Consumer protection

Do not sign documents you have not read carefully and whose content you do not understand!

I. General information

In this leaflet, you may find a list of the most frequent issues you may encounter as a consumer when purchasing products and services from an entrepreneur and advice on how to solve them. In certain cases you can seek help and guidance from administrative authorities that supervise observance of consumer protection legislation. Below, we focus on such situations.

1. Who is a consumer and an entrepreneur? What is a consumer contract?

A consumer is an individual who does not act within his/her entrepreneurial activity or within performance of occupation and signs a contract with an entrepreneur or deals with an entrepreneur in another manner.

Entrepreneur is a person who performs and assumes full responsibility for all gainful activities within his/her trade or other entrepreneurial activities with the intention to continuously achieve profit.

The term 'consumer contract' refers to a contract between a consumer and an entrepreneur.

2. Can the Defender investigate conduct of entrepreneur?

No. The Defender examines only unlawful or incorrect conduct of administrative authorities. The Defender has no competence to intervene in disputes between entrepreneurs and consumers. These cases can be resolved by a court or an arbitrator (in case parties to the dispute concluded an arbitration agreement, see also question 11) or by out-of-court settlement of the dispute (see question 13 and 14).

3. Which administrative authority oversees observance of Act on Consumer Protection and related regulations?

The competent authority is in particular the Czech Trade Inspection Authority (CTIA). The CTIA may check whether an entrepreneur acts unlawfully in relation to a consumer (e.g. use of deceptive or aggressive practices, failure to observe the period to resolve a warranty claim, etc.). If an unlawful action is found, the authority may impose a fine. However, it cannot interfere in contractual relations in any way nor settle disputes (i.e. it cannot declare a contract invalid, decide on a purchase refund etc.). The supervision of consumer protection is also performed by other trade licensing authorities, the Czech Telecommunication Office, the Czech Agriculture and Food Inspection Authority, the State Veterinary Administration. The basic list of contact details of these authorities is attached to this leaflet. The Defender has the power to investigate activities of all authorities mentioned above.

4. What can I do if I have a dispute with a foreign entrepreneur?

If a foreign entrepreneur is located in another member state of the EU, Norway or Iceland (the EEA), you can contact the European Consumer Centre (ESC). The ESC provides free information and advice regarding complaints about quality of purchased products or services or about behaviour and action of traders. It provides assistance with reaching amicable, out-of-court resolution of consumers' disputes with traders. You may find more details about the activities of the ESC at www.evropskyspotrebitel.cz/eng.

If a foreign entrepreneur is located in a third country outside the EEA, you can seek assistance directly at consumer protection authority of the relevant country.

5. I filed a complaint with the administrative authority. Do I have the right to be informed about results of the inquiry?

Yes, but only if you made explicit request.

6. Unfair business practices

Unfair business practices are certain types of practices of entrepreneurs towards consumers that are prohibited by the EU law and national law. The purpose of these practices is to influence consumers to make purchases that they would not have made otherwise. The prohibited practices include misleading practices (misleading actions/omissions), deceiving consumers and aggressive practices impairing the consumer's freedom of choice by harassment or coercion. Unfair practices are also prohibited in advertising. In addition to general clause characterising unfair business practices, the law also contains a list of particular practices that are considered to be unfair under all circumstances ('black list'). Among prohibited practices are surreptitious advertising, bait advertising (i.e. attracting consumers by low prices of specific products when the entrepreneur does not have sufficient supplies of these products), false claims that a product (service) will cure an illness, unsolicited mail with postal orders creating the impression that a consumer ordered the delivered goods, advertising deceptive notices of winnings, creating the impression that a consumer is not allowed to leave so-called sales presentation tours and presentation events etc. The Czech Trade Inspection Authority and other specialised authorities as the Czech Telecommunication Office, the Czech National Bank or the Czech Agriculture and Food Inspection Authority are authorised to investigate all unfair business practices and impose fines.

