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Contents

([1]) Text with EEA relevance.

EN

Acts whose titles are printed in light type are those relating to day-to-day management of agricultural matters, and are generally valid for a limited period.

The titles of all other acts are printed in bold type and preceded by an asterisk.

II

(Non-legislative acts)

REGULATIONS

COMMISSION DELEGATED REGULATION (EU) 2021/473

of 18 December 2020

supplementing Regulation (EU) 2019/1238 of the European Parliament and of the Council with regard to regulatory technical standards specifying the requirements on information documents, on the costs and fees included in the cost cap and on risk-mitigation techniques for the pan-European Personal Pension Product

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Regulation (EU) 2019/1238 of the European Parliament and of the Council of 20 June 2019 on a pan-European Personal Pension Product (PEPP) ([1]), and in particular Article 28(5), fourth subparagraph, Article 30(2), third subparagraph, Article 33(3), third subparagraph, Article 36(2), second subparagraph, Article 37(2), third subparagraph, Article 45(3), third subparagraph, and Article 46(3), third subparagraph, thereof,

Whereas:

(1) Regulation (EU) 2019/1238 lays down uniform rules on the registration, manufacturing, distribution and supervision of personal pension products that are distributed in the Union under the designation pan-European Personal Pension Product (PEPP).

(2) The PEPP information documents are crucial components of the PEPP framework. Those documents allow for relevant information to be provided to consumers in a way that facilitates understanding and comparability of the PEPPs and of different investment options.

(3) To achieve comparability of PEPPs and packaged retail investment and insurance products (PRIIPs), the information requirements, where appropriate and relevant, should be aligned with Commission Delegated Regulation (EU) 2017/653 ([2]) concerning the key information document for PRIIPs. In a few areas, it is necessary to tailor the requirements to a long-term pension savings product, which can be kept throughout an individual's career and life, with a particular focus on pension-specific risks, such as inflation and risks to maintaining contributions.

(4) Given that online distribution is an important feature of PEPPs, it is particularly critical that consumers can easily access, understand and use the information presented in a digital environment. The design of the information documents should, therefore, be further developed to present the information in an effective and transparent way when provided using digital means such as website, mobile application, audio or video. Those designs should facilitate provision of information by digital means in an appealing and comprehensible way. Layering of information should ensure sufficient flexibility in adapting the presentation to different types of digital means and to the evolving digital environment.

([1]) OJ L 198, 25.7.2019, p. 1.

([2]) Commission Delegated Regulation (EU) 2017/653 of 8 March 2017 supplementing Regulation (EU) No 1286/2014 of the European Parliament and of the Council on key information documents for packaged retail and insurance-based investment products (PRIIPs) by laying down regulatory technical standards with regard to the presentation, content, review and revision of key information documents and the conditions for fulfilling the requirement to provide such documents (OJ L 100, 12.4.2017, p. 1).

(5) To provide consumers with key information of the PEPP that is easy to read and to understand, and to allow for comparability between PEPPs, it is necessary to have a high degree of standardisation. It is therefore necessary to establish mandatory templates for the information documents. To facilitate consumers' understanding of the PEPP as a long-term retirement savings product, the information requirements should be tailored to the pension objective of the PEPP, to deliver decision-useful information in an attractive and clear way for the potential PEPP saver and at the same time enabling the use of digital means of distribution of the information by the PEPP provider.

(6) The classification of the risk-rewards profiles and the 'summary risk indicator' of the PEPP should follow the identified pension-specific risks and the objective to reach appropriate and stable retirement income. The design of the summary risk indicator should provide for a consistent and comparable risk categorisation and should be complemented by consistently derived supplementary information to distinguish 'superior' investment strategies and risk mitigation techniques from 'inferior' ones in order to provide consumers with relevant information about whether a riskier investment option indeed provides for the potential of relatively higher rewards.

(7) Projections of future retirement income are important to the consumers' understanding of the PEPP and its suitability for the individual retirement objectives. The PEPP key information document (KID) should therefore display the results of the inflation-adjusted retirement outcomes of generic PEPP savers with defined accumulation periods and standardised contributions.

(8) Key indicators for risks and costs should be designed to be applied to different potential PEPP investment options in a coherent and consistent manner. The disclosure of costs should focus on tangible, monetary amounts and should ensure comparability to the Basic PEPP's capped level of cost and fees.

(9) A template is necessary for the PEPP KID. That template should be easily understandable and focus on information that is useful for consumers when taking decisions on saving in a PEPP and mitigate any potential behavioural biases.

(10) In accordance with Article 26(2) of Regulation (EU) 2019/1238 PEPP providers are to ensure that PEPP KIDs are accurate, fair, clear and not misleading, at all times, so that the prospective PEPP saver is able to rely on the standardised information contained in the document when deciding on the long-term savings for retirement. Rules should therefore be laid down to ensure regular and appropriate review of the PEPP KID and, where necessary, timely revision of the PEPP KID.

(11) Taking a decision on long-term savings for retirement is challenging, as future retirement needs may not be fully known and personal circumstances and careers may change. Therefore, even if the PEPP KID is designed to provide information useful for taking decision on saving in a PEPP in a comprehensible and reliable way, the prospective PEPP savers should have sufficient time – taking into account their needs, experience and knowledge – to understand and consider the relevant information before taking a decision on whether to save in a particular PEPP.

(12) The PEPP Benefit Statement should be presented in a way that enables the PEPP savers to easily track and monitor the development of own PEPP savings. Whilst the PEPP Benefit Statement is by its nature personalised, it should be consistent with pre-contractual information and should allow for constant comparison amongst PEPPs in order to enable the PEPP savers to take informed decisions on changing the investment option, switching PEPP provider or adapting the contribution levels to achieve the PEPP saver's retirement objective.

(13) In order to ensure the cost-efficiency of the Basic PEPP it is necessary to ensure that all costs and fees are included in the cost cap, except where it is necessary to ensure that Basic PEPPs that provide the additional product feature of the capital guarantee are not disadvantaged compared to Basic PEPPs which do not offer that product feature so as to ensure a level playing field.

(14) The PEPP's risk-mitigation techniques are essential to foster appropriate investment strategies that are capable of achieving better pension benefit outcomes. For this purpose, clear and enforceable criteria are needed to enable the assessment of the effectiveness of the chosen risk-mitigation technique in a consistent way. Those criteria should therefore apply to the three main types of risk-mitigation techniques of life-cycling, setting reserves and guarantees, and take into account the specificities of those types. Those criteria should also apply to any new, innovative risk-mitigation technique in order to foster better retirement outcomes through innovation.

(15) The long-term nature and the retirement income objective of the PEPPs require stochastic modelling which is a tool to forecast the probability of various outcomes under different conditions, so as to project future PEPP benefits in a reasonable manner. It is therefore necessary to ensure that stochastic modelling is used when assessing the risk profile and the potential performance of the investment strategies offered by PEPP providers, reproducing the range of possible PEPP benefit outcomes that could be observed in real life due to uncertain asset returns and contribution levels. Stochastic modelling should also be used when determining the appropriate levels of ambition in terms of risks, when building the performance scenarios for the PEPP KID and the pension benefit projections for the PEPP Benefit Statement as well when implementing the methodology for the summary risk indicator effectively. For this purpose, it is appropriate to establish certain references for the stochastic modelling to be used by the PEPP provider. The PEPP provider should remain free to adapt the stochastic modelling to reach the required objective and to integrate the models elaborated by the PEPP providers for other, similar products.

(16) The provisions of this Regulation are closely linked. They deal with requirements concerning the information documents, the costs and fees for the Basic PEPP, as well as the risk-mitigation techniques. Due to substantive interlinkages between provisions in this Regulation and to enhance the consistency between different regulatory areas covered by this Regulation, it is appropriate to further specify the rules in those areas in a comprehensive and holistic manner. This is necessary in order to ensure a high level of consistency between the rules on high-quality product features and rules on the effective communication of those features to consumers. The rules for specific product features of the PEPP are necessary in order to achieve a holistic assessment of the balance of risks and rewards for the PEPP saver, whilst ensuring better pension outcomes through innovation and cost efficiencies through digitalisation. It is important to communicate these innovative approaches to consumers in a consistent and comparable way. To ensure coherence between the provisions, they should be included in a single Regulation.

(17) This Regulation is based on the draft regulatory technical standards submitted to the Commission by the European Insurance and Occupational Pensions Authority (EIOPA).

(18) EIOPA has conducted open public consultations on the draft regulatory technical standards on which this Regulation is based, analysed the potential related costs and benefits and requested the advice of the Insurance and Reinsurance Stakeholder Group and the Occupational Pension Stakeholder Group established in accordance with Article 37 of Regulation (EU) No 1094/2010 of the European Parliament and of the Council ([3]),

([3]) Regulation (EU) No 1094/2010 of the European Parliament and of the Council of 24 November 2010 establishing a European Supervisory Authority (European Insurance and Occupational Pensions Authority), amending Decision No 716/2009/EC and repealing Commission Decision 2009/79/EC (OJ L 331, 15.12.2010, p. 48).

HAS ADOPTED THIS REGULATION:

CHAPTER I

INFORMATION DOCUMENTS IN AN ELECTRONIC FORMAT

Article 1

Presentation of information documents in an online environment

Where the content of the pan-European Personal Pension (PEPP) key information document (KID) or PEPP Benefit Statement is presented using a durable medium other than paper, the presentation shall comply with the following requirements:

(a) the information shall be presented in a way that is adapted to the PEPP saver's device used for accessing the PEPP KID or PEPP Benefit Statement;

(b) where the size of the components in the layout is changed, the layout, headings and sequence of the standardised presentation format, as well as the relative prominence and size of the different elements, shall be retained;

(c) font and font size shall be such that the information is noticeable, understandable and presented in a clearly legible format;

(d) if audio or video is used, such speed of speaking and volume of sound shall be used which, given ordinary attention, makes the information noticeable, understandable and presented in a clearly audible format;

(e) the information presented shall be identical to the information provided in the paper version of the PEPP KID or PEPP Benefit Statement respectively.

Article 2

Layering of information

The layering of information in the PEPP KID or PEPP Benefit Statement respectively in accordance with Articles 28(3), 35(1) and (2), 36(1) and 37(1) of Regulation (EU) 2019/1238 shall have a design that does not distract the customer's attention from the content of the document or obscure any key information. In case of layering of the information, it shall be possible to print the PEPP Benefit Statement as one single document.

CHAPTER II

CONTENT AND PRESENTATION OF THE PEPP KID

Article 3

Section titled 'What is this product?'

1. Information stating the long-term retirement objectives of the PEPP and the means for achieving those objectives in the section titled 'What is this product?' of the PEPP KID shall be summarised in a brief, clear and easily understandable manner. That information shall identify the main factors upon which investment return and pension outcomes depend, the underlying investment assets or reference values and how the return is determined, as well as the impact of contribution levels and the expected savings period until retirement. The principles of the applied risk-mitigation techniques, in particular the allocation of returns within a portfolio to the individual PEPP contract, shall be explained. It shall also refer to the type of the PEPP provider and to the resulting specific features of the PEPP contract.

2. The description of the type of PEPP savers to whom the PEPP is intended to be marketed in the section titled 'What is this product?' of the PEPP KID shall include information on the target PEPP savers identified by the PEPP provider. The determination of the type of PEPP savers to whom the PEPP is intended shall be based upon the ability of PEPP savers to bear investment loss and their investment horizon preferences, their theoretical knowledge of, and past experience with PEPPs and the financial markets in general, as well as the needs, characteristics and objectives of potential PEPP savers.

3. The details of PEPP retirement benefits in the section titled 'What is this product?' of the PEPP KID shall include in a general summary the key features of the PEPP contract. Those details shall in particular include the following:

(a) possible forms of out-payments as referred to in Article 58(1) of Regulation (EU) 2019/1238, and the right to modify the form of out-payments as referred to in Article 59(1) of that Regulation;

(b) a specification of each PEPP retirement benefit included, with an explanatory statement indicating that the value of those benefits is shown in the section titled 'What are the risks and what I could get in return?'.

4. Where the PEPP contract covers biometric risk, information shall be included in the section titled 'What is this product?' of the PEPP KID on details of that coverage, including a list of risks covered and the circumstances that would trigger the cover and the insurance benefits. The biometric risk premium, as described in point 54 of Annex VI to Regulation (EU) 2017/653, shall be presented in percentage terms of the annual contribution or in the form of the impact of the biometric risk premium on the investment return at the end of the accumulation phase, based on the generic holding periods used for the projected PEPP benefits. Where the premium is paid in the form of a single lump sum, the details shall include the amount invested. Where the premium is paid periodically, the number of periodic payments and an estimation of the average biometric risk premium as a percentage of the annual contribution shall be included in the information.

5. The section titled 'What is this product?' of the PEPP KID shall include the following information on the portability service:

(a) information that PEPP savers have, upon request, the right to use a portability service referred to in Article 17(1) of Regulation (EU) 2019/1238;

(b) information on which sub-accounts are immediately available;

(c) a reference to the EIOPA central public register referred to in Article 13 of Regulation (EU) 2019/1238, where information for the conditions for the accumulation phase and the decumulation phase of the national sub-accounts determined by Member States are contained;

(d) information on the choice provided for in Article 20(5) of Regulation (EU) 2019/1238 where the PEPP provider is not able to ensure the opening of a new sub-account corresponding to the PEPP saver's new Member State of residence.

6. The section titled 'What is this product?' of the PEPP KID shall include information on the provision of the switching service, and in particular, information about switching possibilities provided for in Article 52(3) of Regulation (EU) 2019/1238. If the PEPP provider, in accordance with that Article, allows the PEPP saver to switch PEPP provider more frequently, the frequency shall be indicated in the PEPP KID. The PEPP KID shall specify whether the switching is free of charge. Where it is not free of charge, the PEPP KID shall disclose the associated costs.

The information on the provision of the switching service shall also include information about the right to receive additional information about the switching service as referred to in Article 56(2) of Regulation (EU) 2019/1238. This information shall be made available on the PEPP provider's website and upon request by PEPP savers in accordance with Article 24 of Regulation (EU) 2019/1238.

7. The section titled 'What is this product?' of the PEPP KID shall include information on the conditions for modification of the chosen investment option. In particular, where relevant, information on any alternative investment options offered that the PEPP saver can switch to in accordance with Article 44 of Regulation (EU) 2019/1238. If the PEPP provider allows the PEPP saver to modify the chosen investment option more frequently than the minimum requirement, the frequency of possible modification shall be indicated and the disclosure shall specify that this modification is free of charge or disclose the associated costs.

8. The information related to the performance of the PEPP provider's investments in terms of environmental, social and governance factors ('ESG factors') in the section titled 'What is this product?' of the PEPP KID shall include narrative explanations and quantitative information, where available, on how the integration of ESG factors affects the actual and expected performance of the PEPP provider's investments.

9. The section titled 'What is this product?' of the PEPP KID shall include information, where applicable, on whether there is a cooling-off period or cancellation period for the PEPP saver, and the consequences thereof, including all applicable fees and penalties for using the cooling-off period or cancelling the contract.

10. The information in the section entitled 'What is this product?' of the PEPP KID shall include a reference to the information on past performance of the PEPP's investment options, as allocated to the PEPP savers. The information on past performance shall be made available on the PEPP provider's website.

11. Where information is presented in an electronic format with layering of information, the first layer shall contain at least the following information:

(a) information referred to in paragraphs 1, 2 and 3;

(b) information on whether the PEPP contract covers biometric risk;

(c) information on either of the following:

(i) whether the Basic PEPP provides a guarantee on the capital or takes the form of a risk-mitigation technique consistent with the objective to allow the PEPP saver to recoup the capital;

(ii) whether and to what extent any alternative investment option, if applicable, provides a guarantee or a risk-mitigation technique.

Other information may be provided in the additional layers of detail.

Article 4

Section titled 'What are the risks and what could I get in return?'

1. The information on the risk-reward profile of a PEPP, including the narrative explanations of the summary risk indicator in the section titled 'What are the risks and what could I get in return?' of the PEPP KID, shall be provided in a brief, clear and easily understandable manner. The information shall explain the objective and the results of the summary risk indicator to identify, in a standardised and comparable manner, different risk and reward profiles and that the summary risk indicator shall be regarded as a reference point when comparing different PEPPs' risk-reward profiles. The PEPP provider shall clearly state that the PEPP summary risk indicator is different from and not comparable with the summary risk indicator of products falling under Regulation (EU) No 1286/2014 of the European Parliament and of the Council ([4]).

The information shall explain that a low risk-reward profile implies that the PEPP saver is more likely to receive a moderate retirement income, whilst a high risk-reward profile implies that the PEPP saver is more likely to receive a relatively higher or lower retirement income than lower risk-reward profiles. Narrative explanations shall identify the limitations of the summary risk indicator, including where relevant, the dependence of the risk-reward profile on the actual development of the investments, the saving period and the effectiveness of the applied risk-mitigation technique.

([4]) Regulation (EU) No 1286/2014 of the European Parliament and of the Council of 26 November 2014 on key information documents for packaged retail and insurance-based investment products (PRIIPs) (OJ L 352, 9.12.2014, p. 1).

2. The required information, according to point (ii) of Article 28(3)(d) of Regulation (EU) 2019/1238 of the possible maximum loss of the invested capital in the section titled 'What are the risks and what could I get in return?', of the PEPP KID shall be complemented by information on the standardised, stochastically determined, accumulated capital at decumulation under a stressed scenario, equal to the fifth percentile of the distribution.

3. In the section titled 'What are the risks and what could I get in return?' of the PEPP KID, information on the standardised performance scenarios of favourable, best estimate and unfavourable, shall be presented in relation to the projected PEPP retirement benefits based on the following elements:

(a) the projections shall include four generic PEPP savers with 40, 30, 20 and 10 years until the end of the accumulation phase and be based on a standardised contribution level;

(b) the favourable scenario shall refer to the 85th percentile of the distribution, the best estimate scenario to the median and the unfavourable scenario to the 15th percentile of the distribution;

(c) the projected accumulated capital at the end of the accumulation period and the projected monthly retirement benefits shall be adjusted for the effects of inflation;

(d) the information shall contain narrative explanation, including nominal amounts, of the translation in today's values due to the changes in purchasing powers over time.

4. Where applicable, the information on the conditions for returns to PEPP savers or built-in performance caps in the section titled 'What is this product?' of the PEPP KID shall make reference to the design and the allocation mechanisms of the applied risk-mitigation techniques.

5. The inputs, assumptions and methodologies for the information referred to in paragraphs 1, 2 and 3 shall be in line with Annex III.

6. Where information is presented in an electronic format with layering of information, the first layer shall contain at least the summary risk indicator and the projected PEPP retirement benefits of four generic PEPP savers, whereas the nominal projected benefits may be provided in the additional layers of detail. Other information may be provided in the additional layers of detail.

Article 5

Section titled 'What are the costs?'

1. The information in the section titled 'What are the costs?' of the PEPP KID shall be provided in a brief, clear and easily understandable manner. Any costs and fees identified in the section 'What are the costs?' shall refer to actual incurred costs, incurred directly at the level of the provider or at the level of an outsourced activity or investment fund, including all related overhead costs. If applicable, costs and fees charged to the prospective PEPP saver, before saving in the PEPP, shall be separately disclosed as 'initial costs'. Costs and fees, both one-off and recurring, shall be presented as 'total costs per annum' in monetary terms and as a percentage of the accumulated capital, as defined by Article 2(24) of Regulation (EU) 2019/1238. The compound effect of the costs shall be presented based on a standardised monthly contribution by the PEPP saver in monetary terms, as specified in Part III of Annex III to this Regulation.

2. The section titled 'What are the costs?' of the PEPP KID shall contain the following information:

(a) information on the administrative costs arising from the PEPP provider's activities when administering PEPP accounts, collecting contributions, providing information to members and executing payments;

(b) information on the following investment costs:

  (i) costs of safekeeping of assets, including fees paid to the custodian for keeping assets safe and collecting dividends and interest income;

  (ii) portfolio transaction costs, including actual payments by the PEPP provider to third parties to meet costs incurred in connection with the acquisition or disposal of any asset in the PEPP account;

  (iii) other costs relating to the management of the investments;

(c) information on the distribution costs arising from marketing and selling the PEPP product, including the costs and fees related to providing advice;

(d) information on costs of guarantees charged to the PEPP saver for the financial guarantee to pay back at least the accumulated capital at decumulation and of any other financial guarantee provided under the PEPP contract.

3. Where a PEPP provider charges fees to recoup the incurred costs for initial advice during the initial term of the PEPP contract, before the PEPP saver has the right to switch the PEPP provider according to Article 52(3) of Regulation (EU) 2019/1238, the PEPP provider shall inform prospective PEPP savers about the total amount of those fees, the time period during which, and the frequency with which, such fees shall apply.

4. Where information is presented in an electronic format with layering of information, the first layer shall contain at least the following information:

(a) the information on total costs per annum in monetary terms and as a percentage of the accumulated capital at the end of the year, as specified in paragraph 1;

(b) if applicable, information on any initial costs.

Other information may be provided in the additional layers of detail.

Article 6

Standard layout of the PEPP KID

PEPP providers shall present the PEPP KID in accordance with Annex I. Where information is presented in an electronic format, the presentation by means of the template set out in that Annex may only be adapted to allow for layering of information.

CHAPTER III

REVIEW, REVISION AND PROVISION OF THE PEPP KID

Article 7

Review of the PEPP KID

1. PEPP providers shall, review the information contained in the PEPP KID in accordance with Article 30(1) of Regulation (EU) 2019/1238, every time there is a change that significantly affects or is likely to affect significantly the information contained in the PEPP KID and, at least, every 12 months following the date of the initial publication of the PEPP KID.

2. When carrying out the review referred to in paragraph 1, PEPP providers shall verify whether the information contained in the PEPP KID is accurate, fair, clear, and not misleading. In particular, it shall verify compliance with the following criteria:

(a) whether the information contained in the PEPP KID is compliant with the general form and content requirements under Articles 26, 27 and 28 of Regulation (EU) 2019/1238, and with the specific form and content requirements laid down in Article 6 of this Regulation;

(b) whether the PEPP's risks and rewards have changed, where such a change has the effect of that necessitating the PEPP's move to a different class of the summary risk indicator from that attributed in the PEPP KID subject to review.

3. For the purposes of paragraph 1, PEPP providers shall establish and maintain adequate processes throughout the life of the PEPP so as to enable the PEPP savers to identify at all times and without undue delay, any circumstances which might result in a change that affects or is likely to affect the accuracy, fairness or clarity of the information contained in the PEPP KID.

