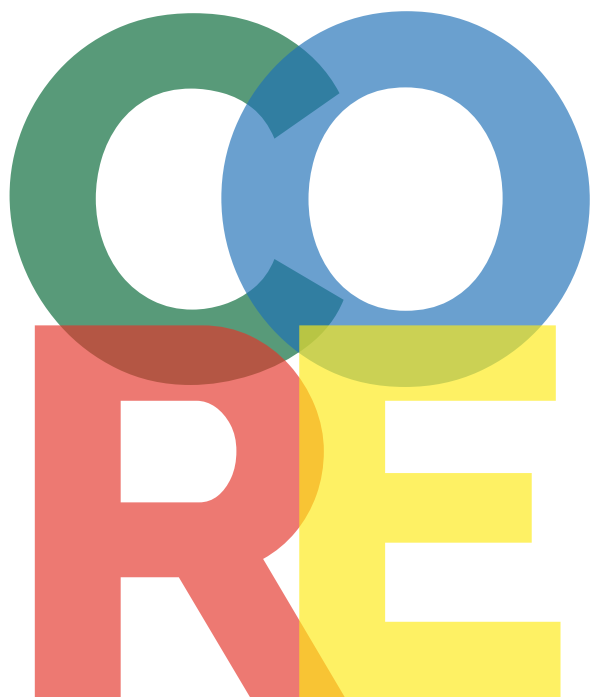




CONSUMER
(RE)GENERATION

**Teaching guide on consumer
rights for teachers**



The Consumer (Re)generation – CoRe project aims to provide citizens with the knowledge and skills needed to make informed and responsible decisions, protect their rights, and navigate the complexity of the modern market. It begins with an educational programme designed for lower and upper secondary schools, and also includes the active involvement of adults.

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Funded by the European Union. Views and opinions expressed are however those of the author(s) only and do not necessarily reflect those of the European Union or European Innovation Council and SMEs Executive Agency (EISMEA). Neither the European Union nor the granting authority can be held responsible for them.

Introduction

The **Consumer(Re)generation (CoRe)** project aims to provide citizens with the knowledge and skills they need to make informed and responsible decisions about their consumption, protect their rights and navigate the complexities of the modern market.

The project is mainly aimed at young people and one of its main objectives is to increase their knowledge and skills regarding their rights as consumers, protection tools and responsibilities. The aim is to enable young people to make more responsible and safer choices when shopping on line and in stores, through an educational programme focused on the areas in which they are most vulnerable: unfair commercial practices and how to protect themselves from them, product safety and the fight against counterfeiting.

The **“CoRe”** guide is designed to be used in secondary school classrooms and aims to contribute to the dissemination of information, tools and activities for teachers and educators that are useful for addressing consumer issues related to rights, responsibilities and how to make choices in the market with young people.

“CoRe” aims to focus on **citizens as consumers**, exploring not only the difficulties and problems but also the potential, rights and responsibilities involved in purchasing and using services.

The guide is not intended to replace professionals but to offer adults a tool for talking to young people about the subject, working with a view to prevention and knowledge development.

Furthermore, thanks to the European perspective of the project, the guide includes references to regulations, services and good practices that the **European Union** is promoting in the field of consumer protection.

The guide is divided into four modules that can be developed, if desired, within the civic education curriculum. In addition, there is a fifth chapter dedicated to the reworking of content and the creation of communication materials and a peer education event.

To learn more about how the project works and the outputs to be achieved, please consult the attachments: **Project Presentation and Regulations**



1. Consumers, rights and responsibilities

Who are consumers? What are their rights and responsibilities? What is happening in Europe? The first module aims to encourage reflection on the role of consumers, their rights and duties, but above all to promote awareness of the CONSUMER CODE and the European Consumer Agenda.



2. Shop securely

What does shop securely mean? What are my rights? What is counterfeiting? This chapter focuses on the topic, encouraging reflection on the importance of accurate information in recognising and defending against unfair commercial practices.



3. Unfair commercial practices

What is an unfair commercial practice? How can you tell if information or advertising is misleading? What about when we shop on line? The third module aims to help young people become more aware and responsible when shopping, exploring the risks and issues we may all encounter.



4. Consumer protection

What can I do and who can I turn to when my consumer rights are not respected? This module focuses on the entities involved in protecting consumers at national and European level. It also explores the tools that everyone can use to assert their consumer rights.



5. And now, it's our turn!

What can we do? This final module summarises the main topics and themes to allow each class to reflect on what they have learned and work on creating a communication message, a Young Consumers' Manifesto and a peer education event.

How to use the guide

The training course is designed to provide content and tools on the topics described, but above all to help young people *reflect on and question* the **role of the CONSUMER**.

The guide is divided into four modules that address different topics, and each teacher can expand or modify the course based on their skills and availability. In addition, there is a fifth chapter that is useful for reviewing the content of the entire course and necessary for designing and creating the competition materials and the peer education event. During the course, an entry test and a final self-assessment test will be administered to the students and adults involved (parents) in order to evaluate the effectiveness of the activity.

Within each MODULE you will find:

- a **theoretical part** on the topic with bibliographical references (links);
- a **Europe box** providing information on what the European Union is doing on the subject;
- a **current affairs** box providing additional information related to what is happening today;
- a **workshop activity** with a description of how to carry it out, an explanation of the topic, a list of the materials needed and some methodological suggestions for carrying out the training;
- **homework assignments** for students – “I’m putting myself to the test” – which also involve families, with whom students will interact to gather examples and experiences of everyday consumption;
- **multimedia materials and attachments** for carrying out the various activities.

All the modules are designed as workshops, and the languages and methodology proposed are active and use engaging communication channels. For each meeting, some homework assignments have been designed that you can propose to the class. Always allow time to check that the tasks have been completed so that there is a real opportunity for in-depth analysis and reflection. You can set aside this time before the meetings or at other times during the school day.

We also recommend that you keep all the materials that will be created, as they may be helpful in the final phase of the course when producing the project outputs.



Consumers, rights and responsabilities



Objectives:

- To learn the main information in terms of consumer rights
- To explore and reflect on one's own status as a consumer



Expected results:

- To have greater awareness of one's role as a consumer
- To increase one's knowledge of the relevant regulatory framework

Who are consumers?

According to the law (Consumer Code – Legislative Decree 206/2005), a consumer is *"a natural person acting for purposes unrelated to any entrepreneurial, commercial, craft or professional activity they may carry out"*.

Every time we buy a coffee at the bar, when we buy a new pair of shoes on line or when we rent a scooter, we are acting as consumers! All of us who, in our daily lives, rely on the purchase of goods and/or services to satisfy our needs, are consumers. The food we eat every day, the clothes we wear, the gifts we receive, the services we rely on to look our best or take care of our future and/or our family, are all products we come into contact with as consumers.

That is why it is so important to be aware of our rights and duties and, consequently, to know the **Consumer Code**.



What is the Consumer Code?

The Consumer Code is a Italian legislative measure issued in 2005 that contains provisions and regulations for consumer protection. It represents a fundamental regulatory framework that, over time, has incorporated and continues to incorporate the changes introduced over the years by various European directives to ensure an increasingly high level of protection for consumers in Italy.

Knowing the Consumer Code is essential in order to be informed about our rights and duties as consumers, but also to understand how to navigate our relationships with sellers, manufacturers and suppliers of goods and/or services. Knowing how to deal with common everyday situations involving the purchase of goods and/or services, whether in-store or on line, or being aware of the right to change one's mind about a purchase already made, for example, are fundamental aspects in avoiding unpleasant situations that could undermine consumer confidence.

