
**Report on the implementation of the annual Action plan
NPCP 2012-2015, for the period July, 2012-June 2013**

Introduction

In order to strengthen and improve the protection of consumers in Montenegro, the authorities implement policies to protect consumers, ensuring that citizens, as consumers, are at all times informed about their consumer rights and the mechanisms for their protection. To this end, an important step in the protection of consumers, is the adoption of a third three-year National Consumer Protection Programme (2012-2015) , which follows the provisions of the existing Law on Consumer Protection, and the provisions of the new Law on Consumer Protection, which is waiting for approval.

With the experience of the previous two National Consumer Protection Programmes, the Ministry of Economy (ME), which is in charge of this area, and other relevant institutions, clearly highlighted, in the Third Schedule, the activities to be implemented in order to adjust the consumer rights in Montenegro to the European Union standards. First Annual Action Plan, which covers the period August 2012 to July 2013 involves sector activities relevant to the protection of consumer rights, the stakeholders and the time frame for the activities implementation.

The annual report on the implementation of the Action Plan for the period August 2012 - July 2013, contains an overview of the activities of relevant institutions and the method of their implementation. Commission for monitoring the implementation of the Consumer Protection Program, at the regular sessions, make conclusions with clearly defined responsibilities for the coming period and a clearly defined deadline for their implementation.

Ministry of Economy and the Commission, in order to implement the obligations set forth in the Action Plan during the reporting period, are instigated and directed the activities of all chapters of the Action Plan:

I Enforcement of consumer protection under the law on consumer protection and further improvement of the consumer protection legal system;

II Improving of the consumer protection in certain areas;

III Education and Information of consumers;

However, in spite of an ongoing initiative by the Ministry of Economy, we can conclude that some sectors, during the reporting period, were not sufficiently involved in the implementation of the planned activities, or at least did not report back to the Commission and the Ministry of Economy. In this regard, further strengthening of the coordination body responsible for the implementation of consumer policy is necessary, as well as the active engagement, not only of the Commission but also of the other responsible persons and officers of the competent authorities and representatives of other interested parties.

Implementation of activities from the Action Plan

I Achieving consumer protection in accordance with the Law on Consumer Protection and the further improvement of the legal system for consumer protection

Activities of relevant authorities and institutions in accordance with the Law on Consumer Protection and further improvement of the legal system for consumer protection, along with the dynamics of implementation of these activities, are organized in seven sections, as follows:

1. Provision of consumer protection in accordance with the Law on Consumer Protection;
2. Compliance of consumer legislation (adoption of new and revision of existing);
3. Improvement of institutional conditions for the establishment of a unified system of consumer protection at all levels and strengthening of cooperation between the entities involved in the system of care;
4. Coordination and cooperation of holders of consumer protection;
5. Further strengthening of the authorities and institutions responsible for the protection of consumers;
6. Further support to out of court settlement of consumer disputes;
7. Cooperation and further improvement of conditions for strengthening and effective functioning of consumer protection organizations (NGOs):

<i>I ENFORCEMENT OF CONSUMER PROTECTION UNDER THE LAW ON CONSUMER PROTECTION AND FURTHER IMPROVEMENT OF THE CONSUMER PROTECTION LEGAL SYSTEM</i>			
<i>Activities</i>	<i>Holders</i>		<i>Terms</i>
<i>1. Provision of consumers' protection in accordance with the Law on Consumer Protection</i>			
<i>1.1. Implementation of the Law on Consumer Protection (LCP)</i>			
<i>a) List of competent authorities for monitoring of LCP implementation</i>	<i>Inspection (inspections)</i>	<i>Directorate</i>	<i>90 days after the publication of the new LCP</i>
	<i>other authorities responsible for the supervision</i>		
<i>b) revision of the forms for supervision of data for monitoring of LCP implementation</i>	<i>Inspection (inspections)</i>	<i>Directorate</i>	<i>90 days after the publication of the new LCP</i>
	<i>other authorities responsible for the supervision</i>		

c) report on data for monitoring of LCP implementation	Inspection (inspections) other authorities responsible for the supervision	Directorate semiannually/annually
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Realization:

a) In accordance with the new Law on Consumer Protection (LCP), the Directorate of Inspection and other authorities responsible, will propose to the Government of Montenegro, the adoption of the Regulation on the basis of which the list of competent authorities to monitor implementation of the LCP will be determined, the proposal will be submitted within six months from the date of Law entry into force.

b) The Directorate of Inspection and other authorities responsible for supervising the implementation of the LCP, will, in accordance with the new Law on Consumer Protection (Article 159), review the tracking data form, nine months from the date of Law entry into force.

c) The report on data from the control of the LCP in 2012 and the first half of 2013, was submitted by following inspectorates: Market, Tourism, Agency for Electronic Communications and Postal Services.

Market Inspection - 2012

Starting from the role of the Market Inspectorate to protect consumer rights when buying goods and services, this area was a priority of the year. The subject of supervision was protection of the economic rights of consumers and consumers protection from dangerous products on the market. Monitoring is carried out in terms of fulfillment of obligations by the retailers and service providers, under the Law on consumer protection and other laws containing provisions on the protection of consumer rights, within the jurisdiction of the Market Inspectorate, and taking into consideration plans and customer complaints as well as the initiatives of other subjects referring to the area of consumer protection.

The total number of performed inspections in the area is 7,446, of which 6,791 were planned, 459 were done by orders, 196 upon initiatives-complaints. A total of 5,164 irregularities was traced, 4,809 in regular supervision, 248 by order of the Inspector General and 107 upon complaints / initiatives.

Analysis of traced irregularities shows that the most often breach of the provisions of law is related to the obligations of traders to inform consumers about the prices ie. the obligation to display prices in a way that will not lead consumers astray, 2,211; of which are 339 related to the method of displaying and notification of discounts and lowering. These are followed by the irregularities related to the labeling and marking of products, correct papers of the product on the market (1381), the obligations of retailers to give consumer readable and clear receipt with prescribed content (580), respectively, to notify the consumer about how to exercise the right to claim the purchased product (418), and irregularities related to failure or improper emphasis on other terms of sale of specific goods or categories of consumers when purchasing goods (421).

There were 47 irregularities related to prohibited behavior of traders, 7 related to obligations in respect of supporting documents for the product and warranties, 20 irregularities in the damaged goods labeling and labeling goods that are not for sale, 23 cases of disregard of the obligation to provide the consumer with guarantee, and 19 cases of disabling the right to shortage claim. There were 3 cases of the presence of goods with expired shelf life, 6 cases of non-delivery of goods to the consumer within the stipulated period, 5 cases related to notification / advertising, while 23 irregularities were other breaches.

Market Inspection - January-June 2013

The total number of inspections carried out in the area of consumer protection is 4.717, and a total number of identified irregularities is 2,934.

For irregularities in the area of consumer protection, inspectors, in 783 cases, pointed to irregularities and issued 2072 written orders to eliminate them. For offenses made, they issued 1,976 misdemeanor warrants. In one case, the request for offence proceedings was filed to the competent authority.

Health and Sanitary Inspection - 2012

In addition to the inspection of the implementation of the Law on Consumer Protection, health inspectors carry out supervision over other laws and regulations that contain provisions related to the protection of consumers. In 2012, 9091 inspections were carried out and 1191 irregularities were identified. Because of the irregularities, 325 written orders and 290 notices were issued. By misdemeanor warrants, 897 fines were charged and five requests for misdemeanor charges were filed. Control examinations showed that they acted considering notices and executive orders.

Health and Sanitary Inspection –January-June 2013

During this period, there were 4 128 inspections carried out, 1191 irregularities identified. Because of the identified, 325 executive orders were issued and 390 notices. Through misdemeanor warrants 793 fines were issued and two requests to initiate misdemeanor proceedings were submitted.

Comment:

Data from the control of the Law on Consumer Protection and other laws that contain provisions on consumer protection for other inspections are given in the appropriate fields.

1.2. Recording and monitoring of customer complaints and appeals by the competent authorities and bodies in different areas

<i>a) registration and monitoring of consumer complaints in the administrative procedure</i>	<i>Responsible inspections and other authorities</i>	<i>Continuous</i>
<i>b) registration and monitoring of consumer disputes in out of court proceedings</i>	<i>Arbitration Board</i>	<i>Continuous</i>
<i>c) registration and monitoring of consumer disputes in court proceedings</i>	<i>The Judicial Council (Secretariat of the Judicial Council)</i>	<i>Continuous</i>
<i>d) audit of forms for recording and monitoring of appeals/complaints of consumers</i>	<i>Inspection Directorate (inspections)</i> <i>other authorities responsible for monitoring</i> <i>Arbitration Board</i> <i>The Judicial Council (Secretariat), the competent courts</i>	<i>30 days after the publication of the new LCP</i>
<i>report on data from the records and monitoring of appeals/complaints of consumers</i>	<i>Competent authorities</i>	<i>semiannually/annually</i>

Realization:

a) The Directorate for inspection (Market, Tourism, Health and Sanitary, Inspectorate for Electronic Communications and Postal Services) and the Agency for Electronic Communications keep records and track consumer complaints in the administrative proceedings.

b) Arbitration Board, as the body responsible for settling disputes out of court, keeps records and track consumer disputes out of court proceedings. When submitting the Annual Report of the Board, the record of the number of consumer complaints for the previous year is submitted, too.

c) The Secretariat of the Judicial Council maintains records of consumer disputes in court.

d) The Directorate of Inspection (for each inspectorate), Arbitration Board, Secretariat of the Judicial Council and the competent courts and other authorities responsible for supervision will review the form for recording and monitoring complaints and consumer claims, six months after the date of enactment of the Law on Consumer Protection.

e) Reports on data from surveys of consumer complaints for year 2012 and January to June 2013, were submitted by the following inspectorates: Market, Tourism, Agency for Electronic Communications and Postal Services, Arbitration Board, the Ministry of Justice and the Judicial Council, the Ministry of Transport.

Market Inspection - 2012

During this period, the Market Inspection has received a total of 406 initiatives (plaints, complaints, requests), of which 215 were complaints and 27 were complaints submitted by commercial entities, 32 were institution claims, and the other were 118.

The received customer complaints reported 220 irregularities, which are mostly related to complaints (35 due to a lack of price, 51 due to damaged goods, 11 due to service shortage), and 29 complaints to enforcement of rights. Other irregularities in customer complaints (94) were related to the non-issuance of bills of purchased goods, failure to deliver goods within the agreed timeframe, non-compliance with the special conditions of sale, the unproper labeling of products

Market Inspection – January-June 2013

During this period, the Market Inspection total received 247 complaints of which 160 were consumer complaints and 1 was a complaint submitted by commercial entity, 11 were complaints filed by institutions and 75 others. In 30 cases, inspectors issued notices, and in 54 cases executive orders were issued: 41 on elimination of irregularities, 6 on the seizure of goods, 4 on placing goods out of the market. A total of 45 misdemeanor warrants were issued and there were 17 requests for misdemeanor proceedings.