7. What should I do when a trader refused to accept a warranty claim?

If an entrepreneur refuses to accept a warranty claim, ask for a written confirmation of the rejection and consult an expert about possible next steps (see question 10). Besides that, you can also file a complaint with the Czech Trade Inspection Authority demanding investigation of whether the entrepreneur committed an administrative offence, for which she/he may be fined.

An entrepreneur is obliged to accept a warranty claim in his/her store (unless a different repair store is provided in the warranty certificate) and must issue a written receipt of the warranty claim that contains, among others, the applicable means of resolving the claim based on the consumer's request. Possible means of resolving the claim are stipulated in the Civil Code and the entrepreneur must not divert from these relevant provisions.

8. What should I do if an entrepreneur has not resolved my warranty claim within the statutory period?

Entrepreneur is obliged to resolve a warranty claim within 30 days of its filing, unless a longer period is agreed upon with the consumer. Means of resolving warranty claims include repair, replacement, refund or rejection of the claim. If the entrepreneur does not resolve the claim within the given period of time, the entrepreneur commits an offence, punishable by a fine by the Czech Trade Inspection Authority. The Czech Inspection Authority, however, does not investigate whether the manner of resolving the warranty claim (or its possible rejection) was justified. In case you are dissatisfied with the resolution of your warranty claim, you may seek out-of-court settlement of the dispute (see question 13 and 14) or you can file a court action.

9. Door-to-door sales, sales presentation tours and presentation events

Such ways of offering products or services place customer in a weaker position in which she/he might be under undesirable influence of the trader (e.g. an unexpected visit to the consumer's apartment, manipulation during group presentation events etc.). Therefore the Civil Code protects consumers, who may, with some minor exceptions, withdraw from a consumer contract concluded outside the entrepreneur's business premises within 14 days. Withdrawal does not have to be reasoned in any way. The consumer must be free to exercise his/her right without any fear of sanctions for doing so. To withdraw, the consumer must deliver a notice of withdrawal from the contract to the address stated for this purpose in the contract. Sometimes, this information could be written in fine print among all other information, so read the contract carefully. If the entrepreneur fails to advise the consumer in writing of the possibility to withdraw from such a contract, the period to exercise the right to withdraw is extended by 1 year.

When offering products or services in the above mentioned ways, the entrepreneur is forbidden to ask for any sort of payment from the consumer (purchase price or part of thereof, advance

payment or any other fee) until expiration of the 7-day revocation period following conclusion of the contract.

10. I have purchased a product at sale presentation tour and the seller does not respond to my correspondence. What should I do?

Due to limited possibilities of state authorities (see question 2 and 3) it is necessary to contact an expert as soon as possible to solve the situation. Some consumer disputes can be so complicated that it is the best to seek a legal counsel, who can also represent you during negotiations with the entrepreneur or in front of the court.

Furthermore, it is possible to turn to some consumer associations, which, as non-government bodies, provide free advice in the area of consumer protection. Basic contact details of consumer associations are provided in the annex to the leaflet. Free-of-charge advice is also provided by citizen advice bureaus.

11. I have signed a contract containing an arbitration clause. What does it mean for me?

If a consumer contract contains an arbitration clause, in case of the dispute, an arbitrator/arbitration court decides the case instead of the court. If you signed this contract in the period from April 1, 2012 to November 30, 2016, the arbitration clause must have been concluded as a separate agreement (not as a clause of the conditions governing the main contract), otherwise it is invalid. In addition, prior to the conclusion of arbitration clause, the entrepreneur was obliged to inform you about the principal aspects of arbitration proceedings. If arbitration proceedings concerning a consumer contract dispute arise, the arbitrator must always comply with legal regulations aimed at the protection of consumers. Effective of December 1, 2016, it is no longer possible to conclude arbitration agreements concerning disputes arising from consumer contracts.

