



Group of the Progressive Alliance of Socialists & Democrats in the European Parliament European Parliamentary Labour Party



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About Arlene McCarthy

Arlene McCarthy was first elected to the European Parliament in 1994 and has been the Labour MEP for the North West since 1999.

Arlene was the first Labour woman elected President of the European Parliament's Internal Market and Consumer Protection Committee. She led the Parliament's negotiations on new laws on mobile phone roaming charges, unfair commercial practices, toy safety and a ban on the cruel trade in cat and dog fur.

Since 2009 Arlene has been Vice-President of the Economic and Monetary Affairs Committee where she has been responsible for new rules on bank capital requirements and steered through the new law on market abuse in the wake of the LIBOR crisis.

Arlene was the Parliament's key negotiator on the transparency law for the extractive industries.

Arlene is a fellow of the Industry and Parliament Trust and was named one of the top 100 influential women in European finance in 2010, 2011 and 2012.

A graduate of the Police Service Parliamentary Scheme, Arlene worked with Greater Manchester Police's Armed Crime Unit to introduce a major reform to EU law on gun control to tackle the illegal supply of convertible weapons to the UK.

Arlene has led on campaigns to combat internet child abuse and to introduce an EU-wide missing children hotline.

Arlene is also an active supporter of football in the community and secured additional funding for the Premier League and Football Foundation's Kickz project.



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From the opening up of the single market in services, cutting customs red tape for business, to updating toy safety laws and protecting our consumers from timeshare scams, in my role as President of the Internal Market and Consumer Protection Committee and Vice-President of the Economic and Monetary Affairs Committee, I have had the privilege to be at the table negotiating and shaping key EU laws for Britain, for our citizens and our businesses.

Reporting on the EU in the British media is dominated by negative, anti-European stories, myths and half-truths. Of course, national governments, just like the EU, sometimes get it wrong. Who knew that a British company was prevented from labelling jam as 'jam' not because of an EU rule but as a result of a careless and cavalier implementation of European law by the UK Government.

Sadly, too much of what is positive about our membership goes unreported and is therefore poorly understood by the public. We should neither idolise nor demonise our membership of the EU, but view our engagement through the hard-headed pragmatic prism of what is good for Britain, our economy, our national interest and our citizens. That requires us, as legislators and negotiators, to actively and constructively argue for reform to improve the functioning of Europe while respecting the prerogative for national governments to make and enforce their own laws. We need to persuade our allies and partners in Europe to see the common sense in our approach to reform.

Influencing and shaping the future of the EU in Britain's national interest cannot be achieved by wielding vetoes or through a policy of splendid isolation. We owe it to our citizens and

businesses to get the most out of our membership of the EU. I hope that this information helps you understand what can and has been achieved through a positive and constructive engagement in Europe.

> It is important that we look at the facts of our membership of the European Union, not the fiction that some would have us believe. The debate on Europe will rage for years to come. I believe that the choice is a simple one between a 'Great Britain' influencing global change from the centre of Europe or a 'little Britain' relegated to the sidelines.

Arlene McCarthy MEP

Consumer matters

The EU single market is made up of 500 million consumers and is one of the largest retail markets in the world. From buying clothes to renting a car, consumers benefit from the protection afforded by EU laws. Consumers can make choices based on clear information and have access to redress in case of a dispute.

Online shopping: 73% of UK consumers shop online. Under EU law the price including taxes and any charges must be clearly marked. The buyer has the right to return the purchase within seven days of receiving it and the seller must provide a refund within 30 days. DID YOU KNOW? The EU introduced a rapid alert system called RAPEX to prevent dangerous products from being marketed. In 2006 RAPEX was used to ban dangerous cigarette lighters which were unsafe for children.

Repair, replace or refund: If a product is faulty or does not appear as advertised, you are entitled to receive a free repair or a replacement within the first two years. If a repair or replacement isn't possible then you are entitled to ask for a full refund or price reduction.

Rogue traders: The EU law on Unfair Commercial Practices bans the use of aggressive and misleading selling. Unfair practices such as scam prize draws and the exploitation of vulnerable consumers, such as children and the elderly, are also prohibited.

