

# GREECE

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## **1. Consumer policy institutions**

### **1.1. MINISTRY RESPONSIBLE FOR CONSUMER POLICY**

The Ministry of Development & Investments, through the General Secretariat of Commerce & Consumer Protection and more specifically the General Directorate of Consumer Protection, is responsible for the implementation and enforcement of EU and national legislation and policy towards the protection of consumer economic interests.

The mandate of the Ministry Development & Investments, through the General Secretariat of Commerce & Consumer Protection, is to plan, adopt and implement policy measures that promote innovation, best practices and better enforcement of consumer protection. Specifically:

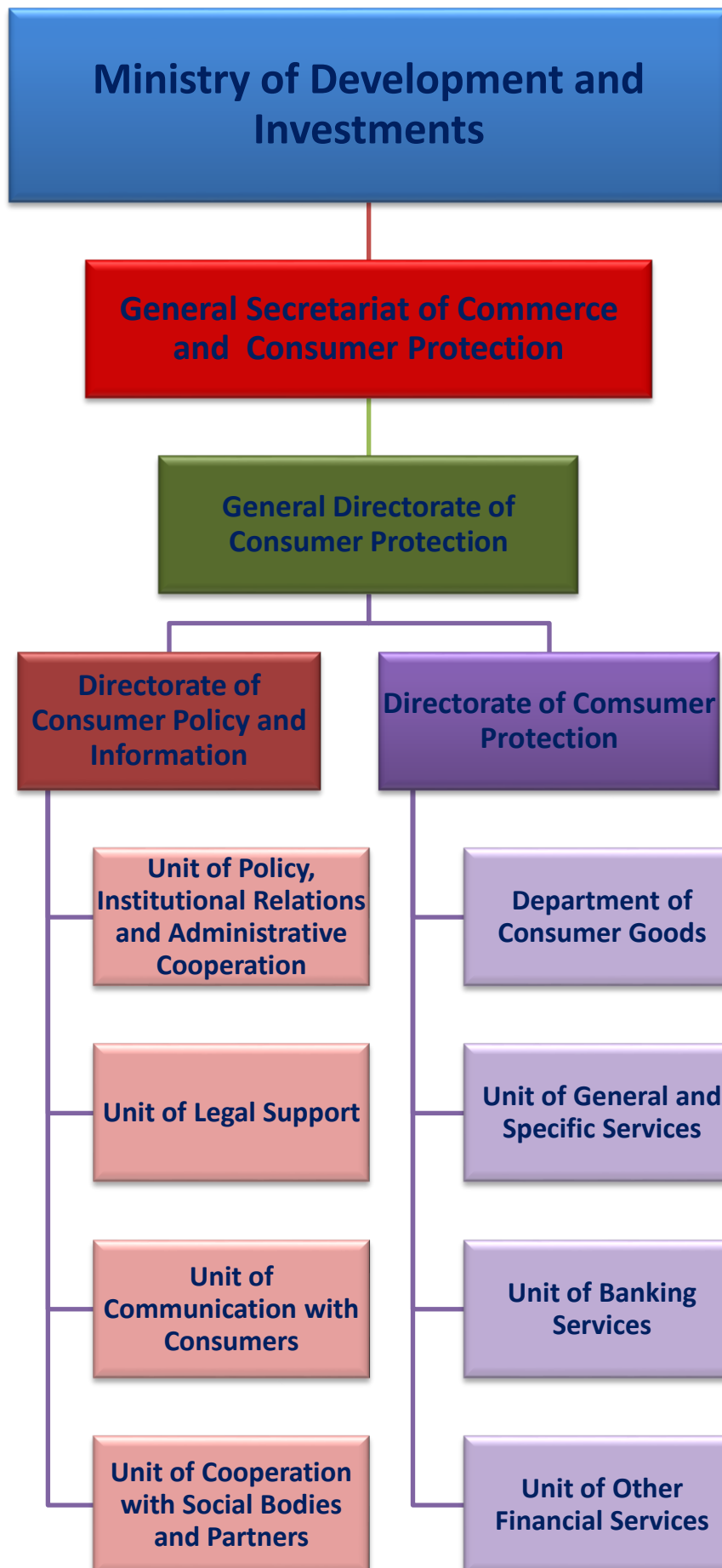
#### **I. The Administrative Structure of the General Directorate of Consumer Protection**

The **strategic aim** of the **General Directorate of Consumer Protection** is to harmonize Greek legislation with EU consumer law, to inform consumers in particular through its website and the help line 1520, and to enforce consumer legislation.

The **General Directorate of Consumer protection** under the Presidential Decree 147/2017 consists of two Directorates:

- a) **The Directorate of Consumer Policy and Information**
- b) **The Directorate of Consumer Protection**

Below there is a schematic depiction of the General Directorate of Consumer Protection with the relevant sections:



The **main responsibilities** of the **General Directorate of Consumer Protection** are the following:

- Development of consumer policy.
- Harmonization of Greek legislation with EU consumer legislation.
- Enforcement of legislation at national level with regard to consumer protection and especially the provisions regarding unfair contract terms, unfair commercial practices, liability of supplier of services, guarantees, doorstep and distance selling contracts, consumer rights, financial consumer legislation (consumer credit, mortgage credit, payment services, bank accounts, distance marketing of financial services).
- Handling of consumers' complaints with regard to infringements of consumer legislation.
- Imposition of administrative sanctions to those who infringe consumer legislation.
- Single liaison Office in accordance with Regulation (EU) 2017/2394 on cooperation between national authorities responsible for the enforcement of consumer protection laws
- Maintaining the Registry of consumer organizations and supervising such organizations.
- Maintaining the Registry of ADR entities and assessing their compliance with the applicable legislation.
- Maintaining the Registry of debt management companies and assessing their compliance with the applicable legislation
- Exercising the powers set out under Consumer Protection Law regarding the National Council of Consumer and Market.
- Cooperation with EU Authorities (CPC and CPN network), as well as international Cooperation (OECD, ICPEN and UNCTAD)
- Consumer information & education.
- Constant updating of the website <http://www.mindev.gov.gr> & social media (facebook) which provide information to consumers on basic issues (consumer protection legislation, consumer organizations).
- Offering advice and assistance to consumers through help line 1520.

## **II. Legislative framework on Consumer Protection enforced by the General Directorate of Consumer Protection**

### **1. Main Consumer protection legislation: Law 2251/1994**

The General Directorate of Consumer Protection is responsible for the enforcement of the majority of the provisions of law 2251/1994 which is the main piece of consumer protection legislation.

**Law no 2251/1994 on consumer protection** (Official gazette 191/A/16.11.1994) is the main law on consumer protection issues in Greece, and was codified in January 2018 (Official gazette 40/A/2018). It regulates various consumer related issues in **Articles 1 to 9(i)**, such as unfair contract terms, distance selling, doorstep selling, misleading and comparative advertising, distance marketing of consumer financial services, guarantees and product liability.

