, or has the feeling of not being treated properly.

It lies in our common interest to see these situations solved flexibly, preserving the confidence of the customer. To succeed in this, retailers should have readymade instructions for their personnel on how each concrete situation should be handled. Besides such professional rules there could be a set of best-practice type of instructions for the customers on how to proceed in ambiguous situations. The Consumer Ombudsman recommended that the instructions would include, for example, certain technical solutions, specific "clearing points" for handling customers' complaints immediately, appointment of special customer advisers to assist buyers with their problems and provision of cash receipts with detailed information.

Continuous monitoring of the euro prices

One task of the Consumer Agency is to ensure that consumers can retain their sense of money and prices at the time of the changeover. Euro prices have been monitored since 1999 to observe whether the coming changeover is bringing price adjustments and to prevent such increases. The monitoring was continued in collaboration with the provincial state offices throughout the year. Particular attention was paid to the prices and package sizes of products sold in supermarkets but the developments in the service sector were also monitored. The results were published in connection with the food price comparison by noting the place, product and retail store concerned.

Euro monitoring was also carried out in collaboration with the Finnish Consumers' Association. A joint project launched with the Association's local branches has involved the preparation and testing of a monitoring form designed for the use of customers. The Association in turn has activated some other consumer organisations to assist in the project.

Euro information and training

The Consumer Agency commissioned for the use of the provincial state offices, consumer counsellors, counselling organisations, schools, educational institutions etc. a set of transparencies with a background paper on the value of the euro and a series of posters on the subject. The Ministry of Finance and the European Commission supported the project financially. All the above-mentioned material can be studied at the Agency's website address.

The retail sector has been provided training on how to display the euro prices. The Consumer Agency's price comparisons and other information material had dual pricing (markkas and euros) throughout.

An agreement on displaying the euro prices

In 1999, the Consumer Agency carried out negotiations with the Federation of Finnish Commerce and Trade, the Finnish Oil and Gas Federation and the Finnish Hotel and Restaurant Association about the principles to be applied in introducing the euro in Finland. The introduction of the new currency is based on the agreement concluded, under the aegis of the European Commission, among the business sector, the tourist industry and the various consumer associations. Each organisation committed itself to promote the voluntary display of euro prices during the information stage.

Early in the year, the Consumer Agency conducted specifying negotiations about the introduction of euro price labelling and the relative situation in each sector. The situation will be checked at the beginning of 2001. According to the agreement, euro price labelling is expected to be generalised during 2001 so that the majority of products should bear dual pricing as from 1 July 2001. Euro prices are in fact already displayed quite extensively at least in supermarkets; the survey made by the provincial state offices in March showed that the situation was generally speaking good, except for so-called wild shops. The symbol intended to inform consumers of the shopkeeper's commitment to the agreement was, however, to be seen much less frequently.

The situations in which dual pricing could perhaps be replaced by showing conversion tables in shops will be further examined in collaboration with the Federation of Finnish Commerce and Trade. The aim is to maximise the use of dual pricing at the beginning of 2002, when the euro is put into circulation as cash money and consumers can pay with either markkas or euros for two months.

Critique against non-circulation of the lowest denominated euro coins

The Consumer Agency opposed in its statement of views to the Ministry of Finance the retail sector's proposal that Finland should abstain from putting the two lowest-valued coins, 1 and 2 cent, into circulation. In the absence of these coins the total price of purchases would be rounded up to the nearest five or ten cents. The Consumer Agency warned that this would also make it still more difficult for consumers to learn to use the new currency and that it would undermine their confidence in retailers' pricing and business practices in general. Non-circulation of the coins could even have inflationary effects.

The environment

The national consumer policy has as an important goal related to sustainable development to enable the consumer to make sensible buying decisions and thus to contribute to steering the market. The consumer's chances for sustainable development depend on the supply offered and the rules of operation prevailing on the market. Consumers need information for the support of their choices but manufacturers and businesses, too, should take account of the conditions of sustainable consumption in their product policy.