Tourist Inspection - 2012

68 complaints were filed by consumers, 52 of which were resolved in favor of the consumer, while 9 complaints were forwarded to another agency because of the lack of jurisdiction.

Tourist Inspection – January-June 2013

30 complaints were filed by consumers, 28 of which were resolved in favour of the consumer, while 2 were forwarded to another entities because of the lack of jurisdiction.

Health and Sanitary Inspection 2012

In 2012, 106 complaints were filed to this inspection by the consumers, 68 of which was within the jurisdiction of sanitary inspection and 38 within the jurisdiction of health inspection. Complaints were solved in the following way: in 60 complaints within the jurisdiction of sanitary inspection irregularities were found and proceeded in accordance with the law, while the eight complaints did not assert irregularities stated therein. From 38 complaints within the jurisdiction of health inspection, 36 were resolved in favor of the consumer, and the two were forwarded to other authorities.

Health and Sanitary Inspection – January-June 2013

During this period, 55 complaints were filed by the consumer and 3 were filed by the commercial entity. During control, in 39 cases of the complaints irregularities were found and proceeded in accordance with the law while 15 complaints were unfounded, and 4 complaints are still being proceeded.

Agency for Electronic Communications and Postal Services - July 2012 - June 2013

164 user complaints, of which 161 were accepted, of which 90 were resolved in the favour of consumers, 71 were rejected and 3 complaints are not resolved.

Two lawsuits were filed to Arbitration board for resolving consumer disputes in 2012.

One consumer complaint procedure has been stopped, and it was noted by the decision on the suspension. The other plaintiff withdrew before the establishment of the Arbitration Board, because he came to an agreement with the merchant.

In the first quarter of 2013, 3 lawsuits were filed to the Arbitration Board.

Two were dropped because an agreement was reached with the merchant. The third consumer complaint procedure is in progress. According to the third consumer complaints procedure is in progress.

Secretariat of the Judicial Council stated that according to checking of database of all the courts, they found that no registered cases of consumer litigation for July-December 2012 and the January-June 2013.

Comment:

The Directorate of Inspection (Phytosanitary, Health and Sanitary, Inspection of Information Society, the Inspection of housing) did not submit data of monitoring upon consumer complaints for year 2012 and January to June 2013.

2. Compliance of legislation (the adoption of new and revision of existing regulations)

a) <i>The adoption of new Law on Consumer Protection (LCP)</i>	<i>Ministry of Economy (ME) in cooperation with the competent authorities</i>	<i>IV Q 2012</i>
b) <i>Preparation and adoption of by-laws for the LCP</i>	<i>ME Ministry of Sustainable Development and Tourism (MSDT) Inspection Directorate Other competent authorities</i>	<i>Within the time prescribed by law</i>
c) <i>Preparation and updating of the LCP (the transposition of the new Directive on consumer rights - 2011/83 / EU)</i>	<i>ME</i>	<i>II Q2013</i>
d) <i>Preparation of the Law on Advertising - transposition of the Directive / a</i>	<i>ME Ministry of Culture (MC) and competent ministries Agency for Electronic Media</i>	<i>II Q2013</i>

Realization:

a) On the Government's meeting held on 6th June 2013, draft Law on Consumer Protection was established and forwarded to the parliament for further procedure.

b) A part of the by-laws under the new Consumer Protection Act are in draft version, and will be adopted in due time.

c) Preparation and amendment of LCP – a table of adjustment was made on transposing the Directive 2011/83/EZ on consumers rights and working version of Law on alteration and amendments of the Law on Consumer Protection.

d) *Montenegrin Government, on the meeting held on 4th October 2012, when adopting Nacional Plan of Consumer Protection 2012-2015 together with the Action plan for its realization for period July 2012-June 2013, brought a Resolution No 06-2026/3 from 11th October 2012 on erasing on page 10 of the National programe, as well as on pages 21 and 26 of the Action Plan, activities related to passing the Law on Advertising. However, as these were priorities in the area of consumer protection within the IPA 2010 Project „Consumer Protection and market surveillance“, passing the Law on Advertising is provided by the Montenegrin Government Working Programe for IV Q 2013.

In September 2012, an inter-department working group was formed and, with the professional help of IPA Project „Consumer Protection and Market surveillance“ it prepared a draft law on advertising, which takes over the Directive on misleading and comparative advertising 2006/114/EEC.

Comment:

Analysis and method of transposition of the new Directive on the extra-judicial settlement of disputes, as well as regulations on resolving online disputes will be made(Directive of the European Parliament and of the Council on Alternative Dispute Resolution for consumer disputes and amending Regulation (EC) No 2006/2004 of; Directive and 2009/22/EC (Directive on consumer ADR) COM/2011/0793)

3. Improving of institutional conditions for the establishment of a unified system of consumer protection at all levels and strengthening of the cooperation between the entities involved in the system of consumer protection

a) Establishment of a Central Information System for recording and monitoring of consumer complaints in different areas (CISCC)	ME Market Inspection in cooperation with other authorities	April 2013
b) Further development of the IS for case monitoring before the Arbitration Committee	Chamber of Commerce of Montenegro Arbitration Committee (AC)	April 2013
c) Further development of the IS in the judiciary (monitoring of consumer disputes in courts)	The Judicial Council competent courts	April 2013

Realization:

a)In the organization of IPA Project „Consumer protection and market surveillance“ the Direcorate of Inspection (Market Inspection), there were workshops organised on the functioning of the future Central information system for consumer protection (CISCP). Purpose and aim of this system is to enable consumers to exercise their rights in the easiest possible way, as it is provided by EU standards, and to make receiving, handling, complaints and plaints resolving, as well as collecting statistic data for better planned activities.

b) Montenegrin Chamber of Commerce gives information on Arbitrary Board work related to resolving consumer disputes, undertaking proceedings, as well as Secretariat contact persons (who are obliged to inform consumers about the proceeding in front of the Board on www.chamber of commerce.me) data.

c)Secreteriat of Judicial Council informed the Comission that , in 2012, within already existing Judicial information system, a system monitoring consumer disputes in court was established and that in the past one-year period, by checking a database of all the courts, there were no registered cases of consumers litigation.

4. Coordination and cooperation of holders of consumer protection

a) Establishment of the Commission for monitoring the implementation of NCPP	ME	30 days after the adoption of NCPP
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<p><i>b) Strengthening of inter-agency cooperation in line with the new LCP</i></p>	<p><i>ME</i></p> <p><i>Commission for monitoring the implementation of NCPP</i></p> <p><i>Competent ministries and administrative authorities</i></p> <p><i>Local self-government bodies</i></p> <p><i>Chamber of Commerce of Montenegro</i></p> <p><i>Consumer organizations</i></p>	<p><i>Continuous</i></p>
<p><i>c) Establish a plan of activities of the Chamber of Commerce of Montenegro in promoting the consumer protection, for the period September 2012-August 2013</i></p> <p><i>- Report on the implementation</i></p>	<p><i>Chamber of Commerce of Montenegro in cooperation with the ME and NGOs</i></p>	<p><i>30 days after the adoption of NCPP</i></p> <p><i>semiannual / annual</i></p>
<p><i>d) Implementation of the Plan of activities of local self-government bodies in raising the level of consumer protection for the period September 2012 - August 2013</i></p> <p><i>- Report on the implementation (in terms of the items 1.1 C, Chapter I of the AP)</i></p>	<p><i>Ministry of Interior and Union of municipalities in coordination with stakeholders:</i></p> <p><i>MSDT</i></p> <p><i>Agency for environmental protection</i></p> <p><i>Local self-government bodies</i></p> <p><i>NGOs</i></p>	<p><i>Continuous</i></p> <p><i>semiannual / annual</i></p>

Realization:

a) After the Montenegrin Government adopted the National Program on Consumer Protection for period 2012-2015 (NPCP), in the meeting held on 4th October 2012, Ministry of Economy formed an inter-ministerial Commission to monitor the implementation of NPCP 2012-2015.

The inter-ministerial committee, coordinated by the Ministry of Economy, is composed of the representatives of the Ministry of Health, the Ministry of Agriculture and Rural Development, Ministry of Education, Ministry of Sustainable Development and Tourism, the Ministry of Information Society and Telecommunications, Ministry of Interior, the Ministry of Transport and Maritime Affairs, Inspection Directorate (market inspection, health and sanitary inspection, veterinary inspection, the information society, the inspection of housing), the Agency for Electronic Communications and Postal Services, the Central Bank of Montenegro, Chamber of Commerce of Montenegro, NGO "CEZAP" and NGO "ECOM".

b) Ministry of Economy, as responsible for consumer protection, through the Commission, coordinates the activities of the institutions responsible for consumer protection in order to strengthen inter-agency cooperation, whereby encourage and monitor the implementation of a comprehensive planned NPCP obligations in accordance with the Action Plan.

c) The Chamber of Commerce of Montenegro adopted a plan of action to promote consumer protection for the period September 2012 - August 2013. Continuously realized activities aimed at promoting consumer protection through the organization of seminars and trainings, media campaigns, as well as through other activities. For these activities the Chamber of Commerce semi-annually or annually submit a report to the Commission NPCP.

d) A preliminary report on the implementation of the Action Plan of the local government to raise the level of consumer protection for the period September 2012 - August 2013 was submitted to Commission for monitoring the implementation of NPCP, given information is in the appropriate fields.

5. Further strengthening of the bodies and institutions responsible for the protection of consumers

a) Personnel strengthening and training in the Department of Consumer Protection	ME	I Q 2013
b) Personnel strengthening and education in the consumer protection	other competent authorities	Continuous
d) Establishment of the Council for Consumer Protection and the adoption of appropriate by-law under the new LCP - adoption of the Rules of Procedure of the Council	ME in cooperation with other authorities and institutions ME	In accordance with new LCP

Realization:

a),b) The Department of Consumer Protection of the Ministry of Economy is not staffed, and the same can be said for a number of inspectorates monitoring the protection of consumers.

c) The formation of the Council for Consumer Protection and the adoption of appropriate by-law and the adoption of the Rules of Procedure of the Council, will be realized after the adoption of the Law on Consumer Protection and the time frame prescribed by law.

6. Further support to out of court resolution of consumer disputes

a) Adoption of the corresponding by law of the Arbitration Committee on the basis of a new LCP,	ME Chamber of Commerce of Montenegro	Continuous
b) Education of the Arbitration Committee members and the affirmation of the role of Arbitration Committee	ME Chamber of Commerce of Montenegro	Continuous
c) Financial support in accordance with the law	ME	In accordance with the law

Realization:

a) The adoption of the Law on Consumer Protection, is followed by the existence of an appropriate bylaw, which will more accurately and uniformly regulate functioning of the Arbitration Board. As the draft Consumer Protection Act provided a number of changes, including those related to the Arbitration Board, a bylaw regulating the Board work is being made.