**Article 2** of law 2251/1994 bans the use of **unfair contract terms**. It implements Directive 93/13 EEC on Unfair Terms in Consumer Contracts into Greek Law. However, it has wider scope and includes in its protection also very small enterprises under certain conditions.

In **Articles 3 – 4h** of Law 2251/1994 regulate issues regarding doorstep and distance selling and other consumer contracts implementing the provisions of Directive 2011/83/EU on **consumer rights**.

In **Article 4i** of Law 2251/1994 regulates **distance selling of financial services**, implementing Directive 2002/65/EC on the distance marketing of consumer financial services.

**Articles 5, 5a and 5b** of Law 2251/1994 implement the provisions of Directive 1999/44/EC on certain aspects of the sale of consumer goods and associated guarantees. They set out the obligation of the seller to offer products which are in conformity with the contract of sale (**legal guarantee**). In addition, specific rules apply regarding the (additional non-mandatory) **commercial guarantee** as well as the obligation of the seller to offer clear instructions of use in Greek (or in internationally recognizable symbols), as well as to offer after sales support.

Of particular importance is the provision of **Article 6 of Law 2251/1994** which establishes a strict system of **liability for the producer** of defective products.

Furthermore, **Article 7 of law 2251/1994** supplements the relative legal framework by imposing a general obligation on suppliers to place only **safe products** on the market. The importance of the provision emerges when there are no specific provisions for the safety of specific products in force.

According to **Article 7a of law 2251/1994** suppliers are required to market products which, as a destination, use or disposal conditions are not harmful to **mental, intellectual or moral development of juveniles**.

Parallel to the protection provided in the case of defective products, **Article 8 of law 2251/1994** establishes the **liability of the supplier of services**.

The regulation of **advertising and the protection of the consumer** as the recipient of advertising messages is the objective of **Article 9** of the Greek Consumer Protection Law, while **Articles 9a to 9i** ban as **unfair certain commercial practices**, in accordance with Directive 2005/29/EC concerning unfair business-to-consumer commercial practices in the internal market.

**Article 10** of Law 2251/1994 regulates issues regarding to **consumer organizations** and especially their establishment and operation.

Consumer organizations have the exclusive objective of protecting the interests of consumers, inform and advise them and represent them in court and out of court and initiate procedures for collective actions in accordance with the provisions in force.

Consumer organizations are constituted at first and secondary level. Members of consumer organizations at first level are natural persons. Members of consumer organizations at secondary level are only first level consumer associations. In Greece there are two (2) Secondary level associations and twenty nine (29) First level organizations.

In addition, **Article 10** of law 2251/1994 contains provisions regarding class (collective) action that consumer organizations may bring before courts as a means of both preventive as well as ex ante judicial protection.

Pursuant to **Article 12** of law 2251/1994 the **National Council of Consumer and Market** is established under the auspices of the General Secretariat for Commerce and Consumer Protection. Such Council is a consultative and advisory body to the Minister. The Council expresses the views of market participants and consumers on market, competition and consumer protection issues. It may draft proposals with a view to improve market efficiency and consumer protection and may express its opinion on draft legislation relating to consumers.

As per **article 13a** of law 2251/1994, consumers may report breaches of the Law to the General Directorate of Consumer Protection which are investigated pursuant to the process of Article 13b of law 2251/1994. The Directorate General for Consumer Protection has also the right to initiate investigation on its own motion.

In case a trader is breaching any provision of law 2251/1994 **administrative sanctions** apply. These include either a recommendation requiring compliance or a fine from € 1,500 to € 1,000,000. Furthermore, in case that more than three decisions for the imposition of a fine have already been issued against the same supplier, it may be also ordered the suspension of the supplier's business operation for a period from three months to one year. In addition, in such case the upper limit of the fine is doubled.

## 2. Consumer Protection in Financial Services legislation

The General Directorate of Consumer Protection enforces also the financial consumer legislation, which includes *inter alia*:

- **Consumer credit: Joint Ministerial Decision Z1-699/2010 implementing Directive 2008/48/EC.** In case of infringement of the provisions of the Joint Ministerial Decision Z1-699/2010, the Minister of Development and Investments may impose the sanctions of Article 13a law 2251/1994.
- **Mortgage credit: Law 4438/2016 implementing Directive 2014/17/EU** on credit agreements for consumers relating to residential immovable property. The law applies to all loans made to consumers for the purpose of buying a home, including loans that are guaranteed by a mortgage or by another comparable security. In case of infringement of the provisions of law 4438/2016 which fall within the competence of the General Directorate for Consumer Protection, the Minister of Development and Investments may impose the sanctions of Article 13a law 2251/1994.
- **Payment Services: Law 4537/2018 implementing Directive 2015/2366/EU** on payment services in the internal market. In case of infringement of the provisions of law 4537/2018 which fall within the competence of the General Directorate for Consumer Protection, the Minister of Development and Investments may impose the sanctions of Article 13a law 2251/1994.
- **Bank Accounts: Law 4465/2017 implementing Directive 2014/92/EU** on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features. In case of infringement of the provisions of law 4465/2017 which fall within the competence of the General Directorate for Consumer Protection, the Minister of Development and Investments may impose the sanctions of Article 13a law 2251/1994.
- **Cross border payments: Law 4141/2013: national measures for the enforcement of Regulation (EU) 924/2009 on cross-border payments in the Community (as amended by Regulation (EU) 2019/518) and Regulation (EU) 260/2012 on credit transfers and direct debits in euro.** In case of infringement of the provisions of Regulation (EU) 924/2009 and Regulation (EU) 260/2012 which fall within the competence of the General Directorate for Consumer Protection, the Minister of Development and Investments may impose sanctions in accordance with Art. 30 law 4141/2013 (5.000 – 500.000 euros). In case the same infringement is repeated the upper limit of the fine is doubled.
- **Law 4021/2011:** implements the provisions of Directive 2009/110/EC on the taking up, pursuit and prudential supervision of the business of electronic money institutions. In case of breach of

obligations related to Articles 21 and 22 an administrative sanction from € 5.000 to € 500.000 € applies.

- **Debt Information companies: Law 3758/2009:** The business activity of debt information on behalf of the creditors is regulated by law 3758/2009. The law sets out in detail the legal framework in which such business may operate, for example at what stage, how often and in what ways such companies are allowed to contact the debtor. In case of infringement the Minister of Development and Investments may impose sanctions from € 5.000 to € 500.000 €.

In case the same infringement is repeated the upper limit of the fine is doubled and the Minister may order the removal of the company from the registry for 1-6 months. In case of further infringement, he may order the final deletion of the company from the registry. The same provisions apply also to the activity of loan management companies in accordance with **Law 4354/2015**.

