

# GLOBAL INSIGHTS CONSUMERS LOBBY FOR LEGISLATIVE PROTECTION



THE CONSUMER'S  
RIGHT TO CHOOSE  
WWW.KEEPMEPOSTEDNA.ORG

As more and more corporations across the world focus on profits through cost-cutting the greatest impact has been on restrictions to consumer's access to paper bills and statements. Consumer groups have challenged this positioning and there has been extraordinary social and political backlash to what many see as an unfair charge to receive basic information from the companies they choose to engage with.

Consumer groups have lobbied across the globe and we have seen in recent year's countries making the practice illegal and many more reviewing current submissions. There are clear signs that this global issue will not be tolerated by those who believe in equality, fairness and the consumer's right to choose.

## AUSTRALIA

In 2018, Consumer Affairs notified businesses not to charge vulnerable or disadvantaged consumers to receive paper bills. Ministers will monitor the situation over a 12 month period and, if the exemption program conditions are not met, a total ban on paper billing fees will be considered.

## EUROPE

Countries within the EU have been quick to tackle the issue with campaigns such as Keep Me Posted EU leading the charge. Legislation that protects consumer rights has already been enacted throughout numerous member states.

### Germany

In October, 2014 the Federal Court of Justice upheld the Higher Regional Court of Frankfurt's decision declaring it unlawful for mobile phone providers to include an additional fee for paper bills. According to the court, paper bills are part of the provider's expenses which cannot be passed on to the consumer.

### France

Since January 2014, French consumers have had the right, free of charge or disadvantage, to receive bills on paper rather than electronic means. The request may be made at any time including at the time of subscription.

### Spain

A new consumer law passed in 2014 implemented the Spanish consumer's right to receive paper bills for all types of consumer contracts and this right cannot be made dependant on any economic amount. Companies also need the explicit consent of the consumer to legally send electronic instead of paper bills.

### Finland

In March, 2014 The Finnish Market Court declared that opting for paper-based invoices and bills is a basic right and consumers who opt for it are not allowed to be charged extra.

### Ireland

The Irish Commission for Communications Regulations issued a decision in June, 2013 that declared paper bills must be issued by service providers free of charge unless otherwise requested by the consumer.

### Belgium

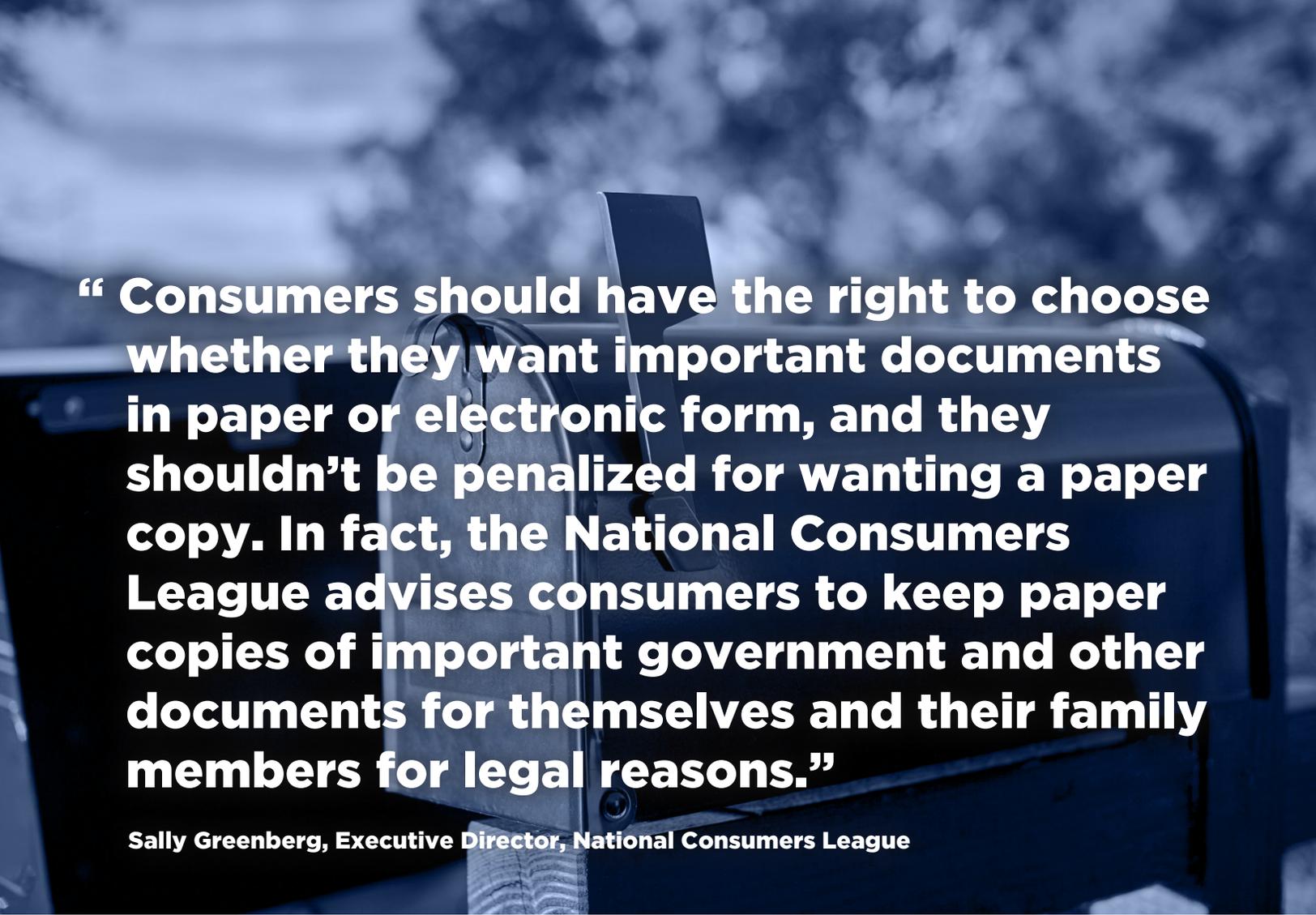
Belgian law allows all consumers to choose how they receive paper bills without being charged and requires companies to receive explicit consent from consumers before switching to electronic bills.

### Austria

The Austrian Supreme Court of Justice has recently decided it is unlawful for telecommunications service providers to automatically switch from paper to electronic billing, even if the consumer had the chance to object prior to the switch. The Telecommunications Act allows consumers to receive paper bills free of charge, whether they opt for it at the conclusion of the contract or at any time afterwards.

### The Netherlands

Dutch national Ombudsman Reinier van Zutphen has concluded that tax authorities have committed major mistakes transitioning from paper to digital forms. According to the Ombudsman's report published in 2016, the government should not force citizens into making their tax declarations online, as this could result in the most vulnerable members of the community losing out.



**“ Consumers should have the right to choose whether they want important documents in paper or electronic form, and they shouldn’t be penalized for wanting a paper copy. In fact, the National Consumers League advises consumers to keep paper copies of important government and other documents for themselves and their family members for legal reasons.”**

**Sally Greenberg, Executive Director, National Consumers League**

## **NORTH AMERICA**

### **Canada**

In 2014, the Canadian Federal government blocked telecommunication and cable companies from charging fees for paper bills.

### **United States of America**

While there are currently no plans for federal legislation, the state of New York has led the way, prohibiting companies charging New York customers fees for paper bills. In Pennsylvania, The Public Utility Commission (PUC) determined that charging customers for a bill was ‘an unjust and unreasonable practice’ and that ‘the cost of paper bills should be part of normal service rates’.