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COMMUNICATION FROM THE COMMISSION TO THE EUROPEAN PARLIAMENT, THE COUNCIL, THE EUROPEAN ECONOMIC AND SOCIAL COMMITTEE AND THE COMMITTEE OF THE REGIONS

2030 Consumer Agenda and action plan for consumers in the single market 'A new impulse for consumer protection, competitiveness and sustainable growth'

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2030 Consumer Agenda and action plan for consumers in the single market 'A new impulse for consumer protection, competitiveness and sustainable growth'

Consumer protection is an integral part of our Union and is at the core of our single market¹. It ensures that European consumers can make informed choices, are safe when buying goods and services, are treated fairly in contracts and transactions, and have access to effective remedies. A strong Consumer Agenda is essential to make a difference in consumers' everyday lives and to achieve our mutually reinforcing and overarching objectives of competitiveness and sustainable prosperity, protecting democracy and social fairness².

European consumers benefit from some of the strongest levels of protection in the world, but they still face many challenges. These include the high cost of living and socioeconomic uncertainty; the impacts of climate change; exposure to unsafe products and unfair commercial practices especially online; persistent barriers when shopping cross-border; and difficulties in obtaining redress. The EU market is also facing growing challenges from the significant rise in e-commerce imports from outside of the EU, especially low value parcels imported and delivered directly to consumers, that pose risks to their health and safety, are unsustainable from an environmental viewpoint, and create unfair competition for compliant businesses in the EU³.

Consumer protection, competitiveness and sustainable prosperity are mutually reinforcing. As stated in the <u>Letta Report</u>, enhancing consumer protection fosters a competitive environment that benefits both consumers and businesses. With 450 million consumers in the single market and household spending accounting for over 51% of the EU's GDP⁴ (making it the single largest component of economic activity in the EU), consumers play an essential role in the engine room of our economy. Their needs, motivations, preferences, concerns and, ultimately, their choices drive competition, innovation, investment and sustainable growth. These factors also influence whether products are imported, grown or made in the EU, and thus have an impact on the just transition overall.

In turn, a competitive EU market increases consumer welfare by providing a wide choice of quality goods and services at affordable prices. A robust consumer protection framework provides rules and incentives to create the trust, safeguards and legal certainty that both consumers and businesses need. For instance, to address the risks posed by the exponential growth of e-commerce imports, rigorous implementation and enforcement of

³ In February 2025, the European Commission presented the <u>Communication on a comprehensive toolbox</u> for safe and sustainable e-commerce. Swift progress will be essential on several fronts, including removing the customs duty exemption for products valued under EUR 150 as part of customs reform, enhancing cooperation with countries where these products originate to tackle product safety at the source, and strengthening our enforcement capabilities in customs, market surveillance, and consumer protection.

¹ Article 12 of the Treaty on the Functioning of the European Union and Article 38 of the European Charter of Fundamental Rights.

² European Commission's 2024-2029 priorities.

⁴ Eurostat: https://ec.europa.eu/eurostat/databrowser/view/NAMA_10_GDP/default/table?lang=en.

EU rules on consumer rights and product safety is essential not only to protect consumers but also to shield compliant companies from unfair competition.

In addition to this central economic role, consumer policy has an intrinsic social, protective and stabilising dimension that holds even greater significance in the turbulent times that Europe and the world face today. By creating a framework that protects peoples' rights, ensures fair market practices and pursues collective wellbeing and non-discrimination, consumer policy fosters social fairness and strengthens trust in our democracy. For example, consumer policy can ease consumers' struggles with the high cost of living and alleviate their environmental concerns by supporting the circular economy and fostering the availability of affordable and attractive sustainable products.

This is the context in which the European Commission is presenting its **2030 Consumer Agenda ('the Agenda')**, a new strategic framework for EU consumer policy that sets out concrete priorities and actions for the next five years.

The Agenda covers a broad range of actions that respond directly to key challenges and reflect the cross-cutting nature of consumer policy. It aims to enhance consumer protection and foster competitiveness, social fairness and sustainable growth, notably by strengthening the consistent and effective implementation, application and enforcement of EU rules and by tackling important challenges such as digital fairness and online consumer protection.

The Agenda addresses four key **priority areas**. Firstly, given the central role of consumer protection in ensuring that the single market functions properly and the importance of the single market in creating prosperity and boosting Europe's competitiveness, the Agenda includes an **action plan for consumers in the single market**. This action plan complements the **single market strategy** by addressing particular issues within the single market that directly affect consumers. The other key priorities of the Agenda are **digital fairness and online consumer protection**, **sustainable consumption**, and **enforcement and redress**.

The need to adapt to a fast-changing society and the rise in e-commerce heighten the complexities and risks for specific consumer groups, such as people with disabilities, older people, young consumers, or low-income families. **Protecting consumers in vulnerable situations** is therefore an important **overarching priority** that spans all areas of the Agenda. This includes protecting children as consumers in the digital environment, and tackling the impact of the high cost of living, which has made it increasingly difficult for many to afford basic needs such as food, energy and housing.

Simplification and administrative burden reduction is an **overarching priority**, in line with the objectives set out in the <u>Competitiveness Compass</u>. To this end, the Agenda aims to simplify and clarify consumer protection rules, reduce unnecessary administrative burden and enable companies to operate in a clear, fair and predictable environment, all while maintaining robust consumer protection standards. In particular, strengthening and simplifying the enforcement framework is a cornerstone of the Agenda and will help businesses to lower their compliance costs and tap the opportunities offered by the single market. In turn, simplification and burden reduction should also allow businesses to help ease cost of living pressures.

The actions set out in the Agenda will be underpinned by active international cooperation, at both bilateral and multilateral level. The EU will continue working with countries across

the globe and engaging in multilateral forums, such as the World Trade Organization (WTO), the United Nations Conference on Trade and Development (UNCTAD) and the Organisation for Economic Co-operation and Development (OECD), to promote a high level of consumer protection and support a level playing field for businesses. The EU will continue to engage with willing partners through informal consumer dialogues and to collaborate with the relevant authorities, notably on the safety of products sold online, as well as organise an International Product Safety Week every two years. The Commission will also continue supporting candidate countries to align with the EU consumer protection acquis as part of the EU enlargement process.

