



World Consumer Protection Map

Contribution by
Finland

Page 2: Contact of respondent

Q1 **Finland**
Name of responding member State

Q2
Name of responding authority/agency:
The Finnish Competition and Consumer Authority

Page 3: Consumer protection legislation

Q7 **No**
Does your country's Constitution contain a provision on consumer protection?

Q8 **Respondent skipped this question**
If you do, please provide de following details:

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

Q10 **Date** **20/01/1978**
If you do, when was the main specific law first enacted?

Q11 **Date** **09/07/2020**
If your main specific law on consumer protection has been revised, when was the date of its latest revision?

Q12

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

1- Name of law	Consumer Protection Act (The Act applies generally to the offering, selling and other marketing of consumer goods and services by businesses to consumers and the major consumer protection directives from the EU have been implemented into the Consumer Protection Act, e.g. Consumer Rights Directive 2011/83/EU and the Directive on Unfair Commercial Practices 2005/29/EC)
1- URL link	https://www.finlex.fi/fi/laki/ajantasa/1978/19780038
2- Name of law	Act on Credit Institutions 610/2014; Payment Services Act 290/2010
2- URL link	https://www.finlex.fi/fi/laki/ajantasa/2014/20140610 ; https://www.finlex.fi/fi/laki/ajantasa/2010/20100290
3- Name of law	Act on Travel Service Combinations 901/2017
3- URL link	https://www.finlex.fi/fi/laki/alkup/2017/20170901
4- Name of law	Electricity Market Act 588/2013
4- URL link	https://www.finlex.fi/fi/laki/ajantasa/2013/20130588
5- Name of law	Water Services Act 119/2001
5- URL link	https://www.finlex.fi/fi/laki/ajantasa/2001/20010119
6- Name of law	Act on Electronic Communications Services 917/2014
6- URL link	https://www.finlex.fi/fi/laki/ajantasa/2014/20140917

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)**
- ,**
- Electronic commerce,**
- Water,**
- Energy,**
- Tourism,**
- Financial services,**
- Redress**

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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	Consumer Safety Act 920/2011; Product Liability Act 694/1990
Restrictive business practices (competition/antitrust)	Competition Act 948/2011
Pharmaceuticals	Medicines Act 395/1987
Public utilities	Public utilities whose provision is based on a statutory obligation, that are mainly financed out of general taxation, and are offered without a quest for financial gain are as a general rule excluded from the scope of the consumer protection legislation.
Data protection and privacy	Data Protection Act 1050/2018; the General Data Protection Regulation 2016/679
Dispute resolution	Act on the Consumer Disputes Board 8/2007
Consumer education	Act on the Competition and Consumer Authority 661/2012
Consumer information	Act on the Competition and Consumer Authority 661/2012

Q15

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

Physical safety	https://www.finlex.fi/fi/laki/ajantasa/2011/20110920; https://finlex.fi/fi/laki/ajantasa/1990/19900694
Restrictive business practices (competition/antitrust)	https://finlex.fi/fi/laki/ajantasa/2011/20110948
Pharmaceuticals	https://finlex.fi/fi/laki/ajantasa/1987/19870395
Data protection and privacy	https://finlex.fi/fi/laki/ajantasa/2018/20181050; http://data.europa.eu/eli/reg/2016/679/oj
Dispute resolution	https://www.finlex.fi/fi/laki/ajantasa/2007/20070008
Consumer education	https://finlex.fi/fi/laki/ajantasa/2012/20120661
Consumer information	https://finlex.fi/fi/laki/ajantasa/2012/20120661

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Q16

Name of Ministry responsible for consumer protection:

The administration of consumer affairs falls within the administrative domain of the Ministry of Economic Affairs and Employment. In addition, the Ministry of Justice prepares legislation on consumer protection.

Q17

URL link of responsible Ministry for consumer protection:

<https://tem.fi/en/frontpage>; <https://oikeusministerio.fi/en/frontpage>

Q18

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

1978 (Originally the Ministry of Trade and Industry was the ministry responsible for consumer protection but it was integrated into the Ministry of Economic Affairs and Employment in 2008)

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Q19

Yes

Do you have a main consumer protection authority/agency?

