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22. Calls for the legal framework to enshrine the principle that, whatever means of payment is used, the full amount specified in the payment order must be credited to the recipient's account without deduction unless the recipient has expressly entered into a different arrangement with his bank, in which case the amount and type of deduction must be disclosed to the recipient;
23. Welcomes the Commission proposal, regarding Special Recommendation VII of the Financial Action Task Force on Money Laundering, to define the European Union as an integrated legal framework; takes the view, however, that threshold values should be introduced for cash transfers; notes that 'effective risk-based procedures ... to identify any transfers ... which lack the required originator information' are technically impossible to achieve;
24. Urges the banking industry to enhance on-line banking security continually, in collaboration with the IT industry and supervisory authorities, and to give customers comprehensible information about risks and the precautions to be taken;
25. Recognises the benefit that a reduction in the maximum execution time for credit transfers from six working days to three working days would bring to consumers; agrees with the Commission, however, that non-euro cross-border credit transfers are not technically ready to be put on the same level as credit transfers executed in euros, although non-euro cross-border transfers should aim to reach the same level as soon as possible;
26. Welcomes any alternative dispute resolution arrangements that might help to avert protracted litigation; considers that if voluntary dispute resolution fails to settle disputes quickly and cannot secure effective complaint and redress procedures for consumers, dispute resolution arrangements should be made compulsory in the Member States and at European level;
27. Instructs its President to forward this resolution to the Council and Commission.
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**P5\_TA(2004)0349**

## **Integrated product policy**

### **European Parliament resolution on the communication from the Commission to the Council and the European Parliament on Integrated Product Policy – Building on Environmental Life-Cycle Thinking (COM(2003) 302 – C5-0550/2003 – 2003/2221(INI))**

*The European Parliament,*

- having regard to the communication from the Commission to the Council and the European Parliament (COM(2003) 302 – C5-0550/2003),
- having regard to the Sixth Community Environmental Action Programme <sup>(1)</sup>,
- having regard to the Fifth and Sixth Framework Programmes for Community Research, Technological Development and Demonstration Activities,
- having regard to the Lisbon Process launched by the Göteborg European Council on 15/16 June 2001,
- having regard to Directive 98/4/EC of the European Parliament and of the Council of 16 February 1998 amending Directive 93/38/EEC coordinating the procurement procedures of entities operating in the water, energy, transport and telecommunications sectors <sup>(2)</sup>,
- having regard to the proposal for a Directive of the European Parliament and of the Council establishing a framework for the setting of Eco-design requirements for Energy-Using Products and amending Council Directive 92/42/EEC (COM(2003) 453),

<sup>(1)</sup> OJ L 242, 10.9.2002, p. 1.

<sup>(2)</sup> OJ L 101, 1.4.1998, p. 1.

