

# **PREFACE**

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The European Union has provided many benefits to Scots. It has given us the freedom to live, work, and travel across the continent and has given us rights which protect us while in any of the Member States. However, these rights are of little use if we are not aware of them and do not know what they are and how to use them. The Passport to Europe will go some way towards helping Scots become more informed of their rights across the EU.

Many Scots begin travelling while at university. The combination of newly-found independence and the potential offered by international travel means that many people become slightly footloose during their university years. The cosmopolitan nature of modern Europe and the growth of low-cost travel has produced seemingly unlimited opportunities for young people. Accordingly, more students than ever are travelling throughout Europe. The Passport to Europe now provides Scottish students with a convenient source of valuable information about travel within the EU. However, not every student sees Europe as a tourist.

An increasing number of students are taking advantage of the opportunities presented by European academic exchanges. Whether organised by the EU through Erasmus or another of the Lifelong Learning Programmes, or bilaterally between institutions, students in Scotland are now able to complete parts of their degrees in other countries. My own university offers exchanges to 21 different European countries! This publication will now make the exchange process slightly less stressful for students as Europeans' rights and rules are outlined in one document.

For those reasons, I welcome to publication of the Passport to Europe and congratulate and thank Alyn Smith MEP and his staff for the work they have put into producing this excellent booklet. A resource like this is something we have needed for some time and I commend to every Scot, whether a student or not.

Yours,

**Richard Laird**

**National Convener of the Federation of Student Nationalists**

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# Contents

<b>INTRODUCTION</b>	1
<b>GETTING STARTED</b>	2
Some basics	2
Right to travel around the EU	2
Using the euro	3
<b>TRAVELLING IN EUROPE</b>	5
<b>By train:</b>	5
How you get a Euro rail pass	5
Rail passenger rights	8
<b>By plane:</b>	8
Air passenger rights	9
Ensuring price transparency for flights	12
<b>By car:</b>	13
Driving licence and car insurance	13
<b>SHOPPING WITHIN THE EU – YOUR RIGHTS AS A CONSUMER</b>	14
<b>EU HOLIDAY PROTECTION</b>	17
Package holidays	17
Timeshare	19
Taking your pet on holiday	20
<b>ACCESSING LOWER MOBILE PHONE ROAMING CHARGES</b>	21
Using your mobile phone anywhere in the EU	21
Sending text messages and browsing the internet	23
MP3 downloads	23
Ending mobile phone ring tone scams	23
<b>IF THINGS GO WRONG</b>	24
Accessing emergency healthcare	24
Single European emergency number	25
Loss or theft	25
Consular protection for all EU citizens	25
<b>LIVING AND WORKING IN EUROPE</b>	25
Rights of residence for you and your family	25
Social security rights	26
Looking for jobs in the EU	27
Employment conditions	29
Paying taxes	30
<b>RETIRING IN EUROPE</b>	31
Pension and healthcare rights	31
<b>STUDYING AND TRAINING IN EUROPE</b>	32
<b>OTHER RIGHTS</b>	36
Exercising your right to vote and stand in elections	36
Petitioning the European Parliament	36
Complaining to the European Ombudsman	37
<b>GETTING IN TOUCH</b>	37

# INTRODUCTION

The European Union (EU) is home to nearly 500 million people in 27 different Member States and is the largest single market in the world. Being a member of the EU opens the door for Scotland to enjoy many benefits and opportunities, whether it is the economic benefits for Scotland's business community that come from trading with other EU countries, or the cultural exchanges, youth exchanges, town twinning, study and training programmes, etc. Benefits and opportunities such as these enable Scotland to make connections and develop links with our friends in Europe.

By working together with our European partners there is much Scotland can gain and contribute to.

Of course, EU membership also brings with it certain rights and protection under EU law which everyone who lives in an EU Member State can enjoy as a European citizen and that includes Scots.

As citizens of the EU, all Scots have the right to live, work, study, travel, shop and retire anywhere in the EU.

These rights have been developed further to ensure all of us can benefit from and take advantage of the single European market. For example, do you know that you have rights of access to emergency medical care if you have an accident or are unwell, or that you can expect lower mobile phone call costs because of cheaper euro tariffs, compensation if your flight is cancelled, protection for your booked package holiday in case the airline or travel company gets into difficulties and goes bust as well as protection against any misleading marketing scams? All of this and more is thanks to the EU and in particular the elected Members of the European Parliament (MEPs) acting on your behalf in Brussels.

However, not everyone is fully aware of their rights under EU law, the opportunities that are available to them as EU citizens or how to take advantage of them.

The aim of this booklet is to provide Scots with all the necessary information they need to know to get them started and to ensure they are fully informed of what their rights and entitlements are under EU law. Much of the guidance is based on official European Commission documents, which while publicly available are not widely known.

Now it's up to you to take advantage of what's going on in your Europe and to find out how you can benefit from what's being done in Brussels on your behalf.

# GETTING STARTED

## Some basics

The European Union (EU) currently has 27 Member States:

Austria	Germany	The Netherlands
Belgium	Greece	Poland
Bulgaria	Hungary	Portugal
Cyprus	Ireland	Romania
The Czech Republic	Italy	Slovakia
Denmark	Latvia	Slovenia
Estonia	Lithuania	Spain
Finland	Luxembourg	Sweden
France	Malta	The United Kingdom

Fundamental to the EU is the establishment of the single European market in 1992 which sought to remove cross-border barriers to enable people, goods, services and capital to move around the EU more easily.

The single market also includes the three European Economic Area (EEA) countries that are not members of the EU, Iceland, Liechtenstein and Norway.

## Free Movement - right to travel around freely within the EU

Shared borders within the EU mean there are no restrictions on travel within the EU for any EU citizen and no need to fill in visa forms.

As an EU citizen you have the right to enter any EU country so long as you have a valid passport or a valid identity card. If members of your family are travelling with you, whatever their nationality, they must also bring with them a valid passport or a valid identity card.

If, however, some of your family members are non-EU citizens they may need a visa depending on their nationality, so it would be best to check whether they need a visa or not before departure.

## Travelling within Europe without passport checks

Twenty five countries in Europe have so far signed up to what's known as the "*Schengen Agreement*". By removing internal borders between a large number of European countries it means over 400 million Europeans can travel from one country to another within the Schengen area without any passport control or customs checks and therefore don't need to show their passports. The Schengen area was established in 1985 with five countries - Belgium, Luxembourg, the Netherlands, Germany and France.

In January 2009 the Schengen area comprises 25 European countries:

Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Iceland, Italy, Greece, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden and Switzerland.

Bulgaria, Cyprus and Romania are not yet fully-fledged members of the Schengen area; border controls between them and the Schengen area will be maintained until the conditions for abolishing internal border controls have been met.

Neither the UK nor Ireland are full members of this agreement, so you will still need to show your passport when entering any of the countries within the Schengen area.

Map of Schengen area countries, courtesy of the BBC website



With the abolition of borders enabling passport-free travel across the Schengen area, all Schengen countries cooperate and coordinate their activities as well as share information to ensure secure external borders.

### Using the euro

It is now 11 years since the EU's single currency, the euro, was launched on 1 January 1999 with euro banknotes and coins introduced into circulation in 2002.

Over 329 million people now use the euro in 16 EU countries. Slovakia is the most recent country to adopt the euro on 1 January 2009.

The other 16 EU countries of the “eurozone” using the euro are:

Austria	Italy
Belgium	Luxembourg
Cyprus	Malta
Finland	the Netherlands
France	Portugal
Germany	Slovakia
Greece	Slovenia
Ireland	Spain

The euro notes are identical in all countries but each country issues its own coins with one common side and the other side displaying a distinctive national emblem. So, for example, Ireland's euro coins carry the celtic harp while those of Belgium show the profile of the Belgian King Albert II. Slovenia's euro coins show their national poet, France Prešeren.

Euro notes and coins can be used in all EU countries that have adopted the euro, including many of their overseas entities, such as the Azores, the Canaries, Ceuta and Melilla, French Guiana, Guadeloupe, Madeira, Martinique, Mayotte, Réunion, and Saint Pierre and Miquelon.

The euro is also used in Andorra, Kosovo, Montenegro as well as Monaco, San Marino and Vatican City, all of which have adopted the euro as their national currency.

If you are planning a trip to any of the euro countries listed here, whether for holiday, work or study you'll need to buy some euros.

The great thing about the euro is that if you are travelling from one of the euro countries to another euro country then you can still use the euro and you don't have to worry about changing your money into lots of different currencies.

This makes travelling a whole lot easier.

It also means you can keep your euros from your holiday in Spain or the Algarve and use them again for your next holiday in Malta or for that long weekend in Dublin or Berlin.

The Czech Republic, Estonia, Hungary, Latvia, Lithuania, and Poland are currently preparing to join the euro in the near future. Both Bulgaria and Romania are committed to adopting the euro when they are ready.

Denmark, Sweden and the UK do not currently use the euro.

The UK government supports UK membership of the euro in principle but in practice the economic conditions must be right. The UK set out five economic tests in 1997 which must be met before any decision is taken on whether the UK should join the euro or not.

The SNP wants to see an Independent Scotland join the euro though that decision would be taken by Scots themselves in a referendum.

# TRAVELLING IN EUROPE

## Seeing Europe by train

Travelling by train in Europe has become much easier and can be a lot of fun. It is also a great way to see Europe, not to mention being a greener way to travel!

The EU has 210,000 kilometres of railways with extensive international passenger services and 5,000 kilometres of high speed rail lines, linking Lyon in France to Poland's border with Ukraine, Berlin to Palermo, Paris to Bratislava, Warsaw to Helsinki and many more places.

With such a vast European rail network you can take the train to hundreds of destinations whether it is for shopping in Paris, sightseeing in Berlin or Prague or even ski-ing in the French Alps. All you need to do is to hop on a train to London St Pancras International and from there on to the Eurostar and you can be in Paris in 2 hours 15 minutes or in Brussels in 1hr 51 minutes - it's that fast!