The rulebook on functioning of the Arbitration Board for the Protection of consumer disputes is an act, which, in a very clear and precise manner, regulates the proceedings before the Board, and thus contributes to a simple interpretation of its provisions by the consumer.

b) Training and education of entrepreneurs is one of the main activities of the Chamber, in which a prominent place takes the area of consumer protection, so seminars, workshops and panel discussions for entrepreneurs are often organized on issues of basic consumer rights, regulations and directives of the EU in this areas. In the future, special attention will be paid to the promotion of the Arbitration Board for settlement of consumer disputes through the implementation of continuous training of entrepreneurs' on consumers rights. In future, the Commerce will provide training to designated members of the Arbitration Board.

c) The Ministry of Economy planned budget assets for the Arbitration Board in 2013.

7. Cooperation and further improvement of conditions for strengthening and effective functioning of the consumer organizations (NGOs)		
c) Support in facilitating the role of NGOs in line with the new LCP, NCPP and the AP	ME <i>local self-government</i>	<i>Continuous</i>
b) Financial support from the Budget for priority projects	ME	<i>In accordance with the law</i>
c) Facilitation of cooperation and assistance through international projects, at the request of consumer organizations	Ministry of Foreign Affairs and <i>European Integrations</i> ME <i>And other ministries responsible for customer protection</i>	<i>Continuous</i>
d) Establishment and improvement of cooperation between NGOs with relevant international organizations and institutions	NGO	<i>Continuous</i>
Realization:		
<p>a) Consumer organizations play an active role in the respective stages of preparation of laws and regulations, in the development and implementation of the Consumer Protection Program and other measures to protect consumers, the consultation in decision-making standards.</p> <p>a) The Ministry of Economy planned budget assets for financial support to consumer organizations</p> <p>b) With the aim to improve the informing of all the participants in the consumer policy, representatives of NGOs for consumer protection are involved in trainings/workshops, which are organized within the IPA Project „Consumer protection and market surveillance “.</p> <p>c) NGO "CEZAP" has cooperated with the Bulgarian National Active Consumer Association and applied for the project "European consumer Bridge", which was approved by the EC. The project planned activities that will enable consumers to become familiar with their rights and the mechanisms available to them in the exercise thereof in more efficient and easier way. Seminars are planned in order to enable a better knowledge of the new laws, raise of consumer awareness on his/her rights and the obligations of the manufacturer in this regard, and to improve cooperation between consumer organizations, state institutions and the media with the aim to improve the position of consumers in Montenegro.</p>		

II IMPROVEMENT OF THE CONSUMER PROTECTION IN CERTAIN AREAS

1. Product safety;
2. Food safety;
3. Commerce (and e-commerce);
4. Tourism and catering;
5. Public services (health services; energetics; telecommunications and postal services; utilities; housing, protection of the rights of passengers in transit);
6. Financial services (banking and other financial services; insurance services).

II IMPROVEMENT OF THE CONSUMER PROTECTION IN CERTAIN AREAS

Produce and food safety

1. Product safety

1.1. Enforcement of regulations governing product safety and market surveillance

<i>a) adoption of the annual National Program of market surveillance for 2013, based on the defined List of competencies in product groups</i>	<i>Coordinating body Inspection Directorate and other competent authorities</i>	<i>IV Q 2012</i>
<i>b) Records of legislation in this area</i>	<i>Coordinating body Inspection Directorate</i>	<i>November, 2012</i>
<i>c) Determining the form of monitoring data from market surveillance</i>	<i>Inspection Directorate and other competent authorities</i>	<i>October, 2012</i>
<i>d) Report on data from market surveillance (in terms of the items 1.1 C, Chapter I of the AP)</i>	<i>Inspection Directorate and other competent authorities</i>	<i>semiannual/annual</i>
<i>e) Recording and processing of appeals and complaints for the area of product safety (in terms of the item 1.2.d, Chapter I of the AP)</i>	<i>Inspection Directorate and other competent authorities</i>	<i>Continuous</i>

Realization:

a) At the tenth meeting of the Coordinating body for market control, the National Programme for Market Surveillance in 2013 was adopted, which included a total of six Inspections (Market Inspection, Health and Sanitary, Metrology, Environmental, Inspection for Electronic Communications and Postal Services and Phytosanitary Administration). On the basis of the national program 21 products will be controlled.

b) The meetings of the Coordinating body for market Surveillance, records on regulations were kept in the area of market Surveillance. The Draft Law on Market Surveillance and the Draft Law on General product Safety were prepared.

c) The form of monitoring data from market surveillance was determined, which provides a simple and quick overview of the results.

d) Number of inspections in the field of product safety in the 2012 amounted to 2,070, of which 231 were completed in accordance with the program (159 regular, 1 extended and 71 increased inspection). By RAPEX reports, there were 1,751 inspections, 1 conducted as an inspection by the program of information of producers and distributors, two were made by the Customs notification while the 85 inspections were carried out by information from other sources (other agencies, consumers, media).

Irregularities:

There was a total of 101 irregularities, of which 95 were related to the placement of dangerous-unsafe products. In one case, it was the failure to provide consumers and other users with appropriate information about risk assessment. In two cases, the commercial entity did not carry out a risk assessment according to the characteristics of the product and no measures were taken in accordance with the law, and in one case there was no information forwarding about the risks and two irregularities were related to the fact that the competent inspection body was not informed by a commercial entity that the product placed on the market is dangerous.

During the period 1st January- 30th June 2013, within the planned control in this area, 3 products were inspected (childrens' vehicle with wheels – baby carriage, open space furniture – furniture for sitting and camping tables, home tables and goods for public use and products for babies and little children – baby leaves). 76 types of dangerous products were found, in total 2998 pieces. The total number of imported pieces is 5969. During the reactive monitoring, on the basis of RAPEX weekly reports, on Montenegrin market there were 49 dangerous products to look for. 1824 inspections were carried out and none of the dangerous products was found.

1.2. Compliance of the legislation (the adoption of new and revision of existing regulations)

a) <i>The new Law on General Product Safety (transposition of the Directive on general product safety and decesive products)</i>	ME	II Q 2013
b) <i>Transposition of Decision 2010/15/EU RAPEX (guidelines) and other by laws</i>	ME	Time prescribed by law
c) <i>The adoption of the Law on Market Surveillance (transposition of Regulation 765/2008)</i>	ME	II Q 2013
d) <i>adoption of by laws according to the Law on Market Surveillance</i>	ME	Time prescribed by law
e) <i>Adoption of technical regulations (transposition, the new and old approach)</i>	ME and other competent ministries	According to the plan of ME -Department of quality infrastructure
f) <i>Updating of the of technical regulations register</i>	ME	Continuous
g) <i>Encouraging the compliance of legislation on the basis of practical experience</i>	The authorities responsible for market surveillance	Continuous

Realization:

a) New Law on General Product Safety upon the Working Programme of the Montenegrin Government is planned for IV Q 2013 (the Directive on General Product Safety 2001/95/EC will be fully transposed by the new Law).

b) Transmission of Decision 2010/15/EU RAPEX (guidelines) and passing other laws, will be realized after the adoption of the Law on General Product Safety within the deadline prescribed by law.

c)*Montenegrin Government, on the meeting held on 4th October 2012, when adopting Nacional Plan of Consumer Protection 2012-2015 together with the Action plan for its realization for period July 2012-June 2013, brought a Resolution No 06-2026/3 from 11th October 2012 on erasing on page 10 of the National programe, as well as on pages 21 and 26 of the Action Plan, activities related to passing the Law on Market Surveillance. However, as these were priorities in the area of non-food items within the IPA 2010 Project „Consumer Protection and Market Surveillance“, passing the Law on Market Control (Regulative 765/2008 transfer) is provided by the Montenegrin Government Working Programe for IV Q 2013.

d) Preparation and adoption of bylaws to the Law on Market Surveillance will be realized after the adoption of the law in the time frame prescribed by the law.

e) During the reporting period, 4 technical regulations in the field of the new approach were adopted:
- Regulation on radio equipment and telecommunications terminal equipment (Official Gazette of Montenegro, br.32/12)

- Regulation on electromagnetic compatibility (Official Gazette of Montenegro, br.32/12)
- Regulation on the non-automatic weighing instruments (Official Gazette of Montenegro, br.29/13)
- Regulation on the requirements relating to devices and systems with measuring function (Official Gazette of Montenegro br.29/13)

f) The Ministry of Economy regularly update register of technical regulations.

g) Harmonization of national legislation with the EU legislation is implemented with the assistance of experts of the IPA Project, in order to ensure full harmonization with EU regulations.

1.3. Implementation of the Strategy for market surveillance (capacity building)

a) <i>Work Plan of the Coordination body for market surveillance for 2013</i>	<i>Coordinating body for market surveillance</i>	<i>IV Q 2012</i>
b) <i>Capacity building</i> <i>-provision of adequate staff</i> <i>- Training of inspectors to conduct surveillance in the area of product safety</i> <i>- IT equipment and other requirements for the improvement of market surveillance;</i>	<i>Inspection Directorate</i> <i>and other competent authorities</i>	<i>As part of the annual work program</i>
c) <i>Cooperation at national and international level</i>	<i>Inspection Directorate</i> <i>and other competent authorities</i>	<i>Continuous</i>
d) <i>Annual Report on work of the Coordinating Body for 2012 and IQ 2013</i>	<i>coordinating body</i>	<i>I Q 2013</i>

Realization:

a) In the Work plan for Coordination body for market surveillance the reconstruction of the Coordination body is planned, in order to include all other authorised inspections in the work. It is further planned to establish an IT system for a national system of fast exchange of information on products posing risk, in order to ensure full support of all members of the system.

b) In the framework of the IPA Project 'Consumer protection and market surveillance ', trainings for market inspectors-trainers in the field of market surveillance were organized. Experts of the mentioned project, through seminars and workshops, transferred the knowledge and best practice when it comes to implementation of EU regulations.

c) The cooperation of national authorised inspection bodies is continuous and is achieved through the Coordination body for market surveillance. Within IPA Project „Consumer Protection and Market Surveillance“, an international level cooperation was achieved in order to enhance market control in Montenegro.

d) Coordination Body for market surveillance in 2012 held three meetings (28th March, 5th October, 20th November). Together with the analysis of the realization of the conclusions from the previous meeting, new activities were planned, both individually by authorities and joint activities of the authorities in order to realize determined priorities. Montenegrin Government adopted the list of market surveillance jurisdiction by the product groups.

During the period 1st January-30th June 2013, the Coordination Body for market surveillance held one meeting which consisted of three parts. During the meeting the special attention was paid to the national programme for market surveillance and further harmonization with working methods of EU standards.