Article 8

Revision of the PEPP KID

1. PEPP providers shall promptly revise the PEPP KID where a review pursuant to Article 7 concludes that changes to the PEPP KID need to be made. PEPP providers shall ensure that all sections of the PEPP KID affected by those changes are updated.

2. The PEPP provider shall publish the revised PEPP KID on its website and inform the PEPP savers promptly in accordance with Article 7(3).

Article 9

Provision of the PEPP KID

1. The person advising on or selling a PEPP shall provide the PEPP KID sufficiently early so as to allow a prospective or current PEPP saver enough time to consider the document before being bound by a contract or an offer relating to that PEPP, regardless of whether or not the prospective or current PEPP saver is provided with a cooling off period.

2. For the purposes of paragraph 1, the person advising on or selling a PEPP shall assess the time needed by each prospective or current PEPP saver to consider the PEPP KID, taking into account the following criteria:

(a) the knowledge and experience of the prospective or current PEPP saver with the PEPP or with PEPPs of a similar nature or with risks similar to those arising from the PEPP;

(b) the complexity, long-term nature and limited redeemability of the PEPP;

(c) where the advice or sale is at the initiative of the prospective or current PEPP saver, the urgency explicitly expressed by the prospective or current PEPP saver of concluding the proposed contract or offer.

3. For the purposes of paragraph 1, if the PEPP KID is provided online, it shall comply with the following conditions:

(a) it shall be located in an area of the website or a mobile application where it can be easily found and accessed;

(b) it shall be provided in a stage of the purchase process where the prospective or current PEPP saver is allowed enough time to consider the document before being bound by a PEPP contract or an offer relating to that PEPP contract.

CHAPTER IV

PRESENTATION AND LAYOUT OF THE PEPP BENEFIT STATEMENT

Article 10

Presentation of the PEPP Benefit Statement

1. The information in the PEPP Benefit Statement shall be provided in a brief, clear and easily understandable manner. The information shall be presented in the following sequence, for each existing sub-account:

(a) information referred to in Article 35(1) and (2) of Regulation (EU) 2019/1238;

(b) in the section titled 'Product name', information referred to in points (a), (b) and (c) of Article 36(1) of Regulation (EU) 2019/1238;

(c) in the section titled 'How much have I saved in my PEPP?', the following information:

  (i) information referred to in point (i) of Article 36(1) of Regulation (EU) 2019/1238;

  (ii) information on the total amount of the PEPP account, broken down by paid-in contributions and accumulated investment returns net of costs and charges since the PEPP saver started saving into the PEPP;

  (iii) information on biometric risk premiums;

(d) in the section titled 'What will I receive when I retire?', the following information:

(i) information referred to in point (d) of Article 36(1) and point (d) of Article 37(1) of Regulation (EU) 2019/1238 and Article 4(3) of this Regulation, where the actual contributions, expected contribution levels and individual terms and conditions are applied;

(ii) where applicable, information on additional pension benefit projections based on national rules in accordance with Article 37(3) of Regulation (EU) 2019/1238;

(e) information on the projected accumulated capital at the end of the accumulation period and the projected monthly retirement benefits;

(f) in the section titled 'How has my PEPP changed in the last 12 months?', information referred to in points (e), (f) and (h) of Article 36(1) of Regulation (EU) 2019/1238 about the evolution of the PEPP account in the previous 12 months, reconciling the starting balance to the end balance by presenting contributions paid in, investment returns allocated to the PEPP account and costs and fees referred to in Article 5(2) of this Regulation;

(g) in the section titled 'Key factors affecting the performance of my PEPP', information, where relevant, referred to in points (g), (j) and (l) of Article 36(1) of Regulation (EU) 2019/1238 and Article 3(10) of this Regulation;

(h) in the section titled 'Important information', the following information:

(i) information about any material changes to the PEPP terms and conditions referred to in Article 35(5) and (6) of Regulation (EU) 2019/1238;

(ii) indication where and how to obtain supplementary information referred to in points (a), (b), (c) and (e) of Article 37(1) of Regulation (EU) 2019/1238;

(iii) if applicable, a reference to the statement of investment policies considering ESG factors according to point (c) of Article 37(1) of Regulation (EU) 2019/1238.

Information referred to in point (c)(iii) of the first subparagraph shall be presented separately in accordance with Article 3(4).

Information referred to in point (e) of the first subparagraph shall be presented adjusted for the effects of inflation. The information shall be complemented by a narrative explanation of the translation in current values due to the changes in purchasing powers over time.

For the purposes of point (f) of the first subparagraph the compound effect of the costs on the projected accumulated capital at decumulation according to point (f) of Article 36(1) of Regulation (EU) 2019/1238 shall be presented as 'Reduction in Wealth' as specified in Part III of Annex III to this Regulation.

The information referred to in point (g) of the first subparagraph shall refer to the past performance of the PEPP saver's investment option, as allocated to the PEPP savers, and shall be provided for the previous 10 years, if possible. If it is not possible to provide the information for the previous 10 years, the information shall be provided for the longest period the PEPP saver has been saving into the PEPP. That information shall be presented as the average investment returns, net of investment costs, for the periods of the previous year, the three previous years, the five previous years and the ten previous years, as a percentage of the accumulated capital.

2. The assumptions for the information referred to in paragraph 1 shall be in line with Annex III.

3. Where information is presented in an electronic format with layering of information, the first layer shall contain at least the information covered in points (a), (b), (d) and (e) of paragraph 1. Other information may be provided in the additional layers of detail.

Article 11

Standard layout of the PEPP Benefit Statement

PEPP providers shall present the PEPP Benefit Statement in accordance with Annex II. Where information is presented in an electronic format, the template set out in that Annex may only be adapted to allow for layering of information.

CHAPTER V

THE COSTS AND FEES FOR THE BASIC PEPP

Article 12

Types of costs and fees for the Basic PEPP

1. The costs and fees referred to in Article 45(2) of Regulation (EU) 2019/1238, in relation to the Basic PEPP saver's accumulated capital at the end of the respective year, shall comprise all actual incurred costs and fees, incurred directly at the level of the provider or at the level of an outsourced activity, including appropriate overhead costs and fees in relation to the saving in the Basic PEPP and distribution of the Basic PEPP. Those costs and fees shall include in particular the following costs:

(a) administrative costs;

(b) investment costs;

(c) distribution costs.

2. Any costs and fees linked to additional elements or features of the Basic PEPP, that are not required by Article 45 of Regulation (EU) 2019/1238, and any costs and fees linked to the switching services as set out in Article 54 of Regulation (EU) 2019/1238, shall not be included in the costs referred to in Article 45(2) of Regulation (EU) 2019/1238.

Article 13

Costs and fees for guarantees the Basic PEPP

1. If the Basic PEPP provides for a guarantee on the capital, which is to be due at the start of the decumulation phase and during the decumulation phase as provided for in Article 45(1) of Regulation (EU) 2019/1238, the costs directly linked to that capital guarantee shall not be included in the costs referred to in Article 45(2) of Regulation (EU) 2019/1238.

2. The PEPP provider shall explicitly and separately disclose the costs charged for the capital guarantee under the section titled 'What are the costs?' in the PEPP KID and under the section titled 'How has my PEPP changed in the last year?' in the PEPP Benefit Statement.

3. Where relevant, the PEPP provider shall be able to provide evidence that the respective costs are directly linked to the capital guarantee at the request of the national competent authority or EIOPA.

CHAPTER VI

RISK-MITIGATION TECHNIQUES

Article 14

Objective of the risk-mitigation techniques

1. When using the risk-mitigation techniques for the investment strategy of the PEPP, PEPP providers shall set up an objective in line with the specific retirement objective of the PEPP saver or a group of PEPP savers, in accordance with the conditions referred to in Article 47(2) of Regulation (EU) 2019/1238.

2. The PEPP provider shall design the risk-mitigation technique in a way to achieve the objective of providing for stable and adequate individual future retirement income from the PEPP, taking into consideration the expected remaining duration of the PEPP saver's or group of PEPP savers' individual accumulation phase and the PEPP saver's chosen decumulation option. To implement that objective, the risk-mitigation technique shall be designed in the following manner:

(a) ensure that the expected loss, defined as the shortfall between the projected sum of the contributions and the projected accumulated capital at the end of the accumulation phase, is not higher than 20 % under the stressed scenario, which equals the fifth percentile of the distribution;

(b) aim at outperforming the annual rate of inflation with a probability of at least 80 % over a 40 year accumulation phase;

(c) take into consideration the results of stochastic modelling.

3. For the Basic PEPP, when the PEPP provider does not offer a capital guarantee as referred to in Article 13, the PEPP provider shall employ an investment strategy that ensures, taking into consideration the results of stochastic modelling, recouping the capital at the start of the decumulation phase and during the decumulation phase with a probability of at least 92,5 %. However, where the remaining accumulation phase is equal to or less than 10 years when taking up the Basic PEPP, a probability of at least 80 % may be used when employing the investment strategy.

4. When designing a risk-mitigation technique for a group of PEPP savers, the PEPP provider shall design the risk-mitigation technique in such a way as to ensure a fair and equal protection of each individual PEPP saver within the group and shall disincentivise opportunistic behaviour of individual PEPP savers within the group.

5. PEPP providers shall ensure that any performance-linked remuneration of individuals acting on behalf of the PEPP provider and implementing the risk-mitigation techniques is conducive to the objective of the risk-mitigation techniques.

6. PEPP providers shall safeguard the appropriateness, efficiency and effectiveness of the risk-mitigation technique through a dedicated process and provisions within the product oversight and governance framework, as required by Article 25 of Regulation (EU) 2019/1238. That framework shall be subject to a supervisory review and to supervisory reporting.

7. Where a PEPP saver chooses a different investment option according to Article 44 of Regulation (EU) 2019/1238 or switches the PEPP provider according to Article 20(5) or Article 52 of that Regulation, the PEPP provider shall fairly contribute the allocated reserves, if any, and the investment returns to the leaving PEPP saver. The PEPP provider shall ensure that the allocation is equally fair towards the leaving PEPP saver and towards the remaining PEPP savers.

8. In the case of adverse economic developments within three years leading up to the expected end of the remaining duration of the PEPP saver's accumulation phase, the PEPP provider shall extend the last phase of the life-cycle or the applied risk-mitigation technique by an appropriate additional time of up to three years after the initially expected end of the accumulation phase. Such extension shall be subject to the PEPP saver's explicit consent and shall be done in accordance with the conditions referred to in Article 47 of Regulation (EU) 2019/1238.

Article 15

Life-cycling

1. When using a risk-mitigation technique that adapts the investment allocation to mitigate the financial risks of investments corresponding to the remaining duration, the PEPP provider shall specify average exposures to equity and debt instruments whilst ensuring compliance with Article 41 of Regulation (EU) 2019/1238 for all potential sub-portfolios corresponding to the phases of the life-cycling.

2. The PEPP provider shall design the life-cycling in such a way as to ensure that the PEPP savers furthest away from the expected end of the accumulation phase invest, to a contractually specified extent, in long-term investments which benefit from higher investment returns due to their specific higher risks and rewards characteristics, including illiquid or equity-type characteristics. For the PEPP savers closest to the expected end of the accumulation phase, the PEPP provider shall ensure that the investments are predominantly liquid, of high quality and exhibiting fixed investment returns.

Article 16

Establishing reserves

1. When using a risk-mitigation technique that establishes reserves from PEPP savers' contributions or investment returns, the PEPP providers shall set out in the PEPP contract, in a transparent and comprehensible manner, the allocation rules of the accumulated capital and the investment returns to the individual PEPP saver's account, to and from the reserves, and, if applicable, to the corresponding group of PEPP savers.

2. The PEPP provider shall allocate contributions and investment returns of the earmarked assets to the reserves in a transparent and comprehensible manner, with the objective of building adequate reserves in times of positive investment returns. Equally, the PEPP provider shall allocate from the reserves to the individual PEPP saver's account and, if applicable, to the corresponding group of PEPP savers, in a fair and transparent manner, in times of negative investment returns.

3. The PEPP provider shall clearly identify and earmark the assets invested for the PEPP savers. The PEPP provider shall not be able to trade assets on its own account with the assets earmarked for the PEPP savers.

4. In the first 10 years of the establishment of a new PEPP, the PEPP provider may contribute to the establishment of the reserves by providing a loan or an equity investment to the PEPP savers' assets. In that case, the PEPP provider shall specify and present in a transparent and comprehensible manner in the PEPP contract the terms and conditions of its contribution and profit sharing, as well as the pattern of the gradual dis-investment over the maximum period of 10 years.

Article 17

Minimum-return guarantees

1. When the PEPP provider offers minimum-return guarantees, the PEPP provider shall clearly describe the features, including limits and thresholds, of the guarantee and specify whether the guarantee applies to inflation-adjusted returns or to nominal returns.

2. The PEPP provider shall explicitly disclose in the PEPP KID and subsequently in the PEPP Benefit Statement whether the level of the guarantee is or is not adjusted for the annual rate of inflation.

Article 18

Holistic assessment of the PEPP's risks and rewards

For the purposes of Articles 3, 4, 5, 10 and 14, PEPP providers shall apply the methodologies laid down in Annex III.

Article 19

Entry into force

This Regulation shall enter into force on the twentieth day following that of its publication in the *Official Journal of the European Union*.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, 18 December 2020.

For the Commission
The President
Ursula VON DER LEYEN

ANNEX I

TEMPLATE FOR THE PEPP KEY INFORMATION DOCUMENT

Part I. Instructions for filling in the template for the PEPP Key Information Document

1. PEPP providers shall comply with the section order, titles, presentation tools and icons set out in the template for the PEPP Key Information Document under Part II of this Annex, which however does not fix parameters regarding the length of individual sections and the placing of page breaks, and is subject to an overall maximum of five sides of A4-sized paper when printed.

2. Under the prominent title 'PEPP Key Information Document', the following statement shall be added: 'This document provides you with key information about this pan-European Personal Pension Product (PEPP). It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this personal pension product and to help you compare it with other PEPPs.'.

3. In the template, PEPP providers may include a QR code linking to the electronic version of the PEPP KID.

4. At the top of the template, under the section titled 'PEPP at a glance', PEPP providers shall set out the following information:

   (a) the projected accumulated capital for a monthly contribution of EUR 100 for a period of 40 years, under the unfavourable and favourable scenario;

   (b) the total costs per annum as a percentage of the accumulated capital on the basis of monthly contributions of EUR 100;

   (c) the classification of the summary risk indicator; and

   (d) a statement whether the product provides for a guarantee.

5. The PEPP provider shall add the following statement: 'The retirement product described in this document is a long-term product with limited redeemability which cannot be terminated at any time.'.

6. In the following section, the PEPP provider may add its corporate branding or logo and shall provide the following information:

   (a) the identity and contact details of the PEPP provider;

   (b) the competent authorities of the PEPP provider;

   (c) the name of the PEPP and the registration number of the PEPP in the central public register;

   (d) under 'product type', whether it is a Basic PEPP or not; if not, whether the PEPP KID refers to a specific alternative investment option or provides generic information for a range of alternative investment options; and

   (e) the date of the document.

7. Under the title 'How is my money invested?, the PEPP provider shall present the information according to Article 3(1). PEPP providers may use the right-hand side column or the main area to provide information according to Article 3(10) of this Regulation.

8. Under the title 'Who is this for?', the PEPP provider shall present the information according to Article 3(2) of this Regulation.

9. Under the title 'Are my savings guaranteed?', the PEPP provider shall indicate:

   (a) whether the Basic PEPP provides a guarantee on the capital or takes the form of a risk-mitigation technique consistent with the objective to allow the PEPP saver to recoup the capital; or

   (b) whether and to what extent any alternative investment option, if applicable, provides a guarantee or a risk-mitigation technique.

10. Under the title 'What happens when I retire?', the PEPP provider shall present the information according to Article 3(3) of this Regulation.

11. Under the title 'What happens to my PEPP savings if I die/become disabled/live longer than assumed in my PEPP contract?', the PEPP provider shall present the information according to Article 3(4) of this Regulation.

12. Under the title 'What happens if I move countries?', the PEPP provider shall present the information according to Article 3(5) of this Regulation. PEPP providers may use the right-hand side column or the main area to indicate where to retrieve further information.

13. Under the title 'Can I withdraw from the product early?', the PEPP provider shall include a statement on the consequences for the PEPP saver:

   (a) of early withdrawal from the PEPP, including all applicable fees, penalties, and possible loss of capital protection and possible loss of other advantages and incentives; and

   (b) if the PEPP saver stops contributing to the PEPP, including all applicable fees, penalties, and possible loss of capital protection and possible loss of other advantages and incentives.

14. Under the title 'Can I switch my provider?', the PEPP provider shall present the information according to Article 3(6) of this Regulation PEPP providers may use the right-hand side column or the main area to indicate where to retrieve further information.

15. Under the title 'Can I change my investment option?', the PEPP provider shall present the information according to Article 3(7) of this Regulation.

16. Under the title 'Will my money be invested sustainably?', the PEPP provider shall present the information according to Article 3(8) of this Regulation. PEPP providers may use the right-hand side column or the main area to indicate where to retrieve further information.

17. Under the title 'Is this governed by [Member State] law?', the PEPP provider shall present information about the law applicable to the PEPP contract where the parties do not have a free choice of law or, where the parties are free to choose the applicable law, the law that the PEPP provider proposes to choose.

18. Under the title 'Can I cancel or change my mind?', the PEPP provider shall present the information according to Article 3(9) of this Regulation.

19. Under the title 'What is the risk profile of this product?', the PEPP provider shall present the information according to Article 4(1) of this Regulation. PEPP providers may use the right-hand side column or the main area to indicate where to retrieve further information, in particular on the applied methodologies for the summary risk indicator.

20. Under the title 'Is there a risk that I will lose all my invested capital?', the PEPP provider shall present the information according to Article 4(2) of this Regulation.

21. Under the title 'What can I expect at retirement?', the PEPP provider shall, when presenting the information in Article 4(3) and 4(4), set out the information according to Article 4(3)(a) to (c) as follows:

    (a) the unfavourable scenario under the category 'if your investments perform poorly';

    (b) the best estimate scenario under the category 'if your investments have medium success';

    (c) the favourable scenario under the category 'if your investments perform very well';

    (d) the projections of the 40 years accumulation period to 'your current age is 25', of the 30 years accumulation period to '35', of the 20 years accumulation period to '45' and of the 10 years accumulation period to '55' respectively.

22. Under the title 'What can I expect at retirement?', the PEPP provider shall present a statement that the tax law of the PEPP saver's Member State of residence may have an impact on the actual pay-out.

23. Under the section titled 'What happens if [the name of the PEPP provider] is unable to pay out?', the PEPP provider shall add a short description of whether the related loss is covered by an investor compensation or guarantee scheme and if so, which scheme it is, the name of the guarantor and which risks are covered by the scheme and which are not.

24. Under the title 'One-off costs', the PEPP provider shall present the costs for signing up to the contract and the one-off fees if the contract is terminated within five years.

25. Under the title 'Annual costs', the PEPP provider shall present the information according to Article 5(1) and (3). PEPP providers may use the right-hand side column or the main area to explain any additional costs that the PEPP provider or PEPP distributor charges and provide information detailing any cost of distribution that is not already included in the costs specified under the previous titles, so as to enable the PEPP saver to understand the cumulative effect that those aggregate costs have on the return of the investment.

26. Under the section titled 'What are the specific requirements for the sub-account corresponding to [my Member State of residence]?' and under the sub-section titled 'Requirements for the pay-in phase', the PEPP provider shall describe the conditions for the accumulation phase, as determined by the Member State of residence of the PEPP saver. Under the sub-section titled: 'Requirements for the pay-out phase', the PEPP provider shall describe the conditions for the decumulation phase, as determined by the Member State of residence of the PEPP saver.

27. Under the section titled 'How can I complain?', the PEPP provider shall present information about how and to whom a PEPP saver can make a complaint about the PEPP or the conduct of the PEPP provider or PEPP distributor.

Part II. Template

Pan-European Personal Pension Product (PEPP)

Key Information Document

This document provides you with key information about this Pan-European Personal Pension Product (PEPP). It is not marketing material. The information is required by law to help you understand the nature, risks, costs, potential gains and losses of this personal pension product and to help you compare it with other PEPPs.

QR code, which navigates consumers to the electronic version of this KID

PEPP at a glance

If you contribute: **€*100/month**
for a period of: **40 years**
you could receive: **€xx,xxx to €xx,xxx**
...depending on how the markets and your investments perform

Annual costs: **xx% of your accumulated savings**

1 2 3 4
Lower risk More stable — **Higher risk** But a greater chance of higher rewards

This pension product has been classified as **1/2/3/4** out of 4

This **PEPP does not/ provides a guarantee** (see information below)

Provider logo

The retirement product described in this document is a long-term product with limited redeemability which cannot be terminated at any time.

Product name: [Name of the PEPP]

Provider:	Registration number: *xxx xxx*	Product type: *xxx*
	Competent authority: *xxx*	Date: *DD Month YYYY*

1 WHAT IS THIS PRODUCT?

How is my money invested?

Information on how this product has performed in the past can be found here:

Who is this for?

Are my savings guaranteed?

To protect your money, PEPPs can either provide a guarantee or take steps to minimise the risk of you losing your money. This PEPP:

- ✓ Provides a guarantee: At retirement you will at least be able to recoup all the money you put in over time (minus any costs and charges)
- ○ Does not provide a guarantee, but takes the form of a risk-mitigation technique consistent with the objective to allow the PEPP saver to recoup the capital

* monetary units in currency corresponding to the sub-account

1 WHAT IS THIS PRODUCT? *(continued...)*

What happens when I retire?

PEPPs give you a choice of different forms of retirement income. This PEPP offers you the choice of:

Annuity and life-long pay-out	Lump sum	Drawn down payments	A combination of these

Please see section 2 for what you can receive at retirement.

What happens to my PEPP savings if I die/become disabled/live longer than assumed in my PEPP contract?

If you die before you retire	
If you are unable to continue to pay into the PEPP	
If you choose to receive monthly payments after retirement, but live longer than assumed in your PEPP contract	

What happens if I move countries?

More information on portability is available at:

Can I withdraw from the product early?

Can I switch my provider?

Can I change my investment option?

1 WHAT IS THIS PRODUCT? *(continued...)*

Will my money be invested sustainably?

More information on our investment Policy principles is available at:

Is this governed by [Member State] law?

Can I cancel or change my mind?

2 WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN?

What is the risk profile of this product?

This pension product has been classified as **1/2/3/4** out of 4

More information on the methodology used for the PEPP risk indicator is available at:

Is there a risk that I will lose all my invested capital?

