



## **World Consumer Protection Map**

Contribution by  
Luxembourg

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Page 2: Contact of respondent

**Q1** **Luxembourg**

Name of responding member State

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**Q2**

Name of responding authority/agency:

Directorate for Consumer Protection

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Page 3: Consumer protection legislation

**Q7** **No**

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

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**Q8** **Respondent skipped this question**

If you do, please provide de following details:

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**Q9** **Yes**

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

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**Q10** **Date** **25/08/1983**

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

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**Q11** **Date** **04/12/2022**

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

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**Q12**

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

1- Name of law	<b>Consumer Code</b>
1- URL link	<a href="https://legilux.public.lu/eli/etat/leg/code/consommation">https://legilux.public.lu/eli/etat/leg/code/consommation</a>

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**Q13**

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

- Consumer rights/legitimate needs,**
  - Product quality,**
  - Terms and conditions,**
  - Promotional marketing and sales practices (including misleading advertisement)**
  - ,**
  - Voluntary codes for businesses,**
  - Restrictive business practices (competition/antitrust),**
  - Electronic commerce,**
  - Tourism,**
  - Financial services,**
  - Dispute resolution,**
  - Redress,**
  - 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	<b>Loi modifiée du 4 juillet 2014 portant réorganisation de l'ILNAS</b>
Water	<b>Loi modifiée du 28 mai 2004 portant création d'une Administration de la gestion de l'eau</b>
Pharmaceuticals	<b>Loi du 21 novembre 1980 portant organisation de la Direction de la santé</b>
Data protection and privacy	<b>Loi du 1er août 2018 relative à la protection des personnes physiques à l'égard du traitement des données à caractère personnel en matière pénale ainsi qu'en matière de sécurité nationale</b>

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**Q15**

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

Physical safety	<a href="https://legilux.public.lu/eli/etat/leg/loi/2014/07/04/n2/jo">https://legilux.public.lu/eli/etat/leg/loi/2014/07/04/n2/jo</a>
Water	<a href="http://legilux.public.lu/eli/etat/leg/loi/2004/05/28/n1/jo">http://legilux.public.lu/eli/etat/leg/loi/2004/05/28/n1/jo</a>
Pharmaceuticals	<a href="https://legilux.public.lu/eli/etat/leg/loi/2022/12/14/a628/jo">https://legilux.public.lu/eli/etat/leg/loi/2022/12/14/a628/jo</a>
Data protection and privacy	<a href="http://legilux.public.lu/eli/etat/leg/loi/2002/08/02/n2/jo">http://legilux.public.lu/eli/etat/leg/loi/2002/08/02/n2/jo</a>

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**Q16**

Name of Ministry responsible for consumer protection:

Directorate for Consumer Protection

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**Q17**

URL link of responsible Ministry for consumer protection:

<https://mpc.gouvernement.lu/en.html>

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**Q18**

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

2018

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**Q19**

No

Do you have a main consumer protection authority/agency?

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**Q20**

Respondent skipped this question

Name of main consumer protection authority/agency:

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**Q21**

Respondent skipped this question

URL of main consumer protection authority/agency:

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**Q22**

Respondent skipped this question

Year of creation:

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**Q23** Respondent skipped this question

Annual budget: (in USD)

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**Q24** Respondent skipped this question

Total number of staff:

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**Q25** Respondent skipped this question

Total number of staff directly affected to consumer protection:

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**Q26** Respondent skipped this question

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

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**Q27** Respondent skipped this question

If you do, please provide the following details:

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**Q28** Consumer rights/legitimate needs,  
Terms and conditions,  
Promotional marketing and sales practices (including misleading advertisement)  
,  
Electronic commerce,  
Dispute resolution,  
Redress,  
Consumer information

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**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	<b>Ministry of the Economy</b>
Financial services	<b>Ministry of Finance</b>
Promotion of sustainable consumption	<b>Ministry of the Environment, Climate and Sustainable Development</b>
Food distribution	<b>Ministry of Agriculture, Viticulture and Rural Development</b>
Water	<b>Ministry of the Environment, Climate and Sustainable Development</b>
Pharmaceuticals	<b>Ministry of Health and Social Security</b>
Energy	<b>Ministry of the Economy</b>
Tourism	<b>Ministry of the Economy</b>
Data protection and privacy	<b>Ministry of State</b>

