

FINLAND

Annual Report on Consumer Issues 2002

Institutional developments

New Market Court began in March

The new Market Court (Markkinaoikeus), established to replace the former Market Court (Markkinatuomioistuim) and the Competition Council, began work at the start of March. The new Market Court is tasked with examining regulations governing overall market function and providing fast, effective legal protection. This is why the same court now deals with restrictive business practices, procurement contract cases and market law cases. There is now greater possibility to appeal decisions on market law cases than earlier. Appeals are lodged with the Supreme Court or with the Supreme Administrative Court in the same way as earlier. The procedural provisions remain unchanged. The publication of documents shall comply with the Act on the Openness of Government Activities (621/1999). Court proceedings are public.

The Securities Complaint Board was opened 18.3.2002

The Securities Complaint Board offers consultative advice concerning the content of securities market legislation and related authority orders, the application of contractual terms, good commercial practices in securities trading and other issues related to securities practices. The service is free of charge and available to all non-professional investors, who are customers of banks, investment firms or mutual fund companies.

Financial and debt counselling

The Act on financial and debt counselling entered into force in Autumn 2000. The Act calls for the close monitoring of counselling at the initial stage. Since the Act entered into force the Consumer Agency has been responsible for the general control, direction and supervision of debt counselling. The provincial state offices are responsible in their areas for ensuring adequate availability of counselling services and they conclude assignment agreements with the municipalities. The municipalities receive compensation for organising the services in accordance with a Decree signed by the Minister of Trade and Industry. The Consumer Agency pays the compensation.

In 2002 financial and debt counsellors recorded 23,633 meetings with customers, during which 46,557 performances were completed. Financial and debt counsellors performed 101.23, lawyers 4 and assistants 12.5 person-years of work.

Supporting counsellors' work through the Consumer Ombudsman

To support counsellors' work the Consumer Ombudsman has discussed different issues concerning debtors' legal position with creditors, has dealt with individual matters on

the basis of the Collection Act and has issued statements and positions on the reform of legislation concerning time limits, collection and debt adjustment. Parliament approved amendments to the Debt Adjustment Act which entered into force at the beginning of 2003. In 2002 the Ministry of Justice appointed a working group to investigate the use of credit information, the effect of credit information on debtors' position and the need for regulation in this area. The Consumer Agency is represented in this working group.

Debt settlement programme

In early May 2002, the Bankers' Association reached an agreement with the government to help people with excessive debt incurred during the recession in the early 1990s. According to estimates, banks still have around 60,000–70,000 customers with such problems. The Act on the restructuring of debts introduced ten years ago has not reached all those with debt problems. The debt settlement programme covers people that have incurred excessive debt through their own debts or as guarantors in 1990–1994. The bank and debtor agree on a payment programme that corresponds to the debtor's ability to pay. If the debtor is insolvent, the resulting programme is a so-called zero-programme.

The Consumer Ombudsman met with representatives of the Finnish Bankers' Association and the Finnish Association of Collection Agencies to discuss the principles to be observed in debt adjustment. On the basis of discussions the Consumer Ombudsman prepared a memorandum.

Essential and financial services

Essential services

Insurance is also an essential service

The Consumer Ombudsman has warned insurance companies several times in recent years that payment disturbances are not automatically grounds for refusing to issue an insurance policy. Home insurance is practically indispensable nowadays, for example. In summer 2002 the Federation of Finnish Insurance Companies approved this principle in a paper concerning general principles for issuing policies.

Customers' legal position needs to be clarified in voucher model

It is not entirely clear whether the Consumer Protection Act applies to services arranged by local authorities when these are also supplied by private businesses. For instance, producing home services is a statutory task but pricing services is not regulated. It should be clear who is responsible for the proper content of services and the reasonableness of terms and what legal channels are available to consumers if problems arise.

