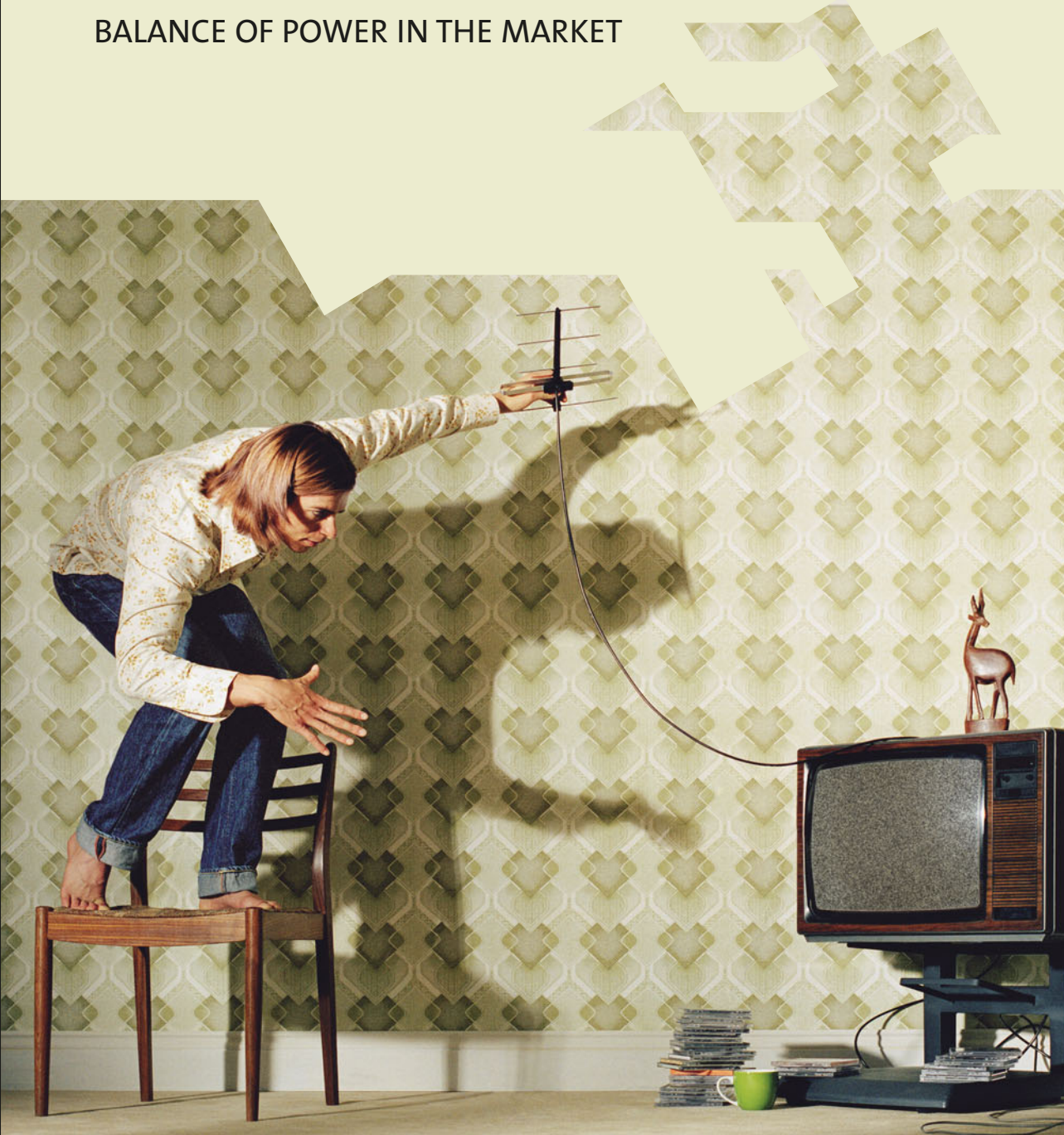


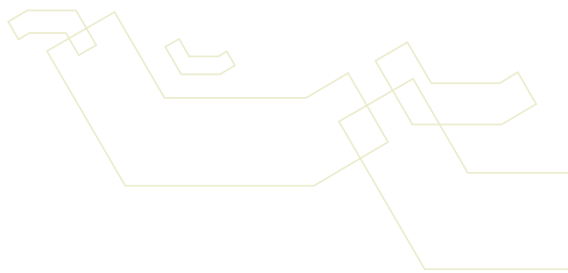


FORBRUKERRÅDET

# THE CONSUMER COUNCIL OF NORWAY

BALANCE OF POWER IN THE MARKET





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# FOUNDATION

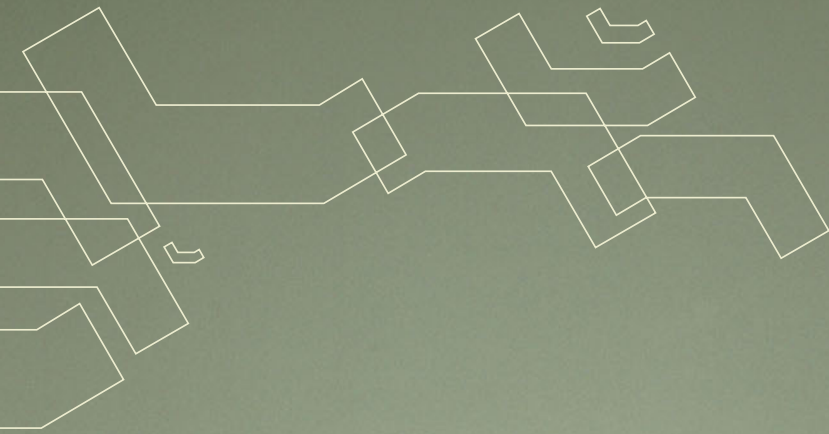
In addition to everything else, John F. Kennedy was a consumer politician. In 1962 he formulated four rights which still form the core of many aspects of consumer policy, and which are important to the Consumer Council of Norway in its strategic choices.

- **All consumers have the right to choose**
- **All consumers have the right to be informed**
- **All consumers have the right to be heard**
- **All consumers have the right to safety**

The UN subsequently added:

- **All consumers have the right to satisfaction of basic needs**
- **All consumers have the right to consumer education**
- **All consumers have the right to a healthy environment**
- **All consumers have the right to redress**

These eight rights form the foundation for the activities of all consumer organisations worldwide.



The Consumer Council of Norway's mission statement:

## BALANCE OF POWER IN THE MARKET

The Consumer Council of Norway is an independent organisation representing the interests of consumers. Our objectives are to work to increase consumer influence in society, to contribute to consumer-friendly developments, and to promote measures that strengthen the position of consumers.

The Consumer Council is free to develop an independent consumer policy, and is independent of commercial interests and other organisations.

The Consumer Council shall help to put consumer questions on the agenda, and promote consumers' interests by:

- **Influencing authorities, organisations and businesses**
- **Educating consumers through information, advice and guidance**
- **Providing assistance to individual consumers**

The role of the consumer