Safe toys: In 2009 the EU introduced tough new toy safety standards banning the use of chemicals in toys which can cause cancer or be toxic to reproduction. The law also bans the use of toxic elements such as lead, mercury and chromium in toy production, as well as the use of allergenic fragrances.

Credit card fees: From 2014, under new rules, traders must ensure that any payment surcharges are representative of the actual processing costs involved and they do not charge more than this.

Get the facts:

	A no-nonsense guide to EU rules for UK citizens http://www.the-eu-and-me.org.uk/
F act	The average UK consumer saves around £480 per year as a result of competition in the EU single market driving down the price of goods and services
Fact	In 2012, European Consumer Centres handled more than 72,000 enquiries from EU consumers - more than half of these enquiries concerned purchases made in another EU country, Norway or Iceland
Seful link	Visit the UK European Consumer Centre's website to find out more http://www.ukecc.net/
Seful link	Visit the "Is it fair?" website which explains in simple terms what marketing practices are allowed in the EU http://www.isitfair.eu/

We support and encourage any action which assists consumers get the information they need to make an informed decision to buy timeshare. The directive will also prevent the fraudulent practices which have so damaged the industry.

TATOC Chief **Harry Taylor** reacting to the European Parliament vote on the EU wide timeshare law in Timeshare Magazine. Ist edition. 2008. DID YOU KNOW?

European Consumer Centres (ECC) offer consumers across the EU free advice and assistance on purchases they've made across Europe. They can also assist if you need to make a complaint against a seller in another country.

Health and the environment

Whether it's the air we breathe, the water we drink or the food we eat, EU laws are improving our quality of life.

Protecting UK citizens' health and the environment:

Food labelling: Eight out of ten UK consumers want to know more about how their food is produced, EU laws ensure that food labels are clear and accurate and help British consumers make informed choices when they are shopping. The number of children suffering from serious food allergies rose 700% between 1990 and 2004. From December 2014 all allergens will have to be clearly marked on packaging and menus.

Animal welfare: The welfare of animals is important to 79% of British shoppers. EU rules ensure a high level of welfare for farm animals, with a cut to eight hour limits on journey time while being transported. Following popular campaigning by the UK public in 2006 the EU banned the import, export and sale of cat and dog fur in the EU, and in 2010 the importing of seal products was also banned.

Restrictions on harmful pesticides: Responding to widespread concern about the world wide collapse in the bee population, the EU has put a two year restriction on three pesticides found to be harmful to bees.

Patient safety: Following the PIP breast implant scandal, believed to have affected around 47,000 women in the UK, the EU has introduced stronger regulation of medical devices such as pacemakers and hip replacements. The EU also enhances patient safety by enabling national governments to share information on the qualifications of medical practitioners working abroad.

Cutting greenhouse gases: Fluorinated or F-gases commonly used in fridges and car airconditioning systems have been cut by EU law. The law phased out fluorinated gases with a GWP of more than 150 in new cars from 2011 and from all vehicles by 2017.

Clean bathing water: Since 1976 EU laws have been driving up standards on British beaches. Many of our seaside tourist resorts can now fly the EU 'clean beach' flag.

Electrical waste: The Waste of Electrical and Electronic Equipment Directive (WEEE) means that producers have to collect and recycle the electrical scrap that results from their products. Previously 90% of such waste had gone into incineration or landfill.

Get the facts:



Professor Sir Graeme Catto.

GMC President at a meeting with MEPs in the European Parliament



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Fighting crime

Crime and terrorism does not stop at the UK's borders. Co-operation between European police forces to tackle the threat of organised crime, drug smuggling, human trafficking and terrorism is therefore essential.

Co-ordinated action to fight crime:

The European Arrest Warrant: Since 2004, the European Arrest Warrant (EAW) has replaced lengthy extradition procedures between EU Member States, cutting the time from six weeks to six days. The new simpler and speedier procedure was used to catch one of the failed London bombers after he fled the UK for Italy and has been used to return rapists and murderers who had fled justice in the UK.