1.4. Development of the system of data exchange on non-food products in Montenegro

a) creation of conditions for a fully functioning system	Market inspection as a contact point Inspection Directorate and other competent authorities	I Q 2013
b) Improvement of the system: - Analysis of the resources of the agencies involved in the system, -Plan activities to strengthen the system resources	Market inspection as a contact point Inspection Directorate and other competent authorities	II Q 2013
c) Annual report on the functioning of the National System for data exchange on hazardous products	Contact point of the system	I Q 2013
<p>Realization:</p> <p>a) Within IPA Project „Consumer Protection and Market Surveillance“, IT system for national system of fast exchange of information on products posing risk was established. IT experts of the mentioned project presented the system functioning in the trainings that were organized.</p> <p>b) Established IT system should enable efficient and easy acting of the authorized bodies and therefore the achievement a higher degree of consumer protection.</p> <p>c) The contact spot of the national system of fast exchange of information on products posing risk prepared the Annual report on functioning of national system of exchanging information on products posing risk in 2012.</p>		
1.5. Raising awareness about the safety of non-food products	Contact point of the system Inspection Directorate Chamber of Commerce of Montenegro NGOs	Continuous
<p>Realization:</p> <p>The Chamber of Commerce of Montenegro through the work of its committees and associations affect the increasing of public awareness of product safety. So, at the meetings of the Board the business associations are familiarized with the newspapers dealing with the safety of the product. Accordingly, the Chamber is organizing trainings and seminars which are designed to educate entrepreneurs about the importance of safety of non-food products. Based on the above, on 7th May 2013, within the Committees Trade Association, there was a presentation organized for businesses, related to legislative changes in the area of product safety and market surveillance.</p>		
<p>2. Food safety</p>		
<p>2.1. Enforcement of regulations defining this area (food safety)</p>		
a) Ensuring full implementation: -The Law on Food Safety -The Law on Genetically Modified Organisms -Laws in agriculture in the area of consumer protection	Ministry of Health (MH) Ministry of Agriculture and Rural Development, Veterinary and Phytosanitary Inspection Inspection Directorate	Continuous

<i>-Implementation of the Action Plan for Food and Nutrition.</i>		
<i>b) Records of regulations and a list of competent authorities for surveillance in this area</i>	<i>Inspection Directorate and other competent authorities</i>	<i>Oktober, 2012</i>
<i>c) Determination of the form for supervision of data from monitoring the implementation of the law in this area</i>	<i>Inspection Directorate</i>	<i>October, 2012</i>
<i>d) Report on data from the monitoring of food safety (in terms of the item 1.1.c, Chapter I of the AP)</i>	<i>Inspection Directorate</i>	<i>Semiannual/annual</i>
<i>e) Recording and processing of appeals and complaints of consumers in this area (in terms of the item 1.2.d, Chapter I of the AP)</i>	<i>Inspection Directorate</i>	<i>Continuous</i>
<p>Realization:</p> <p>a) Relevant institutions continuously monitor and enforce the implementation of regulations in the area of food safety.</p> <p>b) The Ministry of Health has established a record of laws and regulations and review of responsibilities of the inspections.</p> <p>MARD, VI and PSI did not submit the information on whether they established the record of laws and regulations and revision of the responsibilities of inspections.</p> <p>c) The Form for supervision in the field of food safety, was submitted by the Health and Sanitary Inspection, VI and PSI did not submit the forms. Revision of the form is planned for in 2014.</p> <p>d) Health and Sanitary Inspection 2012 In 2012, inspections in the area of food safety within the jurisdiction of Sanitary Inspection were carried out by virtue of office, but the inspectors acted upon submitted consumers initiatives and complaints informing the consumers about the results. 8 413 inspections were carried out, 1 871 irregularities were identified. Because of the identified irregularities in 390 cases the notices were issued and in 216 executive orders were issued. Because of the identified irregularities, by misdemeanor warrants, 811 fines were charged. In the movement of goods, due to adulteration of use, altered sensory properties, incorrect declarations and other irregularities a total of 412 kg / liter of food was destroyed, 502 kg / l food was put away and banned from traffic.</p> <p>Also during the reporting period, unhygienic handling of food in terms of improper sales presentations, inadequate refrigeration, failure to maintain hygiene of instruments, facilities and equipment, and the like. In a number of cases lack of documentation necessary for control in objects have been recorded as shortage.</p> <p>Health and Sanitary Inspection January-June 2012 During the reporting, 4 515 inspections were carried out. 1 417 irregularities were found. Because of the identified irregularities, in 820 cases the notices and in 229 executive orders were issued.</p> <p>Because of the identified irregularities, by misdemeanor warrants, 734 fines were issued.</p> <p>In the movement of goods, due to adulteration of use, altered sensory properties, incorrect declarations and other irregularities a total of 628,3kg / liter of food was destroyed, 2 772,4kg / l food was put away and banned from traffic.</p> <p>e) Health and Sanitary Inspection 2012</p>		

In 2012, 66 consumer complaints were submitted and they were all related to the area of food safety. In 60 of 66 cases the irregularities were identified and acted upon in accordance with law. In 6 cases the stated irregularities were not found. The most complaints involved unhygienic handling of food, adulteration of use or incorrect declaration.

Health and Sanitary Inspection January –June 2013

In the mentioned period, 44 consumer complaints were submitted. During the control, 27 irregularities were found and acted upon in accordance with the law. 15 complaints were unfounded, which was determined during the inspection, 2 complaints are being processed.

Comment:

There are no data on d) and e) given by Vet and Phytosanitary inspection

2.2. Compliance of the legislation (the adoption of new and revision of existing regulations)

a) Adoption of new Law on Food Safety	Ministry of Health (MH) Ministry of Agriculture and Rural Development, Veterinary and Phytosanitary Inspection Inspection Directorate	IV Q 2012
b) adoption of by laws to the Law on Food Safety	Ministry of Health (MH) Ministry of Agriculture and Rural Development	Within the time prescribed by law

Realization:

a) Draft law on food safety is planned for the first quarter in 2014.

b) Preparation and adoption of bylaws for Draft Law on Food Safety will be adopted after the adoption of law in the time frame prescribed by law.

2.3. Strengthening administrative capacity and training

a) Forming of a new structure for risk management in the area of food safety.	Ministry of Health (MH) Ministry of Agriculture and Rural Development Inspection Directorate	IV Q 2012
b) Laboratory equipment	Competent state authorities and laboratories, donations	Continuous
c) Training and educational programs for the implementation of the law	Ministry of Health (MH) Ministry of Agriculture and Rural Development, Veterinary and Phytosanitary Inspection Inspection Directorate	Continuous

Realization:

a) In Montenegro, the risk management is executed by the relevant bodies by implementing administrative measures and actions, and the risk assessment is performed by the National Council for Food Safety Assessment. The new Law on Food Safety envisages the establishment of a single central body responsible for the coordination and communication in the field of food safety.

c) Inspectors, in order to improve the quality of inspections and improving the necessary knowledge and skills in accordance with EU requirements, during the reporting period, participated in the following trainings-seminars at home and abroad:

Within the IPA Project 2008 „Development of food safety services in Montenegro”, two trainings were organized for two representatives of different inspections which are dealing with the control of food safety /Vet, Sanitary, Phytosanitary inspection/:

- Training on crisis and incidents involving food – Podgorica, - March 2012,
- Training on food traceability – Podgorica, 3rd April 2012,

During the reporting period, experts missions were organized by TAIEX:

Seminar “Danger identification and risk assessment in confectionery”, from 5th-7th November 2012 in Podgorica, 12 sanitary inspectors participated,

- Experts mission for preparing a Guideline for implementation of certain provisions of the bylaw EC No. 852/2004 on food hygiene held from 26th – 30th November 2012 in Podgorica, two sanitary inspectors participated.
- Experts mission organized by TAIEX from 13th- 15th March 2013 on topic: Development of strategy for adoption and implementation of EU legislation in the area of food safety, vet and phytosanitary policy, Chapter 12, participants were members of MH, MARD, Inspection Directorate (sanitary, vet and phytosanitary inspection).

Participating in international meetings:

- Training on food safety “Training on best practices and increased level of official controls of food of non-animal origin and food for animals” in Valencia – Spain from 1st-5th April 2012, one participant, inspector,
- Seminar “ Application and analysis of nanotechnology in food and materials that come in contact with food ” organized by European Agency for Food Safety (EFSA) from 2nd-4th April 2012 in Parma, Italy, one participant, inspector,
- Sarajevo, BiH, 17th and 18th May 2012; The Inspector General participated in a meeting of CEFTA involving the folder chain process in agribusiness;
- In Durres – Albania, 27th i 28th May 2012. The Inspector General (two presentations) actively participated, together with the representative of the MH and MARD, in the workshop: Antimicrobial resistance with focus on food safety.
- Meeting - Kodeks alimentarius in Latumiu (Georgia) 23rd-29th September 2012, the Inspector General participated,
- In organization of BTSF in Madrid – Spain in period 24th-28th June 2013, the Seminar was organized: Food labeling - supplements, new food, nutrition and health claims - attended by a health inspector.

Comment:

There are no data for b)

2.4. Raising awarness on food safety

<p>a) Cooperation and joint activities with non-governmental organizations dealing with issues of food safety and consumer protection</p>	<p>Ministry of Health (MH) Ministry of Agriculture and Rural Development, Veterinary and Phytosanitary Inspection Inspection Directorate NGOs</p>	<p>Continuous</p>
<p>b) Education of food manufacturers and retailers</p>	<p>Ministry of Health (MH) Ministry of Agriculture and Rural Development, Veterinary and Phytosanitary Inspection Inspection Directorate Chamber of Commerce of Montenegro</p>	<p>Continuous</p>

<p>c) <i>Informing and educating consumers about the safety and quality of food</i></p>	<p><i>Ministry of Health (MH)</i></p> <p><i>Ministry of Agriculture and Rural Development, Veterinary and Phytosanitary Inspection</i></p> <p><i>Institute for Public Health</i></p> <p><i>Inspection Directorate</i></p>	<p><i>Continuous</i></p>
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Realization:

a) During the mentioned period the authorities responsible for food safety implemented the cooperation with consumer protection organizations NGO "CEZAP" and NGO "ECOM".

b) Chamber of Commerce through the implementation of Project " Good from Montenegro" works on promoting of local products both in the domestic and international market . Buying products with the collective trademark " Good from Montenegro " consumers get the guarantee of the quality of these products. A collective mark guarantees the safety of products ie . that the product is manufactured according to the standards of industrial production (HACCP and ISO).

On 22nd June 2012 the round table was organized by the Chamber of Commerce of Montenegro , in cooperation with the Institute for Standardization of Montenegro . The aim of the round table was to familiarize the entrepreneurs with the development of standardization in the field of food products. Gaining knowledge of Montenegrin standards that are identical to international and European standards, is of great importance for a competitive business advantage in Montenegro.

