

## FINLAND

### Your rights as a consumer

Directive 1999/44/EC on the sale of consumer goods and associated guarantees has been implemented by Finland in the Finnish Consumer Protection Act. No time limit for the trader's statutory liability has been established in Finland.

A defect shall be presumed to have existed at the time of delivery, if it appears within six months of the time of delivery, unless proved otherwise or unless this presumption is contrary to the nature of the product (e.g. the normal life-span of product is less than six months), or to the nature of the defect (e.g. wear and tear, due to mishandling). After this period the seller still remains liable for defects, but it is then up to the consumer to prove that the defect existed at the time of delivery, unless the product has a guarantee.

As a remedy, the consumer is entitled to ask defective goods to be repaired or replaced free of charge, within a reasonable period and without essential inconvenience. Discount in price or rescission of contract are also possible remedies. In addition the consumer may be entitled to damages incurred due to the defect.

Voluntary guarantees given by a producer or a seller do not curtail the statutory rights of consumers, quite on the contrary: in order to be able to call a commitment a guarantee, the consumer should be given something more than is his right by law.

In Finland no time limit has been specified for the trader's period of statutory liability and with normal use a product should last its expected life-span. It is perfectly possible therefore that the seller's statutory liability may continue even after a guarantee has expired. The nearer to the date of sale and the longer the expected life of the product, the more likely is that the seller must at least participate in the repair costs.

### Exchange

Unless goods are faulty, a consumer does not have a legal right to an exchange. It is at the trader's discretion.

### Pricing

- ❖ The Finnish currency is the euro.
- ❖ A price must be displayed in a clear, unambiguous, and noticeable manner. Displayed goods must have a marking on unit price and sales price.
- ❖ The consumer cannot insist on getting the item for the same price as indicated on the price tag.
- ❖ VAT is included in the price.
- ❖ The trader is not obliged to issue a receipt to the consumer, although they usually do.

### Tax

On most goods and services a 22% value added tax -VAT (arvonlisävero – ALV) is charged in Finland.

### Methods of payment

The most common methods of payment in Finland are cash, credit cards, and debit cards, while cheques are not common. When paying by credit card for relatively expensive products, consumers may have to show identity card.

**Sales**

Typical sales periods are January and July.

**Opening hours**

Shops' general opening hours are:

Monday – Friday: 09:00 - 20:00 Some Department stores open until 21.00

Saturday: 09:00 - 18:00

Sunday: 12:00 – 21:00 (only grocery stores of maximum 400m<sup>2</sup> in size)

Kiosks, grocery stores in sparsely populated areas, flower shops, car showrooms and chemists have free opening hours.

Banks' general opening hours are:

Monday – Friday: 10:00 - 16:30

Saturday & Sunday: closed

Post Offices' general opening hours are:

Monday – Friday: 09:00 - 18:00

In big cities post offices often stay open later and even on weekends.

**Deposit**

There is a deposit on bottles and cans. Depending on the size and the material of the bottle the deposit is 10 – 40c. The deposit on cans is currently 15c.

**Tourist information**

Tourist information can be found via the following links to official websites for tourism and travel:

[www.visitfinland.fi](http://www.visitfinland.fi)

<http://virtual.finland.fi>