### **3. Other consumer related legislation enforced by the General Directorate of Consumer Protection**

Furthermore, the General Directorate of Consumer Protection enforces the provisions of other consumer related legislation, such as:

- **Over-indebtedness legislation (law 3869/2010):** The Minister may impose a sanction from 500 euros to 10.000 euros if financial institutions do not comply with their obligation as per law 3869/2010 to provide a detailed debt report to be used by debtor for opening personal bankruptcy proceedings.

- **Special fitness and gym centers legislation:** Ministerial Decision Z1-1261/2007 regarding contract terms with fitness and gym centers. In case of infringement the Minister of Development and Investments may impose the sanctions of Article 13a law 2251/1994.

- **Ministerial Decisions that are issued pursuant to Article 10 par.21 of Law 2251/1994** and which prohibit the use of certain contract terms that have been found to be unfair by final court decisions. In case of infringement the Minister of Development and Investments may impose the sanctions of Article 13a law 2251/1994.

- **Joint Ministerial Decision Z1-130/2011 implementing Directive 2008/122/EC on timeshare,** long-term holiday products, resale and exchange of contracts. In case of infringement the Minister of Development and Investments may impose the sanctions of Article 13a law 2251/1994.

- **Regulation 2018/302/EU addressing unjustified geo-blocking** and Joint Ministerial Decision 18898/2019 regarding National Measures for the application of the EU Regulation. In case of infringement the Minister of Development and Investments may issue a recommendation requiring



compliance. In case of failure to comply by the trader the Minister may impose a fine from 1.000 to 10.000 euros.

- **Joint Ministerial Decision 70330/2015:** implements Directive 2013/11/EU on Alternative Dispute Resolution and adopts national measures regarding Regulation 524/2013. If traders fail to comply with its information obligations regarding ADR administrative sanctions (recommendation or fine up to € 5.000) may apply.

#### **4. Cooperation with other competent Authorities**

In addition, the General Directorate of Consumer Protection collaborates with the relevant Authorities in case of sector specific legislation that is enforced by other Authorities (Civil Aviation Authority, Ministry of Transport and Infrastructure, Ministry of Finance, Bank of Greece, Ministry of Tourism etc.) on issues such as: general product safety, package travel legislation, common rules on compensation and assistance to passengers in the event of denied boarding and of cancellation or long delay of flights, passenger rights when travelling by sea and inland waterway, passenger rights in bus and coach transport etc.

The Directorate of Consumer Policy and Information is **Single liaison Office** in accordance with Regulation (EU) 2017/2394 on cooperation between national authorities responsible for the enforcement of consumer protection laws

#### **Useful Addresses:**

##### **Ministry of Development and Investments**

- **Minister: Mr Adonis Georgiadis**

Address: 5-7 Nikis str., 10180 GR-Athens

Tel: +30 210 3332 637, +30 210 3332 548, Fax: 210 3332775

E-mail: [minister.sec@mnec.gr](mailto:minister.sec@mnec.gr)

Webpage: [www.mindev.gov.gr](http://www.mindev.gov.gr)

- **General Secretary for Commerce and Consumer Protection: Mr Panagiotis Stampoulidis**

Address: Kaniggos square, 10181 GR-Athens

Tel: +30 210 3893572, +30 210 3808664

E-mail: [gen-sec@gge.gr](mailto:gen-sec@gge.gr)

Webpage: <http://www.mindev.gov.gr>

- **General Directorate for Consumer Protection**

**General Director for Consumer Protection: Ms Angeliki Pythoula**

Address: Kaniggos square, 10181 GR-Athens

Tel: +30 210 3893667

E-mail: [a.pythoula@gge.gr](mailto:a.pythoula@gge.gr)

- **Directorate for Consumer Policy and Information**

**Head of Directorate: Mr Theodoros Papageorgiou**

Address: Kaniggos square, 10181 GR-Athens

Tel: +30 210 3893208

E-mail: [theopap@efpolis.gr](mailto:theopap@efpolis.gr)

- **Directorate for Consumer Protection**

**Head of Directorate: Mr Vasileios Karopoulos**

Address: Kaniggos square, 10181 GR-Athens

Tel: +30 210 3893342

E-mail: [karopoulos@efpolis.gr](mailto:karopoulos@efpolis.gr)

## **1.2. PUBLIC AGENCIES: COMPETENT AUTHORITIES UNDER THE NEW CPC REGULATION 2394/2017**

<b>Directive</b>	<b>Competed authorities (in English)</b>
<b>Directive 2006/114/EC</b> misleading and comparative advertising (Art. 1, 2c, 4 to 8)	<b>Ministry of Development and Investments</b> General Secretariat for Commerce and Consumer Protection General Directorate for Consumer Protection Directorate for Consumer Protection
<b>Regulation (EC) No 1107/2006</b> of the European Parliament and of the Council of 5 July 2006 concerning the rights of disabled persons and persons with reduced mobility when travelling by air (OJ L 204, 26.7.2006, p. 1).	<b>Civil Aviation Authority</b>

<p><b>Directive 2006/123/EC</b> of the European Parliament and of the Council of 12 December 2006 on services in the internal market (OJ L 376, 27.12.2006, p. 36): Article 20.</p>	<p><b>Ministry of Development and Investments</b> General Secretariat for Commerce and Consumer Protection General Directorate for Consumer Protection Directorate for Consumer Protection</p>
<p>Regulation (EC) No 1371/2007 of the European Parliament and of the Council of 23 October 2007 on rail passengers' rights and obligations (OJ L 315, 3.12.2007, p. 14).</p>	<p><b>Ministry of Infrastructure and Transportation</b> 1) Railway Directorate Transportation 2) Railway Regulatory Authority (RAS).</p>
<p>Regulation (EC) No 1008/2008 of the European Parliament and of the Council of 24 September 2008 on common rules for the operation of air services in the Community (OJ L 293, 31.10.2008, p. 3): Articles 22, 23 and 24.</p>	<p><b>Civil Aviation Authority</b></p>
<p>Directive 2014/17/EU of the European Parliament and of the Council of 4 February 2014 on credit agreements for consumers relating to residential immovable property and amending Directives 2008/48/EC and 2013/36/EU and Regulation (EU) No 1093/2010 (OJ L 60, 28.2.2014, p. 34): Articles 10, 11, 13, 14, 15, 16, 17, 18, 21, 22, 23, Chapter 10 and Annexes I and II.</p>	<p><b>1)Ministry of Development and Investments</b> General Secretariat for Commerce and Consumer Protection General Directorate for Consumer Protection Directorate for Consumer Protection <b>2)Bank of Greece</b></p>

