BEUC The European Consumer Organisation

The Consumer Voice in Europe

Consumer protection as a foundation for competitiveness and growth

FCCA Stakeholder day – 18 November 2026



Alexandre Biard
(Manager - Enforcement, Consumer Rights, Competition)

(1975) *'Consumer policy has developed in response to the abuses and frustrations arising at times from the increased abundance and complexity of goods and services afforded the consumer by an ever-widening market.'*

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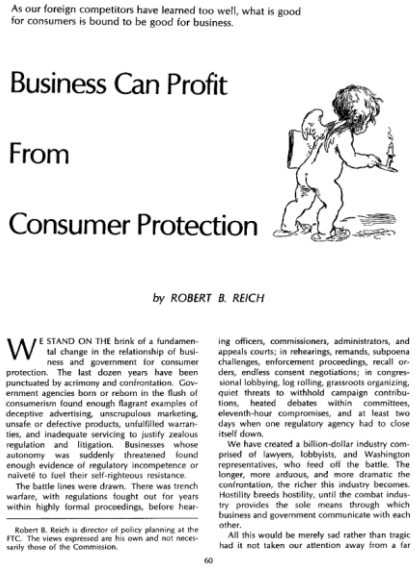




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As our foreign competitors have learned too well, what is good for consumers is bound to be good for business.

Business Can Profit From Consumer Protection

by ROBERT B. REICH

WE STAND ON THE brink of a fundamental change in the relationship of business and government for consumer protection. The last dozen years have been punctuated by acrimony and confrontation. Government agencies born or reborn in the flush of consumerism found enough flagrant examples of deceptive advertising, unscrupulous marketing, unsafe or defective products, unfulfilled warranties, and inadequate servicing to justify zealous regulation and litigation. Businesses whose autonomy was suddenly threatened found enough evidence of regulatory incompetence or naïveté to fuel their self-righteous resistance.

The battle lines were drawn. There was trench warfare, with regulations fought out for years within highly formal proceedings, before hearing officers, commissioners, administrators, and appeals courts; in rehearings, remands, subpoena challenges, enforcement proceedings, recall orders, endless consent negotiations; in congressional lobbying, log rolling, grassroots organizing, quiet threats to withhold campaign contributions, heated debates within committees, eleventh-hour compromises, and at least two days when one regulatory agency had to close itself down.

We have created a billion-dollar industry comprised of lawyers, lobbyists, and Washington representatives, who feed off the battle. The longer, more arduous, and more dramatic the confrontation, the richer this industry becomes. Hostility breeds hostility, until the combat industry provides the sole means through which business and government communicate with each other.

All this would be merely sad rather than tragic had it not taken our attention away from a far

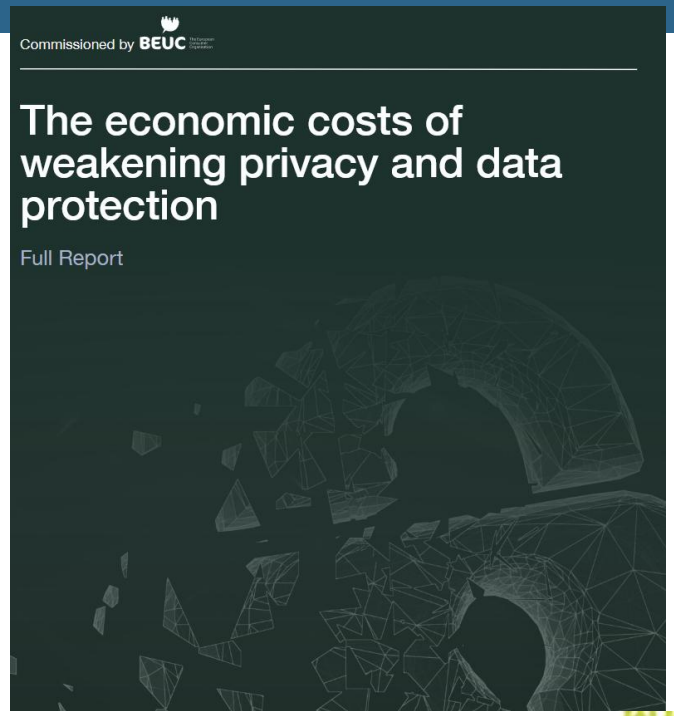
Robert B. Reich is director of policy planning at the FTC. The views expressed are his own and not necessarily those of the Commission.