## — INCREASINGLY IMPORTANT

In the course of an ordinary day we play different roles at different times: we are parents, transport users, employees, friends, net-bank users, supermarket customers, insurance customers, patients or next of kin. We find ourselves in the position of consumers in more and more areas – often without even being aware of it. Whether we are buying a mobile phone, car insurance, medical services or a place in a kindergarten, we are consumers, in addition to everything else.

There is one amateur and one professional party in any consumer situation. The professional party is the one offering the product or service. It has always more insight and information about the product or service than the potential buyer. The Consumer Council's mission is to achieve a balance of power between the consumer and the provider of products or services.



# Consumer policy OBJECTIVES

In 2001 the Norwegian *Storting* (parliament) debated the Report on Consumer Policy and the Organisation of the Consumer Apparatus<sup>1</sup>. The report stresses that consumer policy is an area that influences many sectors of society, and that there is a clear connection between consumer policy and competition policy. The *Storting* majority declared that consumer policy shall:

- **Protect the rights of consumers**
- **Ensure that consumers receive relevant and correct information**
- **Help households to master their finances**
- **Protect consumers from health hazards**
- **Encourage consumers to make choices that ensure sustainable development**
- **Increase and convey knowledge about consumer issues**

The Consumer Council uses a variety of means to achieve these goals. We produce and disseminate material and information to help consumers to manage better. We work to ensure that regulations provide better protection for consumers, and to give consumers greater influence over decisions that concern them.

