

WE ARE ALL CONSUMERS

Consumer guide for Ukrainians

Your rights in Poland



Your rights in Poland

Do you buy food or clothing? Do you have a bank account? Do you want to rent a flat or a car? Do you use a phone? You are a consumer. Check what rights you are entitled to in Poland.

We are the Office of Competition and Consumer Protection (UOKiK). We care about consumer welfare and the free market. Ukrainian institutions similar to UOKiK include the **Anti-Monopoly Committee of Ukraine and the State Service of Ukraine on Food Safety and Consumer Protection**. Here is the most important information on the basic rights of every consumer in our country, including yours, since by staying in Poland, you can benefit from the legal protection provided for all consumers. We have also prepared some useful phrases in Polish.



2

You are entitled to the same rights as any other consumer in Poland

The most important information – as a consumer who enters into a contract with an entrepreneur, you have the same rights as any consumer in Poland and the European Union.

The law is equal for all of us. Make use of the legal provisions and the support of authorities providing consumer assistance services whenever you feel that a trader has infringed your rights.



3

Consumer assistance – where to find free legal aid?

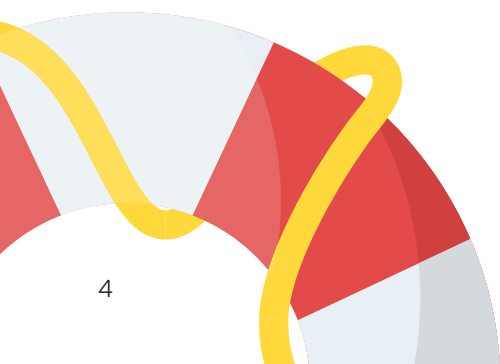
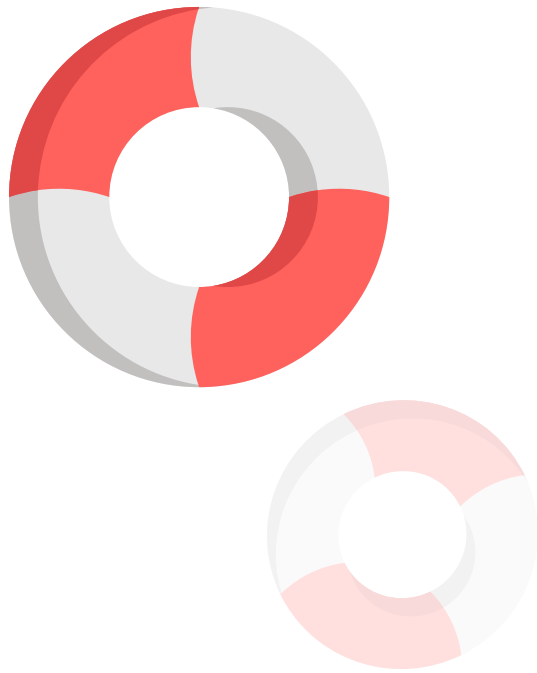
We can help you get consumer help. Have you come across a fraudulent seller or service provider? You are not on your own. Take advantage of free legal aid.

A special consumer helpline and e-mail advisory service **in Ukrainian** are available at:

- **801 440 220** and **22 290 89 16** from Monday to Friday from **8:00 a.m.** to **6:00 p.m.** The cost of this call will be the same as the cost of any other call made to another telephone number and depend on your operator's rates.
- **uaporady@dlakonsumentow.pl**

While in Poland, you may also benefit from free legal assistance if you make purchases from a foreign seller, e.g. if you bought an item online from a seller from another EU country, Norway, Iceland or the UK. In this case, you can benefit from assistance provided by the European Consumer Centre (ECC) at:

- **22 55 60 600** the on-call lawyers who also speak Ukrainian are available from Monday to Friday from **10:00 a.m. to 2:00 p.m.** The cost of this call will be the same as the cost of any other call made to another telephone number and depend on your operator's rates.
- **ECCNET-PL@ec.europa.eu**



4

The right to complain

If, within 2 years of the delivery, you find defects in the purchased goods (e.g. the phone stops working, the kettle does not turn on) or the product breaks down or is damaged during use for reasons beyond your control (e.g. the shoes fall apart), you have the right to take advantage of the statutory warranty and file a complaint with the seller. This right is provided for in Polish consumer protection laws. You can exercise it regardless of whether you buy products in a stationary shop, online or at a marketplace.

In your complaint, you must indicate what type of action you expect the seller to take due to the fact that the purchased product has broken down or become damaged. You can demand:

- the product to be repaired,
- the product to be replaced,
- a price reduction,
- a refund (if the defect is significant, which means that you cannot use the product at all).