12. I have received an arbitration award I do not agree with. Am I in risk of its execution? How can I defend myself?

Yes. An arbitration award may be set aside by the court on the basis of a consumer's petition. The court sets the award aside in case the matter is not arbitrable, when the arbitration agreement is invalid due to other reasons or when the award condemns the party to performance that the entitled person has not requested or which is impossible or illegal pursuant to national law.

You have to file a petition for setting the arbitration award aside with the court within the period of 3 months since the delivery of the award. In view of the fact that the arbitration award substitutes a judicial decision (it is enforceable), you should also apply for suspension of execution, so that you cannot be sued for execution before the decision on validity of the award is issued.

If you decide to challenge the arbitration award before the court, you should seek legal assistance from a legal counsel!

13. Can the consumer's disputes be resolved by other means rather than by the court or arbitration?

Yes. Effective February 2016, it is possible to solve disputes from contract of purchase or contract of providing services via alternative disputes resolution provided by some of the administrative authorities. The Czech Trade Inspection Authority (CTIA) resolves the majority of these disputes with the exception of financial services (for which is competent the Financial Arbitrator), electronic communications and postal services (for which is competent the Czech Telecommunication Office) and electricity, gas or heat supplies (for which is competent the Energy Regulatory Office).

14. What should I do if I want to resolve the matter via alternative disputes resolutions?

If your dispute with an entrepreneur falls within the CTIA competence, you should file a petition for initiation of alternative disputes resolution (ADR) with the CTIA. The submission for initiation of ADR can be done orally into a protocol, in writing or via online form (available here: https://www.coi.cz/mimosoudni-reseni-spotrebitelskych-sporu-adr/). The submission has to fulfil all prescribed requirements. Therefore, it is important to describe in the submission what the

consumer requests, and the consumer also has to prove that his/her claim is justified. The submission does not have to contain legal references to statutory provisions that support the consumer's claim or its legal justification. An expert (see question 10) can help you write the submission.

You can initiate an ADR within a 1-year period from the moment you asserted your rights in relation to the seller for the first time. The seller has to compulsorily participate in the procedure. The consumer can terminate his/her participation in the procedure at any time. During the ADR, the period of limitation is not effective. The initiation of the ADR also does not impede your right to refer the matter to the court.

ADR proceedings have to be terminated within 90 days (the period may be extended for additional 90 days in complicated cases) or may be terminated, besides other ways, by a conclusion of written agreement between the parties to the dispute.

Procedure before the CTIA is governed by the Act on Consumer Protection and ADR rules published by the CTIA.

II. Consumer protection in selected life situations

15. Consumer protection on financial market

The area of consumers' protection in financial markets is supervised by the Czech National Bank (CNB). The purpose of the supervision is to check the compliance with statutory obligations of banks, saving and credit cooperatives, insurance companies, pension funds, securities traders and foreign currency exchange offices and other entities subjected to the supervision. The CNB thus supervises the compliance with the prohibition of unfair business practices, prohibition of discrimination of consumers and compliance with duties and rules for providing information about the prices of services, and the manner in which prices are determined, duties stipulated by the Civil Code for the conclusion of so called distance agreements of financial services and duties in negotiating consumer loans.

Effective December 1, 2016 the CNB also supervises non-bank consumer credit providers.

Partial supervision in the area of the construction savings is also performed by the Ministry of Finance – it supervises the compliance with the conditions for providing state aid.

The purpose of the supervision is not to resolve disputes arising out of contracts concluded between clients and entities subjected to supervision (typically a dispute between a client and an insurance company regarding insurance payments or the amount of insurance payment etc.). In general, courts are competent to resolve these disputes. Some of them may be resolved by the Financial Arbitrator (see question 17). Such disputes cannot be handled by the Public Defender of Rights

Basic contact details of CNB and the Ministry of Finance are mentioned in an annex to this leaflet.

16. The savings company terminated my building savings' contract. What can I do? Only the court, as a competent body can decide whether the termination of the contract was valid.