Consumer policy has many different facets. All sectors of society and very many aspects of people's lives are affected by consumer policy. In the face of this diversity, it is important to have sound guidelines: here are some of the fundamental tenets

of consumer policy that form the basis for the Consumer Council's activities:

- **We aim to improve the balance of power in the market**
- **We must exert influence where the effect is greatest**
- **Consumers must be aware of their right in order to be proved right**
- **It must pay to complain**

## **We aim to improve the balance of power in the market**

In principle, all businesses must comply with the customers' wishes. The public sector is facing increasing demands to gear its services to its users. Markets, products and services are becoming steadily more complex. Very few people understand what distinguishes one mobile phone, pension insurance scheme or MP3 player from another. In many cases consumers are completely dependent on the information provided by the seller. This may make it difficult to make the right choices. The various business sectors have a great deal of expertise in their own fields. The financial services industry, for example, has professional, legal and financial teams not only in each individual company, but also in its trade organisations. They have the resources to engage in intensive lobbying or lawsuits involving important principles, where their opponent may be an individual customer. For this customer, losing the case could be a financial catastrophe. For the company, losing a case will be a normal situation which

<sup>1</sup> Storting Report 40, 1998-99

has been budgeted for. Trade organisations and the authorities constitute the professional side of the market. The other side – the consumers – have more difficulty in making their voices heard. Consumers represent substantial and absolutely essential revenues for the business sector and the authorities. This is an enormous power factor that has yet to be exploited in the market.

**We must exert influence where the effect is greatest**

The needs of consumers are many and varied. The Consumer Council works consciously towards improving the situation for individual consumers. Yet, the greatest challenge lies in influencing decision-makers in the private and public sectors. The work of the Consumer Council is most effective when we can persuade those who make the rules to take consumers into account. If we succeed in getting goods and services more geared to user needs and made more consumer-friendly, we will have come a long way in helping the individual as well.

The work of exerting influence is very important for the Consumer Council. We work systematically with municipalities, county councils, the central government, lobby organisations and private sector operators in Norway and abroad to convince them that it is necessary to give consumers better rights. Nordic, European and global cooperation is growing. We can clearly see that the rules are increasingly decided, not in Norway, but in large international forums. And wherever decisions are made, the Consumer Council must be present. We must exert influence where the effect is greatest.

**Consumers must be aware of their right in order to be proved right**

The Consumer Council gives high priority to informing and educating consumers. The aim is for more consumers to make demands on

suppliers' offers and services. In order to be able to make demands, consumers need to know a certain amount about their rights.

We spread consumer knowledge through active media work, contact with the public via the telephone and lectures, our website, forbrukerportalen.no, the magazine Forbruker-rapporten (Consumer Report) and through information material. In addition we cooperate with the different business sectors, and we hold courses for suppliers of product on the rules and regulations that protect consumers, such as the Act on a cooling-off period for consumer purchases, so that they understand the obligations imposed on them by the legislation.

**It must pay to complain**

Dealing with complaints is a very important part of the activities of the Consumer Council. Our local offices are responsible for the important initial handling of complaints. We act as mediators between the consumer and the supplier of the product or service. If the parties do not reach agreement with our assistance, we can send the matter to the appropriate complaints board. The Consumer Council is represented on 20 such boards for industries such as banking, debt collection, insurance, cleaning and laundering, scheduled air travel, property valuation etc.

When it comes to disputes concerning consumer purchases or tradesmen's services, the consumer or the supplier may appeal the case to the Consumer Complaints Board if they fail to reach agreement. A decision by this board has the effect of a legally enforceable judgment if the dispute is not brought before the ordinary courts.

In 1999 the Consumer Council introduced a legal aid scheme, motivated by the desire to assist consumers via the legal system as well as by taking on consumer cases involving important principles.



# The work of the Consumer Council: INFLUENCE – QUALIFY – ASSIST

We employ three main means to achieve our objectives of an active demand side and a greater balance of power in the market: exerting influence, educating and handling complaints. We exert influence to both commercial and public sector suppliers of goods and services to make things easier for users, we inform and educate users to make them more sure of their rights, and we act as mediators in cases where suppliers and consumers cannot reach agreement on their own.

One of the strategic choices the Consumer Council has made is to place greater emphasis than previously on consumer policy work. We shall continue to play our part as mediators between consumers and businesses or the authorities in appeal cases. Nevertheless, we believe that the effect of our efforts can be greater if we succeed in exerting an influence on those who lay down the rules for manufacturing, trade and service development. We draw on legal, financial, social science and scientific expertise all over Norway to help in shaping the council's consumer policy. The Consumer Council secretariat coordinates work relating to consumer policy, which spans everything from purchase law issues via the globalisation of the economy to food safety. We work in many different sectors, some of which are presented below. In all these sectors, our focus is on quality, choice, price and sustainability.

## **User-oriented public services**

The municipalities provide a number of

services. The Consumer Council is concerned that users of these services should be taken seriously. We want to ensure insight, the possibility of exerting a real influence and the right to complain. We stipulate concrete requirements for services that are opened to competition.