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**Q30**

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

Physical safety	<a href="https://meco.gouvernement.lu/">https://meco.gouvernement.lu/</a>
Financial services	<a href="http://www.mf.public.lu/">http://www.mf.public.lu/</a>
Promotion of sustainable consumption	<a href="https://mecdd.gouvernement.lu">https://mecdd.gouvernement.lu</a>
Water	<a href="https://mecdd.gouvernement.lu/">https://mecdd.gouvernement.lu/</a>
Pharmaceuticals	<a href="https://msss.gouvernement.lu/">https://msss.gouvernement.lu/</a>
Energy	<a href="https://meco.gouvernement.lu/">https://meco.gouvernement.lu/</a>
Tourism	<a href="https://meco.gouvernement.lu/">https://meco.gouvernement.lu/</a>
Data protection and privacy	<a href="https://smc.gouvernement.lu/">https://smc.gouvernement.lu/</a>

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**Q31**

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

- Consumer rights/legitimate needs,**
  - Terms and conditions,**
  - Promotional marketing and sales practices (including misleading advertisement)**
  - ,**
  - Electronic commerce,**
  - Dispute resolution,**
  - Redress,**
  - 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	<b>Luxembourg Institute of Standardisation, Accreditation, Safety and Quality of Products and Services (ILNAS)</b>
Restrictive business practices (competition/antitrust)	<b>Autorité de la concurrence</b>
Financial services	<b>Commission de surveillance du secteur financier (CSSF/ Commissariat aux assurances</b>
Food distribution	<b>Commission de surveillance du secteur financier (ALVA)</b>
Water	<b>Administration de la gestion de l'eau</b>
Pharmaceuticals	<b>Direction de la santé</b>
Energy	<b>Institut luxembourgeois de régulation (ILR)</b>
Data protection and privacy	<b>National Commission for data protection (CNPD)</b>

**Q33**

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

Physical safety	<b><a href="https://portail-qualite.public.lu/">https://portail-qualite.public.lu/</a></b>
Restrictive business practices (competition/antitrust)	<b><a href="https://concurrence.public.lu/">https://concurrence.public.lu/</a></b>
Financial services	<b><a href="http://www.cssf.lu/">http://www.cssf.lu/</a> <a href="http://www.caa.lu/">http://www.caa.lu/</a></b>
Food distribution	<b><a href="https://ma.gouvernement.lu/fr/administrations/alva.html">https://ma.gouvernement.lu/fr/administrations/alva.html</a></b>
Water	<b><a href="https://eau.public.lu/">https://eau.public.lu/</a></b>
Pharmaceuticals	<b><a href="https://msss.gouvernement.lu/fr.html">https://msss.gouvernement.lu/fr.html</a></b>
Energy	<b><a href="https://www.ilr.lu">https://www.ilr.lu</a></b>
Data protection and privacy	<b><a href="https://cnpd.public.lu/">https://cnpd.public.lu/</a></b>

**Q34**

Respondent skipped this question

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

**Q35**

No

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)

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

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

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

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

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

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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,
- Enforcement powers,
- Legal representation of consumers' individual interests before courts

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

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**Q44**

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

1- Name	<b>Union luxembourgeoise des consommateurs nouvelle asbl (ULC)</b>
1- Website	<b>www.ulc.lu</b>
2- Name	<b>Centre européen des consommateurs Luxembourg GIE (CEC)</b>
2- Website	<b>www.cecluxembourg.lu</b>

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**Q45** Yes

Can consumers obtain redress through judicial channels?

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**Q46** No

Is there a specialized judicial mechanism for consumer complaints?

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**Q47** Respondent skipped this question

If there is, please provide the following details

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**Q48** No

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

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**Q49** Consumers individually,  
Lawyers,  
Consumer protection enforcement authority/agency,  
Consumer associations

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**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?

**Mediation/ Conciliation,**

Comments:

Médiateur de la consommation, <https://www.mediateurconsommation.lu> Institut luxembourgeois de Régulation, <https://www.ilr.lu> Commission de surveillance du secteur financier, <https://www.cssf.lu/en/consumer-protection/> Médiateur en assurances, <https://www.aca.lu/fr/mediation/saisir-le-mediateur/> Commission luxembourgeoise des litiges de voyages, <https://www.ulc.lu/fr/organes/detail.asp?T=1&D=descr&ID=5>

**Q52**

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

1- Name

**Médiateur de la consommation**

1- URL Link

<https://www.mediateurconsommation.lu>

2- Name

**Institut luxembourgeois de Régulation**

2- URL Link

<https://www.ilr.lu>

3- Name

**Commission de surveillance du secteur financier**

3- URL Link

<https://www.cssf.lu/en/consumer-protection/>

**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

**ODR Plattform of the European Commission**

1- URL Link

<https://ec.europa.eu/consumers/odr/main/?event=main.home2.show>

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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	<b>Quality Charter of the Real Estate Chamber</b>
1- URL link	<a href="https://www.chambre-immobiliere.lu/wp-content/uploads/2019/10/Charte-de-qualit%C3%A9.pdf">https://www.chambre-immobiliere.lu/wp-content/uploads/2019/10/Charte-de-qualit%C3%A9.pdf</a>
2- Name of initiative	<b>Code of ethics of the Luxembourg Bankers' Association</b>
2- URL link	<a href="https://www.abbl.lu/fr/accueil-3">https://www.abbl.lu/fr/accueil-3</a>