When enforcing your rights, remember about the proof of purchase. This is a document provided to the consumer by the seller, which confirms what type of product they have bought, when they have bought it and at what price. It must be issued by all sellers in Poland. Its most convenient form is a receipt, but other options, such as a printout from a bank account confirming the payment or an e-mail payment confirmation, will also suffice.

If you buy a **used product**, you may also exercise the statutory warranty, although the time limit may be reduced to one year. You should be able to acquire information on this issue before you purchase the item.

The complaint should be issued to the seller, not the manufacturer. The seller cannot refuse the acceptance of a complaint. Remember to keep your proof of purchase.

If you need help with writing a complaint, you can use the assistance of the Ukrainian-speaking lawyers available at the consumer helpline free of charge.

If you have a consumer problem

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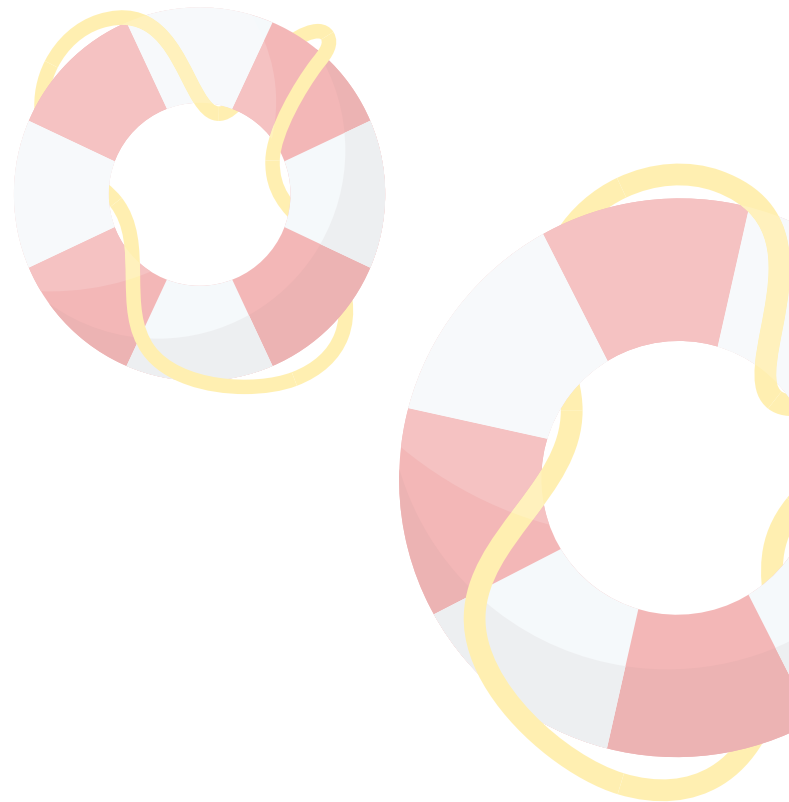
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The right to information – check prices

The seller is obliged to provide the consumer with clear, comprehensible and non-misleading information in Polish regardless of the form of purchase (stationary or online).

You have the right to be informed of the price of any product or service before you buy it. It must be indicated by the seller in an unambiguous manner and a visible place. If the seller informs you about the price orally, they are breaking the law.

You will find price information on the product, on the label, in the price list or in the catalogue. At the grocery shop, check if the price listed next to the product actually applies to that item. Sometimes the shop assistants mix up price tags and the product may appear cheaper than it really is. If in doubt, ask the shop assistant or check the price reader in the shop. Before visiting a hairdresser or a dentist, getting your car repaired or exchanging money at the currency exchange, you should check how much you will pay for such a service.



The amount provided by the seller or service provider must always be the final (gross) price, which is what you will pay at the checkout.

It is illegal to quote lower prices that do not include tax, for example, in advertisements or promotional leaflets and then add additional charges at the time of payment. You should pay the amount indicated **on or next to** the product you buy.

If the price displayed at the checkout is higher than the price on the product or the shelf, **you have the right to buy the item at a lower price.** If you only notice the difference on your receipt, you can demand reimbursement of the amount overpaid.

If you have difficulties with the Polish language, ask your relatives for help, use online translation programmes or take advantage of free assistance of translators, e.g. at tlumaczedlaukrainy.pl

6

The right to choose

Shopping on the marketplaces, in shops and shopping centres

Shopping in a stationary shop has many advantages. It gives you an opportunity to look at the product up close, touch it, try it on and see if it has all the features you want.

Remember that if you decide to buy an item in a stationary shop and later have doubts (e.g. you did not try on a jacket in the shop and it turned out to be too small at home) and you want to return it, it will depend on the seller's goodwill whether they will accept the return of your purchase and give you your money back. The seller may, but is not obliged to accept the return of goods purchased in a stationary shop. This right is provided for in Polish law. If you are not certain of a given product, e.g. when buying furniture, ask the seller in advance about the possibility of return. Throughout Europe, well-known brands and shop chains offer consumers voluntary refunds as a part of good practice, for example, within a few days. Would you like to benefit from such a refund? Ask about it before you buy a given product. Find out under what conditions the stationary shop in question accepts such returns – the rules are set by the seller, which means that the shop may, for example, demand that you return the product in original packaging or offer a refund in the form of a gift card instead of cash.



