




Report EKPIZO

Scientific Documentation
Objective Information
Dynamic Intervention



2023

Introduction

In 2023, consumers faced significant problems, either new or pre-existing, which were not resolved, or sometimes became more acute.

Product prices in general, and especially in food products, continued to affect households in the country. Consumer income, which had already been squeezed during the previous crises, economic and health, was squeezed even more during the energy crisis, due to a large increase in the prices of goods and services, and continued to shrink in 2023. At the same time, high electricity bills, the inability to repay loans, with consequent harassment from Collection Agencies, problems in the health sector and shortage of medicines, also characterized 2023, with the deterioration of consumer protection that appeared since the beginning of the financial crisis not having been addressed.

To address this situation, EKPIZO continued with greater intensity its actions and interventions at the institutional and social level, taking initiatives to defend the interests and improve the living conditions of consumers. The most important actions of the Association for the year 2023 are summarized on the following pages.



Successes

Results for our members

We solve 80%

of the problems we intervene in,
for the benefit of our members

We achieved reimbursement for
our members due to bank fraud,
cancellation of excursions,
defective products

Successes

Results

- We contributed to the reduction of banks' commissions when consumers withdraw cash from an ATM of one bank, using another bank's card. EKPIZO's survey on banks' commissions and pricing policy in general, was submitted to and used by the Hellenic Competition Commission (June 2020); followed by HCC's own survey, resulting in a fine of 41,756,180,10€ imposed to systemic banks and the Hellenic Banking Association

Fines

- We achieved to be imposed a fine of 70.000€ on the doValue Group following a complaint by one of our members for unlawful harassment.

- We contributed to the acceptance of consumer liability up to 1.000€ (under conditions) in case of bank fraud, having made possible the inclusion of a legislative provision (law 5019/2023 Article 22) "for unauthorized payment transactions" - bank fraud (phishing).

- We contributed to the discontinuation of the advertising of the company NATURAL GAS (ΦΥΣΙΚΟ ΑΕΡΙΟ) (MAXI HOME FIXED ELECTRICITY), which was deemed misleading by the Communication Control Board to which EKPIZO appealed.





EETT

ΕΘΝΙΚΗ ΕΠΙΤΡΟΠΗ ΤΗΛΕΠΙΚΟΙΝΩΝΙΩΝ & ΤΑΧΥΔΡΟΜΕΙΩΝ

- We contributed to the free consumer choice of terminal equipment (routers)

·We contributed to the postponement of the introduction of a tariff indexation mechanism by mobile telephony providers (indexation clause).

Pending...

We filed:

Appeal against the first instance judgement in our class action against an advertisement by "Möller's Cod Liver Oil" and "Möller's Jelly Beans", because our claim for 50.000€ in damages was not satisfied, and, despite the fact that we were vindicated by the recognition of the misleading nature of the advertisement.



Strong Cooperations

We reinforce our cooperation with the Regulatory Authority for Energy, Waste and Water



We systematized the cooperation with the Hellenic Competition Commission (memorandum est. 2019)



Universities

We strengthen our co-operations with several Universities, mostly in relation to our coo participation in European Programs.



NATIONAL
TECHNICAL
UNIVERSITY
OF ATHENS



ΕΛΛΗΝΙΚΗ ΔΗΜΟΚΡΑΤΙΑ
Εθνικόν και Καποδιστριακόν
Πανεπιστήμιον Αθηνών
— ΔΙΔΡΥΘΕΝ ΤΟ 1837 —



ΓΕΩΠΟΝΙΚΟ ΠΑΝΕΠΙΣΤΗΜΙΟ ΑΘΗΝΩΝ
AGRICULTURAL UNIVERSITY OF ATHENS



ΑΡΙΣΤΟΤΕΛΕΙΟ
ΠΑΝΕΠΙΣΤΗΜΙΟ
ΘΕΣΣΑΛΟΝΙΚΗΣ



ΠΑΝΕΠΙΣΤΗΜΙΟ
ΔΥΤΙΚΗΣ ΑΤΤΙΚΗΣ
UNIVERSITY OF WEST ATTICA



ΠΑΝΕΠΙΣΤΗΜΙΟ
ΘΕΣΣΑΛΙΑΣ
UNIVERSITY
OF THESSALY



Civil Society Organizations

Development of systematic partnerships and joint actions with Civil Society Organizations on a variety of topics, such as digital rights, energy communities, energy poverty, Alliance for the Reduction of Food Waste, etc

