



## **World Consumer Protection Map**

Contribution by  
Switzerland



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Page 2: Contact of respondent

**Q1** Name of responding member State **Switzerland**

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**Q2** Name of responding authority/agency:

Bureau fédéral de la consommation (BFC)

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Page 3: Consumer protection legislation

**Q7** Does your country's Constitution contain a provision on consumer protection? **Yes**

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**Q8** If you do, please provide de following details:

Text of constitutional norm with reference to consumer protection **Art. 97 de la Constitution fédérale (RS 101)**

URL link **<https://www.admin.ch/opc/fr/classified-compilation/19995395/index.html>**

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**Q9** Does your country have have specific law(s) on consumer protection ? **Yes**

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**Q10** If you do, when was the main specific law first enacted? **Respondent skipped this question**

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**Q11** If your main specific law on consumer protection has been revised, when was the date of its latest revision? **Respondent skipped this question**

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## Consumer Protection Survey

**Q12** Please provide the following details of the current specific law(s):

1- Name of law	<b>Code des obligations (CO) (RS 220)</b>
1- URL link	<b><a href="https://www.admin.ch/opc/fr/classified-compilation/19110009/index.html">https://www.admin.ch/opc/fr/classified-compilation/19110009/index.html</a></b>
2- Name of law	<b>Loi contre la concurrence déloyale (LCD) (RS 241)</b>
2- URL link	<b><a href="https://www.admin.ch/opc/fr/classified-compilation/19860391/index.html">https://www.admin.ch/opc/fr/classified-compilation/19860391/index.html</a></b>
3- Name of law	<b>Loi sur le crédit à la consommation (LCC) (RS 221.214.1)</b>
3- URL link	<b><a href="https://www.admin.ch/opc/fr/classified-compilation/20010555/index.html">https://www.admin.ch/opc/fr/classified-compilation/20010555/index.html</a></b>
4- Name of law	<b>Loi sur les voyages à forfait (RS 944.3)</b>
4- URL link	<b><a href="https://www.admin.ch/opc/fr/classified-compilation/19930203/index.html">https://www.admin.ch/opc/fr/classified-compilation/19930203/index.html</a></b>
5- Name of law	<b>Loi sur la sécurité des produits (LSPro) (RS 930.11)</b>
5- URL link	<b><a href="https://www.admin.ch/opc/fr/classified-compilation/20081129/index.html">https://www.admin.ch/opc/fr/classified-compilation/20081129/index.html</a></b>
6- Name of law	<b>Loi sur l'information des consommatrices et des consommateurs (LIC) (RS 944.0)</b>
6- URL link	<b><a href="https://www.admin.ch/opc/fr/classified-compilation/19900243/index.html">https://www.admin.ch/opc/fr/classified-compilation/19900243/index.html</a></b>

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## Consumer Protection Survey

**Q13** Please check all the fields that your consumer protections law(s) cover.

Consumer rights/legitimate needs,  
Access by consumers to essential goods and services ,  
Protection of vulnerable and disadvantaged consumers ,  
Physical safety,  
Product quality,  
Terms and conditions ,  
Promotional marketing and sales practices (including misleading advertisement)  
,  
Voluntary codes for businesses ,  
Restrictive business practices (competition/antitrust) ,  
Electronic commerce,  
Promotion of sustainable consumption ,  
Food distribution,  
Water,  
Pharmaceuticals,  
Energy,  
Public utilities,  
Data protection and privacy ,  
Financial services,  
Dispute resolution,  
Redress,  
Consumer education,  
Consumer information

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Page 4: Consumer protection legislation

**Q14** From your previous answer, your specific consumer protection law(s) do(es) not cover the following field(s). Please name the relevant law(s) covering this/these field(s):

Tourism

Les touristes sont protégés par les lois s'appliquant aux consommateurs, ils ne sont pas protégés par une loi spécifique

## Consumer Protection Survey

**Q15** Please indicate the URL Link of the relevant law(s) to each field: **Respondent skipped this question**

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Page 5: Consumer protection institutions

**Q16** Name of Ministry responsible for consumer protection:

Deux principaux Ministères: Département fédéral de l'économie, de la formation et de la recherche et Département fédéral de justice et police

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**Q17** URL link of responsible Ministry for consumer protection:

<https://www.admin.ch/gov/fr/accueil/departements/departement-economie-formation-recherche.html> et  
<https://www.admin.ch/gov/fr/accueil/departements/departement-justice-police.html>

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**Q18** Year when consumer protection was assumed by the current responsible ministry: **Respondent skipped this question**

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Page 6: Consumer protection institutions

**Q19** Do you have a main consumer protection authority/agency? **Yes**

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**Q20** Name of main consumer protection authority/agency:

Les autorités suivantes sont principalement concernées: Bureau fédéral de la consommation, Office fédéral de la justice, Secrétariat d'Etat à l'économie

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**Q21** URL of main consumer protection authority/agency:

<https://www.konsum.admin.ch/bfk/fr/home.html>, <https://www.bj.admin.ch/bj/fr/home.html> et  
<https://www.seco.admin.ch/seco/fr/home.html>

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**Q22** Year of creation: **Respondent skipped this question**

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**Q23** Annual budget: (in USD) **Respondent skipped this question**

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**Q24** Total number of staff: **Respondent skipped this question**

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**Q25** Total number of staff directly affected to consumer protection: **Respondent skipped this question**

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Consumer Protection Survey

**Q26** Do you have a law/decree that governs the main consumer protection authority/agency?

Respondent skipped this question

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**Q27** If you do, please provide the following details:

Respondent skipped this question

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**Q28** Does your main consumer protection authority/agency have POLICY MAKING powers over any of the following fields?

Consumer rights/legitimate needs,  
Access by consumers to essential goods and services ,  
Protection of vulnerable and disadvantaged consumers ,  
Physical safety,  
Product quality,  
Terms and conditions ,  
Promotional marketing and sales practices (including misleading advertisement)  
,  
Voluntary codes for businesses ,  
Restrictive business practices(competition/antitrust),  
Electronic commerce,  
Financial services,  
Promotion of sustainable consumption ,  
Food distribution,  
Water,  
Pharmaceuticals,  
Energy,  
Public utilities,  
Data protection and privacy ,  
Dispute resolution,  
Redress,  
Consumer education,  
Consumer information

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## Consumer Protection Survey

**Q29** From your previous answer, your main authority/agency does not have POLICY MAKING powers over the following fields. Please name the relevant authorities/agencies with powers over these fields:

Tourism

**Cf. la réponse donnée plus haut concernant la législation de protection des touristes**

**Q30** URL Link of the relevant authority/agency to each field:

**Respondent skipped this question**

**Q31** Does your main consumer protection authority/agency have ENFORCEMENT powers over any of the following fields?

**Consumer rights/legitimate needs,**  
**Access by consumers to essential goods and services,**  
**Protection of vulnerable and disadvantaged consumers,**  
**Physical safety,**  
**Product quality,**  
**Terms and conditions,**  
**Promotional marketing and sales practices (including misleading advertisement),**  
**Voluntary codes for businesses,**  
**Restrictive business practices (competition/antitrust),**  
**Electronic commerce,**  
**Financial services,**  
**Promotion of sustainable consumption,**  
**Food distribution,**  
**Water,**  
**Pharmaceuticals,**  
**Energy,**  
**Public utilities,**  
**Data protection and privacy,**  
**Dispute resolution,**  
**Redress,**  
**Consumer education,**  
**Consumer information**

Page 8: Consumer protection institutions

**Q32** From your previous answer, your main consumer protection authority/agency does not have ENFORCEMENT powers over the following fields. Please name the relevant authorities/agencies with powers over these fields:

Tourism

**Cf. la réponse donnée plus haut concernant la législation de protection des touristes**

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**Q33** URL Link of the relevant authority/agency to each field:

**Respondent skipped this question**

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**Q34** Regarding enforcement, how many infringement cases does your authority/agency handle on average per year?

**Respondent skipped this question**

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**Q35** Has your authority/agency imposed sanctions and/or other measures for breaches of consumer protection law(s)?

**Respondent skipped this question**

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**Q36** Maximum amount for sanction/measure allowed by consumer protection law(s): (in USD)

**Respondent skipped this question**

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**Q37** Record highest amount for any sanction/measure imposed: (in USD)

**Respondent skipped this question**

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**Q38** Please detail if necessary, what kind of sanctions and/or other measures are available in your jurisdiction

Sanctions pénales, mesures administratives, actions en justice

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Page 9: Consumer protection institutions

**Q39** Are there any non-governmental consumer organizations/associations in your country?

**Yes**

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**Q40** Do you have a law/decreree that governs consumer organizations/associations?