New travel card in the Helsinki region

The new travel card which was introduced in the Helsinki region caused numerous reports to the Consumer Ombudsman, who cautioned the Helsinki Metropolitan Area Council about certain terms. The personal register for the travel card system stimulated considerable discussion in autumn 2002. The Data Protection Ombudsman took a position on the matter. The Helsinki Metropolitan Area Council also conducted discussions with consumer officials concerning the register. The Consumer Ombudsman noted that consumer protection does not require registering personal data, although the register contained elements intended to secure consumers' rights in case of error.

Increased electricity rates

As a result of mergers between power companies, transmission costs have risen to excessive levels for consumers in some areas. Rate increases are mainly due to the harmonization of tariffs. The Consumer Agency, the Energy Market Authority and the Consumer Ombudsman have together considered means to curb increases. Control officials' possibilities to do something about the matter are limited. To prevent disputes and complaint processes, clear rules should be devised for the tariff structure. These should stipulate the share of fixed charges in transmission rates, for example. A letter was sent to the ministers responsible for the matter.

Basic banking services

The preparation of legislation ensuring access to basic banking services proceeded during the year. Parliament approved a new Act on Credit Institutions, whose provisions in this respect are largely in line with the Consumer Ombudsman's recommendations.

Electricity Market Act

In October the Government proposed an amendment to the Electricity Market Act so that customers will automatically receive compensation if a power outage lasts over 12 hours. The Consumer Ombudsman helped prepare the amendment and was glad that the Government had taken action in the matter. He voiced concern over the lowering of compensation and the lengthening of the time limit from 10 hours, as the working group had originally recommended, to 12 hours.

Financial services

Directive on consumer credit

The EU Working Party on Consumer Protection and Information began discussing a proposed directive on consumer credit in late 2002. The new directive would result in the full harmonization of regulations. It would no longer be possible to enact or retain national legislation providing consumers additional protection in areas covered by the proposed directive. The most significant change in the proposal is that it would no longer be necessary to indicate the annual percentage rate of charge in marketing. The

Consumer Agency firmly opposes this. Marketing is where the annual percentage rate of charge has its greatest significance, since it influences what kind of credit consumers choose. Instead, calculation methods should be developed and harmonized in this area.

Contract terms

The Consumer Ombudsman checked the contract terms of a large number of credit and debit cards and prepared instructions for businesses in 2002. Significant deficiencies or problems were not observed in contract terms, with the exception of Onoff, which was taken to the Market Court.

Self-paying housing loan

A bank ad presented an image of a loan which the borrower need not worry about, since repayment was certain and did not require further measures on the borrower's part. The borrower was still responsible for paying back capital together with interest, however. Instalments are placed in investment funds and the entire capital is paid back at the end of the loan period. There is no guarantee concerning the return on funds, however, and the borrower bears full responsibility for the adequacy of funds. This was not stated clearly in advertising.

Credit cannot be the only way to make payment

On several occasions the Consumer Ombudsman has had to warn a large supplier of kitchen fittings about requiring customers to finance purchases with credit.

Guaranteed yield in marketing insurance

Using the expression "guaranteed yield" as the name of insurance gives a picture of a risk-free form of investment. Since insurance policies, unlike bank deposits, are not covered by a guarantee system, this expression is misleading.

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Electronic commerce and payments

Consumer Ombudsman's guidelines on e-commerce

In the spring the Consumer Ombudsman issued guidelines on e-commerce for businesses. The guidelines contained practical advice and were published on the Internet. Small companies can obtain clear information on key matters while those interested in legislation and background information can find links to other sites. The guidelines are based on the OECD recommendation concerning consumer protection in e-commerce, OECD best practice and Finnish legislation. In preparing the guidelines attention was also given to the Act on the Provision of Services in the Information Society, which came into force on 1 July. Key e-commerce organizations were informed of the guidelines, which were also presented at various training sessions and meetings with interest groups.

Nordic Consumer Ombudsmen issue new guidelines on e-commerce

The Nordic Consumer Ombudsmen revised their position statement on e-commerce and marketing on the Internet. The statement expresses joint views concerning what constitutes good practice in e-commerce and supplements legislative provisions in this area.