The Agenda builds on the achievements of the New Consumer Agenda adopted in 2020 and is the result of extensive discussions with stakeholders⁵. To achieve its objectives and implement its actions, an **inclusive**, **transparent and dynamic governance framework** is essential. The Commission will cooperate in a structured manner with all stakeholders, including the Member States and the European Parliament, business associations, academia and civil society, including consumer organisations. Their active involvement throughout the process of implementing the Agenda will be essential to its success.

1. COMPLETING THE SINGLE MARKET: AN ACTION PLAN FOR CONSUMERS

The single market is one of the EU's greatest achievements. It provides **significant benefits** to consumers, such as greater choice and lower prices, and is a critical asset for boosting European competitiveness. However, numerous barriers still prevent consumers and businesses from fully leveraging the single market's potential. Completing the single market is therefore of the utmost urgency. This action plan complements the measures included in the single market strategy and the forthcoming single market roadmap to 2028. It tackles obstacles that hinder consumers from reaping additional benefits from the single market, mainly in the areas of access to goods and services, particularly financial services, mobility and transport.

Since its adoption in 2018, the <u>Geo-Blocking Regulation</u> has improved consumer access to cross-border goods and services by eliminating unjustified geo-blocking and other forms of online sales discrimination based on nationality or place of residence or establishment. Yet, challenges remain regarding the correct implementation of the Regulation⁶. In February 2025, the Commission launched a formal evaluation of the Regulation to assess whether it has met its objectives. In parallel, the Commission will further analyse the benefits, challenges and possible risks of extending the scope of the Regulation.

Cross-border barriers restricting consumer choice are not limited to online environments. **Territorial supply constraints**, which are restrictions imposed by some manufacturers that make it very difficult or impossible for retailers, both from online and brick-and-mortar shops, to purchase products in one Member State and sell in another, also fragment the single market and may lead to higher prices, thus contributing to an increase of the cost of living⁷. As announced in the single market strategy, the Commission will develop tools to act against unjustified territorial supply constraints in situations that fall outside the

⁵ See accompanying synopsis report summarising stakeholder consultation activities, SWD(2025) 848.

⁶ See: Commission staff working document on the impact of the Geo-Blocking Regulation and progress in further reducing cross-border barriers, and European Court of Auditors Special Report: Unjustified geo-blocking in e-commerce. See also: Geo-blocking – Still an area of concern for ECC-Net.

⁷ A <u>study</u> conducted for the European Commission estimated that if territorial supply constraints were removed, consumers could save up to EUR 14.1 billion per year on purchases of certain products.

scope of competition law. In parallel, the Commission will continue its vigorous enforcement of competition rules.

Another area where consumers face barriers is the **cross-border provision of financial** services. While the share of consumers purchasing financial services abroad has increased, it remains very limited in certain product categories such as consumer loans, mortgage loans and insurance. Increasing the cross-border provision of retail financial services while protecting consumers from reckless borrowing and over-indebtedness can bring benefits to consumers and business opportunities for financial services providers. Consumers may also still face restrictions when trying to open a payment account in another Member State. The Savings and Investments Union will promote deeper integration of capital markets - alongside an integrated banking system - and will improve cross-border provision of funds. It will encourage retail participation in capital markets, in particular by seeking to increase the availability and uptake of savings and investment accounts that can allow consumers to obtain higher long-term returns from investing in financial markets, as set out in the Commission Recommendation to Member States on Savings and Investment Accounts. The Commission will also work with Member States to ensure the effective implementation and enforcement of existing financial services legislation, such as the Payment Accounts Directive. This Directive prevents service providers from discriminating against EU consumers on grounds of nationality or place of residence when they apply for access to a bank account, and gives all consumers legally residing in the EU the right to a basic payment account. To enhance the enforcement of these rules, the Commission will consider bringing the Single Euro Payments Area Regulation, which includes a rule prohibiting **IBAN discrimination**⁸, under the scope of the Consumer Protection Cooperation Regulation. The Commission will also focus on implementing the EU financial literacy strategy, which aims to enable consumers to better manage their personal finances and participate in capital markets on a safe and sound basis, especially in the era of digitalised services. In 2028, the Commission plans to conduct a comprehensive stress test of EU law on consumer financial services to assess its resilience. identify opportunities to simplify the rules, and ensure it remains fit for purpose in a rapidly evolving financial landscape.

Besides the possibility to access goods and services across the EU, the **free movement of people** within the single market further enables consumers to enjoy all the benefits of a Europe without frontiers. When travelling, consumers need access to affordable, high quality, seamless and accessible mobility, transport and electronic communications services, backed up by a strong set of rights.

As regards electronic communications services, the EU <u>roaming rules</u> mean that consumers travelling within the EU/EEA can use their phones to call, text and access the internet without extra charges. The EU has already concluded agreements that will effectively extend the EU roaming area to Ukraine and Moldova as of 1 January 2026. The Commission has also started the procedure for reviewing the EU electronic communications rules on end-user rights and universal service.

While demand for **multimodal travel** is growing, consumers still face numerous barriers in comparing fares, finding the best travel option, booking their journeys and upholding

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⁸ The Single Euro Payments Area Regulation mandates that banks and businesses must treat International Bank Account Numbers (IBANs) from all EU Member States equally, ensuring that individuals and companies can conduct transactions across borders without facing unjustified barriers based on the origin of their IBAN.

their rights in the event of disruption. This is especially the case for rail travel. The upcoming proposals regarding a Single Digital Booking and Ticketing Regulation, the Multimodal Digital Mobility Services Regulation and the targeted revision of the Rail Passenger Rights Regulation, together with the forthcoming adoption of the legislative acts of the Passenger Mobility Package, will tackle several of these challenges. The Passenger Mobility Package includes the revision of EU passenger rights Regulations as well as the revision of the 2015 Package Travel Directive. Completing the revision of this Directive will lead to more effective consumer protection, including through new rules on vouchers, requiring travellers' explicit consent. It will also ensure that consumers are provided with clearer information, while significantly reducing the number of information forms. Completing the revision of EU passenger rights legislation will ensure in particular better enforcement of passenger rights, create rights for passengers in the context of multimodal journeys, improve the rights of passengers with disabilities and reduced mobility, enhance information to passengers on their rights and clarify the rules on reimbursements of air tickets when booked via intermediaries. The Commission will also put forward a revision of the Air Services Regulation. This will involve targeted action to reinforce consumer protection rules, including by providing clarity about minimum hand luggage allowances⁹ and what features and services must be included as standard in all air tickets, and by increasing transparency and comparability of air tickets.