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- having regard to the communication from the Commission to the Council and the European Parliament: Towards a Thematic Strategy on the Sustainable use of Natural Resources (COM(2003) 572) and the Communication from the Commission to the Council and the European Parliament on stimulating technologies for sustainable development: an Environmental Technologies Action Plan for the European Union (COM(2004) 38),
  - having regard to Rules 47(2) and 163 of its Rules of Procedure,
  - having regard to the report of the Committee on the Environment, Public Health and Consumer Policy (A5-0261/2004),
- A. whereas economies are like ecosystems: both systems take in energy and materials and turn them into products and processes, the difference being that our economy follows linear resource flows whereas nature is cyclic; whereas, against the backdrop of rapidly growing economies and populations, production and products that lead to waste streams which nature cannot absorb or which cannot be turned into new resources are increasingly problematic from the point of view of sustainability,
- B. whereas the changes in the biosphere induced by human society are widespread,
- C. whereas incremental policy steps have led to improvements, but real progress towards sustainable development cannot be achieved through such measures alone,
- D. whereas exceeding the carrying capacity of the earth can help society temporarily to raise material living standards but, at the same time, puts our natural capital in serious decline; whereas limitations to prosperity in the future will be determined by natural capital rather than industrial innovation and skills,
- E. whereas the interests of commerce and the environment need not be in conflict; recognising at the same time that sustained economic prosperity in the future will only be possible in a market-based system in which all forms of capital, including natural capital, are fully valued, and the costs of damage to human health and the environment are fully internalised into product prices,
- F. whereas a transformation of the present system of production and consumption is urgently needed; whereas the main objective is to redirect consumption in a sustainable direction and bring the processes of raw material extraction, production and product design as much into line with natural processes and designs as possible,
- G. whereas society depends primarily on products made up of a set of different materials i.e.: biological, mineral and synthetic materials, which are often combined to produce composite materials; whereas these materials ought to be used and handled in such a way that, when the useful life of the products is over, they do not become useless waste,
- H. whereas the creation of product life cycles would be significantly facilitated by the phaseout of substances that are persistent, toxic and bioaccumulative, or of similar concern,
- I. whereas the IPP (Integrated Product Policy) concept offers opportunities to create a framework for the systematic bundling of those instruments of substance-oriented environmental policy and policies on the protection of natural elements (such as water, air, etc.) conducted to date, and which have had an isolated impact, so as to make instruments for resource efficiency, waste minimisation and controlled use of hazardous substances more coherent and more transparent for consumers and industry,
- J. whereas the Commission proposal, giving priority to 'working with the market', has its merits; whereas such a strategy can only be successful if market prices reflect the true cost of production and consumption; whereas the strategy should be accompanied by sound scientific research into the internalisation of external costs and can only be successful if scientifically clear boundary conditions are set, based on the carrying capacity and preserved health of the natural systems,

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- K. whereas the IPP is meant to be an integrating concept, providing principles to be observed by EU environmental policies in general,
- L. whereas the Commission has launched a variety of policy proposals, all related to IPP, without sufficient attention being paid to the need for an integrating systems view and to the many links and synergies that do exist,
- M. whereas the Commission initially devotes all its attention to products; whereas this is highly regrettable since it is by offering services, rather than products, that powerful incentives are created for a more efficient use of energy as well as materials,
- N. whereas our industrial system feeds on distant ecosystems by means of trade and is often insensitive to their degradation; whereas this implies that efforts to promote the IPP approach on an international level as pointed out in the Communication are highly important,
- O. whereas consumers are in great need of relevant information as regards the environmental characteristics of products and whereas the various eco-label systems were launched with the best of intentions; whereas, however, most eco-label efforts have not come up to expectations; whereas the most obvious shortcomings are those observed at EU level,
- P. whereas the information flow through the whole product chain needs to be improved and whereas there is a need for the development and co-ordination of different information instruments, not least to facilitate reuse and recycling,
1. Welcomes the IPP communication but regrets that it provides only limited guidance on how to move society in the direction of truly sustainable systems of product development and design;
  2. Calls on the Commission to present, at the earliest possible opportunity, a framework directive for IPP based on a set of clearly defined principles and objectives; points out that the objective is not to present detailed requirements for product design but to establish framework conditions aimed at facilitating business practices in the future which should be built on systems thinking, giving priority to resource efficiency and should be structured progressively along biological lines;
  3. Notes that the IPP concept must be geared to creating a framework for product-related systematic bundling of those instruments of substances-oriented environmental policy and policies on the protection of natural elements (such as air, water, etc.) which have been conducted to date and which have had an isolated impact, and for making those instruments coherent; calls on the Commission to formulate tangible objectives aimed at establishing coherence and consistency in the area of product-related environmental protection;
  4. Calls on the Commission, in preparing for the directive, to recognise the need for a horizontal policy approach, to give priority to the major environmental problems facing the Union, to explore the possibility that imported goods are covered, to make efforts to minimise the administrative burden for companies and to develop a directive that makes it easier for SMEs to fulfil their responsibilities;
  5. Suggests that the main principles guiding the IPP framework have to be based on:
    - (a) a systems-based approach, where life-cycle thinking is at the core and primary attention is given to product design,
    - (b) an enhanced understanding of how natural systems work and of how structuring business along biological lines can both improve the environment and establish the bottom line,
    - (c) ensuring that products whose useful life is over should ideally not become useless waste but be separated and reconditioned to become inputs for new production cycles,
    - (d) an enhanced understanding of how consumption patterns are formed and how they can be changed to contribute to sustainable development,

