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UNFAIR COMMERCIAL PRACTICES

The long road to harmonized law enforcement

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future usage and exposure to various high penalties, while their sophisticated counterparts enjoy the attractive rates without suffering longer-term penalties. The latter therefore benefit from the presence of myopic consumers, without whom issuers would not have the incentive or the resources to offer exceedingly low rates upfront. Issuers have little reason to educate myopic consumers, who will become less profitable once sophisticated. Yet any consumer law intervention to help myopic consumers—say, a prohibition of teaser rates—would inevitably also hurt those sophisticated consumers who benefit from the prohibited practice. And while the harm to these consumers may be justified, it diminishes the attractiveness of using consumer law to address this type of exploitation of consumer bounded rationality.

In other circumstances, the prohibition of practices that mislead some consumers may impose harm on their more rational peers even when the latter do not benefit in any way from the bounded rationality of the former. For instance, when consumer law requires sellers to offer free returns of their products within a certain period, sellers demand higher prices to cover the costs associated with the fraction of returned products. Therefore, the free return requirement benefits consumers who mispredicted their need for the product while harming those among their counterparts who make more rational predictions of their future needs.

More generally, therefore, in the shadow of behavioral heterogeneity, consumer law faces difficult tradeoffs. Beyond the need to determine, first, which practices generate a truly material distortion of consumer transactional behavior and, second, who is the average consumer, the benefits of many consumer law interventions for less rational consumers may need to be weighed against the harm they impose on more rational consumers. All in all, while consumer law cannot ignore the behavioral processes that shape real consumer behavior, it also must take great care when drawing on behavioral insights to interpret and develop the law in this important area.

ENFORCING THE UNFAIR COMMERCIAL PRACTICES DIRECTIVE

The enforcement model of the Netherlands

Katalin J. Cseres*

Introduction

The EU Directive on Unfair Commercial Practices (UCPD) has brought radical changes in the Member States' consumer law regimes. Accordingly, it has been extensively discussed with regard to substantive law issues such as the fairness notion, the substantive test of material distortion as well as the concept of the average consumer. However, its impact on the Member States' traditional enforcement models of consumer law is equally crucial.

The adoption of the UCPD has raised fundamental questions about the enforcement of EU law. First, the adoption of the UCPD has indicated that cross-border enforcement of consumer law had to be improved in the EU. In fact, it has prepared the ground for Regulation 2006/2004, which obliged Member States to set up administrative authorities to enforce consumer laws cross-border.

This paper analyzes the local implementation of the UCPD by mapping the Member States' enforcement models with regard to sanctions, remedies and the administrative or judicial bodies who enforce the respective unfair trading rules. It examines whether effective and uniform enforcement of EU law can be guaranteed in a multi-level enforcement system composed of diverging national remedies, sanctions and enforcement institutions. This is a challenge in the multi-level governance system of EU law enforcement, where similar substantive rules have to be implemented through different procedures, remedies and different, sometimes multiple, enforcement bodies. How do these national enforcement systems influence the application of EU rules? And more

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importantly, is the Europeanization of national unfair commercial practices laws and enforcement effective and legitimate?

This paper presents a case-study on the implementation of EU Directive on unfair commercial practices in Dutch law. It examines how Europeanization of unfair commercial practices has changed the traditional Dutch model of consumer law enforcement and institutional design. The paper finds that the implementation of the UCPD together with the implementation of Regulation 2004/2006 made the Netherlands break with its legacies of traditional consumer law enforcement with regard to both remedies and enforcement institutions.

This paper is organized as follows: First, it maps the enforcement of consumer laws in the various EU Member States. The second section discusses the relevance of the UCPD and the third section analyzes the provisions of the EU Directive on Unfair Commercial Practices with regard to law enforcement. While the Directive was aimed at maximum harmonization, its provisions on law enforcement leave a wide margin of discretion to the Member States on issues of sanctions, remedies and the allocation of enforcement powers to institutions. The fourth section analyzes the Dutch legislative and institutional framework as it has been changed in the course of implementing the UCPD. Finally, the paper closes with conclusions.