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**Q57**

**Yes**

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

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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>Charter Gift certificates</b>
1- URL link	<a href="https://gouvernement.lu/dam-assets/documents/actualites/2020/06-juin/Charte.pdf">https://gouvernement.lu/dam-assets/documents/actualites/2020/06-juin/Charte.pdf</a>

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**Q59**

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

- Fair and equitable treatment,**
  - Responsible commercial behaviour,**
  - Disclosure of information and transparency,**
  - Education and awareness-raising,**
  - Protection of privacy,**
  - Consumer complaints and disputes**
- 

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**Q60**

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

	Bilateral	Multilateral/Regional
Formal (treaties)		<b>1</b>
Informal (memoranda of understanding)	<b>2</b>	<b>1</b>

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**Q61**

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

Protocole de coopération entre la Direction générale de la Concurrence, de la Consommation et de la Répression des Fraudes (France) / Ministère de l'Economie, des Finances et de l'Industrie et la Direction de la Réglementation des Marchés et de la Consommation / Ministère de l'Economie et du Commerce extérieur (Luxembourg)

Protocole organisant la coopération transfrontière entre la Direction de la réglementation des marchés et de la consommation du Ministère de l'Economie et du Commerce extérieur (Luxembourg) et la Direction générale du Contrôle et de la Médiation du Service Public Fédéral Economie, PME, Classes Moyennes et Energie (Belgique)

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**Q62**

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

Protocole de coopération entre la Direction générale de la Concurrence, de la Consommation et de la Répression des Fraudes (France) / Ministère de l'Economie, des Finances et de l'Industrie et la Direction de la Réglementation des Marchés et de la Consommation / Ministère de l'Economie et du Commerce extérieur (Luxembourg)

Protocole organisant la coopération transfrontière entre la Direction de la réglementation des marchés et de la consommation du Ministère de l'Economie et du Commerce extérieur (Luxembourg) et la Direction générale du Contrôle et de la Médiation du Service Public Fédéral Economie, PME, Classes Moyennes et Energie (Belgique)

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**Q63**

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

Loi du 19 novembre 2021 sur la coopération entre les autorités nationales chargées de veiller à l'application de la législation en matière de protection des consommateurs, <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=CELEX%3A32017R2394&qid=1689757610072>

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**Q64**

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

Memorandum on the Establishment and Operation of the International Consumer Protection and Enforcement Network (ICPEN), [https://icpen.org/sites/default/files/2017-08/Memorandum\\_on\\_the\\_Establishment\\_and\\_Operation\\_of\\_ICPEN\\_2016.pdf](https://icpen.org/sites/default/files/2017-08/Memorandum_on_the_Establishment_and_Operation_of_ICPEN_2016.pdf)

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**Q65**

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

- Enforcement,**
- Consumer rights/legitimate needs,**
- Terms and conditions,**
- Promotional marketing and sales practices (including misleading advertisement)**
- ,**
- Voluntary codes for businesses,**
- Electronic commerce,**
- Financial services,**
- Tourism,**
- Consumer education,**
- Consumer information**

**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,**
- Share information and evidence**

**Q67**

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

**Yes**

**Q68**

If you do, please provide a short description

Experience in the framework of intra-European Union cooperation  
International Exchanges

**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

**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	<b>E-Enforcement Academy Local Trainings</b>
1- Name of cooperating partner(s)	<b>European Commission</b>
1- Starting date of programme/project	<b>June 2021</b>
1- Finish date of programme/project	<b>November 2021</b>
1- Scope of programme/project (list areas of work)	<b>Training on online investigations</b>

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**Q71** **No**

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

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**Q72** **Respondent skipped this question**

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

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**Q73** **No**

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

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**Q74** **Respondent skipped this question**

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

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**Q75** **Respondent skipped this question**

Do consumer organizations/associations provide education and information initiatives?

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**Q76**

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

1- Name of consumer organization/association	<b>Union luxembourgeoise des consommateurs nouvelle asbl (ULC)</b>
1- URL link of initiative	<b><a href="http://www.ulc.lu">www.ulc.lu</a></b>
2- Name of consumer organization/association	<b>Centre européen des consommateurs Luxembourg GIE (CEC)</b>
2- URL link of initiative	<b><a href="http://www.cecluxembourg.lu">www.cecluxembourg.lu</a></b>

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**Q77**

**No**

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

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**Q78**

**Respondent skipped this question**

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

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**Q79**

**Respondent skipped this question**

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

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**Q80**

**Respondent skipped this question**

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

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