The shift towards **clean mobility** also requires the removal of barriers hindering the use of zero-emission vehicles domestically and across borders. As more consumers purchase electric cars, they need a well-functioning and competitive charging market. The EU's public charging infrastructure has grown significantly, thanks to the <u>Alternative Fuels Infrastructure Regulation</u>. The Regulation also introduced provisions to facilitate payment processes and improve transparency of recharging prices. In 2026, the Commission will review the Alternative Fuels Infrastructure Regulation and assess the effectiveness of existing provisions and whether further action is needed to ensure full price transparency and easy payment methods.

As part of the upcoming **EU** strategy on sustainable tourism, the Commission will also look into how to make **cross-border** car rentals more accessible for consumers. In line with the single market strategy, the Commission is considering the application of EU single market rules and principles to the taxi and private hire vehicle sector.

Cross-border trade is a fundamental part of the European used car market¹⁰. However, the lack of reliable information about car mileage, maintenance and accident track records undermines consumer trust and leaves consumers exposed to fraudulent practices. Several Member States have already put in place various systems to tackle this problem. The **Roadworthiness Package** adopted in April 2025 includes measures to address odometer tampering in domestic and cross-border sales of used vehicles. These measures will ensure that consumers receive proper information, thereby strengthening consumer protection in the second-hand vehicle market. In addition, the Commission is working on reviewing the **Car Labelling Directive** with a view to better inform consumers.

European Digital Identity Wallets, which will be available in each Member State by 2026, will make it easier for consumers to store and share key travel documents such as digital visas and passports and use them to easily check into flights and hotels, open a bank

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⁹ Without prejudice to the ongoing negotiations on the revision of the EU passenger rights legislation.

¹⁰ JRC Study, 'A review of the used car market in the European Union', 2025.

account, rent a car, renew medical prescriptions, and access other private and public services cross-border.

Close monitoring of the **cost of living and economic trends in the single market** is necessary to develop consumer policy measures that tackle barriers, support social equality and ensure consumer welfare standards. Building on available Eurostat data and visualisations, the Commission will enhance its **online tools** to track the evolution in the price of basic consumer goods and services in the single market in a way that is accessible and easy to understand, including for research and policy-making purposes. The Commission will also further develop the parts of the **Consumer Conditions Scoreboard** that relate to the cost of living. Finally, the Commission will present its first ever **EU Anti-Poverty Strategy** in 2026 to help people gain access to the essential protections and services they need, and to set a clear path to reduce the number of people in poverty by 15 million in 2030 and help eradicate poverty in Europe by 2050, by addressing the root causes of poverty. This will also be backed up by a strengthened **Child Guarantee** to shield children from poverty and social exclusion.

Actions

- Complete an evaluation of the **Geo-Blocking Regulation** (Q2 2026) and further analyse the benefits, challenges and possible risks of extending its scope.
- Develop tools to act against **unjustified Territorial Supply Constraints** to cover situations beyond those captured by competition law, such as unilateral practices of large manufacturers (Q4 2026).
- Foster the provision of **cross-border financial services**, by monitoring retail investments in capital markets and the **availability and uptake of savings and investment accounts** (2026-2027).
- Enhance the level of **financial literacy** through the implementation of the EU Financial Literacy Strategy (as of Q1 2026).
- Roll out the EU Digital Identity Wallets across all Member States as a safe, reliable, and privacy-preserving means of digital identification for everyone in the Union (Q4 2026).
- Conclude **roaming agreements** with EU candidate countries (for example, Ukraine and Moldova as of January 2026 and Western Balkans).
- Foster the development of **cross-border mobility services** by:
 - launching initiatives for multimodal digital mobility services, single digital booking and ticketing, and a targeted revision of rail passenger rights to enhance travel booking when combining different modes of transport or different transport operators, especially for rail (legislative proposals Q1 2026);
 - reviewing the **Alternative Fuels Infrastructure Regulation** (2026);
 - launching an initiative on **cross-border car rental** (Q2 2026).
- Strengthen the **monitoring and analysis of consumer conditions and trends**, including the **cost of living** (by the end of 2026).

2. DIGITAL FAIRNESS AND CONSUMER PROTECTION ONLINE

The digital economy has brought many benefits to consumers. It has brought in new products and services and transformed consumers' lives in many ways, from how we shop, to how we consume entertainment, access information and how we interact with businesses. With the rise of e-commerce, the development of new technologies and the increasing use of artificial intelligence (AI), it is important to ensure that EU consumer law continues to provide a high level of consumer protection in the current digital environment, preserving consumer autonomy and freedom of choice.

The Digital Services Act, the Digital Markets Act, and the Artificial Intelligence Act have strengthened the EU's digital rule book, with clear benefits for consumers and businesses¹¹. Effective and consistent application of these rules is essential to tackle the risks and challenges that consumers face online. However, the digital fairness fitness check of EU consumer law identified shortcomings and problematic practices in the digital environment that require action at EU level to fill gaps in consumer protection, reduce legal uncertainty for businesses, prevent regulatory fragmentation and facilitate enforcement.

For instance, the Digital Services Act already addresses several aspects of the challenges that consumers may encounter online. Nevertheless, problematic commercial practices concern all types of traders, including those not falling under the scope of the Digital Services Act, such as e-commerce websites and digital services that are not based on content intermediation. Horizontal EU consumer legislation provides a 'safety net' for all market participants in a technology-neutral manner. To guarantee that this safety net is fit for the digital age, in addition to ensuring the effective implementation and enforcement of the existing legal framework, the Commission will also propose a **Digital Fairness Act** to further strengthen the protection of consumers online against practices such as: dark patterns that can unfairly influence consumer decisions; addictive design features; problematic practices by influencers; unfair personalisation that takes advantage of consumers' vulnerabilities and problematic features in digital products such as social media, video games and e-commerce. The Digital Fairness Act will also aim at simplifying rules for businesses, in particular by looking at consumer information requirements in specific types of contracts and in repetitive transactions with the same traders.

