# POLAND

### Act of 23 August 2007 on combating unfair commercial practices

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## CHAPTER 3 (CIVIL LIABILITY)

#### Article 12

(1) In the case of unfair commercial practices, the consumer whose interest has been jeopardized or violated, may request that:

1) such a practice be discontinued;

2) the effects of such a practice be removed;

3) a single or multiple statement of appropriate content and appropriate form be made;

4) <u>the damage as per general terms and conditions be redressed</u> and, in particular, to <u>request that the</u> <u>contract be cancelled and the benefits mutually returned and the costs associated with the purchase</u> <u>of the product be reimbursed by the trader;</u>

5) an adequate amount of money be adjudicated for a specific social cause related to supporting the Polish culture, national heritage or consumer protection.

(2) The claims referred to in section 1(1),(3) and (5) above may also be brought by:

1) the Commissioner for Civil Rights Protection;

2) the Insurance Ombudsman;

3) a national or regional organization whose statutory objective is to protect consumer interests;

4) a district (municipal) consumer ombudsman.

#### Article 13

The burden of proof that a given commercial practice does not constitute an unfair misleading practice shall rest upon the trader charged with the use of the unfair commercial practice.

#### Article 14

The claims resulting from unfair commercial practices referred to in Article 12(1)(1-3) and (5), shall lapse upon three years. The limitation period shall commence separately for each violation.