

## More knowledge about consumer protection

Consumer protection includes all measures and laws designed to protect the rights of consumers as well as fair trade competition and the free flow of trustworthy information in the marketplace. This relates to the disadvantages in buying as well as the protection from unsafe and harmful products.

A consumer is someone who purchases goods or services from a company (but is not an entrepreneur himself).

There are companies who repeatedly take advantage of the consumer's lack of knowledge.

For this reason consumer protection laws are formed and aim to protect the rights of consumers and seek to avoid disadvantages by means of procurement of information as well as by avoiding high-pressure selling methods.

Consumer protection covers a wide range of topics. These include living, eating, traveling, health, telecommunication and saving. There is almost no field that is not affected in the questions of consumer's right.

Also the setting up of credit and insurance contracts, the choice of an Internet service

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provider or a guarantee should be well considered to avoid problems later.

The project "More knowledge about consumer protection" (Mehr Wissen über Konsumentenschutz) aims to inform people with a migration background about their possibilities as consumers.

### MORE INFORMATION ON CONSUMER PROTECTION:

#### Federal Ministry of Labour, Social Affairs and Consumer protection (BMAK)

[www.konsumentenfragen.at](http://www.konsumentenfragen.at)  
[www.sozialministerium.at](http://www.sozialministerium.at)

#### Association for consumer information (VKI)

[www.konsument.at](http://www.konsument.at)  
[www.verbraucherrecht.at](http://www.verbraucherrecht.at)

#### Austrian Chamber of Labour (in all provinces)

[www.arbeiterkammer.at](http://www.arbeiterkammer.at)

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### Information about money issues and tariffs

[www.bankenrechner.at](http://www.bankenrechner.at)  
[www.haushaltsbudget.arbeiterkammer.at](http://www.haushaltsbudget.arbeiterkammer.at)  
[www.schuldnerberatung.at](http://www.schuldnerberatung.at)  
[www.e-control.at/tk](http://www.e-control.at/tk) (electricity and gas prices)  
[www.spritpreisrechner.at](http://www.spritpreisrechner.at) (gasoline prices)

### Mobile phone and Internet issues

[www.internetombudsmann.at](http://www.internetombudsmann.at)  
[www.saferinternet.at](http://www.saferinternet.at)  
[www.internetprovider.arbeiterkammer.at](http://www.internetprovider.arbeiterkammer.at)  
[www.handy.arbeiterkammer.at](http://www.handy.arbeiterkammer.at)

### Public Authority Guide

[www.help.gv.at](http://www.help.gv.at)

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## MORE KNOWLEDGE ABOUT CONSUMER PROTECTION

*Consumer information for immigrants*

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### Duty of price indication

The price of goods (including Value Added Tax) must be visible.

### Estimate of costs

Before you obtain a larger purchase or conclude a contract with a craftsman, you should get several estimates of costs.

These are binding and free of charge, unless explicitly indicated otherwise.

### Financing

Always check the financing before concluding the contract.

### Hire purchase

Note the often high interest rates and other costs you have to pay in addition to the purchase price.

### Credit

Compare several offers and note the annual percentage rate of charge (“effektiver Jahreszinssatz”) which contains all fees. Credit intermediaries are usually much more expensive.

### Overdraft

Is a very expensive form of a credit which you should avoid whenever possible.

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### Surety

A surety is not a service or a formality. Guarantee only if you can actually pay the amount of money for which you take surety.

### Not ordered deliveries

You do not have to pay or return these.

### Purchase contract

A purchase is always concluded by a contract between seller and buyer. In everyday life, this is done mostly by the direct exchange of goods for money. Oral contracts are also valid. For larger purchases, you should always conclude written contracts for reasons of proof.

### Legal Capacity

Persons over 18 years have full legal capacity and can conclude all types of contracts.

Children and young people are protected and have restricted legal capacity.

### Terms and Conditions

These are drafted in the contracts of most companies and are usually printed very small. With your signature, you are agreeing to the terms and conditions. Before you sign a contract of an expensive purchase, take the

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contract form home to read it thoroughly. In case of doubt consult a consumer organization.

### Automatic contract extension- and termination arrangements

Special attention should be paid to the contract regulations for long-term contracts and you should terminate at the “earliest possible date” by means of a registered letter.

### Verbal ancillary agreements

Oral agreements and promises should be written in the contract for reasons of proof.

### Contracts are binding

In general, contracts can no longer be cancelled free of charge from one party to the contract.

### Cancellation fee

Is set mostly in the general terms and conditions of the company and claimed if there has been an unjustified cancellation of the contract.

### Right of cancellation

Only in a few exceptional cases, such as for example doorstep sales or distance sale con-

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tracts (for example shopping on the internet) you can withdraw, normally, free of charge from the contract within 14 days.

### Delayed delivery

If the company does not deliver the goods at the agreed time, can you withdraw from the contract after setting a period of time (approx.) 14 days (by means of a registered letter).

### Implied warranty

In case of defects, you are entitled to a repair, replacement, price reduction or refund. The period is two years for movable property (E.g. TV set) and three years for immovable property (E.g. a house)

### Voluntary Guarantees

Some companies make additional promises to repair the defective goods or to replace them (warranty).