To make it easier you can now buy a through train ticket with National Express East Coast or Virgin Trains from stations in Aberdeen, Edinburgh or Glasgow to Paris or Brussels via London St Pancras International. From there the rest of Europe is your oyster!

The SNP wants to see a high speed rail link connecting Scotland with the rest of Europe through the Channel Tunnel link, bringing Scots to the heart of Europe, enabling day trips to Paris, Brussels and even beyond. Such a link would undoubtedly boost tourism and bring real economic and environmental benefits to Scotland's economy.

Some of Europe's key high speed rail operators in France, Switzerland, Belgium, Germany, Austria, the Netherlands and the UK have linked their high speed rail networks together to make cross-border travel in Europe much easier and cheaper.

The scheme is called "*Railteam*" and in addition to providing a central point for information on timetables and prices it will eventually for the first time allow people to book their rail tickets through to Switzerland, the Netherlands, France, Germany, Belgium and Austria with one payment via a single website: [www.railteam.eu](http://www.railteam.eu).

Even if you miss your next train because there was a delay to the first "*railteam*" train you were travelling on, you can catch the next "*railteam*" train without having to change your ticket or get a new reservation. The network is also looking to include the Spanish and Italian high-speed rail links in the future.

Getting around Europe by train is made easier by the availability of different travel passes.

## Obtaining an InterRail pass

An Inter Rail pass gives you unlimited travel on Europe's trains for a given period in up to 30 countries. You can also buy a pass for unlimited travel in a single country. And you can change your itinerary at any time.

To buy an InterRail pass, you must have been resident in one of the participating European countries for the last six months. However, you can't buy a pass valid for the country in which you live.

“Rail Europe” in the UK is the largest seller of Inter Rail tickets and passes for travel throughout Europe by train. These can be purchased either through the call centre by telephoning 0844 848 4070 or by visiting Rail Europe's website where you can book your rail pass online at: [www.raileurope.co.uk](http://www.raileurope.co.uk)

InterRail passes may currently only be purchased through the Rail Europe website if you have been resident in the UK for at least the last 6 months. If this does not apply to you, then it is recommended that you contact Rail Europe's call centre on 0844 848 4064, where one of their rail travel experts will be happy to help you with your booking. The Rail Europe call centre is open Monday to Friday 08:00 - 21:00, Saturday 09:00 - 18:00 and Sunday/Bank Holidays 10:00 - 17:00.

The Rail Europe website provides a wealth of information with tips on how to book the best fares, details of the various train operators participating in InterRail, overnight services, as well as the prices for the different types of tickets available.

The website also details the various discounts and benefits available to InterRail pass holders, such as boat trips and discounted ferries. Discounts can only be used if your pass is valid for travel within the country that the company operates in. For example, savings on Superfast ferries in Germany can only be booked if your pass is valid for Germany.

### Types of Rail Passes Available

**InterRail One Country pass** allows you InterRail travel in one single participating country where you can choose from 28 countries and travel either three, four, six or eight days within a month.

**InterRail Global pass** enables you to **travel in up to 30 participating countries**. These passes are valid for different periods and for various numbers of days:

- **Flexi options** - Either five days travel in a 10-day period or ten days travel in a 22-day period.
- **Continuous options** - Travel any day for a 15 day, 22 day or one month period.

First-class passes are available for adults, as well as Standard Class passes.

**Half-price InterRail passes are available for children aged from 4 to 11.**

**Discounted passes are available for young people** (aged between 12 and 25). There are no age limits for adult InterRailers.

**The Inter Rail pass is valid for a wide range of European countries:**

France, Germany, UK,

Norway, Sweden, Austria,

Belgium, Luxembourg, the Netherlands, Finland, Italy, Ireland, Spain, Switzerland, Croatia, Denmark, Greece, Hungary, Poland, Portugal, Romania, Bulgaria, Czech Republic, Republic of Macedonia, Bosnia-Herzegovina\*, Montenegro\*, Serbia, Slovakia, Slovenia, Turkey as well as on the ferries between Italy and Greece operated by the Attica Group.

\*Bosnia-Herzegovina and Montenegro are currently not available as one country passes but they are included in the global pass option.

InterRail Passes are currently **not accepted** in trains of the Kosovo Railways.

### **Buying your InterRail pass in advance**

You can buy your InterRail pass up to three months before the date you want to start travelling. InterRail passes are available all year round – so it really is up to you when you go.

### **Seat reservations**

Some trains have compulsory booking for seats. Your InterRail pass does not guarantee you a seat so it is advisable to book ahead, especially for long distance journeys and sea crossings in high season.

Many seats can be booked with Rail Europe's Call Centre before you go. You can also make seat reservations at stations along the way, but it is worth checking at the local station before you get on board.

You should also be ready to show your InterRail pass when asked, along with your passport.

### **Documents required for booking**

To book a pass all you need is your passport details.

### **Additional costs**

You may need to pay small supplements to travel on certain trains within Europe, especially some of the high speed trains like the French TGV. If you are travelling overnight it is best to book sleeping accommodation such as couchettes, beds and sleeperettes.

Another useful website worth checking for further information is the Interrail website:

<http://www.interrailnet.com/>

Like Rail Europe it also provides you with everything you need to know about booking your interrail pass, together with information on timetables, railway maps for preparing your trip, list of trains requiring compulsory reservations, travel tips, and advice on where to go.

For non-European residents, there is the Eurail Pass. You can check out [www.eurail.com](http://www.eurail.com) for more information. Eurail and InterRail travellers can travel together on the same trains.

If you are looking for somewhere cheap to stay while you are interrailing across Europe then it is worth checking out the Hostel Bookers website which is recommended by Rail Europe at:

<http://www.hostelbookers.com/>

This is a completely independent website with:

- no booking fees
- ratings for each hostel given by previous visitors
- an easy-to-use, reliable and secure online booking system
- thousands of hostels to choose from in hundreds of destinations across Europe.

**Thomas Cook** produces its own European rail timetable. This is updated monthly and is an indispensable guide to all the rail and ferry schedules across Europe. Further information about this guide is available at:

<http://www.thomascookpublishing.com/series.htm?series=Timetables>

For all young people under 26, “*The Euro under 26 youth card*” opens the door to reductions on cultural activities, shops, transport, eating out and accommodation, and can be used in 34 European countries. This card has now been extended to include all those under the age of 30.

<http://www.euro26.org/>

For students, the ISIC card is a card for reductions on travel, museums and major tourist attractions worldwide and is an internationally-recognised student ID card. For a full list of reductions and places to use the card see the following website:

<http://www.istc.org/sisp/index.htm>

### **Rail passengers' rights**

Thanks to new EU rules backed by the European Parliament in 2009 all rail passengers now enjoy a number of basic rights when travelling by train in the EU.

The new rules were originally only supposed to apply to passengers if things went wrong on cross-border/international rail journeys but MEPs sought to ensure they also applied to all domestic train journeys.

The rights include rail companies' liability for passengers and their luggage and the right to take your bike on board. Rail companies will also have to ensure that people with reduced mobility or disabilities are able to use their services, even at unmanned stations.

If your train is cancelled or you miss your connecting train because of an earlier delay to your train, the train company should help you to continue your journey on another train or reimburse you the full cost of your ticket and a return service to the first point of departure at the earliest opportunity.

Passengers facing a delay for which no reimbursement has been provided may request financial compensation but only if the train company can be held responsible for the delay. Any compensation must be paid within one month and will be calculated as follows:

- 25% of the ticket price for a delay of 60 to 119 minutes;
- 50% of the ticket price for a delay of 120 minutes or more.

In the event of a delay, a delay leading to a missed connection or a cancellation of service, passengers are entitled to assistance including meals, accommodation, transport and notification of whoever is expecting you at your final destination.

However, these rights will at first be limited to international rail services and EU Member State governments will be able to exclude some services from these new rules for up to 15 years. Urban and regional train services may be granted an indefinite exemption.

### **Travelling by air**

The EU single market makes it easier than ever before to fly across Europe.

Creating a single market for air travel has enabled Europe's airlines to compete and it has seen dozens of new airlines launched and new low cost airlines introduced with hundreds of new

services linking huge numbers of airports across Europe. The single market prevents large airlines and airports excluding other, smaller and cheaper companies.

Of course, greater competition means you can travel more often, more cheaply and to more destinations. None of this would have been possible without the EU.

Flying can be stressful at the best of times, not least if there are long delays to your journey, or your flight is cancelled or your baggage is lost.

Did you know that as an EU citizen you have certain rights when it comes to information about flight delays and cancellations, denied boarding, lost, delayed or damaged luggage?

### **Air passenger rights**

The EU has created a set of rights under the Air Passengers' Rights Regulation 261/2004 to ensure air passengers are treated fairly.

If your flight is delayed by more than a few hours, cancelled without any notice or if you are denied boarding because of overbooking the airline must provide you with immediate help. You may also be entitled to financial compensation, subject to extraordinary circumstances.

Following a ruling by the European Court of Justice in 2008 air passengers must be compensated if an airline cancels a flight for technical reasons unless "extraordinary" events are to blame. Technical problems that come to light during maintenance of aircraft or on account of failure to carry out such maintenance do not constitute in themselves "extraordinary circumstances". This means airlines will no longer be able to use routine technical problems as an excuse for trying to avoid their legal obligations to passengers.

These rights apply to all airlines based in the EU - whether scheduled, charter or low-cost - and which fly to and from the EU.

The EU means your rights are protected anywhere you travel in the EU.

Airlines have a legal obligation to provide you with a written statement informing you of your rights as a passenger and where you can complain.