Also, the Chamber of Commerce of Montenegro organized, within TAIEX programme, a workshop on the implementation of European Commission Regulation no. 852/2004 for food hygiene. The aim of the training workshop was the preparation of documents for the implementation of certain EU regulations related to food hygiene .

c) In accordance with the regulations, public informing and education of consumers on food safety and food quality of all cases that were important to consumers was carried out by the authorities responsible for food safety. Informing was done through press releases, contact programs, answering questions of the press and other forms of communication

3. Commerce

3.1 Implementation of the regulations governing this area (including e-commerce)

<p>a) <i>Ensuring the full implementation:</i> - <i>Law on Electronic Commerce in terms of the Consumer Protection (distance sale)</i> - <i>Law on Internal Trade</i></p>	<p><i>Ministry of Information Society and telecommunications</i></p> <p><i>Inspection Directorate</i></p>	<p><i>Continuous</i></p>
<p>b) <i>Records of regulations and a list of authorities for surveillance in this area</i></p>	<p><i>Inspection Directorate</i></p> <p><i>Ministry of Information Society and telecommunications</i></p>	<p><i>October, 2012</i></p>
<p>c) <i>Determination of the form of supervision of data from monitoring the implementation of regulations</i></p>	<p><i>Inspection Directorate</i></p> <p><i>Ministry of Information Society and telecommunications</i></p>	<p><i>October, 2012</i></p>
<p>d) <i>Report on data from surveys in the field of commerce (in terms of the item 1.1 C, Chapter I of the AP)</i></p>	<p><i>Inspection Directorate</i></p> <p><i>Ministry of Information Society and telecommunications</i></p>	<p><i>Semi-annual/annual</i></p>

<i>e) Recording and processing of appeals and complaints of consumers in this area (in terms of the item 1.2.d, Chapter I of the AP)</i>	<i>Inspection Directorate Ministry of Information Society and telecommunications</i>	<i>Continuous</i>
<p>Realization:</p> <p>a) The Law on Electronic Commerce is in full compliance with the relevant directives of the European Commission and its full implementation is provided. The Law on Internal Trade is continuously applied to the internal market.</p> <p>b) The Directorate of Inspection - Inspection of information society services has a record of regulations for supervision in this area. Inspection Directorate-Market Inspection Department has a record of regulations in the supervision of the internal market.</p> <p>c) The Directorate of Inspection - Inspection of information society has not established a form of monitoring data of the control of the implementation of consumer protection rules. Inspection Directorate-Market Inspection Department has established a record for the follow-up data of the monitoring of the application of regulations pertaining to internal trade.</p> <p>d) The Directorate of Inspection - Inspection of information society services, from June 2012 to July 2013 did not record irregularities of supervision in the field of consumer protection in electronic commerce. The Directorate of Inspection -Market Inspection Department, in the area of enforcement of regulations in the domestic trade for the period July 2012 - December 2012, carried out 4,391 controls and identified 1369 irregularities pertaining to the conduct of trade without filing trade in 182 cases, not keeping proper records of trade in 1,015 cases, the lack of proof of purchase of the goods in 50 cases and violations of other Provisions of the Act on internal trade in 22 cases. Due to irregularities, 576 notices and 767 executive orders were issued. Traffic of goods is temporary forbidden in 21 cases amounting to 6.394,20 €, while in 42 cases temporary seizure of goods is conducted, amounting to 12.779,20 €. Because of the violations, 679 misdemeanor warrants were issued in the amount of 159,050.00 and 46 requests for initiation of offense proceedings were filed. The Directorate of Inspection Market Inspection Department, in the area of enforcement of regulations in the domestic trade for the period January 2013 - June 2013, carried out 4,560 controls and identified 2178 irregularities pertaining to the conduct of trade without filing trade in 190 cases, not keeping proper records of trade in 1,923 cases, the lack of proof of purchase of the goods in 42 cases and violations of other Provisions of the Act on internal trade in 23 cases. Due to irregularities, 1039 notices and 1103 executive orders were issued. Traffic of goods is temporary forbidden in 16 cases amounting to 8752,45e, while in 31 cases temporary seizure of goods is conducted, amounting to 8799,03e. Because of the violations, 1041 misdemeanor warrants were issued in the amount of 263.830,00e and 38 requests for initiation of offense proceedings were filed.</p> <p>e) The Directorate of Inspection - Inspection of information society services did not record complaints and consumer complaints and therefore did not address the problem . Inspection Directorate - Department of Market Inspection, the number of complaints in this area are presented in the item 1.2.d, Chapter I of the AP.</p>		
3.2. Compliance of the legislation (the adoption of new and revision of existing regulations)		
<i>Adoption of by laws to the Law on Internal Trade</i>	<i>ME</i>	<i>II Q 2013</i>
<p>Realization: Adoption of bylaws to the Law on Internal Trade is planned for the second quarter of 2014.</p>		

3.3. Strengthening administrative capacity		
<i>Professional development and training of inspectors (especially in the area of electronic commerce)</i>	<i>Ministry of Information Society and telecommunications</i> <i>Inspection Directorate</i>	<i>Continuous</i>
Comment: Inspection on information society services was educated in the field of electronic trade within the Twinning project for enhancing the capacities of the Ministry of Information Society and Telecommunication. Market inspection attended the workshop organized within IPA Project „Consumer Protection and Market Surveillance”, on topic „Spacer sale”.		
3.4. Raising awareness on e-commerce		
<i>a) the promotion of the information society in terms of e-commerce</i> <i>b) increase of the number of e-services</i>	<i>Ministry of Information Society and telecommunications</i>	<i>Continuous</i>
Comment: No data were submitted by MIST in the area of promotion of the information society from the aspect of electronic trade and increasing the number of e-services		
4. Tourism and catering		
4.1. Enforcement of regulations governing the tourism and catering		
<i>a) Ensuring the full implementation - Law on Tourism and other regulations governing this area</i>	<i>Inspection Directorate</i>	<i>Continuous</i>
<i>b)Records of regulations and a list of authorities for supervision in this area</i>	<i>Inspection Directorate</i>	<i>November,2012</i>
<i>c)Revising the form for supervision of data from surveys in the field of tourism and catering</i>	<i>Inspection Directorate</i>	<i>October, 2012</i>
<i>d)Report on data from surveys of the area (in terms of item 1.1.c, Chapter I of the AP)</i>	<i>Inspection Directorate</i>	<i>Semiannual/annual</i>
<i>e)Recording and processing of appeals and complaints of consumers in this area (in terms of the item 1.2.d, Chapter I of the AP)</i>	<i>Inspection Directorate</i>	<i>Continuous</i>
Realization: a) Implementation of the Law on Tourism and other regulations defining this area is being continuously enabled. b) A record of regulations and a list of authorities for controlling this area were established. c) The form of monitoring data related to control of the implementation of the law in this area, revision is		

planned for 2014.

d) Tourist Inspection – 2012:

Tourist inspectorate, within its jurisdiction and authorizations, conducted 652 inspections, identified 452 irregularities; price related – 74; receipt related – 176; quality of service related – 38; service conditions related – 2; advertising related – 34; others – 211; and acted as follows: notices – 321; written orders – 16; written orders on eliminating the irregularities – 298; the decision to suspend - sealing (sealed buildings) 9; seizure of goods 36; initiation of offence proceedings - 13; imposed fines – 50, total amount 9. 100,00 €; paid fines – 39, amounting 7.050,00 €; unpaid fines 11, amounting 2.050,00 €;

Tourist Inspection January – June 2013:

Tourist Inspectorate, within its jurisdiction and authorizations, conducted 352 inspections, identified 204 irregularities; price related – 76; receipt related 46; quality of service related – 23; service conditions related – 1; advertising related – 13; others – 45; and acted as follows: notices - 95; written orders 9; written orders on eliminating irregularities - 96; the decision to suspend – sealing (sealed buildings) 7; seizure of goods - 15; initiation of offence proceedings - 5; imposed fines - 23 amounting 4. 250,00 €; paid fines 3, amounting 3.800,00 €; unpaid fines 3, amounting 450,00 €;

e) Tourist inspection - 2012.

68 complaints were reported by consumers, of which 52 have been resolved in favor of the consumer, while 9 applications forwarded to another authority for lack of jurisdiction.

Tourist inspection - January-June 2013.god.

30 applications were lodged consumers, of which 28 have been resolved in favor of the consumer, while 2 applications forwarded to other authorities for lack of jurisdiction.

4.2. Compliance of the legislation (the adoption of new and revision of existing regulations)

<i>a) amendments to the Law on Tourism (transposition of the Directive on Package Travel)</i>	<i>Ministry of Sustainable Development and Tourism</i>	<i>II Q 2013</i>
<i>b) adoption of bylaws pursuant to the Law on Tourism</i>	<i>Ministry of Sustainable Development and Tourism</i>	<i>within the time prescribed by law</i>
<i>c) adoption of a bylaw on a time-share on the basis of the Law on Consumer Protection</i>	<i>Ministry of Sustainable Development and Tourism</i>	<i>within the time prescribed by law</i>

Realization:

a) The Directive on Package Travel (90/314/EEC) will be fully transposed into the Law on Amendments to the Law on Tourism, which will be submitted for approval to the Government Working Programme in IV Q 2013.

b) On the basis of Law on Tourism four regulations will be adopted:

- Regulation on amendments to minimal technical conditions, conditions for categorization of hospitality facilities (Gazette No. 47/2012 issued on 7th September 2012)
- Regulation on minimal technical conditions, conditions for categorization and method of categorization of facilities where the services for rural households are provided (draft already made, obtaining opinions of Secretariat and giving opinion with fulfilled RIA forms by Ministry of Economy).
- Regulation on adventure sports – bylaw on minimal technical conditions, method, means and equipment for providing certain services which include sports and recreational as well as adventure activities (Gazette No. 06/2012 from 27th January 2012)
- Regulation on application providing services in tourism

c) With the support of IPA Project „Consumer protection and market surveillance“, The Ministry of Sustainable Development and Tourism, in virtue of article 91, paragraph 5 and article 94, paragraph 9 of the Law on

Consumer Protection, prepared draft Regulation on standard information forms for contracts on divided time use, long-term touristic product, resale and exchange, and a standard form for unilateral termination of a which will be adopted in the interim period after enactment of the Law on Consumer Protection.

4.3. Strengthening of administrative capacity and training

<p><i>Coordinating body for preparation and monitoring of tourist season in order to increase the quality of services</i></p> <p>- <i>Staff training (introducing the legislation, the expansion of knowledge of foreign languages)</i></p>	<p><i>Ministry of Sustainable Development and Tourism</i></p>	<p><i>Continuous</i></p>
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Realization:

The activities of the redefinition of the status of the Coordinating Body for the preparation and monitoring of tourist season in order to increase the quality of services is planned for the fourth quarter of 2013.

4.4. Raising the level of consumer awareness of rights in the field of tourism and catering

<p><i>a) Connection and exchange of call center information to the information service 1180, and other information systems (Auto-Moto Association of Montenegro, etc.).</i></p>	<p><i>Ministry of Sustainable Development and Tourism</i></p>	<p><i>II Q 2013</i></p>
<p><i>b) Improving the system for resolving consumer complaints and providing information in the field of tourism and catering</i></p>	<p><i>Ministry of Sustainable Development and Tourism</i></p>	<p><i>Continuous</i></p>

Realization:

All the operators in Call center pass internal trainings taught by supervisor / manager of the Call center. The trainings include technical education.