Q20

Name of main consumer protection authority/agency:

The Finnish Competition and Consumer Authority ("FCCA"). The FCCA prepares proposals and initiatives to promote competition, eliminate regulations and provisions that restrict competition, and improve consumer policy and consumer protection. It promotes and implements consumer advocacy and education and conducts research, studies and comparisons within its area of responsibility. The FCCA also organises the Consumer Advisory Service. The Consumer Division of the FCCA ensures that consumers have access to sufficient, accurate, and truthful information for making choices, and that the practices companies use in marketing and their customer relations are appropriate and the contract terms applied by them are reasonable. The head of the Consumer Division is the Consumer Ombudsman who supervises the consumer protection legislation.

Q21

URL of main consumer protection authority/agency:

<https://www.kkv.fi/en/>

Q22

Year of creation:

2013

Q23

Annual budget: (in USD)

21000000

Q24

Total number of staff:

228

Q25

Total number of staff directly affected to consumer protection:

101

Q26

Yes

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

Q27

If you do, please provide the following details:

Reference of the law/decreed

**Act on the Competition and Consumer Authority
661/2012; Government Decree on the Competition and
Consumer Authority 728/2012**

URL to law/decreed

**<https://www.finlex.fi/fi/laki/ajantasa/2012/20120661>;
<https://www.finlex.fi/fi/laki/alkup/2012/20120728>**

Q28

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

- Consumer rights/legitimate needs,**
- Protection of vulnerable and disadvantaged consumers,**
- Product quality,**
- Terms and conditions,**
- Promotional marketing and sales practices (including misleading advertisement)**
- ,**
- Electronic commerce,**
- Financial services,**
- Water,**
- Energy,**
- Tourism,**
- Redress,**
- Consumer education,**
- Consumer information**

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:

Access by consumers to essential goods and services

The FCCA has a statutory obligation to develop consumer policies and consumer protection. The FCCA follows and assesses the competitive environment and developments that affect the consumers' position. It also plans rules and regulations associated with business and provides statements on issues that may have an impact on competition and consumer policies. However, the actual consumer policy conclusions are drawn in the responsible ministry. The head of the Consumer Division, the Consumer Ombudsman has an extensive general competence to supervise the compliance with the consumer protection legislation. The Consumer Ombudsman may prepare proposals and initiatives for amending legislation, in order to rectify defects observed when implementing the supervisory duties. In some fields there is also a sector specific supervisory authority whose supervisory powers overlap with the Consumer Ombudsman. However, in these situations the issues concerning consumer protection still fall within the competence of the Consumer Ombudsman and the sector specific supervisory authority exercises overall supervision of that specific sector.

Physical safety

The Finnish Safety and Chemicals Agency (Tukes)

Restrictive business practices(competition/antitrust)

The Competition Division of the FCCA

Pharmaceuticals

Finnish Medicines Agency Fimea

Data protection and privacy

The Data Protection Ombudsman

Dispute resolution

Ministry of Justice

Q30

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

Physical safety

<https://tukes.fi/en/frontpage>

Restrictive business practices(competition/antitrust)

<https://www.kkv.fi/en/facts-and-advice/competition-affairs/>

Pharmaceuticals

<https://www.fimea.fi/web/en/frontpage>

Data protection and privacy

<https://tietosuoja.fi/en/home>

Dispute resolution

<https://oikeusministerio.fi/en/frontpage>

Q31

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

Consumer rights/legitimate needs,
 Protection of vulnerable and disadvantaged consumers,
 Terms and conditions,
 Promotional marketing and sales practices (including misleading advertisement)
 ,
 Electronic commerce,
 Financial services,
 Water,
 Energy,
 Tourism

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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:

Access by consumers to essential goods and services

As stated above, in some fields there is also a sector specific supervisory authority whose supervisory powers overlap with the Consumer Ombudsman. However, in these situations the issues concerning consumer protection still fall within the competence of the Consumer Ombudsman.

Physical safety

The Finnish Safety and Chemicals Agency (Tukes)

Restrictive business practices (competition/antitrust)

The Competition Division of the FCCA

Pharmaceuticals

Finnish Medicines Agency Fimea

Data protection and privacy

The Data Protection Ombudsman

Q33

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

Physical safety

<https://tukes.fi/en/frontpage>

Restrictive business practices (competition/antitrust)

<https://www.kkv.fi/en/facts-and-advice/competition-affairs/>

Pharmaceuticals

<https://www.fimea.fi/web/en/frontpage>

Data protection and privacy

<https://tietosuoja.fi/en/home>

Q34

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

97

Q35

Yes

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

Q36

Respondent skipped this question

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

Q37

Respondent skipped this question

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

Q38

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

The most essential responsibility of the Consumer Ombudsman is to supervise that the Consumer Protection Act and other laws passed to protect consumers are observed. Particular attention is paid to ensuring that marketing activities, contractual terms, and collection activities conform to the laws. The goal of the supervisory activities is to have the company cease or alter its marketing activities or unreasonable contractual terms so that they conform to current legislation.