## **Your home:**

### **Your most important investment**

Housing costs account for the largest portion of the household budget. The Consumer Council wants to make it easier to compare information in connection with the purchase and sale of houses. We scrutinise the quality and price of tradesmen's services. We provide assistance and information in rent issues.

## **Energy:**

### **A new and complex market**

Price developments, changes following the liberalisation of the Energy Act, and the terms and conditions of agreements between consumers and power suppliers are important subjects for the Consumer Council. Because the energy market is so complex and difficult to understand, energy policy is an area that presents major educational challenges with respect to both individuals and the media.

Energy consumption in homes is one of the consumer areas that has the greatest impact on the environment. Moving patterns of production and consumption in a more sustainable direction presents a major challenge.



**Telecommunications:****Expensive keystrokes?**

The telecommunications sector has undergone extensive changes in the last few years. The Consumer Council is concerned in everything from cheaper SMS services to improving competition in the market in general through giving competitors reasonably priced access to existing networks. We work to improve consumers' right to submit complaints, both within and outside existing schemes, and directly through the work of the complaints boards.

**Banking, finance and insurance:****Every krone counts**

The Consumer Council monitors mergers in the Norwegian financial services industry. We believe that spreading market power results in greater variety and lower prices. The Consumer Council plays a very active role on a number of complaints boards for banking, finance and insurance. More people than previously save by investing in unit trust funds and other types of financial products. Many consumers know little about funds, shares and different types of insurance. The Consumer Council requires that the authorities and business sectors provide comparable and comprehensible information, enabling consumers to make informed choices in these markets as well.

**Food and the environment:****Know what you eat**

You should know what you eat, you should be able to choose what you want to eat and your food should be safe. The Consumer Council aims to improve the rules and regulations, achieve a competent food inspection system and spread information about labelling as a means of information. We aim to protect consumers from receiving misleading information and being deceived, for example by products in

the grey area between food and medicine. The Consumer Council has worked on environmental labelling since the Nordic environmental label scheme, the Swan, was established more than ten years ago. We work to ensure that cosmetics and toys do not contain chemicals that are health or environmental hazards. Our environmental work is closely linked to the objective of more sustainable consumption. We are therefore taking part in the battle against the unsustainable felling of rain forest to provide timber for use in garden furniture, flooring and skirting boards that are sold to Norwegian consumers.

**Food policy consumer panels:****The people's voice on food**

The food policy consumer panels give consumers the opportunity to influence the formulation of food policy. The panels constitute a forum in which consumers can speak directly to those who formulate policy. Consumer panels have been established in Oppland, Oslo/Akershus, Telemark, Vest-Agder, Hordaland, Nord-Trøndelag and Troms counties. The project, which began in 2002, will last 3 years and is financed by the Ministry of Agriculture.

**Transport and communications:****Increased availability at the right price**

The Consumer Council has worked to remove factors that obstruct competition in Norwegian aviation, such as frequent flyer bonus programmes. We have also been active in the debate on general developments in Norwegian aviation. Transport is a consumer area with a major impact on the environment. We represent consumers in the work on the National Transport Plan and in the Ministry of Transport and Communications' forum on public transport. Our objective is to increase the availability and quality of public transport at reasonable prices.

### **Schools and education** **Young, aware consumers**

Consumer education is intended to produce independent, aware and informed consumers. The Consumer Council is involved in both primary and secondary education and in teacher training. We help to lay the foundations for teaching on personal finances, consumer rights and obligations, commercial influence, consumption, environment and ethics, diet and product safety.

The Consumer Council participates in a network under the Nordic Council of Ministers. The network organises conferences for teacher educators and develops teaching aids for use in consumer education in all the Nordic countries. We are also involved in a number of projects towards the Baltic countries and the north-western regions of Russia. We take part in a strong international contact network within and outside the EU and associated Socrates activities relating to teacher training and consumer citizenship, among other things.

### **forbrukerportalen.no – our website –** **Reliable help when you need it the most**

Forbrukerportalen.no is the Consumer Council's website. Every day about 7-8000 people visit our consumer website, and the number of visits is rising. The portal provides consumers with news, factual information and legal assistance relating to consumer rights.

The Consumer Council is intended to contribute to an active demand side. The portal will therefore provide an increasing number of services that help consumers to stand up for their rights. The Consumer Council's net-based complaints guide helps consumers to write more than 140 legally serviceable letters of complaint about

goods and services. This strengthens the position of consumers in relation to the party they want to complain about.

In the longer term, the Consumer Council aims to operate a 24-hour or electronic administration service from the consumer portal. The complaints guide provides users with assistance irrespective of time and place and is a step in this direction.