Minors are particularly vulnerable consumers. They tend to have specific consumption patterns and are often early adopters of new technologies and digital products, including products aimed at very young children. The Digital Services Act already contains provisions to protect minors on online platforms and ensures a high level of privacy, safety and security of minors on such platforms¹². However, children's exposure to harmful practices and features in digital products, online bullying, adult content, self-harm promotion, and algorithms designed to exploit their vulnerabilities and foster addiction raises urgent concerns that require further scrutiny. The Commission will therefore conduct an EU-wide inquiry on the broader impacts of social media on the wellbeing

very large online platforms and search engines to identify, assess and mitigate systemic risks stemming from the design, functioning and use of their services, including those that may adversely affect a high-level of consumer protection.

¹¹ For example, the Digital Services Act imposes a wide range of due diligence obligations for providers of online intermediary services, such as online marketplaces, to enhance user safety and trust. It further obliges

¹² To help online platforms implement appropriate protection of minors, the Commission is working on a robust, privacy-preserving and easy-to-use EU-harmonised age verification software solution, based on the EU Digital Identity Wallet technology.

of young people. It will also set up a panel of experts on children and social media, as announced in the 2025 State of the Union Address by President von der Leyen. The Digital Fairness Act will also aim to strengthen the protection of vulnerable consumers online, including minors.

Furthermore, the Commission will evaluate the <u>Audiovisual Media Services Directive</u>, which includes rules to protect minors from harmful content, including online, prohibit discrimination, set qualitative and quantitative content standards for audiovisual commercial communications to protect consumers, including minors, and foster accessibility for people with disabilities.

Online fraud schemes are among the fastest growing crimes online and they are causing significant harm to consumers¹³. The Commission has proposed revising the Payment Services Directive to strengthen consumer protection, including by extending the fraud prevention rules for payment service providers and the refund rights of consumers who fall victim to payment fraud. To further strengthen the ability to combat online fraud in the EU, the Commission will publish an action plan on online fraud. Its goals will include boosting prevention measures, making law enforcement action more effective and strengthening support for fraud victims in recovering their funds. In addition, the Commission will continue to build upon the Digital Services Act in its enforcement work to tackle online fraud and financial scams, ensuring online platforms and search engines protect consumers from deceptive practices. Dropshipping¹⁴ is also a problematic practice for consumers. The results of the consumer survey carried out for the digital fairness fitness check indicated a need to take a look at increasing transparency on the use of this business model¹⁵.

Consumers are confronted with repetitive consent requests and non-transparent cookie banners online, which complicate understanding of how their data is used and effectively deprive them of a genuinely informed choice. With the **Digital Omnibus proposal**, the Commission seeks to reform the rules on cookies, whilst preserving the same level of data protection, as the current system is disadvantageous both for consumers and businesses.

The **digitalisation of financial services** offers consumers convenient and cost-effective financial management solutions, increases the choice of financial services and enhances innovation. However, digitalisation also creates significant difficulties and risks. For instance, the switch to digital services and the closure of physical bank branches create the risk of discrimination against consumers who rely on cash, have difficulty travelling independently or easily to the nearest bank branch, struggle to transition to digital services, or have no access to the internet. In 2023, the Commission put forward several proposals aimed at ensuring that cash payments are widely accepted, improving consumer access to cash and promoting financial inclusion. In the context of the implementation and application of the new Consumer Credit Directive, the Commission plans to assess how digitalisation is impacting the retail financial services market, with a particular focus on consumer credit. It will analyse the emergence of new players, products and practices, as

¹³ Consumer Conditions Survey 2024: nearly 45% of consumers reported encountering scams online.

¹⁴ Dropshipping is the selling of products without the seller holding them in stock. When a consumer orders a product, the seller passes the order directly to the supplier (wholesaler or producer), who subsequently provides the logistics (direct delivery to the consumer) and possible returns, without the need for the seller to be involved.

¹⁵ 72% of respondents found the absence of transparency about dropshipping to be problematic.

well as the challenges and opportunities consumers face when using retail financial services online.

In line with the single market strategy and the Omnibus IV Simplification Package, the Commission will also explore how digital solutions, e.g. digital labelling and digital tools such as mobile applications and the **Digital Product Passport**, can improve access to product and service information for consumers, while reducing the administrative burden for companies and ensuring that all the essential information, e.g. product safetyrelated information, remains available in a physical form. The secure and efficient sharing of product information between businesses, suppliers, manufacturers, and regulators could also be facilitated by the forthcoming European Business Wallets, promoting a more integrated and transparent single market.

Although the digital environment offers benefits for communicating about **product safety**, it also presents specific challenges. These can be related to the sale of dangerous products online or the health and safety risks, including mental health risks, posed by new technology products. Accessibility of information can also be an issue for persons with disabilities. The Commission will analyse the specific vulnerabilities of consumers in online environments and the impact of those vulnerabilities on product safety. This will include for example analysing how consumers react to specific warnings and instructions in the digital environment and how new safety risks impact consumers when using different digital products, such as apps or software.

Another key challenge is the rapid development and deployment of AI in consumer markets. AI technology can offer advantages, such as greater efficiency, personalised advice and customer interactions, and cost savings. But it also presents risks, including reduced human interaction and problems stemming from system failures, bias or inaccuracies. The EU's Artificial Intelligence Act established a robust framework for ensuring that the AI systems developed and used in the EU are trustworthy, with safeguards to protect people's fundamental rights¹⁶. The Commission will work closely with Member States to ensure the consistent implementation and enforcement of the Artificial Intelligence Act and the relevant consumer protection and product safety laws. The list of prohibited AI practices under the Artificial Intelligence Act will be reviewed annually and updated if new problems are identified. It is crucial that the consumer protection framework keeps pace with technological developments and that consumers have transparent information when they interact with AI (e.g. when using AI powered customer service support or seeking information and advice from AI assistants), so they are fully aware of the nature of the interaction and the possible risks¹⁷.