Montenegro Call Center has good cooperation with inspections during the whole year. Every filed complaint is forwarded to a competent inspectorate in the shortest time. Call center gets informed about the outcome of the intervention of interest, within 72 hours, depending on the issue. Sometimes, however, even after 72 hours there is no feedback from the competent authority. Call center and inspection bodies have good cooperation in the field of education and consultation, when there are new regulations or new types of complaints. Montenegro Call center has its own database which is regularly updated. While updating data, all available services are used, in the first place the free ones, and those are fixed telephony services of Montenegro Telecom (online available database), and mobile operators services (T-mobile, Telenor, M:tel). Call center has good cooperation with AMSME service and daily contacts related to information exchange. 1180 service is not used often because of the call price (0,2581e).

I suggest establishing good cooperation with 1180 service but the calls towards the Call center (1300) should be free. Also, Call center would be at their disposal 27/7 as support.

In order to make citizens and tourists who call the Call center even more satisfied, it is necessary to speed communication between inspection bodies and Call center. Call center should have the feedback from the field in 24 hours.

I also think that that centralization of certain inspectorates has bad influence on Call center promptness and contributed to slowing down the feedback process. We used to get information directly from on the spot coordinator. Now, information travels far longer.

5. PUBLIC SERVICES

5.1. Health services

Comment: Ministry of Health did not submit an action plan in this area.

5.2. Energetics

5.2.1. Implementation of the regulations concerning energetics and energy efficiency		
Ensuring full implementation - Law on Energetics - Law on Energy Efficiency	Energy Regulatory Agency Inspection Directorate	Continuous
b) Program to subsidize electricity for disadvantaged consumers	Ministry of Labour and Social Welfare ME Ministry of Finance	IV Q 2012 and further
c) Updating records of regulations and list of competent authorities for oversight in this area	Energy Regulatory Agency Inspection Directorate	November, 2012
d) Revising the form to supervision of data from the monitoring of the application of these regulations	Energy Regulatory Agency Inspection Directorate	October, 2012
e) Report on data from surveys of this area (in terms of items 1.1.c, Chapter I of the AP)	Energy Regulatory Agency Inspection Directorate	Semiannual/annual
f) Recording and processing of appeals and complaints of consumers in this area (in terms of item 1.2.d, Chapter I of the AP)	Energy Regulatory Agency Inspection Directorate	Continuous
Realization:		
a) Continuous enabling absolute implementation of Energy Law and Law on Energy Efficiency.		
b) In the meeting held on 28th March 2013, the Government decided to continue the subvention programme till 30th June 2013.		
c) Establishing the rules evidence and list of competent bodies in this area is planned for 2014.		
d) The form for <i>supervision</i> data from monitoring the implementation of the law in this area was determined and the revision is planned for 2014.		
Comment: there are no data for e) and f).		
5.2.2. Compliance of the legislation (the adoption of new and revision of existing regulations)		
a) Adoption of regulations in the energy sector: - The rules will be defined by way of approving remuneration for market operators - Tariffs for vulnerable customers, - Regulation of energy balance - Rules for the operation of the electricity distribution system, - Methodology for determining prices, terms and conditions for connection to the electricity distribution system - Market Rules	ME Energy Regulatory Agency EPCG	IV Q 2012

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<p>b) The adoption of legislation in the field of energy efficiency:</p> <ul style="list-style-type: none"> - Regulations on energy efficiency in buildings and certification of the energy performance of buildings - Regulations on energy labeling of household appliances - Regulations in the field of eco-design of energy using products 	<p>ME</p> <p>Ministry of Sustainable Development and Tourism</p> <p>Inspection Directorate</p>	<p>III and IV Q2012 and further</p>
<p>a) Adoption of a new Strategy for Energy Development in Montenegro until 2030, and then the five-year Action Plan for the Implementation of the Strategy</p>	<p>ME</p>	<p>IV Q2012</p>
<p>b) Adoption of a new Energy Efficiency Action Plan for the period 2013-2015</p>	<p>ME</p>	<p>I Q 2013</p>
<p>Realization:</p> <p>a) All provisions were adopted in 2012, except the Statute on energy balance which was prepared in 2012 and forwarded to Legislation Secretariat to give an opinion.</p> <p>b) In may 2013, statutes defining area of energy efficiency of buildings and certification of energetic characteristics of buildings were adopted. Adoption of rules on energy labeling of household appliances and ecodesign of energy using products is postponed to the second half 2013.</p> <p>c) Adoption of new Action plan on Energy Efficiency for the period 2013-2015 is postponed for the second half of 2013. The new Energy Strategy for Montenegro is planned to be adopted till 2030, and after that the adoption of five-year Action Plan for the Implementation of the Strategy II Q2014 is planned.</p> <p>d) Adoption of new Action Plan on energy efficiency for period 2013-2015 III Q 2014. The preparation of the New Law on Energy is underway and it is going to be harmonized with the third energy package of EU which became binding on Montenegro after the adoption of the Decision on implementation by Ministers of Energy community. Adoption of the Law is planned for II Q 2013.</p>		
<p>5.2.3. Strengthening of administrative capacity</p>		
<p>a) Strengthening of the service at the supplier of electricity in order to enhance consumer protection.</p>	<p>ME</p> <p>Energy Regulatory Agency</p> <p>EPCG</p>	<p>Continuous</p>
<p>b) Training of market inspectors to implement market rules: Rules on energy</p>		

<i>labeling of household appliances and Rules of eco-design of energy using products</i>	<i>Inspection Directorate</i>	<i>Continuous</i>
<p>Realization:</p> <p>a) Within FU Supply Center there is a Center to provide customer service founded in 2006. This center provides the following information: the price and the method of calculation of electricity consumption, the amount of debt for delivered electricity, the amount of calculation method and penalty interest on unpaid invoices for electricity, on provision of care, warning of exclusion and the like. as well as providing guidance and information on the right to subsidies by the Government of Montenegro on the Right off the electricity bill and advice to customers in order to rationalize consumption and improving energy efficiency and consumer information in connection with the activities of the conclusion and termination contract for electricity supply, providing information to customers on how to exercise their rights related complaints account and procedure for responding to customer inquiries.</p> <p>b) As the subject regulations were not adopted, it was not possible to conduct such training for relevant inspection services. These activities will be implemented in late 2013/2014.</p>		
<p>5.2.4. Raising awareness on energy and energy efficiency</p>		
<p>a) <i>Compliance with prescribed obligations:</i></p> <ul style="list-style-type: none"> - while changing the tariffs, defining of energy prices - Compensation to customers for poor quality supplied energy and illegal disconnection from energy grid 	<p><i>Energy Regulatory Agency</i></p> <p><i>EPCG</i></p> <p><i>NGOs</i></p>	<i>Continuous</i>
<p>b) <i>Application of the Energy Law and the rules of the electricity supply:</i></p> <ul style="list-style-type: none"> -on renewable and alternative energy sources; on energy-efficiency and energy saving. 	<p><i>ME</i></p> <p><i>Energy Regulatory Agency</i></p> <p><i>EPCG</i></p> <p><i>NGOs</i></p>	<i>Continuous</i>
<p>Realization:</p> <p>a) In accordance with the Law on Energy, Agency continues to monitor the respecting of obligations imposed by changes in tariffs, establishing price of electricity for consumers and compensation for bad energy supply and for illegal disconnection from the power grid.</p> <p>b) Sustained public awareness campaign on the importance and effects of energy efficiency is carried out in close cooperation with all stakeholders (public sector entities, NGOs, banking, company housing, the economy, etc.).</p>		
<p>5.3 Electronic communications and postal services</p>		
<p>5.3.1. Law enforcement in the field of electronic communications and postal services</p>		
<p>a) <i>Application of regulations in the field of electronic communications and postal services in the part of consumer protection</i></p>	<p><i>Ministry of Information Society and telecommunications</i></p> <p><i>Inspection Directorate</i></p>	<i>Continuous</i>

	Agency	
b) Evidence of regulations and list of authorities for oversight in this area	Ministry of Information Society and telecommunications Inspection Directorate Agency	November, 2012
c) Determining patterns for data supervision from monitoring of the implementation of these regulations	Ministry of Information Society and telecommunications Inspection Directorate Agency	October, 2012
d) Report on data from surveys of this area (in terms of item 1.1.c, Chapter I of the AP)	Ministry of Information Society and telecommunications Inspection Directorate Agency	Semi-annual/annual
e) Recording and processing of appeals and complaints of consumers in this area (in terms of the item 1.2.d, Chapter I of the AP)	Ministry of Information Society and telecommunications Inspection Directorate Agency	Continuous

Realization:

a) Full implementation of regulations in the field of electronic communications and postal services in the area of consumer protection is ensured continuously.

b) A record of regulations and a list of authorities for monitoring in this area are established.

c) The form of supervision data from monitoring the implementation of the law in this area was determined, revision planned for 2014.

d) Agency for Electronic Communications and Postal Services - July 2012 - June 2013

Agency for Electronic Communications and Postal Services, within its powers and authorities, conducted 135 inspections, found 70 irregularities, regarding pricing, receipt for the performance of service and conditions of sale - 21; regarding the quality and safety of products and services - 15; related to public services and consumer services - 6, in the area of information-advertisement-5; other - 23, and has undertaken the following administrative measures and actions: notices - 32; 21 executive orders; elimination of irregularities - 21; requirements for initiating criminal proceedings - 8;

e) The Agency for Electronic Communications and Postal Services - July 2012 - June 2013

164 user complaints, of which 161 accepted, of which 90 were resolved in favor of consumers, rejected 71 complaints and three pending complaints.

During this period they received one complaint regarding the postal service and the same was resolved in favor of consumers.

Activities of the Agency concerning the protection of users

Agency for Electronic Communications and Postal Services has installed and commissioned a platform to measure the quality of the internet connection. Measurement platform allows a user to perform quality measurement of broadband Internet connections. In this way, users can get all the necessary information about the quality of Internet access services it uses, the quality is comparable to the quality of service from the previous contract.

The Agency's decision in February 2013 ordered the operators to modify the General Conditions of establishing consumer relationships (the same are part of subscription contracts). Namely, the above decision determined that the operator is obliged to inform the consumer about the achieved level of consumption for mobile communications services (in its network and the roaming) by sending SMS or by phoning:

- when consumer reach limit
- when consumer reach the average consumption of previous three months—or reach consumption two times bigger than agreed monthly consumption or the consumption is more than 50e.

Operator is obliged to inform the consumer (by SMS or by calling him/her)

- when the consumption reaches the amount of 40e for data transmission within accounting period
- inform the consumer and temporarily turn off data service if the consumption reaches the amount of 50e for the accounting period.

