



KOMMISSIONEN FOR DE EUROPÆISKE FÆLLESSKABER

Bruxelles, den 10.11.2006
KOM(2006) 671 endelig

**MEDDELELSE FRA KOMMISSIONEN TIL RÅDET,
EUROPA-PARLAMENTET, DET EUROPÆISKE ØKONOMISKE OG SOCIALE
UDVALG, REGIONSUDVALGET OG DEN EUROPÆISKE CENTRALBANK**

**Fjerde rapport om de praktiske forberedelser til
den fremtidige udvidelse af euroområdet**

Slovenien indfører euroen den 1. januar 2007, og Cypern og Malta har for nylig vedtaget deres nationale overgangsplaner.

1. INDLEDNING

I denne rapport gøres der status over de praktiske forberedelser på nationalt plan og EU-plan til den fremtidige udvidelse af euroområdet. Det er den fjerde rapport om emnet. De tidligere rapporter blev vedtaget i november 2004, november 2005 og juni 2006¹.

Denne fjerde rapport fokuserer på den seneste udvikling med hensyn til de praktiske forberedelser i Slovenien, der indtræder i euroområdet den 1. januar 2007 i kølvandet på Rådets beslutning om, at landet opfylder de nødvendige betingelser for indførelse af euroen. Desuden ses der i rapporten nærmere på forberedelserne i Cypern og Malta, der satser på at indføre euroen den 1. januar 2008. Begge lande har for nylig vedtaget deres nationale overgangsplaner. Endelig gøres der status over forberedelserne i andre medlemsstater og på EU-plan².

Denne rapport og de tidligere rapporter om de praktiske forberedelser har ingen forbindelse med de konvergensrapporter, som Kommissionen skal udarbejde ifølge, og som indeholder en vurdering af, om en medlemsstat med dispensation opfylder de såkaldte Maastricht-konvergenskriterier³.

2. FORLØBET AF DE NATIONALE FORBEREDELSE

2.1. Nationale måldatoer for indførelse af euroen

Adskillige lande har for nylig udskudt deres måldato for indførelse af euroen.

Adskillige lande har ændret eller er i færd med at genoverveje deres måldatoer for indførelse af euroen, fordi de har problemer med at opfylde konvergenskriterierne som oprindeligt planlagt. Estland satsede oprindeligt på at indføre euroen den 1. januar 2007. I april 2006 rykkede regeringen denne dato til den 1. januar 2008. Den estiske regering vil i efteråret 2006 tage stilling til, om denne måldato fortsat er realistisk. Også Litauen planlagde oprindeligt at indføre euroen den 1. januar 2007. I konvergensrapporten af 16. maj 2006 konkluderede Kommissionen imidlertid, at landet ikke opfyldte de

¹ KOM(2004) 748 af 10. november 2004, KOM(2005) 545 af 4. november 2005 og KOM(2006) 322 af 22. juni 2006.

² Fra 2007 vil euroområdet omfatte 13 medlemsstater, mens det samlede antal medlemsstater vil stige til 27 med Bulgariens og Rumæniens tiltrædelse. Med undtagelse af Danmark og Det Forenede Kongerige, der har en særlig "opt out"-status, er de resterende 12 lande "medlemsstater med dispensation", der forventes at indføre euroen, når de opfylder de nødvendige betingelser.

³ Kommissionens seneste konvergensrapporter blev vedtaget den 16. maj 2006 efter anmodning fra Litauen (KOM(2006) 223) og Slovenien (KOM(2006) 224). Kommissionen vil udsende den næste regelmæssige konvergensrapport inden udgangen af 2006.

nødvendige betingelser for indførelse af euroen. I oktober 2006 besluttede den litauiske regering, at "Litauen vil stræbe efter at blive optaget i euroområdet snarest muligt. En mere gunstig periode for Litauens optagelse i euroområdet starter i 2010". I foråret 2006 meddelte de lettiske myndigheder, at de havde udskudt deres oprindelige måldato (1. januar 2008). De har endnu ikke fastlagt en ny dato. Den tjekkiske regering besluttede i oktober 2006 at annullere landets oprindelige måldato (1. januar 2010), dog uden at fastsætte en ny. Ungarn havde også oprindeligt valgt 1. januar 2010 som måldato for indførelse af euroen, men den datoen blev annulleret i 2006.

Slovakiet fastholder sin oprindelige måldato og satser på at indføre euroen den 1. januar 2009. Polen og Sverige har endnu ikke fastsat nogen måldato. I Sverige er forberedelserne reelt gået i stå på grund af det negative udfald af folkeafstemningen den 14. september 2003.

Tabellen nedenfor giver et overblik over den aktuelle situation.

Dato for indførelse af euroen	Medlemsstat
1. januar 2007	Slovenien
Måldato for indførelse af euroen	Medlemsstater
1. januar 2008	Estland (mangler at blive bekræftet), Cypern, Malta
1. januar 2009	Slovakiet
Ligger endnu ikke fast	Tjekkiet, Letland, Litauen, Ungarn, Polen, Sverige

2.2. FORBEREDELSE I SLOVENIEN

2.2.1. Generelle rammer

Forberedelserne i Slovenien er langt fremme, men der er behov for nye foranstaltninger for at styrke forbrugernes tillid til, at priserne bliver stabile og fair under overgangen til euroen.

Slovenien vil indføre euroen den 1. januar 2007 og opererer med et "big bang"-scenario⁴ og en periode på 14 dage, hvor både den nationale valuta og euroen er i omløb⁵.

Slovenien forekommer generelt velforberedt på indførelsen af euroen. I løbet af de sidste par måneder har landet gjort yderligere fremskridt med hensyn til de praktiske forberedelser til euroens indførelse og navnlig med hensyn til indførelsen af eurosedler og -mønter. Der er behov for andre foranstaltninger for at styrke forbrugertilliden, f.eks. en overordnet strategi for fair prissætning, der aftales mellem forbrugerne og de detailhandlende.

2.2.2. Finanssektor og virksomheder

De detailhandlende må udelukkende give byttepenge i euro fra den 1. januar 2007.

Der er blevet fastlagt yderligere detaljer vedrørende forhåndsudsendelsen og forhåndsvideresendelsen af eurosedler og -mønter siden udarbejdelsen af den sidste rapport i juni 2006⁶. Den slovenske centralbank har indgået kontrakter med forretningsbankerne, der indeholder de nærmere betingelser knyttet til forhåndsudsendelsen af eurosedler og -mønter. Antallet af euromøntsæt til borgerne er blevet forøget fra 150 000 til 450 000, og de vil blive udleveret gennem forretningsbankerne fra den 15. december 2006. Det er ligeledes tanken at stille 150 000 startsæt til rådighed for de detailhandlende fra den 1. december 2006 og at fremstille 100 000 euromøntsæt med de slovenske nationale møntsider, som primært er tiltænkt samlere.

Omkring 30 % af de 1 510 offentligt tilgængelige pengeautomater forventes at være omstillet inden kl. 00.30 og omkring 80 % inden kl. 6.00 den 1. januar 2007, mens de resterende 20 % efter planen vil være omstillet inden midnat samme dag.

For at lette omvekslingen af nationale sedler og mønter til eurosedler og -mønter har de slovenske forretningsbanker aftalt at holde 42 filialer rundt om i landet åbne den 1. og 2. januar 2007. Der vil i god tid i forvejen blive offentliggjort en liste

⁴ Efter "big bang"-scenariet falder indførelsen af eurosedler og -mønter sammen med indførelsen af euro som den pågældende medlemsstats valuta.

⁵ Perioden med dobbelt omløb er perioden, der begynder den dag, hvor eurosedler og -mønter sættes i omløb (€-dag), og i løbet af hvilken både den nationale møntenhed og euroen er lovligt betalingsmiddel i den pågældende medlemsstat.

⁶ Ved forhåndsudsendelse forstås den nationale centralbanks levering af eurosedler og -mønter til kreditinstitutter forud for indførelsen af eurokontanter. Ved forhåndsvideresendelse forstås kreditinstitutternes levering af forhåndsudsendte eurosedler og -mønter til de detailhandlende og andre erhvervsdrivende og muligvis til offentligheden som helhed, før der indføres eurokontanter.

over de pågældende filialer og deres åbningstider.

I henhold til udkastet til lov om indførelse af euroen vil det være obligatorisk for virksomheder, navnlig de detailhandlende, og offentlige myndigheder udelukkende at give byttepenge i euro fra den 1. januar 2007.

2.2.3. Offentlig forvaltning

Fremstillingen af de slovenske mønter er gået i gang.

Udkastet til lov om indførelse af euroen blev forelagt parlamentet i juli 2006 og forventes vedtaget i efteråret 2006. Loven vil bl.a. indeholde bestemmelser om overgangen til euroen, perioden med to valutaer i omløb og omvekslingen af tolarsedler og –mønter samt om redenomineringen af værdipapirer.

