



Relationship between CRD and consumer acquis

CRD as umbrella directive

(targeted full harmonisation)

93/13/EEC

Unfair
Contract
Terms

99/44/EC

Sales &
Guarantees

97/7/EC

Distance
Selling

85/577 EEC

Doorstep
Selling

Consumer Acquis (8 Directives)

Doorstep selling, Package Travel, Unfair Contract Terms, Timeshare, Distance Selling, Unit Prices, Injunctions, Sale of Goods and Associated Guarantees



Goal and concept of full targeted harmonisation

- Goal: achieve a high level of consumer protection and a proper functioning of the internal market by approximating certain aspects of consumer law
- New Article 4: ‚Targeted Full Harmonisation‘ for all areas, if not otherwise regulated by this Directive
- The concept can be illustrated using the example of Chapters I – III:

Minimum harmonisation

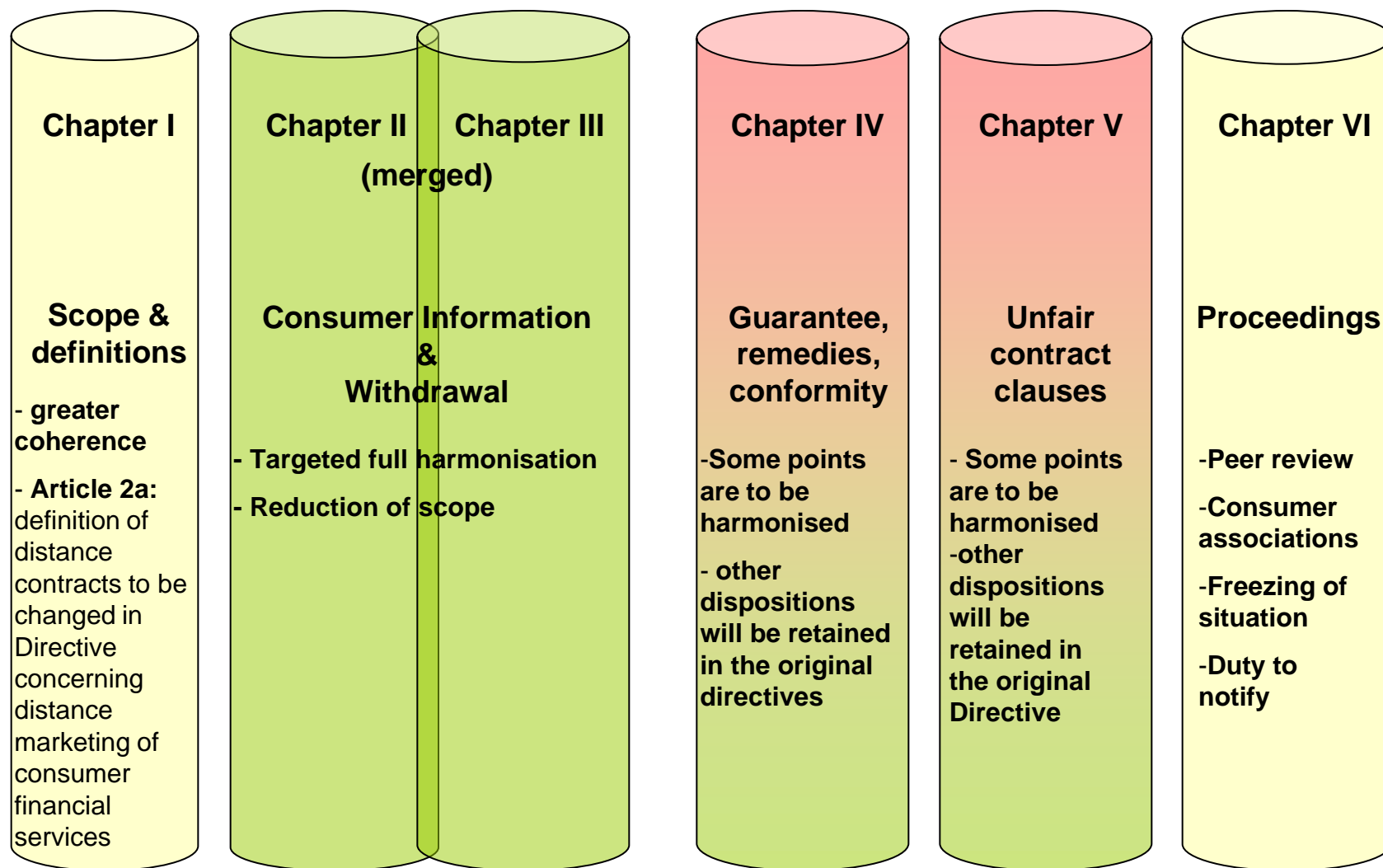
- on-premises contracts (80% of all contracts)
 - Article 4b: certain off-premises and distance contracts are excluded from the Directive's scope
- MS can retain enhanced consumer protection level in these areas

Targeted full harmonisation

- all off-premises and distance contracts
- (other than the contracts excluded by Article 4b)

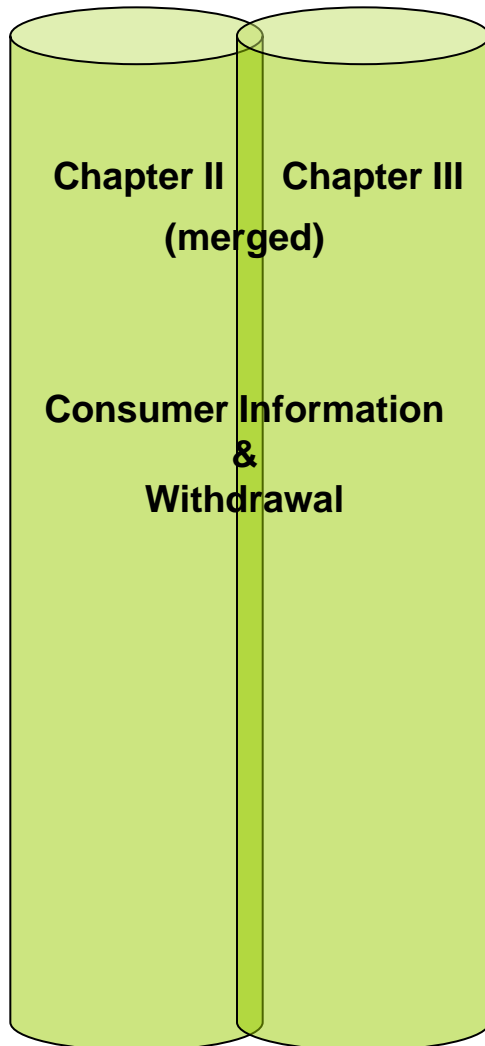


Structure of the new Consumer Rights Directive





Chapter II Consumer Information and Withdrawal



- Full information requirements (Art. 5 (1))
- Filling gaps concerning financial services
- Standard forms
- Union-wide right to withdrawal of 14 calendar days starting with delivery
- In case of omission of information: 1 year withdrawal period
- Practical solutions for craftsmen by introducing exceptions from the right to withdrawal
- Extension of consumer rights by other important improvements