After turning off the data services, the operator gives the consumer the opportunity to activate the service by sending an SMS or phoning the operator.

5.3.2. Further compliance of legislation

<i>a) The adoption of the Law on Electronic Communications</i>	<i>Ministry of Information Society and telecommunications</i>	<i>IV 2012</i>
<i>b) Adoption of by laws according to the Law on Electronic Communications in the part of consumer protection</i>	<i>Ministry of Information Society and telecommunications</i> <i>Agency</i>	<i>II 2013</i>
<i>c) Adoption of by-laws according to the Law on Postal Services in the part of consumer protection</i>	<i>Ministry of Information Society and telecommunications</i> <i>Agency</i>	<i>IV 2012</i>

Realization:

a) The Electronic Communications Law was established by the Government in the second quarter of this year, as provided in the Government Program and is currently in parliamentary procedure, its adoption is expected in the third quarter of this year

b) Following the adoption of the Law on electronic communications appropriate bylaws will be adopted.

c) The Postal Services Law came into force on 8th December 2011 ("Official Gazette of Montenegro", no. 57/11). This Act regulates the terms and conditions of the provision of universal services and other postal services, and other issues relevant to the provision of postal services.

On the basis of jurisdiction arising from the Law on Postal Services, the Agency issued the following bylaws during 2012:

1. Rulebook on the criteria for determining the price for the provision of the universal postal service ("Official Gazette of Montenegro", no. 19/12);
2. Rules on the keeping of separate accounting and calculation of net cost of universal service provider ("Official Gazette of Montenegro", no. 23/12);
3. Regulation on the type and the data delivery of postal operators ("Official Gazette of Montenegro", no. 19/12);
4. Rules of professional supervision in the field of postal services ("Official Gazette of Montenegro", no. 34/12);
5. Ordinance on the form and content of the rights of a person exercising supervision over the work of postal operators ("Official Gazette of Montenegro", no. 34/12).
Rules on one-off and annual fees for postal operators ("Official Gazette of Montenegro", br 57/12)

5.3.3 Raising awareness of users of electronic communications and postal services

a) <i>Development of brochures with instructions for users of electronic communication services with adequate facilities</i>	Agency/NGOs	Continuous
b) <i>Consumer information about the rights and methods of exercising the rights through the media (newspapers, TV and radio broadcasts and through the web site)</i>	Agency/NGOs	Continuous
<p>Realization:</p> <p>a) Agency for Electronic Communications and Postal Services has done a leaflet "rights of users of electronic communication services" which will be, in June 2013, printed in 60,000 copies and distributed through the daily press. The same leaflet was prepared in cooperation with the NGO "ECOM" from Podgorica. The leaflet gives an overview of the rights of users of electronic communications services and procedures to protect the rights, through a written complaint to the operator and the complaint in the appropriate time frame submitted to the Agency for Electronic Communications and Postal Services (related to access, quality of services and to receipt for services rendered).</p> <p>b) The Agency has continuously participated in TV programs dealing with consumer issues, with the information of the Agency related to the protection of consumers of public communication services, and regularly, through notification in the print media, gave any information concerning the consumer.</p> <p>Agency, on its official website has opened an address "users ask" and has enabled electronic communication with the users of public services in this area. Questions were answered by professional services of the agency in a very short notice. For the same purpose, the Agency has provided a direct telephone number for direct communication with users.</p> <p>The official website of the Agency published the User Guide of electronic communications services that provides an overview of the basic rights of service users in this area and the method and procedure for the exercise of these rights. The User Guide contains significant addresses of operator call center, etc.</p>		
<p>5.4. Utilities</p>		
<p>5.4.1. Enforcement of regulations governing the utilities</p>		
a) <i>Ensuring full implementation of the regulations in order to achieve the required quality of services</i>	Ministry of Sustainable Development and Tourism Other competent state authorities Union of Municipalities of Montenegro Local self-government	Continuous
b) <i>Records of regulations and the list of competent authorities for oversight in this area</i>	Ministry of Sustainable Development and Tourism Inspection Directorate Union of Municipalities of Montenegro Local self-government	November, 2012

<i>c) Determining the form of data supervision from monitoring the implementation of these regulations</i>	<i>Ministry of Sustainable Development and Tourism</i> <i>Inspection Directorate</i> <i>Union of Municipalities of Montenegro</i> <i>Local self-government</i>	<i>October, 2012</i>
<i>d) Report on data from surveys of the area (in terms of item 1.1.c, Chapter I of the AP)</i>	<i>Inspection Directorate</i> <i>Union of Municipalities of Montenegro</i> <i>Local self-government</i>	<i>Semi-annual/annual</i>
<i>e)Recording and processing of appeals and complaints of consumers in this area (in terms of the item 1.2.d, Chapter I of the AP)</i>	<i>Inspection Directorate</i> <i>Local self-government</i>	<i>Continuous</i>
Realization:		
a) Full application of regulations is continuously enabled in order to achieve the required quality of services.		
b) Documenting regulations and the list of competent monitoring authorities in this area is planned for 2014.		
c) A form for supervision data from monitoring the implementation of the law in this area, the revision is planned for 2014.		
Comment: no data were submitted on d) and e)		
5.4.2 Compliance of the legislation (the adoption of new and revision of existing regulations)		
a) Law on Utilities	<i>Ministry of Sustainable Development and Tourism</i>	<i>IV Q 2012</i>
- adoption of by laws	<i>Ministry of Sustainable Development and Tourism</i> <i>Union of Municipalities of Montenegro</i> <i>Local self-government</i>	<i>Within the time prescribed by law</i>
b) The law on Regional Water Supply of Montenegrin coast	<i>Ministry of Sustainable Development and Tourism</i>	<i>IV Q 2012</i>
- adoption of by laws	<i>Ministry of Sustainable Development and Tourism</i> <i>Union of Municipalities of Montenegro</i> <i>Local self-government</i>	<i>Within the time prescribed by law</i>
c)Adoption of by laws according to the Law on Waste Management	<i>Ministry of Sustainable Development and Tourism</i> <i>Union of Municipalities of</i>	<i>IV Q 2012</i>

	Montenegro Local self-government	
Realization:		
a) The Law on utilities is currently in governmental procedure.		
b) The Law on regional water supplying of the Montenegrin coast is in governmental procedure.		
c) Adoption of bylaws to the Law on Waste Management is planned for the fourth quarter of this year.		
5.4.3. Improvement of utilities in order to protect the environment		
a) <i>The construction of regional sanitary landfills (Bar, Niksic, Kotor, Berane, Pljevlja)</i>	Ministry of Sustainable Development and Tourism Agency for environmental protection Union of Municipalities of Montenegro Local self-government	II Q 2013
b) <i>Establishing a system for managing certain types of waste (waste batteries and accumulators, electrical and electronic equipment, packaging, vehicles and tires)</i>	Ministry of Sustainable Development and Tourism Agency for environmental protection Union of Municipalities of Montenegro Local self-government	II Q 2013
c) <i>Construction of a wastewater treatment plant and reconstruction and extension of sewerage network (Bar, Herceg Novi, Tivat, Kotor, Icinj, Cetinje, Niksic, Bijelo Polje, Berane, Pljevlja, Zabljak, Pluzine)</i>	Ministry of Sustainable Development and Tourism Agency for environmental protection Union of Municipalities of Montenegro Local self-government	II Q 2013
d) <i>Increasing the capacity of the environmental protection by improving of waste management in Montenegro.</i>	Ministry of Sustainable Development and Tourism Agency for environmental protection Union of Municipalities of Montenegro Local self-government	II Q 2013

Realization:

a) The construction of regional sanitary landfills.

Municipality Bar and Ulcinj- built the landfill on the site "Možura." Landfill began operations in June 2012 and received usable and integrated license.

Municipality Kotor- activities are underway to build a treatment plant for wastewater in cooperation with the Municipality of Tivat, and expansion of the sewerage network.

Municipality Bijelo Polje- with respect to the preparation of municipal spatial plan, the Working Group of Bijelo Polje will propose data processors PUP to consider several locations for the regional landfill for the Municipality of Bijelo Polje, Kolasin and Mojkovac. In the opinion of the commission the best location would be Celinska kosa 2, and the same is mentioned in the feasibility study related to Celinsk kosu. By the decision of the town council of the Municipality of Bijelo Polje the location of "Biokovac-Kumanica" CM Dobrakovo, was determined for temporary storage of waste-no longer than 31st December 2016.

Municipality Cetinje- users and investors in the last year were prepared, Analysis of the methods of collection, transportation and disposal of waste from the Royal Capital of Cetinje "and preparation of conceptual design and tender documents for the rehabilitation of landfills, Vrtijeljka" as Part F of the infrastructure project of the Western Balkans (WB4-MNE-ENV-12). Consultant who is contractually obligated to carry out the works described in the Terms of Reference is COWI IPF, with which the capital during the implementation communicate with the help of PROCON, which is also a user of the TOR.

Municipality Danilovgrad- in 2010 adopted managing waste plan which specifies the disposal, collection and treatment of certain types of waste. PI "Utility" Danilovgrad plans to, during the next year, build a recycling yard which will create conditions for the selective collection and disposal of special waste.

Municipality Pljevlja- for the regional sanitary landfill for Pljevlja and Zabljak the site selection was completed in the past, but currently the feasibility study and evaluation of environmental protection are being done. The Municipality participates in providing comments and suggestions to study processors „Prokon“ and“ COWI.“

Municipality Berane- for the construction of a sanitary landfill "Vasove water", the project and technical documentation and study of the suitability of location were done. Since the environmental compliance has expired, the process of creating Elaborate on assessment of the environmental influence is underway.

Municipality Šavnik- together with Niksic and Savnik is taking part in realization of the Project of building regional landfill in Niksic.

Municipality Herceg Novi- in communal activities in the second half of 2012, the project of reconstruction of sewer and water system started in the municipality of Herceg Novi and on 1st July 2013 the building of the factory for wastewater treatment in Meljine starts. This investment is being realized through the joint cooperation of the Montenegrin Government, municipality of Herceg Novi and the KfW Bank, and the value is 18,500,000.00e.

b) Establishing the special waste management system:

The capital Podgorica-Concession Act was passed on the management of certain types of waste (waste products and batteries, electrical and electronic equipment, packaging, vehicles and tires), on the basis of which the tender documentation will be prepared and the concessionaire chosen to manage the specific types of waste. The responsible Ministry should invite tenders.

Municipality Kotor- the actions are part of the Strategic plan of Kotor municipality for period 2013-2017.

Municipality Bijelo Polje- the Ministry of sustainable development and tourism and local authority units were given a task to establish the system of special waste management (batteries, accumulators, electrical and electronic equipment, packaging, vehicles and tyres).

Municipality Danilovgrad- adopted waste managing plan where it is precisely described the method of disposal, collecting and treatment of special waste. PI „Utility“ Danilovgrad plans to build a recycling yard and create conditions for selective collecting and storage of the special waste.