### ***Forbruker-rapporten* (Consumer Report):** **Makes you stronger**

*Forbruker-rapporten* is the oldest consumer magazine in Norway. Its tests and critical journalism have provided consumers with valuable assistance for more than 45 years. The magazine comes out ten times a year and had 40 000 paying subscribers at the end of 2003.

*Forbruker-rapporten* wishes to help achieve a balance of power in the market between producers and consumers. *Forbruker-rapporten's* investigations and tests are the magazine's most important contribution to the education of Norwegian consumers. A broad-based collaboration with consumer organisations in other European countries has given *Forbruker-rapporten* high credibility.

Poor test results in *Forbruker-rapporten* have often been, and continue to be synonymous with a drastic drop in sales for the manufacturers. Conversely, good test results have often resulted in high demand. In this way, *Forbruker-rapporten* contributes to the development of better, more reliable products and services, and to the elimination of untrustworthy operators.



# Cooperation FOR THE FUTURE

Consumer policy covers many sectors of society. It is necessary to prioritise, which means asking the questions: Where will our work have the greatest effect? How can we help as many consumers as possible, in the best way possible? On this basis, we have selected three areas for the Consumer Council to focus on: increased participation in international consumer politics, more strategic cooperation with others and more work for sustainable consumption.

## **Cross-border consumer policy**

Consumer interests are challenged at the global, European and national level. Decisions made at the international level have far-reaching consequences in Norway as well. The Consumer Council wishes to strengthen its position in international consumer politics.

The economy is becoming more and more international. Trade agreements, through the World Trade Organisation (WTO) or the EU, are of great importance both for the supply of products and services and for consumer protection. The Consumer Council is working to influence developments in favour of the consumer. Successful international work will yield substantial rewards at national level as well.

## **Close Nordic collaboration**

The Consumer Council has strong alliances

with the consumer organisations in the other Nordic countries: the Swedish Consumer Agency (*Konsumentverket*), the Swedish Consumer Coalition (*Konsumenter i samverkan*) and the Swedish Consumers' Association (*Konsumentrådet*), the Danish Consumer Agency (*Forbrugerstyrelsen*), the Danish Consumer Council (*Forbrugerrådet*) and Consumer Information (*Forbrugerinformation*), the Finnish Consumer Agency and Ombudsman (*Kuluttajvirasto*) and the Consumers' Association of Iceland (*Neytendasamtökin*). This collaboration is conducted both at the initiative of the associations themselves and under the direction of the Nordic Council of Ministers. We are also strongly involved in neighbouring countries such as Estonia, Latvia and Lithuania, and have contributed to strengthening consumer interests there. We are engaged in a similar collaboration with the regions of north-western Russia.

## **Safer purchasing throughout Europe**

The Consumer Council has important allies in the EU, above all BEUC<sup>2</sup>, an alliance of European consumer organisations. A highly effective collaboration on food has resulted in more stringent European rules for the approval, inspection and labelling of genetically modified foods. The Consumer Council wishes to establish closer links with the Norwegian EU Delegation, the EFTA secretariat and consumer experts in

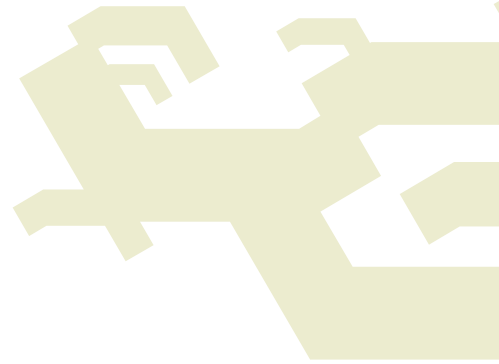
<sup>2</sup> The European Consumers' Organisation/  
Bureau Européen des Unions de Consommateurs (BEUC)



<sup>3</sup> European Extra-Judicial Network (EEJ-Net)

<sup>4</sup> European Association for the Co-ordination of Consumer Representation in Standardisation/ l'Association européenne pour la coordination de la représentation des consommateurs dans la normalisation (ANEC)

<sup>5</sup> International Organization for Standardization (ISO)



the EU Commission, as this could be of great importance in helping us influence European forums.

Many consumers shop for goods and services across national borders in Europe. The Consumer Council therefore takes part in a European collaboration called EEJ-Net<sup>3</sup>, where consumers can resolve disputes outside the courts. All the countries in the scheme have established a national point of contact, or clearing house. In Norway, the Consumer Council functions as the clearing house. This means that we pass on complaints to European dispute-resolving bodies. The aim is to make it simpler and cheaper to safeguard consumer rights in Europe as well.