Online shopping

When shopping online, first of all, check who is on the other side of the screen. Make sure the shop is based in Poland or another EU country – it will be easier to pursue claims if the order turns out to be a mistake. Check the times, places and methods of delivery (is it sent by courier or do you have to claim it at the post office or a shop acting as a delivery point?). Verify if it is possible to contact the seller and check the opinions of other users. An extremely attractive price should raise your suspicion. Remember that by pressing the „buy and pay” or a similar button, you enter into a purchase agreement with the seller, which you will have to fulfil, i.e. pay the price for the goods purchased.

Online shopping gives you an opportunity to cancel the purchase within 14 days of delivery at no charge. This means that you can return an item without giving a reason. To withdraw from the agreement, inform the seller about your decision.

When you exercise your right of return, you will have to send the product back to the shop within 14 days (you can look at the item or try it on, but it should not show signs of use, because this will give the seller the grounds to charge you extra) and the seller will be obliged to refund you the amount you paid. However, there are exceptions to this rule that apply, for example, to products with a short shelf life.

Websites for buying and exchanging second-hand products and more

There are many platforms that you can visit when searching for new or second-hand items. Popular websites include **Olx, Allegro, Gumtree, Vinted, Zalando Preowned**, etc. Sellers operating on these platforms range from professional shops to individuals, such as yourself. Pay attention to who you buy from, as this will determine what type of legal protection applies to you.

If you buy from a professional trader, you are entitled to all the rights described above. If you buy from an individual/another user of the platform, you will not, for example, be able to withdraw from the contract within 14 days and the pursuit of claims may be more difficult.

If you are concerned about paying for your order in advance – choose the option cash on delivery. This is a type of courier service, for which you pay the supplier when you receive your purchase. This is a good option for ordering high-value products or testing an online shop you are not familiar with.

If you need help with writing a complaint, you can use the assistance of the Ukrainian-speaking lawyers available at the consumer helpline free of charge.

If you have a consumer problem

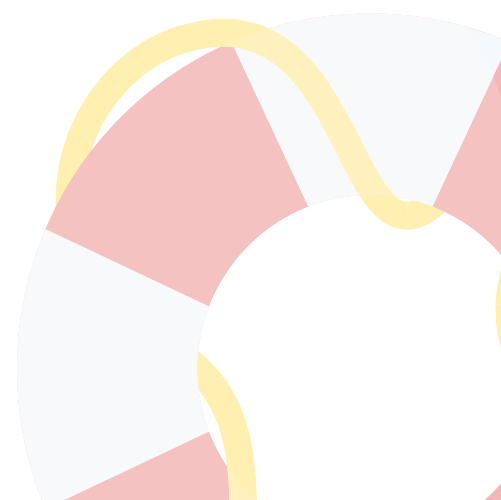
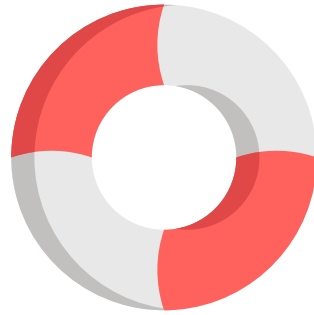
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The right to security

We hope that your shopping experience will be successful and safe. Remember that consumer law protects you from fraudulent sellers. You can always take advantage of free legal assistance provided at the helpline in Ukrainian.

As consumers, we are also exposed to the activities of various fraudsters. That is why you should exercise extreme caution when shopping and using the internet or your phone. Be particularly wary of various aid campaigns provided to Ukrainian refugees – work only with the credible ones.

Be especially cautious of offers that seem very attractive in terms of price. Before you pay an advance, make sure that the transaction is not a scam. Among other things, pay attention to the possibility of contacting the seller by phone, check how long the shop has been operating, search for its reviews on the Internet, ask friends about their experience and look through online comments.

When shopping online, verify whether the payment method is secure. If the page asks for your online banking login and password, check your browser bar to see if the URL address matches that of your bank's website.

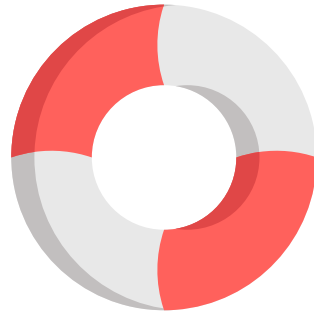
If the URL address is different from the usual one, do not log on to this website nor enter your details and, if possible, notify your bank about it. Check if the website address starts with „https://”. Verify whether it has a padlock symbol and the applicable certificates belong to your bank. Always read carefully each text message containing an authorisation code from your bank. If your bank allows it, change your authorisation method from a text message to mobile app verification.

