

COMMISSION RECOMMENDATION

of 23 April 1998

on dialogue, monitoring and information to facilitate the transition to the euro

(98/288/EC)

THE COMMISSION OF THE EUROPEAN COMMUNITIES,

Having regard to the Treaty establishing the European Community, and in particular Article 155 thereof,

1. Whereas the euro will become the currency of the participating Member States as from 1 January 1999; whereas the euro will be substituted for the national currencies of the participating Member States at the conversion rates; whereas during the transitional period money-market and financial instruments, but not notes and coins, will be available in euro; whereas the national currency units will be sub-units of the euro according to the conversion rates; whereas pursuant to Article 4(3) of Council Regulation (EC) No 1103/97 of 17 June 1997 on certain provisions relating to the introduction of the euro⁽¹⁾ the conversion rates must be used for conversions either way between the euro unit and the national currency units;
2. Whereas account should be taken of the work⁽²⁾ undertaken since the Round Table of May 1997, of the communications of the Commission which have resulted from that work, and of the discussions at the Round Table of 26 February 1998⁽³⁾; whereas the Commission considers it necessary to recommend that measures be taken as regards dialogue between professional organisations and consumers, the monitoring of the transition to the euro, especially by the creation of observatories, and as regards training and education; whereas the European Parliament has encouraged the Commission to continue this work⁽⁴⁾;
3. Whereas Recommendations 98/286/EC concerning banking charges for conversion to the euro⁽⁵⁾, and 98/287/EC concerning dual displays of prices and other monetary amounts⁽⁶⁾ are supplementary to the dialogue initiated at national and Community level;
4. Whereas following the work carried out by the Committee on Commerce and Distribution and the Consumer Committee⁽⁷⁾ and the joint work carried out by these two committees, negotiations have begun at the Community level between professional organisations in the fields of distribution, tourism, small enterprises, crafts, and consumer organisations; whereas the Commission intends to continue and to intensify this dialogue;
5. Whereas it would be appropriate for Member States to set up observatories, in line with relevant national law and compatible with existing administrative structures, as centres for dialogue and monitoring for the citizen; whereas the European Parliament has urged that this approach be continued;
6. Whereas consumer contracts have to comply with the provisions of applicable legislation, including those of Council Directive 93/13/EEC of 5 April 1993 on unfair terms in consumer contracts⁽⁸⁾;
7. Whereas as far as the standards of good practice for banking charges for conversion to the euro are concerned, in addition to other arrangements set in place for monitoring the Commission intends to monitor the observance of those standards, and calls on all the parties concerned, and in particular the banking associations, to provide it with the information necessary for that purpose;

⁽¹⁾ OJ L 162, 19. 6. 1997, p. 1.

⁽²⁾ Report of the expert group on the technical and cost aspects of dual display, Euro Paper No 13; report of the expert group on banking charges for conversion to the euro, Euro Paper No 14; report of the expert group on adjusting to prices and values in euro, Euro Paper No 18; report of the expert group on euro-education, Euro Paper No 19; report of the expert group on small enterprises and the euro, Euro Paper No 21.

⁽³⁾ Communication from the Commission Update on the practical aspects of the introduction of the euro; COM(98) 61 final, 11 February 1998. Communication from the Commission on the information strategy for the euro; COM(98) 39 final, 6 February 1998.

⁽⁴⁾ Resolution of the European Parliament of 13 January 1998 on the euro and the consumer.

⁽⁵⁾ See page 22 of this Official Journal.

⁽⁶⁾ See page 26 of this Official Journal.

⁽⁷⁾ Committee on Commerce and Distribution 'Opinion on the key points of the introduction of the single currency', adopted 20 February 1998; Consumer Committee 'Facilitating the transition of the consumer to the euro', adopted 10 February 1998; Report of the working group on acceptance of the new prices and scales of values in euro, Euro Paper No 18.

⁽⁸⁾ OJ L 95, 21. 4. 1993, p. 29.