Actions

Propose a **Digital Fairness Act** to tackle unfair techniques and commercial practices towards consumers, including in particular minors, and ensure a level playing field for traders in the digital environment (legislative proposal - Q4 2026).

¹⁶ For example, the Artificial Intelligence Act prohibits certain high-risk practices that could harm consumers, such as the use of AI systems for social scoring, harmful manipulation and deception. It also establishes transparency obligations, such as clear labelling of AI-generated content.

¹⁷ Legal uncertainties, for instance regarding what happens with the unintended outcomes of contracts concluded with AI, and limited control over a digital assistant's actions, can impede the roll-out of innovative business models to the detriment of European consumers. The Commission contributed to the development of the 2024 UN Model Law on Automated Contracting, which shows how to solve such uncertainties.

- Reinforce the protection of consumers against **online fraud**, notably by bolstering online prevention measures and strengthening support for fraud victims in recovering their funds (2026).
- Foster fair and transparent use of **AI in consumer markets**, in particular through the application of the AI Act and the relevant consumer protection and product safety legislation (ongoing).

3. SUSTAINABLE CONSUMPTION

Climate change, environmental degradation and the clean transition remain some of the primary challenges facing consumers and society as a whole. Consumers are increasingly aware of and interested in the environmental and social impacts of their purchasing decisions, and thus are drivers of sustainable growth, as their demand for responsible products creates lead markets for green and socially responsible products. Available and affordable sustainable goods and services are central not only to consumer well-being and environmental protection, but also to Europe's long-term competitiveness and strategic sovereignty, as they reduce dependence on unsustainable imports and help build resilient value chains. Choosing to buy sustainable products and services does not necessarily mean paying more: sustainable options last longer, need replacing less often, and cost less to run. Most European consumers are willing to make sustainable choices 18, but often face barriers to choosing genuinely sustainable options, such as price, limited choice, unclear and inaccessible labelling, and mistrust of environmental claims 19. The widespread availability of cheap, low-quality products encourages overconsumption in sectors such as fast fashion and electronics, undermining sustainability and eroding Europe's competitiveness and industrial base. The surge in online purchases drives higher return rates, transport emissions and waste.

Regulation aims at improving durability, repairability and lightening the environmental impact of a broad range of products, such as textiles, furniture, and electronic devices. For example, it will bring in requirements on product disassembly, on the availability of spare parts and on software updates²⁰. The new **Directive on common rules promoting the repair of goods** (the 'right to repair') requires manufacturers to offer repair services for products with legally mandated repairability requirements, and provides for the creation of a **European online platform for repair**. The **Directive on empowering consumers for the green transition** provides for a harmonised notice on the legal guarantee of conformity and a harmonised label for the commercial guarantee of durability. Adopted in 2025, the Commission will focus on promoting their correct use and visibility across the single market, helping consumers better understand their rights and make more informed, durability-oriented choices. The **Digital Product Passport** and **sustainability labelling**²¹ will complement product standards and information. The Commission plans to improve

^{18 &}lt;u>Eurobarometer 2022 (SP527)</u>: 77% of Europeans feel a responsibility to act to limit climate change.

¹⁹ <u>2024 Consumer Conditions Survey</u>: 67% of EU consumers said that the expense of sustainable products stopped them from buying. 62% reported confusion about identifying sustainable options and mistrust of environmental information. A <u>2025 CPC Sweep</u> showed that a large proportion of the environmental claims of second-hand online traders were potentially misleading.

²⁰ See Ecodesign for Sustainable Products and Energy Labelling Working Plan 2025-2030.

²¹ As planned under the Ecodesign for Sustainable Products Regulation and other relevant EU legislation that include cars, textiles and waste sorting.

energy labels, thereby enabling consumers to better compare the efficiency of heating and cooling technologies.

New legislation has also been put in place to increase consumer trust in environmental claims and sustainability labels. The new Directive on **empowering consumers for the green transition** addresses greenwashing and early obsolescence. The Commission will work closely with Member States and businesses to ensure that it is implemented effectively. The Commission will continue efforts to promote consumer awareness and industry uptake of the **EU Ecolabel**.

Moreover, the forthcoming proposal for a **Circular Economy Act** will help create market demand for secondary raw materials and increase the supply of high quality recyclates. Complementing this legislative framework, the Commission will work with stakeholders to promote product-as-a-service models and innovative circular start-ups through guidelines and awareness campaigns. Building on the existing Commission study under the <u>General Product Safety Regulation</u>, further work will cover: (i) social and behavioural barriers to consumer trust in circular options; and (ii) product safety challenges for second-hand, repaired, refurbished, and remanufactured products. The sustainable consumption pledge will therefore be phased out, paving the way for a new approach to engaging with businesses. The Commission will also support the scale-up of sustainable bio-based solutions, where these provide durable products and materials and strengthen European competitiveness and value chains.

Ensuring products are safe and sustainable also requires action to reduce consumer exposure to chemicals of concern. As part of the **European chemicals industry action plan**, the Commission will consider banning **PFAS** (perfluoroalkyl and polyfluoroalkyl substances) in consumer uses such as cosmetics, food-contact materials and outdoor clothing. Additionally, under the new <u>Packaging and Packaging-Waste Framework Regulation</u>, the EU will phase out hazardous substances such as PFAS in packaging. It will also lay down harmonised rules for sorting of packaging waste by the consumers and for providing information via digital technologies.

Building on the Communication on a comprehensive toolbox for safe and sustainable ecommerce, the Commission will explore the need for a Recommendation on 'green by design' features in e-commerce to further tackle the environmental impact of this sector. This would cover aspects such as the availability of sustainability filters, greener delivery options, and sustainable return-management policies. It may also include voluntary environmental charters, under which companies commit to specific sustainability targets. The development and use of private digital tools will be encouraged to help consumers make informed sustainable choices. This may include interactive ecolabels explaining the scope of the certifications and comparisons of product sustainability features and could be potentially integrated in the Digital Product Passport.