International Internet Sweep Day

As part of International Internet Sweep Day the Consumer Ombudsman inspected over 40 websites marketing health products and health services. Online marketing was evaluated to see if it was misleading under the Consumer Protection Act. Sites that made misleading or suspicious claims were sent e-mails that told them about International Internet Sweep Day and reminded them that online marketing is subject to the same rules as other marketing. The Sweep Day was arranged by the International Marketing Supervision Network (ISMN). Authorities and organizations in over 30 countries participated in the project.

Online marketing aimed at children

The State Provincial Office of Southern Finland conducted a study of online marketing aimed at children in the autumn. The Consumer Agency will evaluate the results in 2003.

Security and paying online

The Consumer Ombudsman presented his views to the Commission concerning its recommendation on electronic payment as well as the Payment Systems discussion paper, in which the Commission had put together a strategy for creating a single payment area for retail transfers. The concept of electronic money has remained particularly unclear and a memorandum on this matter was prepared for internal use.

Online direct marketing

The Consumer Ombudsman and the Data Protection Ombudsman cooperated to clarify problems in interpreting legislation concerning online direct marketing. Cooperation was needed especially with regard to the concept of marketing. On several occasions the Data Protection Ombudsman asked the Consumer Ombudsman to determine whether a specific case involved marketing. Late in the year the Consumer Ombudsman took three cases concerning online direct marketing to the Market Court in order to clarify the situation. The cases concerned direct marketing sent to a mobile phone, a request for permission to send direct marketing in the form of text messages to a mobile phone and the acceptability of advertising attached to an e-mail message.

Marking of toys sold on the Internet

The Consumer Agency prepared a memorandum concerning the marketing of toys on the Internet. The same information must be provided as in mail-order sales. Before they decide to purchase a product, consumers must be provided essential safety information such as what age group the toy is intended for. The memorandum was distributed to control officials and businesses in the field.

Study of text message and mobile phone services

The Consumer Agency gathered information on 491 text message and wap-based mobile phone services in Finland for its market survey. It selected 30 of these for evaluation. Criteria included the position of minors, the handling of complaints, the clarity of price information and the presentation of contract terms, among other things. The results were posted on the Consumer Agency's website.

Information for consumers

The following articles, among others, were published in Kuluttaja magazine: Is it safe to pay on the Internet?, Mobile services are poor, Phone call prices have risen rapidly, Consumers stuck with responsibility for virus protection on computers, Mobile phones tested, Help in planning a holiday online, Free software can be downloaded from the Internet, Cordless phones tested, How to save on phone bills, Internet filters censor pornography and violence, The price of a mobile phone logo.

Information for businesses

The following articles, among others, were published in Consumer Protection magazine: Online customers must also be informed of price increases, Online customers must not be misled, Bills paid online should be clearly displayed, Site address can be used to identify the site provider, Online prices should be updated, Abuses of credit, bank and smart cards and mobile phone subscriptions, New legislation should increase consumers' confidence in electronic commerce, Atk-Verkkokauppa reserved right to change prices.

The Consumer Ombudsman as a provider of legal assistance

The Consumer Ombudsman can assist consumers in individual legal proceedings if this is important for the application of the law or the public good. In 2002 the Consumer Ombudsman received 64 requests for this type of assistance. The Consumer Ombudsman assisted consumers in 15 cases which were pending. Cases have been handled at all levels of the court system. Most often disputes were settled before they came to trial.

The Consumer Ombudsman can decide to cover a consumer's legal costs, including costs which have to be paid to the other party, in part or in full, out of the Consumer Agency's budget funds. The Consumer Agency took this risk in 9 cases. The risk is generally secondary in relation to legal expense coverage.

The Consumer Ombudsman provided assistance to obtain a district court ruling on the new Act on Real Estate and Housing Agency Services. The Consumer Ombudsman was instrumental in getting Finland's largest real estate agency to refund illegal fees to consumers. The Consumer Ombudsman also assisted consumers in a case involving a guaranteeing bank's responsibility for seeing that a builder does not use buyers' payments for other projects during the construction stage. Consumers won the case in the lower court. An appeal is pending.