**Yes**

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## Consumer Protection Survey

**Q41** In case you have a law/decreed that governs consumer organizations, please provide the following details:

Reference of the law/decreed

**Loi sur l'information des consommatrices et des consommateurs (LIC) (RS 944.0) et ordonnance sur l'aide financière en faveur des associations de consommateurs (RS 944.05)**

URL to law/decreed

**<https://www.admin.ch/opc/fr/classified-compilation/19900243/index.html> et <https://www.admin.ch/opc/fr/classified-compilation/19920084/index.html>**

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**Q42** Do consumer organizations/associations fulfil any of the following functions?

**Consultation in policy making,**

**Legal advice to consumers**

**Consumer education,**

**Consumer information,**

**Consumer publications,**

**Legal representation of consumers' individual interests before courts**

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**Legal representation for consumer collective actions**

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**Q43** Do consumer groups/associations receive public funding?

**Yes**

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**Q44** Name the three largest non-governmental consumer organizations/associations in your jurisdiction:

1- Name

**Fédération romande des consommateurs (FRC)**

1- Website

**<https://www.frc.ch/>**

2- Name

**Stiftung für Konsumentenschutz (SKS)**

2- Website

**<http://www.konsumentenschutz.ch/>**

3- Name

**Associazione consumatrici e consumatori della Svizzera italiana (ACSI)**

3- Website

**<http://acsi.ch/>**

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Page 10: Consumer protection institutions

**Q45** Can consumers obtain redress through judicial channels?

**Yes**

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## Consumer Protection Survey

**Q46** Is there a specialized judicial mechanism for consumer complaints?

**Yes**

**Q47** If there is, please provide the following details

Name	<b>Réglementation du for (art. 32 CPC); actions des organisations (art. 89 CPC et art. 10 LCD); diverses procédures spécifiques: procédure de conciliation (art. 197 ss. CPC), procédure de médiation (art. 213 ss. CPC), procédure simplifiée (art. 243 ss. CPC), procédure sommaire (art. 248 ss. CPC)</b>
URL Link	<b><a href="https://www.admin.ch/opc/fr/classified-compilation/20061121/index.html">https://www.admin.ch/opc/fr/classified-compilation/20061121/index.html</a> <a href="https://www.admin.ch/opc/fr/classified-compilation/19860391/index.html">ethttps://www.admin.ch/opc/fr/classified-compilation/19860391/index.html</a></b>

**Q48** Do you have collective redress/class actions for consumer complaints?

**Yes**

**Q49** Who can represent consumer interests in court?

**Consumers individually,  
Lawyers,  
Consumer protection enforcement authority/agency,  
Consumer associations**

**Q50** What is the highest damages award following a collective redress/class action?

**Respondent skipped this question**

Page 11: Consumer protection institutions

**Q51** Regarding out-of-court/alternative consumer dispute resolution, are there any of the following?

**Mediation/ Conciliation,  
Arbitration,**

Comments:

Conciliation, médiation et arbitrage sont réglés par le code de procédure civile (CPC) (RS 272):  
<https://www.admin.ch/opc/fr/classified-compilation/20061121/index.html> Il existe en Suisse divers organes de résolution extrajudiciaire des litiges. Pour un aperçu de ces organes il est renvoyé à la liste figurant sur le site Internet du BFC:  
<https://www.konsum.admin.ch/bfk/fr/home/dienstleistungen/auskunftsstelle/ombudsstellen.html>

## Consumer Protection Survey

**Q52** If there are any of the above, please provide the following details:

**Respondent skipped this question**

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**Q53** Are there any CROSS-BORDER out-of-court/alternative consumer dispute resolution initiatives?