Convertible weapons: An EU law on the control and supply of weapons is helping fight crime on our streets by cutting the supply of illegal weapons to gangs. The 2010 law cracked down on the supply and movement of convertible hand guns which have been linked to deaths of young people in the UK.

Keeping children safe online: It is estimated that more than one million images of children subjected to sexual abuse and exploitation are currently online. The EU brought in a tough law for offences relating to sexual abuse committed against children, the sexual exploitation of children and child pornography. The EU is also working with national governments to establish dedicated law enforcement units for these crimes in all countries, and to make it easier to initiate joint cross-border police investigations.

Protecting victims of crime: 30 million serious crimes are reported to the police each year in the EU. Across the EU, victims are entitled to support, protection and information throughout the duration of an investigation or trial. Victims also now have the right to compensation in other EU Member States.

Get the facts:

Useful link	Visit the European Commission's Criminal Justice page http://ec.europa.eu/justice/criminal/
Seful link	Need assistance? Visit the E-Justice portal for information on rights and the justice systems of other Member States https://e-justice.europa.eu/home.do?action=home
Fact	In 2010 the UK used the European Arrest Warrant to extradite 145 individuals from other EU Member States to face criminal prosecution for crimes committed in the UK
There can be little doubt that the European Arrest Warrant is much quicker,	

simpler and cheaper and the exercise of justice is more efficient and effective with forces in several countries co-operating.

Commander Allan Gibson,

Spokesperson for the Association of Chief Police Officers, The Guardian, 29th September 2012



Working life

Technology, mobile working and intense global competition in markets has transformed the workplace but this should not be at the expense of downgrading working conditions.

With high levels of unemployment and rising numbers of citizens in temporary work as a result of the financial crisis, it is even more important to offer British workers the high level of protection in EU law.

Employment ministers across Europe have introduced protections at work:

A working week of 48 hours, employees can opt to work for longer but no-one can be forced to do this.

Four weeks paid annual holiday for part-time and temporary workers on a pro-rata basis.

Working women have the right to at least 14 weeks **maternity leave** and to protection from dismissal for being pregnant.

European Union law also protects the **health and safety of workers** including measures to protect workers from asbestos, industrial deafness and vibration related injury.

The European Youth Guarantee gives young people under the age of 25, in areas of high youth unemployment, an offer of a job, an apprenticeship or further training within four months of unemployment or completed education.

Get the facts:



Visit the European Commission's Employment, Social Affairs and Inclusion page **http://ec.europa.eu/social/**

For more detailed information on employment rights visit http://europa.eu/legislation_summaries/employment_and_ social_policy/employment_rights_and_work_organisation/

Most of the advances in employment protection law over the past 30 years since the UK joined the European Community (EC) in 1973 have been the result of European Union (EU) legislation. Without European law, would there be employment rights in the UK to equal pay, equal treatment in employment, consultation over collective dismissals, protection in transfers of undertakings, protection against a two-tier workforce in privatisation, European works councils, paid annual leave and working time restrictions, parental leave, equal treatment for part-timers and workers on fixed-term contracts?



Brian Bercusson,

Professor of European Social and Labour Law at King's College London



Travelling in the EU

Each year 25 million British people go on holiday to other EU countries. Wherever you travel in the EU your rights are protected.

Package holidays: 48% of Brits who went on holiday in 2012 booked their trip as a package. EU package holiday rules protect British holiday makers and give them the right to transfer their package and the right to cancel their holiday if it is not as advertised.

KNOW? If you are travelling outside of the EU and there is no UK embassy, you are entitled to consular protection from the embassy of any other EU Member State.

DID YOU

Timeshare touts: Consumers are protected when buying a timeshare. Buyers have the right to withdraw from their contract within 14 days of signing it and no deposits or advance payments are permitted before this "cooling off" period has ended. Buyers are entitled to receive detailed information in advance of the sale helping them to distinguish the genuine deals from the scams.

Using your mobile phone: EU roaming rules mean the cost of using your mobile in Europe has significantly dropped since 2007. The cost of calls, texts and data roaming has dropped by over 80%.