Clearing House activities

The Consumer Agency forwards complaints concerning products or services purchased in another EU country. In 2002 it received 30 written reports, 26 of which were clear complaints. In many cases the Consumer Agency urged consumers to contact EU consumer advice, since it was still worthy trying to resolve the matter or the consumer had not been able to file a complaint to a business in another member state.

Finnish consumers mainly complained about goods or services purchased in Spain, Germany, France and Sweden. Complaints mostly concerned traditional forms of commerce. Only a few complaints concerned e-commerce. Five complaints came from other member states.

Four decisions were issued by extra-judicial bodies during the year, two by the Consumer Complaint Board in Finland and two by the National Board for Consumer Complaints in Sweden.

There are still plenty of fields in which bodies meeting the requirements of the European Extra-Judicial Network do not exist to resolve disputes in the member states. If bodies do exist, businesses often have discretion over whether to submit matters to them for resolution. This is not a very successful arrangement from the viewpoint of consumer protection.

The Consumer Agency has cooperated with EU consumer advice to ensure that this work does not overlap with Clearing House activities. Preparations were made to transfer the handling of complaints to EEJ-Net's online database. The intention is to place the system in use during the first half of 2003.

Current issues

Telecommunications Market Act in force on 25 July 2003

After 25 July consumers will be able to change mobile phone operators and still keep their old number. It remains to be seen whether this will increase real price competition or whether operators will try to hold on to customers with offers of free call time over an extended period. Even after the act comes into force, consumers' position as users of telecom services will be weaker than in other areas.

The Consumer Ombudsman has expressed concern over consumers' legal position as users of telecom services in different connections. The biggest problems concern changes in contract terms and prices as well as consumers' right to a discount or compensation in case of defects or delays in service. The new Telecommunications Market Act will not improve the situation.

Telecom operators make extensive use of marketing tools to attract new customers. They have offered new customers gifts ranging from biking helmets to beach towels to free admission to an amusement park for one month, as well as free call time. Operating costs have been given a secondary role in marketing.

If operators compete on the basis of gifts and other additional benefits, genuine and transparent price competition is not possible. Consumers who want to change operators must go to a lot of trouble and be able to compare operating costs.

Many call time and premium offers require consumers not to change operators if they want benefits. To get free call time in full a customer must generally stay with an operator for over a year and in some cases as much as two years. Since different operators' charges are subject to change, the real value of an offer cannot be predicted when a consumer gets a subscription. Call time offers often distract consumers' attention from real operating costs and may create a false picture of overall economy.

Being able to keep the same number (or "number portability") is naturally convenient for consumers who change operators, but it makes it harder to keep track of calling costs. The new situation can result in surprisingly large phone bills. Changing operators often affects the cost of incoming calls as well. Unpleasant surprises can be avoided by informing likely callers in advance. Calls are generally cheaper between subscribers with the same operator.

Number portability means that callers will no longer know what operator a person uses on the basis of the prefix. Operators have been required to establish a free service number which will allow callers to find out which network a number belongs to. The service will be available from 25 July 2003 at 0800-1-49049. Information concerning numbers will also be available on the Internet at www.118info.fi. The Consumer Ombudsman does not consider the information service sufficient but has supported an alternative in which callers would hear a recorded message before being connected.

Product safety and Collaboration with the Customs Laboratory

Control of consumer goods

The Consumer Agency conducted 21 research projects as part of product safety control. A total of 395 products were subjected to laboratory tests. These were commissioned from the Customs Laboratory, the Technical Research Centre of Finland, SGS FIMKO, Inspecta, the Lahti Polytechnic and SP Swedish National Testing and Research Institute.

Product groups covered by tests included toys, baby changing tables, cosmetics, candle products and matches, electric chain saws, inline skating helmets, sheet fabrics, step-pers, watch bands and eyeglass frames, among other things. Azo dyes in textiles were also tested. Azo dyes are not covered by legislation but they are known to have harmful effects. Importers were informed of the results of tests. During the year a quick project was started to test the safety of carrycots.

