



World Consumer Protection Map

Contribution by
Croatia



Page 2: Contact of respondent

Q1 Name of responding member State **Croatia**

Q2 Name of responding authority/agency:

Ministry of Economy, Entrepreneurship and Crafts

Page 3: Consumer protection legislation

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

Q8 If you do, please provide de following details:

Text of constitutional norm with reference to consumer protection

Local governmental bodies perform the work of the local area, through which the necessities of the local inhabitants are directly fulfilled, and especially the work which concern: living organization, area and urbanistic planning, communal business, child care, social care, primary health care, nurture and elementary education, culture, physical culture and sport, technical culture, consumer protection, environment, firefighting, and civil protection.

URL link

<https://www.zakon.hr/z/94/Ustav-Republike-Hrvatske>

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

Q10 If you do, when was the main specific law first enacted?

Date

21/03/2014

Consumer Protection Survey

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

13/10/2015

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

| | |
|----------------|---|
| 1- Name of law | Consumer protection Act |
| 1- URL link | https://www.zakon.hr/z/193/Zakon-o-za%C5%A1titi-potro%C5%A1a%C4%8Da |
| 2- Name of law | Law on obligatory relations |
| 2- URL link | https://www.zakon.hr/z/75/Zakon-o-obveznim-odnosima |
| 3- Name of law | General safety of products Act |
| 3- URL link | https://www.zakon.hr/z/119/Zakon-o-op%C4%87oj-sigurnosti-proizvoda |
| 4- Name of law | Alternative dispute resolution Act |
| 4- URL link | https://narodne-novine.nn.hr/clanci/sluzbeni/2016_12_121_2622.html |
| 5- Name of law | Unauthorized advertising act |
| 5- URL link | https://www.zakon.hr/z/229/Zakon-o-nedopu%C5%A1tenom-ogla%C5%A1avanju |
| 6- Name of law | consumer credit Law |
| 6- URL link | https://www.zakon.hr/z/517/Zakon-o-potro%C5%A1a%C4%8Dkom-kreditiranju |

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 ,
Product quality,
Terms and conditions ,
Promotional marketing and sales practices (including misleading advertisement)
,
Voluntary codes for businesses ,
Electronic commerce,
Food distribution,
Water,
Pharmaceuticals,
Energy,
Public utilities,
Tourism,
Financial services,
Dispute resolution,
Redress,
Consumer education,
Consumer information

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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):

Physical safety

Private protection Act

Restrictive business practices (competition/antitrust)

Competition protection Act

Data protection and privacy

Personal data protection Act

Consumer Protection Survey

Q15 Please indicate the URL Link of the relevant law(s) to each field:

Physical safety

<https://www.zakon.hr/z/291/Zakon-o-privatnoj-za%C5%A1titi>

Restrictive business practices (competition/antitrust)

<https://www.zakon.hr/z/114/Zakon-o-za%C5%A1titi-tr%C5%BEi%C5%A1nog-natjecanja>

Data protection and privacy

<https://www.zakon.hr/z/220/Zakon-o-za%C5%A1titi-osobnih-podataka>

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Q16 Name of Ministry responsible for consumer protection:

Ministry of Economy, Entrepreneurship and Crafts

Q17 URL link of responsible Ministry for consumer protection:

<https://www.mingo.hr/>

Q18 Year when consumer protection was assumed by the current responsible ministry:

2003

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

Yes

Q20 Name of main consumer protection authority/agency:

Ministry of Economy, Entrepreneurship and Crafts

Q21 URL of main consumer protection authority/agency:

<https://www.mingo.hr/>

Q22 Year of creation:

Respondent skipped this question

Q23 Annual budget: (in USD)

Respondent skipped this question

Q24 Total number of staff:

Respondent skipped this question

Q25 Total number of staff directly affected to consumer protection:

9

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

Q27 If you do, please provide the following details:

Reference of the law/decreed

Law on Organization and Scope of Ministries and other central state administration bodies

URL to law/decreed

<https://www.zakon.hr/z/410/Zakon-o-ustrojstvu-i-djelokrugu-ministarstava-i-drugih-sredi%C5%A1njih-tijela-dr%C5%BEavne-uprave>

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 ,
Product quality,
Promotional marketing and sales practices (including misleading advertisement)
,
Electronic commerce,
Public utilities,
Dispute resolution,
Redress,
Consumer education,
Consumer information

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:

| | |
|---|---|
| Physical safety | Ministry od Internal Affairs |
| Terms and conditions | Ministry of Justice |
| Voluntary codes for businesses | Croatian Chamber of Commerce |
| Restrictive business practices(competition/antitrust) | Competition protection Agency |
| Financial services | Ministry of Finance |
| Food distribution | Ministry of Agiculture |
| Water | Ministry of Enviromental Protection and Energy |
| Pharmaceuticals | Ministry of Health |
| Energy | Ministry of Enviromental Protection and Energy |
| Tourism | Ministry of Tourism |
| Data protection and privacy | Personal data protection Agency |

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

| | |
|---|---|
| Physical safety | https://www.mup.hr/ |
| Terms and conditions | https://pravosudje.gov.hr/ |
| Voluntary codes for businesses | https://www.hgk.hr/ |
| Restrictive business practices(competition/antitrust) | http://www.aztn.hr/ |
| Financial services | http://www.mfin.hr/ |
| Food distribution | http://www.mps.hr/ |
| Water | http://www.mzoip.hr/ |
| Pharmaceuticals | https://zdravlje.gov.hr/ |
| Energy | http://www.mzoip.hr/ |
| Tourism | http://www.mint.hr/ |
| Data protection and privacy | http://azop.hr/ |