2 WHAT ARE THE RISKS AND WHAT COULD I GET IN RETURN? *(continued...)*

What can I expect at retirement?

It's impossible to predict exactly how your savings will evolve over time, but to help you know what to expect, here are three possible scenarios. Your final retirement income will depend in part on your age now (because the younger you are now, the longer you will save for), and in part on how the investment market performs.

Assuming you invest €100 each month until retirement in this PEPP:

Your current age	If your investments perform **poorly**, you could receive:		If your investments **have medium success**, you could receive:		If your investments perform **very well**, you could receive:	
	lump sum	*or* monthly	lump sum	*or* monthly	lump sum	*or* monthly
25 years old	€xx,xxx	€xxx	€xx,xxx	€xxx	€xx,xxx	€xxx
35	€xx,xxx	€xxx	€xx,xxx	€xxx	€xx,xxx	€xxx
45	€xx,xxx	€xxx	€xx,xxx	€xxx	€xx,xxx	€xxx
55	€xx,xxx	€xxx	€xx,xxx	€xxx	€xx,xxx	€xxx

These figures are adjusted to take account of inflation, as an increase in the general price level can have an impact on savings in any form.

If you want to understand better how the scenarios are build, please visit:

3 WHAT HAPPENS IF [THE NAME OF THE PEPP PROVIDER] IS UNABLE TO PAY OUT?

4 WHAT ARE THE COSTS?

One-off costs

Total one-off costs for signing up for the product	€x	You will pay a one-off fee of **€xxx** if you exit the account within five years of opening

Annual costs

Total annual costs	**x%**	**€xxx**
	These costs are a percentage of your savings paid in	*This would be the expected annual costs*

5 WHAT ARE THE SPECIFIC REQUIREMENTS FOR THE SUB-ACCOUNT CORRESPONDING TO [MEMBER STATE]?

Requirements for the pay-in phase

Requirements for the pay-out phase

6 HOW CAN I COMPLAIN?

ANNEX II

TEMPLATE FOR THE PEPP BENEFIT STATEMENT

Part I. Instructions for filling in the template for the PEPP Benefit Statement

1. PEPP providers shall comply with the section order, titles and presentation tools or charts and icons set out in the template, which however does not fix parameters regarding the length of individual sections and the placing of page breaks.

2. In the template, PEPP providers may include a QR code linking to the electronic version of the PEPP Benefit Statement and may add the PEPP provider's corporate branding or logo.

3. Under the title 'What will I receive when I retire?', the PEPP provider shall present the outcomes of the following scenarios:

   (a) the unfavourable scenario under the category 'if the investments perform poorly';

   (b) the best estimate scenario under the category 'if the investments have medium success';

   (c) the favourable scenario under the category 'if the investments perform very well'.

Part II. Template

provider logo

QR code, which navigates consumers to the electronic version of this BS

Pan-European Personal Pension Product (PEPP)

PEPP Benefit Statement

Date:

Name:	PEPP contract ID/NR:
Contact details:	Company:
Address:	Contact address:
Date you started saving into the PEPP:	Country of registration/ authorisation of the PEPP provider
Earliest possible date of retirement:	Competent authority:

1 HOW MUCH HAVE I SAVED IN MY PEPP?

From DD Month YYYY until DD Month YYYY

€*X,XXX

You have paid in	€X,XXX
Total return allocated to your account minus costs	+/-€XX
In total your PEPP savings are worth	€X,XXX

2 WHAT WILL I RECEIVE WHEN I RETIRE?

Your future retirement income depends on how much you are contributing in the pay-in phase and on how your investments perform. The performance of your investments is linked to how markets develop – which is presented here in three possible scenarios:

If the investments perform poorly, you could receive:

€X,XXX
as a lump sum
or **€XXX** per month

If the investments have medium success, you could receive:

€X,XXX
as a lump sum
or **€XXX** per month

If the investments perform very well, you could receive:

€X,XXX
as a lump sum
or **€XXX** per month

* monetary units in currency corresponding to the sub-account

3 HOW HAS MY PEPP CHANGED IN THE LAST 12 MONTHS?

€X,XXX
Value on DD Month YYYY

+€X,XX
Contributions paid in +€XX

Allocated returns +€XX

-€X,XX
Total costs (X.X%)

Administrative costs (X.X%) -€XX

Investment costs, including...

Costs of safekeeping of assets (X.X%) -€XX

Portfolio transaction costs (X.X%) -€XX

Other investment costs (X.X%) -€XX

Distribution costs (X.X%) -€XX

If applicable [Cost of guarantee] (X.X%) -€XX

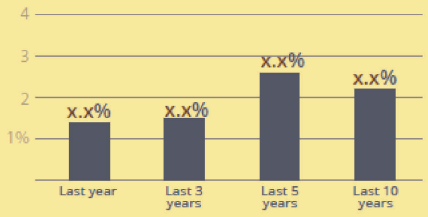
€X,XXX
Value on DD Month YYYY

KEY FACTORS AFFECTING THE PERFORMANCE OF YOUR PEPP

Risk-mitigation technique

Sustainability

How has my investment option performed in the past?



Past performance is not indicative of future performance.


5
IMPORTANT INFORMATION
Have the terms of my PEPP changed in the last year?
Please contact us for any clarifications you may need.
Find out more about your rights an options as regards to:
Where can I get more information?

ANNEX III

INPUTS, ASSUMPTIONS AND METHODOLOGIES

Part I. Methodology underpinning the presentation of risk and reward

Summary risk indicator

1. PEPP providers shall allocate the Basic PEPP and the individual alternative investment options to four different categories: '1', '2', '3' and '4'. The allocation shall be based on:

   (a) the risk of not recouping the inflation-adjusted contributions;

   (b) the expected shortfall; and

   (c) shall be compared to the expected rewards in terms of reaching a certain level of PEPP benefits, as appropriate, at the start of, or during the decumulation phase.

2. To calculate the risk of not recouping the inflation-adjusted contributions, PEPP providers shall stochastically determine the range of the expected accumulated capital at the end of the accumulation period for generic PEPP savers, generic lengths of accumulation periods and standardised contribution levels. Following a stochastic simulation, the risk shall be expressed as the probability in percentage points, which is translated from the number of observations where the sum of the inflation-adjusted contributions are higher than the expected value of the accumulated capital at the end of the accumulation period, compared to the number of all observations.

3. The individual investment option's risk of not recouping the inflation-adjusted contributions shall be allocated to the different categories as follows:

Categories	Accumulation periods			
	40 years	30 years	20 years	10 years
1	up to 13,75 %	up to 17 %	up to 27 %	up to 36 %
2	13,8 to 16,55 %	17 to 19,75 %	27 to 29,25 %	36 to 43,25 %
3	16,6 to 19,35 %	19,8 to 22,55 %	29,3 to 31,55 %	43,3 to 50,55 %
4	above 19,4 %	above 22,6 %	above 31,6 %	above 50,6 %

Where the risk category of the investment option diverges between the different accumulation periods, the highest risk category shall be used.

4. To calculate the expected shortfall, PEPP providers shall stochastically determine the range of the expected accumulated capital at the end of the accumulation period for generic PEPP savers, generic lengths of accumulation periods and standardised contribution levels. Following a stochastic simulation, the risk shall be expressed as the percentage of the expected shortfall in relation to the sum of the inflation-adjusted contributions. The expected shortfall is determined by the observations where the inflation-adjusted contributions are higher than the expected value of the accumulated capital at the end of the accumulation period and the average losses of these observations.

5. The individual investment option's risk in terms of expected shortfall shall be allocated to the different categories as follows:

Categories	Accumulation periods			
	40 years	30 years	20 years	10 years
1	up to -20 %	up to -17 %	up to -13 %	up to -8 %
2	-20 to -23 %	-17 to -20,25 %	-13 to -16,5 %	-8 to -11,25 %
3	-23,5 to -26,5 %	-20,3 to -23,55 %	-16,6 to -20,1 %	-11,3 to -14,55 %
4	above -26,5 %	above -23,6 %	above -20,1 %	above -14,6 %

Where the risk category of the investment option diverges between the different accumulation periods, the highest risk category shall be used.

6. To calculate the expected rewards to reach a certain level of PEPP benefits, PEPP providers shall stochastically determine the range of the expected accumulated capital at the end of the accumulation period for generic PEPP savers, generic lengths of accumulation periods and standardised contribution levels. PEPP providers shall express the rewards in terms of the median accumulated capital at the end of the accumulation period as a multiple of the sum of the inflation-adjusted contributions.

7. The individual investment option's rewards to reach a certain level of PEPP benefits shall be allocated to the different categories as follows:

Categories	Accumulation periods			
	40 years	30 years	20 years	10 years
1	up to 1,7	up to 1,3	up to 1,08	up to 0,93
2	1,7 to 2,03	1,3 to 1,45	1,08 to 1,165	0,93 to 0,985
3	2,035 to 2,36	1,455 to 1,61	1,17 to 1,255	0,99 to 1,045
4	above 2,365	above 1,615	above 1,26	above 1,05

Where the rewards category of the investment option diverges between the different accumulation periods, the lowest rewards category shall be used.

8. To aggregate the outcomes of the categorisation of the individual investment options to the summary risk indicator, PEPP providers shall:

   (a) compare the two risk categories and where the value of the category diverges, choose the higher one;

   (b) compare the resulting risk category to the value of the rewards category for the PEPP provider to complement the information according to Article 4(1) of this Regulation, comparing the investment option's rewards relative to its riskiness.

Performance scenarios

9. PEPP providers shall stochastically determine the expected PEPP benefits, as appropriate, at the start of, or during the decumulation phase, taking into consideration:

   (a) the standardised or personalised contribution levels;

   (b) the length of the accumulation phase;

   (c) the life expectancy of the average PEPP saver, where relevant;

   (d) the trends in wage growth, where applicable;

   (e) the expected nominal investment returns, following the investment strategy, the strategic investment allocation;

   (f) the annual rate of inflation; and

   (g) the cost levels.

10. The scenario values of the expected PEPP benefits under the different performance scenarios shall be determined in line with the stochastic dispersion of the expected PEPP benefits:

   (a) the favourable scenario shall be the value of the PEPP benefits at the 85th percentile of the distribution;

   (b) the best estimate scenario shall be the value of the PEPP benefits at the 50th percentile of the distribution;

(c) the unfavourable scenario shall be the value of the PEPP benefits at the 15th percentile of the distribution;

(d) the stressed scenario shall be the value of the PEPP benefits at the 5th percentile of the distribution.

Part II. Rules to determine the assumptions on pension benefit projections

Annual rate of nominal investment returns

11. PEPP providers shall determine the Basic PEPP's and alternative investment options' expected nominal investment returns in an appropriate stochastic approach, mirroring the corresponding investment strategy, the strategic investment allocation and the risk-mitigation technique applied for the individual investment option.

12. When determining the different elements of the stochastic model, PEPP providers shall use the annual rate of inflation and may consider to take a modular approach for the stochastic calculation of, at least:

(a) the nominal interest rates;

(b) the credit spreads, including migration and default; and

(c) the equity returns.

13. For the determination of the nominal interest rates, the PEPP provider may use the G2++ short-rate model, as described by Brigo et al. (2006) ([1]),which is equivalent to the two-factor Hull-White model and allows for negative interest rates. Its behaviour is driven by five parameters, two per factor and one for the correlation. The components of the two-dimensional Wiener process are correlated and a deterministic shift factor allows for a perfect fit of the initial term structure to market rates.

The stochastic differential equations for the two factors $x(t)$ and $y(t)$ are

$$dx(t) = -ax(t)dt + \sigma dW_1^{\mathbb{Q}}(t), x(0) = 0$$

and

$$dy(t) = -by(t)dt + \eta dW_2^{\mathbb{Q}}(t), y(0) = 0,$$

where a, b, σ and η are positive parameters and $W_1^{\mathbb{Q}}$ and $W_2^{\mathbb{Q}}$ correlated Wiener processes under the risk-neutral measure $\mathbb{Q}$. The correlation parameter ρ is defined through

$$dW_1^{\mathbb{Q}}(t)dW_2^{\mathbb{Q}}(t) = \rho dt.$$

14. The risk-neutral valuation using the risk-neutral measure $\mathbb{Q}$ requires adaptation to the real-world measure $\mathbb{P}$, which may be chosen as a constant, time-independent market price of risk.

15. Using the Girsanov's theorem, the calculation follows

$$dW_i^{\mathbb{P}} = -\lambda_i dt + dW_i^{\mathbb{Q}}, i = 1,2$$

with λ_i being the market price of risk. The dynamics under the $\mathbb{P}$ -measure can then be described as

$$dx(t) = \big(\lambda_1\sigma - ax(t)\big)dt + \sigma dW_1^{\mathbb{P}}(t), x(0) = 0$$

and

$$dy(t) = \big(\lambda_2\eta - by(t)\big)dt + \eta dW_2^{\mathbb{P}}(t), y(0) = 0.$$

([1]) Brigo, D., Mercurio, F.: Interest Rate Models – Theory and Practice, Second Edition, Springer-Verlag Berlin Heidelberg, 2001, 2006.

The short-rate process $r(t)$ is the sum of the two factors and the deterministic shift, i.e.

$$r(t) = x(t) + y(t) + \varphi(t),$$

where for the deterministic shift factor $\varphi(t)$

$$\varphi(T) = f^M(0,T) + \frac{\sigma^2}{2a^2}(1 - e^{-aT})^2 + \frac{\eta^2}{2b^2}(1 - e^{-bT})^2 + \rho\frac{\sigma\eta}{ab}(1 - e^{-aT})(1 - e^{-bT})$$

holds. In this equation, $f^M(0, T)$ denotes the market instantaneous forward rate at initial time 0 with the horizon T.

16. Following the G2++ model, analytical solutions of the price of a zero coupon bond exist by defining

$$\begin{aligned} V(t,T) := \frac{\sigma^2}{a^2}\left[T - t + \frac{2}{a}e^{-a(T-t)} - \frac{1}{2a}e^{-2a(T-t)} - \frac{3}{2a}\right] \\ + \frac{\eta^2}{b^2}\left[T - t + \frac{2}{b}e^{-b(T-t)} - \frac{1}{2b}e^{-2b(T-t)} - \frac{3}{2b}\right] \\ + 2\rho\frac{\sigma\eta}{ab}\left[T - t + \frac{e^{-(T-t)} - 1}{a} + \frac{e^{-b(T-t)} - 1}{b} - \frac{e^{-(a+b)(T-t)} - 1}{a+b}\right], \end{aligned}$$

$$A(t,T) := \frac{P^M(0,T)}{P^M(0,t)}e^{\frac{1}{2}[V(t,T) - V(0,T) + V(0,t)]},$$

and

$$B(z,t,T) := \frac{1 - e^{-z(T-t)}}{z}$$

For which the price of a zero coupon bond in the G2++ model is

$$P(t,T) = A(t,T)\, e^{-B(a,t,T)x(t) - B(b,t,T)y(t)}.$$

$P^M(t,T)$ denotes here the market price of a zero coupon bond at time t for maturity T.

17. The PEPP provider may use the model prices for determining the returns of risk-free investments in bonds. Further, the short-rate may be used as an input to the modelling of the equity returns and potentially for property returns.

18. For the determination of credit spreads, the PEPP provider may use the simulation of credit spreads as to combine the risk-free zero coupon bond term structure to yield a credit-risky zero coupon bond term structure. The hazard rates of bonds of different rating classes may be modelled through the use of Cox-Ingersoll-Ross (CIR) processes. The hazard rate πi develops in the risk-neutral measure according to the stochastic differential equation:

$$d\pi_i(t) = k\big(\theta - \pi_i(t)\big)dt + \sigma\sqrt{\pi_i(t)}dW_i^{\mathbb{Q}}(t), \pi_i(0) = \pi_{i,0}$$

together with the condition $2k\vartheta > \sigma^2$ in order to keep $\pi(t)$ positive for all t. Assuming a market price of risk of the form

$$\lambda(t) = \lambda\sqrt{\pi_i(t)},$$

the real-world dynamics are given by

$$d\pi_i(t) = \big(k\theta - (k + \lambda\sigma)\pi_i(t)\big)dt + \sigma\sqrt{\pi_i(t)}dW_i^{\mathbb{P}}(t), \pi_i(0) = \pi_{i,0}.$$

19. PEPP providers may model hazard rates for the rating classes AAA (i = 1), AA, A, BBB and BB (i = 5), potentially differentiated for corporate, covered and other bonds. The default probabilities $p_i(t,T)$ are then calculated as the product of the CIR-prices $P_i(t,T)$ at time t for maturity T, i.e.

$$p_i(t,T) = \prod_{j=1}^{i} P_i(t,T) = \prod_{j=1}^{i} A_j(t,T)e^{-B_j(t,T)\pi_j(t)},$$

where

$$A_i(t,T) = \left[\frac{2\,h_i\, e^{\frac{(k_i+h_i)(T-t)}{2}}}{2h_i+(k_i+h_i)(e^{(T-t)h_i}-1)}\right]^{2k_i\theta_i/\sigma_i^2},$$

$$B_i(t,T) = \frac{2(e^{(T-t)h_i}-1)}{2h_i+(k_i+h_i)(e^{(T-t)h_i}-1)} \text{ and}$$

$$h_i = \sqrt{k_i^2+2\sigma^2}.$$

The spreads $s_i(t,T)$ are then determined through

$$s_i(t,T) = \left(\delta + (1-\delta)\cdot p_i(t,T)\right)^{-\frac{1}{T}} - 1,$$

with δ being the recovery rate.

20. For the determination of equity returns, the PEPP provider may use a model for the development of one stock market index through the use of geometric Brownian motion. This model has two parameters: the volatility and the equity risk premium. The nominal interest rate model provides the applicable risk-free rate and the output of the model are yearly annualized returns for investments in the market index.

$$dS_t = (r(t) + \lambda)\, S_t dt + \sigma S_t dW_t$$

21. To determine the yearly volatility, PEPP providers may use the standard deviation of the monthly returns of an appropriate equity index for an appropriate, representative time period to annualise the result.

22. PEPP providers may apply the equity risk premium λ_{eq} as an implied measure following Damodaran (2020) ([2]), but calculating it directly on the appropriate equity index without further country risk premia. It is defined as

$$\lambda_{eq} := E[R_m] - R_f,$$

where $E[R_m]$ is the expected market return and the risk-free rate R_f may be chosen as the 10Y spot rate of the ECB's or National Central Bank's curve.

23. For the growth rate g, the PEPP provider may use the long-term growth EPS forecast, whereas γ is the sum of the dividend yield and the buyback yield. Cash flows may be determined using the constant growth rate for five years, after which the final cash flow is a perpetuity with the risk-free rate as the growth rate.

$$PV_{Index} = \frac{\gamma P_0}{(1+E[R_m])} + \frac{\gamma(1+g)P_0}{(1+E[R_m])^2} + \frac{\gamma(1+g)^2P_0}{(1+E[R_m])^3} + \frac{\gamma(1+g)^3P_0}{(1+E[R_m])^4} + \frac{\gamma(1+g)^4P_0}{(1+E[R_m])^5} + \frac{\frac{\gamma(1+g)^4(1+R_f)P_0}{E[R_m]-R_f}}{(1+E[R_m])^5},$$

in which PV_{index} is the present value of the index in this discount dividend model and P_0 is the price of the index at time $t = 0$.

By demanding

$$P_0 = PV_{Index},$$

the expected market return can be solved and the equity risk premium can be calculated.

([2]) Damodaran, Aswath, Equity Risk Premiums: Determinants, Estimation and Implications – The 2020 Edition (5 March 2020). NYU Stern School of Business.

Annual rate of inflation

24. To calculate the annual rate of inflation, the PEPP provider shall use a one factor Vasicek process. The mean-reverting dynamics of the model are driven by three parameters. The stochastic differential equation of the model is

$$di(t) = k(\vartheta - i(t))dt + \sigma dW(t),\ i(0)=i_0,$$

in which $i(t)$ is the inflation rate at time t, k refers to the speed of mean reversion, ϑ to the level of mean-reversion and σ to the volatility.

25. The modelling shall target the inflation rate target level of the European Central Bank for the Euro area or, where applicable, of the corresponding central banks for countries outside the Euro area in the medium term, together with the observed standard deviation of the inflation rates. The speed of the mean reversion, together with the current inflation rate, shall be used to fit the model to the current environment and short-term inflation rate forecasts.

26. The calibration of the inflation rate shall use for the Euro area the European Central Bank's or, for Member States outside the Euro area, the central bank's inflation target for the ϑ-parameter. The monthly Year-on-Year-inflation rate time series of the Member State's Harmonised Index of Consumer Prices (HICP) shall be used for deriving the standard deviation of the inflation rate in the long-term, which shall be assumed as 100 years. From the same time series, the initial value of the inflation rate at the reference date shall be used. The PEPP provider shall use the inflation projections for the Member State's HICP, published as the Eurosystem staff macroeconomic bi-annual projections for the Euro area countries, or of the European Commission's economic forecast for the countries outside the Euro area, unless the corresponding central bank provides for projections. Those inflation projections shall be used for fitting the speed of the mean reversion.

Trend of future wages

27. To take into account the trends of future wages, where applicable, PEPP providers shall consider the real wage growth in the different Member States, considering Eurostat data and taking into account that real wages increase significantly during the early part of a PEPP saver's career and experience significantly lower growth or losses in the later parts. The PEPP provider may consider a pattern in the PEPP savers' real-wage paths partly to reach a plateau closer to the end of the accumulation phase and partly to reach the plateau earlier, which means 20 years from retirement and fall thereafter.

28. To reflect a large range of possible paths, the PEPP provider may use a real wage index following a quadratic equation with age: wage = $a(\max - \text{age})^2 + b$. The coefficient 'a' is taken from a uniform distribution between -0,15 and 0,011; max is taken from a uniform distribution between 47 and 64 and corresponds to the age when real wages are at their maximum value; and the coefficient b is solved so that the wage index starts at 100 at age 25.

Part III. Methodology for the calculation of costs, including the specification of summary indicators

29. In the PEPP KID, the PEPP provider shall present the total annual costs, comprising all costs incurred and chargeable within 12 months in monetary terms and as a percentage of the projected accumulated capital after 12 months. Where necessary, these amounts may be calculated as the average total annual costs over the term of the PEPP contract. The calculation of the compound effect of the costs shall be based on a 40 years' accumulation period, based on monthly contributions of EUR 100 and on the projected accumulated capital in the best estimate scenario.