Of the products which were tested 175 met requirements, 67 had deficiencies in terms of structure or composition and 165 had deficiencies in labelling. 26 products were voluntarily recalled. Market control measures are still under way for two projects.

The Consumer Agency received 217 reports from consumers, businesses and officials concerning product safety. In connection with the handling of reports, 38 products were tested (18% of reports). No sales bans were imposed in 2002. Market control measures are still under way for five projects.

The Consumer Agency received 153 notifications of products which were found to be dangerous in other EU countries during the year. These mainly concerned toys and electrical equipment. The Consumer Agency passed on notifications to the competent authority, such as the Safety Technology Authority. The Consumer Agency sent 16 notifications of its own, mainly in connection with toys. It also monitored releases by the Consumer Product Safety Commission in the United States.

Control of consumer services

In their market control the state provincial offices and municipal health inspectors focus on inspecting services according to the state provincial offices' result agreements. The Consumer Agency directs and trains regional and local authorities.

In 2002 the Consumer Agency arranged six training and consultation days for product safety officials. Topics included gyms, playgrounds, swimming pools, candle products, cosmetics and adventure services. The Consumer Agency assisted local authorities in cases which were difficult or open to interpretation by providing expert help and participating in some inspections.

The Consumer Agency and the National Board of Education studied what kind of training should be provided in courses for employees and entrepreneurs in the programme service field. The study was conducted by sending a questionnaire to 279 educational institutions. Responses were received from 201 of these (72%). Institutions provided instruction in first aid as well as information on liability, legislation and human relations. Clearly less training is provided with regard to directional skills, the use of safety equipment, emergency procedures and risk analysis. The results of the study were also sent to authorities in the field.

The Consumer Agency received 22 reports from consumers, businesses and officials concerning deficiencies in the safety of services.

The Consumer Agency drew skiers' and operators' attention to slope safety in February. The Consumer Agency and the Finnish Ski Area Association together prepared guidelines for the promotion of safety on ski slopes. Ski centres must see that slopes are always safe to use. They are responsible for the condition of slopes as well as structures, signs and the use motorized vehicles on slopes, among other things.

The Consumer Agency revised its safety guidelines for swimming pools and spas. Pools should not admit more customers than they can take care of safely in facilities. The new guidelines also emphasize the importance of supervision. A children's pool must not become overcrowded to the point that swimmers endanger one another and lifeguards cannot control the situation. The new guidelines concern indoor and outdoor pools, spas and water parks. The content of the pool safety document was also revised and expanded. The document must include instructions concerning safety for small children and special groups, among other things. Records must be kept of dangerous situations as well as accidents. Instructions for emergencies are also included in the safety document.

Quality tests

The practical objective for testing activities was to conduct 24-30 product tests.

24 product tests were completed last year. 21 product tests were conducted as part of ICRT cooperation, including 2 ICRT Nordic projects. Six product tests, mainly involving home appliances, were conducted by Finnish laboratories.

Product testing is linked to the Consumer Agency's goal of promoting consumers' ability to operate on the market. The goal of testing is to produce clear and reliable information on everyday goods and services to meet consumers' information needs and to influence the development of product safety and other product characteristics from consumers' viewpoint. Information is distributed through *Kuluttaja* magazine and on the Consumer Agency's website.

Tests covered home electronics and photo supplies (four tests), motor vehicles, summer tyres and children's car seats (four tests), home and mobile phones (three tests), home appliances (nine tests), electric tools and accessories (three tests), sports and leisure products (two tests), home care chemicals and skin care products. A new area of testing involved ethics in the jeans sector under the direction of the Verein für Konsumentinformation (ICRT/VKI).

The Consumer Agency also produced six comparisons of products' and services' characteristics. This included different foods as well as health care products.