1. The enforcement of EU consumer law in the Member States

Across the EU Member States there is a wide diversity of models for enforcing consumer laws: some Member States have predominantly private enforcement, others rely mostly on public bodies. In accordance with the principles of national procedural and institutional autonomy, the Member States are free to entrust public agencies or private organizations with the enforcement of consumer laws as well as to decide on the internal organization, regulatory competences, and powers of public agencies. However, Regulation 2006/2004 on trans-border cooperation between consumer authorities indirectly intervened with the national enforcement models by imposing conditions under which national authorities responsible for enforcing consumer rules must cooperate with each other. The Regulation in fact obliged Member States to designate administrative authorities to enforce consumer laws.1 Similarly, in the course of the liberalization of numerous network industries the European Commission gradually extended the EU principles of effective, dissuasive and proportionate sanctions as formulated in the European courts’ case-law to a broader set of obligations and criteria for the Member States’ national supervision of EU legislation. This process of Europeanization of supervision2 obliged Member States to establish independent national regulatory agencies with core responsibilities for monitoring markets and safeguarding consumers’ interests through ensuring effective law enforcement and complaints processes.3 Accordingly, many Member States have strengthened the role of regulatory agencies and have empowered them with a growing number and diversity of regulatory competences. Liberalization was, thus, characterized by a noticeable shift from judicial enforcement to more administrative enforcement.4

However, the mushrooming of regulatory agencies is now being replaced by a public policy of reducing their numbers in order to address the problem of control over regulatory agencies. This also signals a new legal and political framework for regulatory agencies which builds on accountability as its central tenet instead of the initial concept of independence that justified the creation of regulatory agencies.5 In the following implementation of the UCPD in the EU Member States will be analysed by focusing on questions of enforcement.

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1 See Article 3o on the definition of a competent authority: “competent authority” means any public authority established either at national, regional or local level with specific responsibilities to enforce the laws that protect consumers’ interests.” See also Antonina

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Even though problems of unfair trade practices formed one of the driving factors behind the establishment of consumer authorities in the 1970s, it was the Directive on Unfair Commercial Practices in 2005 that signalled the need to strengthen trans-border enforcement in consumer law. It also prepared the ground for Regulation 2006/2004, which obliged Member States to set up administrative authorities to enforce consumer laws cross-border.

The aim of the UCPD was to achieve a high level of convergence by fully harmonizing national laws of unfair commercial practices in business-to-consumer relations and thus to give Member States little room for variations of implementation. The Directive is a legislation of maximum harmonization and accordingly, the Member States cannot implement stricter rules and raise the level of protection for consumers. The Directive provides comprehensive rules on unfair trading practices and strives hard to provide precise guidance to national enforcement agencies and courts about the scope of its provisions as well as general rules and standards to determine its scope of application and formulate precise requirements to national legislators and courts.

In 2010 the EU Parliament prepared a paper in order to analyse the effects of UCPD-implementation in the Member States. The most important problems identified were legal uncertainty as to the general clauses introduced by UCPD, e.g. the concept of unfairness, problems concerning the burden of proof, and raising sanctions and remedies.

3. Enforcement of the UCPD

3.1. Sanctions and remedies

With regard to enforcement Article 11 of the UCPD leaves much discretion to the Member States in accordance with the principle of national procedural autonomy. Furthermore, Article 13 UCPD leaves the Member States free to decide what type of penalties should be applied, as long as they are effective, especially in connection with certain provisions of the blacklist, the obligation for full harmonisation or the compliance of national legal frameworks with the provisions of UCPD, the effects of UCPD on B2B relations and contract law, and the problems arising from the transposition of UCPD into different national enforcement regimes. In March 2013 the EU Commission has published its first report on the functioning of the UCPD. The Report established that the UCPD made it possible to address a broad range of unfair business practices, such as providing untrue information to consumers or using aggressive marketing techniques to influence their choices. The legal framework of the UCPD proved effective to assess the fairness of the new on-line practices that are developing in parallel with the evolution of advertising sales techniques.

However, the Commission’s investigation has revealed significant consumer detriment and lost opportunities for consumers in sectors such as travel and transport, digital and on-line, financial services and immovable property. Accordingly, enforcement was advised to be improved both in a national context but particularly at cross-border level. These reports emphasized the relevance of local enforcement strategies, which will be analyzed in the next section.
proportionate and dissuasive’. Similarly, Article 11 UCPD requires that Member States ensure adequate and effective means to combat unfair commercial practices. These provisions, however, do not specify the exact character of enforcement tools. Three main enforcement systems can be identified in the Member States. First, the administrative enforcement carried out by public authorities, second, the judicial enforcement and finally systems combining both elements. Member States may choose from civil, administrative and criminal remedies. For example, the Polish Unfair Commercial Practices Act introduced both civil and criminal remedies. Some jurisdictions combine elements of private and public enforcement. Sanctions vary between injunction orders, damages, administrative fines and criminal sanctions and many Member States combine all these sanctions in their enforcement system.