Article 2 of the Code lists the fundamental rights of consumers:

- **the right to health protection** → already recognised by Article 32 of the Constitution as an inviolable human right, this is reaffirmed among consumer rights and is directly linked to the right to safety, understood as the prevention of potentially dangerous situations;
- **the right to the safety and quality of products and services** → therefore, every product on the market must be safe and pose no risk to consumers;
- **the right to adequate information and fair advertising** → producers are required to promote products and services using advertising that is as fair and clear as possible;
- **the right to commercial practices based on the principles of good faith, fairness and loyalty** → it is prohibited to provide consumers with information that could influence their ability to choose, guiding them towards purchases they would not otherwise have made;
- **right to consumer education** → provides for the organisation of activities, carried out by public or private entities, aimed at promoting awareness of consumers' rights and duties;
- **right to fairness, transparency and equity in contractual relationships** → contracts must be comprehensible, clear and complete, so as to allow consumers to adequately assess their suitability;
- **right to the promotion and development of free, voluntary and democratic associations among consumers and users** → concerns the right of consumers to associate freely and democratically and, through their representatives, to participate in decision-making processes that are of interest to them;
- **right to the provision of public services according to standards of quality and efficiency** → public services must be provided in accordance with specific quality levels. In addition, the principles of equality and equal treatment between different categories must be respected, as well as the right to be treated fairly and impartially.



Consumers in Europe

Over the last fifty years, the European Union has put in place a robust set of policies and rules that guarantee a very high level of protection and strong rights for consumers. Building on these achievements, the **new Consumer Agenda 2020–2025** has set out how to promote those rights while protecting and empowering consumers.

On 19 November 2025, the European Commission adopted the **2030 Consumer Agenda**, a new strategic framework for EU consumer policy that sets out priorities and concrete actions for the period 2025–2030. The Agenda is an evolution of the New Consumer Agenda adopted in 2020 and aims to improve consumer protection and promote competitiveness, social fairness and sustainable growth by addressing **four priority areas**:

- An **action plan for consumers in the single market** aimed at addressing the obstacles that prevent them from fully enjoying the benefits of the single market.
- **Digital fairness and online consumer protection** to strengthen consumer protection, particularly for minors, in the digital environment.
- **Sustainable consumption** to ensure that consumers have access to sustainable products and services and are better protected from greenwashing.
- **Effective enforcement of rules and remedies to protect consumers** from market operators who do not comply with the rules and to protect companies that comply with the rules from unfair competition.



Current events: To support the definition of the Consumer Agenda 2030, the European Commission conducted a public consultation, open at EU level from May to August 2025 and aimed at relevant stakeholders, with the aim of gathering useful contributions to effectively address the main challenges and respond in a targeted manner to the needs of consumers and economic operators. The **public consultation** provided interesting insights for the development of the Consumer Agenda 2030, whose priority areas, themes and main actions largely reflect those highlighted and supported by stakeholders.

Being consumers is something that concerns us all, because from an early age we buy products and use services. Being **aware and informed consumers**, acting with knowledge of our rights and behaving correctly in this area is everyone's duty. The role of consumer does not only imply having rights recognised, but also consciously exercising one's responsibilities through informed purchasing choices and using the tools available, such as complaints, to actively contribute to change.



in Class



Topic: reflection on who consumers are and why it is important to have a Consumer Code that protects their rights. Discussion on which rights young people consider fundamental for the younger generations of consumers.



Materials: internet connection and devices, Project Presentation attachment, sheets of paper, pens, attachment 1.1 situations, attachment 1.2 theory, sticky notes or post-it notes and a container to put them in.



Activity description:

Using the Project Presentation attachment, begin the meeting by explaining the type of course you will be teaching and the competition that will actively involve the class (10 minutes).

Divide the group into pairs, hand out sheets of paper and pens, read the different "situations" to understand who the consumers are (Attachment 1.1 Situations) and at the end of each one, ask the groups to write on the sheet whether, in their opinion, there are consumers present and to indicate the roles of any other subjects. Finally, create a discussion with the whole class, asking why they considered some subjects to be consumers and others not (15 minutes).

Then ask each pair to write their own **definition of a consumer**, giving concrete examples. You can transcribe all their ideas into a single file or create a shared document. (15 minutes).

Now, using the theory section of the guide and Appendix 1.2 Theory, provide information on consumer rights that are protected in Italy and Europe. (10 minutes)

At this point, give each pair of students a piece of paper on which they should write what they consider to be the fundamental **rights of young consumers** (one right per piece of paper). Ask them to clearly describe what that right means to them and not to limit themselves to using a single word. Example: the right to "simple" information - when I buy a product or service on line, there is a lot of complicated text that is not easy to understand. (10 minutes)



Consumers, rights and responsibilities

Once everyone has finished, collect the folded pieces of paper and mix them up in a container. Now form groups of 4 and ask them to pick two or three pieces of paper, depending on how many you have in total. They should read them, analyse them and discuss as a group the possible **actions and ideas** that could be implemented to enforce the proposed right. (15 minutes)

Ask them to summarise their group work in writing. (15 minutes)

To stimulate reflection and analysis, you can ask the following questions: Who are the main consumers? Are there other parties involved? Is the right described valid and does it meet the needs of consumers? How could it be implemented in practice (ideas and proposals)?

In conclusion, have the students read the different analyses and evaluate collectively which ideas best protect the rights of young consumers. (15 minutes)

Suggestions: *If the class finds it difficult to reflect on or analyse the rights, you can suggest examples or revisit the situations (Annex 1.1). In addition, as a conclusion, you could write a DECALOGUE of the fundamental rights of young consumers, based on the class discussion and following a group vote. We ask you to keep all the materials produced by the class during the activity as they will be useful in the final reworking and drafting of the manifesto.*



Put yourself to the test:

Now everyone will have to become a "European Commission interviewer", writing at least two questions to ask at least two family members, relatives or adults. The aim of the interview is to gather information on: what are the main problems for consumers and what should be the priorities for the next five years (2025-2030) in Europe in terms of protecting rights. Finally, explain the **2030 Agenda** for consumers for the five-year period 2025-2030 to the adults you interviewed. The interviews should then be transcribed, presented to the class and kept for future activities.



Attachments: visit the website for attachments and further reading



Shop securely

The rights you need to know to shop securely in-store and on line



Objectives:

- Provide information on how to recognise safe products and shop safely on line and/or in-store.
- Provide guidance on key consumer rights when shopping on line and/or in-store.



Expected results:

- Know how to recognise the characteristics of a safe product and service, including on line.
- Be able to shop on line and/or in-store in a more informed and secure manner and exercise your rights

The right to purchase safe products

In the European Union, **only safe products can be placed on the market** (on line or offline). European standards define product safety criteria and prohibit the sale of non-compliant products. **Companies** are required to ensure the safety of their products and, if a dangerous product is found on the market, they must take action to remedy the situation; at the same time, **national authorities** have the power to take measures to protect consumers. In Italy, the Ministry of Enterprise and Made in Italy guarantees

the conformity and safety of products intended for end consumers and others by monitoring goods already on the market and those imported from non-EU countries.

A **product** is defined as "safe" when, under normal or foreseeable conditions of use, it presents no risk or only minimal risks, considered acceptable and consistent with a high level of protection of consumer health and safety.

Regulation (EU) 2023/988 on General Product Safety is the new European legislation that applies to all consumer products placed on the European market, whether new, used, repaired or reconditioned, and repeals the previous Directives, identifying the criteria for assessing whether a product can be considered safe for the consumer.

To shop safely, it is always a good idea to check **the manufacturer's contact details**, the **accuracy of the instructions in your language** and that the product is **safe and stable after assembly**.

Check **labels and any suspicious chemical odours**, register the product if required and, before purchasing, consult **official databases such as the Safety Gate** system to ensure that it has not been withdrawn from the market. If in doubt, you can contact the **relevant national authorities** for assistance with product safety.

Please note! It is important to check for the **"CE" mark** on products sold in the EU. This mark indicates that the product meets all the requirements to be considered safe for human health and the environment.