EKPIZO in numbers

123.614,21€

Total revenue for the financial year 2023

127.600,28€

Total expenditure for the financial year 2023

10

employees

36

volunteers

23.390

total registered members

52.538

contacted us, of which

35.000

asked for information on banking – financial matters

more than

3.000

asked for information on energy issues

while we dealt with

14.538

cases of consumers, individually or in groups, who requested our intervention

80%

success as a result of our interventions



EKPIZO in numbers

Complaints 2023

AREAS OF COMPLAINTS		TOTAL	%
1	Banks, Banking, Financial issues(), Over indebtedness, Debt settlement, Loans, Credit cards, interest rates increase, Deposits, Commissions, Abusive terms, Bank fraud	38.340 (35.000 asked for information)	72,98
2	Increases in food and supermarket products	3.000	5,71
3	Energy (3.000 asked for information)	5.880	11,19
4	Telecommunications	1.800	3,43
5	Distance or out of premises sales, e-commerce	950	1,81
6	Tourism (Transfers, accommodation, cancellations)	860	1,64
7	Defective products	520	0,99
8	Private insurance	440	0,84
9	Slimming centers	360	0,69
10	Advertisements – Media	290	0,55
11	Other (Water, postal services, leases)	40	0,08
12	Health Services	30	0,06
13	Environment	28	0,05
TOTAL		52.538	100,00

Publicity

226 interviews

on TV, radio, newspapers, with main topics: household basket, accuracy, energy – electricity, banks, auctions, electronic/banking fraud ([Annex I](#))

22 press releases

with more than 700 republishes in the printed and electronic press ([Annex III](#))



Social Media

([Παράρτημα IV](#))

Facebook

11.800 followers
73 posts, reaching 48.023 people

LinkedIn

424 followers
43 posts, reaching 8.016 άτομα

Twitter

543 followers
42 posts, reaching 2.524 άτομα

Newsletters

6 newsletters

3 questionnaires

Website

- 116.654 users
- 553.030 views (Average 46.000/per month)
- 30 article publications

Meetings & Interventions

with Ministries, Independent Authorities, Municipalities
and various public and private bodies

12 meetings

With

1. Minister of Development, Mr. Kostas Skrekas
2. The Secretary General for Consumer Affairs, Mr. Sotirios Anagnostopoulos repeatedly
3. The Chairman of RAE , Mr. Athanasios Dagoumas and his staff repeatedly.
4. The President of the Hellenic Competition Commission and his staff repeatedly
5. The Bank of Greece on unauthorized payment transactions (phishing)
6. The General Secretariat for Private Dept Management repeatedly
7. Academics repeatedly
8. Municipality of Athens and other municipalities repeatedly
9. The Central Union of Municipalities of Greece (KEDE)
10. Representatives of the DG for Communications Networks, Content and Technology of the European Commission
11. Representatives of the DG for Energy
12. 1.Hellenic Anti – Poverty Network, WWF, Greenpeace, Green Tank, POMIDA, INZEB, Homo Digitalis, representatives of the ENPOR and Social Watt EU projects



Meetings & Interventions

to Ministers, MPs, MEPs, Independent Authorities,
Municipalities and institutions on various issues

120 interventions - letters

the most important of which are:

- Memorandum – Recommendations of EKPIZO to the New Government to all political parties and the Parliament, with proposals for improving consumer protection
- Letter to the relevant Ministries (Economy, Development, Bank of Greece and EAGRF) on consumer/debtor problems.
- Letter to the Greek MEPs with EKPIZO proposals for amendments to the Cyber Resilience Act (CRA) under discussion
- Joint letter with civil society organizations on the Right to compensation for victims of defective medical products and revision of Directive 85/374/EEC on liability for defective products
- Letter to the Ministry of Health on shortcomings in the proposed Regulation on the European Health Data Space
- Letters to relevant ministries, on misleading claims by 17 European airlines, about flying with lower CO2 emissions and paying extra 'green fees'
- Letters to relevant Ministries on the Data Act and proposals for its improvement
- Letter to 30 Municipalities proposing cooperation with EKPIZO under the REVERTER project.
- Joint Letters with Civil Society organizations abroad on the revision of the pharmaceutical legislation, health inequalities through the use of AI



Hearings in Parliamentary Committees

- [Incorporation of EU Directive 2020/1828 «on representative actions for the protection of consumers' collective interests and repealing Directive 2009/22/EC», strengthening consumer protection, regulatory framework for wine ageing and other urgent provisions to enhance development and amendment of law 2251/941-2-23](#)
- [Debate of the Standing Economic Committee of the Parliament on “Loans, Transparency, Competition, Protection of Vulnerable Households and transposition of EU Directive 2021/2167](#)

Public consultations, National - European

- [Incorporation of EU Directive 2020/1828 “on representative actions....”](#)
- [EETT to amend the General Licensing Regulation and in particular to introduce a mechanism for the indexation of tariffs by providers](#)
- [Waste, Energy and Water Regulatory Authority on the imposition of regulatory measures on the supply of electricity to Small Customers \(up to 25kVA\) under article 23 of law 4001/2011](#)
- [Past, present and future of the Framework Programmes 2014-2027 for European Research and Innovation](#)
- [EU online survey on pan-European taxation of high-fat-sugar-salt foods](#)

Representations

- 6 Official national – European committees ([Annex II](#))
- 5 Accreditation Impartiality Councils of private bodies ([Annex II](#))
- 22 workshops – events with corresponding speeches in Greece (Athens, Patras, Heraklion and Chania, Crete) and abroad (Bahrain, Brussels), on issues such as price increase, energy poverty, food sufficiency, environment, personal carbon footprint, over-indebtedness, digital euro etc. ([Annex II](#))
- Over 350 meetings of European consumer association working groups (physical and online)

Awareness Campaigns

5

awareness campaigns, national and European – wide



- Joint Information Campaign with the Hellenic Competition Commission
- Joint information Campaign with the Regulatory Authority for Energy Waste and Water (RAAWW) on energy saving
- European Consumer Associations denounce 17 airlines for promoting false eco – branding
- European Consumer Associations confront large producers of plastic water bottles for greenwashing
- "Pay or consent": Consumer Associations denounce Meta for unfair practices

4

conducted surveys

Surveys

- Household basket survey (14/12/2022 – 22/01/2023, 1.034 respondents)
- Survey on household energy needs in Attica (25/05/2023 – 30/06/2023, 500 respondents). The survey was carried out in the framework of the European research project REVERTER
- Survey on consumers' willingness to buy foods fortified with antioxidants from fruit pits and peels (9/10/2023 – 12/11/2023, 730 responses collected). The survey was carried out in the framework of the European research project EXCEL4MED
- Participation in the European consumer opinion survey on the European Health Data Base and the emerging privacy issues



Ε·Κ·ΠΟΙ·ΖΩ·
ΕΝΩΣΗ ΚΑΤΑΝΑΛΩΤΩΝ - Η ΠΡΟΤΗΤΑ ΤΗΣ ΖΩΗΣ

European Projects

- 1 completed, PEPPi (Provision of a European Platform for the Prevention of Over - Indebtedness) on the prevention of over - indebtedness through improved counselling and the creation of a European platform with relevant content
- 5 are ongoing,
(PSLifestyle, REVERTER, EXCEL4MED, FOODITY, Vetting Green)



9

9 new proposals submitted

SecureFood

RASFFRICA

TRANS2EXCEL

BrAln4Rights

SeaSusPack

EE-RESPONSE

FOODITY - MI4SaferFood

Vetting Green

SecureEATy

3

were approved

FOODITY - MI4SaferFood,

Vetting Green,

SecureFood



6

rejected

Consumers' Association "The Quality of Life"



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YouTube