Criminals use various methods to draw victims to fake websites. Do not click on links contained in text messages, emails or instant messages from unknown people or institutions. Do not open suspicious attachments. Beware of all messages asking you to pay or offset an underpayment of small amounts (e.g. PLN 0.76) and providing a link to a website pretending to be a payment intermediary. Before making a transfer, contact the company listed as the sender of the message (e.g. a telecommunications operator, shop or web page). Carefully check the URL address of the website of the charity fundraiser and the institution behind it.

Beware of individuals and companies offering quick profits without risk. Do not deposit money in the accounts of people and institutions you do not know.

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Be wary of phone calls from scammers. Sometimes fraudsters impersonate bank employees and ask for your login details or want you to install some software. If you receive such a call, hang up and, if possible, call the official helpline of the financial institution to verify it. Please be careful while dealing with telemarketing companies and people who contact you and claim to be consultants, account managers, etc., especially when giving your consent to use your personal information, passwords, codes, etc.



If you suspect that you fell victim to an online scam, report it to your bank and the nearest police station as soon as possible.

If you need help with writing a complaint, you can use the assistance of the Ukrainian-speaking lawyers available at the consumer helpline free of charge.



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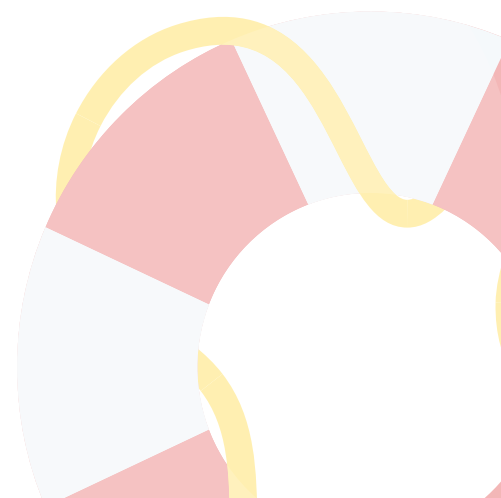
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Consumer
споживач

I want to buy...
я хочу купити

I want to sell...
я хочу продати

I want to file a complaint.
я хочу подати рекламацію

one – **один**

two – **два**

three – **три**

four – **чотири**

five – **п'ять**

six – **шість**,

seven – **сім**,

eight – **вісім**,

nine – **дев'ять**,

ten – **десять**,

zero – **нуль**.

Where can I find help?

Де я можу знайти допомогу?

Do you help consumers for free?

Ви допомагаєте споживачам безкоштовно?

How much does it cost?

Скільки це коштує?

Buy now

Придбайте зараз

Buy with an obligation to pay

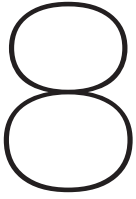
Купую з зобов'язанням оплатити

Withdrawal from the agreement

Відмова від договору

Order and pay

Замовляю та оплачую



Useful contacts to institutions providing help

pomagamukrainie.gov.pl

An important website if you are looking for accommodation, humanitarian aid, transport and broadly understood assistance

uakonsument.uokik.gov.pl

For information on complaints, product returns, regulations and rights applicable in Poland in contacts between consumers and traders (sellers, service providers) go to the website of the Office of Competition and Consumer Protection

utk.gov.pl/ukraina utk.gov.pl/en/passenger-rights

Information on rail travel. Learn about your rights and options on the website of the Office of Rail Transport (UTK)

cik.uke.gov.pl/aktualnosci-cik/wszyscy-je-stesmy-konsumentami,24.html

Useful tips on how to use the services of telecommunications operators can be found on the website of the Office of Electronic Communications

knf.gov.pl/en/CONSUMERS/Information_for_the_financial_market_consumers/Entities_search

Information on insurers and banks
- entity search engine

rf.gov.pl/en/important-views/

Learn about your rights when using financial and insurance products and how the Financial Ombudsman can help you

konsument.gov.pl/aktualnosci/podroze-po-europie-twoje-prawa-konsumenta/

If you are planning to travel from Poland to another country, read the basic information on consumer rights when travelling in the EU, Norway, Iceland and the UK

uodo.gov.pl/p/forukraine

Persons residing in the European Union can exercise their rights under the GDPR regulation. For more information on this topic and tips on how to protect your personal data and privacy and how to navigate the Internet safely, go to the website of the Personal Data Protection Office

This guide has been created to help you understand the most important rules and rights concerning dealings between consumers and traders (sellers, service providers) applicable in Poland. Do you have ideas for additional tips and topics? We look forward to your suggestions at dk@uokik.gov.pl. Thank you.