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- (e) optimisation of the product design process, by the selection of low-impact materials – giving preference to bio-based materials; moreover, hazardous substances, including many heavy metals, should not be allowed systematically to increase in concentration in the biosphere; furthermore, chemicals should be used in a non-dissipatory way; safety of chemicals should be assessed through a science-based hazard and/or risk-approach; priority should be given, however, to the substitution principle, meaning that hazardous substances including many heavy metals should preferably be replaced by more benign ones or safeguarded through tightly controlled closed-loop recycling,
  - (f) optimisation of production techniques, by giving preference to the clustering of production by encouraging reuse and recycling of materials, in particular by developing techniques for the separation and reconditioning of used products and materials to become input for new production cycles,
  - (g) reduction of impact during use,
  - (h) making full use of the potential offered by ICT to promote miniaturisation and dematerialisation, enhancing energy and material efficiency and reducing transport demand by turning products into sustainable services,
  - (i) maximum involvement of stakeholders;
6. Suggests that the short-term objectives for the IPP framework should be focused on reductions in emissions of greenhouse, eutrophying and acidifying gases and air pollutants, reductions in energy intensity, reductions in the use of hazardous substances, reductions in the intensity of virgin material resource use, water use and waste production and increase in renewable material use;
7. Recognises that, without the creation of such a framework, the necessary signals and incentives are not put across to designers and decision makers; insists that the IPP framework should provide clear targets for these priority environmental objectives, drawing from existing and future targets and objectives in the relevant framework directives, international conventions and thematic strategies so as to send a clear orientation to designers and decision makers;
8. Calls on the Commission to assist industry in the on-going IPP process by means of coherent and consistent rules in order to promote sustainable development and rethink traditional business models in an effort to facilitate the evolution of more integrated and systems-based practices, such as for instance the clustering of production, functional thinking (turning products into services), dematerialisation and technology development based on imitating nature;
9. Calls on the Commission to give priority to the following actions:
- (a) develop the necessary legal and economic framework conditions, objectives and incentives to make IPP a reality,
  - (b) identifying key R & D areas and pilot projects,
  - (c) developing and implementing effective information tools at consumer level (product registers, eco-labels and/or comparable tools); presenting a strategy on how different information instruments can be developed and co-ordinated in order to improve the information flow in the whole product chain,
  - (d) developing and implementing education and awareness-raising programmes in society at large, giving special attention to certain target groups,
  - (e) integrating IPP and life-cycle thinking in all major EU policy areas,
  - (f) drawing up a plan for co-ordinating IPP with other on-going processes such as relevant thematic strategies, the follow-up to Johannesburg, Chemical Strategies, Climate action plan etc.;
10. Calls on the Commission to explore possible measures for the promotion of sustainable consumption with a focus on reduced resource consumption and resource efficiency, enabling consumers to act in a more sustainable way;