In March 2002 the ICRT Nordic Group was established to improve cooperation among the consumer organizations in the five Nordic countries. Its activities are coordinated by the Nordic Steering Group and a test coordinator who works in the ICRT office. The goal is to improve the cost effectiveness and market coverage of tests and to reduce overlap by developing the planning of tests and the coordination of Nordic consumer organizations' participation in ICRT testing. In practice better coordination means scheduling tests together, harmonizing test programmes, cooperation in product selections and joint representation in the ICRT Management Committee, ICRT Topic Groups and testing project meetings.

Price comparisons

Europrice monitoring

The Consumer Agency continued monitoring prices together with the state provincial offices and the National Consumer Research Centre. Materials included the Consumer Agency's price comparisons (food basket, shopping bag, organic products, prices at barbers and hairdressers, dentists' fees). Individual prices changed but the general price level did not rise in 2002. Individual consumers around the country also participated in consumer officials' euro price monitoring. A joint project conducted by the Consumer Agency and the Finnish Consumers' Association began in 1999 and was concluded in May 2002. The project monitored changes in pricing and the clarity of price labels,

among other things. The results were in line with other euro price monitoring. It is estimated that awareness of consumers' voluntary price monitoring helped prevent unjustified price increases. A report on citizen participation in this project was published in the Consumer Agency's publication series.

Food prices

The Finnish Consumer Agency and the provincial state offices have monitored changes in the prices of 17 basic foodstuffs before and after the shift to the euro. The average prices of most of the items in the survey fell between November 2001 and November 2002. The survey covered 14 brand products plus 3 products from the fruit and vegetable section. The cost of the same products has been monitored since 1999. Prices were collected from 140 shops in 50 localities around the country. The survey also indicated that shops were shifting more clearly to euro prices towards the end of 2002. Prices tend to cluster around typical figures. When Finland's currency was the markka, prices typically took the form of 0.90 markka. This remained true at the end of 2001, on the eve of the shift to the euro. Present euro prices are less likely to translate into this form. The prices of the products in the food basket clustered more clearly around euro figures.

Organic food

Organic foods have become a normal part of shops' range. Significant changes have not taken place in the general price level since last year. The price of organic dairy products and meat has risen while the price of organic fruit has fallen. Prices of organic foods are about 1.5-2 times as expensive as regular items prices. Rounding both up and down was observed in prices. The Finnish Consumer Agency has surveyed the prices of organic products for a number of years. The availability of organic products has improved somewhat since. Increases in the price of organic foods may be due partly to euro rounding. Prices have mainly been rounded to convenient euro figures. 44% of the prices in the survey ended in a five or a zero. In some cases prices ended in a nine. 57% of the prices in the survey fell or remained unchanged compared with last year.

Prices at barbers and hairdressers

The Finnish Consumer Agency and the provincial state offices surveyed prices at barbers and hairdressers in May 2002. The purpose was to see if the shift to the euro had affected prices. Questionnaires were sent to the same shops which supplied information in 2001. The results showed that 68% of prices have raised since last year. The average increase was 3.4%.

Charges for dental care

The Finnish Consumer Agency and the provincial state offices have again surveyed charges for dental care. The survey indicated that charges have risen since last year on average about 3%. Some increases and decreases can be attributed to the shift to the euro, with charges being rounded up or down to suitable figures. In some cases dentists have revised their charges for other reasons.

Private home services for the elderly

The Finnish Consumer Agency, together with the provincial state offices, has surveyed private home services for the elderly and the prices charged for these services. The survey indicated that there are large differences in prices and that prices vary in different parts of the country, with the lowest prices being reported in northern Finland. Consumers should compare prices and find out about the content and scope of services before making a decision.

The euro

Price monitoring

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Increase in the price of public services criticized

Companies in the private sector know quite well that price increases should not be made at the beginning of the year simply to round out euro figures, for example. It came as a surprise when many producers of public services failed to realize the psychological significance of price increases, even though increases were based on a real rise in costs. Increases in judicial charges attracted criticism, for example. Public service charges were not included in consumer officials' price monitoring, but the Consumer Ombudsman drew attention to the issue in the media and in discussions with the Ministry of Finance, for example.