The Charter of Air Passenger Rights is displayed in all EU airports. You can also download a copy from the EU air passengers' rights website:

**[http://ec.europa.eu/transport/air\\_portal/passenger\\_rights/information\\_en.htm](http://ec.europa.eu/transport/air_portal/passenger_rights/information_en.htm)**

If you have a complaint, contact the airline or organiser of the package holiday. If they fail to fulfil their obligations then a complaint can be made to the Civil Aviation Authority (CAA) in London.

The contact details are:

Passenger Complaints  
Air Transport Users Council  
Room K705  
CAA House  
45-59 Kingsway  
LONDON WC2B 6TE  
Telephone: +44 207240 6061  
Fax: +44 207240 7071  
<http://www.caa.co.uk/>

A complaint form can be found on the EU air passengers' rights website at:  
[http://ec.europa.eu/transport/passengers/air/air\\_en.htm](http://ec.europa.eu/transport/passengers/air/air_en.htm)

So what do these EU air passengers' rights entail? The guidance below is based on official European Commission documents, which while publicly available are not widely known.

### **Denied boarding**

If you are denied boarding because of overbooking, the airline must offer you the choice of a full reimbursement of your ticket or an alternative flight. You are also entitled to free meals and hotel accommodation if you have a long wait for the alternative flight. In addition, you are entitled to compensation of between €125 and €600 depending on flight distance and the delays incurred when rerouted.

### **Long delays**

If you check in on time for a flight and your flight is delayed by more than 2 hours, the airline must provide you with meals, refreshments, and hotel accommodation if necessary and depending on the length of the delay. If the flight is delayed for more than 5 hours and you decide not to take the delayed flight the airline should offer a full refund of the cost of the un-used part of your ticket. There is no financial compensation for delays.

### **Cancellation**

If your flight is cancelled due to reasons within the airline's control, the airline should provide you with either a full refund of your ticket or offer you another flight to the same destination.

You are also entitled to financial compensation of up to €600 unless you were informed 14 days before the flight, or you were rerouted close to your original times, or the airline can prove that the cancellation was caused by extraordinary circumstances. The amount of financial compensation depends on the distance of the flight. However, passengers are not entitled to financial compensation if a flight is cancelled due to bad weather, political unrest, a security threat, unexpected flight risk or strikes.

The airline also has to give you meals, refreshments and hotel accommodation, if necessary as well as a written statement about your rights as a passenger.

## **Delayed, lost or damaged luggage**

If your luggage is lost, delayed or damaged, you are entitled to financial compensation, provided it is not due to reasons beyond the airline's control.

For delayed luggage, you are entitled to immediate compensation to buy basic necessities such as toiletries or clothing. You should keep all your receipts so that you can reclaim your costs.

For lost or damaged luggage, the airline must provide you with a Passenger Irregularity Report (PIR) to fill in at the airport. To claim compensation for the loss of the contents of your luggage, you must send a letter of complaint, along with a copy of the PIR, to the airline within 7 days for damaged luggage and 21 days for delayed and/or lost luggage.

## **Reduced Mobility**

In 2007 the EU introduced equal rights of access to air transport for disabled passengers, the elderly and other people with reduced mobility to ensure fair treatment.

For flights from airports in the EU, airlines and tour operators are no longer able to refuse to carry passengers, or to take bookings, on the basis of reduced mobility.

## **Free assistance in all EU airports**

Since July 2008 disabled passengers, the elderly and other people with reduced mobility can rely on appropriate free assistance (under certain conditions) to help them through all EU airports from the moment they arrive at the airport to boarding the plane. Similar facilities should be available on arrival as well.

## **Assistance on board**

Airlines are also obliged to provide a specific set of services for passengers with reduced mobility, such as the carrying of wheelchairs or guide dogs, free of charge.

Further information can be found at:

[http://ec.europa.eu/transport/air\\_portal/passenger\\_rights/prm/index\\_en.htm](http://ec.europa.eu/transport/air_portal/passenger_rights/prm/index_en.htm)

## **Identity of the airline**

You must be informed, in advance, of which airline is operating your flight. Airlines found to be unsafe are banned or restricted from operating in the EU and using EU airports.

Giving passengers the legal right to know who will be operating their flight is a significant step forward for passenger safety. It means that passengers across Europe can now look forward to more information on their airline and a greater sense of security that the airline they are flying with is as safe as they can be. If an airline is banned for its safety record in one Member State, it will be banned in them all.

A full list can be found at:

[http://ec.europa.eu/transport/air-ban/list\\_en.htm](http://ec.europa.eu/transport/air-ban/list_en.htm)

## Liability

The EU also gives you rights when it comes to any damage to your baggage as well as compensation in the case of an accident.

Airlines can be held liable for damages resulting from delays (limited to no more or less than €4,800), for damage to and loss of baggage (limited to no more or less than €1,200) and for passenger injury or death in accidents due to flight problems. However, airlines shall not be liable if they have taken all reasonable measures to avoid the damages or it was impossible to take such measures.

## FLIGHT CANCELLED? CONTACT THE COMMISSION

The European Commission has set up an emergency e-mail address for air passengers in difficulty at [passengersrights@ec.europa.eu](mailto:passengersrights@ec.europa.eu)

This address can be used by passengers faced with flight cancellations, major delays or over-booking to directly obtain information on their rights and what must be done to enforce them.

There is an agreed EU list of items that are not allowed in the cabin on flights from EU airports and a list of articles banned from the baggage hold. Look out for these lists displayed in the check-in area. Check also on the latest regulations on carrying liquids and on size of baggage.

EU Regulations have been introduced concerning the liquids that passengers can carry past airport screening points in their hand baggage. The liquids (including creams, gels, toothpaste, sprays, perfume) must be in individual containers with a maximum capacity of 100ml. They must be packed into one transparent, re-sealable plastic bag of not more than one litre capacity. Exceptions are made for medicines and baby food needed during a trip. Passengers are allowed liquids such as drinks and perfumes bought in the departure area.

### Greater transparency of flight-ticket pricing

Ever seen a flight advertised on an airline's website for a few quid only to find out that the real price is much higher after taxes and fees are added? Or when you go to book a flight online discover another website offering lower prices in another country than what you are being offered back home for exactly the same journey?

In May 2008 the European Commission found that one out of three consumers are being ripped off when they buy airline tickets online, with the main complaint being misleading prices advertised by airlines on their websites.

MEPs approved new EU rules in July 2008 that prohibit airlines from advertising fares without including additional costs such as taxes, fees and charges in their published ticket prices and also obliges them to apply the same price for a flight when bought in different countries. This means you will know in advance if you really are getting a bargain and how much you can expect to pay for a flight.

The new EU regulation also bans tickets from being priced differently based on the place of

residence of the customer or of the travel agent. Websites advertising low-cost tickets without clearly specifying the final cost after all fares, charges, taxes and fees are applied will also be banned.

To improve transparency further airlines must also make clear the cost of any optional price supplements - luggage, booking a particular seat, etc at the start of the booking process and their acceptance by the customer shall be on an "opt-in", rather than "opt-out", basis.

The following information, at least, must be specified: air fare or air rate, taxes, airport charges and other charges, surcharges or fees, such as those related to security or fuel.

SNP MEPs supported the new EU rules requiring greater transparency in airline ticket pricing. The SNP believes that all consumers have a right to know how high these costs are and what they are used for.

Where airport or on-board security costs are included in the price of an air ticket, these costs will have to be shown separately on the ticket or otherwise indicated to the passenger. And, whether levied by the Member States or by air carriers or other entities, security taxes and charges must be transparent and be used exclusively to meet airport or onboard aircraft security costs.

## TRAVELLING BY CAR

### Driving in Europe

To drive in another EU country all you need is a valid European driving licence issued to you at home. This is recognised across the EU. A driving licence issued in one EU country is valid in any other EU Member State provided it is the modern, EU-standard one with a photo identity. However, EU countries will apply their own rules when it comes to the period of licence validity, medical checks and tax rules.

In some EU countries, in addition to carrying a valid driving licence, you will need to have your vehicle registration document with you as well as your certificate of insurance.

Your basic **car insurance** is valid wherever you are travelling in the EU. By law, your car insurance policy will automatically provide the minimum cover of third party liability. This also applies to Iceland, Norway and Switzerland. If you have comprehensive insurance at home, check that the cover extends to driving in other countries.

If you decide to hire a car you only need to present the car hire company with your European driving licence.

It is also worth taking with you a European accident statement form which you can get from your car insurer. This is a standard document but it makes easier and quicker to make a statement on the spot should you have an accident in another EU country.

A green card is not obligatory when travelling in the EU but it serves as internationally recognised proof of insurance and it makes it easier to settle claims arising from an accident. If you do not take a green card with you, you should carry your certificate of insurance.

The green card system currently covers 44 countries and is managed by an association of insurers. The website below gives further details about the green card system and its objectives: <http://www.cobx.org/>

## **SHOPPING WITHIN THE EU – YOUR RIGHTS AS A CONSUMER**

Do you know what your rights are when it comes to shopping and buying things, like a new car, a new TV, a new camera or iPod, in another EU country?

The single European market makes shopping a whole lot easier. It provides access to a wider range of products and services, offering greater choice and more competitive prices.

It also means you can shop til you drop in all EU countries. There are no limits on what you can buy and take with you when you travel between EU countries, as long as it is for your own personal use and not for resale.

You don't have to pay any additional taxes (VAT and customs duties) on goods bought in other EU countries when you return home as these are included in the price you pay. No further payment of tax can be due in any other EU country. This applies if you are not only out and about shopping on the high street anywhere in the EU but also if you are ordering goods online, by mail order or by telephone.

However, this does not apply to cars and there are limits on the amount of alcohol and tobacco you can bring back.

### **Bringing back alcohol and tobacco – what are the limits?**

Current EU rules set out indicative guidelines for the amount of alcohol and tobacco which you can bring back home from another EU country for your own personal use.

