

20 YEARS
ON THE SIDE
OF CONSUMERS

ZPS SLOVENE
CONSUMER'S
ASSOCIATION
20 years



20 YEARS ON THE SIDE OF CONSUMERS

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SLOVENE CONSUMERS' ASSOCIATION IN THE PAST

Anniversaries are an opportunity to look back, think ahead, revise the goals and think about what has been accomplished. Twenty years is a long period for an individual person, but a short one for an organization which has set itself the goal to raise the awareness of consumers and create a more consumer-friendly environment.

The 1990s were a period brimming with ideas, initiatives and great expectations. »We live in times of changes and uncertainty and we have entered the market economy with long strides. In the past many people had imagined this market economy to be much more idyllic, as they had been somewhat tricked by shiny shop windows and well-stocked shelves of shops in Klagenfurt and Trieste. It used to be only through newspapers and the TV that we learnt about the decreasing purchasing power, growing unemployment and a general feeling of uncertainty, which walk hand in hand with the market economy. But they are now becoming an increasingly common part of our day-to-day reality. The setting free of the market has pointed to the legal gaps with a number of infamous cases and the transition period we are witnessing will endure for a while.«

Does that sound familiar? These were the sentences written to introduce and wish good luck to a new consumer magazine and ZPS almost twenty years ago. Everything changes, yet everything stays the same?

When ZPS was established on the foggy Menina planina in June 1990, a programme based on the principles of the consumer movement was adopted. It summarized the goals, the vision and strategic orientation of ZPS on a single typed page. Highly ambitious goals were set, however, without an actual plan how to achieve them. At the time we had neither our own premises, nor any money, but we were determined to set up a trustworthy, professional, independent and influential consumer organization. There was not much time to think about how to achieve this, as almost overnight we had to start solving consumers' difficulties, provide consumers with advice and take decisions. It all began with the infamous Trend affair, which had cost thousands of people their money

and purchased vehicles. We assisted the cheated consumers during the receivership proceedings, while at the same time ZPS was joined by its first 300 members. The Municipality provided us with rent-free premises to be used as our office. We also attracted quite a bit of media attention. At that time we were joined by a lawyer who had a lot of interest in dealing with consumer rights. This doubled the number of full-time employed on the team, which was now two of us. One of the challenges we faced was preparation of the Consumer Protection Act. We also had to deal with some difficult issues, one of them being thousands of people who were no longer able to pay off their home loans. With a proactive approach and well-grounded proposals we succeeded in persuading the responsible people and the parliament to find a solution for the over-indebted home loan borrowers. Simultaneously, we acquired approximately one thousand new members. The money earned by collecting the membership fee was intended for the preparation of the first issue of the consumer magazine. If a proper business plan had been prepared back then, the VIP Magazine would probably never have come into existence in the first place. Who knows if there ever would have been the right time for it. In 1993, we applied for the first European project and set up a network of counselling offices for consumers. Unfortunately the network fell apart, but what remained was the knowledge which we developed further. Our search for sources of existence and development called for a lot of resourcefulness and inventiveness. We once again obtained the government's support for publishing the VIP Magazine and increased the number of our members. Setting up the International Consumer Research Institute (MIPOR) in 1993 turned out to be an extremely good decision. We developed a professional core and by providing credible results we earned more and more of the consumers' trust. The price monitoring campaign during the euro changeover in Slovenia attracted a lot of praise both in Slovenia and abroad and improved the level of consumer protection. In all of the more important campaigns we had a lot of support from the media. So much about the past – and where do we stand today?

SLOVENE CONSUMERS' ASSOCIATION TODAY

In the present-day Slovenia, the Slovene Consumers' Association is a well-known and respected organization. It cooperates with a number of professionals and associates from different fields of expertise and is familiar to 91% of Slovenes, who associate us with a high level of professionalism, credibility and trustworthiness.

ZPS is also well known outside of Slovenia, both in Europe and elsewhere in the world. Not only did it become a member of Consumers International, the world federation of consumer groups, but has in a period of a decade and a half also helped shape its image. ZPS was the first to »enter« the European Union at the time when Slovenia was only in the preparation stage to do so. It has also been member of the European Consumers' Organisation BEUC for 15 years and I personally have been its Vice President for six years. We joined the International Consumer Research & Testing – ICRT in 1993. We take part in numerous international projects and consultative committees of the European Commission, which is increasingly engaging us as experts for knowledge sharing. Our work is highly interdisciplinary and involves various areas of expertise. Our cooperation with the ministries, which have grasped the complexity of our activities, likewise involves an increasingly wider scope. We are now facing a new challenge of how to ensure the consumer protection policies will in Slovenia earn a high standing as well.

We are delighted that our association constantly attracts an increasing number of new members, who support our activities and are not indifferent to consumer rights. A rapid development of the technology is also making it possible for us to do work via the interactive website www.zps.si and to communicate with consumers through a number of social networks. Our presence will be further improved by means of various mobile applications. This will enable us to get closer to consumers and assist them in taking their consumer-related decisions. We are also pleased with the fact that our VIP consumer magazine is available in all Slovene libraries.