Transport is the third-largest expenditure area for European households²². The transition to sustainable mobility modes, including electric cars, public transport and bicycles, can save consumers significant amounts of money, and increase social fairness while also contributing to the goal of decarbonisation²³, in line with the **Recommendation on**

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²² https://ec.europa.eu/eurostat/web/products-eurostat-news/w/ddn-20230104-1.

²³ The Consumption Footprint model addressed the difference in environmental impacts between achieving sustainable and smart mobility strategy targets (i.e., expansion of electric cars) compared to conventional

transport poverty and with the automotive action plan. To make this shift affordable, the Commission is promoting the transition to zero-emission vehicles under this action plan and the planned review of the Car Labelling Directive. This is complemented by the push for small electric cars under a new small affordable cars initiative, which shall be developed in cooperation with industry. These actions will be complemented by the actions of Member States in their national plans under the Social Climate Fund. Energy related expenditures remain significantly above pre-COVID levels, which is especially problematic for the more than 46 million of energy-poor Europeans. The Commission will adopt a Citizens Energy Package that will aim at tackling energy poverty, simplify energy markets, and empower citizen participation to ensure a just, affordable, and inclusive energy transition for all.

The housing crisis is a social and competitiveness crisis. It disproportionately affects young people and the most vulnerable in our society, but increasingly also low to middle income earners and their families. The Commission will present a European affordable housing **plan** setting out a European vision to make housing more affordable and more sustainable. The New European Bauhaus will play an important role in the plan. In this context, the Commission will also support Member States in increasing their 2021-2027 cohesion policy investments in the construction and renovation of housing stock, to address the needs of consumers, lower energy bills, reduce energy poverty and other costs related to housing such as water.

Households in the EU spend on average 13% of their income on food, with the poorest fifth spending as much as 21%, compared to just 9% for the richest fifth. The **European Social Fund**+ supports Member States in providing assistance to the most deprived people. The Commission will also conduct a study on food affordability in the EU to better understand and tackle the impact of rising food prices in the EU, including their impact on healthy and nutritious food.

Public health also underpins the Commission's work on reducing the harms linked to **tobacco use**. The Commission is currently conducting a comprehensive evaluation of the rules on tobacco products and tobacco advertising.

These public health and social fairness measures go hand in hand with broader EU efforts to build sustainable food systems, enabling consumers to make sustainable food choices, and to encourage responsible water use, as reflected in the recently adopted Vision for Food and Agriculture, European Ocean Pact and water resilience strategy. The revised Waste Framework Directive has set food waste reduction targets and introduced 'extended producer responsibility' for textiles. Producer responsibility organisations will provide information on second-hand options, re-use and end-of-life management of textiles and footwear, as well as organising education programmes, awareness-raising campaigns, and community engagement activities.

Actions

Support the Member States in the **implementation** of the Directive on empowering consumers for the green transition, the Ecodesign for Sustainable Products Regulation and the Directive on common rules to promote the repair of goods, by:

fuel cars by 2030. Pasqualino et al, Consumption Footprint and Domestic Footprint Outlook Report 2025, JRC139655.

- promoting the harmonised notice on the legal guarantee of conformity and a harmonised label for the commercial guarantee of durability (Q3 2026); and
- launching a **European online platform for repair** (by 2028).
- Support the **circular economy**, in particular by exchanging good practices with stakeholders to promote consumer return of goods that are no longer used, second-hand markets, product-as-a-service business models and innovative circular start-ups (2027).
- Explore the need for a Recommendation on fostering 'green by design' features in e-commerce and encourage the development of digital tools and their use (2027).

4. EFFECTIVE ENFORCEMENT AND REDRESS

The EU consumer protection framework can only truly succeed in protecting consumers and fostering fair competition if it is backed up by strong public and private enforcement, and effective redress mechanisms for consumers whose rights have been infringed. While EU cross-border cooperation on public enforcement has achieved significant successes in the past years, enforcement mechanisms need to be further strengthened to be able to meet new challenges efficiently and effectively. In particular, compliance rates remain extremely low in digital markets, with sweeps finding that, on average, one in two traders are in breach of consumer legislation. The situation has been aggravated by the exponential growth of e-commerce, which has led to the growing circulation of unsafe, counterfeit or otherwise non-compliant products, mostly originating from outside of the EU²⁴ and often marketed using misleading techniques. This endangers consumers and exposes compliant European businesses to unfair competition from non-compliant traders.

To respond to these challenges, the Commission presented a series of actions in its Communication on a comprehensive EU toolbox for safe and sustainable e-commerce, including customs reform; strengthening enforcement of relevant EU legislation; and enhancing coordination among all relevant authorities. Envisaged actions also include supporting awareness-raising campaigns for consumers and third-party sellers, and continuing bilateral cooperation with countries of provenance of imported goods.

Supporting national consumer protection authorities in taking coordinated action to enforce consumer law under the **Consumer Protection Cooperation (CPC) Regulation**, including to address infringements in the e-commerce sector, is an important priority. Coordinated action by the CPC Network has yielded positive results, but shortcomings in the current system hinder more effective enforcement. For instance, lengthy procedures, the lack of resources at national level, the absence of stronger deterrent measures, such as the ability to impose fines, and difficulties in addressing infringements committed by traders based outside the EU, reduce the efficiency and the deterrent effect of the CPC Network's actions²⁵. To strengthen enforcement and ensure a level-playing field for businesses that shields compliant traders and protects consumers from market players who do not respect the rules, **the Commission will propose a revision of the CPC Regulation**.

²⁵ See: Report from the Commission to the European Parliament and the Council on the application of Regulation (EU) 2017/2394 of the European Parliament and of the Council on cooperation between national authorities responsible for the enforcement of consumer protection laws.

²⁴ The number of dangerous products notified in the EU Safety Gate rapid alert system has increased by 52% since 2019, with the trend accelerating (+61%) in 2024. Up to 75% of dangerous products come from outside the EU, and around 50% of those alerts concern dangerous products coming from China.

In preparing the revision, the Commission will assess the need for centralised investigation and enforcement powers at EU level in specific cases and how to further strengthen coordination among national authorities.