Safety Gate



The European Commission provides advanced technological tools to strengthen cooperation between Member States. One of these is **Safety Gate**: a rapid alert system that allows for the immediate communication of information on dangerous non-food products between Member States and the European Commission with the aim of removing such products from the market, including on line. National authorities send alerts to Safety Gate with information on the type of product detected as dangerous, a description of the risk and the measures taken by the economic operator or ordered by the authority. All countries must follow up on this information and, if they find the same product on their markets and have taken further measures, they must also share this information on Safety Gate.

As consumers, it is always a good idea to check product safety alerts on Safety Gate to ensure that you have not purchased a product that has been withdrawn from the market.

What is counterfeiting?

A threat to the purchase of safe products is the spread of **counterfeiting**: a global phenomenon that affects all manufacturing sectors and is often linked to criminal organisations. This phenomenon causes economic losses, damages the image of Made in Italy products, puts consumers' health at risk, reduces employment and discourages investment in innovation and creativity. **Anti-counterfeiting policies** are essential for industrial policies and for supporting the competitiveness of the production system. In Italy, the [Directorate-General for Industrial Property - Italian Patent and Trademark Office](#) is responsible for developing policies and strategies to combat counterfeiting. In collaboration with the Guardia di Finanza (Italian Financial Police), it also coordinates the [Anti-Counterfeiting Hotline](#) to support businesses and consumers in reporting illegal activities.

Counterfeiting is not always obvious, and it is easy to make the wrong purchase. To avoid unknowingly buying counterfeit goods, however, it is important to follow some simple basic rules from MIMIT:

- always go to authorised retailers who offer clear guarantees on the origin of the goods;
- avoid buying products that are too cheap: a low price may be tempting, but it is often a sign of poor quality and sustainability;
- check the quality of the product you intend to purchase (presence of unpleasant odours, imprecise finishes, inaccurate logos, etc.);
- always check the labels of the products you buy (the label is their "identity card") and be wary of those with small or unclear writing or without indications of origin and the "CE" mark;
- only purchase products in intact packaging, with the manufacturer's name, ensuring their origin and any quality or certification marks;
- before making significant purchases, seek the advice of people who have greater knowledge of the product;
- Pay greater attention when purchasing products offered on the internet or on television programmes, especially in cases where it is not possible to inspect the goods before purchase.

Once the purchase has been made, consumers can exercise other rights that protect them, for example, if they change their mind or the product is damaged.

Right of withdrawal

In the case of a **purchase made in a shop**, it is only possible to exchange the goods if the seller allows it. In the case of **purchases made on line** or in **other contexts other than a physical shop**, however, we have the [right to change our mind](#) by returning the items and obtaining a refund.

It is therefore possible to return the purchased item within 14 days of receiving the goods, without having to provide any justification. The right of withdrawal always includes the right to be reimbursed, but the return costs must be paid, unless they are explicitly borne by the seller.

In any case, the product to be returned must always be intact.

Please note! For contracts concluded during an unsolicited home visit or during excursions organised to promote or sell products, the period for exercising the right of withdrawal is extended to 30 days.

Right to legal warranty

Another important right to be aware of is the ["legal warranty of conformity"](#), which protects consumers in the event of purchasing defective, malfunctioning or non-compliant products. For any type of new product we purchase, the legal guarantee of conformity **lasts for 24 months and is completely free of charge**. The 24 months start from the date of purchase and in order to enforce the guarantee, it is necessary to **keep proof of purchase** (e.g. the receipt).

If, during the 24-month period, we find that the product we have purchased has conformity defects, we can contact the seller and request that it **be repaired** at no cost to us. If the item cannot be repaired, we can then request **a replacement**, which will also be provided at no additional cost. If, on the other hand, the product is no longer available, we are entitled to receive an **equivalent product**. Finally, if the product cannot be repaired or replaced, you can request a **proportional reduction in price or termination of the contract**.

The **guarantee may also apply to services**, such as tourism, travel, shows, events, etc., which have been paid for but which it has been impossible to use due to cancellations, the impossibility of providing the service or other circumstances, and you are entitled to a refund of the amount paid.

The legal guarantee can also be exercised with regard to **digital content**, digital services and goods with digital elements. Therefore, this guarantee also applies to contracts that do not involve the payment of a price but the transfer of personal data.

The right to repair

The European Directive on the [Right to Repair \(Directive 2024/1799. Right to Repair – R2R\)](#) for consumers aims to make product repair easier and cheaper by obliging manufacturers to provide timely and affordable repair services and to inform consumers about their right to repair, thereby reducing waste and extending the life of goods. The directive imposes an obligation to repair beyond the legal warranty period, even if the consumer has to pay for it.

This directive must be transposed by Member States by 31 July 2026 and provides consumers with access to spare parts, tools and repair information. In addition, thanks to the support of on line platforms, it will be easier to find local repair services and shops selling reconditioned products.



Tips for on line shopping

When shopping on line, it is a good idea to follow the **advice** provided by the Italian Competition and Market Authority (AGCM):

1. **Be wary of excessive discounts and offers** of products at ridiculously low prices or for free.
2. Check the **product specifications** on the manufacturer's website or by comparing them with well-known and reputable websites.
3. Pay particular **attention** to purchases that must be made directly through social media: it is preferable to make purchases on websites of sellers who use certified procedures.
4. Carefully analyse any **suspicious similarities with other websites**
<https://www.marchioitsconto.com/> • <https://www.marchio.shop/>
<https://www.marchio.com/it/>
You may come across "scam websites" which, with minor differences, imitate the official websites of well-known brands.
5. Check that the website's **homepage** contains the **seller's main information** (name, physical address, VAT number, contact details) and the general terms and conditions of sale. If you have any doubts or find any inconsistencies, contact the seller. Do not proceed with purchases if these elements are not present.
6. Search for **comments** about the website where you intend to make a purchase through search engines, review portals or consumer associations.

7. Carefully examine the **linguistic correctness** of the texts published on the website: ungrammatical or incoherent sentences may be clues that it is a scam website.
8. Carefully examine the procedures for **returns/withdrawals** (existence of a form, return costs, refund times) and whether it is indicated that the cost of the return (perhaps to distant countries) is borne by the consumer, as is often the case.
9. Verify the existence of **the legal guarantee of conformity** (2 years for new products) and its content. Check that the operator has an after-sales service.
10. Do **not** buy from websites that only accept **payment by bank transfer**, without actually allowing payment by credit card or other traceable payment systems.



Current events: The increase in on line sales in the EU has led to a growth in **unsafe, counterfeit or non-compliant** products, with risks for consumers, the environment and competition. To mitigate these risks, the **Digital Services Act (DSA)** requires platforms to combat illegal content and provide tools to report it and challenge content moderation decisions. It also introduces **traceability requirements** for on line sellers and prohibits deceptive practices such as **dark patterns**, imposing greater **transparency in advertising** and product recommendations.

An analysis of a mystery shopping exercise conducted by the EU Commission found **widespread non-compliant products** on Temu, such as toys and electronics. If the violation of Article 34 of the DSA is confirmed, Temu could face **penalties of up to 6% of its global turnover** and be required to take corrective measures.

Our daily behaviour on the internet generates a huge amount of data that is collected and used for profiling. We often find ourselves using a service thinking that we are doing so free of charge, when in fact the economic transaction, in this case, is the transfer of personal data in exchange for the use of the service.

When the product is free, you are the product!

It is therefore necessary to be careful about who we give our data to, directly or indirectly, before giving our consent.

in Class



Topic: reflection on the right to shop safely and on the characteristics of a safe product and/or service. Discussion on the problems consumers may encounter after making a purchase.



Materials: internet connection and device, attachment 2.1 theory, attachment 2.2 images part one, attachment 2.3 theory, attachment 2.4 images part two.