17. What kind of disputes is the Financial Arbitrator competent to settle?

The Financial Arbitrator is competent to settle disputes:

- that arose during providing of payment services or issuing and exchanging electronic money,
- that arose during offering, providing and arranging a consumer loan or another loan, non-interest-bearing loan (free loan), or similar financial service,
- that arose during managing or administering of collective investment fund or offering investment to collective investment fund or a comparable foreign investment fund,
- that arose during offering, providing and arranging life insurance or building savings,
- that arose during providing money exchanges,
- that arose during providing investment services or providing the activities pursuant to Sec. 11, Par. 1 letter c) and f) by the Act on Investment Companies and Investment Funds.

The proceeding before the Financial Arbitrator is free and can be initiated only by a consumer's complaint.

The Financial Arbitrator strives for amicable settlement of the dispute and the Financial Arbitrator's award is subjected to judicial review.

If a party to the dispute does not agree with the Financial Arbitrator's award, she/he may file objections within a 15-day period from the delivery of this award. The timely filled objections have suspensory effect. Then the decision on objections may be litigated in front of the court, on the basis of an action pursuant to Part V of the Code of Civil Procedure, filed within two months following the delivery of such decision.

The Defender is competent to check procedures of the Financial Arbitrator.

For more information, including Complaint Filing Tutorial, refer to: www.finarbitr.cz.

18. The Czech Television or the Czech Radio requires me to pay the broadcasting fees. Can the Defender help?

No. The Public Defender cannot check whether or not the requirements to pay are substantiated. The subject of radio and television fees, the basis, the amount and the manner of their payment, as well as the possibility of exemption from payment and surcharge of owed fees, are laid down in the Act on radio and television broadcasting. For more information, visit the Czech Television's website: https://tvp.ceskatelevize.cz/poplatky/faq.php or the Czech Radio's website: https://zisext.rozhlas.cz/PagesFO/FAQFO.aspx.

III. Consumer protection in the area of providing telecommunication services

19. What can I do if I have a dispute with mobile phone operators, providers of internet or other services of electronic communication?

The power to settle disputes concerning providing the so-called electronic communication services is not entrusted to courts but to an administrative body, the Czech Telecommunication Office (CTO). If a bill for services or the quality of provided services is the matter of the dispute, the consumer must first make a warranty claim about the defective service or incorrect billing amount for services.

It is necessary to make the warranty claim within 2 months of the delivery of the bill or within 2 months of the provision of the service if the bill is not supplied. A warranty claim about the provided service needs to be made within 2 months of the provision of the defective service. If the complaint is not made in due time, the right to claim warranty expires. The warranty claim should be resolved within one month of the delivery to the service provider (in cases defined by legislation two-month time period may apply). If the service provider rejects the complaint, the consumer is entitled to file a petition with the CTO for the commencement of proceedings on the objection to the resolution of the complaint within one month of the resolution of the complaint's delivery.

20. Can a service provider unilaterally change an existing contract (increase price, change other conditions)?

Yes, it is possible. However, you must be notified of this change a month in advance and in a manner that you chose for sending the bills. Also, the provider has to inform you about this change in every store and in a manner that allows online access. In case of change of the material elements of the contract or changes in other provisions leading to deterioration of your position, the provider must inform you in a provable manner of your right to terminate the contract to the date the change comes into effect and without any sanction for not accepting the new conditions.

21. The Czech Postal Service failed to deliver a package and left a notice in my mail box to pick it up at their local branch in spite of me being at home. I do not like this outcome. Where can I make the complaint?

You can refer to the Czech Telecommunication Office that acts as so-called postal regulatory authority.

IV. Consumer protection in the area of electricity, gas and heat supplies

22. What can I do if a supplier discontinues electricity, gas or heat supplies?

Pursuant to the Energy Act, a supplier can terminate or suspend the electricity (or gas, heat) supplies in case of so-called unlawful consumption. This can happen, for example, when there is a repeated failure to meet payment obligations, when occurs tampering with the metering device (resulting in the incorrect measurement of the consumption or no measurement of the consumption at all, and the change of the collected data as a result of tampering with the metering device), or failure to allow access to the metering device despite a previous notice.