Within these guidelines, the UK Customs and Excise has agreed the following amounts which you are allowed to bring into the UK:

3200 cigarettes

200 cigars

400 cigarillos

3kg tobacco

110 litres of beer

90 litres of wine

10 litres of spirits

20 litres of fortified wine (such as port or sherry)

Further information about the quantities of goods you can bring back into the UK not just from within the EU but from other European countries as well as the wider world can be found on the 'Directgov' website at:

[http://www.direct.gov.uk/en/MoneyTaxAndBenefits/Taxes/LeavingOrComingIntoTheUK/DG\\_10026463](http://www.direct.gov.uk/en/MoneyTaxAndBenefits/Taxes/LeavingOrComingIntoTheUK/DG_10026463)

This website also provides details concerning duty free allowances when returning to the UK from outside the EU. Of course, if you are travelling within the EU you are entitled to tax-free prices on perfume, make-up and skincare products, cameras and other electrical goods, fashion and accessories, gifts, jewellery and souvenirs. There are no allowance restrictions on any of these tax-free items.

### **Buying a new car in the EU**

When buying a new car (i.e. if it has less than 6,000 km on the clock or is within six months of registration) you must pay VAT when registering it in the country you live in at the rate of VAT applied there. You should also be aware that some countries do apply a tax on registration in addition to VAT.

### **Do you know that you have full consumer rights when shopping anywhere within the EU thanks to EU law?**

This doesn't just apply when you are shopping on the high street. The same rights apply even if you are shopping online, by post, or by telephone. For example, you have the right to return goods for up to two years anywhere in the EU.

Many manufacturers often claim that they offer only a 12 month guarantee. However, if the item you bought does not look or work as it was advertised, or if you are not satisfied then under EU consumer legislation you have the right to take or send the item back within two years of purchase and have it replaced or repaired free of charge. If that fails you can return it and get your money back. But make sure you keep your receipts!

If you buy goods that are faulty, the manufacturer must compensate you for any personal injury or any damage caused to your property.

These rights and responsibilities apply everywhere in the EU.

How many of us have signed a contract without reading all the small print? What if that small print says the deposit you just paid is non-refundable or that you cannot cancel the contract unless you pay the company a huge amount of money in compensation? These types of unfair contract terms are banned under EU law. Regardless of which EU country you sign a contract in you are protected under EU law.

### **Laws to protect you from cross border marketing scams within the EU**

Advertising that misleads or deceives consumers is also prohibited within the EU.

Since 2005 EU rules backed by the European Parliament have been seeking to protect consumers against misleading offers and prize claims by the Unfair Commercial Practices Directive. This covers misleading actions and omissions, and prohibits companies or persons from offering a competition or prize promotion without awarding the prizes that they say they will.

The EU also protects you when you buy from mail order, online or telesales companies and other “distance sellers”. If you buy something online, or by mail order or over the telephone you can cancel the contract without giving any reason within seven working days.

You are even protected from “doorstop selling”. If a salesperson turns up at your door unexpectedly and manages to persuade you to sign a contract to have double glazing windows installed or new carpets costing hundreds of pounds, as a general principle you can cancel such a contract within seven working days. However, there are some exceptions such as life insurance contracts and personal pensions where you have up to 30 days to change your mind.

Under EU rules, loan and credit card companies must give you full details in writing of any credit agreement you enter into. This must include information on how much interest you are paying, how long the agreement will last and how you can cancel it.

Further information about your rights under EU consumer laws can be found at the web link below:  
[http://ec.europa.eu/consumers/redress/index\\_en.htm](http://ec.europa.eu/consumers/redress/index_en.htm)

The UK European Consumer Centre also provides free information on consumer rights in Europe and assists in cross-border disputes.  
<http://www.ukecc.net/>

### **Making toys safer – ensuring higher safety standards**

Even when it comes to making toys safer the EU has brought its existing laws in this area up to date to ensure the EU has the highest and most modern requirements for toy safety.

With the support of MEPs in the European Parliament new laws were passed in December 2008 which ban the use of certain dangerous chemicals and metals, and require stricter obligations for toy manufacturers and importers regarding the carrying out of full toy safety tests before any toy can be placed on the EU market. Better information is also to be provided for consumers about the risks with extra warnings and information on the toys themselves and their packaging.

### **Greater protection when shopping online**

More and more of us are buying online, whether it's books or CDs from Amazon or food from Tesco, not least because it means being able to shop from the comfort of our own home. It is also much easier if you live in a remote or rural area where access to the local high street can be nonexistent.

However, many of us are still reluctant to buy online from other EU countries especially if we often face problems when it comes to returning goods or paying for them. In fact, while over 150 million EU citizens regularly shop over the internet, only 30 million of us actually shop online across different EU countries.

Very often it can be cheaper to buy online from another EU country even when post and packaging is included. It also makes it easier to compare prices so that you get the best value whether you are looking to buy a new camera, iPod or even furniture online.

But what rights would you have if there is a late delivery or if you want a refund? What cover should you have during a cooling off period?

In 2009 the eYou Guide was launched. The website lists the rights of consumers when buying online. It gives tips on how to ensure the safety of your payment, how to avoid illegal offers, your rights and obligations when it comes to copyright and intellectual property rights, how to protect minors while online and more.

[http://ec.europa.eu/information\\_society/youguide/](http://ec.europa.eu/information_society/youguide/)

MEPs also supported legislation that established an EU-wide cooling-off period of 14 days for online shoppers during which time you can change your mind about a contract you have signed and back out of a sale.

The same legislation also provided consumers with stronger guarantees of repairs, replacements and refunds for faulty goods or late deliveries of goods, and an obligation to provide consumers with clearer information on price and any additional charges.

If there is a problem or there is a fault with the product you would have a right to a refund “as soon as possible” and no later than 7 days from the date of delivery.

### **Accessing your money when travelling in another EU country**

Thanks to EU rules withdrawing euros from a cash machine, making a card payment or a bank transfer in euro (up to €50 000) now costs you the same anywhere in the EU as it would cost you back home.

The EU has made cross-border credit transfers faster, cheaper and more reliable.

Transfers are now based on the international bank account number (IBAN) and the bank identifier code (BIC). They enable your bank to process your payments ‘straight through’, without any costly and time-consuming manual handling.

Charges for cross-border transfers in euro using IBAN and BIC standards are the same as those for payments in euro within a single EU country – which of course does not mean that cross-border payments are free. The same principle also applies to card payments and cash withdrawals.

## **EU HOLIDAY PROTECTION**

### **Protection for package holidays within the EU**

EU citizens have rights under EU law against anything going wrong with their package holiday in the sun.

You can claim damages from your tour operator if it fails to provide the services you have booked within the EU, whatever your destination. These rights apply to failure to provide any flight included in your package. If your problem with your package holiday or tour operator is not satisfactorily resolved, then you should send a formal written complaint to the tour operator **within 28 days** of your return.

When it comes to booking that package holiday you have worked hard for, if the tour operator goes bankrupt or if the package holiday brochure promised you a luxury hotel and you arrive there to find a building site, all Scots are protected under EU law so long as you bought your package holiday from a company based in the EU.

Tour operators are obliged to provide accurate information on all aspects of the package holiday booked, including information on transport, accommodation, meals, excursion tours and insurance requirements.

Furthermore, you have the right to cancel your booking with a full refund of any money which you may have paid up front if for instance, the travel company makes any significant changes to your planned package holiday, such as the dates of your holiday, tries to put up the price of the holiday or even changes the holiday resort without your agreement. The travel company must notify you of any changes in advance.

Package tour operators must have arrangements in place to get you home should they go bankrupt while you are on holiday. They must also offer you compensation if your holiday does not correspond to what they promised in their brochure. If the tour operator does not provide a significant part of the package booked, it is obliged to assist you and make alternative arrangements, including travel, without extra cost to you.

### **What are your rights if the hotel you booked online (not as part of a package holiday) is not as it was advertised?**

You have a right to receive the standard of accommodation that was advertised when you booked. Currently there are no EU rules covering cross-border hotel bookings (except as part of a Package Holiday) but there are national rules in place.

Depending on the rules that apply in the country you are visiting, you may be entitled to compensation or a refund from the hotel. For information on how to proceed with such a complaint, contact the UK European Consumer Centre at: <http://www.ukecc.net>

In the event of any airline or travel company which you have booked with getting into difficulties, here are 3 top travel tips. For complete peace of mind, it would be advisable to always:

- Book flights on a credit card - in many cases this will provide at least a minimal level of insurance.
- Buy travel insurance. Packages can cost as little as £10 per person per week and cover everything from flight cancellations to medical expenses.
- Check whether your flights are covered through the Civil Aviation Authorities **Air Travel Organisers' Licensing (ATOL)** Scheme. If you have booked your holiday package and flights through a tour operator or travel firm in the UK, you should be entitled to coverage.

### **Protection for non-package holidays within the EU**

The internet has made it easier and easier to pick and choose your holiday package: booking your flight through one website, your hotel through another and perhaps even your car hire or day trips from another. In fact, as many as 23% of EU consumers now book "dynamic packages", many of which aren't covered by current EU protection rules.

However, following the recent spate of airlines going bust and leaving holidaymakers stranded, the EU is now seeking to extend basic insolvency protection for consumers beyond package

holidays in order to include dynamic packages, and even possibly including stand alone airline tickets.

The Package Travel Directive is expected to be reviewed in Autumn 2010 to take the new circumstances into account.

### **EU timeshare holiday rights**

While you are on holiday, or even when you are at home, you are also protected under EU law against unscrupulous sellers of timeshare property schemes.

When you buy a timeshare, you buy the right to use holiday accommodation for a set amount of time each year. The accommodation is usually a villa, holiday home or flat. The contract should be of at least three years and for a minimum stay of one week a year to guarantee you protection under EU timeshare law.

Whatever the situation and arrangement that are proposed, you should check that you are given a minimum set of rights such as a cooling-off period, a prospectus and contracts in your own language. If these are not provided, it is advisable to walk away from the proposal.