Activity description:

Begin the session by reviewing the concepts covered in the previous workshop, using the material in Chapter 1 (consumer rights, Consumer Code and Consumer Agenda) and reading some of the interviews that the pupils conducted as part of the "I'm putting myself to the test" assignment. Discuss with the class the priorities they have identified for the next five years with regard to the protection of consumer rights in Europe. (15 minutes)

Using the material in the guide (theoretical content) and in Annex 2.1, explain to the class: **the right to purchase safe products**, the characteristics that products must have in order to be safe, the **Safety Gate** and **counterfeiting**. (15 minutes)

After the explanation and any discussion, project one image at a time (Annex 2.2) and ask the groups to "find the mistake" with regard to consumer rights. (15 minutes) Each group will look at the image, discuss it and try to explain the mistake or problem they see with regard to the theme of "safe purchasing". The situations will refer to real-life episodes and will be related to the content you have presented. Example of images: *the image will show a counterfeit product being purchased on the street or a person checking the product and noticing that information is missing (CE mark).*

Once the groups have identified the possible errors, encourage discussion and sharing. Discuss with the class what they have observed and what they have deduced from each situation (10 minutes), then present the other content (Annex 2.3 theory): **right of withdrawal, right to legal guarantee, right to repair, on line purchases and Regulation 2022/2065** on digital services. (15 minutes)

Now you can repeat the previous activity, project new images (Annex 2.4) and asking the groups to “find the error” again. (15 minutes) Again, the situations will refer to real-life episodes and will be related to the topics you have presented.

To conclude, ask the class how many of the concepts presented they already knew and if they have any real-life examples related to the topic. To stimulate discussion, you can ask some final questions: What do you think are the most common problems and mistakes when purchasing a product or service? Have you ever had to assert your rights because of a faulty, non-functioning or incorrect purchase? Do you think it is useful and important to know about these issues and why? Are these issues that many people are aware of or that should be more widely known? Finally, explain the work they will have to do at home

Suggestions: *It may be useful to share the slides with explanations of the content with the class. If you would like to expand the classwork, in addition to using images for “spot the mistake”, you can include newspaper headlines, stories or accounts that talk about legal warranty rights, the right of withdrawal, counterfeiting, etc.*

Put yourself to the test:

Divided into small groups or pairs, the students will have to write at least 4 questions to ask at least two family members, relatives or adults on the topic of rights, risks and solutions with regard to the safe purchase of products and services. The aim of the interview is to gather information on how well adults are informed and aware of their rights when making a purchase. The questions should refer to the content covered during the workshop. The interviews should then be transcribed, presented to the class and kept for future activities.

 **Attachments:** visit the website for attachments and further reading



Unfair commercial practices



Objectives:

- Learn the information needed to make informed and responsible purchases, including on line
- Learn to recognise unfair commercial practices



Expected results:

- Increase awareness of one's own purchasing behaviour and the potential pitfalls lurking in digital markets
- Reduce purchasing behaviour and choices influenced by misleading information

What is an unfair commercial practice?

Whether we are about to purchase a good or use a service, it is important that this is done in complete freedom and that it meets our needs and tastes without any conditioning, and that it is possible to access all information in a transparent manner in order to **make a free and informed choice**. **If this is not the case, we are faced with an unfair commercial practice.**

Unfair commercial practices

The Consumer Code (Legislative Decree 206/2005) establishes that commercial communications must be fair, based on good faith and professional diligence, and defines a **commercial practice** as *'any action, omission, conduct or statement, commercial communication, including advertising and marketing of the product, carried out by a professional in relation to the promotion, sale or supply of a product to consumers'*. These are therefore actions, behaviours and statements used to promote a good or service to consumers. In addition to advertising, promotional messages and labels, this definition also includes verbal statements by the seller and after-sales behaviour.

A commercial practice is considered **unfair** when it tends to **mislead the consumer** about the price, the characteristics of the product or the methods of use.

A commercial practice is defined as unfair if it *"is contrary to professional diligence and is false or likely to significantly distort the economic behaviour of the average consumer to whom it is addressed or of the average member of a group if the commercial practice is directed at a specific group of consumers"*.

Such practices are contrary to the principles of fairness and good faith that a consumer would normally expect from a professional (so-called professional diligence) and compromise, or are potentially capable of compromising, the economic behaviour of the consumer, hindering their ability to make an independent and informed decision.

There are two types of unfair commercial practices:

- **misleading**, which provide false or partial information or omit information in order to potentially mislead the consumer, leading them to make a commercial decision that they would not have made otherwise. This can be conveyed through various channels, e.g. television, the internet, social media, or even the more traditional flyer;
- **aggressive**, which use undue pressure, coercion or harassment, limiting or influencing the consumer's freedom of choice.

Greenwashing

In recent years, there has been a widespread use of commercial statements, advertising messages and information that are not always credible and reliable with regard to sustainability and respect for the environment. Many of us have encountered **misleading environmental claims**, known as greenwashing, which is a truly unfair commercial practice.

This is an action carried out by companies which, through **misleading environmental claims**, tend to give a false impression of their environmental impact or benefits with the aim of inducing consumers to make choices they would not otherwise have made.

Presenting products as environmentally friendly through vague or even false claims is a typical greenwashing practice.

To recognise greenwashing, you can look out for certain **signs**:

- information that claims to be certified without actual recognition by authorised bodies;
- use of vague or ambiguous information (e.g. ecological, green, sustainable) without reference to actual data;
- highlighting of irrelevant statements referring to environmental improvements that are already legal requirements;
- untruthful environmental statements;
- statements that suggest that a product is better than others in terms of environmental impact, without reference to the characteristics that would make it so.

Empowering Consumer for the Green Transition



The practice of greenwashing is prohibited by the Consumer Code and, at European level, has been further addressed by the recent ECGT ***(Empowering Consumers for the Green Transition)*** Directive.

The Directive, which must be transposed by Member States by 27 March 2026, contributes to the spread of more **sustainable consumption patterns** by reaffirming the responsibility of economic operators to provide clear, relevant and reliable information to consumers, thus combating unfair commercial practices that mislead and prevent sustainable consumption choices.

In particular, the Directive addresses practices associated with the premature obsolescence of goods, misleading environmental claims (greenwashing), misleading information on the social characteristics of products or companies, and non-transparent and non-credible sustainability labels.

The directive therefore represents a step forward that will enable consumers to make more informed and conscious purchasing decisions.



Current events: An example of a misleading communication strategy regarding the characteristics and environmental impact of its products, in this case clothing, is the one that has been challenged by Shein, a well-known brand operating in the "fast" and "superfast fashion" sector. In July 2025, with ***measure PS12709***, the Italian Competition and Market Authority (AGCM) fined the company that manages the **Shein** product sales websites in Europe **€1 million** for the use of **misleading green claims** about its products and alleged environmental initiatives. The communications in the "#SHEINTEKNOW", "evoluSHEIN" and "Social Responsibility" sections were found to be vague, generic and/or overly emphatic, and in other cases, omisive and misleading. In assessing the unfairness of Shein's conduct, the AGCM emphasised Shein's greater duty of care as a company operating in the **highly polluting fast fashion sector**.

Beware of influencer marketing!

The promotion and advertising of products and services is increasingly carried out through social media and the use of influencer marketing strategies.

Unfortunately, even though these channels, it is possible to encounter unfair commercial practices.

Recently, the Communications Regulatory Authority (AGCOM) approved the **“Guidelines aimed at ensuring compliance with the provisions of the Consolidated Law on Audiovisual Media Services by influencers”** in order to ensure that influencers also comply with the Consolidated Law on Audiovisual Media Services, as creators, producers and disseminators of content and therefore holders of a real editorial responsibility for what they publish on social and video sharing platforms. In this way, influencers are also required to comply with the principles of transparency, fairness and recognisability of commercial content.

But who are influencers? The guidelines identify influencers as *‘natural or legal persons who, including through virtual characters, disseminate content to the public via digital platforms, in particular social media, and who **may have a significant impact on the behaviour and choices of that audience**, in a manner similar or comparable to that of audiovisual media service providers’* and who must therefore act in accordance with the relevant national jurisdiction.

For this reason, they are required to comply with the **principles of transparency and fairness of information**, the application of regulations on the **protection of minors** and **fundamental human rights**, and the provisions on **commercial communications** and product placement aimed at making any promotional purposes transparent to the public.