Directive 2014/92/EU of the European Parliament and of the Council of 23 July 2014 on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features (OJ L 257, 28.8.2014, p. 214): Articles 3 to 18 and Article 20(2).	<b>1) Ministry of Development and Investments</b> General Secretariat for Commerce and Consumer Protection General Directorate for Consumer Protection Directorate for Consumer Protection <b>2) Ministry of Finance</b> General Secretariat for Economics Policy General Directorate Economic Policy Directorate Financial policy <b>3) Bank of Greece</b>
Regulation (EU) 2017/1128 of the European Parliament and of the Council of 14 June 2017 on cross-border portability of online content services in the internal market (OJ L 168, 30.6.2017, p. 1).EN L 345/26 Official Journal of the European Union 27.12.2017	<b>Ministry of Development and Investments</b> General Secretariat for Commerce and Consumer Protection General Directorate for Consumer Protection Directorate for Consumer Protection
Directive 2011/83/EU on consumer rights	
Directive 2008/48/EC credit agreements for consumers	
Directive 2010/13/EU audiovisual media services (Art. 9, 10, 11, 19 to 26)	<b>The National Council for radio and television</b>
Directive (EU) 2015/2302 on package travel and linked travel arrangements	<b>Ministry of Tourism</b> Directorate of Quality standards Department of tourism enterprises registry and complaints management
Directive 93/13/EEC unfair terms	<b>Ministry of Development and Investments</b>

in consumer contracts	General Secretariat for Commerce and Consumer Protection
Directive 2008/122/EC timeshare, long-term holiday products, resale and exchange of contracts	General Directorate for Consumer Protection Directorate for Consumer Protection
Directive 98/6/EC indication of prices	<b>Ministry of Development and Investments</b> General Secretariat for Commerce and Consumer Protection  General Directorate for Market, 1) Directorate for institutional regulations of commerce 2) Directorate for Market Surveillance and price observatories
Directive 1999/44/EC sale of consumer goods and associated guarantees	<b>Ministry of Development and Investments</b> General Secretariat for Commerce and Consumer Protection  General Directorate for Consumer Protection Directorate for Consumer Protection
Directive 2000/31/EC electronic commerce	
Directive 2001/83/EC medicinal products for human use	<b>Ministry of Health</b> National Organization for medicines (NOM)
Directive 2002/65/EC distance marketing of consumer financial services	<b>Ministry of Development and Investments</b> General Secretariat for Commerce and Consumer Protection  General Directorate for Consumer Protection Directorate for Consumer Protection
Regulation (EC) No 261/2004 denied boarding and cancellation or long delay of flights	Ministry of Infrastructure and Transport <b>Hellenic Civil Aviation Authority</b>
Directive 2005/29/EC on Unfair	<b>Ministry of Development and Investments</b>

Commercial Practices	General Secretariat for Commerce and Consumer Protection General Directorate for Consumer Protection Directorate for Consumer Protection
Directive 2002/58/EC - Directive on privacy and electronic communications - Article 13	<b>Hellenic Data Protection Authority</b>
Regulation (EU) No 1177/2010 - Passenger rights when travelling by sea and inland waterway	<b>Ministry of Shipping and Island Policy</b> Directorate of Maritime Transport
Regulation (EU) No181/2011- Passengers rights in bus and coach transport and amending Regulation (EC)	<b>Ministry of Infrastructure and Transport</b> 1)The Regulatory Authority for Railways 2) Passenger Regulatory Authority Transportation (RAEM)
Regulation (EU) No 524/2013 of the European Parliament and of the Council of 21 May 2013 on online dispute resolution for consumer disputes: Article 14	<b>Ministry of Development and Investments</b> General Secretariat for Commerce and Consumer Protection General Directorate for Consumer Protection Directorate for Consumer Protection
Directive 2013/11/EU of the European Parliament and of the Council of 21 May 2013 on alternative dispute resolution for consumer disputes: Article 13	
Regulation (EU) 2018/302 addressing unjustified geo-blocking	

### **1.3. NATIONAL CONSUMER ASSOCIATIONS**

List of national consumer organisations (first and second level associations):

#### **Second level associations**

##### **1. INKA General Consumers' Federation of Greece (INKA-GOKE)**

Address: 13, 3rd Septemvriou str., GR-10432 Athens

Tel: +30 210 3632443

Fax: +30 210 3633976

Email: [inka@inka.gr](mailto:inka@inka.gr)

Website: [www.inka.gr](http://www.inka.gr)

##### **2. Pan – Hellenic Consumer's Union Federation (Paremvasi)**

Address: 17 Stournari str., GR-10683 Athens

Tel: +30 210 3304444

Fax: +30 210 3300591

Email: [info@pomek.gr](mailto:info@pomek.gr)

Website: [www.pomek.gr](http://www.pomek.gr)

#### **First level Associations**

##### **1. Consumer Protection Centre – KEPKA**

Address: 32 Vas. Irakleiou str., GR-54624 Thessaloniki

Tel: +30 231 0233333, +30 231 0269449

Fax: +30 231 0242211

Email: [consumers@kepka.org](mailto:consumers@kepka.org)

Website: [www.kepka.org](http://www.kepka.org)

##### **2. Consumers' Institute of Creta –INKA CRETA**

Address: 19 Giannoudovardi str., GR-73400 Kissamos-Chania

Tel: +30 28220 22642

Fax: +30 28210 43144

Email: [inkakritis@inkakritis.gr](mailto:inkakritis@inkakritis.gr)

Website: [www.inkakritis.gr](http://www.inkakritis.gr)

##### **3. E.K.PI.ZO. (Consumers' Association "Quality of Life")**

Address: 17, Stournari str., GR-10683 Athens

Tel: +30 210 3304444

Fax: +30 210 3300591

Email: [info@ekpizo.gr](mailto:info@ekpizo.gr)

Website: [www.ekpizo.gr](http://www.ekpizo.gr)

**4. Kavala's Consumer Association**

Address: 32 Evg. Iordanou str., GR-653 02 Kavala

Tel: +30 2510 223000

Fax: +30 2510 223000

Email: [enoikokav@yahoo.com](mailto:enoikokav@yahoo.com)

Website: <http://fonikatanaloton.blogspot.com>

**5. Union for Consumers' & Citizens' rights**

Address: 45 Distomou str., GR-18533 Piraeus

Tel: +30 213 0365056

Fax: +30 210 4512829

Email: [inka.dikap@gmail.com](mailto:inka.dikap@gmail.com)

Website: <http://inkadikap.blogspot.gr>

**6. Consumer Protection Union of Evros (E.P.K.E.)**

Address: 6 Bouboulinas str., GR-68100 Alexandroupoli

Tel: +30 25513 50055

Fax: +30 25510 23206

E-mail: [epkevrou@hotmail.com](mailto:epkevrou@hotmail.com)