EU timeshare legislation gives consumers basic rights with regard to clear information, the right to withdraw and change their mind, and a ban on deposits. Member States may choose to supplement these in their national legislation.

### **What you need to be aware of:**

Whether you are thinking about buying a timeshare in the South of Spain or the east coast of Bulgaria, under the EU's 1994 Timeshare Directive, you have the following protection and rights:

- A right to a **10-day cooling-off period** counted from the day you sign the timeshare contract. During the cooling off period, you have the right to cancel the contract with out giving any reason and at no cost, apart from possible legal costs where Member States allow for this in their own national legislation.
- Sellers are **strictly prohibited from taking deposits** from you during the cooling off period.
- Sellers have to provide you with a **brochure** if requested. The brochure must contain information about the timeshare property. You can choose between the **language** of the country where the property is and your own language.
- You can also choose in which language you would like the contract. Sellers must provide you with a **contract in writing**.
- If the timeshare seller provides or arranges for a **credit agreement** for you to buy the timeshare, this agreement must be cancelled automatically if you exercise your right to cancel the timeshare contract within the cooling-off period.

If you are thinking of buying a timeshare, it is important to get as much information as possible before you sign, including details of:

- **full costs**, including charges for things like legal fees, gas, electricity and water, and annual management and maintenance charges.

- **duration** of the agreement.
- **what the resort is like.** If it is still being built, check that planning permission has been granted, the extent of the development and the amount of work still to be completed.
- **type of timeshare you will have.** Will you own the title to the property or shares in the land? Could you sell your share of land or transfer your rights?
- terms and conditions of the agreement.
- who is responsible for the day-to-day running of the resort and maintenance of the property.
- whether there is an **owners' committee** or association and what powers it has; for example, whether it decides on important issues regarding the management of a resort or the management fees.

Scots holidaymakers now benefit from even greater timeshare holiday protection after MEPs backed tough new EU legislation aimed at tackling timeshare touts.

Under the revised European Timeshare Directive endorsed by the European Parliament in October 2008 you are now protected when it comes to buying and selling new types of timeshare holiday products and services, such as timeshares on canal boats, cruise ships, caravans, "discount" holiday clubs, which give holidaymakers reductions in the cost of their stays if they take out a subscription, and timeshare exchange schemes.

Your EU timeshare rights are extended further to include:

- The banning of upfront payments for holiday clubs with a provision for staggered payments for holiday clubs. Buyers will pay equal yearly instalments rather than a lump sum up front.
- The requirement for timeshare sellers to provide full information of what they're offering on a standard EU-approved sheet.
- Customers have a 14 day cooling-off period after signing a timeshare contract. This period is extended further should the seller fail to provide the required information or inform the customer of their right to withdraw.
- The promotion of codes of conduct for legitimate timeshare and long-term holiday operators. EU Member States will have to encourage the setting up of effective out-of-court complaints and redress procedures for settling consumer disputes and must encourage sellers to inform consumers of such procedures.

### **EU Pet Passports - taking your pet with you on holiday**

It is now possible to take your cat or dog or even your ferret on holiday with you to another EU country without your pet having to be placed in quarantine on your return to the UK. To do this, you must get a pet passport.

To be issued with a pet passport, ask your vet if they are authorised to do so. If not, they should be able to advise you how to find your nearest authorised vet. For a pet passport, your pet must be microchipped and vaccinated against rabies. After the rabies vaccination, you must wait 21 days before taking your pet abroad within the EU. Dogs and cats should also have a blood test and be treated for ticks and tapeworm.

The passport will become valid six months from the date that satisfactory blood test results come back. It will then stay valid provided you continue to have your pet re-vaccinated.

More information is available on the website of the UK government department for environment, food and rural affairs (DEFRA):

<http://www.defra.gov.uk/wildlife-pets/pets/travel/pets/regulation/eu-reg.htm>

Croatia, San Marino, Norway, Gibraltar and Switzerland also issue pet passports.

The pet passport is recognised in all EU countries. It can also be used if you are travelling to and from any one of the following other European countries: Andorra, Iceland, Liechtenstein, Monaco, Norway, San Marino, Switzerland and the Vatican City State.

### **Taking animals on board planes**

If you want to take your pet on a flight with you then you need to talk to your airline before booking a ticket.

Airlines have different conditions for travel with pets, but in general they will ask you to:

- make sure the animal is in a secure travelling box or cage.
- make sure the pet has all the necessary vaccines, certificates and entry permits for the country to which you are travelling.
- make sure the animal is comfortable, has enough room in its cage or box and has enough food and/or water for the journey.

### **Cost**

The cost of travelling with animals can differ from country to country and between different methods of transport. However, you will need to pay a fee to your vet for the pet passport and any necessary treatment.

Airlines, for instance, have different charging methods for carrying animals. Some ask you to pay 'excess baggage' rates (e.g. €20 per kilogram). Others charge a flat rate, such as €50 each way.

## **ACCESSING LOWER MOBILE PHONE ROAMING CHARGES**

### **Using your mobile phone to make calls anywhere in the EU**

When you travel to other EU countries for work or for holidays, you want to be able to keep in touch with your friends and family back home and the last thing you want is a huge mobile phone bill waiting for you on your return because of the very high mobile phone roaming charges.

In 2006, the European Commission decided to cut the cost of these charges throughout the EU to stop consumers being ripped off by mobile phone operators charging extortionate prices for Europeans to make and receive calls on their mobile while travelling in the EU.

Using your mobile while abroad in another EU country is now cheaper thanks to EU 'roaming' rules backed by the European Parliament in July 2007. The cost of making and receiving calls on your mobile has been cut by up to 70% putting an end to excessive charges applied by mobile phone operators.

With the introduction of a new 'Eurotariff' costs have been capped within Europe and all Scots can now benefit from these lower mobile phone charges.

Since July 2009, mobile phone operators have not been able to charge you any more than the maximum rate of €0.43 eurocents (41p) and €0.19 eurocents (18p) per minute for making and receiving calls anywhere in the EU.

In July 2010 this will be further reduced to €0.39 eurocents (35p) and €0.15 eurocents (13p) per minute for making and receiving calls anywhere in the EU.

By July 2011 this will fall again to €0.35 eurocents (32p) and €0.11 eurocents (9p) per minute for making and receiving calls anywhere in the EU.

The Commission have also introduced per-second billing after 30 seconds for calls made, and per-second billing throughout for calls received to ensure that consumers do not face any 'hidden costs' when they are roaming. This increases your savings by over 20%.

These reduced rates also apply if you are travelling in Iceland, Norway, Switzerland and Liechtenstein.

This means you can never be charged more within the EU and mobile phone operators are free to offer cheaper rates so you should keep an eye out for better deals.

Before you go, check that your mobile phone is set up for international roaming otherwise it won't work when you are abroad.

As soon as you switch on your mobile phone in another EU country you should receive an SMS from your mobile phone network operator free of charge informing you of the roaming price that you are expected to pay for making and receiving calls when you travel in the EU.

Your operator must also provide you with a contact number on where you can get more information.

The SNP wants to see Scots and people throughout the EU benefit from lower mobile phone costs, making it cheaper for Scottish holidaymakers and workers abroad to keep in touch with people back home.

The SNP continues to actively campaign to ensure the costs of using mobile phones abroad are brought down even further. It would be even better if there were no "roaming" charges. As Europeans we work and travel freely across Europe but when we use our mobile phones in other EU countries we are penalised for it with high charges – despite being part of a single market.

Abandoning roaming charges would not only help Scots abroad in Europe on holiday or on business but many migrant workers who have come to Scotland, particularly from Eastern Europe would find it easier and more affordable to keep in touch with their families back home.

The Commission is continuing to monitor the costs of different mobile phone networks and has set up an EU roaming website so you can compare which mobile phone companies are offering the best rates. It will help you to find the best deals on offer as well as sample costs for some of the main UK networks, such as O2, T-Mobile, Orange, Vodafone, 3 and Virgin Mobile.

[http://ec.europa.eu/information\\_society/activities/roaming/tariffs/in\\_ms/index\\_en.htm](http://ec.europa.eu/information_society/activities/roaming/tariffs/in_ms/index_en.htm)

## **Sending text messages and browsing the internet**

Following the introduction of a Euro-SMS tariff, sending an SMS from abroad costs no more than €0.11 eurocents (9p). You do not need to pay to receive SMS messages.

The cost of surfing the web, downloading movies or video programs while abroad has also been significantly reduced. The Commission has made it easier to decide a maximum amount you wish to pay for using the internet before you even leave home. When this amount is reached the service is cut off.

This stops network operators from being able to send you huge, unfair bills for web browsing abroad in the EU. In addition, a €1 per megabyte safeguard limit has also been introduced to ensure you don't rack up hugely expensive bills.

Mobile phone operators are also obliged to inform you by text how much it will cost to send and receive other sorts of data, such as emailing or surfing the web via your mobile from the EU country you are in.

## **MP3 Downloads**

Did you know that when downloading iTunes to your MP3 player all Scots now pay the same amount as their European neighbours? This is a result of a formal complaint made by the European Commission to Apple, which owns the iTunes online store, that UK customers were paying 10% more for downloading music than people in other European countries.

## **Ending mobile phone ring tones scams**

Have you ever downloaded a ringtone onto your mobile for free only to then find yourself hit with a bill later where you are locked into an expensive subscription package that you hadn't signed up to? Too many of us have.

The EU is clamping down on mobile phone ringtone scams to bring an end to consumers being ripped off by hidden charges behind downloading ringtones.

An initial investigation by the EU in June 2008 found that more than 90% of the 558 websites investigated selling ringtones for mobile phones were providing misleading information as to what is free with important details hidden in the small print and unclear pricing. More often than not free offers on a single download come with an automatic and paying subscription to services not requested.

The Commission's investigation was followed up by the launch of inquiries into hundreds of European websites in July 2008, many of which have since been under further investigation by national authorities working closely with the Commission. Many of the companies operating such websites could face fines or be forced to close their websites if they do not change the misleading information they are providing to consumers.