If you find yourself in the situation that the supply has been discontinued (or such situation is imminent) and you think that you have not committed unlawful consumption, you can turn to the Energy Regulatory Office (ERO), which is competent to settle disputes on the restriction or cutting off of electricity, gas or heat supplies due to unlawful consumption. If the ERO ascertains that unlawful consumption did not occur, it can oblige the supplier to reconnect the customer (continue to provide supplies).

23. I concluded a contract on electricity or gas supplies online or over the phone. In my opinion the contract is not advantageous for me. Can I withdraw from the

Effective January 1, 2016, it is possible to withdraw from a contract on electricity or gas supplies concluded over the phone, online or outside the usual business premises of the licenced holder, within a 14-day period of its conclusion. If a consumer concludes a contract on electricity or gas supplies in one of the above mentioned manners and the consumer did change the supplier. she/he may terminate the contract within a 15-day period after the commencement of electricity or gas supply. The consumer cannot be threatened by any sanction for exercising this right. To observe the period, it is sufficient if a written notice of withdrawal from the contract is sent before the period has lapsed. The period of notice is 15 days from delivery of the written withdrawal.

24. Who can resolve my dispute with the electricity or gas supplier?

Such dispute can be resolved by the Energy Regulatory Office. The dispute-resolution proceeding can be initiated by a customer who buys the electricity or gas for his/her household consumption or by a customer who is an individual-entrepreneur. The Energy Regulatory Office settles disputes between customers and licence holders regarding fulfilment of the obligations arising from contracts on electricity or gas supplies. It also determines whether such legal relationship has arisen, ceased or lasted as well as disputes regarding compensation for failure to meet the stipulated quality standards of supplies and services in the power or gas industry.

25. Controlling authority of the Energy Regulatory Office and the State Energy **Inspection Authority**

The Energy Regulatory Office (ERO) is competent to check compliance with the Energy Act, the Act on Supported Energy Sources, price regulations in the area of power industry, some other energy regulations as well as selected provisions of the Consumer Protection Act.

The State Energy Inspection Authority (SEIA) checks the compliance with the Energy Management Act (including rules for heating and supplies of hot water – but not for dividing up costs among apartment owners), price regulations concerning public support of energy production from renewable sources, combined heat and power production and secondary energy sources.

If the ERO or the SEIA find violation of legal regulations, they are entitled to impose a sanction, for example a fine. However, they are not competent to interfere directly in a relationship between the customer (consumer) and the supplier (electricity trader, operator of a distribution grid) apart from the settlement of disputes as described above.

The list with contact details of ERO and SEIA and their regional branches are provided in an annex to this leaflet.

The list of contact details of offices supervising consumer protection

The Czech Trade Inspection Authority (CTIA) - www.coi.cz

Central Inspectorate

Postal address: Štěpánská 15, 120 00 Praha 2

Telephone: 296 366 360

Inspectorate of Central Bohemia and Prague Postal address: Štěpánská 15, 120 00 **Praha 2**

Telephone: 296 366 360

Inspectorate of Southern Bohemia and Vysočina

Regions

Postal address: Mánesova 3, 370 21 České

Budějovice

Telephone: 387 722 338

Inspectorate of Regions of Plzeň and Karlovy

Vary

Postal address: Houškova 33, 308 57 Plzeň

Telephone: 377 323 596

Inspectorate of Regions Ústí nad Labem and

Liberec

Postal address: Prokopa Diviše 6, 400 01 Ústí

nad Labem

Telephone: 475 209 493

Inspectorate of Regions Hradec Králové and

Pardubice

Postal address: Balbínova 821, 500 03 Hradec

Králové

Telephone: 495 057 170

Inspectorate of Southern Moravia and the Region

of Zlín

Postal address: tř. Kpt. Jaroše 5, 602 00 Brno

Telephone: 545 125 911

Inspectorate of Moravian-Silesian and Olomouc

Regions

Postal address: Provozní 1, 722 00 Ostrava-

Třebovice

Telephone: 596 964 675

- Municipal trade licensing offices (general focus similar to the one of CTIA)