### **Standardised requirements for goods and services**

The Consumer Council is a member of ANEC<sup>4</sup> – the European organisation that safeguards consumer interests in standardisation work. We are also involved in ISO<sup>5</sup>, where we are working in particular on a standard that stipulates requirements for financial advisers in banks and financial institutions.

Exerting influence on standardisation work is a good example of how we apply our effort where the effect will be greatest. By influencing global or European standards we indirectly help a very large number of people.

### **Global consumer cooperation**

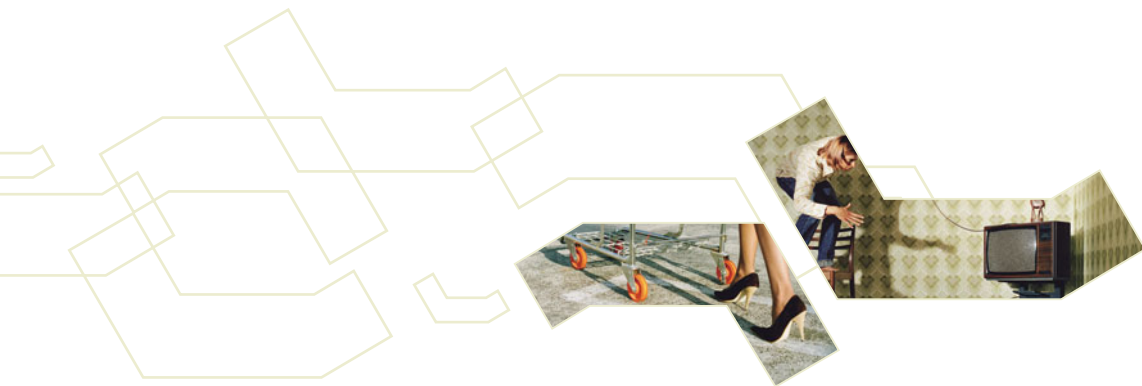
The Consumer Council is also a member of the international umbrella organisation Consumers International (CI). Through CI we are able to influence UN organisations such as the World Health Organisation and the Food and Agriculture Organization, the Organization for Economic Cooperation and Development and the World Trade Organization, to safeguard consumer interests worldwide.

The Consumer Council cooperates particularly closely with the CI on international food standards (Codex alimentarius) and on strengthening efforts for sustainable production and consumption. We are also working to improve the labelling of food, and for better assessment of, and information about, genetically modified food. Other important tasks are risk analysis and the drawing up of principles for international trade in foodstuffs.

Global consumer work has become more political in recent years, as trade becomes more and more globalised and conflicts of interest between various countries intensify. Consumer interests need strong spokespersons, and the Consumer Council is an active contributor.

### **Alliances**

Both society and the business sector are developing at a pace that makes it difficult for the individual consumer to be informed



of developments. The opinions market – in which the Consumer Council also competes with other operators for public attention – is also growing tougher. It is becoming more difficult to reach important decisionmakers. In consequence, the Consumer Council works actively to build alliances, particularly relating to competition policy, foodstuffs, policy for more sustainable production and consumption, and housing issues.

#### **The Consumer Ombudsman**

The Consumer Ombudsman is an administrative body and the Consumer Council's closest relative. In addition to monitoring whether consumer marketing remains within the bounds of the law, the Ombudsman has the authority to intervene in the event of unreasonable standard terms and conditions, for example conditions for insurance, loans or purchases on credit. The Consumer Council often collaborates with the Consumer Ombudsman on drafting standard terms and conditions between business sectors and consumers.

#### **National Institute for Consumer Research**

The National Institute for Consumer Research (SIFO) is a professional resource for the Consumer Council. A large proportion of the institute's activities consists of commissioned research, but their expertise is important in the development of consumer policy. The Consumer Council has a representative on the institute's board.

#### **Supervision for the good of the consumers**

Safe food and trustworthiness in the sale of food is important to consumers. The Consumer Council has therefore collaborated extensively with the **Norwegian Food Safety Authority**, and sits on the authority's advisory board. Our goal of achieving a more consumer-friendly food policy requires more transparency with respect to foodstuffs inspection and active co-operation between consumer interests and the authorities, both at national and international level.

Consumer policy is related to competition policy, and the Consumer Council has entered into a cooperative agreement with the **Norwegian Competition Authority**. It is natural for the Consumer Council to cooperate with the Competition Authority, because the existence of working competition will benefit consumers in the majority of cases.