In the last twenty years Slovenia has gone through some radical changes, however, our values and our mission have remained the same. We will continue to protect consumer rights, provide consumers with information, educate them and represent their interests. We remain on the side of consumers and are their voice. We are doing our best to improve the quality of products and services. Our aim is a society which respects the rights of consumers, as well as guarantees and enables a high level of consumer protection.

Following are some of our key achievements and accomplishments, as well as plans for tackling the challenges which consumers will be faced with in the future.

Breda Kutin
President of the Slovene Consumers' Association



1990 — 2000

The consumer magazine VIP has been published since 1991. It was started by ZPS in order to provide consumers with independent and impartial information about their rights, the quality of products and services available in the market, as well as other matters important for consumers for the sake of protection of their interests. In the beginning the magazine was black-and-white and not particularly thick, as the funds for its publication were rather meagre. However, its creators were extremely optimistic and enthusiastic. In its first year three issues were published, and after 1995 eight issues per year. In a period of two decades, VIP has evolved into a magazine which is an important source of information for consumer decisions. It is also regularly read by manufacturers and traders in the Slovene market.

Together with TV Slovenia we prepared a monthly one-hour TV broadcast »Fairness on Trial«. It was broadcast between 1994 and 1996 and aimed at solving some burning consumer issues with the help of the general public.

Assisted by the financial aid of the Royal Embassy of the Netherlands we appeared on the internet for the first time in 1998, when ZPS and its main activities were presented.

In the first ten years, we carried out more than 14 international projects. They were supported by the European Commission, governments of the Federal Republic of Germany and Great Britain, as well as the Ministry of Trade. Important experience was shared with us by consumer organizations from Austria (VKI), Germany (AgV and Stieftung Warentest), and Great Britain (Which? and NCC), as well as the world federation of consumer groups Consumers International. By means of these projects we did a lot of work: we set up a consumer advice network; we provided consumers with information published in the brochure »Consumer Primary«; we analysed the issues with regard to the privatisation of public services, children and advertising; we prepared proposals for setting up out-of-court

resolutions of consumer disputes in the field of banking services and patients' rights; we informed consumers through the consumer magazine and prepared the »Guidelines for consumer policies in Central and Eastern Europe«.

The cooperation with various media was active and successful, and they became our allies in improving consumer protection. This contributed to ZPS gaining recognition and consumer awareness being improved. We regularly reported about our work at press conferences and took part in various panel discussions on radio and TV.



2000 — 2010

In 2001, we carried out the project »Genetically Modified Organisms« in cooperation with the NGO Umanotera. As part of it we conducted a campaign aimed at raising the awareness in this field.

In 2003, we were granted a concession by the Government of the Republic of Slovenia for performing a public service of providing information to consumers. Ever since, the VIP Magazine has been receiving regular financial aid for independent provision of information.

We started informing the general public about the presence of hazardous products in the Slovene market.

By means of the »Euroconsumer« campaign, ZPS in 2005 became actively involved in counselling, providing of information and representing consumer interests during the euro changeover period in Slovenia. The campaign was supported by the Government of the Republic of Slovenia. Together with the European Consumers' Organisation BEUC, the Chamber of Commerce and Industry of Slovenia and the Bank of Slovenia, we organized the international conference »Euro, the Consumers' Perspective« and gathered important information from those countries which had completed the changeover to the euro in 2002. We took part in drawing up of the Act on double pricing in tolar and euros and of the Act on the euro. Via the website www.evropotrosnik.si, consumers were able to share information about the increase in prices of products and services.

In late 2005 and early 2006 we sent brochures to all Slovene households and therewith informed all insurance holders about the new features of the voluntary additional health insurance. This was carried out with the support of the Ministry of Health and the Slovenian Insurance Association.

In 2006, we carried out a public information campaign of the European Union »You have rights, exercise them!«,

which attracted a lot of attention. Its aim was to make consumers aware of their rights and to inform them about the significance and benefits of membership in the Slovene Consumers' Association.

In 2007, we prepared three audio brochures for visually impaired people and made them available at our website www.zps.si.

Between 2008 and 2009 we conducted the »Let's Check the Prices!« project, which was carried out in cooperation with the International Consumer Research Institute (MIPOR) and supported by the Government of the Republic of Slovenia. It contributed to lessening the inflation pressures and decreasing the differences in prices set by different traders. The information collected at the website www.precenimocene.si made it possible for consumers to make decisions based on verified facts both in terms of the price and the quality of products. Prices of goods and services in Slovene stores were examined on 35 occasions, after which information about the prices of 2,000 products were updated accordingly. Nineteen tests (of mostly) food products were carried out as part of the project, as well as three market inspections, which were focused on analysing the labelling.

On the World Consumer Rights Day, which is celebrated annually on 15 March, we introduced info points for consumers, prepared some panel discussions and organized press conferences. In 2008, when Slovenia held the EU presidency, one of our info points was also visited by the then European Commissioner Meglena Kuneva and the Minister of the Economy Andrej Vizjak.