- Regional hygienic stations

- **Customs offices** (sale of products and services breaching intellectual property rights)

- Czech Agriculture and Food Inspection Authority (food, agricultural and tobacco products)

Central Inspectorate

Postal address: Postal address: Květná 15, 603 00 Brno

Telephone: 543 540 111; e-mail epodatelna@szpi.gov.cz

- The State Veterinary Administration, Regional Veterinary Administrations and Municipal Veterinary Administration in Prague

- State Veterinary Administration of the Czech Republic

Postal address: Slezská 7, 120 00 Praha 2

Telephone: 227 010 142; e-mail e.podatelna@svscr.cz

State Institute for Drug Control (human drugs)

Postal address: Šrobárova 48, 100 41 **Praha 10** Telephone: 272 185 111; e-mail posta@sukl.cz

- Czech Proof House for Arms and Ammunition (firearms, ammunition a pyrotechnics)

Postal address: Jilmová 759/12, 130 00 **Praha 3** Telephone: 284 081 821; e-mail info@cuzzs.cz

- The Czech National Bank (bank services, insurance, capital markets)

Postal address: Senovážná 3, 115 03 Praha 1

Telephone: 224 411 111, green line: 800 160 170; e-mail podatelna@cnb.cz

- The Ministry of Finance

Postal address: Letenská 15, 118 10 **Praha 1** tel. 257 041 111; e-mail podatelna@mfcr.cz

The Financial Arbitrator (transfers of financial funds, payment cards, consumer loans etc.)

The office of Financial Arbitrator

Postal address: Legerova 69, 110 00 **Praha 1** Telephone: 257 042 094, e-mail arbitr@finarbitr.cz

Regulation of advertising

The Council for Radio and Television Broadcasting (radio and TV advertising), the State Institute for Drug Control (advertising of human drugs), the Ministry of Health (advertising of heath care), the State Phytosanitary Administration (advertising of plant protection products), the Institute for State Control of

Veterinary Biologicals and Medicines (advertising of veterinary medicine products), the Office for Personal Data Protection (unsolicited advertising on the internet), regional trade licensing offices (other cases).

The list of contact details of departments of the Czech Telecommunication Office

CTO – Department for Prague region

Place: Sokolovská 219, Praha 9 Postal address: Post Box 02

225 02 Praha 025

Telephone: 224 004 503; fax: 224 004 828

CTO - Department for South Bohemia Region Postal address: Žižkova tř. 1321/1, 370 01 České

Budějovice

Telephone: 386 104 111; fax: 386 104 120

CTO - Department for West Bohemia Region Postal address: Husova 2727/10, P.O. Box 273,

305 73 Plzeň

Telephone: 377 925 911; fax: 377 236 693

ČTÚ – Department for North Bohemian Region Vaníčkova 1594/1, 400 01 Ústí nad Labem Telephone: 475 309 311; fax: 475 210 572

ČTÚ – Department for South Moravian Region

Šumavská 33, 602 00 Brno

Telephone: 541 428 611; fax: 541 214 531

ČTÚ – Department for North Moravian Region Postal address: Sokolská třída 2800/99, 702 00

Ostrava-Moravská Ostrava

Telephone: 595 693 551; fax: 596 620 252

ČTÚ – Department for East Bohemian Region Velké náměstí 1. 500 03 Hradec Králové Telephone: 495 518 305; fax: 495 518 305

For more information about the activities of the Czech Telecommunication Office you go to: www.ctu.cz; or email: podatelna@ctu.cz.