Passenger rights: When travelling by air, passengers have the right to compensation if their flight is cancelled or delayed. Disabled passengers have special rights to assistance free of charge in airports.



The European Health Insurance Card: Since 2006 EU citizens have been able to apply for a free European Health Insurance Card (EHIC) which gives them access to state-provided healthcare when travelling in the EU, Iceland, Lichtenstein, Norway and Switzerland. Should you need medical treatment, carrying an EHIC lets you access state healthcare at a reduced cost or sometimes for free. You can find more information about what is covered in each country and apply for your EHIC online at: http://www.ehic.org.uk/

Get the facts:

Useful link	Visit the European Commission's website for more information about passenger rights http://ec.europa.eu/transport/passenger-rights/en/
Fact	In 1992 less than 1% of EU citizens used a mobile phone - by 2012 100% of citizens were using mobile phones
Fact	EU roaming rules mean that an average family on holiday abroad will save up to \pounds 200 (around £166) when using their mobiles

66 The European Parliament has ensured that consumers enjoying a holiday abroad this summer will not be shocked by extortionate phone bills when they return home and this is to be warmly welcomed. Using your mobile phone abroad should not cost much more than using it in our own country: it is the same technology and in many instances even the same company.

Monique Goyens,

BEUC Director General reacting to news of a new EU wide law on mobile phone roaming in April 2009.



Business and the single market

The single market, made up of 500 million consumers and worth ± 12 trillion, is a big boost to UK trade, jobs and growth. Eight out of the UK's ten main export markets are EU Member States and around half of all UK exports, goods and services are destined for other EU countries, supporting 3.5 million jobs in the UK.

Backing British business:

SMEs: 99% of businesses in the EU are SMEs. EU legislation, such as the Small Business Act, has reduced the administrative burden of running a business for SMEs. EU rules have also simplified the procedure for setting up companies. In 2012 the average time it took to launch a start-up was 5.4 days at a cost of €372 (around £309).

Action against late payments: In January 2013, it was revealed £36.5 billion is owed to UK small businesses - that's about £30,000 each. The European Payment Order assists businesses and consumers in recovering debts owed to them across the EU. The law helps businesses avoid costly court cases and legal fees. Businesses who receive late payments are automatically entitled to compensation for recovery costs.

Counterfeit goods: 114 million counterfeit and pirated goods - including fake medicines - were seized across the EU in 2011, presenting a serious risk to consumers' health and undermining legitimate businesses. Customs law protects consumers and businesses.

Dispute resolution: When disputes arise between consumers and traders, a new EU law that comes into effect in 2015 will ensure that businesses are able to turn to quality, low cost and speedy dispute resolution. For an online trader and consumer based in different Member States their dispute will be able to be dealt with online.

Access to free, personalised support: UK businesses are entitled to free assistance and advice from an extensive network of business experts. These networks can advise on a wide range of issues, from accessing finance and tax reimbursements to protecting your intellectual property rights when doing business in China.

Get the facts:

Suseful link	Visit the "Your Europe" website for a practical guide to doing business in Europe http://europa.eu/youreurope/business/
Fact	100,000 UK companies export to other EU countries - 94,000 of these are SMEs
Fact	Between 1992 and 2010 the value of goods traded between EU countries rose from €800 billion to €2538 billion
Fact	80% of British businesses think that access to the EU's single market delivers concrete benefits to them
Fact	EU customs laws make it easier for UK companies to do business in Europe. In 2011, 8.9 million customs declarations were filed every second - amounting to €3300 billion worth of goods

It's a breeze doing business in Europe. Paperwork is straightforward, there is lots of help and support. There are no trade barriers or customs issues, we have fewer problems shipping into Germany than we sometimes have shipping goods around the UK. EU legislation has simplified things enormously.

Tony Hague,

Managing Director of PP Electrical Systems in the West Midlands. Quoted in the Guardian, Britain in the EU. January 25th 2012.

Reforming the EU financial system

The UK's status as a global leader in financial services provides skills, experience and talent as the EU's key financial hub.