**7. Consumer Institute of Thessalia (IN.KA THESSALIAS)**

Address: 9 Apollonos str., GR-41222 Larissa

Tel: +30 241 0538080

Fax: +30 241 0251626

E-mail: [inkathessalias@gmail.com/info@inkathessalias.gr](mailto:inkathessalias@gmail.com/info@inkathessalias.gr)

Website: [www.inkathessalias.gr](http://www.inkathessalias.gr)

**8. Consumers' Union of Lesbos (EN.KA.L.)**

Address: Prosfygikes Katoikies Chryssomaloussas, GR-81100 Mytilini

Tel/Fax: +30 225 1025738

E-mail: [en-ka-l@otenet.gr](mailto:en-ka-l@otenet.gr)

**9. New Consumers' Institute (New INKA)**

Address: 5 Kifissias Av., GR-115 23 Athens

Tel: +30 210 6469950, +30 210 9577422



Fax: +30 210 6469982

E-mail: [inka@newinka.gr](mailto:inka@newinka.gr)

Website: [www.newinka.wordpress.com](http://www.newinka.wordpress.com)

**10. Consumer's Protection Institute of Epirus (IN.P.KA. EPIRUS)**

Address: 52 Th. Pasxidi str., GR-45445 Ioannina

Tel/Fax: +30 26510 65178

E-mail: [inpka.hp@gmail.com](mailto:inpka.hp@gmail.com), [inpka.hp@hotmail.com](mailto:inpka.hp@hotmail.com)

**11. Union of Consumers of AITOLOAKARNANIA's Prefecture**

Address: 48 S. Tsiknia (Tsaldari) str, GR-30100 Agrinio

Tel: +30 264 1024444

Fax: +30 264 1021344

E-mail: [inka-ait@otenet.gr](mailto:inka-ait@otenet.gr)

**12. EPKAS – Consumer's Protection Union of Serres**

Address: 12 P. Kostopoulou, GR-62122 Serres

Tel/Fax: +30 232 1022518

E-mail: [epkaser@gmail.com](mailto:epkaser@gmail.com)/[info@epkas.gr](mailto:info@epkas.gr)

Website: [www.epkas.gr](http://www.epkas.gr)

**13. Consumer's Association of Rodopi**

Address: 10Θ Vas.Pavlou str., GR-69100 Komotini

Tel: +30 253 1035222

Fax: +30 253 1035222 +30 235 1035545

E-mail: [enka\\_rodopis@yahoo.gr](mailto:enka_rodopis@yahoo.gr)

**14. Consumer's Protection Centre of Naousa**

Address: 25 Venizelou str., GR-59200 Naousa

Tel: +30 233 2052152

Fax: +30 233 2052153

E-mail: [kepkaimea@gmail.com](mailto:kepkaimea@gmail.com)

**15. Consumer's Protection Centre of the Prefecture of Western Macedonia**

Address: 2 Socr. Blioura str., GR-501 31 Kozani

Tel/Fax: +30 246 1042282

E-mail: [kepka.dytmak@yahoo.gr](mailto:kepka.dytmak@yahoo.gr), [kepka@in.gr](mailto:kepka@in.gr)

Website: <http://kepkakozanis.blogspot.com>

**16. BIOZO – “BIO-Consumers for Qualitative Life”**

Address: 10 MacMillan, GR-11144 Athens

Tel: +30 210 5222323

Fax: +30 210 2116225

E-mail: [email@biozo.org](mailto:email@biozo.org)/[email@biozo.gr](mailto:email@biozo.gr)

Website: [www.biozo.org](http://www.biozo.org)

**17. Motorcyclist's Consumer Union (MOT.E.K.)**

Address: 3 Syggrou Av., GR-117 43 Athens

Tel: +30 210 4973364

E-mail: [info@motek.gr](mailto:info@motek.gr)

Website: [www.motek.gr](http://www.motek.gr), <http://mot-e-k.blogspot.gr/>

**18. Consumer Awareness**

Address: 3 Miaouli str., GR-27100 Pyrgos Ilias

Tel: +30 262 1037010, +30 697 3342769

Fax: +30 262 1081256, +30 262 1037020

E-mail: [info@katanalitiki-syneidisi.gr](mailto:info@katanalitiki-syneidisi.gr), [kk@katanalotiki-syneidisi.gr](mailto:kk@katanalotiki-syneidisi.gr)

Website: [katanalotiki-syneidisi.gr](http://katanalotiki-syneidisi.gr)

**19. Consumer Union of Chios**

Address: 8 Kontogianni str., GR-82100 Chios

Tel/Fax: +30 227 1082977

E-mail: [enkachiou@yahoo.gr](mailto:enkachiou@yahoo.gr)

Website: <http://www.enkachiou.gr>

**20. Consumer Protection Union of the Prefecture of Chania**

Address: 2 Square 1866, GR-73134 Chania

Tel/Fax: +30 282 1092666, +30 282 1092306

E-mail: [epkxan@gmail.com](mailto:epkxan@gmail.com)

**21. Consumer's Association of Volos & Thessalia**

Address: 177A, Georgiadou D. str., GR-38221 Volos

Tel/Fax: +30 24210 45615

E-mail: [enka.volou@gmail.com](mailto:enka.volou@gmail.com); [gramikatanaloti@gmail.gr](mailto:gramikatanaloti@gmail.gr)

Website: [www.enkavolou.gr](http://www.enkavolou.gr)

**22. Consumers' and Borrowers' Union**

Address: 110, Glastonos str., GR-106 77 Athens

Tel: +30 210 3302971-4

Fax: +30 210 3304097

E-mail: [help@daneioliptew.com](mailto:help@daneioliptew.com)

Website: [www.daneioliptew.com](http://www.daneioliptew.com)

**23. Employed Consumers' Union of Greece (E.E.K.E.)**

Address: 28, Ioulianou str., GR-10433 Athens

Tel: +30 210 8817730

Fax: +30 210 8817784

E-mail: [info@eeke.gr](mailto:info@eeke.gr)

Website: [www.eeke.gr](http://www.eeke.gr)

**24. Consumers' Protection Union of Sterea Ellada Prefecture**

Address: 22, El. Venizelou str., GR-34132 Chalkida

Tel/Fax: +30 22210 20509

E-mail: [info@epka-ste.gr/epkastereas@gmail.com](mailto:info@epka-ste.gr/epkastereas@gmail.com)

Website: [www.epka-ste.gr](http://www.epka-ste.gr)

**25. Consumers' Union of Herakleion of Crete**

Address: 29, Anopoleos str., GR-71201 Herakleio Creta

Tel : +30 2810 240450

Fax: +30 2810 240470

E-mail: [info@enkh.gr/chrissasp@yahoo.com](mailto:info@enkh.gr/chrissasp@yahoo.com)

Website: [www.enkh.gr](http://www.enkh.gr)