Price marking

In 2001 the Consumer Ombudsman conducted talks with retailers' organizations concerning rules for price marking during and after the shift to the euro. Compliance with rules regarding price marking and double pricing was controlled in connection with price monitoring throughout the year. At the beginning of the year the state provincial offices conducted a campaign which focused on price marketing at sales. In general euro prices were displayed well. Although double pricing was not compulsory after the beginning of March, many shops continued to display markka prices along with euro prices up to the end of the year in response to customers' wishes.

Practical problems

At the beginning of the year the Consumer Ombudsman received numerous enquiries from consumers, businesses, officials and the media concerning practical problems involving cash. Consumers suspected that businesses had raised prices without justification. The absence of one and two cent coins caused confusion when euro figures were rounded. Some machines did not accept euros immediately and some businesses did not accept markkas during the transition period.

Initiative to clarify rules for rounding euro figures

The Act on Rounding Euro-denominated Payments caused problems in practice. It remained unclear whether bank card payments should also be rounded to the nearest five cents, for example. The Consumer Ombudsman submitted an initiative to the Ministry of Finance to clarify the Act. An amendment which also allows bank card payments to be rounded came into force on 1 July 2002.

Recommendation to accept small coins

The Consumer Ombudsman received numerous reports concerning retail shops that refused to accept one and two cent coins. Shops have the right to select means of payment, but small coins are also legal tender. Shops should therefore indicate clearly and visibly on the door if they do not accept small coins. The Consumer Ombudsman sent the Federation of Finnish Commerce and Trade a recommendation that small coins should also be honoured in shops as a valid means of payment.

Consumer information to increase price awareness

The Consumer Agency participated in the national euro information campaign together with the Ministry of Finance and the European Union. Agreement was reached with these as well as the European Central Bank and the Bank of Finland that the Consumer Agency would focus on promoting price awareness and informing special groups. The main part of the campaign took place in autumn 2001. Since the shift to the euro went quite smoothly, further efforts were not required in spring 2002. In January the Consumer Agency announced the winner of a rap contest aimed at young people and sent a CD to junior high schools for possible use during morning assembly. In the spring a guide to money matters in plain language was prepared for special groups, including the mentally retarded and immigrants.

The environment

The Finnish Consumer Agency, Motiva Oy and the Finnish Association for Nature Conservation have released role playing cards which can be used in consumer and envi-

ronmental education. The cards are suitable for children and young people in different age groups. The cards are available in Finnish and Swedish. They are intended for use in schools, day-care centres and clubs.

Consumer education

The Consumer Agency produces teaching materials for use in schools. In 2002 attention was focused on assembling web pages for teachers, which include folders on six different subjects. Information packages and assignments were produced for different age groups from preschool to vocational education in each of these subjects. Topics of special interest in 2002 included the euro, personal finances and the basics of consumer trade.

Finland's education administration revised syllabus principles in 2002. The Consumer Agency issued a statement on the report of a working group which was appointed to study the amount of time devoted to different subjects at the high school level. It called for consumer education to be given greater prominence although topics in this area are included in the objectives and content of different subjects. Consumer education is not a separate subject in Finland. In the Consumer Agency's opinion this is not necessary as long as topics receive adequate attention in different connections and if teachers can be provided a clear picture of consumer matters as a whole.

The new syllabus gives history and social studies an additional hour, which is intended for economics. The Consumer Agency has hoped that economics instruction will focus on personal finances rather than macroeconomics and investment activities. The need for instruction in personal finances has been strongly emphasized in dealing with young people's over-indebtedness and this matter has also stimulated lively public discussion.

The situation with regard to consumer education is similar in the other Nordic countries, with which the Consumer Agency maintains close practical cooperation. The Nordic consumer education network maintains the European Network of Consumer Educators (ENCE) and produces its NICE-Mail magazine. The Consumer Agency has taken care of the online version of NICE-Mail. In 2002 this task was shifted to the Nordic Council's secretariat in Copenhagen.