The Consumer Ombudsman has a statutory obligation first to negotiate with the business that is acting non-compliant with the law to cease such activities or alter them voluntarily. If the company cannot be persuaded to cease the unlawful activities, the Consumer Ombudsman must take the necessary enforcement actions. In practice, these situations are subject to imposing a prohibition reinforced with a penalty payment. As of 15 July 2020, the Consumer Ombudsman has had the right to propose that a sanction fee be imposed on a company that violates or neglects certain provisions on consumer protection. The Consumer Ombudsman may apply to the Market Court for this when a company demonstrates clear negligence or commits repeated violations.

In addition, the Consumer Ombudsman may intervene in digital content that clearly violates consumer protection provisions, for example by ordering it to be removed from a website or social media platform. Access to a specific website may also be prevented or restricted. In the same way, the Consumer Ombudsman may order that warning texts are given to consumers on the website. The aim of the new control methods related to the web is to intervene in attempted scams. These measures will be implemented in situations where the collective interest of consumers could be seriously damaged.

(<https://www.kkv.fi/en/current-issues/press-releases/2020/15.7.2020-new-supervisory-measures-for-the-consumer-ombudsman/>;
<https://www.kkv.fi/en/about-us/the-consumer-ombudsman/>)

Q39

Yes

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

Q40

No

Do you have a law/decreed that governs consumer organizations/associations?

Q41

Respondent skipped this question

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

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**

Q43

Yes

Do consumer groups/associations receive public funding?

Q44

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

1- Name

The Consumers' Union of Finland

1- Website

<https://www.kuluttajaliitto.fi/briefly-in-english/>

2- Name

Regional smaller consumer associations in different parts of Finland are members of the Consumers' Union of Finland.

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Q45

Yes

Can consumers obtain redress through judicial channels?

Q46

No

Is there a specialized judicial mechanism for consumer complaints?

Q47

Respondent skipped this question

If there is, please provide the following details

Q48

Yes

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

Q49

Consumers individually,

Who can represent consumer interests in court?

Lawyers,

Consumer protection enforcement authority/agency

Q50

Respondent skipped this question

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

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Q51

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

Comments:

The Consumer Disputes Board is a neutral and independent expert body whose members represent consumers and business in a balanced way. The Board's members are appointed by the Ministry of Justice for a five-year term. Cases are decided by sections or by plenary sessions if they are especially significant. Cases are prepared by staff with legal and product expertise. The Board's decisions are recommendations and cannot be enforced by coercive measures. Businesses comply with decisions in over 80% of cases, however. The Board handles cases free of charge. Activities are funded through the state budget. As a rule parties are responsible for covering any costs they may incur, however. These costs are generally much smaller than in legal proceedings. Costs typically arise from telephone calls, mailing letters and copying documents such as bills. In recent years the handling of cases has taken from six to fourteen months, depending on the nature of the case.

Q52

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

1- Name

The Consumer Disputes Board

1- URL Link

**[https://www.kuluttajariita.fi/en/index/kuluttajariitalautaku
nta.html](https://www.kuluttajariita.fi/en/index/kuluttajariitalautaku
nta.html)**

Q53

Yes

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

Q54

If there are, please provide the following details:

1- Name

The European Online Dispute Resolution (ODR) platform

1- URL Link

<https://ec.europa.eu/consumers/odr/main/?event=main.home.howitworks>

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Q55

Yes

Are there any self-regulation initiatives from businesses?

Q56

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

1- Name of initiative	Basic Set of Norms for Providing Premium Electronic Services issued by the Ethical Committee for Premium Rate Services (MAPEL)
1- Scope of application	The Ethical Committee for Premium Rate Services supervises service production in premium electronic service. The basic set of norms for providing premium electronic services defines the boundaries where the service provider operates when producing premium services. The objective of the basic set of norms for providing premium rate services by phone is to get activities connected with the services offered by providers to adhere to a code of good conduct. In particular, these are matters connected with marketing, numbering, price information and service classification. Complying with the basic set of norms and the decisions of MAPEL the service provider can be certain that the services are acceptable and of good quality.
1- URL link	https://www.mapel.fi/set_of_norms_in_english/
2- Name of initiative	The Council of Ethics in Advertising that operates in conjunction with the Finnish Chamber of Commerce
2- Scope of application	The Council issues opinions on whether advertising is against good practice. For example, an ad against good practice may be discriminatory or inappropriate for children. The Council applies the marketing rules of the International Chamber of Commerce (ICC) and the Council's Principles of Good Marketing Practice.
2- URL link	https://kauppakamari.fi/palvelut/mainonnan-eettinen-neuvosto/
3- Name of initiative	iab Finland's Guides on online marketing
3- Scope of application	The Guide on YouTuber Collaboration; the Guide on Influencer Marketing
3- URL link	https://www.iab.fi/oppaat-suositukset/oppaat.html