**26. Consumers' Institute of Korinthos (IN.KA. Korinthias)**

Address: 20, Peirinis str., GR-201 31 Korinthos

Tel/Fax: +30 27415 50411

E-mail: [inka\\_korinthias@yahoo.gr](mailto:inka_korinthias@yahoo.gr)

**27. Borrowers'-Consumers' Protection League of South-West Peloponnissos**

Address: 1, Miltonos Iatridi str., GR-27131 Pyrgos-Ilias

Tel/Fax: +30 26210 34029, +30 6973351731

E-mail: [Prostasia.katanaloti@gmail.com](mailto:Prostasia.katanaloti@gmail.com)

**28. Consumers' Institute of Dodekanisos**

Address: 2, Georgiou Mavrou str., GR-85 100 Rhodes

Tel/Fax: +30 22413 64874

E-mail: [info@inka12.gr](mailto:info@inka12.gr)

**29. Consumers' Institute of Kallithea**

Address: 60, Filaretou str., GR- 176 72, Kallithea, Athens

Tel/Fax: +30 210 9577045

E-mail: [ekatkal@otenet.gr](mailto:ekatkal@otenet.gr)

#### **1.4. CONSUMER MEDIA**

- **Consumer Ministry or equivalent:**

Ministry of Development and Investments (<http://www.mindev.gov.gr/>)

Information about the General Directorate for Consumer Protection:

<http://www.mindev.gov.gr/προστασία-του-καταναλωτη>

<https://www.facebook.com/Γενική-Διεύθυνση-Προστασίας-Καταναλωτή-Υπουργείο-Ανάπτυξης-και-Επενδύσεων-461244133970603>

- National consumer NGOs (consumer organisations)

As per “1.3”

## 1.5. REDRESS BODIES: COURTS AND ADRS

**Civil Courts** of different level are responsible for resolving consumer cases. Court action can be initiated before the Civil Courts by a consumer and/or a consumer organisation.

**ADR – Alternative Dispute Resolution:** Directive 2013/11/EU on ADR was transposed into national legislation with the Joint Ministerial Decision 70330/9-7-2015.

According to this Decision the **General Directorate of Consumer Protection** has been authorized as the competent authority to ensure that ADR entities function properly and effectively.

The **Consumer Ombudsman – European Consumer Centre** has been authorized as the contact point for the online dispute resolution (ODR) regarding the implementation of the provisions of the Regulation 524/2013 on ODR.

In Greece, while there are several mediating services related to consumer protection, we have **five (5) ADR entities which comply with Directive 2013/11/EU Directive** and registered in the respective Registry of the General Directorate of Consumer Protection:

a) **Consumer Ombudsman:** It was established with the Law 3297/2004 (Official gazette 259/A/23.12.2004) and represents an independent agency of extrajudicial dispute resolution in the area of consumer disputes. It operates as an Independent Administrative Body and acts as an alternative dispute resolution body. Also, the European Consumer Centre Greece falls under the Consumer Ombudsman.

b) **Hellenic Financial Ombudsman – Nonprofit Alternative Dispute Resolution Organization (HFO – ADRO):** The Hellenic Financial Ombudsman – Nonprofit Alternative Dispute Resolution Organization (HFO – ADRO former HOBIS) is a specialized Alternative Dispute Resolution (ADR) entity, registered in the Register of ADR entities of the General Secretariat for Trade and Consumer Protection of the Ministry of Economy and Development, and has two units: The Hellenic Financial Ombudsman (HFO) and the Hellenic Financial ADR Center.

c) **ADR point - Centre for Alternative Dispute Resolution:** It is a private limited liability company for Alternative Resolution of Consumer Disputes in Greece and the first private Center for Negotiation, Mediation and Electronic Dispute Resolution in Greece.

d) **European Institute for Conflict Resolution:** It is a Private nonprofit organization has the approval of the National Authority, is an Official Alternative Dispute Resolution Entity notified to the European Commission according to Directive 2013/11/EU and is registered with the European ODR Platform.

e) **StartADR:** is an Institute of Alternative Dispute Resolution in Greece, which informs, promotes, educates and applies in practice ADR and especially mediation, negotiation and arbitration in the digital, and not only, world.

## **1.6. EUROPEAN CONSUMER CENTRE**

### **European Consumer Centre of Greece**

#### **Central Office**

Address: Alexandras Avenue 144, 114 71, Athens

Tel.: +30 2106460862, +30 2106460814

Fax +30 2106460784

E-mail: [info@eccgreece.gr](mailto:info@eccgreece.gr)

Website: [www.eccgreece.gr](http://www.eccgreece.gr)

## **1.7. SELF OR CO-REGULATION**

### **a) Hellenic Bank Association**

Address: 21A Amerikis Street, GR-10672 Athens

Tel: +30 210 3386500

Fax: +30 210 3615324

E-mail: [hba@hba.gr](mailto:hba@hba.gr)

Website: [www.hba.gr](http://www.hba.gr)

The Hellenic Bank Association (HBA) is a non-profit legal entity of private law representing Greek and foreign credit institutions operating in Greece. It was founded in 1928 and today has 17 members, of which 9 are regular and 8 associated. The HBA seeks to:

- promote the Greek banking and financial system and to contribute to the development of the Greek economy,
- protect and represent the interests and rights of its member banks, and
- undertake the amicable and out-of-court settlement of disputes between its member banks and parties in transaction therewith.

Its statutory organs are the General Assembly, the Board of Directors, the Executive Committee and the Secretary General, while the Legal Council, the Economic Experts Council and the Scientific Council support its activities.

Its activities have, mainly, three dimensions, i.e. institutional, developmental and social. In its institutional role, the HBA contributes in a consultative capacity to regulatory issues, by participating in the formulation of legislative proposals or in technical committees at European and national level, promotes the positions of its members to the competent authorities and monitors the regulatory provisions concerning the operations of the Greek banking and, in general, financial system.

In its developmental role, it fosters bilateral and multilateral relations with other financial-sector associations in Greece and abroad, encourages the establishment of interbank bodies or other legal entities that aim at the promotion of the Greek banking system, is active in the development of training courses for its member banks and their clients. Additionally, it develops relations with local productive forces and contributes to the development of interbank payment systems and the expansion of electronic banking services. It also fosters participation in European Projects, offers training through its Hellenic Banking Institute, conducts surveys and research, produces a number of publications (including its quarterly HBA Bulletin and more specialized studies on legal and economic issues relating to the banking system) and explores ways to improve physical securing of banking network and banking transactions.

In its social role, the HBA enhances public awareness vis-a-vis the Greek banking and financial system, promotes the concept of corporate social responsibility and takes initiatives in the field of business ethics.

Furthermore, it addresses problems related to consumer protection, creates and develops mechanisms for settling disputes out of court between private customers/investors and banks via the services offered by the Hellenic Ombudsman for Banking-Investment Services (Banking Ombudsman), encourages the contribution of the banking system to Sustainable Development and also keep banks informed of labor and social issues.