It is important to note that in cases where influencers receive remuneration or other types of benefits, such as accommodation or dinners, to promote a brand's products or services in their posts, this activity must be declared as advertising.

Along with the Guidelines, AGCOM has also approved a Code of Conduct for Influencers, who must be clearly identifiable and adhere to specific rules. The Code applies to “relevant” influencers, i.e. those who have 500,000 followers or an average of one million monthly views on at least one of the social media or video sharing platforms they use. They are required to complete the registration form for the list of relevant influencers, as established by the Guidelines.

Influencers in Europe

A European Union survey, published in 2024, aimed at verifying compliance with current legislation on the disclosure of commercial communications, analysed the posts of 576 influencers on various platforms (Facebook, Instagram, Snapchat, TikTok, Twitch, X and YouTube), which revealed that 97% published advertising content, but only 20% clearly identified it as such. In addition to this finding, the survey found that 119 influencers promoted unhealthy or dangerous activities (junk food, alcohol, cosmetic treatments, gambling, cryptocurrency trading). Following this finding, 62% of the influencers monitored were then subjected to further investigation.



Current events: In Italy, in July 2024, the Italian Competition and Market Authority (AGCM) launched an investigation into a number of influencers to ascertain the existence of unfair commercial practices such as the use of fake followers, unverifiable reviews, promises of easy earnings, failure to use an advertisement label informing consumers of the advertising nature of the content produced, and hidden advertising. The investigations concluded in 2025 with fines of €65,000, as per the AGCM [press release](#).

Dark pattern

Dark patterns (deceptive design patterns) can be considered an unfair commercial practice in the digital environment. These are *"dark paths created by companies to push users, through the manipulation of their decision-making process, the exploitation of their cognitive biases and a lack of transparency about the use of their data, to perform actions that they would not otherwise have performed or to make it more difficult for them to perform others"* (Source: AGCM). In essence, they are interfaces and navigation paths designed to influence users to take unconscious or unwanted actions that are potentially harmful to privacy but favourable to the interests of the platform or service operator.

These patterns aim to influence our behaviour and can hinder our ability to effectively protect our personal data.

As part of the fact-finding investigation (Privacy Sweep) conducted by the international **GPEN (Global Privacy Enforcement Network)** network, 26 data protection authorities from the GPEN (Global Privacy Enforcement Network) combed through 899 websites and 111 apps between 29 January and 2 February 2024, identifying at least one type of deceptive design in 97% of cases. The analysis took into account several indicators, including: the use of complex and confusing language in privacy policies, the inclusion of additional and unnecessary steps, the introduction of design elements to influence the perception of privacy options, and the request for excessive personal information to access a service.

European Data Protection Board

The European Data Protection Board (EDPB) has published **guidelines** on how to recognise and avoid dark patterns, offering practical recommendations to social media managers, designers and users on how to deal with these interfaces. Six types of “deceptive design patterns” have been identified. Users may encounter:

- a huge number of requests, information, options or possibilities aimed at pushing them to share as much data as possible and unwittingly allow the processing of personal data against their expectations (overloading);
- interfaces designed in such a way that users forget or do not reflect on aspects related to the protection of their data (skipping);
- emotional or visual stimuli (stirring) that may influence their choices;
- obstacles or blocks in the process of informing users about the use or management of their data (hindering);
- inconsistent or unclear interfaces that do not allow users to understand the purposes of the processing of their data (fickle);
- interfaces designed to hide information and privacy control tools from users (leftinthedark).



in Class



Topic: reflect on the issue of unfair commercial practices. Discuss what they are, what effects they have and what the regulations are for influencer marketing.



Materials: Paper and pens, internet connection and devices, Appendix 3.1 theory, Appendix 3.2 video, Appendix 3.3 guidelines and Appendix 3.4 current affairs box.



Activity description:

Begin the workshop by reviewing the work done, reading the articles created for the "Test myself" assignments and checking if there are any doubts or questions about the content. (15 minutes)

Next, divide the class into pairs or small groups and ask them to create an **advertisement** for a product, without giving them any reference to regulations or rules. The aim of the task will be to sell their product or service to the rest of the class, "by any means possible". The groups will then have to create an advertisement that takes into account the characteristics of the product, the target audience (young people, etc.) and the means of communication they want to use.

To guide the process, you can provide the following questions: What would you do to promote the product? Where and how will the product/service be advertised? Who would you hire to sell it? Now ask each group to write a slogan, a script for a short promotional video they would make for their product, and a list of actions they would take to improve sales and promote their advertisement. (20 minutes)

Next, have the class present their ideas: each group can explain how they developed their material, read their slogan and present their adverts. (25 minutes)

Taking inspiration from the methods used by the various groups and the theory in the guide on the topic of **"unfair commercial practices"**, present the content to the class and explain the difference between the various types they may encounter (Annex 3.1 theory).

Unfair commercial practices

Lead the class to reflect on the **right to transparency** and **truthfulness of information** and the **right to make an unbiased choice** when making purchases. (15 minutes)

Show the attached videos (Annex 3.2) on the topic of influencer marketing and ask the pupils to work in pairs to think of **three rules** that they think influencers should follow when advertising a product or sharing their content on platforms. (10 minutes)

Supplement the groups' findings with the "Guidelines aimed at ensuring compliance with the provisions of the Consolidated Law on Audiovisual Media Services by influencers" (Annex 3.3 guidelines) developed by AGCOM. (5 minutes)

If possible, ask the groups to review the advertisement they have created, taking into account the guidelines just presented and what has emerged in class regarding the transparency and accuracy of the information disseminated.

Suggestions: *To make the presentation of the advertisements more interactive, at the end of the presentation of all the pairs, you can ask the class to vote for the group that has created the most convincing project. To explore the topic further, we recommend showing the class the cases that Europe has sanctioned for unfair commercial practices (Annex 3.4 current affairs box).*

Put yourself to the test:

Ask students to read Annex 3.4 current affairs box and the link contained therein with measure PS12709 of the Italian Competition and Market Authority (AGCM). You can also have them research investigations or sanctions involving large companies in relation to the topic of unfair commercial practices.

Each student must then tell at least two family members or relatives what they have learned in the workshop and from studying the material and come up with two questions to ask two people. The aim of the interview is to gather information on how well informed and aware adults are of unfair commercial practices.

The interviews should then be transcribed, presented to the class and kept for future activities.

 **Attachments:** visit the website for attachments and further reading



Consumer protection



Objectives:

- Learn about the institutional entities involved in consumer protection
- Learn about the different roles of these entities at national and European level



Expected results:

- Increase knowledge about the entities operating at national and European level
- Learn about the entities to contact to protect one's rights depending on the issues encountered

The key players in consumer protection

There are many institutions involved in **consumer protection**, each of which performs specific functions depending on its role and the issues it deals with. Knowing these institutions and understanding who to contact is the first step in exercising your rights.

The **institutional bodies** involved in consumer protection are:

- ***The Ministry of Enterprise and Made in Italy (MIMIT)***, through its strategic actions, protects competition and consumer rights by monitoring prices and promoting policies and regulations. Within the Ministry, the Directorate-General for Consumers and the Market has specific responsibilities in the field of consumer protection.