30. In the PEPP Benefit Statement, the PEPP provider shall present the estimated impact of costs on the final PEPP benefits by using the 'Reduction in Wealth' approach. The 'Reduction in Wealth' shall be calculated as the difference between the projected accumulated savings at the end of the accumulation and the projected accumulated savings at the end of the accumulation period in a cost free scenario. The difference shall be disclosed in monetary and percentage terms relative to the projected accumulated savings. The calculation shall be based on the personalised contribution level of the individual PEPP saver and based on the best estimate scenario of point 10.

COMMISSION IMPLEMENTING REGULATION (EU) 2021/474

of 15 March 2021

entering a name in the register of protected designations of origin and protected geographical indications ('Pistacchio di Raffadali' (PDO))

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Regulation (EU) No 1151/2012 of the European Parliament and of the Council of 21 November 2012 on quality schemes for agricultural products and foodstuffs ([1]), and in particular Article 52(2) thereof,

Whereas:

(1) Pursuant to Article 50(2)(a) of Regulation (EU) No 1151/2012, Italy's application to register the name 'Pistacchio di Raffadali' was published in the *Official Journal of the European Union* ([2]).

(2) As no statement of opposition under Article 51 of Regulation (EU) No 1151/2012 has been received by the Commission, the name 'Pistacchio di Raffadali' should therefore be entered in the register,

HAS ADOPTED THIS REGULATION:

Article 1

The name 'Pistacchio di Raffadali' (PDO) is hereby entered in the register.

The name specified in the first paragraph denotes a product in Class 1.6. Fruit, vegetables and cereals fresh or processed, as listed in Annex XI to Commission Implementing Regulation (EU) No 668/2014 ([3]).

Article 2

This Regulation shall enter into force on the twentieth day following that of its publication in the *Official Journal of the European Union*.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, 15 March 2021.

For the Commission
On behalf of the President
Janusz WOJCIECHOWSKI
Member of the Commission

([1]) OJ L 343, 14.12.2012, p. 1.
([2]) OJ C 395, 20.11.2020, p. 46.
([3]) Commission Implementing Regulation (EU) No 668/2014 of 13 June 2014 laying down rules for the application of Regulation (EU) No 1151/2012 of the European Parliament and of the Council on quality schemes for agricultural products and foodstuffs (OJ L 179, 19.6.2014, p. 36).

COMMISSION IMPLEMENTING REGULATION (EU) 2021/475

of 17 March 2021

approving non-minor amendments to the product specification for a name entered in the register of protected designations of origin and protected geographical indications

'Münchener Bier' (PGI)

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Regulation (EU) No 1151/2012 of the European Parliament and of the Council of 21 November 2012 on quality schemes for agricultural products and foodstuffs ([1]), and in particular Article 52(2) thereof,

Whereas:

(1) Pursuant to the first subparagraph of Article 53(1) of Regulation (EU) No 1151/2012, the Commission has examined Germany's application for the approval of amendments to the specification for the protected geographical indication 'Münchener Bier', registered under Commission Regulation (EC) No 1549/98 ([2]), as amended by Commission Regulation (EC) No 1156/2007 ([3]) and Commission Implementing Regulation (EU) No 266/2013 ([4]).

(2) Since the amendments in question are not minor within the meaning of Article 53(2) of Regulation (EU) No 1151/2012, the Commission published the amendment application in the *Official Journal of the European Union* ([5]) as required by Article 50(2)(a) of that Regulation.

(3) As no statement of opposition under Article 51 of Regulation (EU) No 1151/2012 has been received by the Commission, the amendments to the specification should be approved,

HAS ADOPTED THIS REGULATION:

Article 1

The amendments to the product specification published in the *Official Journal of the European Union* regarding the name 'Münchener Bier' (PGI) are hereby approved.

Article 2

This Regulation shall enter into force on the twentieth day following that of its publication in the *Official Journal of the European Union*.

([1]) OJ L 343, 14.12.2012, p. 1.

([2]) Commission Regulation (EC) No 1549/98 of 17 July 1998 supplementing the Annex to Regulation (EC) No 1107/96 on the registration of geographical indications and designations of origin under the procedure laid down in Article 17 of Council Regulation (EEC) No 2081/92 (OJ L 202, 18.7.1998, p. 25).

([3]) Commission Regulation (EC) No 1156/2007 of 3 October 2007 approving non-minor amendments to the specification for a name entered in the register of protected designations of origin and protected geographical indications (Münchener Bier (PGI)) (OJ L 258, 4.10.2007, p. 13).

([4]) Commission Implementing Regulation (EU) No 266/2013 of 18 March 2013 approving non-minor amendments to the specification for a name entered in the register of protected designations of origin and protected geographical indications (Münchener Bier (PGI)) (OJ L 82, 22.3.2013, p. 36).

([5]) OJ C 398, 23.11.2020, p. 21.

This Regulation shall be binding in its entirety and directly applicable in all Member States.

Done at Brussels, 17 March 2021.

For the Commission,
On behalf of the President,
Janusz WOJCIECHOWSKI
Member of the Commission

DECISIONS

COMMISSION DECISION (EU) 2021/476

of 16 March 2021

establishing the EU Ecolabel criteria for hard covering products

(notified under document C (2021) 1579)

(Text with EEA relevance)

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Regulation (EC) No 66/2010 of the European Parliament and of the Council of 25 November 2009 on the EU Ecolabel ([1]), and in particular Article 8(2) thereof,

After consulting the European Union Ecolabelling Board,

Whereas:

(1) Under Regulation (EC) No 66/2010, the EU Ecolabel may be awarded to those products with a reduced environmental impact during their entire life cycle.

(2) Regulation (EC) No 66/2010 provides that specific EU Ecolabel criteria are to be established according to product groups.

(3) Commission Decision 2009/607/EC ([2]) established criteria and related assessment and verification requirements for the product group 'hard coverings'. The period of validity of those criteria and requirements has been extended to 30 June 2021 by Commission Decision (EU) 2017/2076 ([3]).

(4) In order to better reflect best practice in the market for this expanded product group and to take account of innovations introduced in the intervening period, it is appropriate to establish a new set of criteria for 'hard covering products'.

(5) The EU Ecolabel Fitness check ([4]) of 30 June 2017, reviewing the implementation of Regulation (EC) No 66/2010, concluded on the need to develop a more strategic approach for the EU Ecolabel, also including the bundling of closely related product groups where appropriate.

(6) In line with those conclusions and after consulting the European Union Ecolabelling Board (EUEB), it is appropriate to revise the criteria for the product group 'hard coverings' and to expand its scope to include other products used for similar primary purposes, which are made of the same materials and for which there is market interest.

(7) The New Circular Economy Action Plan for a cleaner and more competitive Europe ([5]) adopted on 11 March 2020 stipulates that the durability, recyclability and recycled content requirements will be more systematically included in the EU Ecolabel criteria.

([1]) OJ L 27, 30.1.2010, p. 1.

([2]) Commission Decision 2009/607/EC of 9 July 2009 establishing the ecological criteria for the award of the Community eco-label to hard coverings (OJ L 208, 12.8.2009, p. 21).

([3]) Commission Decision (EU) 2017/2076 of 7 November 2017 amending Decision 2009/607/EC as regards the period of validity of the ecological criteria for the award of the EU Ecolabel to hard coverings (OJ L 295, 14.11.2017, p. 74).

([4]) Report from the Commission to the European Parliament and the Council on the review of implementation of Regulation (EC) No 122/2009 of the European Parliament and of the Council on 25 November 2009 on the voluntary participation by organisations in a Community eco-management and audit scheme (EMAS) and the Regulation (EC) No 66/2010 of the Parliament and of the Council of 25 November 2009 on the EU Ecolabel (COM(2017) 355 final).

([5]) Communication from the Commission to the European Parliament, the Council, the European Economic and Social Committee and the Committee of the Regions, A new Circular Economy Action Plan for a cleaner and more competitive Europe (COM(2020) 98 final).

(8) In the production of natural stone and precast concrete products, a significant proportion of the environmental impacts are associated with specific supply chain actors, who currently have little or no direct incentive to comply with the EU Ecolabel criteria. After consulting the EUEB, it is appropriate to allow for the EU Ecolabel to also be awarded to intermediate business-to-business products in the natural stone sector (i.e. dimension stone blocks produced in quarries) and in the precast concrete sector (i.e. hydraulic binders produced in kilns or alternative cements). This will also facilitate assessment and verification by competent bodies when such intermediate products are sold to EU Ecolabel license holders.

(9) After consulting the EUEB, it is appropriate to introduce mandatory and optional criteria requirements, as well as a scoring system. Points may be granted in case of compliance with optional requirements or according to how far an applicant goes beyond compliance with some mandatory requirements. For a product to be awarded the EU Ecolabel, it must both comply with all mandatory requirements and attain a total minimum number of points.

(10) The scoring system offers a more flexible approach to obtaining the EU Ecolabel for the best environmental performing hard covering products on the market, allows for greater weighting to be applied to criteria that are associated with the product's most significant environmental impacts, and both encourages and recognises continuous environmental improvement for license holders.

(11) The EU Ecolabel criteria for hard covering products aim, in particular, at promoting products that have a lower environmental impact along their life cycle, are produced using material efficient and energy efficient processes, with reduced emissions to air, and reduced water consumption. Considering efforts towards climate neutrality and the decarbonisation of Union industry, limits have been set on process CO_2 emissions for combustion processes, and the use of renewable electricity and the calculation of the carbon footprint are incentivised by the award of points. In order to contribute towards the transition to a more circular economy, the criteria set mandatory requirements on the reuse of process waste and incentivise the incorporation of recycled/secondary material content, where appropriate.

(12) The EU Ecolabel criteria and related assessment and verification requirements for the product group should remain valid until 31 December 2028, taking into account the innovation cycle for the product group.

(13) For reasons of legal certainty, Decision 2009/607/EC should be repealed.

(14) A transitional period should be allowed for producers whose products have been awarded the EU Ecolabel for hard coverings on the basis of the criteria set out in Decision 2009/607/EC, so that they have sufficient time to adapt their products to comply with the new criteria and requirements. For a limited period after adoption of this Decision, producers should also be allowed to submit applications based either on the criteria established by Decision 2009/607/EC or on the new criteria established by this Decision. EU Ecolabel licences awarded in accordance with the criteria set out in the old Decision may be used for 12 months from the date of adoption of this Decision.

(15) The measures provided for in this Decision are in accordance with the opinion of the Committee established by Article 16 of Regulation (EC) No 66/2010,

HAS ADOPTED THIS DECISION:

Article 1

1. The product group 'hard covering products' shall comprise floor tile, wall tile, roof tile, block, slab, panel, paver, kerb, table-top, vanity top and kitchen-worktop products for internal or external use.

2. The product group 'hard covering products' shall not include:

   (a) refractory ceramics, technical ceramics, clay pipes, ceramic tableware, ceramic ornamental ware or ceramic sanitary ware;

(b) masonry units defined in the EN 771 series of standards;

(c) clay roof tiles and fittings defined in EN 1304;

(d) reinforced precast concrete products;

(e) ancillary products associated with the installation and fitting of hard covering products such as grouts, adhesives, mechanical fastenings and underlay materials.

3. Hard covering products shall be made of one of the following materials:

(a) natural stone (also known as dimension stone);

(b) agglomerated stone based on resin binders;

(c) ceramic or fired clay;

(d) precast concrete or compressed earth based on hydraulic binders or alternative cements.

Article 2

For the purposes of this Decision, the following definitions shall apply:

(1) 'agglomerated stone', means an industrial product manufactured from a mixture of aggregates of various sizes and natures (generally coming from natural stones), sometimes mixed with other compatible materials, additions and resin binder.

(2) 'alternative cement' means any cement not meeting the compositional requirements for common cements defined in EN 197-1 ([6]), including cements with very low Portland cement clinker contents as well as alkali-activated cements and geopolymers, which may contain no Portland cement clinker at all.

(3) 'ceramic' means a material based on clay materials or other non-metallic inorganic materials whose characteristic properties of high strength, wear resistance, long service life, chemical inertness, non-toxicity and resistance to heat and fire are a consequence of a carefully optimised time-temperature transformation occurring during firing operation in a kiln.

(4) 'compressed earth blocks' means products, which have regular and verified characteristics obtained by the static or dynamic compression of earth in a humid state followed by immediate demoulding and whose cohesion, both in the humid and dry state, is due to the clay fraction within the earth material and which may be enhanced by the use of additives.

(5) 'fired clay' means a material produced predominantly from clay or other argillaceous materials by shaping (extrusion and/or pressing), drying and firing of the prepared clay, with or without additives.

(6) 'floor tile' means a flat, usually square or rectangular shaped tile within standardised dimensional ranges, which may be shaped by extrusion, by direct moulding or be cut to size from slabs and that, when laid together, form the facing layer of internal or external floor structures that is normally intended to be visible to or come into contact with users of the floor area.

(7) 'hydraulic binder' means a common cement or a hydraulic lime, i.e. a finely ground inorganic material which, when mixed with water, forms a paste which sets and hardens by means of hydration reactions and processes and which, after hardening, retains its strength and stability even under water. Common cements must fall within one of the 27 cement classes defined in EN 197-1 and hydraulic limes must meet the requirements defined in EN 459-1 ([7]) for natural hydraulic limes, formulated limes or hydraulic limes.

(8) 'kerb' means straight or curved units within standardised dimensional ranges, which may be chamfered or sloped on the facing edge and whose primary purpose is to separate surfaces of the same or different levels, for example as edging to a road or footpath.

(9) 'kitchen-worktop' means a work surface, directly moulded or cut to size from slabs and fixed to a structure either mechanically or by means of specific adhesives that is primarily intended to be used for preparing food.

([6]) EN 197-1:2011. Cement-Part 1: Composition, specifications and conformity criteria for common cements.
([7]) EN 459-1:2015. Building lime – Part 1: Definitions, specifications and conformity criteria.

(10) 'natural stone product' and 'dimension stone' mean pieces of naturally occurring rock, where the natural stone products have been cut and finished to specified sizes, shapes and surface properties in a transformation plant, whereas dimension stone is the intermediate input material to the transformation plant, consisting of large blocks or slabs of naturally occurring rock obtained from quarrying operations.

(11) 'paver' means a unit within standardised dimensional ranges that is rectangular or any other shape that allows it to be laid in a repeating pattern in the surface course of a flexible pavement or rigid pavement and that may be joined using mortar, adhesives or interlocking mechanisms.

(12) 'precast concrete', means products made of concrete and manufactured in accordance with specific product standards in a place different from the final destination of use, protected from adverse weather conditions during production and which is the result of an industrial process under a factory production control system and with the possibility of sorting before delivery, including single and dual-layered 'terrazzo tiles', as per EN 13748-1:2004 and 13748 -2:2004 ([8]).

(13) 'roof tile' means a product for discontinuous laying on pitched roofs.

(14) 'table-top' means the top part of a piece of table furniture, directly moulded or cut to size from slabs, and fixed to a table structure either mechanically or by means of specific adhesives that is primarily intended to provide a surface where users can rest, sit, eat, study or work, indoors or outdoors, and in domestic or non-domestic environments.

(15) 'vanity top' means a surface, directly moulded or cut to size from slabs, and fixed to a structure either mechanically or by means of specific adhesives, that is primarily intended to be used in domestic and non-domestic bathrooms or similar facilities where personal hygiene practices are regularly carried out (e.g. splash zone).

(16) 'wall tile' means a thin, usually square or rectangular shaped tile within standardised dimensional ranges, which may be shaped by extrusion, by direct moulding or be cut to size from slabs, and that, when laid together, form the facing layer of interior or exterior facing wall structures that is normally intended to be visible to or come into contact with passers-by.

Article 3

In order for a product to be awarded the EU Ecolabel under Regulation (EC) No 66/2010 for the product group 'hard covering products', it shall fall within the definition of that product group as specified in Article 1 of this Decision, shall comply with all of the mandatory requirements of the criteria and shall obtain at least the required minimum number of scoring points as set out in the Annex to this Decision.

Article 4

The EU Ecolabel criteria for the product group 'hard covering products' and the related assessment and verification requirements shall be valid until 31 December 2028.

Article 5

For administrative purposes, the code number assigned to the product group 'hard covering products' shall be '021'.

Article 6

Decision 2009/607/EC is repealed.

([8]) EN 13748-1:2004: Terrazzo tiles – Part 1: Terrazzo tiles for internal use. And EN 13748-2:2004: Terrazzo tiles – Part 2: Terrazzo tiles for external use.

Article 7

1. Notwithstanding Article 6, applications submitted before the date of adoption of this Decision for the EU Ecolabel for the product group 'hard covering products', as defined in Decision 2009/607/EC shall be evaluated in accordance with the conditions laid down in Decision 2009/607/EC.

2. Applications for the EU Ecolabel for products falling within the product group 'hard covering products' submitted on or within two months from the date of adoption of this Decision may be based either on the criteria set out in this Decision, or on the criteria set out in Decision 2009/607/EC for the product group 'hard coverings'. Those applications shall be evaluated in accordance with the criteria on which they are based.

3. EU Ecolabel licenses awarded on the basis of an application evaluated in accordance with the criteria set out in Decision 2009/607/EC may be used for 12 months from the date of adoption of this Decision.

Article 8

This Decision is addressed to the Member States.

Done at Brussels, 16 March 2021.

For the Commission
Virginijus SINKEVIČIUS
Member of the Commission

ANNEX

EU Ecolabel criteria for awarding the EU Ecolabel for hard covering products

FRAMEWORK

Aims of the criteria

The EU Ecolabel criteria target the best hard covering products on the market, in terms of environmental performance. The criteria focus on the main environmental impacts associated with the life cycle of these products and promote circular economy aspects.

In particular and where relevant, the criteria aim to: (i) promote energy efficient production processes; (ii) reduce emissions that contribute to global warming (CO_2), to acidification (SOx and NOx), to eutrophication (NOx), to photochemical oxidation potential (dust, NOx and VOCs) and to human toxicity (dust and VOCs); (iii) promote water efficient production processes and (iv) promote material efficient products.

To this end, the criteria:

— set maximum limits for specific energy consumption where benchmarks can be defined, and require energy consumption reduction plans where benchmarks cannot be defined;

— recognise and reward the use of energy from renewable energy sources;

— set specific limits on emissions of CO_2, SOx, NOx and dust from processes where fuel is combusted;

— set best practice management requirements for processes where dust originates from diffuse sources;

— set requirements for process wastewater reuse or limits for specific water consumption rates, where appropriate;

— set requirements for minimum process waste reuse and reward the incorporation of content originating from recycled or secondary materials, where appropriate.

The importance of choosing the correct performance class and dimensions of hard covering products for a given use is addressed by setting requirements on fitness for use. The importance of correct installation and maintenance of hard covering products on life cycle impacts is also addressed by setting requirements on user information.

Due to the variety of materials and related production processes for the products that are included in the scope, the criteria for awarding the EU Ecolabel to 'hard covering products' consist of both criteria that are common to all products and criteria that are product-specific, directly related to the associated production process.

The EU Ecolabel criteria for 'hard coverings products' include both mandatory and optional criteria. Scoring points are awarded either for going beyond the minimum mandatory requirements or for complying with optional criteria.

For the EU Ecolabel to be awarded for a specific product, applicants must comply with all mandatory requirements and must attain the minimum required number of points set for the specific product. The criteria are as follows:

Table 1

Overview of applicable criteria according to the specific product (some of the long criteria titles have been abbreviated):

1. **Criteria common to all hard covering products**
1.1. Industrial and construction mineral extraction
1.2. Restricted substances
1.3. VOC emissions
1.4. Fitness for use
1.5. User information

1.6. Information appearing on the EU Ecolabel

1.7. Environmental Management System (optional)

Material and technology specific criteria

2. **Natural stone**	3. **Agglomerated stone based on resin binders**	4. **Ceramic and fired clay**	5. **Precast concrete or compressed earth blocks based on hydraulic binders or alternative cements**
2.1. Energy consumption at the quarry *	3.1. Energy consumption	4.1. Fuel consumption for drying and firing	5.1. Clinker factor **
2.2. Material efficiency at the quarry *	3.2. Dust control and air quality	4.2. CO_2 emissions	5.2. CO_2 emissions **
2.3. Water/wastewater management at the quarry *	3.3. Recycled/secondary material content	4.3. Process water consumption	5.3. Emissions of dust, NOx and SOx to air **
2.4. Dust control at the quarry *	3.4. Resin binder content	4.4. Emissions of dust, HF, NOx and SOx to air	5.4. Recovery and responsible sourcing of raw materials
2.5. Personnel safety and working conditions at the quarry *	3.5. Reuse of process waste	4.5. Wastewater management	5.5. Energy consumption
2.6. Quarry landscape impact ratios * (optional)		4.6. Reuse of process waste	5.6. Environmentally innovative product designs (optional)
2.7. Energy consumption at the transformation plant		4.7. Glazes and inks	
2.8. Water/wastewater management at the transformation plant			
2.9. Dust control at the transformation plant			
2.10. Reuse of process waste from the transformation plant			
2.11. Regionally integrated production at the transformation plant (optional)			

** criteria applicable for awarding the EU Ecolabel to intermediate blocks of dimension stone from natural stone quarries.*
*** criteria applicable for awarding the EU Ecolabel to intermediate hydraulic binders or alternative cement products.*

Assessment and verification: *The specific assessment and verification requirements are indicated within each criterion.*

Where the applicant is required to provide declarations, documentation, analyses, test reports or other evidence to show compliance with the criteria, these may originate from the applicant and/or his supplier(s) and/or their supplier(s), etc. as appropriate.

Competent bodies shall preferentially recognise attestations and verifications that are issued by bodies accredited according to the relevant harmonised standard for testing and calibration laboratories, and verifications issued by bodies that are accredited according to the relevant harmonised standard for bodies certifying products, processes and services.

Where appropriate, test methods other than those indicated for each criterion may be used if the competent body assessing the application accepts their equivalence.

Where appropriate, competent bodies may require supporting documentation and may carry out independent verifications or on-site inspections to check compliance with these criteria.

Changes in suppliers and production sites pertaining to products to which the EU Ecolabel has been granted shall be notified to competent bodies, together with supporting information to enable verification of continued compliance with the criteria.

As a prerequisite, the hard covering product(s) shall meet all applicable legal requirements of the country or countries in which the product is placed on the market. The applicant shall declare the product's compliance with this requirement.

The following definitions shall apply:

(1) 'Process scrap' means fragments and trimmings from cutting operations and reject products in the production of natural stone or agglomerated stone hard covering products.

(2) 'Process sludge' means solids recovered from the onsite treatment of wastewater resulting from dust control, cutting and/or finishing operations in the production of natural stone or agglomerated stone hard covering products.