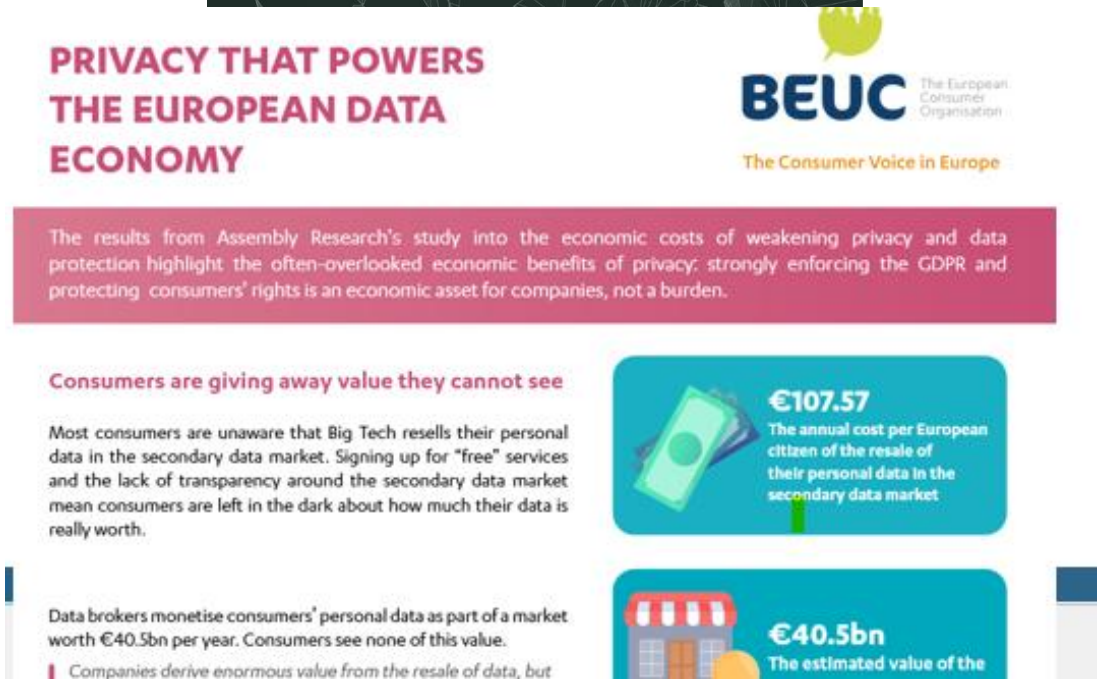
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Ombudsman finds maladministration in how Commission prepared urgent legislative proposals