To avoid being caught out by any scams and hidden charges when downloading mobile phone ringtones it is always worth checking the small print of any deals and offers.

## HELP IF THINGS GO WRONG

### Access to emergency healthcare

If you're on holiday in another EU country and you suddenly take ill or you have an accident, such as breaking your leg ski-ing in France, do you know what your EU rights are when it comes to paying any hospital bill or other medical costs?

As an EU citizen you can get emergency healthcare. For this, you need to have a European Health Insurance Card (EHIC). This replaces the old E111, which is now invalid and entitles you to free or reduced cost emergency health care anywhere in the EU. It also covers you in Iceland, Norway, Liechtenstein and Switzerland.

Only publicly funded medical treatment is included in the EHIC scheme.

Depending on the EU country you are visiting you may have to pay any medical costs up-front and then claim a refund once you are home. So, it is important to keep all your medical receipts, bills and prescriptions.

The EHIC is valid for up to 5 years. By showing your EHIC you should receive the same level of emergency medical treatment as the locals of the EU country you are visiting temporarily.

The EHIC is free of charge, so it doesn't cost you any money to have one. It is well worth making sure that you have the European Health Insurance Card before you travel to any other EU country. Whether you are there on holiday, for work purposes or are studying for a short period of time having an EHIC makes it much easier for claiming back any emergency medical costs if you need to. It also ensures you do not face any huge medical bills should you fall ill suddenly and need medical treatment.

If you are aged 16 or over you can apply for a card in a number of ways before you go:

- Online at the following website: <http://www.ehic.org/index.html>
- By calling the EHIC application line on 0845 606 2030
- Or by completing the Department of Health's leaflet Health Advice for Travellers (HAFT) available from the post office.

The EHIC can be used to receive treatment for pre-existing illnesses and chronic diseases under certain conditions. It is worth checking with your doctor before you travel.

The EHIC is however not valid for persons who are moving abroad to either live or work in another EU country.

The EHIC does NOT cover:

- all your medical costs
- private treatment (generally not covered) or treatment of a non-urgent matter
- medical repatriation to the UK.

EHIC does NOT mean you're insured! It is not a substitute for medical and travel insurance.

As the EHIC only gives you basic healthcare cover and only some EU countries pay the full cost of medical treatment, it is advisable to ensure you have sufficient travel insurance to cover any unforeseen healthcare costs, such as emergency flight home, extra night's accommodation. It is worth checking with your travel insurance company so you know exactly what you are covered for.

### **Single European emergency number - 112**

Thanks to the EU there is a single European emergency number - 112 - which will put you in touch with the police, fire, ambulance and other emergency services.

It can be dialled free of charge from any phone, fixed or mobile and operates in all languages from everywhere in the EU.

<http://ec.europa.eu/112>

### **Loss or theft**

You should report any theft to the local police. You will need to enclose the police report when making your insurance or compensation claim.

If your passport or identity card is lost or stolen, immediately report it to the UK embassy or consulate as well as to the police. They will cancel your old document and give you a new travel document.

If your credit card is lost or stolen then you should cancel it immediately. Every bank has an international card stop number – put it in your phone and take it with you when you travel.

### **Consular protection for all EU citizens**

If you are travelling outside the EU and there is no UK embassy or consulate in that country, as an EU citizen you are entitled to consular protection from the embassy or consulate of any other EU Member State on the same terms as its own nationals. All you need to do is to show your passport or identity card and the consulate is then obliged to ensure you receive the same standard of treatment as one of its own nationals.

So what help is on offer? There is help if someone has died while abroad, support in case of serious illness or accident, if someone is victim to a serious and violent crime or if they are arrested or detained, and there is assistance with repatriation if needed.

## **LIVING AND WORKING IN EUROPE**

Have you ever thought about living and working in another EU country but not sure how to go about it or what rights you would have in for example Sweden, Slovenia or France?

As an EU citizen you can live and work in any other EU Member State and you don't need a work permit or visa to do so. You can also retire in any EU country and arrange to have your pension paid there also.

### **Rights of residence**

Under EU law the conditions and practical formalities for entering another EU country have been

simplified, making it easier for you and your family to move or live anywhere in the EU.

If you are staying in an EU country for less than three months all you need is your UK passport.

If you are planning to stay for longer then you will need to register with the Member State authorities in that EU country as long as you have a job or can show that you have sufficient financial resources to live off as well as comprehensive sickness insurance cover. This also applies to any family members that are with you.

Not all EU countries require you to obtain a residence card and your right to stay there does not depend on you having such a card. However, **it is recommended** since you will no doubt be asked to show it when completing basic formalities such as opening a bank account, buying a car, etc. To obtain a residence permit for members of your family, proof of kinship with them is usually required (marriage certificate, etc.).

Once you acquire the right of permanent residency which usually happens after five years of living continuously in that EU Member State, you are no longer subject to any conditions on your residency and you should enjoy the same treatment as the nationals of that EU country. You cannot be asked to meet any additional requirements of residence.

## SOCIAL SECURITY RIGHTS IN THE EU

When it comes to social security, EU law in this area does not replace existing national social security schemes with a single European system. Instead, the role of the EU is limited to coordinating Member States' own social security systems. It is therefore up to each EU Member State to determine the details of its own national social security system, including which benefits are to be provided and under what conditions, to whom, how these benefits are calculated and how many contributions should be paid.

EU law seeks to ensure that a number of common principles and rules are adhered to by all national authorities when applying national laws, not least that you and your family are insured, that you don't lose any of your entitlements or that you end up paying social security contributions twice over. This means you can enjoy social protection rights across the EU.

If you are working in another EU country and so long as you have registered with and are paying into its local social security insurance scheme then you can get access to sickness (medical and dental care, hospital treatment) benefits and other social security and welfare benefits, such as maternity, disability, benefits payable for accidents at work, occupational illness, death and unemployment, as well as family allowances, old-age and widow's/widower's benefits. In principle, these benefits are provided according to the national legislation of the country you are residing in as if you were insured in that country.

You must also pay the same national insurance contributions as nationals of that EU country.

It is advisable to contact the UK Department of Work and Pensions before you go and find out what forms you will need to take with you for you and your family.

If you are claiming any social security benefits back home and you move to Spain for example, then some of your UK benefits are payable but only in certain circumstances. These include incapacity

benefit, contribution-based jobseekers allowance, attendance allowance and disability living allowance care component. Other benefits such as income support, pension credit, housing benefit, Council tax benefit and disability living allowance mobility component are not exportable to another EU country.

If you are still living in Scotland but you work in another EU country, such as France, and you go home at least once a week then you must be treated in the same way as an employee who is for example a French national, especially when it comes to applying for jobs, working conditions and social benefits.

However, your pay may be taxed in either or both of the countries. In the latter case, the tax paid in one country will be taken into account when the amount payable in the other is being determined or if you are temporarily posted by your employer to work in another Member State, you may, under certain conditions and for a limited period, still be insured in the Member State in which you normally work.

For more information, it is advisable to contact your own tax authorities.

Since many social security benefits are paid based on previous contributions, this creates a potential problem. You may wonder how your contributions are calculated when you move from one country to another or whether you lose the benefit of all the contributions you may have made in the UK over the years when you go and work in another EU country? All social security contributions made in EU countries are added together for the purpose of determining your eligibility anywhere.

When assessing whether you are entitled to social security benefits in your country of employment, any periods of insurance or employment in another EU country will be taken into account.

## **LOOKING FOR WORK IN THE EU**

You can apply for any job advertised in the EU (apart from certain public service posts, the police and the armed forces). You also have the right to work as a self-employed person in any EU country, either permanently or temporarily.

### **Recognition of professional and academic qualifications**

If you have obtained any higher education qualifications (i.e. University degree course lasting three or more years), these are recognised in other EU countries. However, to ensure that your skills and professional qualifications are better understood and recognised by employers in other EU countries, there is a service called "EUROPASS" that is run via a network of national centres and an internet portal.

This provides information on how to draw up a Europass CV, a European Diploma Certificate which is extremely useful for ensuring your academic qualifications are recognised as well as European Certificate Supplement which explains any vocational training certificate you may have obtained. The UK National Europass Centre can be accessed at the following web address:

<http://www.uknec.org.uk/home.asp>

If you are unemployed, you have the right to live in an EU country for a 'reasonable period' of time to look for a job. In theory this is limited to three months but even after that so long as you can show that you are continuing to look for work and that you have interviews scheduled then you cannot be forced to leave.

You may also continue, for up to three months, to draw any unemployment benefit you may have been receiving back in the UK, while you are actively looking for work in another EU country provided you meet certain conditions.

If you are getting UK contribution-based Jobseeker's Allowance, and you have been registered as available for work, usually for four weeks, at a Jobcentre Plus office or Jobcentre, then you may be able to carry on getting UK contribution-based JSA for up to three months while you look for work elsewhere in the EU. **But you must have been getting contribution-based JSA before you go abroad.**

UK contribution-based JSA is paid by the employment services in the EU country in which you register for work. Payment is made in local currency at the rate of contribution-based JSA you were paid in the UK, and is authorised on form E303. This form is issued by **The Pension Service**.

If you can get UK contribution-based JSA in another EU country, you can get a letter from your Jobcentre Plus office or Jobcentre to help you in registering for work in that country. Give it to the employment office in the other EU country. You can only get benefit while you are registered at the employment office in the other EU country. Normally, as long as you register before the end of seven days after you left the UK, you may carry on getting your UK contribution-based JSA without a break in your entitlement. But you should note there may be a delay before the other EU country pays you, so try to make sure that you have enough money to last.

If you can get UK contribution-based JSA in another EU country and you are going to look for work in any of the following countries, you will also be given form E303.

Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Lithuania, Malta, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland.