**No**

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**Q54** If there are, please provide the following details:

**Respondent skipped this question**

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Page 12: Consumer protection institutions

**Q55** Are there any self-regulation initiatives from businesses?

**Yes**

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## Consumer Protection Survey

**Q56** Please provide (up to) 4 examples of the self-regulation initiatives from businesses:

1- Name of initiative	<b>Conventions de droit privé sur les indications relatives aux biens ou services</b>
1- Scope of application	<b>Information des consommateurs (art. 3 LIC)</b>
1- URL link	<b><a href="https://www.admin.ch/opc/fr/classified-compilation/19900243/index.html">https://www.admin.ch/opc/fr/classified-compilation/19900243/index.html</a></b>
2- Name of initiative	<b>Commission suisse pour la loyauté</b>
2- Scope of application	<b>Publicité</b>
2- URL link	<b><a href="https://www.faire-werbung.ch/fr/">https://www.faire-werbung.ch/fr/</a></b>
3- Name of initiative	<b>Résolution extrajudiciaire des litiges</b>
3- Scope of application	<b>Ce sont les branches professionnelles concernées qui ont initié des démarches de résolution extrajudiciaire des litiges. C'était aussi le cas dans le domaine des télécommunication, mais la résolution extrajudiciaire dans ce domaine est désormais instituée par la loi (art. 12c LTC et art. 42 ss. OST)</b>
3- URL link	<b>Pour les exemples d'organes de règlement extrajudiciaire des litiges: <a href="https://www.konsum.admin.ch/bfk/fr/home/dienstleistung-en/auskunftsstelle/ombudsstellen.html">https://www.konsum.admin.ch/bfk/fr/home/dienstleistung-en/auskunftsstelle/ombudsstellen.html</a>; législation sur les télécommunications: <a href="https://www.admin.ch/opc/fr/classified-compilation/19970160/index.html">https://www.admin.ch/opc/fr/classified-compilation/19970160/index.html</a> et <a href="https://www.admin.ch/opc/fr/classified-compilation/20063267/index.html">https://www.admin.ch/opc/fr/classified-compilation/20063267/index.html</a></b>
4- Name of initiative	<b>Swiss Pledge</b>
4- Scope of application	<b>Publicité adressée aux enfants dans le domaine des denrées alimentaires</b>
4- URL link	<b><a href="http://swiss-pledge.ch/?lang=fr">http://swiss-pledge.ch/?lang=fr</a></b>

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**Q57** Are there any co-regulation initiatives between businesses and public entities? **Yes**

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**Q58** Please provide (up to) 4 examples of the co-regulation initiatives between businesses and public entities:

1- Name of initiative	<b>Un projet de réglementation est en cours d'élaboration dans le domaine des films et des jeux vidéos</b>
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## Consumer Protection Survey

**Q59** Do self-regulation and/or co-regulation initiatives cover any of the following issues? (Please relate to UNGCP Guideline 11)

**Responsible commercial behaviour** ,

**Disclosure of information and transparency** ,

**Education and awareness-raising** ,

**Protection of privacy** ,

**Consumer complaints and disputes**

Page 13: Consumer protection institutions

**Q60** What kind and how many international cooperation agreement(s) on consumer protection does your authority/agency participate in?

	Bilateral	Multilateral/Regional
Formal (treaties)		
Informal (memoranda of understanding)		<b>2</b>

**Q61** Please provide name and URL link of formal bilateral agreements (treaties):

**Respondent skipped this question**

**Q62** Please provide name and URL link of informal bilateral agreements (memoranda of understanding):

**Respondent skipped this question**

**Q63** Please provide name and URL link of formal multilateral/regionals agreements (treaties) that address consumer protection:

**Respondent skipped this question**

**Q64** Please provide name and URL link of informal multilateral/regionals agreements (memoranda of understanding) that address consumer protection:

International Consumer Protection and Enforcement Network (ICPEN): <https://www.icpen.org/>

Unsolicited Communications Enforcement Network (UCENET): <https://www.ucenet.org/>

## Consumer Protection Survey

**Q65** Do cooperation agreements on consumer protection (be those formal/informal/bilateral/regional) cover any of the following fields?

**Terms and conditions** ,

**Promotional marketing and sales practices (including misleading advertisement)**

,

**Electronic commerce**

**Q66** Does your consumer protection enforcement authority/agency have any of the following powers regarding cross-border fraudulent and deceptive commercial practices affecting consumers?