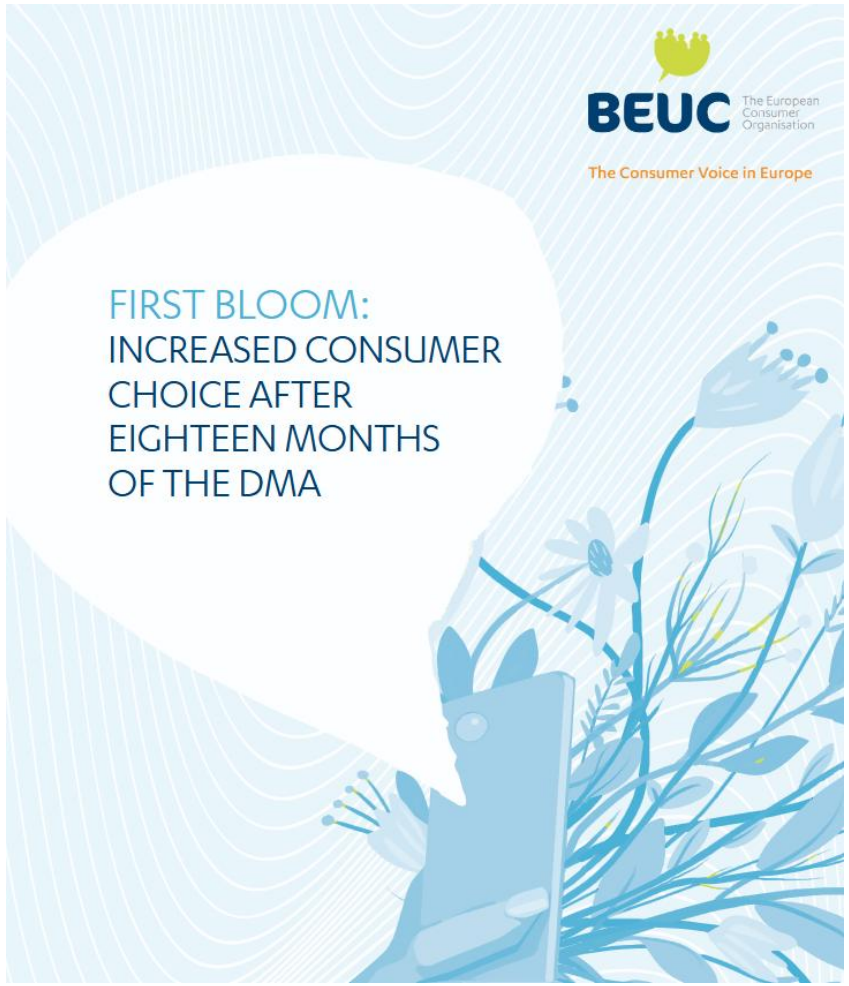
PRESS RELEASE NO. 01/25 - **DATE** Thursday | 27 November 2025

European Ombudswoman Teresa Anjinho has found a number of procedural shortcomings in how the European Commission prepared several legislative proposals that it considered urgent. Taken together the shortcomings amounted to maladministration.