**b) Hellenic Advertising & Communication Companies Association**

Address: Iperidou 7, 105 58 Athens

Tel: +30 210 3246215

Fax: +30 2103246880

E -mail: edee@edee.gr

Website: www.edee.gr

**c) Hellenic Advertisers Association**

Address: 10, Eleatou str., GR-151 23 Marousi

Tel: +30 210 6746568

E-mail: [info@sde.gr](mailto:info@sde.gr)

Website: [www.sde.gr](http://www.sde.gr)

The Hellenic Advertisers Association was founded and operates since 1978 with members of industrial, commercial and service companies, whose products or services respectively, are advertised. The members of the Association currently cover the largest percentage of the total advertising expenditure in the Mass Media (MME).

The main purpose of the Hellenic Advertisers Association is to promote, defend and promote the interests of Advertisers in all areas and in all directions in order to improve the quality and effectiveness of Advertising. It is in constant dialogue with all the professional partners in the wider field of communication: Advertising & Communication Companies, Mass Media (Media) Companies, Consumers and their bodies.

Monitors and, on a case-by-case basis, intervenes on issues concerning the wider area of Advertising. Represents its members on issues related to Advertising to Authorities, service providers, colleges and the public.

It is an institutional interlocutor with the Government, the Parliament and the public services on issues related to the commercial communication of companies and their products.

It has a permanent relationship with the World Federation of Advertisers (WFA), the European Commission and the European Parliament.

It regularly informs its members about developments concerning the legislation, in the field of Mass Media (media) and their commercial policy and in communication in general both in Greece and in the European Union and internationally.

It fights for the wider recognition of the economic and social role of business investments in communication.

Ensures the operation of control systems of surveys and measurements in relation to issues related to Advertising.

It fights to ensure the freedom of commercial speech and the operation of Advertising within the framework of the Laws and Codes that refer to advertising and communication ethics and ethics.

**d) Advertising Self Regulation Council**

Address: Astronafton 19, GR-15125, Marousi Tel: +30 210 6899331/2

Fax: +30 210 6895711



E-mail: [info@see.gr](mailto:info@see.gr)

Website: [www.see.gr](http://www.see.gr)

The **Advertising Self Regulation Council** is an independent, non-profit civil company. It was founded in December 2003 by the Association of Advertising - Communication Companies of Greece (EDEE) and by the Association of Advertisers of Greece (SDE), by order of article 9 of chapter BD "Instruments of self-commitment and self-control" of Law 2863/2000.

The purpose of the **Advertising Self Regulation Council** is both the repressive and the voluntary control of the content of all forms of commercial communication, in order to determine in a consultative, preventive or repressive manner the compliance with the provisions of the GREEK ADVERTISING CODE. This control is exercised by the foreseen Committees and the responsibility for their establishment, organization and proper operation lies with the **Advertising Self Regulation Council**.

The operating costs of the **Advertising Self Regulation Council** are covered by the subscriptions of its members, by the special fee of Law 3801/2009 (Article 48) and by the fees of the companies' appeals. The TEU has frequent and good cooperation with the General Secretariat for Consumer Affairs as well as with the National Broadcasting Council (ESR), which is informed about all decisions issued and other issues of common interest.

## **2. Consumer Policies**

### **2.1. CONSUMER PROTECTION LEGISLATION**

#### **• Transposition of Consumer Acquis Directives to Greek Law**

<b>Directive</b>	<b>Greek legislative actions</b>
<b>Directive 2006/114/EC</b> misleading and comparative advertising (Art. 1, 2c, 4 to 8)	National Law No 2251/1994 for consumer protection - Article 9
<b>Regulation (EC) No 1107/2006</b> of the European Parliament and of the Council of 5 July 2006 concerning the rights of disabled persons and persons with reduced mobility when travelling by air (OJ L 204, 26.7.2006, p. 1).	

<b>Directive 2006/123/EC</b> of the European Parliament and of the Council of 12 December 2006 on services in the internal market (OJ L 376, 27.12.2006, p. 36): Article 20.	Law 3844/2010, Article 21
<b>Regulation (EC) No 1371/2007</b> of the European Parliament and of the Council of 23 October 2007 on rail passengers' rights and obligations (OJ L 315, 3.12.2007, p. 14). 14.	
<b>Regulation (EC) No 1008/2008</b> of the European Parliament and of the Council of 24 September 2008 on common rules for the operation of air services in the Community (OJ L 293, 31.10.2008, p. 3): Articles 22, 23 and 24.	
<b>Directive 2014/17/EU</b> of the European Parliament and of the Council of 4 February 2014 on credit agreements for consumers relating to residential immovable property and amending Directives 2008/48/EC and 2013/36/EU and Regulation (EU) No 1093/2010 (OJ L 60, 28.2.2014, p. 34): Articles 10, 11, 13, 14, 15, 16, 17, 18, 21, 22, 23, Chapter 10 and Annexes I and II.	<b>Law 4438/2016</b> , Articles 10, 21 (7), 3, 12 to 17, 20, 21 (1 to 6), 22, Chapter 1 and Annexes 1 & 2
<b>Directive 2014/92/EU</b> of the European Parliament and of the Council of 23 July 2014	<b>Law 4465/2017</b> , Articles 3,6, 7, 8 to 16 and 19 to 20, 17, 18

on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features (OJ L 257, 28.8.2014, p. 214): Articles 3 to 18 and Article 20(2).	
<b>Regulation (EU) 2017/1128</b> of the European Parliament and of the Council of 14 June 2017 on cross-border portability of online content services in the internal market (OJ L 168, 30.6.2017, p. 1).EN L 345/26 Official Journal of the European Union 27.12.2017	
<b>Directive 2011/83/EU</b> on consumer rights	National Law No 2251/1994 for consumer protection, Articles 3 to 4g
<b>Directive 2008/48/EC</b> credit agreements for consumers	Joint Ministerial Decision Z1-699/2010 (Government Official Gazette 4914/B'/2-11-2018 & Law 4438/2016, Article 40
<b>Directive 2010/13/EU</b> audiovisual media services (Art. 9, 10, 11, 19 to 26)	Presidential Decree 109/2010 (Government Official Gazette 190/A'/5.11.2010)
<b>Directive (EU) 2015/2302</b> on package travel and linked travel arrangements	Presidential Decree 7/2018
<b>Directive 93/13/EEC</b> unfair terms in consumer contracts	National Law No 2251/1994 for consumer protection, Article 2
<b>Directive 2008/1202/EC</b> timeshare, long-term holiday products, resale and exchange of contracts	Joint Ministerial Decision Z1-130/2011 (Government Official Gazette 295/B/22.2.2011)