Between 2007 and 2009 the global financial system experienced its worst crisis in almost 80 years with banks worldwide facing losses of more than \$2 trillion. The G20 responded with a global reform programme to inject trust and confidence back into the markets and support the industry in fulfilling its essential role of creating jobs and growth.

The UK has reaped enormous benefits from the EU single market. It is the biggest market for UK exports of financial services and the largest market for UK legal services. The UK's financial services hub is an entry point for non-EU companies to the single market bringing an added value of $\pounds 10$ trillion.

The EU and London cannot retain a competitive edge and attract business in global markets by being a weak, unregulated zone. Europe has embarked on a programme designed to implement the G20 reforms and ensure our banking and financial systems are stable, safe and serve the needs of citizens and the real economy.

Responsible remuneration: The banking model before the crisis, driven by short term profits earned by excessive risk taking, was unsustainable following taxpayer funded bailouts. In 2010 the EU put in place rules ensuring that bonuses were deferred, could be clawed back and that cash bonuses were limited. These rules were designed to makes banks safer and more accountable by forcing them to consider the long term risk of investments.

Stronger capital reserves for banks: Banks were undercapitalised when the crisis hit leading to taxpayer bailouts. Banks must now hold more and safer capital against risky investments.

Making the system work for consumers: Deposit guarantee schemes provide compensation for depositors if a bank or other type of deposit taker goes bust. These rules protect EU depositors who are guaranteed up to $\pounds 100,000$ (around £85,000) and give consumers confidence that their money is safe wherever they bank in the EU.

Market abuse: EU rules have been brought in to tackle market abuse and help restore much needed trust and confidence in financial markets. The LIBOR crisis demonstrated the extent to which markets can be manipulated for profit and personal gain. The rules aim to capture potential and emerging instances of insider trading and market abuse in the fast moving, hi-tech global financial system and ensure that those who commit market abuse in the EU face the full force of the law, including criminal sanctions.

Get the facts:

Fact

Foreign companies often consider locating in the UK as their passport to the EU market of 500 million consumers. 40% of finance firms cited access to European markets as a core reason for choosing London

If the UK were to be marginalised within the EU or excluded from its decision-making, London would lose its attraction as a pole in the continent's economic and political development. The single market would lose one of its strongest and most reliable champions.

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Jo Johnson MP,

Britain must defend the Single Market, Centre for European Reform Essay June 2012

Investing in our regions and cities

All UK regions benefit from European regional development and social funds. Private sector and public sector match funding tops up and maximises EU investment to support job creation, training and infrastructure.

In the North West alone, a northern industrial region of seven million and the UK's second biggest exporter to the EU's single market, EU funding gives a much needed boost to jobs and growth:

EU Structural Funds in the North West

- The economy of the North West has increased by at least £2.3 billion each year due to EU funding activity within the region
- Regional funds have helped create 56,800 jobs in the North West
- 127,000 people have gained a new qualification thanks to EU funding in the region
- EU funding has helped 9,100 new North West business start-ups

New media	The Sharp Project: A ground breaking project providing affordable, flexible office space aiming to help boost the local creative and digital sector. The project received £3 million in EU funds.
Research & Development	Graphene Hub: The EU is investing £23 million in the UK in order to establish a world leading scientific research and commercial centre for graphene in Manchester.
Tourism & Heritage	 Kings Dock: EU funds have been invested in the North West's heritage, part-funding (£55 million) the regeneration of the Kings Dock area. European Capital of Culture 2008: Liverpool's year as European Capital of Culture saw 15 million visitors visit the city's arts venues and events - an increase of 30% on the previous year. This amounted to a £800 million boost to the North West's economy and put Liverpool firmly on the tourist map.
Business	Connecting Cheshire: A £28.5 million project (£13.6 million from European Regional Development Funds) to bring super fast broadband to Cheshire.

Transport

The North West electrification project: £4 million of EU funds is helping to improve vital freight and passenger links on the railway network in the North West region. **Manchester Metrolink:** Phase one and two of the original Metrolink build received over £23 million of European funds. The European Investment Bank (EIB) has now provided a £500 million loan to fund the further expansion of Manchester's Metrolink system. The investment was the largest in public transport outside London.