(3) 'Renewable energy' means energy from renewable non-fossil sources, namely wind, solar (solar thermal and solar photovoltaic) and geothermal energy, ambient energy, tide, wave and other ocean energy, hydropower, biomass, landfill gas, sewage treatment plant gas and biogas.

EU ECOLABEL CRITERIA

1. HORIZONTAL CRITERIA COMMON TO ALL HARD COVERING PRODUCTS

1.1 Industrial and construction mineral extraction

The extraction of industrial and construction minerals (e.g. limestone, clay, aggregates, dimension stone etc.) for the manufacture of an EU Ecolabel hard covering product shall only take place on sites which are covered by the following documentation:

— an environmental impact assessment and, where relevant, a report in accordance with Directive 2014/52/EU of the European Parliament and of the Council ([1]);

— a valid authorisation for the extraction activity issued by the relevant regional or national authority;

— a rehabilitation management plan associated with the authorisation for the extraction activity;

— a map indicating the location of the quarry;

— a declaration of conformity with Regulation (EU) No 1143/2014 of the European Parliament and of the Council ([2]) on the prevention and management of the introduction and spread of invasive alien species;

— a declaration of conformity with Council Directive 92/43/EEC ([3]) (habitats) and Directive 2009/147/EC of the European Parliament and of the Council ([4]) (birds).

With regards to the last point above, in cases where extraction sites are located in Natura 2000 network areas, composed of Special Areas of Conservation under Directive 92/43/EEC and Special Protection Areas under Directive 2009/147/EC, extraction activities shall have been assessed and authorised in accordance with the provisions laid down in Article 6 of Directive 92/43/EEC and have taken into account the relevant EC Guidance document ([5]).

Also with regards to the last point above, in cases where extraction sites are located outside the EU, if materials are extracted from areas officially nominated as candidates for or adopted as Areas of Special Conservation Interest; part of the Emerald network pursuant to Recommendation No 16 (1989) and Resolution No 3 (1996) of the Bern Convention ([6]) or protected areas designated as such under the national legislation of the sourcing/exporting countries, the extraction activities shall have been assessed and authorised in accordance with provisions that provide assurances equivalent to Directives 92/43/EEC and 2009/147/EC.

Assessment and verification: *The applicant shall provide a declaration of compliance with this requirement issued by the competent authorities, or a copy of the authorisations issued by the competent authorities and any other required declarations and documentation.*

The rehabilitation management plan shall include the objectives for the rehabilitation of the quarry, the conceptual final landform design, including the proposed post quarry land use, details on the implementation of an effective revegetation program and details of an effective monitoring programme to assess performance of the rehabilitated areas.

([1]) Directive 2014/52/EU of the European Parliament and of the Council of 16 April 2014 amending Directive 2011/92/EU on the assessment of the effects of certain public and private projects on the environment (OJ L 124, 25.4.2014, p. 1).
([2]) Regulation (EU) No 1143/2014 of the European Parliament and of the Council of 22 October 2014 on the prevention and management of the introduction and spread of invasive alien species (OJ L 317, 4.11.2014, p. 35).
([3]) Council Directive 92/43/EEC of 21 May 1992 on the conservation of natural habitats and of wild fauna and flora (OJ L 206, 22.7.1992, p. 7).
([4]) Directive 2009/147/EC of the European Parliament and of the Council of 30 November 2009 on the conservation of wild birds (OJ L 20, 26.1.2010, p. 7).
([5]) Guidance document on non-energy mineral extraction and Natura 2000. A summary. ISBN: 978-92-79-99542-2.
([6]) Convention on the Conservation of European Wildlife and Natural Habitats. Council of Europe. European Treaty Series – No 104.

In case industrial or construction mineral extraction activities have been carried out in Natura 2000 network areas (in the Union), the Emerald network or protected areas designated as such under the national legislation of the sourcing/exporting countries (outside the Union), the applicant shall provide a declaration of compliance with this requirement issued by the competent authorities or a copy of their authorisation issued by the competent authorities.

1.2 **Restricted substances**

The basis for demonstrating compliance with each of the sub-criteria under criterion 1.2 shall be the applicant providing a list of all the relevant chemicals used together with appropriate documentation (safety data sheet and/or a declaration from the chemical supplier). As a minimum, all process chemicals used by the applicant in relevant production processes must be screened.

1.2 (a) **Restrictions on Substances of Very High Concern (SVHCs)**

All ingoing chemicals used in the production process by the applicant and any supplied materials that form part of the final product shall be covered by declarations from suppliers stating that they do not contain, in concentrations greater than 0,10 % (weight by weight), substances meeting the criteria referred to in Article 57 of Regulation (EC) No 1907/2006 of the European Parliament and of the Council ([7]) that have been identified according to the procedure described in Article 59 of that Regulation and included in the candidate list for substances of very high concern for authorisation. No derogation from this requirement shall be granted.

Assessment and verification: *The applicant shall provide a declaration that the product has been produced using supplied chemicals or materials that do not contain any SVHC in concentrations greater than 0,10 % (weight by weight). The declaration shall be supported by safety data sheets of process chemicals used or appropriate declarations from chemical or material suppliers.*

The list of substances identified as SVHCs and included in the candidate list in accordance with Article 59 of Regulation (EC) No 1907/2006 can be found here:

http://echa.europa.eu/chem_data/authorisation_process/candidate_list_table_en.asp.

Reference to the list shall be made on the submission date of the EU Ecolabel application.

1.2 (b) **Restrictions on substances classified under Regulation (EC) No 1272/2008 of the European Parliament and of the Council** ([8])

Unless derogated in Table 2, the product shall not contain substances or mixtures in concentrations greater than 0,10 % (weight by weight) that are assigned any of the following hazard classes, categories and associated hazard statement codes, in accordance with Regulation (EC) No 1272/2008:

— Group 1 hazards: Category 1A or 1B carcinogenic, mutagenic and/or toxic for reproduction (CMR): H340, H350, H350i, H360, H360F, H360D, H360FD, H360Fd, H360Df.

— Group 2 hazards: Category 2 CMR: H341, H351, H361, H361f, H361d, H361fd, H362; Category 1 aquatic toxicity: H400, H410; Category 1 and 2 acute toxicity: H300, H310, H330; Category 1 aspiration toxicity: H304; Category 1 specific target organ toxicity (STOT): H370, H372.

— Group 3 hazards: Category 2, 3 and 4 aquatic toxicity: H411, H412, H413; Category 3 acute toxicity: H301, H311, H331; Category 2 STOT: H371, H373.

([7]) Regulation (EC) No 1907/2006 of the European Parliament and of the Council of 18 December 2006 concerning the Registration, Evaluation, Authorisation and Restriction of Chemicals (REACH), establishing a European Chemicals Agency, amending Directive 1999/45/EC and repealing Council Regulation (EEC) No 793/93 and Commission Regulation (EC) No 1488/94 as well as Council Directive 76/769/EEC and Commission Directives 91/155/EEC, 93/67/EEC, 93/105/EC and 2000/21/EC (OJ L 396, 30.12.2006, p. 1).

([8]) Regulation (EC) No 1272/2008 of the European Parliament and of the Council of 16 December 2008 on classification, labelling and packaging of substances and mixtures, amending and repealing Directives 67/548/EEC and 1999/45/EC, and amending Regulation (EC) No 1907/2006 (OJ L 353, 31.12.2008, p. 1).

The use of substances or mixtures that are chemically modified during the production process, so that any relevant hazard for which the substance or mixture has been classified under Regulation (EC) No 1272/2008 no longer applies, shall be exempted from the above requirement.

Table 2

Derogations to restrictions on substances classified under Regulation (EC) No 1272/2008 and applicable conditions

Substance/ mixture type	Applicability	Derogated hazard class, category and hazard statement code	Derogation conditions
Titanium dioxide (TiO2)	All materials within scope	Carcinogenic, category 2, H351 (inhalation)	TiO2 is not intentionally added to the product but is present because it is a naturally occurring impurity in the raw materials used. TiO2 content (expressed as TiO2) in any raw material used to manufacture the final product is less or equal to 2,0 % (w/w).
Crystalline silica	All materials within scope	Specific Target Organ Toxicity, (repeated exposure), category 1 and 2, H372, H373	The applicant provides a declaration of compliance with any relevant instructions for safe handling and dosing specified in the safety data sheet or supplier declaration. Factory cutting operations are carried out using wet process tools or dry processes where a vacuum hood is in place to collect dust. Safety instructions regarding exposure to dust during any cutting operations carried out by installers are provided with the product.

Assessment and verification: *The applicant shall provide a list of all relevant chemicals used in their production process, together with the relevant safety data sheet or chemical supplier declaration.*

Any chemicals containing substances or mixtures with restricted CLP classifications under Regulation (EC) No 1272/2008 shall be highlighted. The approximate dosing rate of the chemical, together with the concentration of the restricted substance or mixture in that chemical (as provided in the safety data sheet or supplier declaration) and an assumed retention factor of 100 %, shall be used to estimate the quantity of the restricted substance or mixture remaining in the final product.

Since multiple products or potential products using the same process chemicals may be covered by one license, the calculation for each chemical only needs to be presented for the worst-case product covered by the EU Ecolabel license (e.g. the most heavily surface-treated or pigmented or printed product).

Justifications for any deviation from a retention factor of 100 % or for chemical modification of a restricted hazardous substance or mixture must be provided in writing.

For any restricted substances or mixtures that exceed 0,10 % (weight by weight) of the final hard covering product, a relevant derogation must be in place and proof of compliance with any relevant derogation conditions must be provided.

1.3 **VOC emissions**

No surface treatments using formaldehyde-based resins shall be permitted.

Any natural stone, ceramic, fired clay or precast concrete products based on hydraulic binders or alternative cements that have been surface-treated with VOC-containing compounds shall be tested for VOC emissions and shall comply with the limits defined below.

All agglomerated stone products based on resin binders shall be tested for VOC emissions regardless of the nature of any surface treatments used and shall comply with the limits defined below.

	Limit (after 28 days)	Method
Total VOC	300 µg/m3	EN 16516
Formaldehyde	10 µg/m3	
R-value	< 1	
Carcinogenic 1A and 1B VOCs listed in Annex H of EN 16516:2017 (excluding formaldehyde and acetaldehyde)	1 µg/m3 per individual substance	

***Assessment and verification**: The applicant shall declare if the final product surface has been treated with any waxes, adhesives, coatings, resins or similar surface treatment chemicals and provide any related safety data sheets or supplier declarations about the VOC content of the surface treatment chemicals used.*

In cases where VOC emission testing is required, the applicant shall provide a declaration of compliance, supported by a test report carried out according to EN 16516. If compliance with the chamber concentration limits specified at 28 days can be met at any other time between 3 and 28 days, the chamber test may be stopped prematurely.

1.4 **Fitness for use**

This criterion does not apply to intermediate products (i.e. dimension stone blocks, hydraulic binders or alternative cements).

The applicant shall have a quality control and quality assessment procedure in place to ensure that products are fit for use.

***Assessment and verification**: The applicant shall provide a declaration of compliance with this criterion, supported by the following documents:*

— *Certification of the production site according to ISO 9001 or a copy of the in-house quality management system and associated quality assurance and quality control procedures.*

— *A detailed description of the procedure for handling consumer complaints.*

— *CE marking of the product(s) in accordance with Regulation (EU) No 305/2011 ([9])of the European Parliament and of the Council (with the exception of table-top, vanity top and kitchen-worktop products).*

Where relevant, further evidence demonstrating fitness for use shall be provided. Such evidence should be based on appropriate EN or ISO standards, or equivalent methods. An indicative, non-exhaustive list of potentially relevant standards is provided below:

— *Natural stone products: EN 1341, EN 1342, EN 1343, EN 1467, EN 1468, EN 1469, EN 12057, EN 12058 or EN 12059;*

— *Agglomerated stone products based on resin binders: EN 15285, EN 15286, EN 15388 or EN 16954;*

— *Ceramic and fired clay products: EN 1344, EN 13006 or EN 14411;*

— *Precast concrete products based on hydraulic binders or alternative cements: EN 1338, EN 1339, EN 1340 or EN 13748.*

([9]) Regulation (EU) No 305/2011 of the European Parliament and of the Council of 9 March 2011 laying down harmonised conditions for the marketing of construction products and repealing Council Directive 89/106/EEC (OJ L 88, 4.4.2011, p. 5).

1.5 **User information**

This criterion does not apply to intermediate products (i.e. dimension stone blocks, hydraulic binders or alternative cements).

The product shall be sold with relevant user information, which provides advice on the product's proper installation, maintenance and disposal.

The product packaging or documentation accompanying the product shall provide contact details (telephone or email) and a reference to online information for consumers that have enquiries or need specific advice regarding installation, maintenance or disposal of the hard covering product. Specific information that should be made available includes:

— Details about any relevant technical performance classes that indicate the appropriate use environment for the hard covering product, for example, tensile strength, frost resistance/water absorption, stain resistance and resistance to chemicals.

— Details about any necessary preparation of the underlying surface prior to installation, recommended installation techniques as well as specifications for any other relevant materials used during installation such as grouts, sealants, coatings, adhesives, mortars and cleaning agents used by the installer.

— For hard covering products with surfaces exposed to interior or exterior environments, instructions on routine cleaning operations and recommended cleaning agents. Where relevant, information on less periodic maintenance operations, such as rejuvenation of floor surfaces with high-pressure cleaners or by recoating and polishing shall be provided as well.

— Information on the correct recycling or environmentally preferable disposal of packaging provided with the hard covering product, off-cuts of the hard covering product created during installation and the product itself at the end of life.

Assessment and verification: *The applicant shall provide to the competent body a declaration of compliance with this criterion, a high resolution image of the packaging and a link to the online version of the user information.*

1.6 **Information appearing on the EU Ecolabel**

If the optional label with text box is used, it shall contain the following three statements, as appropriate:

For natural stone products (intermediate blocks of dimension stone or final products):

— material efficient production process;

— reduced dust emissions;

— production with closed loop wastewater recycling.

For agglomerated stone products based on resin binders:

— material efficient production process;

— energy efficient production process;

— reduced dust emissions.

For ceramic and fired clay products:

— material efficient production process;

— energy efficient and low CO_2 production process;

— reduced emissions of dust and acidifying compounds to air.

For hydraulic binders or alternative cements (intermediate products in the manufacture of precast concrete or compressed earth products):

— reduced CO_2 emissions;

— reduced dust emission;

— reduced emissions of acidifying compounds to air.

For precast concrete products or compressed earth blocks based on hydraulic binders or alternative cements:

— material efficient production process;

— energy efficient production process;

— uses low environmental impact binder.

The applicant shall follow the instructions on how to properly use the EU Ecolabel logo provided in the EU Ecolabel Logo Guidelines:

http://ec.europa.eu/environment/ecolabel/documents/logo_guidelines.pdf

Assessment and verification: *The applicant shall provide a declaration of compliance with this criterion, supported by a high resolution image of the product packaging that clearly shows the label, the registration/licence number and, where relevant, the statements that can be displayed together with the label.*

1.7 **Environmental Management System (optional)**

This criterion applies to the production site of the applicant where the licensed EU Ecolabel product is produced.

3 points shall be awarded for applicants that have a documented environmental management system in place according to ISO 14001 and certified by an accredited organization;

or

5 points shall be awarded for applicants that have a documented environmental management system in place according to the EU Eco-Management and Audit Scheme (EMAS) ([10]) and registered by an accredited organization.

Assessment and verification*: The applicant shall provide a copy of the valid ISO 14001 certificate or evidence of their EMAS registration, as appropriate, and provide the details of the organization which carried out the accreditation.*

In cases where an applicant has both ISO 14001 and EMAS certification, only the points for the EMAS certification shall be awarded.

([10]) Regulation (EC) No 1221/2009 of the European Parliament and of the Council of 25 November 2009 on the voluntary participation by organisations in a Community eco-management and audit scheme (EMAS), repealing Regulation (EC) No 761/2001 and Commission Decisions 2001/681/EC and 2006/193/EC (OJ L 342, 22.12.2009, p. 1).

2. **CRITERIA FOR NATURAL STONE PRODUCTS**

Scoring system

The EU Ecolabel may be awarded both to intermediate quarry products (large blocks or slabs of dimension stone) directly produced by quarry operators and to final natural stone products produced by transformation plants.

In cases where the applicant is not the quarry operator and the quarry operator is not covered by and EU Ecolabel license, the applicant shall declare the quarry from which the material used to produce the EU Ecolabel natural stone product has been sourced, supported by delivery invoices dating no more than 1 year prior to the application date.

In that case, the applicant shall provide all relevant declarations from the quarry operator that are demonstrating compliance with all the quarry-related EU Ecolabel requirements and any other relevant optional requirements that may result in points being granted.

The scoring system and the minimum number of points necessary for EU Ecolabel natural stone products are presented in the table below.

Criteria where points can be awarded	Intermediate blocks or slabs of dimension stone	Final transformed natural stone hard covering products
1.7. Environmental Management System of the quarry (optional)	0, 3 or 5 points	n/a
1.7. Environmental Management System of the transformation plant (optional)	n/a	0, 3 or 5 points
2.1. Energy consumption at the quarry	Up to 20 points	Up to 20 points
2.2. Material efficiency at the quarry	Up to 25 points	Up to 25 points
2.6. Quarry landscape impact ratios (optional)	Up to 10 points	Up to 10 points
2.7. Energy consumption at the transformation plant	n/a	Up to 20 points
2.8. Water and waste water management at the transformation plant	n/a	Up to 5 points
2.10. Reuse of process waste from the transformation plant	n/a	Up to 10 points
2.11. Regionally integrated production at the transformation plant (optional)	n/a	Up to 5 points
Total maximum points	**60**	**100**
Minimum points required for EU Ecolabel	**30**	**50**

Quarry requirements

2.1. **Energy consumption at the quarry**

The quarry operator shall have established a program to systematically monitor, record and reduce specific energy consumption and specific CO_2 emissions to optimal levels. The applicant shall report energy consumption as a function of energy source (e.g. electricity and diesel) and purpose (e.g. use of onsite buildings, lighting, cutting equipment operation, pumps and vehicle operation). The applicant shall report on energy consumption for the site both on an absolute basis (in units of kWh or MJ) and on a specific production basis (in units of kWh or MJ per m^3 of quarried material and per m^3 or t of material sold/produced and ready for sale) for a given calendar year.

A plan to reduce specific energy consumption and CO_2 emissions shall describe measures already taken or planned to be taken (e.g. more efficient use of existing equipment, investment in more efficient equipment, improved transportation and logistics etc.).

In addition, a total of 20 points may be granted as follows:

— Up to 10 points shall be awarded in proportion to how much of the energy consumed (fuel plus electricity) is from renewable sources (from 0 points for 0 % renewable energy up to 10 points for 100 % renewable energy).

— Up to 5 points shall be awarded depending on the manner in which any renewable electricity is purchased as follows: via private energy service agreements for on-site or near-site renewables (5 points); corporate power purchase agreements for on-site or near-site renewables (5 points); long term corporate power purchase agreements for grid-connected or remote grid renewables ([11]) (4 points); green electricity certifications ([12]) (3 points); purchase of renewable energy guarantees of origin certificates for the full electricity supply or green tariff from utility supplier ([13]) (2 points).

— 3 points shall be awarded where a carbon footprint analysis has been carried out for the product in accordance with ISO 14067 or 5 points if the Product Environmental Footprint method's elements related to greenhouse gas emissions ([14]) has been used.

Assessment and verification: *The applicant shall provide an energy inventory for the quarry for a period of at least 12 months prior to the date of award of the EU Ecolabel license and shall commit to maintaining such an inventory during the validity period of the EU Ecolabel license. The energy inventory shall distinguish the different types of fuel consumed, highlighting any renewable fuels or renewable content of mixed fuels. As a minimum, the specific-energy consumption and specific CO_2 emission reduction plan must define the baseline situation with energy consumption at the quarry when the plan was established, identify and clearly quantify the different sources of energy consumption at the quarry, identify and justify actions to reduce energy consumption and to report results on a yearly basis.*

The applicant shall provide details of the electricity purchasing agreement in place and highlight the share of renewables that applies to the electricity being purchased. If necessary, a declaration from the electricity provider shall clarify (i) the share of renewables in the electricity supplied, (ii) the nature of the purchasing agreement in place (i.e. private energy service agreement, corporate power purchase agreement, independent green energy certified or green tariff) and (iii) whether the purchased electricity is from on-site or near-site renewables.

In cases where guarantee of origin certificates are purchased by the applicant to increase the renewables share, the applicant shall provide appropriate documentation to ensure that the guarantee of origin certificates have been purchased in accordance with the principles and rules of operation of the European Energy Certificate System.

In cases where points are claimed for a carbon footprint analysis, the applicant shall provide a copy of the analysis, which shall be in accordance with ISO 14067 or the Product Environmental Footprint method and have been verified by an accredited third party. The footprint analysis must cover all manufacturing processes directly related to stone production at the quarry, onsite and offsite transportation during production, emissions relating to administrative processes (e.g. operation of onsite buildings) and transport of the sold product to the quarry gate or local transportation hub (e.g. train station or port).

2.2. **Material efficiency at the quarry**

The quarry operator shall provide the following data relating to the extraction and commercial activities at the quarry for the most recent calendar year or rolling 12 month period prior to the date of award of the EU Ecolabel license:

— **A:** Total quantity of material extracted (m^3).

— **B:** Saleable blocks produced from A (m^3).

([11]) According to Article 15(8) of Directive (EU) 2018/2001 of the European Parliament and of the Council of 11 December 2018 on the promotion of the use of energy from renewable sources (OJ L 328, 21.12.2018, p. 82).

([12]) Based on guarantees of origin with independent third party verification of additional requirements according to Article 19 of Directive (EU) 2018/2001.

([13]) Renewable energy sources disclosed according to Article 19(8) of Directive (EU) 2018/2001 and point 5 of Annex I to Directive (EU) 2019/944 of the European Parliament and of the Council of 5 June 2019 on common rules for the internal market for electricity and amending Directive 2012/27/EU (OJ L 158, 14.6.2019, p. 125).

([14]) https://eplca.jrc.ec.europa.eu/permalink/PEF_method.pdf

— **C:** Total quantity of extractive waste and materials produced from A that qualify as by-products (i.e. block fragments, stones and fines) that are sold (m^3).

— **D:** Total quantity of extractive waste and materials produced from A that qualify as by-products (i.e. block fragments, stones and fines) that is used internally for useful purposes by replacing other materials which otherwise would have been used to fulfil that particular function or stored in the by-products deposition area (m^3).

— **E:** Total quantity of extractive waste produced from A that are transferred to the extractive waste deposition area or landfill plus the total quantity of materials produced from A that qualify as by-products that are stored in the by-products deposition area (m^3).