I forlængelse af et offentligt udbud valgte Slovenien at lade Finlands Mønt stå for fremstillingen af landets euromønter⁷. Produktionen startede, da Rådet ved beslutning af 11. juli 2006 ophævede Sloveniens status som medlemsstat med dispensation.

Hvad angår beskyttelsen af euroen mod falskmøntneri i Slovenien, er såvel det nationale centralkontor som de nationale seddel- og møntanalysecentre blevet oprettet som en del af de retshåndhævende myndigheder. Slovenske eksperter deltager i de relevante grupper på europæisk plan, dvs. i ECB, Europol og Kommissionen/OLAF, og de har modtaget den relevante oplæring.

2.2.4. Forbrugerne og offentligheden

De slovenske forbrugere frygter prisstigninger.

Kommissionen konkluderede i sin tredje rapport, at der i Slovenien var behov for yderligere foranstaltninger for at øge forbrugernes tillid til, at priserne bliver stabile og fair i overgangsfasen. Den seneste Eurobarometer-undersøgelse, der blev gennemført i september 2006, bekræftede, at et stort flertal af svarpersonerne i Slovenien (66 % sammenlignet med 70 % i april 2006) frygter prisstigninger i forbindelse med overgangen til euroen⁸.

Det er især vigtigt, at detailhandelens og forbrugernes organisationer indgår aftaler om fair prissætning i overgangsperioden. De detailhandlende bør forpligte sig til at sikre, at overgangen til euroen kommer til at foregå på rimelig og retfærdig vis, og til ikke benytte overgangen til at hæve deres priser på skjult og uigennemsigtig vis. Forpligtelsen med hensyn til fair prissætning tager form af en aftale eller en

⁷ Se EUT C 254 af 20.10.2006, s. 6, for oplysninger om de nationale sider af Sloveniens euromønter.

⁸ Se kapitel 3.

adfærdskodeks, der undertegnes af detailhandelens og forbrugernes organisationer på nationalt plan eller på sektorniveau. De enkelte detailhandlende har også mulighed for selv at undertegne aftalen. For at sikre aftalernes troværdighed og forhindre urimelige prisforhøjelser bør aftalerne ledsages af en uafhængig priskontrol i månederne omkring overgangen til euroen. Offentligheden bør gøres bekendt med åbenlyse overtrædelser. Det skal bemærkes, at fair prissætning ikke indebærer fastfrysning af priser, og det er heller ikke hensigten at etablere et stift system af juridiske forpligtelser og administrative foranstaltninger.

2.2.5. Informationskampagner

Informationskampagnen fokuserer p.t. på annoncering i medierne.

Inden for rammerne af den partnerskabsaftale, der blev indgået med Kommissionen den 8. november 2005, fokuserer den slovenske informationskampagne (september 2006 til januar 2007) p.t. på annoncering i nationale og regionale medier. Der produceres tv- og radiospots, trykt informationsmateriale, web-bannere, reklamespots til biografer og online-spil. Der vil blive husstandsomdelt to publikationer om overgangen til euroen i november og december 2006. Det vil være muligt at bestille forskellige plakater og pjecer. Der vil blive afholdt foredrag på messer og skoler, og der vil blive arrangeret presseevents. Kommissionen vil yde støtte til gennemførelse af opinionsundersøgelser rettet mod den brede offentlighed.

Slovenien deltager i et såkaldt twinningprogram med Nederlandene for at drage nytte af de hollandske erfaringer med kommunikation om euroen.

2.3. Forberedelser i Cypern og Malta

Turister betaler i vidt omfang allerede med euro i Malta og i nogen grad også i Cypern.

Cypern og Malta har ambitioner om at indføre euroen den 1. januar 2008. Begge disse Middelhavsøer er stærkt afhængige af turisme, og euro benyttes regelmæssigt som betalingsmiddel i detailhandelen, især i turistområder. Frivillig dobbelt prisangivelse i den nationale valuta og euro er almindeligt udbredt i Malta, navnlig i turistbutikker, og i Cypern er begge priser også angivet på kvitteringer i større varehuse og i turistområder.

Cypern er et stærkt finanscenter, så overgangen til euroen vil udgøre en stor logistisk udfordring for finanssektoren⁹.

Finanssektoren i Malta er meget koncentreret. De to største kreditinstitutter forvalter 90 % af alle bankindeståender. Den maltesiske økonomi er kendetegnet ved, at der er usædvanligt

⁹ Cypern har 400 kreditinstitutter med omkring 500 filialer. Antallet af bankkonti pr. indbygger (2,90) overstiger gennemsnittet i euroområdet (1,59) med 82 %. Kilde: ECB, blå bog.

store mængder kontanter i national valuta i omløb (omkring 2 789 EUR pr. indbygger), hvilket svarer til over det dobbelte af gennemsnittet i euroområdet (1 374 EUR). Tilbagetrækningen af national valuta til centralbanken og omvekslingen af maltesiske lira til euro vil derfor kræve særligt grundige organisatoriske og logistiske forberedelser.

2.3.1. Forberedelser i Cypern

2.3.1.1. Generelle rammer

Cyperns nationale overgangsplan er endnu ikke tilstrækkeligt detaljeret på en række punkter.

Den 13. juli 2006 godkendte regeringen den nationale overgangsplan. Den var udarbejdet af det nationale rådgivende udvalg ansvar for koordineringen af de nationale forberedelser på indførelsen af euroen. Cyperns centralbank offentliggjorde sin plan for overgangen til eurosedler og -mønter i juni 2006. Der opereres med et "big bang"-scenario og en periode på en måned med to valutaer i omløb.

Cyperns nationale overgangsplan dækker stort set alle praktiske aspekter af indførelsen af euroen. Der er imidlertid behov for at træffe yderligere foranstaltninger for at styrke forbrugernes tillid til, at priserne forbliver stabile i tiden omkring overgangen. Der kan blive tale om at fastlægge en overordnet strategi for fair prissætning, der aftales mellem forbrugerne og de detailhandlende. Den nationale overgangsplan er stadig ikke tilstrækkelig detaljeret på en række punkter (f.eks. med hensyn til forhåndsudsendelsen og forhåndsvideresendelsen af eurosedler og -mønter, tilbagetrækningen af sedler og mønter i national valuta samt dobbelt prisangivelse).

2.3.1.2. Finanssektor og virksomheder

De nærmere detaljer vedrørende forhåndsudsendelsen af sedler og mønter ligger endnu ikke fast.

Centralbankens forhåndsudsendelse af eurosedler og -mønter til forretningsbankerne forventes at finde sted mellem oktober og december 2007. Bankerne vil desuden forsyne virksomhederne og især de detailhandlende med kontanter i euro før €-dag, således at de kan give penge tilbage udelukkende i euro fra den 1. januar 2008. Forhåndspakkede møntsæt med et passende udvalg af møntstørrelser til brug for de indledende transaktioner vil blive stillet til rådighed for såvel virksomheder som borgerne i almindelighed. De nærmere detaljer, herunder vedrørende timingen af forhåndsudsendelsen af sedler og mønter, ligger endnu ikke fast.

De kommercielle banker vil i deres transaktioner med kunderne kun udlevere kontanter i euro fra den 1. januar 2008. Med hensyn til omstillingen af landets pengeautomater vil de ifølge den aktuelle plan i første omgang indeholde 10-, 20- og 50-eurosedler. Det bør overvejes at erstatte 50-eurosedlerne med 5-eurosedler, især i den indledende fase af overgangen til sedler

og mønter i euro. Det vil mindske de detailhandlendes behov for byttepenge.

Der er planer om at gennemføre en særlig kampagne for at få borgerne til at aflevere gamle sedler og mønter til bankerne eller til at bruge dem i god tid før €-dag.

Cyperns centralbank vil fortsætte med at omveksle nationale mønter gebyrfrit indtil den slutningen af 2009 og nationale sedler indtil slutningen af 2017. De kommercielle banker vil være forpligtet til at omveksle cypriotiske pundsedler gebyrfrit op til et beløb på 1 000 CYP pr. kunde pr. transaktion og cypriotiske pundmønter op til et beløb på 50 CYP pr. kunde pr. transaktion indtil den 30. juni 2008. De enkelte banker kan hæve disse lofter for deres egne transaktioners vedkommende. Denne lange periode med gebyrfri omveksling i de kommercielle banker udsender et uklart signal til borgerne og risikerer at gøre overgangen til eurosedler og –mønter mere langstrakt. Det vil være mere hensigtsmæssigt at begrænse den gebyrfri omveksling til den periode, hvor både den nationale valuta og euroen er i omløb, for derved at tilskynde borgerne til at omveksle deres gamle kontanter så hurtigt som muligt.

2.3.1.3. Offentlig forvaltning

Regeringen har godkendt de tre motiver til Cyperns euromønter.

Finansministeriet koordinerer forberedelserne inden for den offentlige sektor. Alle de edb-systemer, der benyttes i den offentlige forvaltning, forventes at være omstillet inden september 2007.

Den 22. juni 2006 godkendte regeringen tre nye motiver til euromønternes nationale side (se bilag 3). Da Cypern ikke har en national møntanstalt, vil euromønterne blive fremstillet i udlandet.