At present our public presence is stronger than ever before. On average we appear in various media twenty-two times per week. In 2009 we organized thirteen press conferences and five panel discussions. We also keep the public informed about consumer matters via the online social networks Facebook and Twitter. One of our plans is also to set up a ZPS mobile portal.

1990 — 2000

With the expertise provided by the German consumer organization AgV and British experts from the Citizen Advice Bureau, ZPS in 1995 set up a network of consumer advice offices in four Slovene towns: Ljubljana, Maribor, Nova Gorica and Zagorje. Advisers were trained and a computer assisted information system was set up to help with providing of advice and information and educating consumers. At a later time two regional ZPS offices were established in Murska Sobota and Velenje. In the period of five years, during which the network operated, advice was provided to consumers 47,670 times.

After 1995, ZPS further expanded its scope of providing advice to the field of financial services, health insurance and patients' rights, as well as matters related to the quality of general consumption goods.

Users of health care services contacted us about issues which were very different in terms of the subject matter and the level of difficulty. They inquired about the operation of the health care system, about regulations, the compulsory and voluntary additional health insurance, about prevention schemes, providers of medical services, about asserting one's rights and additional payments. Last but not least they were also interested in actual real-life cases which involved patients who had suffered damages and were in need of support and assistance during the complaint proceedings.

Most of the problems consumers had in the field of financial services were with regard to home loans (on account of unilateral changes of interest rates), as well as with regard to payments with payment cards and cheques.

As part of the »All paid for« campaign we analysed actual loan contracts and looked into how correct the conduct of loan repayments was. We were given the support of the Bank of Slovenia, as a result of which banks, members of the Bank Association of Slovenia, signed the »Agreement on

determining the amount of annual instalments for citizen loans«. This happened at the end of 1997 and based on it consumers were able to select the loan revalorization method and check whether the loan repayment was done in a correct manner.

The »Travel agents in the public eye« campaign was carried out for over ten years and its aim was to provide advice about travel-related rights and to collect information about how travel agents dealt with complaints. The collected and analyzed information was helpful for consumers when making decisions about what travel agent to travel with. During the campaign we observed a noticeable improvement in the knowledge and respect of travel-related consumer rights.



2000 — 2010

In our second decade, most issues our legal experts dealt with were with regard to clerical errors, warranty, services provided in an inadequate manner, finance and management of apartment buildings.

In 2003, we set up counselling from the field of housing law and prepared several informative brochures.

In 2004, we provided specialized advice about consumer loans. An analysis of submitted inquiries pointed out consumers had poor understanding of loan contract texts and consequently of terms and conditions which applied to the loans in question. All of this was on account of a complex professional terminology and extensive and non-transparent documentation.

A toll-free hotline providing consumer advice »Consumer's Europhone« was in operation in 2006. Its principal aim was to provide consumers with assistance during the changeover-to-the-euro period.

In November 2006, the Ministry of the Economy designated the Slovene Consumers' Association as the host institution of the European Consumer Centre Slovenia (EPC), which is specialized in assisting consumers with cross-border consumer disputes. The ECC Slovenia is part of the ECC-Net, which was established by the European Commission together with EU member states in order to provide consumers with permanent assistance in matters related to their cross-border shopping rights. Funds for the activities of ECC Slovenia are provided by the European Commission and the Consumer Protection Office of the Republic of Slovenia. The ECC-Net consists of 29 ECCs – one in each of the member states, with the addition of Norway and Iceland, which also decided to join the Net. A lot of useful information and advice on cross-border shopping rights is also available to consumers through the ECC Slovenia's website www.epc.si. By the start of 2010,

the ECC Slovenia assisted almost 2,500 consumers and among other activities prepared thirteen different brochures and leaflets.

In 2009, we had a closer look at the general terms and conditions of doing business with individual providers of some services (suppliers of electricity and electronic communications) and provided advice to consumers who contacted us about their problems.

At present, approximately 9,000 consumers and 2,500 ZPS members require our advice on a yearly basis.



WE CARRY OUT PRODUCT TESTING

1990 — 2000

In 1993 we were the first consumer organization from the Central and Eastern Europe region to be accepted into ICRT, the International Consumer Research & Testing organization. Cooperation with developed consumer organizations improved our expertise and enhanced our knowledge of comparative testing. By obtaining the ICRT membership, we were also granted the right for products purchased in the Slovene market to take part in the international testing.

In the Slovene public, most attention was devoted to tests focused on domestic opticians, dry cleaner's, public toilets, cheeses and ice creams of Slovene and foreign manufacturers. In the period between 1994 and 1996 the tests were funded by the then Ministry of Economic Relations and Development.

In the first ten years we published results of more than 250 comparative tests, of which 25 were tests of Slovene products and services.

As a result of a considerable increase in the advertising of various products with »miraculous« qualities and products sold by means of telesales, we started testing the usefulness of these goods in 1997. The aim was to find out whether they indeed owned the qualities advertised in commercials. By publishing the test results we encouraged a critical attitude of consumers towards products advertised in such a manner. We had a closer look at 27 different products.