But you must tell the Jobcentre Plus office or Jobcentre in good time before you go that you need it. If you do not, it will be sent to your address in the country you have moved to. If you are going to look for work in any other EU country, then form E303 will be sent to a liaison office in that country.

In each country in which you are looking for work you must register for work; **and** follow the rules of that country about being available for work.

Once you have been paid UK contribution-based JSA for a time spent in another EEA country, you cannot get it again for another length of time when you are seeking work abroad, unless you have done more work and you have paid into the UK NI scheme.

It is advisable to contact the Department of Work and Pensions before leaving to look for work in another EU country as they can provide further information and advice on the various formalities you need to go through and what forms you will need to take with you to ensure you can still claim

Jobseeker's Allowance in the other EU country.

<http://www.dwp.gov.uk/international/sa29/introduction.asp#dwp>

If you are unable to find a new job during the three month period, you will continue to receive unemployment benefit in the country in which you most recently worked only if you return there before the end of the three-month period. If you return after that date, without explicit authorisation by the employment services of that country, you may lose all entitlements to benefits.

The same conditions apply if you are looking for work in Iceland, Norway and Liechtenstein.

It is also worth checking the Europe-wide online social security information system called "Eulisses" which allows you to stay informed of your social security rights as you move around the EU.

[http://ec.europa.eu/employment\\_social/social\\_security\\_schemes/eulisses/jetspeed/](http://ec.europa.eu/employment_social/social_security_schemes/eulisses/jetspeed/)

## **EURES WEBSITE**

If you are thinking about moving to or recruiting from another EU country, then one website worth a look at is the EU's own job network and search portal called "EURES".

<http://europa.eu/eures>

This provides information and advice on jobs and learning opportunities in Europe. There is also help with other important issues such as finding accommodation, schools, taxes, cost of living, healthcare and other applicable social welfare legislation and qualifications for each of the 27 EU Member States as well as Iceland, Norway, Switzerland and Liechtenstein.

## **CONDITIONS OF EMPLOYMENT**

You are subject to the same working conditions as nationals of the country you are working in as regards pay, dismissal and reintegration, as well as measures to protect health and safety at the workplace.

EU law gives you the right to:

- equal pay for equal work;
- equal pay for work of equal value;
- equal treatment in the workplace (access to employment, vocational training, promotion, working conditions);
- equal treatment in social security schemes (statutory and occupational).

EU law prohibits discrimination in employment on grounds of sex, race, colour, religion, handicap, or sexual orientation.

## HOLIDAY RIGHTS

Following a recent ruling from the European Court of Justice (ECJ), the holiday time of employees should not be removed at the end of the year if those employees did not have time to take these holidays due to illness. A worker does not lose their right to paid annual leave that they have been unable to exercise because of sickness. They must be compensated for their annual leave not taken. The ECJ judged that individual Member States are not allowed to limit the holiday time of workers.

The Court's ruling is based on the EU Working Time Directive, which stipulates that employees have the right to a minimum period of annual leave.

## PARENTAL RIGHTS

In all EU countries, both parents are entitled to three months' leave on the birth of their child or the adoption of a child. Either the father or mother can take it, although they can't transfer the leave from one of them to the other. At the end of the parental leave, parents have the right to return to the same job, or to an equivalent or similar position.

This entitlement is now being raised to four months. Member States will have to implement this within the next two years.

To get parental leave, you may need to give plenty of notice and to indicate the date on which it will begin and end. The details vary according to the EU country you are working in, but employers must comply with the minimum requirements agreed by all European countries.

In all EU countries, women have the right to the following before and after pregnancy:

- an appropriate level of health and safety in the workplace;
- no obligation to perform nightwork during your pregnancy;
- a continuous period of maternity leave of at least 14 weeks, which must include the two weeks before and/or after the birth;
- time off for antenatal examinations (if they can be carried out only during work hours);
- protection from being dismissed because of pregnancy.

## PAYING TAXES

You should be aware that, by working in another Member State, and by transferring your residence to that Member State, you will usually become 'resident for tax purposes' there.

To ensure you are not taxed twice you need to establish where you are resident for tax purposes - if it is the new country then you will declare all your income there. It is advisable to contact the tax authorities in your own home country and the new country and to check whether there are any formalities that need to be completed before you leave.

## RETIRING IN ANOTHER EU COUNTRY

If you have worked in another EU country, you are entitled to retire there or stay there if you are permanently incapable of work because of an accident sustained during your working life, provided you fulfil certain conditions.

You must claim your right to stay within two years. You will then be entitled to be treated in the same way as a national (in relation to housing, social security, children's education, etc.), just as when you were working. The members of your family who are living in the country also have the right to stay, even after your death.

### **Your pension and healthcare rights**

What happens to my pension if I have worked abroad in another EU country? What are my pension rights?

You can draw your UK state pension in another Member State. You can have payment of your pension transferred to another EU Member State for the duration of your stay but it is advisable to consult with those responsible for paying your pension well in advance of your departure and ensure that all the necessary formalities are in place.

If you are a pensioner and have obtained form E121 from the Department of Work and Pensions, you should be able to access the same level of care as a pensioner in the EU country to which you are moving. This may be subject to local requirements such as registering there as a resident.

If you are retiring to another EU country before the state retirement age you can apply to the Department of Work and Pensions Overseas Contributions for form E106 which will entitle you to state health care in that EU Member State on the same basis as local people. However, an E106 is only valid for a maximum of two-and-a half years after which it is usually necessary to take out private insurance cover until state retirement age is reached. Thereafter you can request the International Pensions Centre at Newcastle for a form E121 entitling you and any dependents to state health care as provided by the EU country in which you are living.

Pensions will be paid wherever you reside in the EU. In order to obtain further information in relation to your UK pension it is advisable to contact the Department of Work and Pensions.

You are entitled to a separate pension from every EU country where you were insured for at least one year. The amount you receive from each country will be proportionate to your periods of insured employment in each country.

**BUT** this does not mean you will necessarily receive the same level of care as you do in the UK.

You should find out what level of care you can expect to receive and at what cost before you go so that you can make adequate provision. In many EU countries there will be costs involved in health-care and you may be liable to pay a proportion of the total cost or required to pay for the full cost of some treatments.

## STUDYING/TRAINING IN THE EU

Cheaper ways to travel and the availability of various EU study and training programmes means greater mobility to study and/or train and develop the skills you need for the future anywhere in the EU.

There are many ways in which Scottish students can study in other European countries. The most well-known and popular one is ERASMUS (the European Community Action Scheme for the Mobility of University Students), an exchange scheme for university students and lecturers which allows students to study at another university anywhere in the EU for up to a year.

There are also exchanges of teaching staff and cross-border research projects.

ERASMUS was launched in 1987 and was founded by the SNP's Winnie Ewing when she was a MEP.

Since then it has been extended to 31 European countries and includes all 27 current EU member states, as well as Iceland, Norway, Liechtenstein and Turkey. To find out more information on ERASMUS see, <http://www.britishcouncil.org/erasmus>.

In 2008/2009, over 1,200 Scottish students took advantage of ERASMUS, some 12% of the UK total of over 10,000.

The SNP wants to see more of Scotland's students grasping the opportunity to spend part of their degree course studying and living in another EU country, broadening horizons and developing a European outlook. Languages and the ability to work across borders and national boundaries will be the key to future economic success. Scotland cannot afford to lag behind.

The Scottish Government has been working closely with NUS Scotland to encourage more students in Scotland to take up exchange opportunities in Europe and has provided it with more than £100,000 to promote greater student mobility across Europe.

As a former Erasmus student at the University of Heidelberg in Germany, it is a fantastic experience and a great way in which to boost your language skills, learn about the culture of another EU country, make new friends and links across Europe as well as the opportunity it provides to travel within that country and see other parts of Europe.

Scottish residents wanting to take their degree at a university in another EU country must be charged the same fees, no more, as a resident in that country.

ERASMUS is just one example of schemes which allow Scots to study in Europe. There are other opportunities for participating in European mobility programmes.

The EU has introduced “**Erasmus for young entrepreneurs**” (initially as a pilot project) as a way in which to encourage young people to develop the necessary skills for starting their own business. It offers the opportunity to learn from an experienced entrepreneur who runs a small and medium-sized enterprise (SME) in another EU country, enables the exchange of experience between new and experienced entrepreneurs, as well as facilitates access to new markets and the search for potential business partners.

Further information about this pilot project is available at:  
[http://ec.europa.eu/enterprise/entrepreneurship/support\\_measures/erasmus/index.htm](http://ec.europa.eu/enterprise/entrepreneurship/support_measures/erasmus/index.htm)

### **Leonardo da Vinci**

The Leonardo da Vinci scheme is for professional and vocational training. By funding placements, it allows trainees and apprentices to complete part of their training in another European country, helping them acquire new skills and improving their chances of finding work. It is open to any organisation which is involved in vocational training so if this interests you, you should speak to your employer or college about applying.

For example, a group of catering and hospitality students from Angus College spent two weeks in Spain and the Czech Republic as part of a Leonardo Mobility project where they had the opportunity to work alongside experienced chefs and front of house staff in hotels, restaurants, cafes and a bakery and participate in practical training classes held at partner colleges, giving them the chance to learn about local cooking techniques, cuisine and produce.

Or then there are the sports development specialists from North Glasgow College who received funding to go to Lithuania for a week to visit the Lithuanian Football Federation. They observed coaching sessions and exchanged knowledge about effective football coaching methods as well as compared football coaching accreditation courses across varying levels, for example, school and professional. They also explored the possibility of linking up again in the future to deliver joint football coaching courses and host student exchanges.

See [www.leonardo.org.uk](http://www.leonardo.org.uk) for full details about the scheme itself and how to apply.

### **Comenius**

This is an EU exchange scheme for school pupils and teachers. It covers the 27 EU Member States plus Iceland, Norway, Liechtenstein and Turkey.

