



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



Regione
Lombardia



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*

UNFAIR COMMERCIAL PRACTICES

The Consumers Associations collaborating in this project are:

*Casa del Consumatore (project leader), 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 unfair commercial practices are forbidden.



A commercial practice is **unfair** if *“it is contrary to professional diligence , and it is false or apt to distort in a significant size the economic behavior, in relation to the product, of the average consumer, whom it reaches or whom it is addressed to or of the average member of a group when a commercial practice is directed to a particular group of consumers.”*

The unfair commercial practice can be defined misleading when it contains untrue information, and it misleads or is likely to mislead the average consumer , in particular with respect to:

- a. The existence or nature of the product ;
- b. The main features of the product (availability, benefits, risks, execution, composition , accessories , after-sales assistance, delivery, quantity , etc.).
- c. The missing definition of the commitments of the seller/professional
- d. The price is not clearly shown;
- e. Missing fulfillment of commitments concerning after-sale assistance, maintenance, replacement or repair;
- f. Ambiguous and incomplete information regarding the seller/professional;
- g. Ambiguity and incompleteness in presenting the consumer right concerning the purchased product / service;
- h. Any activity of product marketing that creates confusion with a competitor's products, brands, company name and other particularities (i.e. counterfeiting.

The unfair commercial practice can be defined aggressive in presence of harassment , coercion, including the use of physical strength. Commercial practices are considered aggressive when:

- a) the impression is given that the consumer can't leave the premises until the conclusion of the contract ;
- b) The consumer is visited at home ignoring the consumer's invitations to leave his home and not to come back;
- c) Continuous and unrequested trading soliciting is performed by telephone , fax , e-mail or by other means of distance communication
- d) The seller / professional requires the immediate or postponed payment or the return or safekeeping of a product that the seller /professional has supplied, but was never requested by the consumer. It is hinted, contrary to the truth, that the consumer has already won , will win , or will likely win, if he carries out a given activity, a prize or gains, subordinated to a money deposit.



STOP
unfair commercial practices