In 1998 we introduced the project »Consumers, beware – a hazardous product!«, which was carried out in cooperation with the Ministry of the Economy, the Slovenian Institute of Quality and Metrology, the Market Inspectorate of the Republic of Slovenia and MIPOR. We examined the safety of electrotechnical goods and pointed to several safety-questionable and also hazardous products (a popcorn maker, an electric fan, a desk lamp, electrical adapters and several nursery lamps, etc.).



WE CARRY OUT PRODUCT TESTING

2000 — 2010

In our second decade we considerably increased the number of times we published results of comparative testing. This was a result of an increase in consumers' inquiries about impartial information regarding the quality of goods and services in the market. Tests were conducted with the support of various projects of the European Commission. In total, we published results of 420 tests, of which 86 were domestic ones, i.e. they included goods purchased in the Slovene market. Among the domestic tests those which attracted most attention were tests focused on the safety of toys, tests of toilet paper, tights, folding umbrellas, sports socks, bread makers, photolabs, etc.

Particular attention was devoted to the quality and safety of food products available in the Slovene market. The testing was granted the support of the Ministry of Health and the Ministry of the Economy. Of the conducted domestic tests most of the published results were thus those of tests of food and beverages, 47 of them in total. The general public was most interested in the tests which were focused on detection of the GMO content in food products and content of hazardous substances in milk and honey, as well as tests of margarines, Carniolan spiced pork sausages, canned tuna, probiotic dairy products, muesli, milk, olive oil, prepared minced meat for čevapčiči (a kebab-like grilled meat dish), floral honey and sparkling wines.

We carried on testing products which are sold by means of telesales and other most commonly advertised goods. The tests focused on how useful these products were. In total, we tested 37 of them and the general public was most interested in the tests of small domestic appliances and tools, such as the Power Juicer, Magic Bullet and Perfect Pancake.

In September 2006 we joined the project of training for consumer testing and promoting the consumer magazine in the new EU member states. The project was co-funded by the European Commission and lasted for three years. The responsible institution was ICRT, the International Consumer

Research & Testing organization. For us the project was important especially in terms of more active involvement in the Europe-wide scheme of comparative testing, which is conducted by independent laboratories supervised and coordinated by ICRT. As a result we have learnt about major difficulties one faces when trying to obtain information about the situation in the market, how to use such information when selecting products for testing and last but not least also about the costs of such tests.

Following the example of larger foreign consumer organizations, we introduced our own »VIP TEST« label for the Slovene market in February 2009. The label was designated to label products which undergo comparative quality testing conducted by ZPS' and MIPOR's experts in cooperation with independent institutions both in Slovenia and in other EU member states. The principal aim of such labelling is to help consumers make purchasing decisions and also offer them impartial information about the product quality on the spot and in a simple manner. In the first year, 19 products and services were labelled with the VIP test label.



1990 — 2000

The German consumer organization AgV acknowledged our expertise in preparing the consumer magazine VIP and entrusted us with organization of consumer-related training for our associates from consumer organizations in Lithuania, Albania, Bosnia and Herzegovina and Macedonia.

Between 1990 and 2000 we published 23 educational brochures and leaflets from the field of general consumer protection, environmental protection and energy saving, the quality of products and services, health care, nutrition, textile products and children's equipment.

We organized 8 international and 5 national seminars on public services, consumer law, financial services, patients' rights, out-of-court consumer dispute resolution, product safety, etc.

In mid-1990s we assisted students of various faculties with preparing their bachelor theses, which dealt with consumer topics. The cooperation with faculties was carried on at a later stage as well and our experts still assist in writing theses as mentors.



2000 — 2010

In 2001 we devoted part of our attention to educating consumers about the field of health care. We carried out an educational workshop »Complaint proceedings in health-care institutions«.

Between 2001 and 2003 we also commenced adult education in consumer-related topics, which was done as part of the Socrates programme. In cooperation with other foreign organizations which are involved in lifelong learning, adult education and providing advice to consumers, we prepared a handbook in English and Slovene languages. The aim of the handbook was to make adults familiar with their consumer rights.

Since 2003 ZPS has been the national coordinator of the Europe-wide project of educating youth about consumer rights by means of the Europa Diary »The Choice is Yours«. The portfolio is based on a common EU-wide endeavour to provide young people with essential education about consumer rights and about health-care and society-related matters. It also provides information from the field of environmental protection and sustainable consumption. With it we would like to help young people understand the whole range of rights they are entitled to as consumers within the EU. The portfolio is an interactive teaching accessory, supplemented by a teachers' book which provides additional material, as well as suggestions for classroom activities, discussions and homework. The portfolio is handed out to first year secondary school students every year.

Between 2007 and 2009 we took part in the Dolceta project with two different consumer topics: »Product Safety« and »Sustainable Consumption«. Dolceta.eu is a web based consumer education tool, financed by the European Commission. The contents are prepared in 27 countries and published in just as many versions in 21 different languages. Users can have a go at interactive quizzes and can read hundreds of informative articles on various consumer issues, which are presented in an uncomplicated and clear way.