With regard to standing, Member States can choose to give individual consumers (and/or competitors) a right to redress but are not bound to do so. The Directive does not oblige Member States to grant remedies to individual consumers. Article 11 of the Directive merely provides that remedies should be granted either to persons or national organizations regarded under national law as having interest in combating unfair commercial practices. Granting remedies directly to consumers was, however, a novelty in Polish unfair competition law and has recently been proposed in the United Kingdom.

While individual remedies exist in most of the Member States, in some Member States these remedies do not extend beyond injunctions and in others it consists of making a complaint to the competent authority which will then take up the case. A few Member States do not grant individual consumers individual remedies, not even in the form of tort laws. However, consumers do have individual remedies on the basis of EU, national contract, or tort law.

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24 Katalin J. Csero.

25 SINGH SING. op. cit. 54.


27 See the discussion in the UK on individual right of action: The Law Commission and The Scottish Law Commission (LAW COM No 332) (SCOT LAW COM No 226) Consumer redress for misleading and aggressive practices, March 2012.


29 For example, misleading information may lead to the non-conformity of goods with the contract on the basis of Article 2(2)(d) of the Consumer Rights and Guarantees Directive 1999/44/EC. Misleading actions and omissions may also be regarded, under national law, as a breach of a pre-contractual relationship (culpa in contractu) or give the right to avoid the contract, if the respective preconditions are met. CIVIC CONFERENCE: Study on the application of Directive 2005/29/EC on Unfair Commercial Practices in the EU. Final report. 2011. 35-36.

30 The Finnish consumer ombudsman can bring a class action representing individual consumers, which extends to damage claims under unfair commercial practices law. In France, consumer organisations can claim damages for damage to the collective interests of consumers. Germany has introduced a ‘skimming-off’ procedure that allows consumer organisations to claim the unlawful profit that a trader has made by using unfair commercial practices; although, the funds recovered go to the public purse and not to the consumer organisations. CIVIC CONFERENCE: Study on the application of Directive 2005/29/EC on Unfair Commercial Practices in the EU. Final report. 2011. 35-36.

scope, such as the Portuguese banks, which have established a self-regulatory scheme regarding the switching of bank accounts.\textsuperscript{23}

The variety of national enforcement tools is striking in light of the far-reaching harmonization goal of the Directive. Moreover, the broader institutional framework comprising of locally developed enforcement strategies may further differentiate the Member States' enforcement models.

3.2. Institutional bodies enforcing the UCPD

While the Commission has been closely monitoring the Member States' legislations, procedures and remedies and maintains a database on recent cases, Member States' choices with regard to institutional arrangements between enforcement bodies are less scrutinized. This is surprising as the Member States' institutional design of enforcement agencies demonstrate a strikingly diverse picture on the allocation of regulatory powers. Table I. below illustrates the allocation of regulatory powers in the Member States.

<table>
<thead>
<tr>
<th>UCPD</th>
<th>Administrative enforcement body</th>
</tr>
</thead>
<tbody>
<tr>
<td>Denmark</td>
<td>Consumer Ombudsman</td>
</tr>
<tr>
<td>Finland</td>
<td>Regional Administrative Offices</td>
</tr>
<tr>
<td>Sweden</td>
<td>The Swedish Consumer Agency and the Consumer Ombudsman</td>
</tr>
<tr>
<td>Ireland</td>
<td>National Consumer Agency (NCA)</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>Office of Fair Trading (OFT), local weights and measures authorities in Great Britain (Authority&quot; or &quot;Authorities&quot;), and the Department of Enterprise Trade and Investment in Northern Ireland (DETI)</td>
</tr>
<tr>
<td>Belgium</td>
<td>Directorate General Control and Mediation (ADC)</td>
</tr>
<tr>
<td>Germany</td>
<td>Twofold system: The Federal Office of Consumer Protection and Food Safety (HVJ) and regional Chambers of Trade and Commerce</td>
</tr>
<tr>
<td>The Netherlands</td>
<td>Authority for Consumers and Markets</td>
</tr>
</tbody>
</table>

In Luxembourg, administrative authorities cannot impose fines or order injunctions.\textsuperscript{25}

They are under the authority of each department's Préfect ("Préfet", the State representative in each county "département"). There is also a regional directorate which implements the missions that require supra-departmental actions. However, the regional directorates have no direct enforcement authority.

