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**EUROPE MATTERS: DECEMBER 2009**

**E-NEWSLETTER**

*Hello! Welcome to the December edition of my e-newsletter. I would like to take the opportunity to wish everyone a Merry Christmas and a prosperous 2010.*

*Please feel free to pass this onto friends, family and work colleagues.*

*Thanks for your continued support,*

*Catherine*

## **Your Rights this Christmas**

The festive season is fast approaching! No doubt there will be lots of last minute things to do ahead of the big day. Amongst all the excitement of Christmas, few of us actually sit down and think about how lucky we are to be protected by EU consumer rights. Thanks to EU consumer protection laws, we are entitled to:

- Right to a refund or replacement of damaged goods.
- Right to end a contract within 14 days of signing.
- Right to receive goods purchased online that match their online description.
- Right to use the 1 year warranty on all electrical goods.
- Right to use an independent, free consumer resolution service SOLVIT.

These rights are not just at Christmas, but all year round. The EU regularly investigates and enforces action to ensure that consumers' rights are not being compromised or denied. Remember legal action can be taken against any business, or individual supplier, that violates EU consumer law. Get to know your rights this Christmas and happy shopping!

If you would like more information on your consumer rights, you can check out [http://ec.europa.eu/consumers/index\\_en.htm](http://ec.europa.eu/consumers/index_en.htm). This website also gives you the chance to chat online with our EU Consumer Commissioner, Meglena Kuneva.

## **Safety Tips at Christmas**

EU safety requirements are amongst the most stringent in the world.

Toy safety is a top priority for the EU. It is vital that consumers are aware not to buy any toys, or other manufactured products, which do not contain the CE marking. Although the CE marking is not intended as consumer guidance, it is a commitment from the manufacturer that their product has met all of the rigorous safety tests.

If you find a safety problem with a toy, please inform the manufacturer and public authorities. It is also a good idea to check out the EU Rapid Alert System's website – this provides information and details of all goods which have been banned by the EU. The URL: <http://ec.europa.eu/rapex>

It is almost important to be extra vigilant with Christmas lighting this year. A recent market surveillance conducted by the EU revealed that 30% of nearly 200 lighting products tested were unsafe. The vast majority of these products have been withdrawn due to risks associated with electric shocks and fire safety. Once again, thanks to EU laws these products will never reach a shelf in Scotland. This is yet another example of the EU and the Commission putting people first.

## **Bank Charges**

Many of you will already be aware that the Supreme Court has ruled in favour of banks charging customers for exceeding their authorised overdraft limit. This decision will come as a blow to thousands upon thousands of vulnerable people who are suffering financially and can ill afford extortionate charges.

A few weeks ago I wrote to J Eric Daniels, Chief Executive of the Lloyds Banking Group, to express my anger over HBOS' new overdraft terms and conditions. A couple of months ago, HBOS wrote to all of their current account customers to advise them that they will now be charging a flat rate of £1 for every day that an account holder uses their overdraft facility. This system will undoubtedly hurt the most financially strapped. No fee should be so exorbitant that it pushes people further and deeper into debt.

The banks must start to shoulder more responsibility, not act in a way that compounds existing levels of individual debt. Such draconian policies will do little to stimulate the British, or global, economy; nor will it do thousands of consumers any good either. It is vital that Westminster pushes through legislation which will protect the most vulnerable from overdraft charges.

## **The SNP's White Paper**

It is vital that the people of Scotland are made aware that an independent Scotland would not necessarily be entitled to full membership of the EU. The SNP's Jim Mather once said that the process would be 'seamless', a statement which is entirely untrue.

The Scottish Government's White Paper was frontloaded with comments about how prosperous and influential an independent Scotland in Europe would be. The Paper even went as far as to say "An Independent Scotland would continue membership of the European Union" (page 110). Scotland's entry into the EU would need to be negotiated, a process which could be lengthy and expensive.

Mr Salmond has stated on a number of occasions that an independent Scotland would keep the pound, despite the fact that it is a condition of membership for all new states to join the Euro zone. Before anyone in Scotland goes to the polls, it is important that we know what Scotland's position in Europe would be.

## **Have You Heard of COPD?**

The 18<sup>th</sup> November 2009 marked World COPD Day.

COPD is the 'umbrella' term for people suffering from chronic bronchitis or emphysema, or both. It is usually caused by smoking and many sufferers live with the disease for years before being diagnosed. COPD is a big problem for Scotland, yet few people are aware of what it is and it is seriously underfunded in the field of medical science. There are around a 100,000 sufferers of COPD in Scotland and the figure is expected to rise by one third over the

course of the next twenty years. It is estimated to become the third largest killer in the world by 2020.

I recently visited one of the British Lung Foundations Breathe Easy groups in Dundee. The Breathe Easy groups are an effective network that offers support and information to people living with lung disease. The work of the British Lung Foundation is highly commendable and I was delighted to see a 'World COPD Day' banner hanging from the Caird Hall marking World COPD day.

I strongly support EU action to develop smoking cessation strategies which would encourage smokers to give up, before it's too late.

### **Get in Touch!**

For more information about my work in the Parliament, please do not hesitate to contact my office – I am happy to help!

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