ZPS was the responsible institution of the EU project »Strengthening consumer awareness by means of radio and TV«, which was carried out between 2007 and 2008. Its aim was to start a consumer broadcast on TV Slovenia. Following the example of the Slovene TV programme, the idea was to start a similar broadcast in Hungary and Slovakia as well. An international team of journalists from Austria, Hungary and Slovakia travelled to Austria and Great Britain to get familiar with radio and TV broadcasts for consumers, while in Belgium they got to know the European institutions involved in consumer protection. With the help of a mentor – the British expert Steve Rose, who had helped to establish the successful consumer programme Watchdog, a programme concept was starting to be formulated on TV Slovenia, however serious illness prevented Mr Rose from completing work. As a result of cooperation between ZPS' and MIPOR's experts a weekly TV programme »Special Offer« was started. The project ended with the first workshop and participation of 35 journalists from different EU countries who create special consumer programmes.

In the last ten years, 90 educational brochures and leaflets were prepared for the purposes of adult education about various consumer topics.

1990 — 2000

If many consumers suffered damages from provider behaviour and whenever it was necessary to invoke a new court practice to resolve issues in a certain field, our legal experts also represented our members in court.

In 1990 we represented consumers who suffered damages as buyers of vehicles after they had signed leasing contracts with the company TREND. The buyers in question never received the vehicles in spite of having paid for them (the notorious Grubelić case). Eventually part of the payment was given back to consumers.

In 1991, we looked into the loan contracts of the SKB Bank home loans, which happened after several thousand borrowers had complained about a massive increase in the value of their loans. This coincided with the preparation stage of the new Housing Act, as a result of which we managed to remedy the problem to the advantage of almost all borrowers. Our suggestion was namely to pay 20% of the purchase price of council estates sales into the Housing Fund to be used as the seed capital for granting low-interest loans. In the first round loans were granted exactly to those borrowers who had SKB Bank loans, providing certain conditions were met. By transferring loans to the fund, borrowers saved more than 13 million euro in total, whereas the discount given by the bank to some individuals exceeded the present-day 5 million euro. Since ZPS played a very important part in resolving this issue and in establishing the Housing Fund, its president was appointed as a member of the Housing Fund management board. As a member of the board she represented consumer interests for four years. As for those borrowers who were unable to take out Housing Fund loans, we helped them by filing nine »sample« lawsuits against the SKB Bank. The dispute was resolved by common consent in 2002.

Between 1991 and 1993 we filed 200 lawsuits against the company Cimos. Buyers of vehicles sold by the company had suffered financial damages after the company had failed to

acknowledge the interest of their prepayments, even though the company itself was several months late in delivering the prepaid vehicles.

In 1993 more than 400 lawsuits were filed against the Republic of Slovenia in respect of guaranteeing for savings deposits, as well as against municipalities in the Slovene region of Gorenjska. The municipalities in question were responsible for the work of a judge who had allowed »savings deposits collection« to be registered as one of the official activities of the company Les banka. On account of this, several ten thousand savers suffered financial damages and were left without any of their savings after the company, which operated as a bank, had gone bankrupt. Unfortunately, the Supreme Court ruled that the company was not a bank, even though one of its registered activities was collection of savings deposits. According to the court's decision the state was hence no guarantee of the savings deposits. Registration of such an activity was at the time not considered a violation of the law, which meant that according to the Supreme Court's ruling the judge had made no mistake in allowing the activity to be registered.

As a result of a dispute over a telephone bill (following disputed use of commercial hotlines), a lawsuit was filed against the company Telekom Slovenije in 1994. It ended in 2004 with an out-of-court settlement. During negotiations with Telekom we succeeded in resolving a number of disputes regarding the misuse of commercial hotlines.

In 1995 we filed a lawsuit against the travel agency Royal. We did this on behalf of 16 holidaymakers who had suffered financial damages after the agency had changed the travel itinerary and increased the price of travel arrangements. The agency was found liable and the court ruled in favour of the claims of our members on all counts.

2000 — 2010

In 2003 we filed a lawsuit against the NLB bank after one of our members had suffered financial damages on account of a stolen bank card. The dispute was resolved with a settlement.

In 2004 we filed three lawsuits against the travel agency TAO and one lawsuit against the travel agency Thallata due to poorly organized travel arrangements. The dispute with the former agency was resolved with a settlement, while the latter was obliged to refund half of the sum of money previously paid for the travel arrangements.

In 2005 we filed a lawsuit against the NLB bank after the bank had denied liability for the damages caused on account of a stolen credit card. The court ruled in favour of our member and the bank was obliged to refund the entire sum of money.