\textsuperscript{26} (e.g. the Slovak Postal Regulation Office supervises the protection of consumers in postal services)

The SCI is a budgetary organisation of the Slovak Ministry of Economy. It is responsible for controlling the sale of products and provision of services to the consumers and handles the complaints of the consumers.

\textsuperscript{27}
The legal regime of the UCPD builds on enforcement through administrative authorities and courts. However, the allocation of the enforcement powers to public authorities is complex because many Member States have maintained regulatory trading laws that directly or indirectly relate to unfair commercial practices in the areas of financial services and immovable property. These trading laws are also enforced by public authorities by means of public law or criminal law. Especially in the area of financial services Member States have established special authorities. Administrative models vary significantly between Member States concerning the supervision of financial markets, the activity of banks and insurance companies. There are Member States like the Netherlands, where the enforcement of unfair commercial practices law is divided between a special financial markets supervisory authority being responsible for the enforcement of the prohibition of unfair commercial practices in that area of financial services and a consumer authority (now merged into the Authority for Consumers and Markets, ACM) is competent in all other areas. In other Member States, there are overlapping responsibilities that have created the risk of either duplicated activities or redundancy where both enforcement bodies rely on the other to take action.

In this aspect the UCPD follows the approach of EU consumer law in earlier directives, and it has allowed the Member States to establish or maintain their own specific enforcement systems. Most Member States have entrusted public authorities with the enforcement of the national implementation of the UCPD, such as the Nordic countries, the UK and Ireland and most of the Central and Eastern European Member States. However, in some Member States, public authorities and consumer organisations operate alongside each other; the consumer organisations obviously are only able to bring law-suits in court, while the public authority can also issue desist orders and fines. Bulgaria, Cyprus, Romania, and the Netherlands are examples here.39

The Commission published a guidance38 in 2009 to ease the problems of interpreting the provisions of UCPD. However, the guidance did not touch upon problems that the enforcement agencies face. For example, BEUC reported that

tradition of self-regulation through negotiations involving the government, who provides the framework for negotiating informal Codes of Conduct. This form of self-regulation entails a dialogue between business and consumer organizations that gives rise to bipartisan general terms and conditions (GTC). The Dutch government has set up a coordination group, the Dutch Social and Economic Council, which provides for procedural rules and expertise during negotiating. However, the government is itself not a party to the agreement.

4.1. Private enforcement

Following previous legislative techniques with regard to implementation of the EU Directives on Misleading and Comparative Advertising in the Dutch Civil Code, as wrongful extra contractual acts (tortious liability), the Dutch legislator also implemented the UCPD in the Civil Code. The legal framework for all this is based on the insertion of the substantive rules on unfair commercial practices in section 6.3.3A of Book 6 (on obligations) of the Civil Code, the core Article is 6:193b (1). Accordingly, unfair commercial practices were qualified as private law torts rather than breaches of public law. The enforcement of consumer law in the Netherlands used to be based on private law remedies in case of violating the law. Dutch consumer law enforcement relied on private litigation, self-regulatory and ADR schemes, and collective and representative action by private associations and foundations. Private individuals may seek prohibitory and mandatory injunctions and pursue claims for damages. Representative associations and foundations may also seek prohibitory and mandatory injunctions in the course of collective action proceedings on the basis of 3:305a Dutch Civil Code.

4.2. Public enforcement

As far as public law enforcement of the Unfair Commercial Practices Act 2008 is concerned, either the Consumer Authority (now ACM) or the Netherlands Authority for the Financial Markets (Autoriteit Financiële Markten, AFM) is the competent authority.

In 2007 the Dutch Consumer Authority was established with the task of promoting fair trade between businesses and consumers focusing on the economic interests of consumers. One of the reasons for the new authority was the implementation of EC Regulation 2006/2004 on consumer protection cooperation. The Dutch Consumer Authority (Consumentenautoriteit) was established by the Consumer Protection Enforcement Act of 2007 as an agency under the Ministry of Economic Affairs, Agriculture. Since 2007 it developed a comprehensive public law framework for the enforcement of consumer law. The enforcement of unfair commercial practices has been one of Consumer Authority’s core activities and priorities throughout the last years. In the new ACM the consumer is claimed to play a central role and accordingly, unfair trading practices is among its key areas for enforcement.