Any school, whether it is at nursery, primary or secondary level, or further education establishments can be involved in a Comenius school partnership. Essentially, it provides schools with the opportunity to link up with another school anywhere in the EU and the scheme usually lasts for two years. This can be done either on a bilateral (involving two schools) or on a multilateral basis (with at least three schools) from at least three different European countries. Central to the partnership scheme is the opportunity for pupils, students, teachers and staff to work together on joint projects.

Part of it also involves a 10 day exchange and is a valuable opportunity for meeting new people, learning about another school, language learning, getting to know a new culture and taste new food not to mention travelling to another EU country.

Comenius also funds other projects such as the ones listed below:

**Comenius Regio Partnerships**, to be introduced from 2009, enabling local authorities from different regions across Europe to work together on topics of mutual interest to strengthen community partnerships.

**Comenius In-service Training** provides European in-service training for staff involved in school

education and opportunities for trainee teachers. It also provides the opportunity to develop teaching resources.

**Comenius Assistants** are trainee teachers who are placed in schools and colleges across Europe. They can help to enhance the European and cultural dimension across the curriculum, as well as offer classes in their own language. Placements may be from three to ten months.

Further information about how to apply for funding under the Comenius exchange scheme, deadline for applications, types of projects financed, etc is available on the British Council website at: <http://www.britishcouncil.org/comenius.htm>

eTwinning is a great way to find partners for Comenius projects since it enables you to work with other schools in Europe on a range of internet based curriculum projects. eTwinning is part of Comenius and supports online partnership links. Visit [www.britishcouncil.org/etwinning](http://www.britishcouncil.org/etwinning) to get involved.

<http://www.etwinning.net/en/pub/index.htm>

[http://www.etwinning.net/en/pub/getting\\_started.htm](http://www.etwinning.net/en/pub/getting_started.htm)

### **Grundtvig**

It is open to any UK organisation involved in adult education that wants to work with European partners.

The programme can help fund joint partnerships and training opportunities for adult education organisations, teachers and learners in any of the 31 participating countries (the 27 EU Member States, Iceland, Norway, Liechtenstein and Turkey). It targets adults (over 25 years) and 16-24 year olds who are no longer in the formal education system.

It covers all types of adult education, providing assistance for people who perhaps left school without any basic qualifications, support immigrants with their language learning and active citizenship, provide parental education to vulnerable families as well as supporting people with disabilities by providing them with alternative educational methods through music and sport.

For details about the Grundtvig programme and how to apply for funding through this programme are available at the website below:

<http://www.grundtvig.org.uk>

### **The EU Youth in Action Programme**

This programme provides a range of international opportunities for young Scots to get involved in. It is open to anyone aged 15-28 (and in some cases 13-30), youth groups, youth workers and allows you to go abroad for six months to a year, all expenses paid, including accommodation which is also organised for you, in order to develop your skills for the future and take part in local projects carrying out invaluable volunteering work.

**Youth for Europe** supports the exchange of youth groups from different countries which can be based on various themes, such as art, sport or the environment. It also encourages young people's own initiatives.

**European Voluntary Service** supports young people to spend up to one year in a country other

than their own to participate in volunteering activities that could involve environmental or culture projects.

**Youth in the World** supports projects between young people in the EU and in neighbouring countries such as Russia and the Western Balkans, as well as those in the Mediterranean region, the Caucasus and Latin America.

**Youth supports systems** back the operation of youth non-governmental organisations (YNGOs) and their networking and the work of the EU Youth Forum, the training of youth workers and youth leaders, youth information activities.

**Support for European cooperation in the youth field** organises structured dialogue between young people themselves, youth workers, youth organisations and policy-makers. It supports youth seminars, networks and policy cooperation, e.g., with the Council of Europe.

If you are interested in taking part in any European or international youth exchanges then get in touch with the British Council Connect Youth – this is the UK's National Agency for the Youth in Action Programme and will provide you with the necessary advice and information to get you started.

<http://www.britishcouncil.org/connectyouth-programmes-youth-in-action.htm>

## POST DOCTORAL RESEARCH

Every researcher in the EU has the right to take up training and mobility opportunities in Europe funded by scholarships, grants, etc. under national and EU schemes, such as for example the **Framework Seven programme for research and development (FP7)**.

[http://cordis.europa.eu/fp7/home\\_en.html](http://cordis.europa.eu/fp7/home_en.html)

Of particular interest within FP7 is the **People** programme which provides EU funding to support the training and career development of researchers. It incorporates what are known as the “Marie Curie Actions”. Further details about this programme are available at:

[http://cordis.europa.eu/fp7/people/home\\_en.html](http://cordis.europa.eu/fp7/people/home_en.html)

To boost research and development within Europe and help facilitate the mobility of Europe's researchers the EU is keen to create a European Research Area and in May 2008 the European Commission proposed the introduction of a European Partnership between the EU and the Member States for Researchers by 2010. Such a proposed Partnership covers a number of issues including open recruitment by national research institutions of all EU researchers, the portability of grants, improved social security and transferability of pension rights, better employment and working conditions linked to contractual terms and salaries and improved training and career development.

MEPs are currently considering this proposal and further information is available at:

[http://ec.europa.eu/research/era/index\\_en.html](http://ec.europa.eu/research/era/index_en.html)

The **EURAXESS Services** is a network of more than 200 centres located in 35 European countries.

If you are a mobile researcher, **EURAXESS Services** offers you free assistance to help you and your family relocate to another EU country. There is information about finding accommodation, day care

and schooling, language courses, intellectual property rights, recognition of qualifications, salaries and taxation, social and cultural aspects, social security, pension rights and healthcare, visas and work permits.

It also provides a free one-stop shop listing research jobs and funding opportunities in Europe as well as setting out what your rights and obligations are as a researcher.

For more details about the researcher's mobility portal see:

[http://ec.europa.eu/euraxess/index\\_en.cfm](http://ec.europa.eu/euraxess/index_en.cfm)

For general information on the study and training opportunities available in Europe take a look at the "Ploteus" website. It aims to help students, job seekers, workers, parents, guidance counsellors and teachers to find out information about studying in Europe. In addition, it sets out the different schemes available, how to access funding, as well as giving you advice about moving abroad.

<http://ec.europa.eu/ploteus/home.jsp?language=en>.

## OTHER RIGHTS

### Exercising Your Rights – voting and standing for election

You have political rights as an EU citizen. This means that if you are aged 18 years and over you have the right to vote and to stand as a candidate in the municipal (local) elections of any EU country in which you are presently living and working under the same conditions as nationals of that country. It is important to note here that you do not automatically lose your vote back home if you vote in the new country.

You also have the right to vote and stand as a candidate in European elections when you are living and working in another EU country. However, to do so you must register on the electoral role. You will automatically lose your vote back home if you vote in the new country.

### Right to petition the European Parliament

As an EU citizen you have the right to petition the European Parliament by sending a written request or complaint about any subject that the EU deals with and which affects you directly, such as:

- environmental matters, consumer protection,
- free movement of persons, goods and services, internal market,
- employment issues and social policy,
- recognition of professional qualifications, or
- any problem relating to the implementation of EU law.

In the European Parliament, the Committee on Petitions examines such complaints and decides what action is appropriate.

See <http://www.europarl.europa.eu/parliament/public/staticDisplay.do?id=49> for advice on how to submit a petition.

## **Complaining to the EU Ombudsman**

You have the right to make a complaint to the European Ombudsman about poor administration or wrong doing by the European institutions. The complaint could be about administrative irregularities, unfairness, discrimination, abuse of power, lack of, or refusal to provide, information or unnecessary delay.

For more information see:

[www.ombudsman.europa.eu](http://www.ombudsman.europa.eu)

## **GETTING IN TOUCH**

### **Europe Direct: your direct line to the EU.**

Single telephone number from anywhere in the EU:

00 800 6 7 8 9 10 11

or e-mail via <http://europa.eu/europedirect/>

If you need any advice about practical problems to do with exercising your rights anywhere within the EU you can call a service free of charge called Europe Direct. This is your direct line to the EU.

During opening hours (9h00-18h30 CET on weekdays) you can dial the telephone number: 00 800 6 7 8 9 10 11 or call the standard number 00 32 2 299 96 96 from anywhere in the world (normal charges apply), or you can email by following the link on the Europa website below:

[www.ec.europa.eu/europedirect](http://www.ec.europa.eu/europedirect)

You can also contact the Europe Direct network of local information outlets, which act as an interface between the EU and its citizens at local level.

## **PRACTICAL INFORMATION ON EU RIGHTS AND OPPORTUNITIES**

The “Your Europe” website provides practical information on living, working, studying, and doing business in the EU.

<http://europa.eu/youreurope/>

## **PERSONALISED ADVICE SERVICES**

The Citizens Signpost Service is a free, personalised advice service provided by legal experts on your practical rights as an EU citizen which can help you if, for example, you are moving to another EU country and are having problems with registering your car or obtaining social security cover.

<http://ec.europa.eu/citizensrights/>

## EU PROBLEM-SOLVING NETWORKS

Solvit provides help in correcting the misapplication of EU law by a public administration in another EU country.

<http://europa.eu/solvit>

**FIN-NET:** out-of-court complaints network for financial services.

[http://ec.europa.eu/internal\\_market/finservices-retail/finnet/index\\_en.htm](http://ec.europa.eu/internal_market/finservices-retail/finnet/index_en.htm)

## CONCLUDING COMMENTS

So, Europe is your oyster and it's up to you to fill your plate and make the most of the opportunities that are available at your feet. I hope that you have found this paper to be a useful guide. It should only be viewed as a starting point, and any errors if found are my own responsibility.

If you are ever in Brussels be sure to say hello and if I or any of my SNP colleagues can help then please get in touch.

Bon voyage



**Alyn Smith**

**SNP Member of the European Parliament for Scotland**

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*The views expressed in this guide are for information only and the writers assume no responsibility for the accuracy of any particular statement and accepts no liability for any loss or damage which may arise from reliance on the information contained in this guide.*

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