The list of contact details of the Energy Regulatory Office and the State **Energy Inspection Authority and their regional offices**

Energy Regulatory Office

Masarykovo náměstí 5, 586 01 Jihlava Telephone: 564 578 666

podatelna@eru.cz; www.eru.cz

State Energy Inspection Authority

Central Inspectorate Gorazdova 24, 120 00 Praha 2 Telephone: 224 907 340 posta@sei.gov.cz; www.cr-sei.cz

Energy Regulatory Office, subsidiary office Partyzánská 1/7, 170 00 **Praha 7** Telephone: 255 715 555

For more information about the activities of the State Energy Inspection Authority or competences of its regional inspectorate you go to website: http://www.cr-sei.cz; or e-mail: posta@cr-sei.cz.

Contact details of branches of some consumer associations

Sdružení obrany spotřebitelů – Asociace (SOS – Asociace)

http://www.asociace-sos.cz

Telephone consultancy: 542 210 549; Monday through Friday from 9:00 a.m. to 18:00 p.m.

Head of SOS-Asociace: mazalova@asociace-

SOS.CZ

Personal consultancy: Mečová 5, 602 00 Brno

© Office of the Public Defender of Rights, November 2018 Udolní 39, 602 00 Brno, information line at (+420) 542 542 888, www.ochrance.cz The Coordination Centre in Brno also ensures working of personal consultancy in other

regions: https://www.asociace-sos.cz/osobni-poradenstvi/

online advice: https://www.asociace-

sos.cz/elektronicke-poradenstvi/

The Consumer Defence Association of Moravia and Silesia

http://www.sos-msk.cz

Telephone consultancy: 608 722 582; Monday through Friday from 9:00 a.m. to 16:00 p.m.

Personal consultancy is provided in Ostrava (postal address: Přemyslovců 50, 709 00 Ostrava) and in cities of Moravian-Silesian Region, Olomouc Region, Zlín Region, Southern Moravia Region, Pardubice Region, Liberec Region, Ústí

nad Labem Region and Southern Bohemia Region: http://www.sos-msk.cz/poradny/
E-mail for consumer questions: poradna@sos-msk.cz

online advice: http://www.sos-msk.cz/online-dotazy/

The Czech Consumer Association

www.konzument.cz

Pod Altánem 99/103, 110 00 Praha 10 - Strašnice

Telephone consultancy: 495 215 266; working in Monday, Wednesday and Friday from 9:00 a.m. to 16:00 p.m.

Personal consultancy is provided by regional branches: http://konzument.cz/spotrebitel-v-kraji/kontaktni-mista.php

<u>online advice: http://konzument.cz/reseni-sporu/poradenstvi-scs/podani.php</u>

Consumer net civic association

www.spotrebitel.net

Bělehradská 235/118, 120 00 Praha 2

Telephone consultancy: 775 476 080, 222 516 521; Monday through Friday from 9:00 a.m. to 17:00 p.m.

Personal consultancy is provided by branches in Prague, Třebíč, Frýdek Místek, Sokolov and České Budějovice; http://spotrebitel.net/o-nas/kontakty

Online advice: http://spotrebitel.net/poradna/vloit-dotaz-online, e-mail http://spotrebitel.net/poradna/vloit-dotaz-online, e-mail spotrebitel.net/poradna/vloit-dotaz-online, e-mail spotrebitel.net/poradna/vloit-dotaz-online, e-mail spotrebitel.net/poradna/vloit-dotaz-online, e-mail spotrebitel.net/

TEST Civic Association of Consumers

www.dtest.cz

Černomořská 419/10, 101 00 **Praha 10**Telephone consultancy: 299 149 009,
222 767 221
Personal consultancy: Štefánikova 21, 150 00
Praha 5 (in this case is necessary to order by phone in advance)

online advice: http://www.dtest.cz/spotrebitelska-poradna

The contact details of another consumer associations pursuant to particular regions you may find on website of the Ministry of industry and trade: http://www.mpo.cz/cz/ochrana- spotrebitele/informace-pro-spotrebitele/prehled-spotrebitelskych-poraden-podle-kraju--152488/