Alle de tre myndigheder, der er ansvarlige for beskyttelsen af euroen mod falskmøntneri (det nationale centralkontor og de nationale seddel- og møntanalysecentre) udgør en del af de retshåndhævende myndigheder. Hvad angår de praktiske forberedelser på beskyttelsen af euroen, har Cypern deltaget i forskellige uddannelses tiltag og i samarbejdet i de relevante arbejdsgrupper under Kommissionen, ECB og Europol.

2.3.1.4. Forbrugerne og offentligheden

Den obligatoriske dobbelte prisangivelse træder i kraft en måned

Forpligtelsen til at angive priser i såvel cypriotiske pund som euro vil efter planen træde i kraft en måned efter, at Rådet ved beslutning har ophævet Cyperns status som

efter fastsættelsen af omregningskursen.

medlemsstat med dispensation og fastsat omregningskursen. Forpligtelsen vil gælde i seks måneder efter euroens indførelse.

Med det formål at fjerne forbrugernes frygt for urimelige prisforhøjelser omkring €-dag skal der i henhold til den nationale overgangsplan oprettes euroobservatorier, der vil kontrollere, om den dobbelte prisangivelse foregår i overensstemmelse med bestemmelserne i loven om indførelse af euroen i Cypern, der forventes vedtaget i slutningen af 2006.

2.3.1.5. Informationskampagner

Inden for rammerne af den partnerskabsaftale, som Kommissionen indgik med Cypern den 5. maj 2006, vil Kommissionen gennemføre forskellige kommunikationsaktiviteter i samarbejde med de cypriotiske myndigheder. Der vil blive afholdt en konference på højt plan, arrangeret en udstilling og afholdt et seminar for lokale journalister. Der vil også blive trykt publikationer og andet PR-materiale, fremstillet bærbare stande og gennemført opinionsundersøgelser.

2.3.2. Forberedelser i Malta

2.3.2.1. Generelle rammer

Maltas nationale overgangsplan forekommer både detaljeret og grundig.

The National Euro Changeover Committee (NECC) blev nedsat den 13. juni 2005 og fik til opgave at koordinere overgangen til euroen. Efter offentliggørelsen af en foreløbig køreplan i januar 2006 vedtog regeringen en ny opdateret køreplan for overgangen til euro i Malta den 12. juni 2006. Sidstnævnte udgør Maltas første samlede overgangsplan og indeholder en detaljeret gennemgang af alle relevante aspekter. Visse aspekter skal dog præciseres nærmere (f.eks. timingen af forhåndsudsendelsen og forhåndsvideresendelsen af eurosedler og -mønter, en hurtigere omstilling af pengeautomater, startsættenes indhold, en kampagne for tilbagetrækning af kontanter i national valuta), og der synes ikke at være nogen begrundelse for at operere med en udfasningsperiode.

2.3.2.2 Overgangsscenario

Der opereres i planen med et "big bang"-scenario og en periode på en måned med to valutaer i omløb. Muligheden for en udfasningsperiode overvejes¹⁰.

Der er intet, der specielt tyder på, at bestemte dele af den maltesiske økonomi ikke vil være i stand til at klare "big bang"-løsningen, hvorfor en udfasningsperiode ikke vil tjene noget klart formål og derfor forekommer overflødig. Det bør desuden bemærkes, at det fortsat vil være muligt at angive historiske beløb i den nationale møntenhed (f.eks. i årsberetninger, selvangivelser og andre dokumenter, der har relation til en periode, der ligger forud for euroens indførelse).

2.3.2.3. *Finanssektor og virksomheder*

Seks måneder før €-dag vil kreditinstitutterne begynde at tage imod eurosedler til omregningskursen og gebyrfrit.

Fra det tidspunkt, hvor omregningskursen fastlåses uigenkaldeligt (hvilket udgør begyndelsen på perioden med obligatorisk dobbelt prisangivelse), vil kreditinstitutterne acceptere eurosedler fra deres forretningskunder, der indsættes på konti denomineret i maltesiske lira eller euro, til omregningskursen, dvs. uden krav om vekselgebyr eller andre administrationsgebyrer. Da der ikke vil blive opkrævet gebyr ved indsættelse af kontanter i euro på konti denomineret i maltesiske lira eller euro, bør de handlende også være rede til at acceptere kontante betalinger i euro fra deres kunder til omregningskursen og gebyrfrit.

Som et efterfølgende skridt vil forhåndsudsendelsen af eurosedler til kreditinstitutterne blive påbegyndt i slutningen af oktober eller begyndelsen af november 2007 (i slutningen af november eller begyndelsen af december 2007 for euromønternes vedkommende). Forhåndsvideresendelsen af sedler og mønter til virksomhederne vil blive påbegyndt den 17. december 2007 sammen med udleveringen af møntsæt til en værdi af ca. 55 MTL (svarende til ca. 129 EUR) til små virksomheder, især detailhandlende. Borgerne får mulighed for at købe møntsæt til en værdi af omkring 5 MTL (ca. 11,65 EUR).

Fra den 1 december 2007 vil kreditinstitutterne begynde at omveksle maltesiske lira til euro til den uigenkaldeligt fastlåste omregningskurs og uden opkrævning af gebyr.

¹⁰ "Big bang"-scenariet med en udfasningsperiode er en af de tre mulige scenarier for indførelsen af euroen, der opereres med i fællesskabslovgivningen, jf. Rådets forordning (EF) nr. 2169/2005 af 21. december 2005 om ændring af forordning (EF) nr. 974/98 om indførelse af euroen (EUT L 346 af 29.12.2005, s. 1). I udfasningsperioden kan der i nye retlige instrumenter stadig henvises til den nationale møntenhed i en periode på op til et år. De berørte medlemsstater skal begrænse udfasningen til bestemte typer retlige instrumenter eller til retlige instrumenter, der vedtages på bestemte områder.

Myndighederne bør imidlertid erindre borgerne om, at eurosedler og -mønter først bliver lovligt betalingsmiddel på €-dag, og at de ikke bør benyttes som led i kontante transaktioner før den dato.

Med hensyn til omstillingen af landets omtrent 150 pengeautomater er det på nuværende tidspunkt planen, at der alle de vigtigste steder vil være mindst én pengeautomat med eurosedler fra den 1. januar 2008, og at de fra samme dato også vil indeholde mindre eurosedler (10- og 20-eurosedler)¹¹. Der er behov for at træffe yderligere foranstaltninger for at sikre en komplet og rettidig omstilling af alle pengeautomater pr. €-dag.

Da de maltesiske borgere generelt ligger inde med store beløb i kontanter, agter centralbanken og NECC at gennemføre en kampagne, der skal få borgerne til at returnere lirasedler og -mønter på et tidligt tidspunkt fra og med midten af 2007, forudsat at beslutningen om at ophæve landets status som en medlemsstat med dispensation er blevet truffet på det tidspunkt. Centralbanken vil tilbagekøbe nationale pengesedler og mønter gebyrfrit til omregningskursen i henholdsvis ti og to år efter, at den maltesiske lira har mistet sin status som lovligt betalingsmiddel. Kreditinstitutter vil omveksle maltesiske lirasedler og -mønter til eurosedler og -mønter gebyrfrit for deres kunder indtil udgangen af marts 2008. For andre end deres kunder vil de gøre det op til et beløb på 250 MTL. Ligesom for Cyperns vedkommende bør det overvejes at begrænse den gebyrfri omveksling til perioden med dobbelt valutaomløb for at forhindre, at omvekslingsfasen kommer til at trække ud.

For at bistå virksomhederne med deres forberedelser på overgangen har NECC udsendt en euro-tjekliste for erhvervslivet ledsaget af et toolkit for de detailhandlende, der indeholder oplysninger om planlægningen og gennemførelsen af deres forberedelser, en euro-omregner og en omregningstabel. Dette er et eksempel på god praksis.

2.3.2.4. Offentlig forvaltning

De tre motiver til de nationale sider af de maltesiske euromønter blev udvalgt efter en offentlig høring. De endelige motiver blev offentliggjort af centralbanken den 13. oktober 2006 (se bilag 3). Da Malta ikke har en national møntanstalt, vil euromønterne blive fremstillet af Monnaie de Paris, der blev udvalgt efter afholdelse af et offentligt

Der er planlagt en kampagne for at sikre en tidlig indløsning af sedler og mønter i maltesiske lira.

¹¹ Se ECB, blå bog.

udbud.

De nationale seddel- og møntanalysecentre hører hjemme i Maltas centralbank. Det nationale centralkontor udgør en del af de retshåndhævende myndigheder. Malta har samarbejdet med andre lande i de relevante arbejdsgrupper under Europol, ECB og Kommissionen/OLAF, og de maltesiske eksperter er blevet optrænet via bl.a. Kommissionens Pericles-program.

2.3.2.5. Forbrugerne og offentligheden

Butikkerne skal angive særskilt, om de kræver gebyr ved kontant betaling med euro.

