

## Energy regulators propose a cross-sectoral Guide on Bundled Products to protect consumers

- CEER consults on draft Guide to protect consumers who buy bundled products
- Guide is being developed in the framework of Partnership for the Enforcement of European Rights (PEER) collaboration of regulators from different sectors

Today, the Council of European Energy Regulators (CEER)<sup>1</sup> launched a [public consultation on a Guide on Bundled Products](#) aimed at protecting consumers who buy “bundled products” within or across economic sectors. The goal is to work with sectoral regulators, consumer protection authorities, etc. to develop guidance for companies and regulators in all sectors (not just energy).

### **CEER consults on draft Guide to protect consumers who buy bundled products**

Bundled products are also known as combined, optional or additional services, and can be offered within a sector or across several sectors, for example broadband bundles (e.g. internet/fixed telephone/TV/mobile telephony services) or products bundled across multiple sectors (e.g. energy and household insurance; banking and travel insurance, etc.). The potential complexity, and multi-sectoral nature, of bundled products raises the question of how to help consumers make better choices when faced with complex products and markets.

CEER President, Garrett Blaney, explained the rationale for the Guide on Bundled Products:

*“Bundles make it more difficult for consumers to compare offers, to make satisfactory choices and to exercise their rights. This draft Guide on Bundled Products is a first step for fellow enforcers of consumer rights to collaborate on principles that could be applicable across sectors. In launching this public consultation, we hope to benefit from a cross-fertilisation of ideas from many sectors to protect consumers who buy bundled products.”*

### **What’s in the Guide on Bundled Products<sup>2</sup>?**

The draft Guide sets out principles that can be adopted by companies and national regulatory authorities (NRAs) to better protect consumers who choose bundled products. It makes 10 recommendations for companies (e.g. simplicity, clear liability principles, transparency, billing and information on contract conditions) and 5 for NRAs (general rules on bundles in consumer law, protection of essential services, cross-sectoral cooperation and market monitoring) covering all sectors (and not just energy). The Guide promotes a consistent framework for the treatment of bundled products in all EU Member States across various sectors.

### **Guide is being developed in the framework of PEER collaboration of regulators from different sectors**

CEER invites other sectoral regulators (e.g. financial, telecoms, water, etc. to cooperate on developing this cross-sectoral Guide on Bundled Products in the framework of the Partnership for the Enforcement of European Rights (PEER)<sup>3</sup>. [PEER](#) seeks to enhance cooperation and strengthen the enforcement of European consumer rights by improving cross-authority collaboration of relevant public authorities with consumer-related responsibilities across different sectors.

### **What’s next?**

This consultation was launched ahead of the Citizens’ Energy Forum (20-21 September) in Dublin. Interested parties are invited to respond to this CEER public consultation by **14 November 2018**.

Brussels, 19 September 2018

**Ends - see Notes for Editors**

**Notes for Editors:**

1. The Council of European Energy Regulatory (CEER) is the voice of Europe’s national energy regulators. Its members and observers are the independent statutory bodies responsible for energy regulation in 36 European countries. CEER, based in Brussels, deals with a broad range of energy issues including retail markets and consumers; distribution networks; smart grids; sustainability; and international cooperation.
2. The [CEER draft Guide on Bundled Products](#) aims to better protect consumers who choose bundled products. It makes 10 recommendations for companies involved in bundled products:
  1. Simplicity for informed customer choices - getting it right.
  2. Clear liability principles where there are multiple parties/contracts involved in the bundled product.
  3. Signposting of the responsible (in-house or external) complaint handler in case something goes wrong.
  4. Transparency is key.
  5. On billing, the provider who sends the bill should be subject to appropriate consumer protection legislation and directly linked to the bundled services contracted.
  6. On payments for bundled-only products, it must be clear in advance of signing the contract whom the customer pays and what payment method(s) may be used.
  7. Respecting good guidance principles for price comparison tools.
  8. The right to information about the contract conditions.
  9. No disconnection of essential services (e.g. energy) in the event of non-payment of another element (e.g. maintenance contract or insurance) of the bill of a bundled product.
  10. No dispute resolution fee.

In addition, the Guide proposes 5 principles for regulators overseeing and regulating sectors with bundled products

- A. Establish rules in general consumer law governing bundled products across all sectors.
  - B. Protect essential services.
  - C. Strengthen the right to exit bundle products.
  - D. Monitor bundles.
  - E. Cooperate across sectors with relevant authorities.
3. The Partnership for the Enforcement of European Rights (PEER) is an initiative of CEER to enhance cross-sectoral and cross-authority cooperation at EU level to benefit consumers. PEER aims to bring together different regulators (telecoms, energy, water, financial etc.) and other authorities (e.g. Ombudsmen, Consumer Protection Authorities, Competition Authorities, Data Protection Authorities) to strengthen the enforcement of European consumer rights.



See the [PEER platform on the CEER website](#) for the exchange of good practices (e.g. case studies, guidelines developed by regulators, lessons on bundled products etc). [www.ceer.eu](http://www.ceer.eu)

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