As highlighted in the Communication on e-commerce, effective implementation and enforcement of the new General Product Safety Regulation is essential to protect EU consumers from dangerous products and to ensure a level-playing field for businesses. The Commission has already set in motion the new market surveillance mechanisms provided for by the Regulation, such as simultaneous checks on websites to identify breaches of EU law ('sweeps'), which are carried out by national market surveillance authorities and coordinated by the Commission. The first EU-level product safety sweep, focusing on childcare products sold online, took place in April and May 2025²⁶. Building on this experience, the Commission will continue to work with the Consumer Safety Network to pool resources, exchange intelligence and prioritise surveillance actions to effectively target the most harmful products. It will also seek to build stronger capacities to support the implementation of product safety rules through the financing of Coordinated Activities on the Safety of Products (CASP) and the promotion of tools that assist consumers and businesses in reporting product safety issues, accidents and dangerous products. Such tools include the Consumer Safety Gateway and the Safety Business Gateway. Regular updates to the Safety Gate Portal will ensure that businesses and consumers have access to all relevant information about product safety rules. The Commission is also providing specific guidelines for economic operators²⁷ on how to fulfil their obligations under the General Product Safety Regulation, with a particular focus on the needs of operators that qualify as SMEs, including micro-enterprises.

These efforts will complement the upcoming **European Product Act**, by strengthening links between conformity assessment checks and market surveillance, and possibly standardisation. To this end, the Commission will also explore how **inclusiveness in product design** can help prevent safety risks and support **standardisation** work to translate legal safety requirements into practical tools for enforcement and consumer protection.²⁸. The European Product Act will reinforce the rules for placing consumer products on the market and update the **rules on market surveillance and compliance of products**. This revision will also provide an opportunity to assess the need for further action to make product safety enforcement more efficient, especially with respect to imports from outside of the EU, including via e-commerce.

Effective implementation and enforcement of the **General Product Safety Regulation** is also expected to deliver benefits for businesses and national authorities. Increased legal certainty and the simplification in the implementation of the general product safety requirements will reduce compliance costs for businesses. A harmonised market surveillance regime for all products, streamlined with the <u>Market Surveillance Regulation</u>, can also create synergies for national market surveillance authorities. Enhanced use of IT tools and strengthening data interoperability for both reporting and market surveillance

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²⁶ Half of the product listings lacked the required information on the product manufacturer.

²⁷ C(2025) 7699 - Commission Notice - Guidelines on the application of the EU general product safety legislative framework by businesses; and C(2025) 7701- Commission Notice - Guidelines for the practical implementation of the Safety Business Gateway under Article 27(2) of Regulation (EU) 2023/988.

²⁸ In particular, inclusiveness requires systematically considering a wide range of anthropometric data representing the diversity of consumers, as well as factors affecting the lives of consumers in a vulnerable position, including in relevant European standards, and implementing accessible solutions for persons with disabilities.

will reduce the burden on authorities and businesses and enable enforcement authorities to carry out their tasks more effectively. In 2026, the Commission will assess the practical implementation of the General Product Safety Regulation with businesses to look at how they apply the Regulation and whether there is a need to help them to be compliant easily.

Closer coordination and cooperation between enforcement authorities from different areas is becoming more important as illegal practices by companies increasingly fall under the remit of multiple EU laws and enforcement systems. Currently, such cooperation ranges from written agreements to task forces and other joint projects. The Commission will further promote **cooperation between EU-level enforcement bodies and networks** to ensure effectiveness, efficiency and coherence among the different enforcement streams. For instance, enforcement of consumer law complements the application of the digital regulations, as demonstrated by the coordinated CPC actions in 2024-2025 and the parallel Digital Services Act and Digital Markets Act investigations into the practices of major online platforms.

Data and digital technologies, including **AI tools**, are also becoming increasingly important in analysing business compliance and ensuring effective enforcement. They are already used by enforcement authorities for mystery shopping, product safety market surveillance, fraud detection, price monitoring, and detection of unfair contract terms and fake reviews. For example, the **EU eLab** supports the CPC Network with its investigations and regular website sweeps, while the **eSurveillance webcrawler** detects unsafe products that have been notified via Safety Gate but are still on sale or reappear in web shops and online marketplaces. A similar webcrawler, **the Passenger Rights AI Watch Tool**, is being developed for national enforcement bodies for their monitoring regarding passenger rights and will be available in 2026. The Commission is also working to improve the interoperability of existing product data for market surveillance and will support consumer and market surveillance authorities in the strategic use of AI tools in their enforcement work, including by seeking synergies between tools developed at national level and tools developed at EU level and by training enforcement staff.

However, enforcement is only one side of the coin. If rules are to be respected in practice, consumers must be aware of their rights and businesses of their obligations. Targeted **awareness and education** campaigns; tools such as the <u>Consumer Education Hub</u> and <u>GreenComp</u> (the European sustainability competence framework); promotion of sustainable consumption through school education; **training** programmes such as <u>Consumer Law Ready</u>; and **voluntary cooperation** initiatives, such as the <u>Consumer Protection Pledge</u>, will remain an important complement to enforcement action. The Commission will also continue to encourage businesses to make voluntary commitments to excellence and innovation for a high level of consumer safety, notably through its biennial <u>EU Product Safety Award</u>.

Even with better awareness and stronger enforcement, disputes will inevitably arise. There will therefore also be a focus on ensuring effective redress through the implementation of the revised **Alternative Dispute Resolution Directive**, the **Representative Actions Directive** and, for those cases in which individuals are in fact harmed by a defective product, the revised **Product Liability Directive**. In particular, the Commission will continue supporting consumer organisations, members of the judiciary and National Contact Points, in effectively managing representative actions under the Representative Actions Directive. That support will be provided, for example, through EU-funded action grants, seminars and the interactive Knowledge Hub on the EC-REACT platform. The

Commission will also closely monitor implementation of the specific provisions of the Representative Actions Directive regulating third party funding. As required by the Directive, the Commission will assess, no later than 2028, whether there is a need for an EU Ombudsman for cross-border representative actions. This will be followed by the formal evaluation of the functioning of the Directive.

When consumers encounter problems with cross-border transactions, they can also turn to the network of European Consumer Centres (ECC-Net) for free legal advice and support²⁹. The Commission will continue its strong support of ECC-Net to help European Consumer Centres further consolidate their capacity to advise and assist consumers.