Det vil være obligatorisk at angive priser i både euro og maltesiske lira fra den 1. juli 2007 (eller fra den dato, hvor omregningskursen fastlåses uigenkaldeligt, hvis det sker senere) til den 30. juni 2008. Denne forpligtelse vil gælde for hele den offentlige sektor, private virksomheder, non-profit-organisationer osv. ved angivelse af pengebeløb, prisen på eller værdien af varer og tjenester, der udbydes til forbrugerne. NECC vil opmuntre til frivillig dobbelt prisangivelse fra den 1. januar 2007, og der er blevet udsendt retningslinjer om både den obligatoriske og den frivillige dobbelte prisangivelse. Det fremgår heraf, at den dobbelte prisangivelse skal være baseret på omregningskursen, så snart den er blevet fastsat, eller (ved frivillig dobbelt prisangivelse) på ERM II-centralkursen. Hvis de detailhandlende forlanger et gebyr for at modtage betaling i eurokontanter, før kreditinstitutterne afskaffer deres gebyrer for indbetaling af eurosedler, skal dette gebyr angives særskilt fra prisen i euro. Der kan pålægges bøder eller andre sanktioner, hvis retningslinjerne overtrædes.

Mens der generelt set ikke er nogen særlig grund til at indføre dobbelt prisangivelse før fastsættelsen af omregningskursen, kan det dog forholde sig anderledes i lande, der er stærkt afhængige af turisme, f.eks. Cypern og Malta. Den (frivillige) dobbelte prisangivelse kan enten benyttes til informationsformål alene eller til at vise, at den handlende er rede til at modtage betaling i både den nationale valuta og euro. I denne henseende bidrager de maltesiske retningslinjer ikke kun til, at den dobbelte prisangivelse bliver ensartet i samtlige forretninger, der tilslutter sig den frivillige ordning, men også til at gøre gebyrerne gennemsigtige, og de udgør derfor et eksempel på god praksis i en økonomi, hvor dobbelt prisangivelse er almindelig allerede før fastsættelsen af omregningskursen.

FAIR-initiativet vil fremme fairness og gennemsigtighed ved prissætning af varer og

NECC's FAIR-initiativ (FAIR står for "Fair-pricing Agreements In Retailing") iværksættes den 1. januar 2007. Initiativet skal fremme fairness og gennemsigtighed i forbindelse med prissætningen af varer og tjenester ved

***tjenester ved
overgangen til euro.***

overgangen til euro og samtidig hjælpe forbrugerne med at blive fortrolige med den nye værdiskala. Detailhandlere og andre virksomheder, der handler med forbrugerne, vil blive opfordret til at tilslutte sig FAIR via euro-observationscentret¹², der vil stå for koordinationen og overvågningen af FAIR. Deltagerne i FAIR skal forpligte sig til at følge NECC's retningslinjer (om f.eks. dobbelt prisangivelse) og anlægge en fair prissætningsstrategi, der navnlig betyder, at de ikke må hæve priserne, blot fordi euroen indføres. De vil være berettiget til at benytte FAIR-kampagne logoet og til at modtage gratis undervisning for de af deres ansatte, der har kontakt med forbrugerne. De maltesiske myndigheders tilgang til fair prissætning, der bygger på klare tilsagn og en troværdig kontrol, udgør et værdifuldt redskab til sikring af forbrugertilliden ved overgangen til euroen. Regeringen har givet tilsagn om, at når monetære beløb afrundes til praktiske beløb i euro, vil det ske til forbrugernes fordel, og den vil derved sætte et eksempel for den private sektor.

NECC opfordrede de relevante organisationer til at indlevere innovative forslag, der kan styrke forbrugernes tillid til overgangsprocessen og navnlig dæmpe borgernes bekymringer med hensyn til potentielle prisstigninger. Den 6. oktober 2006 havde NECC modtaget forskellige forslag, som nu er ved at blive gennemgået.

2.3.2.6. Informationskampagner

***Den maltesiske
informationskampagne
om euroen er blevet
lanceret.***

NECC har også iværksat en landsdækkende informationskampagne og lanceret en national telefonlinje for borgerne og særlige kampagner for forskellige målgrupper (forbrugere, erhvervslivet, børn, de ældre og sårbare grupper). Maltas slogan som led i informationskampagnen er "euroen – i vores fælles interesse". Der blev allerede indledt en mediekampagne i 2006, skønt den mere intensive del af informationskampagnen først vil finde sted i de sidste måneder af 2007. I henhold til partnerskabsaftalen indgået med Kommissionen den 5. maj 2006 vil Kommissionen finansiere produktionen af nogle af publikationerne, mediekampagnen og informationsmedarbejdernes lønninger.

2.4. Forberedelser i de øvrige medlemsstater

***For nogle landes
vedkommende har***

Den 30. juni 2006 vedtog den tjekkiske koordinationsgruppe for indførelse af euroen en henstilling til regeringen om

¹² Se Kommissionens henstilling af 23. april 1998 om dialog, opfølgning og oplysning med henblik på at lette overgangen til euroen (EFT L 130 af 1.5.1998, s. 29).

udviklingen med hensyn til de praktiske forberedelser været begrænset siden udsendelsen af den sidste rapport i juni 2006.

overgangsscenariet, hvori den foreslår et "big bang"-scenario. Henstillingen blev godkendt af regeringen den 25. oktober 2006.

Både Estland og Litauen iværksatte deres informationskampagner efter indgåelsen af deres partnerskabsaftaler med Kommissionen den 8. november 2005, men udsættelsen af indførelsen af euroen har bremset informationsaktiviteterne. Begge lande er i færd med at opdatere og revidere deres informationsaktiviteter.

Letland og Slovakiet har udfærdiget deres første kommunikationsstrategier. I juni 2006 blev der indledt drøftelser med henblik på indgåelse af en partnerskabsaftale med Kommissionen til støtte for landenes informationsstrategier.

I Ungarn, Polen og Sverige har der ikke været nogen nævneværdig udvikling siden den sidste rapport.

Bilag 2 og 3 giver en oversigt over de praktiske forberedelser i de øvrige medlemsstater.

3. Den offentlige opinion i de nyligt tiltrådte medlemsstater

De seneste resultater bekræfter den positive udvikling i den generelle holdning blandt borgerne til euroen.

Den seneste Eurobarometer-undersøgelse af den offentlige opinion i de nye medlemsstater blev gennemført i september 2006¹³. Resultaterne heraf bekræfter de fleste af de tendenser, som undersøgelsen fra april 2006 afslørede.

Med hensyn til fortroligheden med og kendskabet til euroen minder resultaterne af septemberundersøgelsen meget om de hidtidige resultater. Resultaterne vedrørende borgernes opfattelse af deres informationsniveau afslører en beskedent forbedring.

Holdningen til indførelsen af euroen er stadig positiv, og den er generelt set blevet forbedret sammenlignet med 2004 og 2005, skønt tilslutningen er aftaget en anelse sammenlignet med april 2006. Situationen varierer imidlertid markant fra medlemsstat til medlemsstat (se grafer). Samlet set mener 50 % af svarpersonerne i de nyligt tiltrådte medlemsstater, at indførelsen af euroen som helhed vil få positive konsekvenser for deres land, hvilket er en anelse lavere (2 procentpoint) end i april 2006.

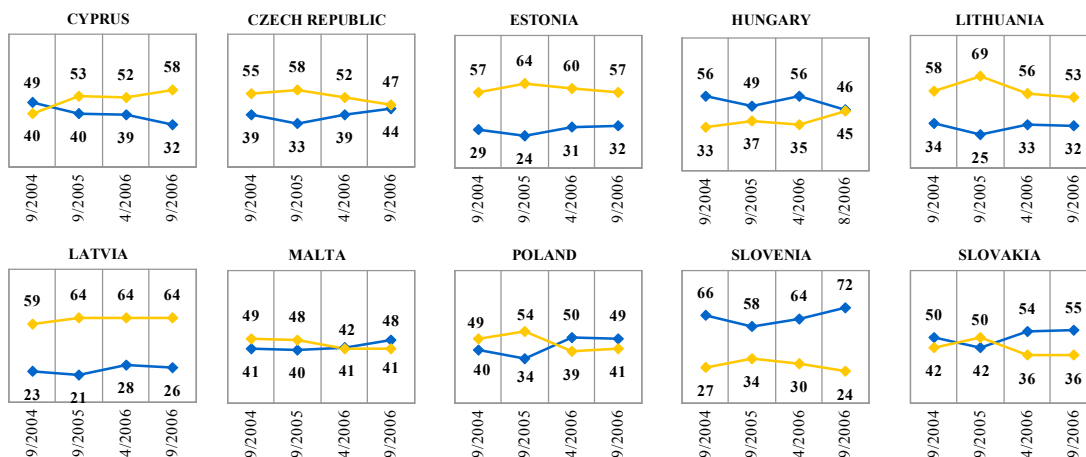
Resultaterne fra september bekræfter også mere eller mindre resultaterne af de tidligere undersøgelser for så vidt angår

¹³ http://ec.europa.eu/public_opinion/flash/fl191_en.pdf

borgernes forventninger til euroen. De anerkender, at den vil medføre håndgribelige fordele i dagligdagen, men de har blandede forventninger til de makroøkonomiske og politiske virkninger af euroen.

