



Whenever you face a problem for a unasked contract or an undue payment, contact the Association help desks and in any case send a written claim to your counterpart/s by registered mail with return receipt, addressing it in copy also to the Consumer Association.

### Help desk specialized for migrant consumers

Via Bolzano, 18

20127 Milano

Tel. 02/36592781 cell.389/9816231

Fax 02/36592781

Mail bayediouf@gmail.com

centroservizimigranti@gmail.com

Opening hours: Monday - Friday 14.00 -18.00

### Regional help desk for migrant consumers



Via Padre Luigi Monti, 20/c

20162 Milano

Tel.02/6615412 e numero verde gratuito 800 00 99 55

Fax 02/6425293

Opening hours: Monday - Friday 9.00 - 13.00 and 14.00-18.00

mail: aculombardia@sedi.associazioneacu.org

sito web: www.associazioneacu.org



Under the patronage of



**REGIONAL PROJECT**

## **SMART HELP DESKS**

*Realized as part of the Protection Regional Program for 2013-2014,  
according to DGR nr. 751/2013, as shown in BURL dated November 21,  
2013 - Lombardia Region*

## **E-COMMERCE AND CANCELLATION RIGHT**

**A questo progetto partecipano le Associazioni dei Consumatori:**

*Casa del Consumatore (capofila), Altroconsumo, Codici,  
ACU-Associazione Consumatori Utenti*

In our country the consumers' rights protection is committed to the rules contained in the **Codice del Consumo** (Consumers Code), which concern many aspects of daily life, such as purchases warranty or misleading advertising.

### **The Consumer Code states that**

Electronic commerce (e-commerce) websites must clearly and legibly indicate, at the latest at the beginning of the ordering process, if delivery restrictions are adopted and which are the accepted payment methods.

When the contract is completed via the Internet, before the conclusion of the contract the seller/professional must state detailed pre-contract information concerning the main characteristics of the goods/services, the identity of the same seller/professional, the total price, the cancellation right, the duration of the contract.

It often happens to run into phishing websites inviting you to "surf" the Internet, until you unconsciously and in an unaware way perform transactions. Later you may have to pay for goods you have never received or undergo the phenomenon of phishing and identity theft.

**In such circumstances, it is necessary to quickly issue a complaint by contacting the Postal Police, a department of the State Police.**

The Consumer Code states that the cancellation right can be exercised within the fourteenth day following the contract signature carried out outside commercial channels (such as the street, at home, by mail order, telesales, etc.).

It is important the consumers are well aware of this right, which allows not to purchase and pay for the product / service, but attention must be paid to the terms of goods return. It is recommended to very carefully read all the clauses of the signed contract.

Normally the terms to return goods are those fixed by the seller/professional, stating that the return costs are at consumer charge, however, if the seller / professional has not informed the consumer that these costs are at his charge, these return costs will be due by seller/professional.

## **Money transactions**



Foreign citizens working in Italy have the need to transfer part of their salary to their families. These operations can become a real odyssey. There are people who have lost all the money sent because of cheaters or bankrupt of the money transfer agents involved in the transactions.

However other abuses occur, i.e. when the exchange rate in the beneficiary country is arbitrarily changed compared to the one defined at the time of the transaction, unexplained delays in the money collection in the destination country, the high cost of transaction commissions, etc

**It is therefore necessary to apply to accredited money change and to avoid to apply to "friends' friend"!!!**

## **Air transport**

During air travels, overbooking may occur, i.e. the passenger is not allowed to board because of an excessive number of accepted reservations.

When this occurs, the passenger has the right to get the foreseen protection form, if he has the ticket, if he has confirmed reservation, and if he checked-in within the specified time.

The passenger is entitled to get money compensation or ticket price refund or to be boarded on another flight as soon as possible the same day or on another day, more convenient for the passenger himself. During the waiting, the passenger has the right to get meals and beverage, adequate hotel accommodation if he overnights, transfer from airport to accommodation place, two telephone calls or mail or fax. Even in these situations, foreign citizens are required to be very careful because not all airlines respect the rights of the passenger, recognized at European level.