Q57

No

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

Q58

Respondent skipped this question

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

Q59 **Fair and equitable treatment,**
Responsible commercial behaviour,
Disclosure of information and transparency

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

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Q60 **Respondent skipped this question**

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

Q61 **Respondent skipped this question**

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

Q62 **Respondent skipped this question**

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

Q63

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

As a member of the EU, Finland is committed to the EU regulations and directives on consumer protection. Cooperation between the consumer protection authorities of the member states is regulated by the Regulation (EU) 2017/2394 of the European Parliament and of the Council of 12 December 2017 on cooperation between national authorities responsible for the enforcement of consumer protection laws and repealing Regulation (EC) No 2006/2004 (<https://eur-lex.europa.eu/eli/reg/2017/2394/oj>)

Q64

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

Finland is a part of the International Consumer Protection & Enforcement Network (<https://icpen.org/protecting-consumers-worldwide>) and as a member of the OECD, Finland is involved in the OECD consumer policy cooperation. In addition, Finland participates in Nordic cooperation. The Nordic consumer ombudsmen have a meeting twice a year. The forms of cooperation include common supervision projects, reports and recommendations.

Q65 **Respondent skipped this question**

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

Q66 **Respondent skipped this question**

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

Q67 **Yes**

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

Q68
If you do, please provide a short description

Regulation (EU) 2017/2394 of the European Parliament and of the Council of 12 December 2017 on cooperation between national authorities responsible for the enforcement of consumer protection laws and repealing Regulation (EC) No 2006/2004 (<http://data.europa.eu/eli/reg/2017/2394/oj>)

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

	Bilaterally	Through an international organization/network
As a recipient		Yes
As a donor		Yes

Q70 **Respondent skipped this question**

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

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Q71 **Yes**

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

Q72

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

**Legislation, dispute resolution,
Weight and measures, prices and quality,
Electronic commerce,
Financial services,
Sustainable consumption,**

Other (please specify):

The FCCA has a statutory obligation to promote and carry out consumer information and education. On its website, the FCCA provides extensive information on different aspects of consumer protection e.g. marketing & customer relationship; buying and selling; payment, bills and debt collection; defects and delays; travelling. In addition, the FCCA provides consumer education material for teaching purposes and has a blog on consumer education and skills.

Q73

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

Yes

Q74

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

1- Name of initiative

Elderly people and consumer protection

1- Scope of initiative

To provide information for those groups of consumers that are considered to be in a vulnerable and disadvantaged position in relation to businesses.

1- URL link

<https://www.kkv.fi/en/facts-and-advice/buying-and-selling/elderly-people/>

2- Name of initiative

Children as consumers

2- Scope of initiative

To provide information for those groups of consumers that are considered to be in a vulnerable and disadvantaged position in relation to businesses.

2- URL link

<https://www.kkv.fi/en/facts-and-advice/buying-and-selling/children-as-consumers/>

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

The Consumers' Union of Finland

1- URL link of initiative

<https://www.kuluttajaliitto.fi/briefly-in-english/education-and-training/>

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Q77

Yes

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

Q78

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

1- Main area of work

The FCCA has a statutory obligation to conduct research, studies and comparisons in its area of responsibility and carry out publishing and communication activities in it. The area of work varies according to the issues, which the FCCA considers topical in the context of consumer policy and securing the financial and legal position of the consumer. The latest studies carried out concern telemarketing and the impact of the coronavirus on households.

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

<https://www.kkv.fi/ratkaisut-ja-julkaisut/julkaisut/KKVn-selvityksia/>

Q79

Yes

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

Q80

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

1- Main area of work

One of the functions of the Consumers' Union of Finland is production and dissemination of information. As the union is a non-governmental organisation, it decides autonomously on which areas it conducts research and analysis on consumer protection.