Opinions on the replacement of the national currency with the euro

■ % very and rather happy ■ % very and rather unhappy



Source: FLASH EB 191 September 2006 GALLUP

Q15. Are you personally happy or not that the euro could replace the (NATIONAL CURRENCY)?

ANNEX 1 – Preparations at Community level

1. Euro coins

On 7 June 2005, at the initiative of the Commission, the Ecofin Council decided that the common sides of the 1- and 2-euro and the 10-, 20- and 50-cent coins, which currently depict the EU before it was enlarged from 15 to 25 Member States, should be amended. The necessary design and technical work has been finalised and the new common sides now depict the European continent.¹⁴ Slovenia will be the first euro-area Member State to issue euro coins with the new common side in 2007. The other euro-area Member States may also start to apply the new common sides as from 2007 for new production, and will in any event switch to the new common side in 2008 at the latest.

In July 2006, the Memorandum of Understanding on the start of euro coin production and on preparatory tasks prior to the start of production was signed between the Republic of Cyprus, the euro-area Member States and the European Commission.

2. Communication activities

Preparing citizens in Slovenia for the introduction of the euro has been a priority for the Commission's communication policy in the second half of 2006. Following the decision by the Council on 11 July 2006 to allow Slovenia to adopt the euro on 1 January 2007, the Commission has, in close cooperation with the Slovenian authorities, organised a number of communication activities and supported actions undertaken by the Slovenian government (publications, seminars, website, call centres, advertising and media campaign, etc.).

Both before and after the changeover to the euro, the Commission will carry out surveys targeting Slovenian enterprises, including retailers, and commercial banks. The purpose is to collect information, notably about the level of preparedness for the new currency, the cash changeover and the conversion of administrative and financial systems.

The Commission also started to implement the Partnership Agreements with Cyprus and Malta signed on 5 May 2006. The Partnership Agreements cover technical and financial support to the countries concerned for their national communication campaigns, including publications, media campaigns, conferences and opinion polls.

¹⁴ See OJ C 225, 19.9.2006, p. 7, for the official publication of the new common sides.

ANNEX 2 – List of relevant changeover characteristics

The table below provides an overview of certain relevant changeover characteristics in each Member State concerned. It is solely based on officially approved and publicly available information and does therefore not reflect preparations which are still under way. It should be noted that the state and degree of progress of preparations should be assessed in the context of the target date, as preparations tend to speed up as the changeover approaches.

X: Officially approved/established and published
(in particular in the national changeover plan)

	CZ	EE	CY	LV	LT	HU	MT	PL	SI	SK	SE
Changeover plan											
National target date		X	X				X		X	X	
National Changeover Plan		X	X	X	X		X		X	X	
National Changeover Committee	X	X	X	X	X		X		X	X	
Cash Changeover details											
Type of scenario		X	X	X	X		X		X	X	
Length of dual circulation period		X	X	X	X		X		X	X	
Exchange at commercial banks after dual circulation period		X	X	X	X		X		X	X	
Exchange at central bank after dual circulation period		X	X	X	X		X		X	X	
Frontloading of financial institutions		X		X	X		X		X	X	
Sub-frontloading of retailers		X		X	X		X		X	X	
Sub-frontloading of the general public		X ¹⁵					X ¹				
Deferred debiting					X						
Piggy coin operations ¹⁶		X			X		X				
Arrangements for extended bank opening hours around €-day							X		X		
ATMs dispensing euro only as from €-day		X		X	X		X		X	X	
Denominations of notes in ATMs specified		X					X		X		
Transport and storage for euro cash		X									
Transport and storage for legacy cash		X		X							
Change only given in euro by retailers as from €-day		X	X		X		X		X	X	
Coin starter kits for retailers			X				X		X		
Coins mini-kits for general public			X				X		X		
Design of national side of the euro coins		X	X		X		X		X	X	
Supply arrangements for euro coins		X					X		X		

¹⁵ Exchange at banks at the conversion rate without service fees.

¹⁶ This term refers to campaigns encouraging citizens to deposit hoarded cash with banks well in advance of the changeover to the euro.

	CZ	EE	CY	LV	LT	HU	MT	PL	SI	SK	SE
Further changeover details											
Necessary adaptations of national law identified		X		X	X		X		X	X	
Dual display of prices before €-day		X	X	X	X		X		X	X	
Dual display of prices after €-day		X	X	X	X		X		X	X	
Dual display of utility bills		X					X		X	X	
Dual display of civil servants' wages							X				
Voluntary dual display of prices		X			X		X			X	
Agreements on price stability or fair pricing			X	X	X		X		X		
Price monitoring projects		X	X	X	X		X		X	X	
Training for cash handlers		X		X			X			X	
Accounting adaptations		X		X			X			X	
Share capital conversion		X					X			X	
Rounding rules in legislation		X							X	X	
Evaluation of the costs involved for the public sector											
Twinning agreement			X		X	X	X	X	X	X	
Communication activities											
Communication strategy		X	X	X	X		X		X	X	
Partnership agreement		X	X		X		X		X		

ANNEX 3 – Table: State of practical preparations (October 2006)

	Czech Republic	Estonia
Changeover plan		
National target date for euro adoption	The preliminary target date (1 January 2010) has been withdrawn by the government on 25 October 2006. No new date has been set for the time being.	1 January 2008 (to be confirmed) The government will assess the validity of the current target date in autumn 2006.
National coordinating institution	On 23 November 2005 the Deputy Minister of Finance was appointed as the National Coordinator of the Euro Introduction. The National Co-ordination Group on Euro Introduction was established and held its first meeting on 20 February 2006. Six Working Groups were established for particular areas of preparatory activity for the euro.	The National Changeover Committee, chaired by the Secretary General of the Ministry of Finance, was set up on 27 January 2005.
(Approved) National Changeover Plan	The Czech Republic's Euro Accession Strategy was approved by the Government in October 2003: http://www.cnb.cz/euro_index.php According to the Resolution of the Government No. 1231 of 25 October 2006 the Minister of Finance in cooperation with the Governor of the Czech National Bank will examine the current strategy and submit the results to the government by 31 August 2007. The Institutional Arrangements for the Introduction of the Euro in the Czech Republic were adopted by the Government on 23 November 2005. The National Changeover Plan will be submitted to the government by the end of March 2007.	The first draft of the euro adoption plan was approved by the government on 1 September 2005: http://www.fin.ee/index.php?id=13324 The fourth version of Estonia's National Changeover Plan was approved by the National Changeover Committee on 18 May 2006: http://euro.eesti.ee/EU/Prod/Euroveeb/Main_Page/left_menu_content4748/Changeover_to_the_euro_in_Estonia/europlan_en.jsp
Changeover details		
Type of scenario	'Big bang'. On 30 June 2006, the Czech National Coordination Group adopted a recommendation to the government concerning the changeover scenario, suggesting that it opt for the "big bang" scenario. The recommendation was approved by the government on 25 October 2006.	"Big bang".
Dual circulation period		Two weeks.
Exchange of national banknotes and coins		Banknotes and coins: commercial banks at least 6 months after €-day free of charge, some branches 12 months.

		Central Bank indefinitely, free of charge.
Campaign for rapid withdrawal of national banknotes and coins		Campaign for collection of coins before €-day planned; credit institutions are recommended to launch early cash deposit campaigns.
Frontloading and sub-frontloading		Frontloading 2 months before €-day; sub-frontloading by credit institutions to major clients 1 month before €-day (precondition: no distribution to general public before €-day). Banks will offer to change kroons into euro banknotes at the conversion rate and without a service fee at least one month prior to €-day.
ATMs issuing euro only		All ATMs will dispense euro only within 48h as of €-day.
Change in euro only		In general, change will be given in euro, but the option of giving change in kroons remains for the dual circulation period.
Dual display of prices		Compulsory: 6 months before and after €-day.
Consumer confidence building measures (e.g. agreements with retailers)		Monitoring of the prices of certain frequently consumed goods and services under the supervision of the Ministry of Economic Affairs and Communications. Leaflets containing information on the euro were made available to the public in summer 2006.
Adaptation of national law	The legislative needs with respect to national law adaptation for the introduction of the euro are being analysed in the framework of the Working Group for Legislation of the National Coordination Group on the Euro Introduction.	Draft Act on the Introduction of the Euro ("umbrella law") and draft amendments to the Business Code are in the final stage of inter-ministerial consultation.
Euro banknotes and coins		
Design of the national side	Competition under consideration.	Design selected and published in December 2004.
Nr of different coin designs		One design.
Coin supplier	Not decided yet. The current coin supplier, the Czech Mint, is an independent division of Jablonex Group a.s.; the Czech Mint is connected with the National Bank by business contracts based on tender procedures.	Coins to be minted abroad; following an international tender euro coins will be minted by the Mint of Finland.
Estimation on the need for banknotes and coins	230 million banknotes and 950 million coins.	150-200 million coins.
Communication activities		
Communication strategy	Under preparation within the framework of the Working Group for Communication.	Endorsed by the National Changeover Committee on 21 June 2005 and updated on 18 May 2006.
Addresses of websites on euro changeover, activation date:	Central euro address: www.zavedenieura.cz	www.euro.eesti.ee , launched in January 2006.