- Consumer associations are organisations that protect the rights and interests of consumers by offering advice, assistance, information and training. **Cittadinanzattiva** is one of the associations recognised by the Ministry of Enterprise and Made in Italy and is registered with the National Council of Consumers and Users (CNCU).
- The **National Council of Consumers and Users (CNCU)** is the national representative body of consumer and user associations established within the MIMIT. It promotes the strengthening of the position of consumers/users in the market and is composed of associations recognised under Article 137 of the Consumer Code and a representative of the Unified Conference.
- The **Competition and Market Authority (AGCM)**, known as Antitrust, verifies compliance with market rules, protecting competition and consumers. It monitors unfair commercial practices, unfair terms and conflicts of interest, assigns legality ratings and promotes rules in favour of competition.
- The **Communications Regulatory Authority (AGCOM)** is the authority that regulates and supervises the communications, audiovisual, publishing, postal and on line platforms sectors. It draws up regulations, prevents dominant positions, guarantees equal treatment and manages ConciliaWeb for the resolution of disputes between users and telephone and audiovisual media service operators.
- The **Regulatory Authority for Energy, Networks and Environment (ARERA)** performs regulatory and control functions in the energy, gas, water, waste and district heating sectors, promoting competition and efficiency in public services. It protects users and consumers through the Consumer Help Desk, managed by Acquirente Unico on behalf of ARERA, which offers information, assistance and free dispute resolution.
- The **Transport Regulatory Authority (ART)** regulates the transport sector and access to infrastructure, defining quality standards and user rights. It manages conciliations through ConciliaWeb to resolve disputes concerning travel by train, ship, bus and aeroplane.
- The **Personal Data Protection Authority (Privacy Guarantor)** monitors compliance with data processing regulations. It examines complaints, proposes regulatory innovations, issues guidelines and codes of conduct, and can impose administrative sanctions.
- The **Bank of Italy** performs banking and financial supervision functions on intermediaries, ensuring the fairness of the system. It provides services to citizens, analyses reports, publishes notices on unauthorised entities and protects the customers of supervised intermediaries.
- The **Banking and Financial Arbitrator (ABF)** is an alternative to civil justice for the resolution of disputes that may arise between customers and banks and other intermediaries in relation to banking and financial transactions and services.



Consumer protection

- The **National Commission for Companies and the Stock Exchange (CONSOB)** is the financial markets supervisory authority. It has powers to control the Italian financial market. It can sanction illegal conduct and works to develop a financial culture among savers.
- The **Insurance Supervisory Authority (IVASS)** is responsible for protecting policyholders and supervising the transparency and fairness of insurance and reinsurance companies. It protects consumers, offers assistance, conducts market studies and regulates the sector with specific rules for operators and intermediaries.
- The **Price Surveillance Authority** monitors and verifies any speculative phenomena reported by consumer associations. It proposes targeted market reform measures to the government following the analysis and verification of anomalies or malfunctions.

Protection tools

- In addition to protection agencies, consumers have various tools at their disposal to assert their rights. Direct complaints are the most immediate way to report a disservice or violation directly to the professional or company. The complaint must specify personal details, the product or service purchased, the circumstances and the request for redress. If we need help in submitting a complaint, have not received a response or have received an unsatisfactory response, we can contact consumer associations, which can also help us to resort to an ADR (**alternative dispute resolution**) procedure: this tool allows you to avoid going to court, is quick (conclusion within 90 days, extendable by another 90 days in complex cases) and guarantees impartiality, transparency and fairness.

Consumers can also report to the **relevant authorities** (second instance complaint) in order to open investigations into unfair companies that do not respect consumer rights. This procedure does not lead to compensation for the consumer, but, at the end of the investigation, it may lead to the imposition of sanctions on the company by the relevant authority.

*Imagine you have bought a train ticket and arrive three hours late due to a breakdown. You are entitled to compensation from the railway company. Depending on the type of disruption (e.g. if your train has been cancelled or is delayed by more than 60 minutes at departure), the railway company must give you the choice between a full refund of your ticket or continuation of your journey by alternative transport. These rights are enshrined in the **European Regulation on the rights and obligations of passengers in rail transport**. If you have submitted a complaint about a disruption and your request has not been recognised, you can initiate the conciliation procedure through the Transport Regulation Authority (ART), with the help of a consumer association if necessary.*



Consumers in Europe



When the complaint or dispute is cross-border, you can contact the **European Consumer Centres Network (ECC-Net)**, which is a European network co-funded by the European Commission and the Member States, with a national contact point in each country. These centres are responsible for informing citizens about their consumer rights, supporting them in resolving disputes with sellers in other EU countries (or in Iceland, Norway and the United Kingdom), and guiding consumers when it is not possible to resolve the issue.



Current events: Every year, the various sectoral authorities report to Parliament on their activities. Their reports also provide a snapshot of the situation regarding the disservices complained about by consumers on the basis of reports and complaints they have collected. The reports are available on the websites of the individual authorities and offer various insights into the major difficulties encountered by consumers.

Defending your consumer rights **means choosing to be an active part of the process**. Being an engaged consumer means knowing your rights, staying informed, gathering useful evidence, filing complaints and reports correctly, and contacting consumer protection agencies when necessary. This attitude increases the chances of obtaining a concrete solution and helps to improve the services offered, strengthens collective awareness, and transforms every citizen into a more informed and responsible consumer.



in Class



Topic: understanding and learning about consumer protection tools and bodies; knowing how to deal with illegal situations; playing an active role as a consumer and citizen and understanding the importance of accurate information.



Materials: internet connection and device, attachment 4.1 quiz and theory, attachment 4.2 quiz and theory, attachment 4.3 situations, attachment 4.4 role play, paper and pens.



Activity description:

Begin the session by reviewing what has been done so far, checking the "Test myself" sections completed and asking if there are any doubts about the content covered so far. Introduce the workshop topic by dividing the class into three groups and projecting Annex 4.1, which lists the names of the institutional bodies involved in **consumer protection** on one side and their **functions** on the other. Give each group a few minutes to identify the correct pairs and then check the matches. (15 minutes)

Next, go over each institutional body and, referring to the theoretical part of the guide and Annex 4.1, present their specific functions and tasks. Enrich the theoretical explanation with examples from everyday life related to events that students may experience first-hand (*e.g. for issues related to train or bus travel, you can refer to the Transport Regulation Authority*). (15 minutes)

Now, after the slides on protection actors, you will find the second quiz (Annex 4.2) in which the groups will have to match the proposed definitions to the correct **protection tools** (complaint, ADR procedure, etc.). Again, give them a few minutes to find the correct pairs and then check the matches. (15 minutes) After this second quiz, you can explain the theoretical content and the different definitions to the class (material in Annex 4.2 and in the theoretical part of the guide).

Once this first part is complete, project one of the three situations (Annex 4.3) and ask the groups to analyse and write down on a sheet of paper: the individuals involved in the episode, the actions taken, the "mistakes" and which competent authority(ies) they should contact. In addition to the "who", the groups should try to understand how the process of requesting assistance and protection for the issue presented



might take place. Try to encourage a discussion between the groups to share the reporting processes they consider necessary and the protagonists they think should be consulted. Repeat the entire process for all situations. (20 minutes) Now, you can conclude the workshop activity with the final part described below, but if you have the opportunity, you could devote about 40 minutes to the "role-play" activity.

ROLE-PLAY

After providing the class with all the methodological guidelines (Annex 4.4), start the game: each group will have to interpret one of the situations that have been analysed in advance; each participant in the group will play a role; the aim will be to try to resolve the situation. Before starting the individual role-play, read the rules and the situation they will be playing (Annex 4.3 and Annex 4.4).

Rules for role-play:

- • Everyone has a specific role and must play only that character.
- • During the game, everyone can declare who they are, but we recommend that they play the role (e.g. I am the character "AGCM" and I can say: "I am responsible for market rules and protecting competition").
- • The narrator (teacher) sets the pace and can intervene in the situation as a referee.
- • The game is timed and the referee will set the pace.
- • It is not possible to change characters during the activity.
- • Offensive, aggressive or harmful language towards participants is not permitted.

At the end of the role-play, allow 10 minutes for a final discussion and to allow the other groups who observed the simulation to ask questions to those who performed the scene.