Following a complaint by one of our members in 2006, we looked into the long-term savings contracts of the NLB bank. We discovered a material breach of the law, as the bank had been decreasing the interest rates previously agreed upon in the contract. We therefore made several hundreds of calculations of unpaid interest rates for our consumers and filed 160 lawsuits. The claims amounted to between 400 and 20,000 euro. Subsequently the bank offered all of their clients (approximately 40,000 of them) to pay part of the outstanding interest rates. Following the Supreme Court's ruling in favour of the savers on most counts, the bank in 2009 suggested a legal settlement, which two thirds of the plaintiffs agreed upon. Our estimate is that owing to our efforts, the NLB savers will be paid additional 12 million euro by the bank. A vital issue remains open as to whether the informative materials and advertisements had a legal effect on the contents of the savings contract. A resolution of this issue is not only important with regard to disputes with NLB, but will also have a significant impact on the business conduct within the entire financial sector.

Our campaign of calculating the amounts of outstanding interest rates was in 2008 further expanded to the NLB's annuity savings. Based on it the bank subsequently paid out approximately 100 savers. In 2009 we also filed a lawsuit against the Abanka bank due to their disputed calculations of long-term savings interest rates.

Whenever the dispute outcome in a certain field was not only important for the consumer in question, but also as a precedent for others, we represented our members. This was the case in proceedings which involved the Post and Electronic Communications Agency of the Republic of Slovenia, the Administrative Court of the Republic of Slovenia, the Settlement Council within the Bank Association of Slovenia and in proceedings initiated by inspection bodies.

In May 2009 we also took active part in the European Parliament Elections. The MEP candidates present at the presentation of the »Guide for (Future) MEPs in Eight Steps« were addressed by Dr. Danilo Türk, the President of Slovenia. Mr Türk pointed out the importance of the consumer movement, as in his opinion consumer topics were those which voters were most interested in. He praised the activities of the European Consumers' Organisation (BEUC) and of the national consumer organizations.



1990 — 2000

In 1991 ZPS became an affiliate and in 1993 a full member of Consumers International (CI). Therewith it was granted the right to vote and the right to stand for election to CI's governing bodies. CI is the world federation of consumer groups, which was established in 1960. In 1994 ZPS was elected into the CI Council, which governs the organization. Within the CI Council, ZPS represented interests of Central and Eastern Europe. Today CI consists of 220 member organisations in 115 countries.

1992 was a milestone year for ZPS as this was when we organized the first international congress for Central and Eastern Europe »Creating Consumer Awareness«. The congress was organized in cooperation with Consumers International and was attended by 97 participants from 22 countries. The reputation which we acquired thereby gained us admission to other international consumer organizations.

In 1993 ZPS became member of International Consumer Research & Testing (ICRT). At present it consists of 45 member organizations from 37 countries. ICRT membership enables us to take part in international comparative testing in the field of consumer goods and services.

Together with Consumers Association (nowadays known as Which?) from Great Britain, ZPS in 1993 established the International Consumer Research Institute (MIPOR). MIPOR is a research organization which is involved in consumer protection policies, conducts comparative testing of the quality of goods and services, as well as information activities aimed at providing support in representation. It provides information, advice and education to consumers and training for consumer organizations in the Balkans and Eastern Europe.

In 1995 ZPS also became member of BEUC, the European Consumers' Organisation. This happened even before Slovenia acquired the EU associate member status. The

principal goals of BEUC are to represent consumers and to publicly safeguard their interests in formulating the consumer protection policies on the EU level.

In 1995 ANEC was set up, a European association promoting and defending consumer interests in the processes of standardization and certification on the EU level. Within ANEC ZPS represents interests of Slovene consumers.

In 1996 we organized the international conference »Health care in the changing world: patients' rights and obligations«. The conference was attended by more than 80 participants from all over the world.

In 1999 we presented a proposal for regulation of out-of-court complaint procedures in the health care field. The presentation was given to the professional public and took place in the National Assembly of the Republic of Slovenia. It was a result of an international project »Out-of-court dispute resolution in banking, telecommunications and health care.« We proposed a Patients' Rights Act to be drawn up.



2000 — 2010

In cooperation with Consumers International, global world consumer organization, ZPS in 2003 organized the »Consumer WebWatch«. This was an international panel discussion for Central and Eastern Europe, which was focused on the topic of credibility of the internet. Topics discussed at the panel discussion were e-business, e-government, access to information of public nature, consumer protection in this field, as well as how to set up mechanisms which will improve trust in business done by means of the world wide web.

To mark the World Consumer Rights Day 2004, we organized an international seminar »Public services: water and energy supply from the consumers' perspective«. The seminar was organized under the aegis of the British Embassy in Slovenia.

In 2004 the President of Slovene Consumers' Association was also appointed as the Vice President of BEUC, the European Consumers' Organisation.

In 2005 we organized an international panel discussion about the Consumer Policy Strategy 2007 - 2013 with Robert Madelin, Director General of DG Sanco, and Slovene MEPs.

We also organized the international conference "Together for better patients' rights".

In 2005, as a part of the 15th anniversary, ZPS organized the conference »Consumer and Euro«. It was organized in cooperation with BEUC, Central Bank and the Chamber of Commerce. Participants made assessments as to how the changeover to the euro had impacted the everyday life of consumers in countries which had introduced the euro beforehand, and thought about solutions suitable for our part of the world.