The public law remedies for breaching UCPD are laid down in Article 8.8 of the Consumer Protection Enforcement Act 2007. Violating the provisions is an administrative offence. The Act lists various available sanctions. The competent authority may, subject to judicial review, impose a fine of maximum 450,000 Euro per committed offense, may issue a stopping order, a compliance order (an administrative order holding a positive mandatory duty to comply, issued either after commission of the offense or, by way of anticipatory remedy, where the offense is imminent), and it may publish its order or a voluntary compliance by the trader.

Since the implementation of the UCPD in the Netherlands there has been a notable shift to public law enforcement. The Netherlands thus shifted enforcement powers from private agents to administrative authorities due to the requirements of Regulation 2006/2004 on trans-border consumer law enforcement. As a result of the joint requirements of the UCPD and Regulation 2004/2006 the Netherlands has shifted from a dominantly private enforcement model to a public enforcement model. This shift was clear example of the external influence of EU legislation.

4.3. Interplay between private and public enforcement

The Unfair Commercial Practices Act 2008 thus rendered unfair commercial practices into both wrongful acts in private law and administrative offenses in

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20 Ibid. 7.2.1.1.
21 Consumer Protection Enforcement Act 2007, Arts. 2.9, 2.10, 2.15, 2.23.
public law. The interplay or even an optimal combination between private and public enforcement is not an either-or option but the most effective allocation of enforcement depending on economic resources, legal tools, expertise, and incentives. Distribution of responsibilities between private and public actors depends on regulatory policy comprising market-conforming, market complementary or market correcting tools.

Though the complementary self-regulation in the form of bilateral sets of GTC has increased over the years, this development cannot be directly be linked to the enforcement of the UCPD. Moreover, some of the self-regulatory codes have been replaced by public law regulation while others have been embedded in the regulatory framework. The result has been an increasing overlapping and cross-referencing between private law, administrative law regulation and self-regulation.

The Dutch public enforcement bodies have clearly stated that decisions by private enforcers, so codes of conduct are in no way determinative as to the fairness of a commercial practice.

4.4. Institutional changes in the public enforcement

In 2011 the Dutch Minister of Economic Affairs decided to merge the Netherlands Competition Authority (NMa) with the Dutch Consumer Authority (CA) and the Netherlands Independent Post and Telecommunications Authority (OPTA) into a new administrative authority called the Netherlands Authority for Consumers and Markets (ACM). The Dutch Ministry argued that this

- The bilateral GTC steer business' commercial conduct and describe the many commercial practices, public enforcers consider them as codes of conduct. They lack a number of commitments that characterize codes of conduct such as standards of service and advertising guidelines. The Consumer Authority now the ACM did not explicitly ascertain how the code itself relates to the legal standard of professional diligence and the notion of fairness in the Directive.
- CPI Rotterdam 19 April 2012, LJN BW3358, at § 23.3; Poulussen, op. cit. 23.
- Callelendo (case 510, 17 June 2010) and Smart Media Services (case 220, 26 January 2009) were fined for breaching the SMS-Code of Conduct. Garant-o-Matic (a mail-order firm) got collared for breaching the Promotional Lottery Code (case 544, 21 September 2010). Greenchoice (case 661, 25 July 2011) and the Nederlandse Energie Maatschappij (case 527, 6 September 2010) were fined not complying with the Consumer and Energy Supplier-Code.
- The consolidation of these three existing authorities will be realized through two separate bills: the 'bill on ACM Establishment Act was submitted to the Dutch Parliament and the
imposing excessive (unfair) prices or other unfair trading conditions and thus distort consumers' otherwise welfare maximizing choice. This is especially so in markets of non-homogeneous, complex products such as financial services, where thus consumer behaviour can often create significant barriers to entry. Sellers may exploit consumers' lack of knowledge about their rights or their inability to understand standard contract terms, complex goods, to conduct direct comparisons and to monitor service delivery. The potential role of bundling as a strategic response to consumers' imperfect rationality has already been recognized in two important articles by Thaler and Craswell and more recently, Bar-Gill studied firms' bundling practices as a strategic response to consumer misperception.