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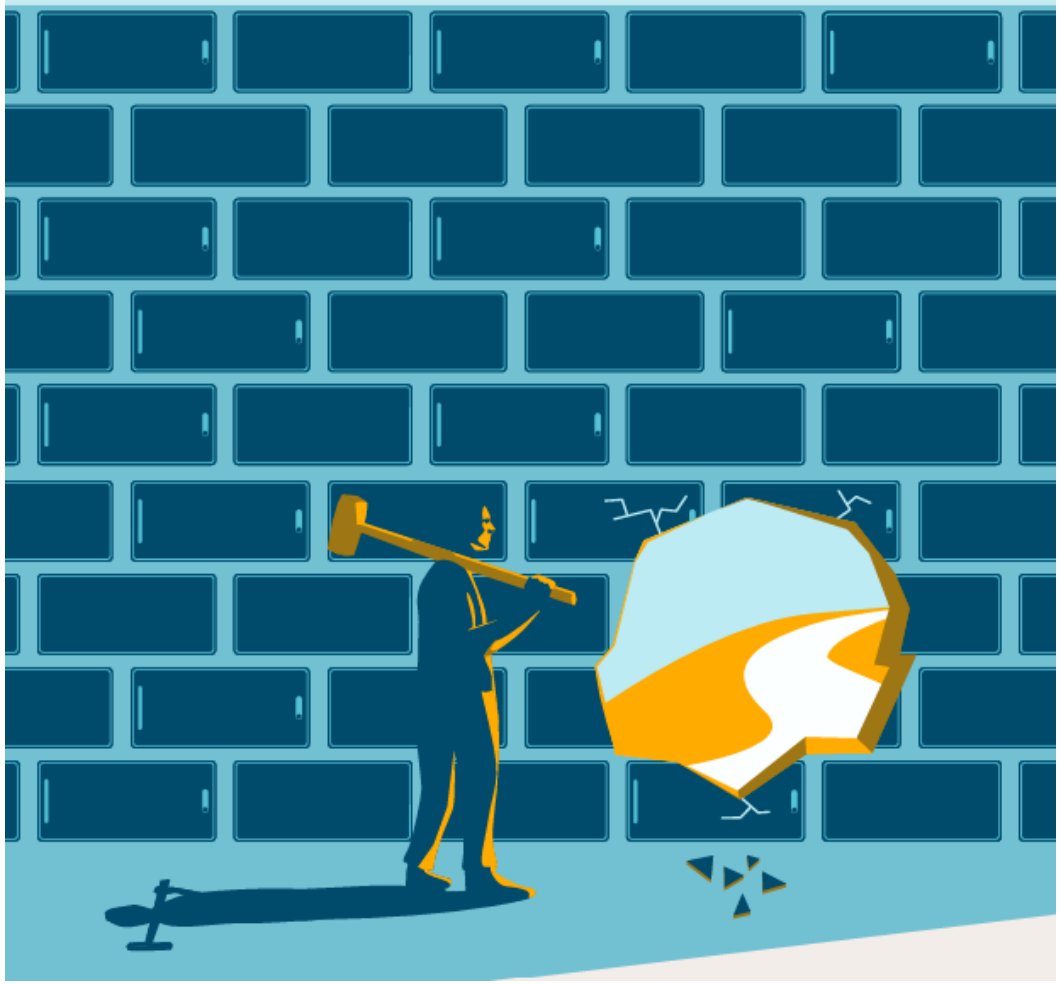


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FORBRUKERRÅDET

BREAKING FREE

Pathways to a fair technological future



CONSUMER CHECKLIST

aved to this PC

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MODERNISING CONSUMER PROTECTION ENFORCEMENT IN THE EU

The European Union boasts some of the world's highest consumer protection standards. Its rules grant consumers legal rights and impose obligations on traders operating in the EU. Yet enforcement has long been a weak spot. Insufficient enforcement allows traders' harmful practices to go unpunished and leaves consumers without redress. As BEUC and business representatives have noted, this undermines EU competitiveness and creates an uneven playing field between compliant traders and those who ignore the rules.

CHALLENGES TO ENFORCEMENT

Enforcement faces growing challenges. A widening gap in power and resources separates large traders from enforcement authorities, which often operate under tight budgets and limited staffing. In the digital space, violations can occur rapidly and invisibly, allowing traders to profit before authorities can respond sometimes years later.

BEUC calls for modernising consumer protection enforcement. While private enforcement improvements are addressed in a separate checklist, this document focuses on upgrading public enforcement, particularly through reforming EU Regulation 2017/2394 (the CPC Regulation).

CHECKLIST

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WHAT IS MISSING FOR COLLECTIVE REDRESS TO DELIVER FOR CONSUMERS?

Only a few consumers go to court when they have suffered from illegal commercial practice, as they expect the proceedings to be lengthy and risky. The 2020 EU Representative Actions Directive (RAD) was a breakthrough to help consumers go to court together. It requires all EU countries to have at least one collective redress mechanism for consumers.

Despite some Member States being late transposing the Directive (as of October 2025, Bulgaria and Spain were still to do it), consumer organisations have started using this new tool to seek compensation for groups of consumers. Several BEUC members can do so as 'qualified entities', as well as BEUC itself.

Yet rolling out the Directive at national level is only a first step. This checklist sets out five key areas that EU and national policymakers need to tackle for collective redress to be effective.

READ MORE IN OUR 2024 REPORT
"Collective Redress two years on"

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Thank you for your attention

Kiitos kutsusta

Alexandre.biard@beuc.eu

www.beuc.eu

Twitter: @beuc LinkedIn: BEUC – The European Consumer Organisation

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