Conclude the activity by summarising the content that has emerged and asking each group to identify three pieces of advice to give to consumers for when they find themselves in situations where they are not protected. You can guide this moment by writing these questions on the board: What should you pay attention to? What should you do when you realise you have a problem with your purchases? Who can we turn to when we need help? (10 minutes)



Suggestions: *For the role-play to be successful, we suggest setting aside an hour and guiding the discussion in such a way that all the children participate and get involved in the activity, helping them with stimulating questions: what would you do now? What could you say to that person? Could you intervene in any way? In addition, if the class is attentive and engaged, you could ask them to write down a situation to act out; it could be very stimulating to work on an episode that they find more familiar and every day.*



Put yourself to the test: Ask each student to explore one of the protection tools you have covered in class (complaints, ADR procedures, etc.) and come up with three questions to ask two adults. The questions are designed both to understand whether adults are familiar with consumer protection tools and to inform them about the different procedures that can be used. During the interviews, students can show links to the websites of the various institutional bodies involved in consumer protection (Annexes 4.1 and 4.2). The interviews should then be transcribed, presented to the class and kept for future activities.



Attachments: visit the website for attachments and further reading



And now, it's our turn!



Objectives:

- Reflect on one's status as a consumer
- Summarise and communicate information learned about consumer rights, safe purchasing rights, unfair commercial practices, and protection actors and tools



Expected results:

- Increase your level of knowledge and awareness of your role as a consumer
- Improve your reworking and summarising skills, communication skills and cooperative working skills

The journey your class has taken so far has allowed the students to discover new information, explore certain topics in greater depth and reflect on the role of consumers.

In the following pages, you will find a summary of all the content you have discussed and addressed with the students. This material and the attachments to the theory chapters (attachments 1.2, 2.1, 2.3, 3.1, 4.1, 4.2) will be useful for reviewing the salient aspects of the various topics, summarising the work done and assessing the class's level of knowledge.



1. Consumers, rights and responsibilities

We have learned that every citizen is a consumer and has rights and responsibilities!

Every time we purchase a good or service, whether in a shop or on line, we are acting as consumers. The food we eat every day, the clothes we wear, the services we rely on to improve our well-being or take care of our future and/or our family are all products we come into contact with as consumers. That is why it is important to be **aware of our rights and duties** and, consequently, to know the **Consumer Code**, which in Italy is the main regulatory reference for consumer protection. Knowing the regulations is necessary in order to be increasingly informed and responsible. Furthermore, we are citizens of the European Union and, as such, we are guaranteed a high level of protection.

For several years now, Europe has been working on these issues with the aim of increasingly protecting all consumers, but also making them more responsible for their actions. On 19 November 2025, the European Commission adopted the **Consumer Agenda 2030**, a new strategic framework for EU consumer policy that sets out priorities and concrete actions for the period 2025-2030. The Agenda is an evolution of the New Consumer Agenda adopted in 2020 and aims to improve consumer protection and promote competitiveness, social fairness and sustainable growth by addressing four priority areas.



2. Shop securely

*We have understood what “shop securely” means and what **rights** we have as consumers to protect ourselves.*

The first right is to **purchase safe products** that present no risk, or minimal risks considered acceptable, and are consistent with a high level of added protection for consumer health and safety. In Europe, [Regulation \(EU\) 2023/988 on General Product Safety](#) establishes that all products placed on the Union market (both physical and on line) must comply with the general safety requirement. This means that manufacturers, importers and distributors have a duty to offer only goods that do not endanger the health or safety of consumers. There are also tools for monitoring product safety, such as the [Safety Gate](#) system at European level.

One of the most significant problems when it comes to product safety is the phenomenon of **counterfeiting**, which affects all manufacturing sectors and is often linked to criminal organisations. Being informed about the issue and knowing how to recognise counterfeit products is essential for safe shopping, and it is the responsibility of all consumers to choose what and where to buy responsibly.

We then discussed the **right of withdrawal**, which allows us to return a product purchased on line within 14 days of receipt of the goods and be entitled to a refund. Another important right we can exercise is the legal **guarantee of conformity**, which lasts for 24 months and protects us in the event of purchasing defective, malfunctioning or non-compliant products. To enforce this right, it is always a good idea to keep proof of purchase. Remember that the legal guarantee may also apply to services or digital content.

Finally, we have learned practical tips for safe on line shopping, thanks in part to the “**on line shopping decalogue**” of the Italian Competition and Market Authority (AGCM) and through knowledge of [Regulation 2022/2065 on digital services](#), which introduced measures to guarantee users safe products, content and services through a series of obligations for on line sellers.



3. Unfair commercial practices

*We understood the importance of making a free and informed choice when purchasing goods and services and that, if this does not happen, we are faced with an **unfair commercial practice**: actions or behaviours that mislead the consumer with regard to the price or characteristics or methods of use of the product.*

In general, commercial practices include advertising, promotional messages, labels, verbal statements by the seller and after-sales behaviour. These can be disseminated via TV, social media, flyers and other channels.

There are two types of commercial practices that are defined as unfair: **misleading practices**, which provide false or partial information or omit information in order to potentially mislead consumers into making a commercial decision that they would not have made otherwise; and **aggressive practices**, which use undue pressure, coercion or harassment, limiting or influencing the consumer's freedom of choice.

An example of an unfair commercial practice is **greenwashing**, an action carried out by companies that use false or unreliable information on the subject of sustainability and environmental protection.

The promotion and advertising of products and services is increasingly carried out through social media and the use of **influencer marketing** strategies and, unfortunately, even in these cases, it is possible to encounter unfair commercial practices. AGCOM, the Italian Communications Authority, has issued "**Guidelines to ensure compliance with the provisions of the Consolidated Law on Audiovisual Media Services by influencers**" with the aim of ensuring that social media and video platforms comply with the same principles of fairness, transparency and consumer protection that apply to traditional media (established by Legislative Decree 208/2021 'Consolidated Law on Audiovisual Media Services'). Thanks to this text, influencers are also required to comply with the **principles of transparency and fairness of information and recognisability of commercial content**.

Finally, so-called **dark patterns** (or deceptive design patterns) i.e. 'obscure courses created by companies to push users, through the manipulation of their decision-making process, the exploitation of their cognitive biases and a lack of transparency about the use of their data, to take actions they would not otherwise have taken or to make it more difficult for them to take other actions.'



4. Consumer protection

We have learned about the institutional entities involved in consumer protection and the tools that we as consumers can use.

Knowing these entities and understanding their role is the first step in exercising our rights. There are many institutional entities involved in consumer protection, each with different functions:

- The **Ministry of Enterprise and Made in Italy (MIMIT)** protects competition and consumer rights by monitoring prices and promoting policies and regulations.
- **Consumer associations** are organisations that protect the rights and interests of consumers by offering advice, assistance, information and training.
- The **National Council of Consumers and Users (CNCU)** is the national representative body of consumer and user associations established within the MIMIT.
- The **Competition and Market Authority (AGCM)**, known as Antitrust, verifies compliance with market rules, protecting competition and consumers.
- The **Communications Regulatory Authority (AGCOM)** is the authority that regulates and supervises the communications, audiovisual, publishing, postal and on line platforms sectors.
- The **Regulatory Authority for Energy, Networks and Environment (ARERA)** performs regulatory and control functions in the energy, gas, water, waste and district heating sectors, promoting competition and efficiency in public services.
- The **Transport Regulatory Authority (ART)** regulates the transport sector and access to infrastructure, defining quality standards and user rights.
- The **Personal Data Protection Authority (Privacy Guarantor)** monitors compliance with data processing regulations.
- The **Bank of Italy** performs banking and financial supervision functions on intermediaries, ensuring the fairness of the system.
- The **Banking and Financial Arbitrator (ABF)** is an alternative to civil justice for the resolution of disputes that may arise between customers and banks and other intermediaries in relation to banking and financial transactions and services.



- The **National Commission for Companies and the Stock Exchange (CONSOB)** is the financial markets supervisory authority. It has powers to supervise the Italian financial market.
- The **Insurance Supervisory Authority (IVASS)** is responsible for protecting policyholders and supervising the transparency and fairness of insurance and reinsurance companies.
- The **Price Surveillance Authority** monitors and verifies any speculative phenomena reported by consumer associations.