ZPS experts are also members of the »European Consumer Law Group« and represent the interests of Slovene consumers in the »European Consumer Consultative Group«.

The President of ZPS is member of the Steering Committee of TACD (Transatlantic Consumer Dialogue), a forum of US and EU consumer organisations, which develops and agrees on joint consumer policy recommendations for the governments of the EU and the USA.

The year 2010, in which we are celebrating our 20th anniversary, has turned out to be a very hard-working year for us. Together with the European Consumers' Organisation BEUC and the Transatlantic Consumer Dialogue TACD we are organizing the international Financial Forum »Consumers in the financial crisis: Lessons learned and ways forward«. The forum is an important step forward on the path towards formulating a more adequate consumer protection in this field. At the forum, consumer organizations will present proposals to the stakeholders regarding the necessary reforms on the EU and global levels.



OUR GOALS, WISHES AND AMBITIONS

In the time after ZPS had been established, we had to prove ourselves and fight for survival. It was a period of Don Quixote-like stubbornness in the fight for consumer rights, which often resembled tilting at windmills. Today however we are proud to say our numerous achievements can be easily noticed and measured, and that we are well known and respected by many who stand »on the opposite side« as well.

The question as to whether there is need for a non-governmental consumer organization is no longer relevant. The present-day issue is how to develop it further so it stays a competent partner in communication with state and public institutions, regulators and others present in the market. Another issue is how the organization will be provided with suitable conditions to represent consumers as stakeholders in formulating consumer protection policies in the Internal Market of the EU. The legislation does regard the consumer organization as a partner to the state, however what is needed is a bit more attention and understanding of consumer matters. A more tangible system support provided to ZPS as an internationally established consumer organization would namely enable more stable work conditions and an even greater number of actual results for the benefit of all consumers and citizens.

After accession to the European Union, the variety of goods and services available in the market increased considerably. Markets of individual member states are open. Slovenia is only a small part of the European Union, which does not fully operate as an internal market yet, however consumers have nevertheless largely benefited from it. New shopping methods and new media have been invented, which we are already adapting to. The level of consumer protection has in these two decades increased. However, the consumer rights, which are regulated well for the part of the traditional retail, need to be regulated all over again and from the start because new shopping methods have arisen. This is why an organization like ZPS is needed just as much, or even more so than in the

first years after it was established. Together with the competent authorities, we would like to realize the undertaking which is written in the Consumer Protection Act, i.e. for the consumer literacy to become part of consumer education in the period between nursery school and university.

Together with MIPOR, Slovene Consumers' Association is ready for the new challenges present-day consumers are faced with. Even though we often complained about the insufficient support of the state, it might have been this which made us evolve into a versatile organization, which mostly creates its working conditions by itself. By taking part in various international projects, which we had to take part in to keep and further develop the organization, we succeeded in securing the much needed financial means for work at home as well. Even more important is the transfer of the knowledge and new ideas, which is of essential significance for an organization like ZPS. Our main future challenge is how to turn the support we have in principle into a long-lasting friendship and partnership. We would like ZPS to be present in every tenth Slovene household – with the consumer magazine VIP magazine and the information we provide.

We know not only what we would like to achieve, but also how to accomplish it.

Only too often we realize nothing has changed. But when speaking about ZPS we are proud of this fact as our mission and our values remain the same. We are convinced that in the coming decade you will be, if this is not yet the case, among those who actively support the Slovene Consumers' Association and consumer rights.

Breda Kutin
President of the Slovene Consumers' Association

WHAT THEY HAD TO SAY ABOUT US

A consumer is often referred to as the king - but is this really the case? The profit-driven market economy does not have much good in store for consumers. The goal of all traders is to make as much money as possible, which is why they often economize on the quality of the material used. Consumers are thus the ones who get the short straw. ZPS is here for us. I have known it and been following it for a number of years - Breda and Živa in particular. The former is the soul of ZPS and the latter its heart. David Banisar, a friend of mine, who is involved in human rights, once paid me an interesting compliment. He said he knew two very energetic Slovene ladies who do their work with inexhaustible passion and willpower. The first one he had in mind was Breda Kutin and the other one me. Fighting for consumer rights with passion brings about a lot of good for all of us. I hope ZPS will never run short of its enthusiasm. And most importantly: get familiar with the VIP test results. It is good to be informed.