In cases where data is available in tonnes, it should be converted to m^3 using a fixed bulk density factor for the rock material being extracted.

The extraction efficiency ratio shall be at least 0,50, and shall be calculated as follows:

$$\text{Extraction efficency ratio} = \frac{\mathbf{B + C}}{\mathbf{A}}$$

In addition, up to 25 points shall be awarded in proportion to how much the applicant demonstrates a higher extraction efficiency ratio up to the environmental excellence threshold of 1,00 (from 0 points for an extraction efficiency ratio of 0,50, up to 25 points for an extraction efficiency ratio of 1,00).

Assessment and verification: *A declaration from the quarry operator shall be provided that states the values of A, B, C, D and E, expressed in m^3 and the calculation of the extraction efficiency ratio.*

For calculation purposes, it should be assumed that A-B = C+D+E. For any material calculated under C that was sold, invoices of the material delivery to the other sites shall be provided.

2.3. **Water and wastewater management at the quarry**

The applicant shall provide a description of water use in quarrying operations including strategies and methods for collection, recirculation and reuse of water.

In general:

— The site shall make provisions for the opportune collection of storm water run-off to compensate for water lost in wet sludge and evaporation.

— The site shall make provisions for the diversion of storm water run-off via a drainage network to prevent the surface flow of rainwater across the working area from carrying suspended solid loads into any impermeable ponds (that supply water to the cutting equipment) or into natural watercourses.

In cases where wet cutting techniques are used:

— Water for use by wet cutting equipment shall be stored in an impermeable container (for example a tank, lined pond or an excavated pond set in impermeable rock).

— The separation of solids from cutting wastewater shall be achieved by sedimentation systems, retention basins, cyclone separators, inclined plate clarifiers, filter presses or any combination thereof. Clarified water shall be returned to the impermeable pond or container which supplies the cutting equipment.

— Settled sludge shall be dewatered prior to: internal use for useful purposes, external use for useful purposes or transport offsite to a suitable waste disposal facility.

Assessment and verification: *The quarry operator shall provide a declaration of compliance with this criterion, supported by relevant documentation describing how water is used onsite and providing details of the water management system, sludge separation and sludge disposal operations and destinations.*

2.4. **Dust control at the quarry**

The applicant shall demonstrate that operational site measures that have been implemented for dust control at the quarry site. Measures may vary from site to site but should include the following aspects for all sites:

— Use of dust suppression water sprays or vacuum hoods linked to dust filter bags/electrostatic precipitators for any dry cutting, crushing or other activities that are likely to generate significant quantities of dust.

— A plan in place for the relocation, modification or stoppage of operations onsite in order to prevent or minimise dust emissions to air during periods of adverse weather (not applicable to underground quarries).

— Inclusion of wind protection features in the quarry design that aim to reduce wind speed and thus minimise dust emissions and soil erosion onsite (e.g. wind fences or windbreaks consisting of one or more rows of plants along the border of the extractive waste deposition area, including the extractive waste facility and/or extractive waste handling area).

— Provision of an enclosed storage area for all dewatered sludge from wet cutting and/or all dust from dry cutting operations prior to sale, prior to shipment to landfill or reuse onsite.

— Covering of the most heavily used road surfaces with concrete or asphalt paving.

— Provision of appropriate training to employees about good practice for dust control and the provision adequate personal protective equipment to employees and visitors.

— Provision of routine medical check-ups for employees with the possibility for more frequent monitoring for the identification of respiratory problems and possible onset of silicosis (the latter point being applicable only to granite and other siliceous rock quarries).

Assessment and verification: *The quarry operator shall provide a declaration of compliance with this criterion, supported by relevant documentation and (i) a description of the dust control measures implemented at the quarry site and (ii) details of the medical check-up system for employees, as appropriate.*

2.5. **Personnel safety and working conditions at the quarry**

The applicant shall provide a description of the occupational health and safety policy in force at the quarry. The policy shall cover, as a minimum:

— A systematic analysis of all risks and major hazards that may occur in the quarry.

— A training plan for employees that is related to specific work procedures that are carried out at the quarry.

— An inspection and maintenance plan for all machinery, tools, electrical installations, vehicles, ladders, walkways, staircases, safety barriers and other relevant equipment.

— Placement of fixed guards around moving parts of machinery such as belts, pulleys, gears and adjustable guards for circular saws.

— Quick-release controls to shut off power to handheld electric power tools and emergency stop buttons on control panels for all heavy machinery.

— Safe storage of any explosives onsite.

— Appropriate transportation and lifting gear for the movement and positioning of dimension stone blocks and large fragments of blocks.

— Emergency plans and first-aid training for personnel.

— Personal Protective Equipment provision for all personnel and site visitors.

— Clear identification of areas with risks of high noise levels.

The following aspects relating to working conditions shall be guaranteed:

— Access to toilet, changing room and lunchroom facilities for workers and the provision of drinking water at all times.

— Compliance with national laws and regulations or with the fundamental conventions of the International Labour Organisation (ILO), whichever is the more stringent.

— Labour contracts for all employees that clearly describe the relevant work, maximum obligatory hours of work, salary, social insurance contributions (or other suitable insurance against accidents in countries where social insurance does not exist), holiday entitlements and notice period.

— Full compliance with EU or national occupational health and safety legislation.

Assessment and verification: *The applicant shall provide a declaration of compliance with this criterion, supported by a copy of their occupational health and safety policy.*

In cases where compliance with ILO conventions is provided, the applicant shall obtain third party verification, supported by site audits, that the applicable principles included in the fundamental ILO conventions identified below, have been respected at the quarry:

Fundamental conventions of the ILO:

a) *Child Labour:*

   i. *Minimum Age Convention, 1973 (No 138);*

   ii. *Worst Forms of Child Labour Convention, 1999 (No 182);*

b) *Forced and Compulsory Labour:*

   i. *Forced Labour Convention, 1930 (No 29) and 2014 Protocol to the Forced Labour Convention;*

   ii. *Abolition of Forced Labour Convention, 1957 (No 105);*

c) *Freedom of Association and Right to Collective Bargaining:*

   i. *Freedom of Association and Protection of the Right to Organise Convention, 1948 (No 87);*

   ii. *Right to Organise and Collective Bargaining Convention, 1949 (No 98);*

d) *Discrimination:*

   i. *Equal Remuneration Convention, 1951 (No 100);*

   ii. *Discrimination (Employment and Occupation) Convention (No 111).*

In cases where the quarry is not located in a Member State, a third party verification (for example by Fairstone or other schemes with at least equivalent criteria on the occupational health and safety and working conditions listed above) shall be required.

2.6. **Quarry landscape impact ratios (optional)**

The quarry operator shall provide the following data relating to the quarry site in order to permit the calculation of the quarry footprint ratio or the quarry beneficial land use ratio, based on a satellite view of the site no more than 1 year prior to the date of award of the EU Ecolabel licence.

— **QF:** Quarry Front (active) area (m^2).

— **EWDA:** Extractive Waste Deposition Area (m^2).

— **BPDA:** By-Products Deposition Area (m^2).

— **TAA:** Total Authorised Area for the site where the extraction activity takes place (m^2).

— **BA:** Biodiverse Area, where (i) topsoil and vegetation cover or wetlands/engineered reed-beds have been established using native species as part of progressive rehabilitation and/or (ii) where topsoil and vegetation has simply not been disturbed in the first place and is not isolated in pockets within the quarry (m^2).

— **REA:** Renewable Energy Area, where land has been occupied for the generation of electricity via solar, hydroelectric, wind or biomass energy (m^2).

	Quarry footprint ratio	Beneficial land use ratio
Calculation	$\text{Extraction efficency ratio} = \frac{\mathbf{B + C}}{\mathbf{A}}$	$\text{Extraction efficency ratio} = \frac{\mathbf{B + C}}{\mathbf{A}}$
Threshold for 0 points	0,70	0,00
Threshold for 5 points	0,20	0,40

Up to a total of 10 points shall be awarded (5 for each ratio) in proportion to how much the applicant demonstrates that ratios approach or exceed the relevant thresholds for 5 points.

Assessment and verification: *A declaration from the quarry operator shall be provided, together with documentation including maps or satellite images in which the QF, EDWA, BPDA, TAA, BA and REA are outlined, and with estimations of the surface of each area.*

Transformation plant requirements

2.7. **Energy consumption at the transformation plant**

The applicant shall have established a program to systematically monitor, record and reduce specific energy consumption and specific CO_2 emissions in the transformation plant to optimal levels. The applicant shall report energy consumption as a function of energy source (e.g. electricity and diesel) and purpose (e.g. use of onsite buildings, lighting, cutting equipment operation, pumps and vehicle operation). The applicant shall report on energy consumption for the site both on an absolute basis (in units of kWh or MJ) and on a specific production basis (in units of kWh or MJ per m^3, m^2 or t of material sold/produced and ready for sale) for a given calendar year.

A plan to reduce specific energy consumption and specific CO_2 emissions shall describe measures already taken or planned to be taken (e.g. more efficient use of existing equipment, investment in more efficient equipment, improved transportation and logistics etc.).

In addition, a total of 20 points may be granted as follows:

— Up to 10 points shall be awarded in proportion to how much of the energy consumed (fuel plus electricity) is from renewable sources (from 0 points for 0 % renewable energy, up to 10 points for 100 % renewable energy).

— Up to 5 points shall be awarded depending on the manner in which any renewable electricity is purchased as follows: via private energy service agreements for on-site or near-site renewables (5 points); corporate power purchase agreements for on-site or near-site renewables (5 points); long term corporate power purchase agreements for grid-connected or remote grid renewables ([15]) (4 points); green electricity certifications ([16]) (3 points); purchase of renewable energy guarantees of origin certificates for the full electricity supply or green tariff from utility supplier ([17]) (2 points).

— 3 points shall be awarded where a carbon footprint analysis has been carried out for the product in accordance with ISO 14067 or 5 points if the Product Environmental Footprint method's elements related to greenhouse gas emissions ([18]) has been used.

Assessment and verification: *The applicant shall provide an energy inventory for the transformation plant for a period of at least 12 months prior to the date of award of the EU Ecolabel license and shall commit to maintaining such an inventory during the validity period of the EU Ecolabel license. The energy inventory shall distinguish the different types of fuel consumed, highlighting any renewable fuels or renewable content of mixed fuels. As a minimum, the specific-energy consumption and CO_2 emission reduction plan must define the baseline situation with specific energy consumption at the transformation plant when the plan was established, identify and clearly quantify the different sources of energy consumption at the transformation plant, identify and justify actions to reduce specific energy consumption and to report results on a yearly basis.*

([15]) According to Article 15(8) of Directive (EU) 2018/2001 of the European Parliament and of the Council of 11 December 2018 on the promotion of the use of energy from renewable sources (OJ L 328, 21.12.2018, p. 82).

([16]) Based on guarantees of origin with independent third party verification of additional requirements according to Article 19 of Directive (EU) 2018/2001.

([17]) Renewable energy sources disclosed according to Article 19(8) of Directive (EU) 2018/2001 and point 5 of Annex I to Directive (EU) 2019/944 of the European Parliament and of the Council of 5 June 2019 on common rules for the internal market for electricity and amending Directive 2012/27/EU (OJ L 158, 14.6.2019, p. 125).

([18]) https://eplca.jrc.ec.europa.eu/permalink/PEF_method.pdf

The applicant shall provide details of the electricity purchasing agreement in place and highlight the share of renewables that applies to the electricity being purchased. If necessary, a declaration from the electricity provider shall clarify (i) the share of renewables in the electricity supplied, (ii) the nature of the purchasing agreement in place (i.e. private energy service agreement, corporate power purchase agreement, independent green energy certified or green tariff) and (iii) whether the purchased electricity is from on-site or near-site renewables.

In cases where guarantee of origin certificates are purchased by the applicant to increase the renewables share, the applicant shall provide appropriate documentation to ensure that the guarantee of origin certificates have been purchased in accordance with the principles and rules of operation of the European Energy Certificate System.

In cases where points are claimed for a carbon footprint analysis, the applicant shall provide a copy of the analysis, which shall be in accordance with ISO 14067 or the Product Environmental Footprint method and have been verified by an accredited third party. The footprint analysis must cover all manufacturing processes directly related to stone production at the quarry and the transformation plant, onsite and offsite transportation during production, emissions relating to administrative processes (e.g. operation of onsite buildings) and transport of the sold product to the transformation plant gate or local transportation hub (e. g. train station or port).

2.8. **Water and wastewater management at the transformation plant**

The applicant shall provide a description of water use in the natural stone transformation plant, including strategies and methods for collection, recirculation and reuse of water.

The recovery of solids from wastewater from cutting operations must be carried out onsite using sedimentation and/or filtration principles.

Clarified wastewater must be stored onsite and recirculated for cutting operations, dust control or other purposes.

In addition, 5 points shall be awarded for the installation of a rainwater collection system to collect and store rainwater that lands on impermeable areas onsite and prevents the surface flow of rainwater across working areas, and carrying suspended solid loads into any impermeable ponds (that supply water to the cutting equipment) or into natural watercourses.

***Assessment and verification**: The applicant shall provide a declaration of compliance with this criterion, supported by the relevant documentation describing water use onsite, of the wastewater/rainwater collection network and of the wastewater treatment and recirculation system.*

2.9. **Dust control at the transformation plant**

The applicant shall demonstrate that operational site measures have been implemented for dust control at the transformation plant. Measures may vary from site to site but should include the following aspects for all sites:

— Use of dust suppression water sprays or vacuum hoods linked to dust filter bags/electrostatic precipitators for any dry cutting or shaping activities that are likely to generate significant quantities of dust.

— Regular cleaning of dust from indoor floor areas using either water sprays on surfaces that drain to a water treatment system onsite or the use of a vacuum device for dry dust removal (sweeping of dry dust should not be carried out).

— Provision of an enclosed storage area for all dewatered sludge from wet cutting and/or all dust from dry cutting operations prior to sale, prior to shipment for reuse, prior to reuse onsite or prior to shipment to landfill.

— Covering the most heavily used road areas with concrete or asphalt paving.

— Provision of appropriate training to employees about good practice for dust control and provision of adequate personal protective equipment to employees and visitors.

— Provision of routine medical check-ups for employees, with the possibility for more frequent monitoring for the identification of respiratory problems and possible onset of silicosis (the latter point being applicable only to transformation plants processing granite and other siliceous rock).

Assessment and verification: *The applicant shall provide a declaration of compliance with this criterion, supported by relevant documentation and: (i) a description of the dust control measures implemented at the transformation plant and (ii) details of the medical check-up system for employees, as appropriate.*

2.10. **Reuse of process waste from the transformation plant**

The applicant shall complete an inventory of process waste production for the transformation plant. The inventory shall detail the type and quantity of waste produced (e.g. process scrap and process sludge).

The process waste inventory shall cover a 12 month period and, during that same period, the total product output shall be estimated both in terms of mass (kg or tonne) and surface area (m^2).

At least 80 % by mass of the process scrap generated from natural stone processing operations onsite shall be reused in other applications or stored onsite in preparation for future sale.

In addition, a total of 10 points may be granted as follows:

— Up to 5 points shall be awarded in proportion to how much the applicant demonstrates a higher reuse rate of process scrap, up a maximum of 100 % reuse by mass (from 0 points for 80 % process scrap reuse, up to 5 points for 100 % process scrap reuse).

— Up to 5 points shall be awarded in proportion to how much the applicant demonstrates any reuse of process sludge, up to a maximum of 100 % (from 0 points for 0 % process sludge reuse, up to 5 points for 100 % process sludge reuse).

Assessment and verification: *The applicant shall provide a waste inventory for the transformation plant for a period of at least 12 months prior to the date of award of the EU Ecolabel license and shall commit to maintaining such an inventory during the validity period of the EU Ecolabel license.*

The applicant shall provide a declaration of compliance with the mandatory requirement of this criterion, supported by a calculation of total production process scrap (in kg or t). Details about the destination of these process wastes shall also be provided with clarifications about whether it is external reuse in another process or sent to landfill. For any external reuse or landfill disposal, shipment notes shall be presented.

2.11. **Regionally integrated production at the transformation plant (optional)**

This criterion applies to the transport distance between the quarry gate and the transformation plant gate and is specific to natural stone products originating from a given quarry.

Up to 5 points shall be awarded in proportion to the extent that applicants can demonstrate that the transportation distance for the intermediate dimension stone blocks from the quarry to the transformation plant is less than 260km (from 0 points if ≥ 260km, up to 5 points if ≤ 10km).

Assessment and verification*: The applicant shall provide the address of the transformation plant and the address or the geographical location of the relevant quarry gate. The applicant shall also describe the transport mode(s) used to bring the intermediate dimension stone blocks to the transformation plant.*

The transport route and total distance shall be estimated and indicated on a map using satellite image maps and freely available distance estimating software.

3. CRITERIA FOR AGGLOMERATED STONE PRODUCTS BASED ON RESIN BINDERS

Scoring system

The scoring system and the minimum number of points necessary for EU Ecolabel agglomerated stone products are presented in the table below.

Criteria where points can be awarded	Agglomerated stone products
1.7. Environmental Management System (optional)	0, 3 or 5 points
3.1. Energy consumption	Up to 30 points
3.3. Recycled/secondary material content	Up to 35 points
3.4. Resin binder content	Up to 20 points
3.5. Reuse of process waste	Up to 10 points
Total maximum points	**100**
Minimum points required for EU Ecolabel	**50**

3.1. Energy consumption

The specific process electricity consumption for agglomerated stone production (including raw material batching, primary mixing, secondary mixing, moulding and finishing) shall not exceed 1,1 MJ/kg.

If grinding of stone raw material is carried out, the specific electricity consumption of the grinding process (in MJ/kg) shall be reported separately but shall not be added to the total for the process.

In addition, a total of 30 points may be granted as follows:

— Up to 10 points shall be awarded in proportion to how much the specific process electricity consumption is reduced towards a threshold of environmental excellence of 0,7 MJ/kg (from 0 points for 1,1 MJ/kg up to 10 points for 0,7 MJ/kg).

— Up to 10 points can be awarded in proportion to how much of the electricity consumed is from renewable sources (from 0 points for 0 % renewable electricity up to 10 points for 100 % renewable electricity).

— Up to 10 points shall be awarded depending on the manner in which any renewable electricity is purchased as follows: via private energy service agreements for on-site or near-site renewables (10 points); corporate power purchase agreements for on-site or near-site renewables (10 points); long term corporate power purchase agreements for grid-connected or remote grid renewables ([19]) (8 points); green electricity certifications ([20]) (6 points); purchase of renewable energy guarantees of origin certificates for the full electricity supply or green tariff from utility supplier ([21]) (4 points).

Assessment and verification: *Specific process electricity consumption shall be calculated by dividing the electricity consumption for relevant process equipment by the volume of production (in kg or m³). Data reported shall be representative of the product(s) applying for the EU Ecolabel. In cases where different products covered by the same application have significantly different values, the data shall be reported separately for each product. In cases where production data is available in m³, it should be converted to kg using the relevant bulk density factor (in kg/m³) for the agglomerated stone product.*

([19]) According to Article 15(8) of Directive (EU) 2018/2001 of the European Parliament and of the Council of 11 December 2018 on the promotion of the use of energy from renewable sources (OJ L 328, 21.12.2018, p. 82).

([20]) Based on guarantees of origin with independent third party verification of additional requirements according to Article 19 of Directive (EU) 2018/2001.

([21]) Renewable energy sources disclosed according to Article 19(8) of Directive (EU) 2018/2001 and point 5 of Annex I to Directive (EU) 2019/944 of the European Parliament and of the Council of 5 June 2019 on common rules for the internal market for electricity and amending Directive 2012/27/EU (OJ L 158, 14.6.2019, p. 125).

The applicant shall provide details of the electricity purchasing agreement in place and highlight the share of renewables that applies to the electricity being purchased. If necessary, a declaration from the electricity provider shall clarify (i) the share of renewables in the electricity supplied, (ii) the nature of the purchasing agreement in place (i.e. private energy service agreement, corporate power purchase agreement, independent green energy certified or green tariff) and (iii) whether the purchased electricity is from on-site or near-site renewables.

In cases where guarantee of origin certificates are purchased by the applicant to increase the renewables share, the applicant shall provide appropriate documentation to ensure that the guarantee of origin certificates have been purchased in accordance with the principles and rules of operation of the European Energy Certificate System.

3.2. **Dust control and air quality**

Any working areas where there is a risk of exposure to styrene, where the styrene concentration may exceed 20 ppm (or 85 mg/m^3) according to monitoring data, shall be clearly indicated and be well ventilated.

Resin formulations shall be dosed and mixed using closed systems.

The applicant shall demonstrate site measures that have been implemented for dust control at the site. Measures may vary from site to site but should include the following aspects for all sites:

— Use of dust suppression water sprays or vacuum hoods linked to dust filter bags/electrostatic precipitators for any dry cutting, crushing or other activities that are likely to generate significant quantities of dust.

— Regular cleaning of dust from indoor floor areas using either water sprays on surfaces that drain to a water treatment system onsite or the use of a vacuum device for dry dust removal (sweeping of dry dust should not be carried out).

— Provision of an enclosed storage area for all dewatered sludge from wet cutting and/or all dust from dry cutting operations prior to sale, prior to shipment for reuse, prior to reuse onsite or prior to shipment to landfill.

— Covering the most heavily used road areas with concrete or asphalt paving.

— Provision of appropriate training to employees about good practice for dust control and the provision of adequate personal protective equipment to employees and visitors.

— Provision of routine medical check-ups for employees, with the possibility for more frequent monitoring for the identification of respiratory problems and possible onset of silicosis (the latter point being applicable only to plants working with quartz-based products).

Assessment and verification: *The applicant shall provide a declaration of compliance with this criterion, supported by relevant documentation and: (i) a description of any working areas with an exposure risk to styrene and details of the ventilation system in place; (ii) a description of the dust control measures implemented at the production site and (iii) details of the medical check-up system in place for employees, as appropriate.*

3.3. **Recycled/secondary material content**

The applicant shall assess and document the regional availability of virgin material, of recycled material from wastes produced by different production processes and of secondary material from by-products of different production processes. The approximate transport distances of the documented material sources shall be stated.

In addition, up to 35 points shall be awarded in proportion to the incorporation of recycled/secondary materials into the agglomerated stone product up to a threshold of environmental excellence threshold of 35 % w/w content (from 0 points for 0 % w/w, up to 35 points for ≥ 35 % w/w of recycled/secondary material content).

The incorporation of dust, cuttings and rejects of agglomerated stone products into new products shall not be considered as recycled content if it is going back into the same process that generated it.