Government/Ministry of Finance; Central Bank	Governmental EU information department: http://www.euroskop.cz/euro Czech National Bank: http://www.cnb.cz/cz/mezinarodni_vztahy/euro/ Ministry of Industry and Trade: http://www.mpo.cz/cz/eu-a-vnitri-trh/euro-pristoupeni-cr-k-eurozone/default.html	
Partnership agreement		Signed 8 November 2005.
Other issues		
ERM II entry		28 June 2004
Twinning agreement	Under preparation (discussion on details with the Commission and with Austrian and Slovenian experts.)	

STATE OF PRACTICAL PREPARATIONS (October 2006)

	Cyprus	Latvia
Changeover plan		
National target date for euro adoption	1 January 2008	1 January 2008 (under revision)
National coordinating institution	Joint coordination by the Minister of Finance and the Central Bank of Cyprus, established on 29 December 2004.	The Steering Committee for the preparation and coordination of the euro changeover was established on 18 July 2005.
(Approved) National Changeover Plan	The National Changeover Plan was approved by the National Advisory Committee on 29 March 2006 and by the Council of Ministers on 13 July 2006. The plan was published on the national euro web site.	The Cabinet of Ministers of the Republic of Latvia approved the Action Plan for Implementation of the Single European Currency on 1 November 2005, and the first draft of Latvia's National Euro Changeover Plan on 28 February 2006 (Government Order No 148, 6 March 2006).
Changeover details		
Type of scenario	"Big bang" envisaged.	"Big bang".
Dual circulation period	1–31 January 2008.	One month.
Exchange of national banknotes and coins	The exchange of national banknotes and coins is governed by the (draft) "umbrella law" for the adoption of the euro in Cyprus. The draft law provides for the exchange of banknotes and coins by the Central Bank for 10 years and 2 years respectively. Commercial banks will exchange national banknotes and coins for euro, free of charge, at least for the amount of CYP 1 000 for banknotes and CYP 50 for coins per transaction, for a period of 6 months after €-day.	Commercial banks, currency exchange offices and post offices for 6 months after €-day free of charge; the Bank of Latvia will exchange without time limit free of charge.
Campaign for rapid withdrawal of national banknotes and coins	A campaign is planned to encourage citizens to use hoarded cash or to deposit it with banks before the introduction of the euro.	Not envisaged due to the high nominal value of coins in Latvia and their intensive use in day-to-day payments.
Frontloading and sub-frontloading	Planned between October and December 2007. A working group was set up between the Central Bank and commercial banks to define processes and timing. Frontloading of coins will be carried out from a Coin Centre, currently under construction. Starter kits will be issued both to businesses and the general public.	Frontloading to banks starts on 1 December 2007, sub-frontloading on 15 December 2007 (precondition: euro banknotes and coins may not be publicly circulated before €-day).
ATMs issuing euro only	Commercial banks will make the necessary arrangements to issue only small denomination euro banknotes (10-, 20-, and 50-euro banknotes) in ATMs as from €-day.	As of 1 January 2008 ATMs will dispense euro banknotes only.
Change in euro only	It is planned that the retail sector will be frontloaded with euro coins so as to give change in euro only as from €-day, as far as possible.	After the end of the dual circulation period.

Dual display of prices	According to the draft "umbrella law", the dual display of prices will be mandatory in the period starting one month after the abrogation of the derogation and the fixing of the conversion rate between the euro and the Cyprus pound until six months after €-day. Ministries and the Central Bank will issue circulars to supplement the law.	Compulsory three months from before until one year after €-day.
Consumer confidence building measures (e.g. agreements with retailers)	Euro observatories will be established in all districts.	Monitoring of price developments in the retail trade, verification of the accuracy of price displays and "fair trader" campaign envisaged.
Adaptation of national law	A draft "umbrella law" for the adoption of the euro in Cyprus is planned to be adopted at the end of 2006. The impact of the euro on existing laws has been assessed and the necessary changes are under preparation.	"Umbrella law" on basic provisions for the euro changeover in Latvia is currently being prepared. All ministries are involved in reviewing national legislation to identify the necessary amendments and new legislation required.
Euro banknotes and coins		
Design of the national side	The Council of Ministers approved the designs for the national sides of the euro coins on 22 June 2006. The designs were unveiled on 11 October 2006.	In process.
Nr of different coin designs	Three designs.	Four designs.
Coin supplier	Coins to be minted abroad at approved national and/or private mints, through tender procedures.	Coins will be minted abroad. The call for tenders for the production of coins will be held once the design has been finalised.
Estimation on the need for banknotes and coins	79 million banknotes (value €1730m), 545 million coins (value €147.4m).	87 million banknotes and 300 million coins.
Communication activities		
Communication strategy	A Comprehensive Strategic Communication Plan for the Adoption of the Euro in the Republic of Cyprus was approved by the Council of Ministers on 5 April 2006. The relevant action plans were approved, and implementation has started.	"Communication strategy for the euro changeover in Latvia" approved by the Steering Committee of Latvia's euro implementation project on 12 April 2006.
Addresses of websites on euro changeover, activation date: Ministry of Finance/Government; Central Bank	www.euro.cy , activated on 31 May 2006 as part of the communication campaign's official kick-off event. Other government websites and the Central Bank's website provide links to the changeover website.	Planned euro changeover website: www.euro.lv . A working group has been set up to develop the concept of this site. Updated information on the euro changeover process is available on the website of the Ministry of Finance: http://www.fm.gov.lv/page.php?id=105 .
Partnership agreement	Signed on 5 May 2006.	
Other issues		
ERM II entry	2 May 2005	2 May 2005
Twinning agreement	Between IE – MT – CY: communication and information strategy (finalised); between GR – CY: technical issues related to the changeover.	

STATE OF PRACTICAL PREPARATIONS (October 2006)

	Lithuania	Hungary
Changeover plan		
National target date for euro adoption	The specific target date has not been set. According to the government, Lithuania will aim to join the euro area as soon as possible and the more favourable period for Lithuania to join the euro area starts from 2010.	The update of the Convergence Programme of 1 September 2006 aims at meeting the Maastricht criteria in 2009. A new target date for the adoption of the euro has not been specified.
National co-ordinating institution	Commission for the Coordination of the Adoption of the Euro in Lithuania, established on 30 May 2005.	Preparatory work is ongoing in the Ministry of Finance and Magyar Nemzeti Bank (central bank of Hungary).
(Approved) National Changeover Plan	The first version of the National Changeover Plan was approved by the government on 29 September 2005. The draft second version of the National Changeover Plan, dated April 2006, has been published: http://www.finmin.lt/notes_images/web/stotis_inf.nsf/0/80C39F584F795D97C22570AD0054C826/\$File/LT%20Changeover%20plan_en.pdf	In 2006, the Central Bank prepared a proposal for a national changeover plan focusing on its tasks and forwarded it, inter alia, to the Ministry of Finance. A summary of this proposal was published in October 2006.
Changeover details		
Type of scenario	"Big bang".	"Big bang" with possible phasing out features.
Dual circulation period	15 days.	One month.
Exchange of national banknotes and coins	Commercial banks: free of charge for 60 days after €-day. Central bank: free of charge for an unlimited period.	Credit institutions and post offices: at least during the dual circulation period. Magyar Nemzeti Bank: in the case of banknotes for 20 years and in the case of coins for 5 years after the end of the dual circulation period.
Campaign for rapid withdrawal of national banknotes and coins	Consumers will be encouraged to deposit cash with banks as early as possible.	
Frontloading and sub-frontloading	Frontloading of euro banknotes to commercial banks one month before €-day at the latest and of euro coins three months before €-day at the latest. Sub-frontloading of euro banknotes and coins to retailers during the last month before €-day.	
ATMs issuing euro only	As from €-day ATMs will dispense euro banknotes.	
Change in euro only	Recommendation to give change in euro only.	
Dual display of prices	Compulsory: 120 calendar days before €-day until 120 days after €-day; voluntary: recommendation to use dual display as early as possible after the adoption of the conversion rate.	
Consumer confidence	Business organisations will be encouraged to	

building measures (e.g. agreements with retailers)	adopt a Code of Good Business Practice (on correct conversion, no price increases etc.); enterprises committing themselves will be authorised to use the special logo of the Code.	
Adaptation of national law	A Law on the Adoption of the Euro has been drafted (rules on conversion and exchange of the litas to the euro, withdrawal of litas from circulation, publication of the images of notes and coins, redenomination of securities, dual display of prices etc.). The law will be adopted once the decision to lift the derogation has been taken. All existing legal acts that need to be adapted with a view to the euro were identified by December 2005.	
Euro banknotes and coins		
Design of the national side	Approved.	
Nr of different coin designs	Three designs.	
Coin supplier	Lithuanian Mint.	National Mint.
Estimation on the need for banknotes and coins	Estimation of 118 million banknotes and 290 million coins has been made on the condition that the euro will be introduced on 1 January 2007.	0,5 billion banknotes and 1 billion coins.
Communication activities		
Communication strategy	The "Public information and communication strategy on the adoption of the euro of Lithuania" was approved by the government on 29 September 2005. The strategy is currently under revision. The Bank of Lithuania has completed the procedure for the selection of a provider of euro information services.	
Addresses of websites on euro changeover, activation date: Ministry of Finance/Government; Central Bank	Websites of the Bank of Lithuania (www.lb.lt) and of the Ministry of Finance (www.finmin.lt). A national website is under development.	www.euro.mnb.hu (activation envisaged in the course of November 2006)
Partnership agreement	Signed on 8 November 2005.	
Other issues		
ERM II entry	28 June 2004	
Twinning agreement	Between NL – SI – LT: communication and information strategy; between BE – LT on tax-related questions; between BE – LT on departmental management related to the changeover.	Between AU – HU: communication and information strategy (finalised).