School pupils were convened to a tenth Eco Quiz during their autumn term. The Quiz 2000/2001 encourages young consumers to consider their own consumer habits. The theme, "Checking consumption by omitting redundant choices", was aimed to spur children and youngsters to think about their personal chances for more reasonable consumption and for adopting new sustainable modes of activity. For the first time, the quiz was open for all age levels. The quiz was devised by the biology and geographics teachers with their joint Federation and the Junior Educators' Association, the Finnish Nature League, the Finnish Association for Nature Conservation and the Consumer Agency as organisers.

The Consumer Agency, the Helsinki Metropolitan Area Council and the Information Centre for Energy Efficiency and Renewable Energy Resources (the Motiva) sponsored a CD Rom version of the Globe Game, which was one element in the Changing Environment - an exhibition held at the Heureka Science Centre at Vantaa. The game is suited for consumer and environmental education at different school grades. The aim of the participants is to save the Globe by picking the option that requires least of energy and other natural resources. The game leads each player to assess their own consumer habits from the Earth's viewpoint. Copies of the Globe Game with associated printed material can be ordered from the Consumer Agency for educational purposes. Libraries and each school in the Helsinki district will also be supplied their own copies. The game also includes furthermore a teacher's manual produced by the Consumer Agency and the Motiva.

Two out of every three consumers do not want to see gene food offered for sale in Finland

Two Finns out of three are opposed to seeing either genetically modified tomatoes grown or vegetable foods containing genetically modified soya flour offered for sale in Finland. During the past three years, the attitudes have stiffened somewhat. This was evident from the study] concerning the acceptance of gene technology in foodstuffs which the Taloustutkimus Oy (economic surveys) carried out. The purpose of the study was to find out how Finns feel about gene food and what the pros and cons are.

Consumer education

Consumer education is a thematic subject, which may be emphasised in teaching, if schools wish to do that. Elements of consumer education should be taken up in all subjects of instruction. This objective is not always being achieved in schools. At the same time, many parties, for instance those trying to solve the problems of persons with a heavy debt load, those pursuing environmental policy and those in charge of the education in communication, wish that teaching of consumer information and skills be expanded.

In the year 2000 high priority areas have been:

Obstacles to and opportunities for a sustainable way of living shall be chosen as the subject of consumer research.

Consumers shall be encouraged to make sustainable consumption choices by economic and structural means and through removal of barriers in connection of consumption choices.

Information on the environmental impact of various products during their entire life cycle will be produced for the support of consumption choices.

The importance of non-material goods, such as a sound environment and services of high quality, will be stressed as factors improving the quality of life.

The possibilities provided by environmentally friendly products, packages and recycling shall be developed further.

Municipal consumer counselling

At the end of the year, there were 153 consumer counselling districts and 175 consumer counsellors in Finland. 37% of the counsellors worked on full-time, and the rest on part-time basis. The counsellors provide individual advice, disseminate information both on request and, on their own initiative, on different occasions and events, and settle disputes between consumers and businesses.

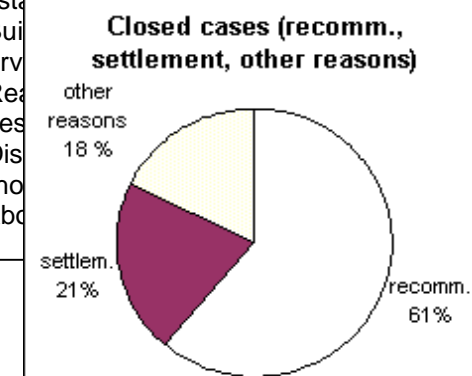
CONSUMER COMPLAINT BOARD - FINLAND

STATISTICS FROM 2000 - SUMMARY

COMPLAINTS				DECISIONS				
Section	Cases from 1999	New cases	Total	Recomm. given	Settlement	Other reasons	Total	Transferred to 2001
1	100	129	229	94	41	4	139	90
2	31	48	79	39	18	4	61	18
3	127	257	384	120	100	24	244	140
4	344	293	637	215	51	27	293	344
5	184	153	337	120	17	11	148	189
6	274	269	543	255	53	20	328	215
7	141	253	394	123	135	25	283	111
8	168	187	355	102	21	20	143	212
9	265	349	614	191	52	172	415	199
10	186	343	529	134	56	103	293	236
R1	63	56	119	48	8	0	56	63
R2	268	268	536	167	23	58	248	288
R3	121	162	283	104	9	25	138	145
TOTAL	2272	2767	5039	1712	584	493	2789	2250