**Investigate,**

**Pursue,**

Other (please specify):

Concernant ces pratiques la collaboration avec les autorités de surveillance étrangères est réglée par les art. 21 ss. LCD (<https://www.admin.ch/opc/fr/classified-compilation/19860391/index.html>)

**Q67** Do you have any experience in cross-border cooperation on enforcement?

**Yes**

**Q68** If you do, please provide a short description

Etant donné que la Suisse a repris le Règlement européen sur l'indemnisation et l'assistance des passagers en cas de refus d'embarquement et d'annulation ou de retard important d'un vol l'Office fédéral de l'aviation civile (OFAC) (<https://www.bazl.admin.ch/bazl/fr/home.html>) participe aux rencontres d'information et d'échange avec la Commission européenne

**Q69** Do you engage in technical cooperation or capacity building activities on consumer protection?

Bilaterally

Through an international organization/network

As a recipient

As a donor

**Yes**

**Q70** If you have engaged in technical cooperation or capacity building activities on consumer protection as a recipient/as donor and/or through an international organization/network, please provide the following details for each initiative

1- Name of programme/project

**Programme COMPAL géré par le SECO en faveur des pays d'Amérique latine**

## Consumer Protection Survey

**Q71** Does your authority/agency carry out information and education initiatives?

**Yes**

**Q72** Do information and education initiatives carried out by your authority/agency cover any of the following fields?

**Health, nutrition, prevention of food-borne diseases and food adulteration**

,

**Product hazard,**

**Environmental protection,**

**Electronic commerce,**

**Efficient use of materials, energy, ,  
water**

**Sustainable ,  
consumption**

Other (please  
specify):

Le BFC lui-même ne participe pas à des initiatives d'information et d'éducation. C'est le cas en revanche de diverses autres unités de l'administration fédérale dont le domaine d'activités touche la consommation

**Q73** Does your authority/agency provide specific education and information initiatives for vulnerable and disadvantaged consumers?

**No**

**Q74** If your authority/agency does, please provide the following details:

**Respondent skipped this question**

**Q75** Do consumer organizations/associations provide education and information initiatives?

**Yes**

**Q76** If consumer organizations/associations do, please provide the following details:

1- Name of consumer organization/association

**Fédération romande des consommateurs (FRC)**

1- URL link of initiative

**Action notamment par son magazine:  
<https://www.frc.ch/le-magazine/>**

2- Name of consumer organization/association

**Stiftung für Konsumentenschutz (SKS)**

2- URL link of initiative

**Action notamment par des brochures:  
<https://www.konsumentenschutz.ch/shop/>**

3- Name of consumer organization/association

**Associazione consumatrici e consumatori della Svizzera italiana (ACSI)**

3- URL link of initiative

**Action notamment par son magazine:  
<http://acsi.ch/lultimo-numero-della-borsa-della-spesa/>**

Page 15: Consumer protection policies

**Q77** Does your authority/agency conduct research and analysis on consumer protection issues?

**No**

**Q78** If your authority/agency does, please provide the following details:

Respondent skipped this question

**Q79** Do other organizations/associations conduct research and analysis on consumer protection?

**Yes**

**Q80** If other organizations/associations do, please provide the following details:

1- Main area of work

**Le BFC lui-même n'effectue pas des recherches ou des analyses sur des questions de protection des consommateurs. L'Office fédéral de la justice a été amené à rédiger des rapports notamment sur les thèmes suivants: exercice collectif des droits en Suisse, protection des données**

1- URL link to online library or publication(s)

**<https://www.bj.admin.ch/bj/fr/home/staat/gesetzgebung/datenschutzstaerkung.html> et <https://www.bj.admin.ch/dam/data/bj/aktuell/news/2013/2013-07-03/ber-br-f.pdf>**

2- Main area of work

**La Commission fédérale de la consommation (CFC) adresse des recommandations au Conseil fédéral**

2- URL link to online library or publication(s)

**<https://www.konsum.admin.ch/bfk/fr/home/themen/sekretariat-ekk/empfehlungen.html>**

3- Main area of work

**L'autorité fédérale de surveillance des marchés financiers (FINMA) a rédigé un rapport sur la production et la distribution de produits financiers aux clients privés**

3- URL link to online library or publication(s)

**<https://www.finma.ch/fr/news/2010/11/mm-diskussionspapier-vertriebsbericht-20101110/>**