STATE OF PRACTICAL PREPARATIONS (October 2006)

	Malta	Poland
Changeover plan		
National target date for euro adoption	1 January 2008	
National co-ordinating institution	Two Committees appointed on 13 June 2005: a Steering Committee and a National Euro Changeover Committee (NECC) reporting to it.	Inter-institutional working group Ministry of Finance / national central bank.
(Approved) National Changeover Plan	The Second Updated Master Plan for the Euro Changeover in Malta was adopted by the government on 12 June 2006 http://mfin.gov.mt/image.aspx?site=NECC&ref=Master%20Plan%202	
Changeover details		
Type of scenario	"Big bang" with a "phasing-out" period.	
Dual circulation period	January 2008.	
Exchange of national banknotes and coins	It is planned that, as from 2 January 2008, credit institutions will start accepting the exchange of Maltese lira notes and coins into euro notes and coins, free of charge for their clients and up to a 'household amount' of MTL 250 for non-bank clients. In both cases free exchange is planned to be provided until the end of March 2008. The Central Bank of Malta will continue to exchange all Maltese lira coins and notes, subject to anti-money laundering regulations, for two years and ten years respectively after the Maltese lira ceases to be legal tender.	
Campaign for rapid withdrawal of national banknotes and coins	A de-hoarding campaign is being designed by the NECC and the Central Bank of Malta. The campaign will target the general public and specific target groups and is expected to unfold as of mid-2007 (after the decision lifting Malta's derogation).	
Frontloading and sub-frontloading	Frontloading to credit institutions is planned to start from late October/early November 2007 and sub-frontloading by credit institutions to businesses and other cash handlers is planned to start from 17 December 2007. As from 1 December 2007, credit institutions will exchange Maltese lira into euro at the irrevocably fixed conversion rate without any exchange charges.	
ATMs issuing euro only	It is planned that at least one ATM in all major localities will dispense euro banknotes as from 1 January 2008.	
Change in euro only	Planned as from 1 January 2008.	

Dual display of prices	Mandatory dual display of prices from 1 July 2007 (or from the irrevocable fixing of the conversion rate, if later) until 30 June 2008. Voluntary dual display will be promoted by the NECC as from 1 January 2007.	
Consumer confidence building measures (e.g. agreements with retailers)	<p>Following consultation both within the NECC and of the public, the Fair-pricing Agreements in Retailing (FAIR) initiative is expected to be launched by the last quarter of 2006. The FAIR initiative provides for the conclusion of formal agreements in which retailers notably commit themselves not to increase prices for the simple reason that the euro is introduced.</p> <p>A Euro Observatory on the basis of EC Recommendation 98/288/EC is being set up.</p> <p>The NECC has requested relevant organisations to submit innovative and creative proposals which enhance consumers' confidence in the euro changeover process. The NECC will be co-financing such initiatives.</p>	
Adaptation of national law	The Euro Adoption Act 2006 entered into force on 29 September 2006. A workshop is identifying the need for amendments to existing legislation and is drafting respective proposals.	
Euro banknotes and coins		
Design of the national side	The three designs for the national sides of the Maltese euro coins were selected following a public consultation; the final designs were published by the Central Bank on 13 October 2006.	Public survey.
Nr of different coin designs	Three designs.	
Coin supplier	As Malta does not have a national mint, the Maltese euro coins will be produced by the Monnaie de Paris, the mint chosen following a public call for tenders.	National Mint.
Estimation on the need for banknotes and coins	<p>Estimated 92.5 million euro notes.</p> <p>Estimated 206 million euro coins.</p>	Between 4 and 5 billion coins.
Communication activities		
Communication strategy	<p>"Multi-annual communication strategy in preparation for the adoption of the euro (2006-2008)" adopted by the Steering Committee for the adoption of the euro on 19 April 2006.</p> <p>The NECC has prepared a detailed action plan for 2006 and 2007 including a significant information campaign reaching specific target groups including consumers, the business community, children, the elderly and vulnerable groups. It has recruited a team of information officers to assist the general public and has also launched a national helpline to assist the</p>	

	<p>different target groups.</p> <p>The NECC launched its information campaign in June 2006. The NECC unveiled the slogan “the euro – in our common interest” and launched a three-digit helpline which has proven popular among the general public. The campaign includes public relations initiatives, articles on national newspapers and magazines and an advertising campaign. The team of information officers is also constantly participating in television and radio programmes as well as giving public talks to NGOs, local councils and other important multipliers. A specific campaign targeting businesses is planned in autumn.</p>	
<p>Addresses of websites on euro changeover, activation date:</p> <p>Government/Ministry of Finance;</p> <p>Central Bank</p>	<p>NECC: http://www.euro.gov.mt</p> <p>Central Bank of Malta: http://www.centralbankmalta.com/site/euroadoption.html</p> <p>Ministry of Finance: http://mfin.gov.mt</p>	
Partnership agreement	Signed on 5 May 2006.	
Other issues		
ERM II entry	2 May 2005	
Twinning agreement	<p>Between IE – MT – CY: communication and information strategy (finalised).</p> <p>Between AT-MT: establishment of Euro Observatory.</p>	Between DE – PL: communication and information strategy and practical issues.

STATE OF PRACTICAL PREPARATIONS (October 2006)

	Slovenia	Slovakia	Sweden
Changeover plan			
National target date for euro adoption	1 January 2007 (euro adoption date)	1 January 2009	Not yet decided.
National co-ordinating institution	The Coordinating Committee for Technical Preparations to Introduce the Euro was created in July 2004.	Ministry of Finance	
(Approved) National Changeover Plan	A Masterplan for the Euro Changeover was approved in January 2005. First update was adopted by the government on 2 February 2006. Both documents are available on: http://www.bsi.si/en/publications.asp?MaPaId=717 and http://www.evro.si/en/slo-and-euro/documents/ .	The National Changeover Plan was approved on 6 July 2005: http://www.nbs.sk/ZAKLNBS/PUBLIK/BROZURY/NARPLAN.PDF (Slovak) http://www.nbs.sk/ZAKLNBS/PUBLIK/BROZURY/NARPLANA.PDF (English).	
Changeover details			
Type of scenario	"Big bang".	"Big bang".	
Dual circulation period	1 January to 14 January 2007.	16 days.	
Exchange of national banknotes and coins	Commercial banks will exchange tolar banknotes and coins free of charge until 1 March 2007; Banka Slovenije will exchange tolar banknotes without time limit and tolar coins until 31 December 2016 free of charge.	Commercial banks exchange banknotes until end 2009 and coins until June 2009 (free of charge). The Central Bank exchanges banknotes without time limit and coins for 5 years.	
Campaign for rapid withdrawal of national banknotes and coins	A campaign of the banking sector is planned for the rapid withdrawal of national banknotes and coins.		
Frontloading and sub-frontloading	Frontloading of coins to banks as of 16 September 2006, of banknotes as of 11 December 2006; sub-frontloading of coins as of 1 December 2006, of banknotes as of 11 December 2006; coin mini-kits for the general public as of 15 December 2006, while starter kits for retailers as of 1 December 2006	One to four months prior to €-day.	
ATMs issuing euro only	ATMs will only dispense €10 and €20 banknotes as of €-day.	As of €-day ATMs will issue euro only.	
Change in euro only	Change will be given in euro only as of €-day.	Change will be given in euro only.	
Dual display of prices	Compulsory from 1 March 2006 to 30 June 2007.	Compulsory: from one month after the fixing of the conversion rate to one year after euro adoption. Voluntary: for further 6 months.	
Consumer confidence building measures (e.g. agreements with retailers)	Price Watch Project: The Consumer Association of Slovenia is monitoring price developments in the retail sector for	Evolution of prices in 2008 and 2009 will be closely monitored; consumers will be informed of the results; consumers can raise	