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 7 = Other goods
 8 = Housing, building and construction
 9 = Insurances, health care
 10 = Other services

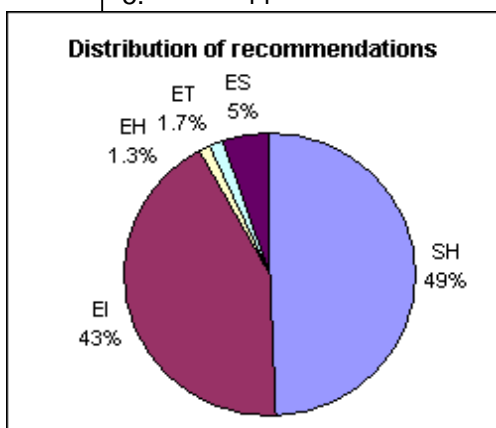
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DISTRIBUTION OF RECOMMENDATIONS BY CONTENT AND DUTIES OF DIFFERENT SECTIONS IN 2000

Section	Total	SH	EI	EH	ET	ES
1	94	47	42	0	0	5
2	39	20	16	2	0	1
3	120	77	33	4	3	3
4	215	142	63	5	3	2
5	120	57	47	0	3	13
6	255	116	114	3	4	18
7	123	63	52	0	2	6
8	102	64	30	1	3	4
9	191	50	127	0	2	12
10	134	44	78	0	5	7
R1	48	31	9	5	0	3
R2	167	93	58	2	4	10
R3	104	39	62	0	1	2
Total	1712	843	731	22	30	86

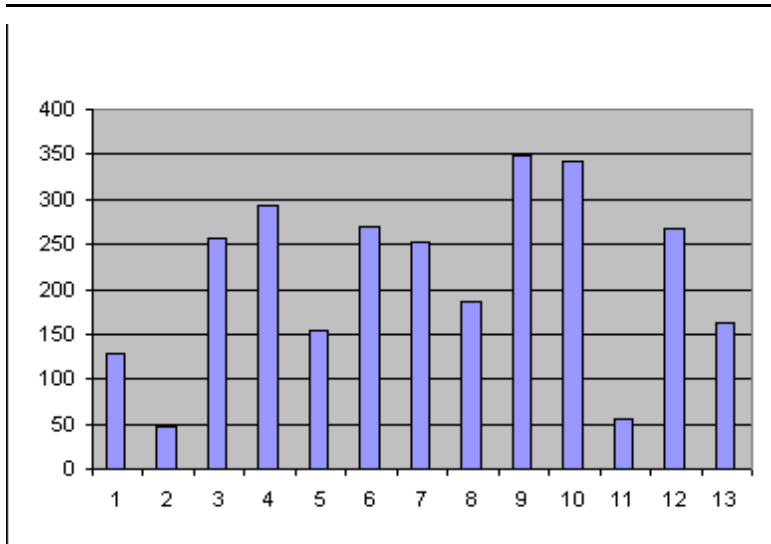
SH =	SECTION MEETINGS AND PLENARY SESSIONS IN 2000	
EI =	General Affairs	
EH =	Real Estate Business	
operat	Plenary Sessions 8	Plenary Sessions 8
ET =	Sections tot. number	
matter	1. 8	R1 12
ES =	2. 4	R2 11
	3. 9	R3 11
	4. 16	
	5. 11	



CASES AND DECISIONS BY SECTION

Section	Lodged	Decisions	Difference
1	129	139	-10
2	48	61	-13
3	257	244	13
4	293	293	0
5	153	148	5
6	269	328	-59
7	253	283	-30
8	187	143	44
9	349	415	-66
10	343	293	50
R1	56	56	0
R2	268	248	20
R3	162	138	24

Complaints lodged with different sections



Section-specific difference