Assessment and verification: *The applicant shall provide a declaration of compliance with the mandatory requirement of this criterion, supported by documentation stating the identification and regional availability of virgin, recycled and secondary materials.*

Recycled or secondary materials shall only be counted as contributing towards the content of recycled/secondary material if they are obtained from sources that are ≤ 2,5 times distant from the agglomerated stone production site than the main virgin materials used (e.g. marble and quartz).

A monthly balance sheet of recycled/secondary materials shall be presented for the 12 months of production prior to the date of award of the EU Ecolabel license and the applicant shall commit to maintaining such a balance sheet during the validity period of the EU Ecolabel license. The balance sheet shall provide the quantities of ingoing recycled/secondary materials (justified by delivery notes and invoices) and outgoing recycled/secondary materials in all sold or ready for sale agglomerated stone production with recycled/secondary material content claims (justified by product quantities and % claims).

Claims for recycled and/or secondary material content shall be representative of the mix composition(s) used at the batch level for the EU Ecolabel product(s). A general allocation of recycled and/or secondary materials shall not be permitted.

In cases where different products covered by the same license application have significantly different values, the data shall be reported separately for each product.

3.4. **Resin binder content**

The use of polyester, epoxy or other resins in the production shall be limited to maximum 10 % of the total weight of the final product.

In addition, up to 20 points shall be awarded in proportion to how much the resin binder content is reduced towards the threshold of environmental excellence of 5 % (from 0 points for 10 % binder content, up to 20 points for 5 % binder content).

***Assessment and verification**: The applicant shall provide a declaration of compliance with the mandatory requirements of the criterion, supported by a calculation of the total use of resin binder as a % of the total weight of the agglomerated stone product.*

Claims for binder content shall be representative of the mix composition(s) used at the batch level for the EU Ecolabel product(s).

In cases where different products covered by the same license application have significantly different values, the data shall be reported separately for each product.

3.5. **Reuse of process waste**

The applicant shall complete an inventory of process waste production for the agglomerated stone production process. The inventory shall detail the type and quantity of waste produced (e.g. process scrap and process sludge).

The process waste inventory shall cover a 12 month period prior to the date of award of the EU Ecolabel and, during that same period, the total product output shall be estimated both in terms of mass (kg or tonne) and surface area (m^2).

At least 70 % of process waste (scrap plus sludge) generated from agglomerated stone slab and block production shall be reused in other production processes.

In addition, up to 10 points shall be awarded in proportion to how much the applicant can demonstrate reuse of process waste, up to a maximum of 100 % (from 0 points for 70 % process waste reuse, up to 10 points for 100 % process waste reuse).

***Assessment and verification:** The applicant shall provide a waste inventory for the agglomerated stone production plant for a period of at least 12 months prior to the date of award of the EU Ecolabel license and shall commit to maintaining such an inventory up to date during the validity period of the EU Ecolabel license.*

The applicant shall provide a declaration of compliance with the mandatory requirements of this criterion, supported by a calculation of total production process scrap and sludge (in kg or t). Details about the destination of these process wastes shall also be provided with clarifications about whether it is external reuse in another process or sent to landfill. For any external reuse or landfill disposal, shipment notes shall be presented.

In case it is not possible to provide specific data for a production line or product, the applicant shall refer to data for the entire plant.

4. CRITERIA FOR CERAMIC AND FIRED CLAY PRODUCTS

Scoring system

The scoring system and the minimum number of points necessary for EU Ecolabel ceramic and fired clay products are presented in the table below.

In cases where the applicant uses spray dried powder as a raw material and is not the producer of that raw material, the applicant shall declare the spray dried powder used to make the ceramic or fired clay product(s), supported by delivery invoices dating no more than 1 year prior to the application date. In that case, the applicant shall provide all relevant declarations from the producer of the spray dried powder that demonstrate compliance with all related EU Ecolabel requirements and any other relevant optional requirements that may result in points being granted.

For criteria 4.1 and 4.2, two sets of limits are defined for ceramic tiles depending on whether the EU Ecolabel license applies to a limited number of products (where stable operational data during the production run for representative periods should be submitted) or where the license applies to large numbers of product formats of a given product family ([22]) (where annual average data should be submitted). The limit values for annual average production are higher in order to account for energy needed to maintain kiln temperatures when the production line is not running (e.g. when changing tile formats) or when it is not running at full capacity (e.g. during night-shift or weekends).

Criteria where points can be awarded	Ceramic and fired clay products
1.7. Environmental Management System (optional)	0, 3 or 5 points
4.1. Fuel consumption for drying and firing	Up to 20 points
4.2. CO_2 emissions	Up to 25 points
4.4. Emissions of dust, HF, NOx and SOx to air	Up to 40 points
4.6. Reuse of process waste	Up to 10 points
Total maximum points available	**100**
Minimum points required for EU Ecolabel	**50**

4.1. Fuel consumption for drying and firing

Coal, petroleum coke, light fuel oil and heavy fuel oil shall not be used as fuels in dryers or kilns.

The specific fuel energy consumption for drying and firing processes shall not exceed the relevant mandatory limits defined below.

	Spray dryer		Ware dryer & kiln	
	Mandatory limit	Threshold of environmental excellence	Mandatory limit	Threshold of environmental excellence
Ceramic tile: individual product **	1,8 MJ/kg powder *	1,3 MJ/kg powder **	4,1 MJ/kg	3,2 MJ/kg
Ceramic tile: family of products ***			5,5 MJ/kg	4,3 MJ/kg
Fired clay pavers	n/a	n/a	3,5 MJ/kg	2,1 MJ/kg

* *limit applies only to fuel consumed in the spray dryer, 1 kg of dried powder includes any residual moisture content, which would typically be 5-7 %*

** *data measured under stable operating conditions that are representative of the product during the production run*

*** *data measured over a period of one year, including baseline fuel consumption between production runs*

([22]) Three families of ceramic tile products are considered as per class I, II and III in EN 14411

In addition, up to 20 points shall be awarded in proportion to how much the specific fuel consumption for drying and firing processes is reduced towards the relevant threshold of environmental excellence in the table above (e.g. for fired clay pavers: from 0 points for 3,5 MJ/kg, up to 20 points for ≤ 2,1 MJ/kg).

For ceramic tile products where spray-dried powder is used (either produced onsite or offsite), two scores shall be calculated as per the previous paragraph: one for the spray-dried powder (SDP) and one for the ceramic tile kiln and ware dryer (KWD). The two scores shall then be converted into a single score as follows:

$$Fuel_{score} = 0,35(SDP) + 0,65(KWD)$$

Assessment and verification: *The applicant shall declare the specific fuel consumption value(s) for the relevant product(s) together with calculations to convert value(s) into a specific score. The specific fuel consumption shall be calculated by dividing the fuel consumption (in MJ) for relevant process equipment by production volume (in kg) during the relevant production period.*

In cases where production data is only available in m^2 but needs to be reported in kg, the value should be converted using a fixed bulk density factor (in kg/m^2) for the product or family of products.

Data for an entire family of products shall be representative of any production line(s) for a 12 month period prior to the date of award of the EU Ecolabel. Data for specific individual products, shall be representative of stable conditions during the actual production run(s).

Volumetric or mass inputs of fuel to the kiln and dryer systems shall be taken from site readings and be converted into MJ by multiplying the volume/mass of fuel consumed over the defined production period (e.g. in kg, t, L or Nm^3) by a specific or generic calorific value for the same fuel (e.g. in MJ/kg, MJ/t, MJ/L or MJ/Nm^3).

In cases where fuel used to generate heat for drying operations is fed to a cogeneration system, the electricity generated by the system during the defined production period (measured in kWh and converted into MJ) should be subtracted from the total dryer fuel consumption reading.

4.2. CO_2 emissions

The specific CO_2 emissions associated with fuel combustion and process emissions from raw material decarbonation during drying and firing processes shall not exceed the relevant mandatory limits defined below.

	Spray dried powder production		**Ware dryer & kiln** *	
	Mandatory limit	Threshold of environmental excellence	Mandatory limit	Threshold of environmental excellence
Ceramic tile: individual product ***	84 $kgCO_2$/t powder *	54 $kgCO_2$/t powder *	280 $kgCO_2$/t	230 $kgCO_2$/t
Ceramic tile: family of products ****			360 $kgCO_2$/t	290 $kgCO_2$/t
Fired clay pavers	n/a	n/a	192 $kgCO_2$/t	129 $kgCO_2$/t

* *limit applies only to fuel consumed in the spray dryer, 1 kg of dried powder includes any residual moisture content, which would typically be 5-7 %*

** *limit applies only to fuel consumed in the ware dryer and kiln and estimated process emissions in the kiln*

*** *based on fuel consumption data measured under stable operating conditions that are representative of the product during the production run and assumed process emissions in the kiln from raw material carbonate content*

**** *based on fuel consumption data measured over a period of one year, including baseline fuel consumption between production runs and assumed process emissions in the kiln from raw material carbonate content.*

In addition, up to 25 points shall be awarded in proportion to how much the specific CO_2 emissions are reduced towards the relevant threshold of environmental excellence indicated in the table above (e.g. for fired clay pavers: from 0 points for 192 $kgCO_2/t$, up to 25 points for 129 $kgCO_2/t$).

For ceramic tile products where spray-dried powder is used (either produced onsite or offsite), two scores shall be calculated as per the previous paragraph, one for the spray dried powder (SDP) and one for the ceramic tile kiln and ware dryer (KWD). The two scores shall then be converted into a single score as follows:

$$CO2_{score} = 0{,}35(SDP) + 0{,}65(KWD)$$

Assessment and verification: *The applicant shall provide a declaration of compliance with the mandatory requirement of this criterion, supported by a statement of the calculated specific CO_2 emission in accordance with the following relevant methodology described below.*

For products from installations within the scope of Directive 2003/87/EC of the European Parliament and of the Council ([23]), the calculation of specific emissions per tonne of product shall be based on the emissions level and activity levels as per the monitoring methodology plan established under Article 6 of Commission Delegated Regulation (EU) 2019/331 ([24])on free allocation rules.

For products from installations not within the scope of Directive 2003/87/EC, results shall be declared in accordance with the relevant calculation methodology defined in Commission Regulation (EU) No 601/2012 ([25]).

For ceramic products that use spray dried powder produced in a separate installation as a raw material, the applicant shall provide a declaration from the spray dried powder producer stating the value of the annual average specific CO_2 emission value, in accordance with one of the two calculation methods described above for the most recent year of reporting.

In all cases, the specific CO_2 emission value shall be estimated at the level of the EU Ecolabel product(s) covered by the EU Ecolabel license. The relevant fuel consumption values calculated for criterion 4.1, the carbon intensities of the fuel(s) used and the average carbonate content of the raw material shall be used as the basis for calculating CO_2 emissions.

4.3. **Process water consumption**

The facility producing the ceramic or fired clay product shall either:

— Have a closed loop wastewater recycling system for process wastewater that facilitates zero liquid discharge; or

— Be able to demonstrate that specific freshwater consumption is less than or equal to the consumption limits defined in the table below.

Product type	Is spray drying carried out onsite?	Consumption limit
ceramic tiles and fired clay pavers	Yes	1,0 L/kg
	No	0,5 L/kg

Assessment and verification: *The applicant shall provide a declaration of compliance with the mandatory requirement, stating by which means they comply.*

In cases where a zero liquid discharge system is in place for recycling process wastewater, they shall provide a brief description of the system and its main operating parameters.

([23]) Directive 2003/87/EC of the European Parliament and of the Council of 13 October 2003 establishing a scheme for greenhouse gas emission allowance trading within the Community and amending Council Directive 96/61/EC (OJ L 275, 25.10.2003, p. 32).

([24]) Commission Delegated Regulation (EU) 2019/331 of 19 December 2018 determining transitional Union-wide rules for harmonised free allocation of emission allowances pursuant to Article 10a of Directive 2003/87/EC of the European Parliament and of the Council (OJ L 59, 27.2.2019, p. 8).

([25]) Commission Regulation (EU) No 601/2012 of 21 June 2012 on the monitoring and reporting of greenhouse gas emissions pursuant to Directive 2003/87/EC of the European Parliament and of the Council (OJ L 181, 12.7.2012, p. 30).

In cases where such a system is not in place, total process water consumption data (in L or m^3) and the total ceramic or fired clay production data (in kg or m^2) shall be provided for the most recent calendar year or rolling 12 month period prior to the date of award of the EU Ecolabel.

In case it is not possible to provide specific data for a production line or product, the applicant shall refer to data for the entire plant.

Water consumption due to toilets, canteens and other activities not directly relevant to the production process should be metered separately and not be included in the calculation.

4.4. **Emissions of dust, HF, NOx and SOx to air**

Measures to reduce dust emissions from "cold" dusty operations at the ceramic tile production site shall cover at least the reception, blending and milling of raw materials and the shaping and glazing/decoration of tiles.

The specific dust, HF, NOx and SOx emissions to air associated with the production of ceramic or fired clay products shall not exceed the relevant mandatory limits defined in the table below.

Emission parameter	Mandatory limit	Threshold of environmental excellence	Test method	Points available
Dust (spray dryer) *	90 mg/kg	n/a	EN 13284	n/a
Dust (kiln)	50 mg/kg	10 mg/kg	EN 13284	Up to 10
HF (kiln)	20 mg/kg	6 mg/kg	ISO 15713	Up to 10
NOx as NO_2 (kiln)	250 mg/kg	170 mg/kg	EN 14792	Up to 10
SOx as SO_2 (kiln)	1300 mg/kg	750 mg/kg	EN 14791	Up to 10

* Only relevant for products that use spray-dried powder as a raw material

In addition, up to 40 points shall be awarded in proportion to how much the actual specific emissions of dust, HF, NOx and SOx are reduced towards the relevant thresholds of environmental excellence indicated in the table above (e.g. for HF emissions: from 0 points for 20 mg/kg, up to 10 points for ≤ 6 mg/kg).

Assessment and verification: *The applicant shall provide a declaration of compliance with the mandatory requirements of this criterion, supported by (i) a description of the measures in place to reduce dust emissions from "cold" dusty operations and, (ii) site data in mg/Nm^3 and expressed as an annual average value calculated from daily average values. The data shall have been generated via continuous or periodic monitoring according to relevant EN or ISO standards. In cases of periodic monitoring, at least three samples shall be taken during stable running of the spray dryer or kiln for production runs of the EU Ecolabel product(s).*

In cases where production data is only available in m^2 but needs to be reported in kg, the value should be converted using a fixed bulk density factor (in kg/m^2) for the product or family of products.

Data for an entire family of products should be representative of any production line(s) for a 12 month period prior to the date of award of the EU Ecolabel. Data for specific individual products should be representative of stable conditions during the actual production run(s).

To convert exhaust gas monitoring results from mg/Nm^3 (at 18 % O2 content) into mg/kg of ceramic/fired clay product, it is necessary to multiply by the specific gas flow volume (Nm^3/kg product). One Nm^3 refers to one m^3 of dry gas under standard conditions of 273K and 101,3 kPa.

In case it is not possible to provide specific data for a production line or product, the applicant shall refer to data for the entire plant and allocate emissions to the EU Ecolabel production on a per mass basis.

4.5. **Wastewater management**

Process wastewater from the production of ceramic or fired clay products shall be treated in line with one of the following options:

— Option 1: be treated onsite to remove suspended solids, with treated wastewater being returned to the production process as part of a zero liquid discharge system; or

— Option 2: be treated onsite to remove suspended solids (or not treated at all) prior to wastewater being sent to a third-party operated treatment works; or

— Option 3: be treated onsite to remove suspended solids prior to wastewater being discharged to local watercourses.

In cases where options 2 or 3 apply, the applicant or the third party wastewater treatment plant operator, as appropriate, must demonstrate compliance with the following limits for final treated effluent that is discharged to local watercourses.

Parameter	Limit	Test methods
Suspended solids	40 mg/l	ISO 5667-17
Cadmium	0,015 mg/l	ISO 8288
Lead	0,15 mg/l	ISO 8288

Assessment and verification: *The applicant shall provide a declaration of compliance, specifying which option applies to the production site.*

In cases where a zero liquid discharge system is in place for recycling process wastewater, they shall provide a brief description of the system and its main operating parameters.

In cases where the treated or untreated wastewater is sent to a third party operated treatment plant, the operator of the plant shall declare the average concentrations of suspended solids, cadmium and lead in the final treated effluent and provide test reports based on weekly analysis of the discharged wastewater according to the standard test methods defined above or equivalent in-house laboratory methods. Less frequent testing may be permitted in cases where the operating permit allows.

In cases where process wastewater is treated onsite and effluent is discharged to the local watercourse, the applicant shall declare the average concentrations of suspended solids, cadmium and lead in the final treated effluent and provide test reports based on weekly analysis of the discharged wastewater according to the standard test methods defined above or equivalent in-house laboratory methods. Less frequent testing may be permitted in cases where the operating permit allows.

4.6. **Reuse of process waste**

The applicant shall complete an inventory of process waste production for the ceramic or fired clay production process. The inventory shall detail the type and quantity of process waste ([26]) produced.

The process waste inventory shall cover at least a 12 month period prior to the date of award of the EU Ecolabel and, during that same period, the total product output shall be estimated both in terms of mass (kg or tonne) and surface area (m^2).

At least 90 % by mass of the process waste generated by ceramic or fired clay product manufacturing shall be reincorporated into the production process onsite, be reincorporated into ceramic or fired clay production processes offsite or be reused in other production processes.

In addition, up to 10 points shall be awarded in proportion to how much the reuse rates of process waste are increased towards the environmental excellence threshold of 100 % reuse (from 0 points for 90 % process waste reuse, up to 10 points for 100 % process waste reuse).

([26]) Process waste shall be considered as sludge/dry solids from grinding, body preparation and glaze preparation, reject/broken material from shaping, drying, firing, rectification and surface finishing operations and residues from exhaust gas abatement systems such as separated dust/ashes, gas scrubbing residues and peelings from cascade adsorber bed materials.

Assessment and verification: *The applicant shall provide a declaration of compliance with the mandatory requirements of this criterion, supported by a waste inventory for the ceramic or fired clay production plant for a period of at least 12 months prior to the date of award of the EU Ecolabel license and a calculation of total production process scrap and sludge (in kg or t). The applicant shall commit to maintaining such an inventory up to date during the validity period of the EU Ecolabel license.*

Details about the destination of these process wastes shall also be provided with clarifications about whether it is internal reuse, external reuse in another process or sent to landfill. For any external reuse or landfill disposal, shipment notes shall be presented.

In case it is not possible to provide specific data for a production line or product, the applicant shall refer to data for the entire plant.

4.7. **Glazes and inks**

In cases where ceramic tiles or fired clay products are glazed or decorated, the glaze formulation or ink shall contain less than 0,10 % wt. Pb and less than 0,10 % wt. Cd.

Assessment and verification: *The applicant shall provide a declaration of compliance with the mandatory requirement of this criterion, supported by a relevant declaration or safety data sheet from the glaze or ink supplier.*

5. **CRITERIA FOR PRECAST CONCRETE PRODUCTS OR COMPRESSED EARTH BLOCKS BASED ON HYDRAULIC BINDERS OR ALTERNATIVE CEMENTS**

Scoring system

The EU Ecolabel may be awarded both to the intermediate hydraulic binder or alternative cement product placed on the market and to final hard covering products made by mixing such binders or cements with aggregates and water, followed by further processing and curing.

In cases where the applicant is not the producer of the intermediate hydraulic binder or alternative cement product and the binder or cement product has not been awarded the EU Ecolabel, the applicant shall declare the binder(s) or the cement(s) used to produce the EU Ecolabel hard covering product(s), supported by delivery invoices dating no more than 1 year prior to the application date.

In that case, the applicant shall provide all relevant declarations from the producer of the hydraulic binder or the alternative cement that demonstrate compliance with all related EU Ecolabel requirements and any other relevant optional requirements that may result in points being granted.

The scoring system for each case and the minimum number of points necessary is presented in the table below.

	Hydraulic binder	**Alternative cement**	**Cement-based hard covering products**	**Lime-based hard covering products**
1.7. Environmental Management System for hydraulic binder production plant (optional)	0, 3 or 5 points	n/a	n/a	n/a
1.7. Environmental Management System for hard covering production plant (optional)	n/a	n/a	0, 3 or 5 points	0, 3 or 5 points
5.1. Clinker factor	Up to 15 points	Up to 15 points	Up to 15 points	n/a
5.2. CO_2 emissions	Up to 20 points	Up to 20 points	Up to 20 points	Up to 20 points
5.3. Emissions of dust, NOx and SOx to air	Up to 15 points	n/a or Up to 15 points	Up to 15 points	Up to 15 points
5.4. Recovery and responsible sourcing of raw materials	n/a	n/a	Up to 25 points	Up to 25 points
5.5. Energy consumption	n/a	n/a	Up to 20 points	Up to 20 points
5.6. Environmentally innovative product designs (optional)	n/a	n/a	Up to 10 points	Up to 15 points
Total maximum points available	**55**	**35 or 50**	**110**	**100**
Minimum points required for EU Ecolabel	**27,5**	**17,5 or 25**	**55**	**50**

5.1 **Clinker factor**

This criterion does not apply to lime-based hydraulic binders.

For hydraulic cement binders:

A clinker factor or at least the relevant EN 197-1 notation (which can be used as a proxy for the clinker factor according to the table below) shall be reported by the applicant or the supplier of the hydraulic cement binder.

EN 197-1 notation	Clinker factor assumed	EN 197-1 notation	Clinker factor assumed
CEM I	0,96	CEM II/A-L	0,83
CEM II/A-S	0,83	CEM II/B-L	0,68
CEM II/B-S	0,68	CEM II/A-LL	0,83
CEM II/A-D	0,88	CEM II/B-LL	0,68
CEM II/A-P	0,83	CEM II/A-M	0,80
CEM II/B-P	0,68	CEM II/B-M	0,68
CEM II/A-Q	0,83	CEM III/A	0,47
CEM II/B-Q	0,68	CEM III/B	0,25
CEM II/A-V	0,83	CEM III/C	0,09
CEM II/B-V	0,68	CEM IV/A	0,73
CEM II/A-W	0,83	CEM IV/B	0,52
CEM II/B-W	0,68	CEM V/A	0,72
CEM II/A-T	0,83	CEM V/B	0,57
CEM II/B-T	0,68		

Up to 15 points can be awarded to applicants in proportion to how much the clinker factor of the hydraulic cement binder is reduced towards the threshold for environmental excellence of 0,60 (from 0 points for clinker factor ≥ 0,90, up to 15 points for clinker factor ≤ 0,60).