These measures will be complemented by action at international level. In all new bilateral trade agreements, the EU will continue seeking to secure provisions on product safety and market surveillance cooperation, as well as commitments that strengthen consumer trust in digital trade, including effective protection for consumers participating in e-commerce. Once it has been integrated into the WTO legal framework, the plurilateral WTO E-**Commerce Agreement** will be the first trade agreement that includes such commitments on a global scale.

The EU will continue to cooperate and regularly exchange data via Safety Gate with non-EU countries, such as China. In line with the EU-UK trade and Cooperation Agreement, it will also work with the UK to set up a regular arrangement for exchanging information on dangerous non-food products between Safety Gate and the UK's equivalent Product Safety Database. In addition, the EU will continue supporting awareness raising and training activities for non-EU manufacturers and other actors in the supply chain, to help them understand the single market's consumer protection and product safety rules. For example, an EU project will contribute to supporting consumer protection and product safety policies in the Common Market for Eastern and Southern Africa (COMESA). At multilateral level, following the adoption of the United Nations Principles for Consumer Product Safety, the European Commission will support their implementation by assisting UNCTAD with the drawing up of guidelines and a handbook on consumer product safety and through EUfinanced capacity-building projects, such as the Competition and Consumer Product Safety in Sub-Saharan Africa programme.

Actions

- Propose a revision of the Consumer Protection Cooperation Regulation (legislative proposal – Q4 2026).
- Support coordinated enforcement actions and activities of the CPC Network to tackle widespread breaches of EU consumer law (ongoing).
- Take effective action to increase product compliance by tapping into synergies with capacities of the EU and national customs and market surveillance authorities and potentially establishing an EU Market Surveillance Authority (on-going).
- Update the rules on market surveillance and compliance of products, as part of the European Product Act, to further enhance the efficiency of EU product safety enforcement (legislative proposal - Q3 2026), especially with respect to imports from non-EU countries, including via e-commerce.

²⁹ In 2024, European Consumer Centres recovered over EUR 7.5 million in refunds for consumers.

- Strengthen implementation of the **Representative Actions Directive** by further supporting consumer organisations, members of the judiciary and national authorities (ongoing).
- Maximise the use of AI in enforcement and market surveillance activities, for instance in the **digital investigations eLab** and the **digital toolbox for product safety market surveillance** (by 2027).
- Support awareness raising and training activities for non-EU country manufacturers and other actors in the supply chain (ongoing).

5. GOVERNANCE AND STAKEHOLDER COOPERATION

To achieve its objectives and tackle any emerging issues, the Agenda's governance framework must be **inclusive**, **transparent and dynamic**.

The Commission will seek regular discussions with the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions regarding the implementation of the Agenda, which will be governed through the existing platforms for stakeholder interaction. These platforms bring together high-ranking officials from Member States (Consumer Policy Network); consumer protection authorities (CPC Network); authorities competent for product safety (Consumer Safety Network); consumer organisations, notably the European Consumer Organisation (BEUC), and other civil society, business representatives, and academia (Consumer Policy Advisory Group).

The annual **Consumer Summit** will remain the moment to discuss current trends and emerging issues with the widest variety of stakeholders from across the EU and beyond. It will also serve to take stock of the implementation of the Agenda, including the action plan for consumers in the single market. Furthermore, to review progress and provide overarching political guidance on the implementation of the Agenda and relevant consumer policy developments, the EU Commissioner responsible for consumer protection plans to regularly convene a **Ministerial Forum on Consumer Protection**, potentially in conjunction with the Consumer Summit.

In addition to the institutional framework, active governance also requires that the voice of all consumers, including consumers from vulnerable groups, be heard. The Commission is committed to supporting a strong consumer movement, at both EU and national level, including financially. For example, the Commission will fund a follow-up to the Consumer PRO training programme to further empower consumer professionals to offer tailored advice to consumers. As outlined in the EU strategy for civil society, the Commission will propose measures to further increase the involvement and effective participation of civil society organisations, including consumer groups, in public policy-making processes, as well as to strengthen their protection and support. It will also carry out targeted outreach to involve young consumers in shaping consumer policy by organising a Youth Policy Dialogue on consumer policy.

The Commission will also organise regular exchanges with business stakeholders on burden reduction and simplification issues in the area of consumer policy, including **implementation dialogues** with the Commissioner responsible for consumer protection. The aim will be to ensure that in-depth discussions take place on the challenges that businesses face and possible measures to take, as well as to monitor the progress of the

Commission's simplification and burden reduction actions. A first implementation dialogue on consumer protection in the digital environment took place in July 2025.

Consumer data and statistics, such as the biannual **Consumer Conditions Scoreboard**, serve as main sources of evidence for informed policymaking. They are also valuable for assessing the impact of European and national policies and taking stock of the progress achieved. The Commission will seek to expand the evidence base and promote better use of data and research.

Actions

- Regularly convene a Ministerial Forum on Consumer Protection.
- Organise a **Youth Policy Dialogue on consumer policy** (2026).
- Hold **implementation dialogues** on the revision of the Consumer Protection Cooperation Regulation (2026) and the General Product Safety Regulation (2027).

6. CONCLUSION

The European Union provides one of the highest levels of consumer protection in the world. This robust framework is essential for the effective functioning of the single market and enhances the competitiveness of EU businesses. By providing comprehensive legal rights and safeguards, EU consumer policy transforms EU initiatives into tangible benefits for all citizens and can act as a pillar of stability during uncertain times.

The 2030 Consumer Agenda builds on this solid basis and puts forward a set of concrete actions to further strengthen consumer protection and tackle current and emerging issues. These actions will contribute to creating the trust, safeguards and legal certainty that both consumers and businesses need to foster competition, innovation, investment and sustainable growth in the EU.

The Commission will regularly take stock of the progress in the implementation of the Agenda and will monitor the impact of the actions undertaken, particularly through the Consumer Conditions Survey. The Commission looks forward to discussing the strategic approach, priorities and actions outlined in this Agenda with all relevant institutions and interested parties at national and EU level, and to working together to advance consumer protection in the coming years.