Get the facts:



money by the European Regional Development Fund, which will pave the way for the National Graphene Institute. Graphene has the potential to revolutionise so many different areas of our lives, and it is fantastic that the Government and the European Commission have recognised that with their important investments.

Professor Kostya Novoselov,

Nobel Prize winning scientist who discovered Graphene responding to news that the Graphene Hub was to receive European Funding, March 2013

In or out of the EU?

The EU is the largest economy in the world, making up 25% of the global economy. Other alternative models of cooperation with the EU exist but if the UK left the EU - to become part of the European Economic Area (EEA), like Norway or the European Free Trade Association (EFTA), like Switzerland - it would still have to implement EU laws, particularly those with a significant impact on its economy such as financial services and employment rules. The UK then, like Switzerland and Norway, would have no power to shape the rules.

The European Economic Area (EEA) unites the EU Member States and the three EEA EFTA States (Iceland, Liechtenstein, and Norway) into an internal market governed by the same basic rules.

Why can't Britain be like Norway? Norway is a member of the EEA but not the European Union. This means that in order to access the single market Norway has to adopt EU single market rules without having any say in how they are made.

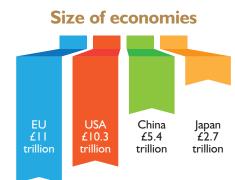
It is estimated that Norway is implementing around 75% of EU laws and yet is not represented in negotiations with the Commission or the European Council.

Norway currently pays about €340 million per annum for its membership of EFTA and is estimated to be the 10th highest contributor to the EU budget, despite not being a member. The European Free Trade Association (EFTA) is an intergovernmental organisation set up for the promotion of free trade and economic integration to the benefit of its four Member States: Iceland, Liechtenstein, Norway and Switzerland.

Why can't Britain be like Switzerland? Switzerland is a member of EFTA but it is not a member of the EEA like Norway. Therefore negotiations with Switzerland are conducted on a 'bilateral' basis - between Switzerland and the EU.

If the UK were to leave the single market and join EFTA it would need to reach a comprehensive agreement with the EU on market access for financial services. Switzerland has so far not been able to achieve any significant agreements with the EU in relation to financial services.

In the absence of an agreement between the UK and EU as a whole, the UK would have to begin negotiations with 27 different Member States in the hope of trading with our closest neighbours after an exit.



The British car industry could suffer an estimated 4% hike in tariffs on sales to the European single market if we were outside the EU. Japanese car makers based in Britain would find sales to the EU more expensive and may consider moving production to continental Europe, to be inside the single market.

British agricultural products outside the EU could be more expensive as a result of other EU states introducing new tariffs and import taxes, which could increase by 55%.

UK businesses could lose the advantages and cost reduction of customs free access for their goods to or from the EU.

Better off in the EU

The UK is a magnet for foreign companies looking for a location for their EU headquarters. Roughly half of all European headquarters of non-EU firms are based in the UK - more than those in Germany, France, Switzerland and the Netherlands put together.

Over 50% of companies investing in the UK cite membership of the single market as a core reason for investing in the UK.

3.5 million jobs in the UK are reliant on the single market - that's equal to one in every ten UK jobs.

Over 50% of foreign direct investment to the UK comes from other EU Member States and is worth \pounds 351 billion a year.

Over the last 30 years, the growth in free trade within the EU has generated around \pounds 3,000 extra income per UK household.

The economic case to stay in the EU is overwhelming....To Britain, membership is estimated to be worth between £31bn and £92bn per year in income gains, or between £1,200 to £3,500 for every household..... What we should now be doing is fighting hard to deliver a more competitive Europe, to combat the criticism of those that champion our departure.

President of the Confederation of British Industry, the chairs of BT, Deloitte, Lloyds and Centrica, and Virgin Group boss **Sir Richard Branson** (in a letter to The Independent newspaper)

Arlene McCarthy Labour MEP for the North West

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