A euro information campaign aimed at junior high schools was concluded in the spring. This included arranging a rap contest and producing a CD together with the Youth Academy. In the autumn junior high schools were offered assignments concerning product liability and guarantees. A video was marketed throughout the year to encourage the use of educational drama in economics instruction. In cooperation with the Ministry of Trade and Industry, the Ministry of Education and the Defence Forces, the Consumer Agency distributed information on the significance of paying bills to young people in junior high schools and the military. Information was also posted along with mobile phone bills.

Municipal consumer counselling

Resources for municipal consumer advice seem to be steadily decreasing. This was revealed by a survey of personnel resources which was conducted during the year. The trend has been for other tasks to be added to advisers' work load, which prevents advisers from devoting full attention to increasingly demanding consumer problems and improving their own professional competence.

The number of people contacting municipal consumer advice does not appear to be declining, however. On the contrary, advisers report steadily increasing demand and they also say that the problems they have to deal with are becoming more and more difficult. New tasks have also been envisaged for consumer advice. The Consumer Disputes Working Group proposed in its final report that municipal consumer advisers should also be given authority over housing matters. An national report was prepared on municipal consumer advice, based on information provided by local authorities.

CONSUMER COMPLAINT BOARD - FINLAND

STATISTICS FROM 2002 - SUMMARY

COMPLAINTS				DECISIONS				
Section	Cases from 2001	New cases	Total	Recomm. given	Settlement	Other reasons	Total	Transferred to 2003
1	62	130	192	92	28	15	135	57
2	18	57	75	29	12	3	44	31
3	172	310	482	140	103	17	260	222
4	252	517	769	326	77	54	457	312
5	184	221	405	176	39	29	244	161
6	159	268	427	195	47	26	268	159
7	81	257	338	94	91	62	247	91
8	165	281	446	144	27	60	231	215
9	243	372	615	173	60	177	410	205
10	216	444	660	247	105	88	440	220
R1	70	45	115	44	6	7	57	58
R2	262	297	559	176	30	102	308	251
R3	142	180	322	104	8	40	152	170
TOTAL	2026	3379	5405	1940	633	680	3253	2152

General Affairs: Sections

- 1 = Textiles and laundry works
- 2 = Leather and fur industry, shoe-makers
- 3 = Furniture and household equipment
- 4 = Trade in cars and other vehicles
- 5 = Repair of cars and other vehicles
- 6 = Tourism
- 7 = Other goods
- 8 = Housing, building and construction
- 9 = Insurances, health care
- 10 = Other services

Real estate business: Sections

- R1 = Building and construction, repair and service of dwellings
- R2 = Real estate business; Estate agencies
- R3 = Disputes between private persons about housing affairs, disputes between firms about the release of security

Other reasons for closing a case:

- The consumer has withdrawn his complaint
- The Board has not been competent to deal with the matter, for instance because of ongoing court proceedings

DISTRIBUTION OF RECOMMENDATIONS BY CONTENT AND DUTIES OF DIFFERENT SECTIONS IN 2002

Section	Total	SH	EI	EH	ET	ES
1	92	56	33	0	1	2
2	29	15	11	0	0	3
3	140	99	34	2	2	3
4	326	211	108	1	1	5
5	176	68	93	5	0	10
6	195	88	82	1	4	20
7	94	51	38	1	1	3
8	144	87	44	2	0	11
9	173	44	114	0	0	15
10	247	100	136	0	3	8
R1	44	34	6	3	0	1
R2	176	77	83	7	0	9
R3	104	28	72	0	0	4
Total	1940	958	854	22	12	94

SH = Compensation recommended
 EI = Compensation not recommended
 EH = Compensation by the economic operator recommended
 ET = Incompetent to deal with the matter
 ES = No recommendation given

SECTION MEETINGS AND PLENARY SESSIONS IN 2002

General Affairs Plenary Sessions 8 Sections tot. number		Real Estate Business Plenary Sessions 4	
1.	9	R1	13
2.	4	R2	11
3.	10	R3	9
4.	35		
5.	12		
6.	11		
7.	8		
8.	13		
9.	5		
10.	10		

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