For alternative cements:

Up to 15 points can be awarded to applicants in proportion to how much the clinker factor of the cement is reduced towards the threshold for environmental excellence of 0,00 (from 0 points for clinker factor 0,30, up to 15 points for clinker factor 0,00).

Assessment and verification: *The applicant shall provide a declaration of the specific clinker factor for the hydraulic binder or the relevant notation for the binder as per Table 1 of EN 197-1, for the hydraulic binder(s) supplied.*

In cases where more than one hydraulic binder or alternative cement is used in the hard covering product (e.g. in dual layered terrazzo tile products), the applicant shall calculate the points that would apply to each hydraulic binder or alternative cement as if it was the only one used, then calculate a weighted average points total based on the relative addition of each hydraulic binder or alternative cement to the product.

5.2 **CO_2 emissions**

The CO_2 emissions associated with the production of Portland cement clinker, lime or alternative cements shall not exceed the relevant mandatory limits defined in the table below, when calculated using the relevant calculation method, also defined in the table below.

Product type	Mandatory limit	Threshold of environmental excellence	CO_2 calculation method
Grey Portland cement clinker	816 $kgCO_2$/t clinker	751 $kgCO_2$/t clinker	According to Regulation (EU) 2019/331 or Regulation (EU) No 601/2012, as appropriate
Lime	1028 kgCO2/t hydraulic lime	775 kg/CO_2/t hydraulic lime	
White Portland cement clinker	1063 $kgCO_2$/t clinker	835 $kgCO_2$/t clinker	
Alternative cements	571 $kgCO_2$/t cement	526 $kgCO_2$/t cement	ISO 14067 carbon footprint for A1-A3 life cycle stages

In addition, up to 20 points shall be awarded in proportion to how much the CO_2 emissions are reduced towards the relevant threshold of environmental excellence indicated in the table above (e.g. for grey Portland cement clinker: from 0 points for 816 $kgCO_2$/t clinker, up to 20 points for 751 $kgCO_2$/t clinker).

Assessment and verification: *The applicant shall provide a declaration of compliance with the mandatory requirement of this criterion, supported by a statement of the calculated specific CO_2 emission in accordance with the relevant methodology defined in the table above.*

For products from installations within the scope of Directive 2003/87/EC, the calculation of specific emissions per tonne of product shall be based on the emissions level and activity levels as per the monitoring methodology plan established under Article 6 of Delegated Regulation (EU) 2019/331 on free allocation rules.

For products from installations not within the scope of Directive 2003/87/EC, results shall be declared in accordance with the relevant calculation methodology defined in Regulation (EU) No 601/2012.

In all cases, the specific CO_2 emission value shall be estimated at the level of the EU Ecolabel product(s) covered by the EU Ecolabel license. In cases where installations produce more than one type of product, the data shall be based on the actual production lines and processes used to manufacture the product to be licensed as far as is practical. In cases of emissions due to processes common to multiple products at the same installation, the emissions shall be allocated on a mass basis.

In cases where an alternative cement is used, the applicant shall provide a copy of the carbon footprint analysis, which shall be in accordance with ISO 14067 and have been verified by an accredited third party. The footprint analysis must cover production of all of the main raw materials used and all chemical activators for life cycle stages A1-A3. In the absence of specific data from material suppliers, the generic emission factors from a life cycle inventory database should be used.

In cases where more than one hydraulic binder or alternative cement is used in the hard covering product (e.g. dual layered terrazzo tiles), the applicant shall calculate the points that would apply to each hydraulic binder or alternative cement as if it was the only one used, then calculate a weighted average points total based on the relative addition of each hydraulic binder or alternative cement to the product.

5.3 Emissions of dust, NOx and SOx to air

This criterion applies to hydraulic binders, but not to alternative cements if their clinker content is ≤ 30 % w/w.

The specific dust, NOx and SOx emissions to air from the cement kiln or lime kiln shall not exceed the relevant mandatory limits defined in the table below:

Parameter	Mandatory specific emission limit	Threshold of environmental excellence	Test method	Points available
Dust	≤ 34,5 g/t clinker or hydraulic lime	≤ 11,5 g/t clinker or hydraulic lime	EN 13284	Up to 5
NOx (as NO2)	≤ 1472 g/t clinker or hydraulic lime	≤ 920 g/t clinker or hydraulic lime	EN 14791	Up to 5
SOx (as SO2)	≤ 460 g/t clinker or hydraulic lime	≤ 115 g/t clinker or hydraulic lime	EN 14792	Up to 5

In addition, up to 15 points can be awarded in proportion to how much the actual specific emissions (expressed as g/t clinker or g/t hydraulic lime) of dust, NOx and SOx are reduced towards the relevant thresholds for environmental excellence indicated in the table above (e.g. 0 points for 34,5 g/t clinker dust emissions, 5 points for 11,5 g/t clinker dust emissions).

Assessment and verification: *The applicant shall provide a declaration of compliance with the mandatory requirements of this criterion, supported by site data for emissions from the cement kiln or lime kiln, in mg/Nm³ and expressed as an annual average value calculated from daily average values. The site data shall have been generated via continuous monitoring according to relevant EN or ISO standards.*

To convert exhaust gas monitoring results from mg/Nm³ (at 10 % O_2 content) into g/t of clinker, it is necessary to multiply by the specific kiln gas flow volume (Nm³/t clinker). The specific gas flow volumes for cement kilns typically range from 1700 to 2500 Nm³/t clinker. The cement producer must clearly state the specific airflow rate in the calculations of dust, NOx and SOx emissions. One Nm³ refers to one m³ of dry gas under standard conditions of 273K and 101,3 kPa.

To convert exhaust gas monitoring results from mg/Nm³ (at 11 % O2 content) into g/t of lime, it is necessary to multiply by the specific kiln gas flow volume (Nm³/t lime). The specific gas flow volumes for lime kilns can generally range from 3000 to 5000 Nm³/t lime, depending on the kiln type used. The lime producer must clearly state the specific airflow rate in the calculations of dust, NOx and SOx emissions. One Nm³ refers to one m³ of dry gas under standard conditions of 273K and 101,3 kPa.

For continuous production campaigns, data should be representative of a 12 month period prior to the date of award of the EU Ecolabel license. For shorter production campaigns, the actual production period(s) shall be stated and site data should represent at least 80 % of the production campaign.

In case it is not possible to provide specific data for a production line or product, the applicant shall refer to data for the entire plant.

In cases where more than one hydraulic binder is used in the production of EU Ecolabel certified hard covering products (e.g. dual layered terrazzo tiles), the applicant shall calculate the points that would apply to each hydraulic binder as if it was the only one used, then calculate a weighted average points total based on the relative use of each hydraulic binder in the EU Ecolabel hard covering productproduction line.

5.4 Recovery and responsible sourcing of raw materials

The applicant shall assess and document the regional availability of virgin material, recycled material from wastes produced by different production processes and secondary material from by-products of different production processes. The approximate transport distances of the documented material sources shall be stated.

The applicant shall have procedures in place for any batches of returned or rejected concrete in which all returned/rejected material is either:

— Recycled directly into new concrete batches which are cast prior to the returned/rejected concrete hardening; or

— Recycled as aggregate in new batches after returned/rejected concrete hardening: or

— Recycled offsite either prior to or after hardening as part of a contractual arrangement with a third party.

In addition, a maximum total of 25 points may be granted in relation to sourcing of raw materials as follows:

	Cement-based products	**Lime- or alternative cement-based products**
Recycled or secondary material content up to 30 %	Up to 20 points	Up to 25 points
Responsibly sourced virgin aggregate content up to 100 %	Up to 5 points	Up to 5 points
Responsibly sourced cement	5 points	n/a

Assessment and verification: *The applicant shall provide a declaration of compliance with the mandatory requirements of this criterion, supported by documentation stating the transport distances of potential sources virgin, recycled and secondary materials. Alternatively, compliance with the mandatory aspects of this criterion can be demonstrated via a silver, gold or platinum certificate awarded by the Concrete Sustainability Council (CSC) to the concrete producer in accordance with version 2.0 of the CSC technical manual.*

Recycled or secondary materials shall only be counted as contributing towards the content of recycled/secondary material if they are obtained from sources that are ≤ 2,5 times distant from the precast concrete production site than the main virgin materials used (e.g. coarse and fine aggregates and supplementary cementitious materials). The incorporation of dust and rejects of precast concrete products into new product shall not be considered as recycled content if it is going back into the same process that generated it.

Responsibly sourced materials shall have been certified as such by the Concrete Sustainability Council or an equivalent third party certification scheme.

A monthly balance sheet of recycled/secondary materials and responsibly sourced materials shall be presented based on the 12 months of production prior to the date of award of the EU Ecolabel license. The applicant shall commit to maintaining such an inventory up to date during the validity period of the EU Ecolabel license. The balance sheet shall provide the quantities of ingoing recycled/secondary and responsibly sourced materials (justified by delivery notes and invoices) and outgoing recycled/secondary materials and responsibly sourced materials in all sold or ready for sale precast concrete production with recycled/secondary material or responsibly sourced content claims (justified by product quantities and % claims).

Due to the batch nature of the precast concrete production process, recycled/secondary material content claims and claims on the use of responsibly sourced hydraulic binder, alternative cement or aggregates shall be based on mix compositions used at the batch level. Allocation of recycled/secondary/responsibly sourced materials shall not be permitted.

In cases where production data is only available in m^3 but needs to be reported in kg, or vice versa, the value should be converted using a fixed bulk density factor for the relevant material.

5.5 Energy consumption

The applicant shall have established a program to systematically monitor, record and reduce energy consumption and specific CO_2 emissions in the precast concrete plant to optimal levels. The applicant shall report energy consumption as a function of energy source (e.g. electricity and diesel) and purpose (e.g. use of onsite buildings, lighting, cutting equipment operation, pumps and vehicle operation). The applicant shall report on energy consumption for the site both on an absolute basis (in units of kWh or MJ) and on a specific production basis (in units of kWh or MJ per m^3, m^2 or t of material sold/produced and ready for sale) for a given calendar year.

A plan to reduce specific energy consumption and CO_2 emissions shall describe measures already taken or planned to be taken (e.g. more efficient use of existing equipment, investment in more efficient equipment, improved transportation and logistics etc.).

In addition, a total of 20 points may be granted as follows:

— Up to 10 points shall be awarded in proportion to how much of the energy consumed (fuel plus electricity) is from renewable sources (from 0 points for 0 % renewable energy up to 10 points for 100 % renewable energy).

— Up to 5 points shall be awarded depending on the manner in which any renewable electricity is purchased as follows: via private energy service agreements for on-site or near-site renewables (5 points); corporate power purchase agreements for on-site or near-site renewables (5 points); long term corporate power purchase agreements for grid-connected or remote grid renewables ([27]) (4 points); green electricity certifications ([28]) (3 points); purchase of renewable energy guarantees of origin certificates for the full electricity supply or green tariff from utility supplier ([29]) (2 points).

— 3 points shall be awarded where a carbon footprint analysis has been carried out for the product in accordance with ISO 14067 or 5 points if the Product Environmental Footprint method's elements ([30]) related to greenhouse gas emissions has been used.

Assessment and verification: *The applicant shall provide an energy inventory for the precast concrete plant for a period of at least 12 months prior to the date of award of the EU Ecolabel license and shall commit to maintaining such an inventory during the validity period of the EU Ecolabel license. The energy inventory shall distinguish the different types of fuel consumed, highlighting any renewable fuels or renewable content of mixed fuels. As a minimum, the specific-energy consumption and specific CO_2 emission reduction plan must define the baseline situation with energy consumption at the precast concrete plant when the plan was established, identify and clearly quantify the different sources of energy consumption at the plant, identify and justify actions to reduce specific energy consumption and to report results on a yearly basis.*

The applicant shall provide details of the electricity purchasing agreement in place and highlight the share of renewables that applies to the electricity being purchased. If necessary, a declaration from the electricity provider shall clarify (i) the share of renewables in the electricity supplied, (ii) the nature of the purchasing agreement in place (i.e. private energy service agreement, corporate power purchase agreement, independent green energy certified or green tariff) and (iii) whether the purchased electricity is from on-site or near-site renewables.

In cases where guarantee of origin certificates are purchased by the applicant to increase the renewables share, the applicant shall provide appropriate documentation to ensure that the guarantee of origin certificates have been purchased in accordance with the principles and rules of operation of the European Energy Certificate System.

In cases where points are claimed for a carbon footprint analysis, the applicant shall provide a copy of the analysis, which shall be in accordance with ISO 14067 or the Product Environmental Footprint method and have been verified by an accredited third party. The footprint analysis must cover all manufacturing processes directly related to hydraulic binder or alternative cement production, onsite and offsite transportation of raw materials to the precast concrete plant, precast concrete production, emissions relating to administrative processes (e.g. operation of onsite buildings) and transport of the sold product to the precast concrete plant gate or local transportation hub (e.g. train station or port).

5.6 Environmentally innovative product designs (optional)

Precast concrete or compressed earth products that bring direct or indirect environmental benefits via one or more of the design features described below shall be awarded points in accordance with the design features they exhibit.

The total number of points granted under this criterion cannot exceed 15 points (for lime-based products) or 10 points (for all other precast concrete or compressed earth products).

([27]) According to Art. 15(8) of Directive (EU) 2018/2001 of the European Parliament and of the Council of 11 December 2018 on the promotion of the use of energy from renewable sources (recast) (OJ L 328, 21.12.2018, p. 82).

([28]) Based on guarantees of origin with independent 3rd party verification of additional requirements according to Art. 19 of Directive (EU) 2018/2001 of the European Parliament and of the Council of 11 December 2018 on the promotion of the use of energy from renewable sources (recast) (OJ L 328, 21.12.2018, p. 82).

([29]) Renewable energy sources disclosed according to Art. 19.8 of Directive (EU) 2018/2001 of the European Parliament and of the Council of 11 December 2018 on the promotion of the use of energy from renewable sources (recast) (OJ L 328, 21.12.2018, p. 82) and Annex I, paragraph 5 of Directive (EU) 2019/944 of the European Parliament and of the Council of 5 June 2019 on common rules for the internal market for electricity and amending Directive 2012/27/EU (recast) (OJ L 158, 14.6.2019, p. 125).

([30]) https://eplca.jrc.ec.europa.eu/permalink/PEF_method.pdf

A total of up to 10 or 15 points, as appropriate, may be granted as follows:

— Up to 10 points shall be awarded in proportion to how the precast or pervious concrete floor tile, floor slab or paver product exceeds a minimum infiltration rate of 400 mm/h and approaches the threshold of environmental excellence of ≥ 2000 mm/h (from 0 points for 400 mm/h, up to 10 points for 2000 mm/h).

— Up to 10 points shall be awarded in proportion to how much the block, slab or panel product exceeds a minimum void space of 20 % and approaches the threshold of environmental excellence of ≥ 80 % void space (from 0 points for 20 % void space, up to 10 points for ≥ 80 % void space).

— Up to 15 points shall be awarded in proportion to how much the block, slab or panel product is below a maximum upper thermal conductivity limit of 0,45 W/m.K and approaches the threshold of environmental excellence of ≤ 0,15 W/m.K (from 0 points for ≥ 0,45 W/m.K, up to 15 points for ≤ 0,15 W/m.K).

— Up to 15 points shall be awarded in proportion to how much the hydraulic binder or alternative cement content has been reduced below a maximum upper limit of 10 % (expressed as % of total product weight) and approaches the threshold of environmental excellence of ≤ 5 % (from 0 points for ≥ 10 %, up to 15 points for ≤ 5 %).

— 10 points shall be awarded to paving units that are designed with void spaces to be filled with topsoil/sand/gravel and be seeded with grass and that can fit into permeable paving design solutions (commonly referred to a grass or turf pavers).

Assessment and verification: *The applicant shall provide a declaration stating whether or not this criterion is relevant to the product(s) subject to the EU Ecolabel application.*

In cases where points are claimed due to infiltration rates of precast or pervious concrete floor tile, floor slab or paver products, the applicant shall provide test reports according to BS 7533-13, BS DD 229:1996 or similar standards.

In cases where the material efficientblock, slab or panel criterion is relevant, the applicant shall provide a declaration of the % void content of the form by providing the dimensions of the product form in such detail that the total volume and the void volume can be calculated.

In cases where points are claimed due to highly insulating products with a low thermal conductivity, the applicant shall provide test reports according to EN 12667 or similar standards.

In cases where points are claimed due to a low hydraulic binder or alternative cement content, the applicant shall declare the specific binder content or at least a maximum upper binder content used.

In cases where the grass/turf open paver criterion is relevant, the applicant shall provide technical drawings of the concrete forms, images of real-life installations complete with vegetated surfaces and detailed installation instructions about how the products should be filled and seeded.

COMMISSION IMPLEMENTING DECISION (EU) 2021/477

of 18 March 2021

approving amendments to the national programmes for the control of salmonella in certain live animals and products of animal origin submitted by Finland and Sweden

(notified under document C(2021) 1672)

(Only the Finnish and Swedish texts are authentic)

THE EUROPEAN COMMISSION,

Having regard to the Treaty on the Functioning of the European Union,

Having regard to Regulation (EC) No 2160/2003 of the European Parliament and of the Council of 17 November 2003 on the control of salmonella and other specified food-borne zoonotic agents ([1]), and in particular Article 6(3) thereof,

Whereas:

(1) The operational programme presented by Finland for the control of salmonella in certain live animals and animal products, which covers among others bovine animals and swine for breeding, production and slaughter, as well as beef, pigmeat and poultrymeat, was approved by Commission Decision 94/968/EC ([2]).

(2) The operational programme presented by Sweden for the control of *salmonella* in certain live animals and animal products, which covers among others bovine animals and swine for breeding, production and slaughter, beef and pigmeat, was approved by Commission Decision 95/50/EC ([3]).

(3) The national programme for the control of salmonella in breeding flocks of *Gallus gallus* submitted by Finland was approved by Commission Decision 2006/759/EC ([4]), the national programme for the control of salmonella in flocks of laying hens of *Gallus gallus* submitted by Finland was approved by Commission Decision 2007/848/EC ([5]), the national programme for the control of salmonella in flocks of broilers of *Gallus gallus* submitted by Finland was approved by Commission Decision 2008/815/EC ([6]) and the national programme for the control of salmonella in turkeys submitted by Finland was approved by Commission Decision 2009/771/EC ([7]).

(4) Amendments to the programme for the control of salmonella in breeding flocks of *Gallus gallus* submitted by Finland were approved by Commission Decision 2007/849/EC ([8]).

(5) On 10 March 2020, Finland submitted to the Commission for approval amendments to its operational programme for the control of salmonella in certain live animals and animal products regarding beef and pigmeat, poultrymeat, and bovine animals and swine for breeding, production and slaughter, as well as amendments to its national programmes for the control of salmonella in breeding flocks of *Gallus gallus*, in flocks of laying hens of *Gallus gallus*, in flocks of broilers of *Gallus gallus*, and in turkeys.

([1]) OJ L 325, 12.12.2003, p. 1.
([2]) Commission Decision 94/968/EC of 28 December 1994 approving the operational programme for the control of salmonella in certain live animals and animal products presented by Finland (OJ L 371, 31.12.1994, p. 36).
([3]) Commission Decision 95/50/EC of 23 February 1995 approving the operational programme for the control of salmonella in certain live animals and animal products presented by Sweden (OJ L 53, 9.3.1995, p. 31).
([4]) Commission Decision 2006/759/EC of 8 November 2006 approving certain national programmes for the control of salmonella in breeding flocks of *Gallus gallus* (OJ L 311, 10.11.2006, p. 46).
([5]) Commission Decision 2007/848/EC of 11 December 2007 approving certain national programmes for the control of salmonella in flocks of laying hens of *Gallus gallus* (OJ L 333, 19.12.2007, p. 83).
([6]) Commission Decision 2008/815/EC of 20 October 2008 approving certain national programmes for the control of Salmonella in flocks of broilers of *Gallus gallus* (OJ L 283, 28.10.2008, p. 43).
([7]) Commission Decision 2009/771/EC of 20 October 2009 approving certain national programmes for the control of salmonella in turkeys (OJ L 275, 21.10.2009, p. 28).
([8]) Commission Decision 2007/849/EC of 12 December 2007 approving amendments to the national programme for the control of salmonella in breeding flocks of *Gallus gallus* submitted by Finland (OJ L 333, 19.12.2007, p. 85).

(6) On 26 November 2019, Sweden submitted to the Commission for approval amendments to its operational programme for the control of salmonella in certain live animals and animal products regarding beef and pigmeat, and bovine animals and swine for breeding, production and slaughter.

(7) The proposed amendments to these programmes were presented to the Member States at the meeting of the Standing Committee on Plants, Animals, Food and Feed of 10 December 2020. They take into account the evolution in the situation in Finland and Sweden and comply with the requirements laid down in Regulation (EC) No 2160/2003.

(8) The proposed amendments should therefore be approved.

(9) The measures provided for in this Decision are in accordance with the opinion of the Standing Committee on Plants, Animals, Food and Feed,

HAS ADOPTED THIS DECISION:

Article 1

The amendments regarding beef and pigmeat, poultrymeat, and bovine animals and swine for breeding, production and slaughter, which Finland has submitted on 10 March 2020 regarding its operational programme for the control of salmonella in certain live animals and animal products, which was approved by Decision 94/968/EC, are approved.

Article 2

The amendments regarding beef and pigmeat, and bovine animals and swine for breeding, production and slaughter, which Sweden has submitted on 26 November 2019 regarding its operational programme for the control of salmonella in certain live animals and animal products, which was approved by Decision 95/50/EC, are approved.

Article 3

The amendments, which Finland has submitted on 10 March 2020 regarding its national programme for the control of salmonella in breeding flocks of *Gallus gallus*, which was approved by Decision 2006/759/EC, are approved.

Article 4

The amendments, which Finland has submitted on 10 March 2020 regarding its national programme for the control of salmonella in flocks of laying hens of *Gallus gallus*, which was approved by Decision 2007/848/EC, are approved.

Article 5

The amendments, which Finland has submitted on 10 March 2020 regarding its national programme for the control of salmonella in flocks of broilers of *Gallus gallus*, which was approved by Decision 2008/815/EC, are approved.

Article 6

The amendments, which Finland has submitted on 10 March 2020 regarding its national programme for the control of salmonella in turkeys, which was approved by Commission Decision 2009/771/EC, are approved.

Article 7

This Decision is addressed to the Republic of Finland and the Kingdom of Sweden.

Done at Brussels, 18 March 2021.

For the Commission
Stella KYRIAKIDES
Member of the Commission

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