Consumer Protection Survey

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 ,
Product quality,
Promotional marketing and sales practices (including misleading advertisement)
,
Electronic commerce,
Public utilities,
Dispute resolution,
Redress,
Consumer education,
Consumer information

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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:

| | |
|--|--|
| Physical safety | Ministry of Internal Affairs |
| Terms and conditions | Ministry of Justice |
| Voluntary codes for businesses | Croatian Chamber of Commerce |
| Restrictive business practices (competition/antitrust) | Competition Protection Agency |
| Financial services | Ministry of Finance |
| Food distribution | Ministry of Agriculture |
| Water | Ministry of Envirometal Protection and Energy |
| Pharmaceuticals | Ministry of Health |
| Energy | Ministry of Envirometal Protection and Energy |
| Tourism | Ministry of Tourism |
| Data protection and privacy | Personal data protection Agency |

Consumer Protection Survey

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

| | |
|--|---|
| Physical safety | https://www.mup.hr/ |
| Terms and conditions | https://pravosudje.gov.hr/ |
| Voluntary codes for businesses | https://www.hgk.hr/ |
| Restrictive business practices (competition/antitrust) | http://www.aztn.hr/ |
| Financial services | http://www.mfin.hr/ |
| Food distribution | http://www.mps.hr/ |
| Water | http://www.mzoip.hr/ |
| Pharmaceuticals | https://zdravlje.gov.hr/ |
| Energy | http://www.mzoip.hr/ |
| Tourism | http://www.mint.hr/ |
| Data protection and privacy | http://azop.hr/ |

Q34 Regarding enforcement, how many infringement cases does your authority/agency handle on average per year? Respondent skipped this question

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

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

16185

Q37 Record highest amount for any sanction/measure imposed: (in USD) Respondent skipped this question

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

Decision by which the trader is temporary band to sell products and services, decision by which the trader is band to perform unfair commercial practice, decision by which the trader is obligated to remove the irregularities of his business practicea decision by which the trader is obligated to return (refund) a certain amount to the consumer(redress) and the misdemeanor measures (monetary fines)

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

Consumer Protection Survey

Q40 Do you have a law/decreed that governs consumer organizations/associations? **No**

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

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 for consumer collective actions

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

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

| | |
|------------|---|
| 1- Name | "Potrošač" Društvo za zaštitu potrošača Hrvatska |
| 1- Website | http://www.potrosac.hr/ |
| 2- Name | Udruga za zaštitu prava potrošača „Splitski potrošač – Split“ |
| 2- Website | http://www.splitski-potrosac.hr/index.php |
| 3- Name | Društvo za zaštitu potrošača Istre |
| 3- Website | http://www.istarskipotrosac.hr/ |

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

Q46 Is there a specialized judicial mechanism for consumer complaints? **No**

Q47 If there is, please provide the following details **Respondent skipped this question**

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

Q49 Who can represent consumer interests in court? **Consumers individually,
Lawyers,
Consumer associations**

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

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

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

| | |
|-------------|--|
| 1- Name | Croatiaian Chamber of Commerce |
| 1- URL Link | https://www.hgk.hr/ |
| 2- Name | Croatian Chamber of Crafts |
| 2- URL Link | https://www.hok.hr/ |
| 3- Name | Croatian Conciliation Association |
| 3- URL Link | https://mirenje.hr/category/vijesti/ |

Q53 Are there any CROSS-BORDER out-of-court/alternative consumer dispute resolution initiatives? **No**

Q54 If there are, please provide the following details: **Respondent skipped this question**

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Q55 Are there any self-regulation initiatives from businesses? **No**

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

Q57 Are there any co-regulation initiatives between businesses and public entities? **No**

Consumer Protection Survey

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

Respondent skipped this question

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

Respondent skipped this question

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

Respondent skipped this question

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:

Respondent skipped this question

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

Respondent skipped this question

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

Share information and evidence

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

No

Q68 If you do, please provide a short description

Respondent skipped this question

Consumer Protection Survey

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

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 **Respondent skipped this question**

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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? **Product labelling, Legislation, dispute resolution, Electronic commerce**

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**

Consumer Protection Survey

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

| | |
|--|---|
| 1- Name of consumer organization/association | "Potrošač" Društvo za zaštitu potrošača Hrvatske |
| 1- URL link of initiative | http://www.potrosac.hr/index.php/inicijative/10-vijesti-sredina/72-nepostena-poslovna-praksa |
| 2- Name of consumer organization/association | Potrošački forum Osijek |
| 2- URL link of initiative | http://www.potrosac-os.hr/index.php?option=com_content&view=article&id=234:u-avenue-mallu-potroai-dobili-korisne-savjete-o-svojim-pravima&catid=40:opomene-na-kredite&Itemid=105 |
| 3- Name of consumer organization/association | Potrošački forum Osijek |
| 3- URL link of initiative | http://www.potrosac-os.hr/index.php?option=com_content&view=article&id=231:okrugli-stol-o-pravima-potroaa&catid=40:opomene-na-kredite&Itemid=105 |

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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? **No**

Q80 If other organizations/associations do, please provide the following details: **Respondent skipped this question**