8. Whereas there should be a permanent dialogue between small and medium-sized enterprises and their business partners; whereas small enterprises in particular may face specific difficulties in their own preparations for the changeover to the euro during the transitional period; whereas it is in everyone's interest to facilitate the changeover to the euro for small enterprises; whereas one way of achieving this would be for enterprises to engage in negotiations at the appropriate level with a view to agreeing on principles that would help small enterprises to make the changeover to the euro;
9. Whereas small enterprises have difficulty in gaining access to traditional information sources, and lack information; whereas targeted information activities should be organised for small enterprises; whereas professionals and institutions, including chambers of commerce, having contact with small enterprises should keep up their awareness-raising and information efforts; whereas the Commission will continue to make available to small enterprises, in particular through the Euro-Info Centres network, practical tools tailored to their needs;
10. Whereas Member States should continue to examine the role played by the education system in informing young people and the general public; whereas Member States should exchange information and good practice in this area, for which purpose a network of national education officials has been set up; whereas it is essential that young people of school age should be able rapidly to understand and accept the euro under the most favourable conditions and adjust to the new scales of values, due regard being had in particular to their ability to pass on information within the family circle; whereas, if it is to bear fruit, action in schools must closely involve education officials, teachers and other school staff; whereas action on the education front should involve not only schools but all the different components of the education and training system; whereas young people outside the school system should be given special attention,

HEREBY RECOMMENDS:

Article 1

Dialogue

1. To ensure further progress in practical preparations for the changeover to the euro, national authorities are

invited to encourage consumer organisations and trade associations to keep up an interactive dialogue. The Commission will also continue to encourage such dialogue at Community level, and will invite the Member States to take into account the results.

2. As part of that dialogue, consumer organisations and trade associations are invited to negotiate and, where appropriate, to conclude agreements on standards of good practice concerning dual display and payments, and to lay down minimum standards with regard to the information to be provided.

3. Businesses should negotiate at the appropriate level with a view to defining principles that would help small enterprises to make the changeover to the euro. Such principles should aim in particular at ensuring:

- (a) that businesses give a period of notice before issuing or requesting invoices exclusively in euro in order to allow their customers, particularly where these are small enterprises, time to prepare themselves properly;
- (b) that, if a small enterprise requests its supplier to continue showing prices in national currency alongside prices in euro on invoices, the supplier accepts;
- (c) that large firms provide their subcontractors with the necessary assistance in order to help them make the changeover to the euro.

Article 2

Observatories and monitoring

1. The Member States, including where appropriate local authorities, are invited to establish suitable facilities, and preferably to set up observatories on the transition to the euro, for monitoring the introduction of the euro, and the fairness and transparency of professional practices.

2. Each observatory should involve representatives of all relevant business sectors, the public administrations concerned and members of the public, including representative bodies, particularly consumer associations.

3. Observatories should carry out the following tasks at local level: reception, guidance to sources of information, providing feedback, mediation, and assistance to citizens. On the basis of an evaluation of these practices, they should be able to transmit the benefits of their experience to the relevant national and Community instances.

4. In order to facilitate the monitoring of the implementation by banks of the standard of good practice on banking charges for conversion to the euro, and in addition to other monitoring arrangements set in place, the national and European banking associations are invited to respond forthwith to the Commission's requests for information on progress in implementing them. To allow an initial evaluation of these good practices to be carried out before the end of 1998, the national banking associations are requested to report to the Commission by 1 November 1998, through their European associations, on the way in which banks intend to implement these good practices.

5. The Member States are invited to follow closely the implementation of the standard of good practice and the information provided by banks on the subject.

Article 3

Information and training

1. In view of the specific difficulties facing small enterprises in their own preparations for the changeover to the euro and in gaining access to traditional information sources, professionals and institutions, including chambers of commerce, in contact with small enterprises should keep up their awareness-raising and information efforts by targeted activities, including consultancy and advice, and emphasising the practical preparations to be undertaken.

2. Member States are invited to involve their education and school systems as quickly as possible in the information drive on the euro, and to that end to take all the

necessary steps to raise the awareness of, to inform and train teachers and other school staff.

3. Action in the education field should comprise specific measures for all forms of education and training, such as distance learning, adult education, higher education, vocational training, and block-release training. Information technology should be not only for raising the awareness of and training teachers but also for channeling information to young people. Member States are also invited to prepare teaching materials that can be easily used by teachers.

Special attention should also be given to young people outside the school system or educational structures, by taking appropriate measures to inform them.

Article 4

Final provision

Member States are invited to support the implementation of this Recommendation.

Article 5

Addressees

This Recommendation is addressed to the Member States, trade associations, consumer organisations, chambers of commerce, banking associations, enterprises and all other organisations or institutions in contact with them.

Done at Brussels, 23 April 1998.

For the Commission

Yves-Thibault DE SILGUY

Member of the Commission