<b>Directive 98/6/EC</b> indication of prices	Ministerial Decision (Government Official Gazette 2983B'/ 30.8.2017), articles 2 and 6
<b>Directive 1999/44/EC</b> sale of consumer goods and associated guarantees	<ul style="list-style-type: none"> <li>• National Law No 2251/1994 for consumer protection, Articles 5a and 5b</li> <li>• Law 3043/2002 (Government Official Gazette 192/A')</li> </ul>
<b>Directive 2000/31/EC</b> electronic commerce	Presidential Decree 131/2003 (Government Official Gazette 116/A')
<b>Directive 2001/83/EC</b> medicinal products for human use	Joint Ministerial Decision No ΔΥΤ3α/Γ.Π.32221/2013 (Government Official Gazette 1049 B'/29-4-2013)
<b>Directive 2002/65/EC</b> distance marketing of consumer financial services	National Law No 2251/1994 for consumer protection, Article 4i
<b>Regulation (EC) No 261/2004</b> denied boarding and cancellation or long delay of flights	
<b>Directive 2005/29/EC</b> on Unfair Commercial Practices	National Law No 2251/1994 for consumer protection, Articles 9a to 9i
<b>Directive 2002/58/EC</b> - Directive on privacy and electronic communications - Article 13	Law 3471/2006, Article 11
<b>Regulation (EU) No 1177/2010</b> - Passenger rights when travelling by sea and inland waterway	
<b>Regulation (EU) No 181/2011</b> -Passengers rights in bus and coach transport and amending Regulation (EC)	
<b>Regulation (EU) No 524/2013</b> of the European	Joint Ministerial Decision 70330/2015 (Government Official Gazette 1421 B')

Parliament and of the Council of 21 May 2013 on online dispute resolution for consumer disputes: Article 14	
<b>Directive 2013/11/EU</b> of the European Parliament and of the Council of 21 May 2013 on alternative dispute resolution for consumer disputes: Article 13	
<b>Regulation (EU) 2018/302</b> addressing unjustified geo-blocking	Joint Ministerial Decision 18898 (Government Official Gazette 746B'/ 3-3-2019)

## 2.2. CONSUMER ASSOCIATIONS - STRUCTURE

In Greece, consumer associations are constituted as legal bodies and must comply with the provisions of Article 10 of Law 2251/1994 and the provisions of the Civil Code. Consumer associations have the exclusive aim to protect the interests of consumers. They inform, advise consumers and represent consumers before Court or administrative Authorities and have the right to initiate collective actions proceedings in accordance with the applicable law.

Consumer associations are organized at first and secondary level. Members of consumer associations at first level shall be natural persons. Members of consumer associations at secondary level are only first level consumer associations. At least 100 persons shall be required to establish a first level consumer association. In municipalities with a population of up to 5000 persons, 50 persons shall suffice. Consumer associations may have offices away from their headquarters. Each natural person may not belong to more than one first level consumer association. At least 5 first level consumer associations shall be required to establish a second level consumer association. A first level consumer association may not participate in more than one second level consumer association. Consumer association may be constituted at a higher level than secondary, according to the procedure of constitution of secondary level consumer associations.

Consumer associations shall acquire legal personality upon registration in the register of consumer associations. The register is public book and any person may consult it or request a copy or certification of any entry.

The exclusive sources of funds of consumer associations under Law 2251/1994 (article 10) are:

- Registration fees, contributions and voluntary members' contributions.
- Income from exploitation of their property.
- Heritage, bequest.
- State grants or grants from local government associations of first and secondary level.
- Subsidy by the European Union, international organisations and international consumer associations.
- any amount awarded by Court as non-material damages to consumers' after initiating a collective action.
- Income from offer of documents/leaflets and public events.

### **2.3. ENFORCEMENT/REDRESS**

See above under 1.1 regarding the enforcement powers of the General Directorate for Consumer Protection, as well as 1.5 regarding redress

### **2.4. INFORMATION AND EDUCATION**

#### **a) 2018: Greece hosts Citizens' Dialogue on New Deal for Consumers, in cooperation with European Commission**

As part of the "New Deal for Consumers", the Commission organized throughout 2018 a series of 'consumer dialogues' in the Member States using a country-by-country approach. The goal of the dialogues was to explain to people what the EU is doing for them as consumers and to listen to their views on how the EU can better tackle their concerns.

In Greece the event took place in the National Centre for Public Administration and Local Government, in Athens, and was attended by a number of representatives from consumer and business associations.

#### **b) 2019: Participation to Exchange of Officials programme in cooperation with European Commission**

The Consumer Programme 2014-2020 is a funding programme of the European Commission created to support growth and competitiveness within the Union.

Exchange of Officials is a programme set to reinforce consumer protection in Europe through promoting **the exchange of best practices and knowledge** amongst national authorities from EU Member States and EEA countries.

The programme contributes to a coordinated and coherent approach to the enforcement of Union laws protecting consumers' interests, and is open to officials involved in the application of the **Consumers Protection Cooperation (CPC) Regulation**.

**June 2019:** Bulgarian Delegation of 4 members visited our authority in the framework of EXO programme.

**October 2019:** Greek Delegation of 4 members visited Cyprus competent Authority in the framework of EXO programme.

**November 2019:** Greek Delegation of 3 members visited the Portugal competent Authority in the framework of EXO programme.

c) **2019-2020 and future planning: Consumer education initiatives**

Furthermore, our Authority is actively promoting **consumer education for students and teachers** of primary and secondary education with the project “Young consumer... my basic rights” in close cooperation with the Ministry of Education and the national Institute of Educational Policy. This age appropriate educational programme is designed to increase young people’s awareness in aspects of their life as consumers, help them in their purchasing decisions, and make them aware of their rights and responsibilities as consumers within the context of a sustainable development culture.

The programme was established in March 2019, with responsible consumption, basic consumer law principles, advertising, e-purchases, the right of withdrawal, faulty products and valid information at the center of it, and has trained approximately 1.600 students so far (suspended during Spring 2020 due to COVID-19).

Despite the challenge of COVID-19, the project proved quick in its reflexes and has been redesigned in order to be promoted by e-learning both to students and teachers of primary and secondary education, with particular consideration for didactic needs and according to the principles of interdisciplinary, authentic learning.

2020 results and feedback have been very satisfactory, with students working in the collaborative learning method to simulate the management of consumer complaints, record useful information on

product labels, fill in personal Maslow pyramids, create their own problem-solving scenarios (in writing and drawing).

## **2.5. INFORMATION GATHERING/RESEARCH**

Moreover, DG for Consumer Protection has very recently launched a project of mapping the national consumer movement in the context of the consumer protection environment. Thus consumer associations as they appear in the Registry are surveyed in order on the one hand for citizens to make more informed decisions regarding their participation in the consumer movement, on the other hand for evidence-based policy making.