Combating these kind of practices requires considerable resources, expertise and ability to bear financial risk as it might involve large multinational companies violating both consumer laws and competition law through abuse of a dominant position. The complex market failures necessitated a more integrated approach merging both legal and economic knowledge from competition law and consumer protection. It brought together competition law and consumer protection experts and administrative authorities in order to initiate more coordination. Sharing staff's expertise in consumer law and other regulatory areas (for example, competition law and sector regulation) can also improve the agency's effectiveness in dealing with complex regulatory issues as mentioned above. For example, the assessment of restrictive practices curing moral hazard problems or the assessment of possible changes of market structure of proposed mergers. Joint teamwork in an integrated management may also provide opportunities for professional development in both supply and demand side issues.

The impact of alternative allocation of regulatory competences on law enforcement is relevant. Earlier literature has emphasized the relevance of internal structure of regulatory authorities ("intra-agency" structure) as well as the issue of shifting enforcement powers between regulatory agencies ("inter-agency" structure) for actual law enforcement. For example, the Dutch AFM prefers using its powers under the Financial Supervision Act 2006 wherever possible over those vested in the Unfair Commercial Practices Act 2008. One reason for this may be that the enforcement instruments contained in the Financial Supervision Act (such as withdrawal of license) may be more efficient than those under the Unfair Commercial Practices Act. Moreover, the Financial Supervision Act 2006 is far more precise and detailed than the UCPD. The AFM has limited experience with law enforcement against aggressive practices within financial services.

5. Conclusions

Unfair business practices have been one of the key priority areas of the Dutch Consumer Authority (now the ACM) since 2008, when the legislation entered into force. Telemarketing and unfair online practices are still leading areas where the agency's action is very much needed. The enforcement of unfair business practices in the Netherlands has gone through a radical change in the last five years. The traditionally private enforcement based model of consumer law enforcement has been transformed into a public enforcement regime with the enforcement of unfair business practices as its core activity. The OFT has also been involved in the market power issue in the market for unregulated investment and unregulated investment funds. In its decision, the OFT also found that the approach to building an integrated agency is desirable.
The very recent merger with the Netherlands Competition Authority and the Netherlands Telecommunications Authority might even further strengthen this public enforcement model and prove effective in particular in the area of unfair commercial practices. This is because these kind of practices often present complex market failures where not only consumer law, but sector regulatory rules or even competition law tools have to be applied.

The Dutch enforcement that emerged as a result of the UCPD is a clear example of how EU law enters and radically changes endogenously developed national law and enforcement models. This remarkable Europeanization process raises important questions with regard to the effectiveness and legitimacy of such externally imposed legal rules on domestic legal systems that internally developed interacting with and adapting to the domestic economic, political and social system. At the same time, the Dutch implementation also proves that even in case of maximum harmonization, the EU principles of procedural and institutional autonomy provide the framework for Member States to develop their own local enforcement strategies taking account of the local economic, social and political needs. Ultimately, this case-study shows that looking at enforcement provides a deeper understanding of local enforcement strategies and it offers new insights for future Europeanization strategies.

1. Overview

The Hungarian Competition Authority (GVH) is one of the few competition agencies that is not only dealing with antitrust issues and mergers, but also with consumer protection cases. The GVH has twenty-two years' worth of experience in the application of the unfair commercial practices (UCP) provisions. Hungary was one of the first countries in the EU to apply provisions that were identical to the latter introduced UCP Directive, the EU-level regulation. For example, in 2008 the GVH required that an advertisement concerning the price of flight tickets shall contain all the fees charged, before the EU stipulated such requirements in its relevant regulation.1

To increase the effective application of the UCP provisions, the GVH established the Consumer Protection Unit (CPU) in 2004. One third of all the case handlers are working at the CPU. This large number shows the importance of the consumer protection cases in the GVH's practice.

In the last ten years the GVH has fined 454 companies to a total value of approximately 27.9 million euros, with 63 percent of all the cases being related to UCP practices.2

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1 Chairman of the Hungarian Competition Council – Case Handler on the Hungarian Competition Council’s Decision Making Support Team
5 Until the presentation on the First Annual Conference on Unfair Commercial Practices at Pézmelyi Peter Catholic University, Budapest on May 10, 2013.