**The Financial Supervisory Authority of Norway** is responsible for ensuring that the financial services industry complies with current legislation. This is a very important business sector. Virtually all consumers are customers of banks and insurance companies, and there are often large amounts of money at stake for the individual. The commission and the Consumer Council collaborate, for instance, on improving the information available to all customers in this business sector.



**The Norwegian Post and Telecommunication Authority** supervises the telecommunications market - the market that has changed most radically and most rapidly of all. Consumers spend a large amount of time and money in the telecoms market, which is dominated by a few strong operators. The Consumer Council is currently working with the authority with a view to putting together a cooperative agreement between the two bodies.

**The Norwegian Pollution Control Authority** is responsible for key aspects of chemicals management. We have close contact with them, and cooperate, for example, on reducing the quantity of substances representing health or environmental hazards to which children are exposed.

### **Sustainable consumption – looking to the future**

The concept 'sustainable development' points to the great challenges we all face in respect of both growing environmental problems and poverty in the world. This is a global political challenge with ecological, social and economic dimensions.

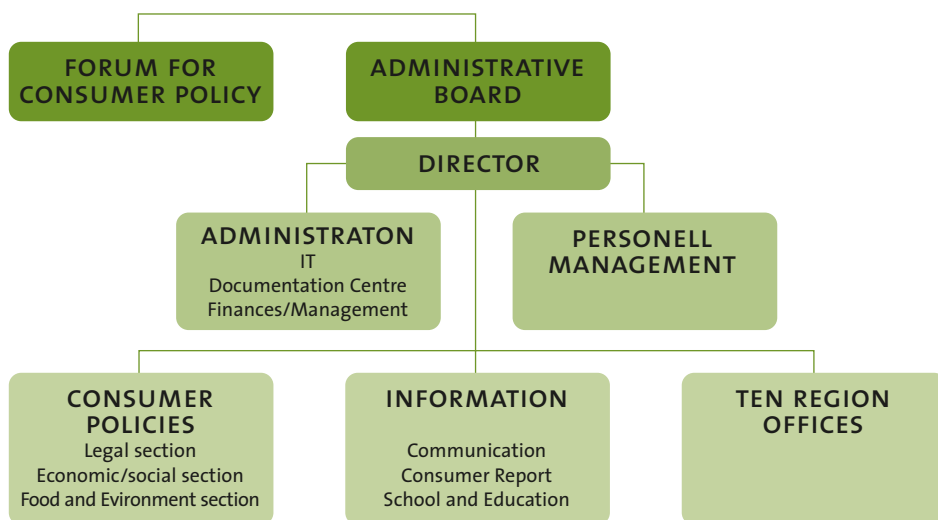
Sustainable consumption is one of the priority areas of the Consumer Council. We cooperate both at national and international level with the authorities, business and industry and other organisations in this field.

### **The most important objectives for sustainable consumption are:**

- **To make sustainable consumption more economically advantageous than consumption that puts a strain on the environment. Ecological food should be available to all and should not be too expensive to be the basic food of ordinary consumers.**
- **To ensure more, open, easily available and relevant information on products and services in a sustainable perspective. We wish to extend and strengthen existing labelling schemes for environmentally friendly, ethical or "fair" products.**
- **To ensure that overriding social planning paves the way for more solutions based on sustainable consumption, such as the use of economic incentives in transport and communications.**



# The organisation of THE CONSUMER COUNCIL



The Consumer Council is an organisation that represents the interests of consumers in Norway. Administratively, we come under the Ministry of Children and Family Affairs, and we receive allocations from the national budget. We are an administrative body with special authorities. This means that we are free to formulate consumer policy and our work on consumer issues.

### The board of administration

The Ministry of Children and Family Affairs appoints seven persons to the board of the Consumer Council. The board has the ultimate responsibility both for the administrative management of the

Consumer Council and its consumer policy. Its responsibilities are to draw up strategic guidelines for our work, discuss current consumer policy issues, approve the budget and follow up the accounts and results.

### Forum for Consumer Policy

The Forum for Consumer Policy consists of 25 representatives from supervisory bodies, research institutions and trade organisations. The forum advises the board of the Consumer Council on consumer policy issues and is entitled to voice opinions on strategies and plans before they are adopted by the board. The Forum for Consumer Policy also submits nominations for board

members to the Ministry of Children and Family Affairs.