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11. Calls on the Commission to make the various IPP instruments (including eco-labels, management systems, public procurement, EMAS, product information, etc.) dovetail with each other, to make them clear for the consumer and practicable for all undertakings;
12. Calls on the Commission, when refining the IPP concept, to attach particular importance to knowledge transfer and environmental information for consumers;
13. Insists that, to promote the consumption of environmentally friendly products, the Commission encourage Member States to consider various incentives, such as reduced taxes, rebates etc.;
14. Recommends that the Commission develop the concept of life-cycle thinking into a policy principle that could be referenced, but stresses the need to have a realistic understanding of the value and manifold limitations of life-cycle assessments (LCAs), in particular given the continuing problems with regard to the availability, quality and comparability of LCA data;
15. Calls on the Commission to mainstream life-cycle thinking in all its relevant legislative proposals;
16. Recommends that the Commission draw up a strategy in order to include the life-cycle and eco-design concept as an objective in primary and higher education, engineering and business schools;
17. Calls on the Commission to carry out an IPP compatibility review of existing legislation and to abolish provisions that are no longer relevant;
18. Calls on the Commission to develop a system of benchmarking for key product groups to enable improvements in environmental performance to be measured over time;
19. Urges the Commission to recognise the key role played by the availability, quality and comparability of environmental lifecycle data of products in enabling IPP – especially for benchmarking, labelling and other IPP tools;
20. Calls therefore on the Commission to come forward with a proposal to Parliament and Council on how to ensure that manufacturers provide environmental lifecycle data on their products and to assist them in doing so and on how this information can be used;
21. Urges the Commission to develop systems for technology procurement at EU-level, ideally managed by the Commission or managed by the Member States and coordinated by the Commission, the purpose being to stimulate the development of more functionally-oriented innovations, including enhanced environmental performance;
22. Insists that market prices must reflect the true social and ecological costs of production and consumption in order for 'green products' to attract the interest of consumers and in order to encourage the evolution of more sustainable products; urges the Commission to reduce and/or eliminate subsidies counteracting IPP; urges the Commission to take the lead in implementing the Polluter Pays Principle; calls on the Commission to promote 'working with the market', to which the Commission proposal attaches priority, and have this accompanied by sound scientific research into the internalisation of external costs;
23. Calls on the Commission to acknowledge the importance of producer responsibility with regard to the full life cycle of a product, and therefore calls on the Commission to investigate and produce a report on the possibility of introducing general producer responsibility concerning the environmental aspects of their products, as is already applied for general product safety;
24. Calls on the Commission to give at least equal relevance to 'service design' (functional and system thinking) as compared to 'product design' and to undertake clear actions within IPP to shift from products to services, where possible and environmentally beneficial;

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25. Calls on the Commission to assess the achievements and limitations of the New Approach and present proposals for its revision;
26. Calls on the Commission and on the Member States to make available sufficient resources to implement IPP;
27. Recommends that the role of retailers in delivering product information be further investigated, and that the critical role of marketing and indeed of the finance and insurance sectors should be recognised;
28. Considers that public access to environmental information on products is a fundamental prerequisite for and incentive to manufacturers to reduce the life-cycle impacts of their products;
29. Calls on the Commission to take into consideration on-going R & D programmes on eco-design and to use resources within the Sixth Framework Programme proactively to stimulate the necessary trans-disciplinary research needed for IPP, including the development of appropriate business models; takes the view that special emphasis should be given to the development of standards for re-usable materials and separation techniques for multi-layer materials;
30. Calls on the Commission to establish a steering committee for IPP as well as working groups in specific areas, such as systems design, economic tools, product environmental lifecycle data and consumption policy; is of the opinion that parallel to this, clear stakeholder procedures and a detailed workplan and timetable for actions, initiatives and implementation foreseen by the Commission should be established; believes, moreover, that a study should be initiated to clarify how and in what way the various tools and instruments considered to promote IPP interact, strengthen and support each other; takes the view that important aspects to be taken into consideration would be measures that enable and motivate individuals as well as companies to take account of lifecycle concerns in their decisions, measures that stimulate and reward leaders and measures that force laggards to improve, measures that address immediate challenges as well as long-term objectives;
31. Calls on the Commission to take initiatives to promote the transfer of IPP knowledge (LCA, eco-design, etc.) to developing countries;
32. I nstructs its President to forward this resolution to the Council and Commission.

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**P5\_TA(2004)0350**

## **Safety at sea**

### **European Parliament resolution on improving safety at sea (2003/2235(INI))**

*The European Parliament,*

- having regard to Article 31 of the Charter of Fundamental Rights of the European Union, which states: 'Every worker has the right to working conditions which respect his or her health, safety and dignity',
- having regard to its decision of 6 November 2003 to set up a temporary committee on improving safety at sea <sup>(1)</sup>,
- having regard to its resolutions of 21 November 2002 on the Prestige oil tanker disaster off the coast of Galicia <sup>(2)</sup>, 19 December 2002 on safety at sea and measures to alleviate the effects of the Prestige disaster <sup>(3)</sup> and 23 September 2003 on improving safety at sea in response to the Prestige accident <sup>(4)</sup> and its previous resolutions on safety at sea,

<sup>(1)</sup> P5\_TA(2003)0483.

<sup>(2)</sup> OJ C 25 E, 29.1.2004, p. 415.

<sup>(3)</sup> OJ C 31 E, 5.2.2004, p. 258.

<sup>(4)</sup> P5\_TA(2003)0400.