	specific goods and services in cooperation with the Statistical Office of the Republic of Slovenia and will publish the names of retailers who increase prices excessively.	complaints with supervisory bodies or apply to the courts; voluntary ethical code has been drafted with retailers and entrepreneurs.	
Adaptation of national law	The draft Introduction of the Euro Act was sent to the ECB for consultation on 3 May 2006 and submitted to Parliament in July 2006. Amendments to the Salary Tax Act were adopted in December 2005; amendments to the Bank of Slovenia Act, to the Payment Transactions Act, to the Minor Offences Act and to the Companies Act were adopted in April 2006. The amendments to the Collateralisation Act were adopted in June 2006.	"Umbrella law" planned to be adopted by 1 January 2008. The necessary amendments to existing legislation have been identified by January 2006 and are envisaged to be adopted in 2008 at the latest.	
Euro banknotes and coins			
Design of the national side	Approved.	Final design of the national side for the euro coins was chosen by public tender followed by an opinion poll and announced in December 2005.	
Nr of different coin designs	Eight designs.	Three designs.	
Coin supplier	Coins to be minted by national mints abroad; the Mint of Finland has been chosen as producer of euro coins.	National Mint.	
Estimation on the need for banknotes and coins	94 million banknotes and 296 million coins.	400 million coins.	
Communication activities			
Communication strategy	Endorsed by Bank of Slovenia on 19 May 2005 and by the government on 2 June 2005.	Communication strategy on the euro introduction in the Slovak Republic is part of the National Changeover Plan.	
Addresses of websites on euro changeover, activation date: Government/Ministry of Finance; Central Bank	National website on euro changeover: http://www.evro.si , activated on 15 February 2006. Special section on the euro on the webpage of Bank of Slovenija: http://www.bsi.si . Toll-free phone line: 080 2002. Free euro post cards.	http://euro.vlada.gov.sk ; http://www.euromena.sk .	
Partnership agreement	Signed on 8 November 2005		
Other issues			
ERM II entry	28 June 2004	28 November 2005	
Twinning agreement	Between NL – SI – LT: communication and information strategy.	Between AU – SK: communication and information strategy; Between BE – SK: technical issues related to the changeover (finalised).	

ANNEX 4

Euro coins designs of the future national sides of Cyprus

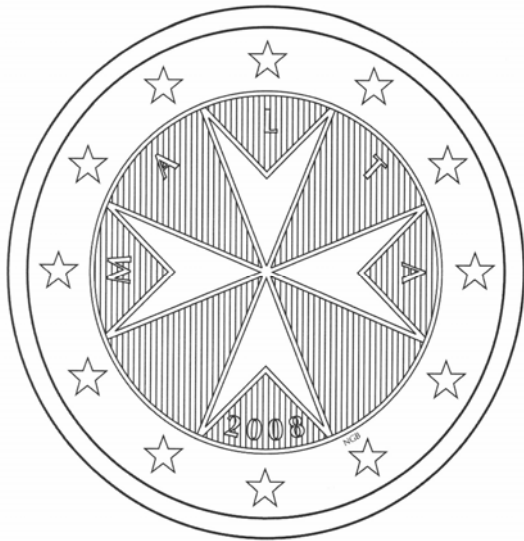


1- and 2-euro coin 10-, 20- and 50-cent coin

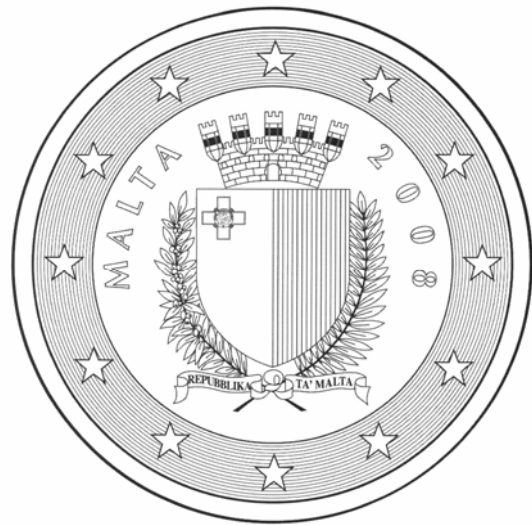


1-, 2- and 5-cent coin

Euro coins designs of the future national sides of Malta



1- and 2-euro coin



10-, 20- and 50-cent coin



1-, 2- and 5-cent coin

ANNEX 5 - State of public opinion in the recently acceded Member States

The European Commission recently commissioned another Eurobarometer survey on public opinion in the recently acceded Member States concerning their attitudes towards and knowledge about the introduction of the euro. Gallup Europe conducted this survey in September 2006. It was the fourth such Eurobarometer survey (following surveys in September 2004 and 2005, and in April 2006), again polling over 10 000 citizens.

1. Familiarity with and knowledge about the euro

Respondents in the recently acceded Member States are already relatively familiar with the single currency. 77% of the respondents have already seen euro banknotes while 70% have seen euro coins. Less than half of the respondents have already used the euro. Generally, euro banknotes are better known and more used in the recently acceded Member States than coins.

In addition to these practical aspects, the survey also tested the respondents' knowledge of the euro's general features. As to the design of the single currency, only a minority of respondents was able to respond correctly that banknotes are identical throughout the euro area (45% compared to 46% in April 2006), and that the coins have national designs on one side (37%, unchanged). As in April 2006 and before, only 40% identified the correct number of euro-area Member States. A relatively stable majority of citizens (67%, previously 69%) in each surveyed country believes that their country can decide whether it will adopt the euro or not.

Regarding the expected date of introduction of the euro, the results show a marked shift since April 2006, corresponding to actual developments. While in spring the majority of the population of the Baltic States believed that their countries would adopt the euro before 2008 (72% in Lithuania, 71% in Estonia and 51% in Latvia), only a minority now shares this opinion (35%, 44% and 36%, respectively).

2. Information and information channels

The results of the September 2006 survey reveal a moderate increase in the perceived information level, both on average as well as in each country except Latvia. Overall, 5% of respondents believe that they are *very* well informed about the euro, and another 35% report that they are rather well informed. These figures have improved for the second time, suggesting that the dissemination of information has been gradually improving over time. Inversely, 58% consider that they are not very well, or not at all, informed about the euro, including respondents in Cyprus (60%) and Malta (62%), which are aiming to introduce the euro on 1 January 2008. The results suggest that demand for information is far from satisfied for the time being.

As in April 2006, an average of 77% of respondents express their confidence in national central banks as a trusted source of information. European institutions are perceived as the second most trusted source (results being slightly lower than in April 2006: 67% relative to 70%). Most respondents continue to prefer mass media and banks as channels of information and are mainly interested in practical information on the euro introduction, e.g. the value of the euro (93%), how to avoid being cheated (92%), the changeover scenario (90%), etc. The survey confirms once more that a dual display of prices is considered essential in preparing for the changeover, both in shops (85%) and on utility bills (75%).

3. Perceptions of and support for the single European currency

As in April 2006, citizens in the recently acceded Member States are prepared – at least mentally – to have their currency replaced by the euro: 47% are very or quite happy about a future changeover, which is comparable to the April 2006 findings. The trends are very much country-dependent: the relative share of citizens happy about the euro changeover increased in five of the ten recently acceded Member States, while it has decreased in the other five since April 2006.

Generally, citizens expect that the advantages will be greater for their country than for themselves. Only 8% think that the introduction will have a very positive effect (no change compared to April 2006), and 42% that it will have a positive rather than a negative effect on the country (a 2-percentage-point decrease from April 2006). Similar figures on a personal level show that 8% expect very positive (+1), and 36% rather positive (-3) consequences when it comes to adopting the single currency in their country. A significant minority of 40% expect negative personal consequences, but fewer citizens fear a similar outcome for their country (36%).

Support for the euro decreased significantly in Hungary and Cyprus, and somewhat less in Poland, Malta and Latvia, while increasing in the other Member States. Citizens in Malta and Cyprus remain sceptical, despite the possibility of their countries adopting the euro in the near future. While only 31% of respondents expect positive consequences for Malta, 48% (compared to 42% previously) appear to be very or rather happy with the euro replacing their national currency. In Cyprus, the picture is more pessimistic: only 29% expect positive consequences for the country, which is the lowest rate of all ten countries, and only 32% (compared to previously 39%) are very or rather happy.

4. Expectations and fears regarding the adoption of the euro

The September results broadly confirm previous surveys as regards citizens' expectations of the euro. 45% (compared to 46% in April 2006) of the respondents continue to fear that the introduction of the euro will increase inflation in their country. There is still broad consensus in the recently acceded Member States that the euro is an international currency and that there are several benefits associated with their country's adoption of the euro.

Regarding the euro's economic or political effects, respondents generally acknowledge that it will have positive effects on public finances (44%, unchanged). Citizens are split (40% agree and 39% disagree) when asked whether the euro will favour employment or boost economic growth.