**The following organisations are represented in the forum:**

- **The Confederation of Vocational Unions**
- **The Norwegian State Housing Bank**
- **The Norwegian Savings Banks Association**
- **The Norwegian Financial Supervisory Authority of Norway**
- **The Norwegian Automobile Federation**
- **Norwegian Association of Real Estate Agents**
- **Institute of Transport Economics**
- **The Federation of Norwegian Professional Associations**
- **The Confederation of Norwegian Trade Unions**
- **Coop NKL**
- **The Norwegian Tenants Organisation**
- **The Norwegian Youth Council**
- **The Norwegian Association of Small and Medium-sized Businesses**
- **The Norwegian Women- and Family Association**
- **The Norwegian Society for the Conservation of Nature**
- **The Norwegian Competition Authority**
- **The Norwegian Financial Services Organisation**
- **The Norwegian Food Safety Authority**
- **The Centre for Combating Ethnic Discrimination**
- **The consumer committees in Hedmark and Nord-Trøndelag counties**
- **The Christian Network for the Environment and Justice**
- **The Consumer Ombudsman**
- **The National Institute for Consumer Research**
- **The Norwegian Association of Local and Regional Authorities**

**Secretariat**

The Consumer Council's secretariat is located in Nydalen, Oslo. It has a consumer policy department with expertise on consumer law, economics, social sciences and food and the environment. The consumer policy department formulates consumer policy and influences the supply side of the markets – regardless of whether the suppliers are from the private or public sector. The information department provides consumers with information geared to their needs through the website [forbrukerportalen.no](http://forbrukerportalen.no), information material, the magazine *Forbrukerrapporten* and consumer education programmes.

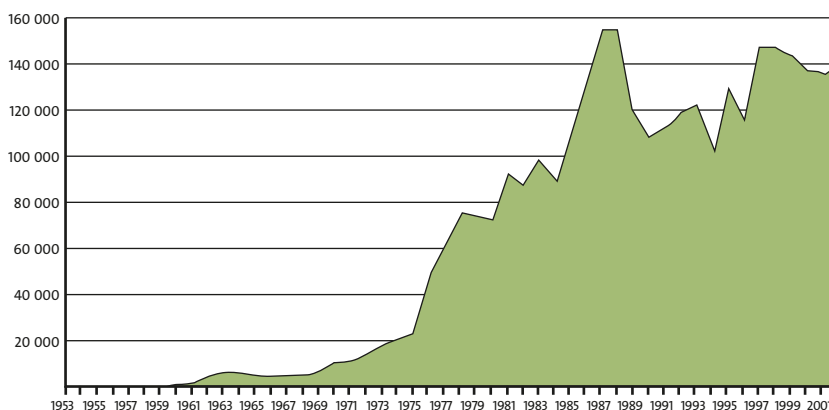
**The Consumer Council's ten offices**

We have direct contact with consumers through our regional organisation. The regional consumer councils are important listening posts providing information about developments in consumers' situation in different markets at all times.

At the end of 2003 there are ten regional offices, in Sarpsborg, Oslo, Gjøvik, Skien, Kristiansand, Stavanger, Bergen, Trondheim, Bodø and Tromsø. At our offices, lawyers, economists and others provide consumer advisory services, maintain contact with the media, influence local operators and deal with complaints.

## The Consumer Council's work

# EXPRESSED IN FIGURES



The diagram shows the increase in number of enquiries to the Consumer Council

The Consumer Council is in close contact with Norway's consumers. We have provided guidance to thousands of people every year since our inception.

The diagram shows how dramatically the number of enquiries we receive has increased over the years. The increase says something both about how the consumer society has developed and how the Consumer Council has changed over time. In the organisation's early years, we dealt with few enquiries. We concentrated on individual households, and provided advice on housekeeping, purchase of products and private finances. Later we became more accessible and put more emphasis on answering enquiries from individual consumers. For the past ten years we have answered an average of 140 000 enquiries each year. New technical aids and working methods will enable us to focus more on consumer policy work in the future, without this having major consequences for the number of enquiries we can respond to. We will be able to provide the best possible

help to as many consumers as possible by influencing the rules and regulations and decisionmakers in a consumer-friendly direction.

From 1953 to 2002, the Consumer Council's lawyers, economists and other executive officers answered more than 3.2 million enquiries from consumers. Personal counselling, legal activities, work in relation to the media, contracts and information material, articles and tests in our magazine *Forbruker-rapporten*, and courses and lectures have provided consumers with useful, important and cost-saving information. Sustained lobbying of politicians, authorities and the business community has resulted in substantial advances. In 2003, for example, Norwegian banks had to repay about NOK 70 million to their customers after pressure from us.

The Consumer Council is financed through the national budget. We cost each taxpayer NOK 13 per year.

## CONTACT INFORMATION

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