Nataša Pirc Musar, the Information Commissioner

Congratulations to ZPS on its 20th anniversary. I've watched it grow from a very small organization to one that is very well known and significant in the lives of Slovenia's consumers. The magazine, the campaigns, the web site, and ZPS's other work all reflect how the efforts of Breda Kutin, the staff and supporters have succeeded in building a meaningful consumer voice in Slovenia. Although it started under the most difficult circumstances, ZPS has become one of the most successful consumer movement start-ups in recent decades, a tribute to the commitment and skill of Breda and her colleagues over the years. Rhonda Karpatkin, President of the Consumers Union, USA, 1974-2001, CI President 1984-1991

From the very beginning of its existence, I had the opportunity to follow ZPS' development as the Slovene Consumers' Association, with several ups and downs, with good and hard times. Very soon after its creation it became a member of the international consumer networks: CI, BEUC, ANEC, ICRT. For lack of reasonable support from its own government, these memberships

provided ZPS with a chance to benefit from the experience of other members and with the possibility to apply for special projects. Thanks to ZPS' tough and brave president and her small, but highly motivated and competent team, these chances were seized and led to broad appreciation, estimated cooperation and many friendships on the global level as well as on the European level. I can attest to it from my own experience as a national partner (AgV/vzbu) in several projects, member of the CI -Council and BEUC – Executive over nearly the whole twenty years' period.

AgV's GTZ-project in the nineties supporting ZPS' consumer advice offices was extremely well valued due to a fruitful cooperation, so as to become a kind of blueprint for many future projects; and it was especially satisfying to see, how Breda and her organization developed from a quickly learning beneficiary to a reliable partner at eye level and as experts in different fields and functions, supporting other developing organizations.

In short: ZPS is a success story and I wish Breda and her team even more success in the future with less fighting than in the past, for the benefit of ZPS and the Slovenian consumers. Anne-Lore Köhne, AgV Director 1974-1999 and president of BEUC 1997-2000

ZPS has been one of the outstanding successes of the consumer movement of the last 20 years. It has played a major part in raising consumer awareness and establishing effective consumer advice and protection in Slovenia. And, in spite of having its home in a small nation, it has also taken on a leading role in the wider development of consumer policy and institutions - across Central and Eastern Europe and in the international consumer movement through BEUC and Consumers International. I salute their achievements and admire their continuing passion, energy and commitment to consumer rights.

Julian Edwards

Director General, Consumers International 1996 - 2005

PRAISE BY OUR MEMBERS

Speaking from experience I can say the consumer magazine VIP is the most popular read in our family. And this is not all, it also considerably affects the way we live our daily lives. What I like most about reading the articles in the magazine is that it teaches me a great deal about the safe and cost-effective use of various household products. It does not call for big changes in the way products are used, but it saves quite a bit of money. What I also find extremely useful is information about the list of ingredients and the quality of food and other products, which helps me choose what to buy. Ever since I became a member of ZPS I have felt somehow »protected« while shopping. Whenever I feel unsure about anything, I know I can check with ZPS about what my consumer rights are, or if the traders have violated my rights in any way. My husband is most interested in impartial and objective test results, as there is no hidden agenda behind it. He believes similarly reliable information is rare to find anywhere else. My mother also has a look at the magazine on a regular basis and has thus become a proper expert on healthy nutrition and effective washing powders. The magazine often makes it much easier for me to decide on what to buy. Luckily all the magazine contents are available to members online too, so I do not have to worry about keeping all the past issues at hand.

Nataša Ahačič, Ponikve

I became a ZPS member so I could get help about the so-called Modro varčevanje savings scheme. The problem was with insufficient or incorrect calculations of interest rates. ZPS helped me get over 3,000 euros, of which 800 euros were late interest, while in the settlement agreement the bank offered to pay me 430 euros only. The difference was considerable. When I joined ZPS I started receiving the consumer magazine VIP, which gives me a number of useful pieces of advice every month. I particularly like the VIP test results, because they help me decide about the purchases of many products tested by ZPS.

Tina Podlipnik, Domžale

As a consumer I have ZPS to thank for feeling safe. It is always at the back of my mind as some sort of a warranty which will make

sure problems I may come across as a result of unfair commercial practice will be solved according to the legislation.

I like the fact that you take on a case and follow it to the end. You have helped me on three different occasions. On your anniversary I need to congratulate you and give you a BIG thank you for a very positive experience with your services.

Milka Rogelj, Vače

VIP is one of the magazines our family is subscribed to. When we get it, we have a look at it without making a lot of fuss about it and we only read all the details of some of the articles we are most interested in. After that the magazine is considered some kind of a handbook and is safely kept on the shelf alongside the rest of our books.

When we are deciding on any kind of family purchases we say:

»Let's see what VIP has to say about it!«

We consult the magazine before we buy ski shoes, helmets, TV sets, ... and even Carniolan spiced pork sausages.

So, carry on the testing and keep us posted about the results.

Monika, Ljubljana

As a member of the Slovene Consumers' Association I have had the privilege of some extraordinary services they provide. They immediately informed me about the mistakes with regard to the so-called Modro varčevanje savings scheme, did all the calculations and provided me with legal and financial advice. At the same time they negotiated with the bank, filed a lawsuit and managed the whole case procedure until it was resolved successfully. I also had some difficulties with a handyman and ZPS provided me with legal help and practical advice in no time.

When I purchased some goods and the trader unexpectedly increased the price, they immediately informed him that this was unfair commercial practice and he gave up on insisting on the extra payment.

I can say without a doubt ZPS is one of the best organizations Slovenia has to offer.

Damir Bačič, Ljubljana

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