Consumers have various tools at their disposal to protect their rights.

A **direct complaint** is the most immediate way to report a disservice or violation directly to the professional or company. If we need help in filing a complaint, have not received a response, or have received an unsatisfactory response to our complaint, we can contact **consumer associations**, which can also help us resort to an **ADR (alternative dispute resolution)** procedure. This tool avoids the need to go to court, is quick (conclusion within 90 days, extendable by another 90 days in complex cases) and guarantees impartiality, transparency and fairness. Consumers can also report the matter to the relevant **authorities**.

Finally, when the complaint or dispute is cross-border, it is possible to contact the **European Consumer Centres Network (ECC-Net)** to find out about your rights and receive support for resolving disputes with sellers in other EU countries.



And now, it's our turn!

What now?

It's time for the class to get involved!

After completing the training course and reviewing the contents of the chapters, the classes will be able to make their contribution.

How?

- By contributing to the creation of the **Young Consumers' Manifesto**. The course involves the creation of a national document which, based on the contributions of all participating classes, describes their **thoughts on the topic of consumer rights**. The Manifesto will also be translated into English and distributed in Italy and Europe. The rules are simple: each class is asked to produce a text following the guidelines contained in Annex B to the Regulations.
- Participating in the **national competition**, which will award prizes to the three best **slogans** (communication messages) on the theme of consumer rights. The announcement and award ceremony for the top three winners will take place during a national on line event. The prizes, vouchers worth €2,000, can be used by the winning class and/or school on the platforms that will be indicated.
- By creating a **peer-to-peer campaign** through which to share the knowledge acquired during the course with a group of peers, using the educational strategy of **peer education**.

For further details and specifications, please refer to the text of the Regulations and the instructions on the following pages (**Workshop**).



And now, it's our turn!

in class



Topic: this workshop is designed to help the class reflect on the topics covered in the various chapters and produce the project outputs. Creating the materials requires more than an hour and a half of class time, but the work of writing and developing the materials can be assigned as "homework".



Materials: internet connection and devices (Annexes 1.2, 2.1, 2.3, 3.1, 4.1, 4.2), paper and pens, possibility for each group to use devices for writing.



Activity description:

Begin the session by using the summary of the chapters on the previous pages and the slides with the theoretical parts (attachments 1.2, 2.1, 2.3, 3.1, 4.1, 4.2) to help the class review the concepts covered, focus their attention on the main topics and assess their learning of the content. (25 minutes) You could also ask each student to share which right impressed them the most and why. This will allow you to discuss, based on their ideas, which rights and duties they consider most necessary for being responsible consumers.

You can also reread the materials produced by the class for the various "I'm putting myself to the test" activities. Then explain the three outputs that the class will have to produce (Manifesto, Slogan and Peer Campaign) and show them the Rules (attached). (15 minutes) After this initial phase of introduction, explanation and discussion, we suggest you create three groups (10 minutes) to work on producing the materials:

- Group 1 - **MANIFESTO** - approximately 4 people who can work first individually and then in a group to develop ideas and fill in the form;
- Group 2 - **SLOGAN** - approximately 4 people who can work in a group to develop ideas and propose slogans to the class;
- Group 3 - **PEER-TO-PEER CAMPAIGN** - approximately 8 people who can plan the various activities together and then divide up the tasks.

Explain the work they will have to do, choose a **representative** from each group who will be responsible for collecting the material and presenting it to the class, set deadlines and have each team draw up a work plan.

Give each group about 30 minutes to discuss, plan their work and decide on each person's tasks.

Before closing the workshop, ask each representative to tell the class how they decided to work, the initial ideas that emerged and remind them of the deadlines.

If possible, schedule two more meetings: in the first, each group can present the material produced so far, and in the final meeting, they can correct and finalise all the details for the three outputs.

Guidelines, advice and suggestions for creating the three outputs:

Text for the Manifesto

The **text** that each class will write on the form (Annex B of the Regulations) must be no longer than 2000 characters (including spaces) and must have a title.

In addition, the group must write **5/6 concepts/keywords** that best describe the work and **three recommendations** for their peers on how to be responsible consumers.

All material must be produced in Italian, but some English terms may be included, and the style of the text must be expository and descriptive. The text may also include examples, direct speech or other narrative material useful for describing the class's ideas.

To help you develop the content, here are some questions that may assist you in writing and producing the texts:

- What do you think are your rights and responsibilities as responsible consumers?
- Which right do you consider most useful and why?
- What additional rights would you like to see guaranteed?
- In your opinion, what are the main difficulties in enforcing your consumer rights?

Slogan

To participate in the competition, each class must submit a slogan (communication message) that describes the theme of consumer rights and responsibilities. The message can take the form of advice, suggestions for behaviours to change or adopt, communication alerts or the dissemination of good practices. In any case, the slogan must **highlight those aspects** that, from the class's point of view, are most significant in **helping their peers become active consumers**.

The text must be between 150 and 200 characters long, including spaces, and must be entered in the specific box on the form (Annex B of the Rules). The class may also decide to present it using multimedia tools (videos, photos, graphic illustrations). Please note that, in any case, the jury will only evaluate the text of the slogan (communicative message).

When creating the slogan, it is important to remember some important rules for writing an effective text. First of all, the message must be relevant to the theme, immediate and free of offensive and harmful expressions; in addition, the slogan must be original and creative in its presentation of content, without including sound or visual elements for advertising or promotional purposes, if multimedia languages are used for the presentation.

Peer-to-peer campaign

Peer-to-peer, literally "peer education", is a methodology whereby some members of a group are trained to act as tutors or "experts" for people of the same age or younger. Using this methodology and in order to share the content and information acquired throughout the course with as many people as possible, the aim is to create both a presentation event and a communication campaign on the theme of consumer rights and duties.

Specifically, the class will:

- organise an event aimed at students from other classes, teachers and, more generally, the school community in order to present the educational programme and the Young Consumers' Manifesto, to which they have also contributed;
- design and create a communication campaign to share the knowledge acquired during the educational programme with their peer group, through the educational strategy of peer education.

Each participating class will receive the material needed to present the project and will, of course, be able to use the guide and attached materials (slides, logo, etc.). The main purpose of the event will be to present and promote the contents described in the Young Consumers' Manifesto. It must be organised in spaces identified within each participating school/training centre and managed directly by the stu-

dents of the classes involved. For the event, we suggest creating visual aids to present the content and disseminate information, including through the school's communication channels. If there are several classes participating in the project within the same institution/training centre, the event can be organised jointly by all the classes involved.

Some **logistical and organisational guidelines**:

- create an outline of the event with the timetable, content to be presented, roles and necessary materials so that everyone knows what they have to do (who will speak, what they will say, who will take care of the technical aspects, etc.);
- choose a venue for the event that has audio and video facilities and allows the activities to be carried out properly;
- communicate the date, location, time, and registration details for the event to all participants in a timely manner;
- ask the headteacher to share a circular to encourage teachers and classes (not those participating in the programme) to attend the event;
- keep all the material created for the event and deliver it to the project organisers;
- document the entire event with photos and videos, if possible.

For the **peer-to-peer campaign**, the class can choose their preferred method for "sharing with peers" the contents of the programme and the information in the Manifesto.

Here are a few examples:

- sharing all the project information material with another class;
- open lesson by students for other peers;
- photographic or artistic exhibition on the themes proposed by the slogans and the Manifesto;
- newspaper article to be published on the school's website or other channels;
- promotional videos on being active consumers.

The main element that must not be missing is the **creativity and participation of the students**, and each class can work with their teachers to design the best communication solution. In addition, the peer-to-peer campaign can be carried out not only within the school context but also targeted at peers from other schools, sports and recreational associations, local organisations, etc.

The printed materials will be available after the in-person event and can be used in the peer-to-peer campaign, distributed to peers both inside and outside the school, and displayed in the classrooms that participated in the event.

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