Municipality Žabljak- the waste managing plan was made for Zabljak (2010.-2014.).

c) Construction of a wastewater treatment plant and the reconstruction and expansion of sewerage networks:

The capital Podgorica - in a sanitary landfill "The Meadows" a tender for the construction of wastewater treatment plants was announced.

Municipality Bar- conducted activities involving realization of wastewater treatment plants in „Voluica“.

Tenders were invited and offers were opened and with the respect of planned dynamic two expect the works to begin when the tourist season is finished.

Municipality Kotor- after the completion of the case, the building of the wastewater treatment plants will start in accordance with law on public procurement

Municipality Bijelo Polje- undertakes activities for the construction and reconstruction of the wastewater treatment plant and extension of sewerage networks . For the first phase of this project, the Municipality of Bijelo Polje has received grants irrevocably from IPA 2011 funds of the EU Delegation to Montenegro in the amount of 5,500,000.00€.

Municipality Cetinje- taking into consideration a long-term problem caused by waste water the project on building wastewater treatment plants and sewerage networks began. For the implementation of the project it is planned to use the financial resources of the signed contract of Montenegro and the European Investment Bank (financial contract "project for water supply and wastewater treatment in Montenegro"), and partially the funding through the EC program (IPA, IPF Technical Assistance and IPF Municipal Window).

Municipality Danilovgrad- under "Danilovgrad infrastructure projects: the rehabilitation and expansion of water supply, sewerage network rehabilitation and construction of a wastewater treatment plant," the tenders were called to select a contractor for the water supply facilities, and the final stage is the preparation of the tender for channeling waste water treatment plant; which is in accordance with the procedures of the European Bank for Reconstruction and development.

Municipality Pljevlja –related to the wastewater treatment plants, in 2013 , there was a tender , the offers were opened on 7th April 2013 further activities are underway.

Municipality Berane- initiated activities on the construction of facilities for waste water. The preliminary design for the wastewater treatment plant and tracks was done. The elaborate on the environmental influence was done, the ecological approval obtained and the final design was agreed.

Municipality Šavnik - Strategic Plan of the municipality envisages the construction of sewer, waste water treatment plant .

Municipality Tivat and Municipality Kotor- signed an agreement on joint construction of waste water treatment plants. In Tivat the third phase of sewerage construction is underway.

Municipality Žabljak- established a common location for landfill of Pljevlja and Zabljak in the municipality Pljevlja. Decision made regarding the location for temporary storage of municipal waste. The construction of a wastewater treatment plant is underway.

Municipality Plužine- realizes activities related to the construction of waste water treatment plants. The time frame to complete these activities is 2010 - 2014.

d) Increasing the capacity in the area of the environmental protection by the improvement of waste management in Montenegro :

The capital Podgorica - construction activities of the second recycling yard in the territory of the Capital - Podgorica is in progress. On the sanitary landfill "Livade" a tender was called for the construction of wastewater treatment plants. Procurement activities in order to get flares of greater capacity for better treatment of biogas from sanitary landfill facility at "Livade" are in progress. The construction of the third sanitary cell at started at „Livade“.

Municipality Berane - has got valid Plan of waste management till 1st of January 2014, and the waste management Plan upravlanja otpadom do 01.01.2014.godine , waste producers depending on the amount and type of waste, bring their waste management plans and submit them to the competent State or local authority for approval.

Municipality Šavnik -to improve waste management local government has implemented a series of measures in cooperation with the relevant ministries to resolve property rights in order to regulate the temporary storage of waste

Municipality Tivat - take measures to improve the PI „Utilities“ organization and technical JPI „Utilities“ is in charge of solid waste management activities;

5.4.4. Raising environmental awareness of consumers

a) Enforcement of regulations governing the waste disposal, resulting in the reconstruction and renovation of facilities.	Ministry of Sustainable Development and Tourism Local self-government	Continuous
b) Define terms of waste disposal in suburban areas, particularly garden materials and other bulky waste.	Local self-government	IV Q 2012
c) Education for different target groups on the need to manage waste in accordance with the law.	Ministry of Sustainable Development and Tourism Agency for environmental protection Union of Municipalities of Montenegro Local self-government	Continuous

Realization:

a) The implementation of regulations governing the waste disposal, resulting in the reconstruction and renovation of facilities:

Municipality Bar- due to the lack of a clearly defined legal explanations of jurisdiction to proceed with construction waste which is listed as a special type of waste, the location is not yet defined for disposal of waste in the Municipality of Bar as well as the conditions and the treatment plant of this kind of waste. Utility police, according to law on waste Management has responsibility for the inspection and control. Inspections are carried out continuously.

Municipality Tivat- Utility police and PI „Utility“ enable application of regulations on construction waste disposal

Municipality Mojkovac- construction waste is disposed in special „Zone 2“ at the temporary waste disposal place, the boundaries of which are defined in graphic attached to the Decision on the temporary storage of waste and the protection of the environment and human health.

b) Focused on defining the manner and terms of garbage disposal in the suburbs, especially the inheritance of materials and other bulky waste:

The capital Podgorica - at specific locations PI "Clean" at certain intervals collects garbage and bulky waste plant

Municipality Bar- decision of the municipal city planning stipulates that domestic waste has to be disposed in closed plastic bags in time to be determined by "local waste management plan. PI "Utility services" Bar defined timetable for the removal of organic waste at the invitation of the citizens.

Municipality Kotor- determining the manner and terms of garbage disposal in the suburbs, especially inheritance materials and other bulky waste, in accordance with the work program of the Municipality of Kotor for 2013 is planned for the fourth quarter of 2013.

Municipality Pljevlja- in terms of increasing the capacity and improving waste management, remediation of illegal landfills in Jagnjilu was performed, work is underway to expand the territory from which municipal waste is collected and disposed so in 2013 around 20 waste collection containers collection were set up in the suburbs and in addition to regional roads.

Municipality Šavnik- suburbs are about 70% stocked with containers for waste collection and the waste transport is organized according to schedule. Municipality Šavnik formed Utility police, who takes care of the implementation of regulations and other issues within the competence and related to this issue.

Municipality Mojkovac- temporary storage of waste is regulated under Article 78 of the Law on Waste Management - A decision was reached on the method of temporary storage of municipal waste and the protection of the environment and human health. The collection of data is underway for the Local Waste Management Plan. PUI Gradac determined manner and terms on garbage and garden material transport.

Municipality Tivat- Public Utility Company Tivat established the way and term of garbage and bulky waste transport from city areas and suburbs by Working Programme.

Municipality Plužine- PUC Plužine daily collects waste with a special vehicle from of urban and suburban areas of Plužine while in rural areas this activity is seasonal. In 2012, 645 tons of solid waste was collected and temporarily disposed at the landfill „Mislov do" in Niksic.

c) Education for different target groups on the need of waste management in accordance with the law:

The capital Podgorica- in order to raise the environmental awareness of consumers, representatives of local governments took part in environmental projects, in collaboration with the Ministry of Sustainable Development and Tourism, Agency for Environment and NGOs.

Municipality Bar - during the reporting period, the Secretariat has carried out awareness-raising activities of selective waste disposal with preschool and school children to raise awareness of separation of usable fractions of waste that can be reused as a raw material for the production of the same product or something else.

Municipality Bijelo Polje- Draft Waste Management Plan provides the activity of raising environmental awareness of consumers

Municipality Danilovgrad- Waste Management Plan of Danilovgrad predicted the adoption of to raising environmental awareness program for sustainable waste management. This program has not yet been made but there is ongoing implementation of the project "Improvement of waste management in the municipality of Danilovgrad," which is a series of activities designed to raise awareness for proper disposal.

Municipality Pljevlja - The implementation of the CLEAN CBC project is underway, PUC capacity building through the purchase of equipment, which is implemented by the local authorities, public utilities and FORS Montenegro. Education of population was a part of this project and was conducted through meetings at schools and at the local communities level. There are also ongoing activities related to procurement (tender with FORS Montenegro and municipality of Niksic as the main applicant in the project). Procurement of equipment is worth 24,000 €.

Municipality Berane- conducted several education projects with preschool and school-age children - two elementary schools, "Selective Waste Management", "Youngest learn best", "Together for nature", "Selective waste collection", etc..

Municipality Mojkovac- Organized a workshop with the elementary school students of the eighth and ninth grade on Environmental protection and waste management. More workshops are planned within the framework of the "Save our rivers."

Municipality Tivat- through the competent authority, the Green Team and public utilities, continuously conduct training programs for various target groups about the need of waste management especially the strict respect of selective waste collection.

Municipality Plužine- on issues of method of disposal of different types of household waste, citizens are informed by: billboards, delivery of brochures, flyers and directly by the department in the utility company Plužina.

5.4.5. The adoption of management plans of producers of waste in accordance with the Law on Waste Management and Waste Management Plan of the municipality in which territory the waste is generated.	<i>Waste producers</i> <i>Local self-government</i>	<i>II Q 2013</i>
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Realization:

Capital city Podgorica-adopted a Waste Management Plan for the period 2008 - 2012 and the new local waste management plan for the area of the Capital will be made in accordance with the Law on Waste Management when a new national waste management plan is done.

Municipality Bar- in 2012, the Secretariat gave 12 reviews of the waste management plan of the waste producers. The Secretariat does not have the authority to adopt waste management plans for waste producers.

Municipality Kotor- waste producers and the Municipality of Kotor make plans for waste management of waste producers (opinion) in accordance with the Law on Waste Management and Waste Management Plan of the Municipality of Kotor

Municipality Mojkovac- no waste producers who are under the Law on Waste Management, required to bring waste management plan

Municipality Tivat- Secretariat of utility activities and transportation implements measures and activities in the preparation of plans for entities that are under the Law, and plans required to make the plans. The new Waste Management Plan these obligations will be highlighted through an explicit

Municipality Plužine- during the 2012 two consents were given to the authorized waste collectors including: the collection and transportation of hazardous waste-sludge and sludge from oil and oil products (gasoline, diesel, fuel oil, heating oil, natural gas) and oily cloths and gloves, and the collection and transportation of non-hazardous waste in the municipality Plužine in cooperation with PUC Plužina.

5.5. Housing

5.5.1. Enforcement of regulations on the legalization of buildings, the housing and maintenance of residential buildings

<i>a) Implementation of the Action Plan for transformation of informal settlements into formal and regularization of buildings with special emphasis on the seismic cause in accordance with law.</i>	<i>Ministry of Sustainable Development and Tourism Union of Municipalities of Montenegro Local self-government</i>	<i>IV Q 2012 until the end of the process</i>
<i>b) Records of regulations and the list of competent authorities for oversight in this area</i>	<i>Ministry of Sustainable Development and Tourism Competent inspections</i>	<i>November, 2012</i>
<i>c) Determining patterns in data supervision for the implementation of regulations from this area</i>	<i>Ministry of Sustainable Development and Tourism Competent inspections</i>	<i>October, 2012</i>
<i>d) Report on data from surveys of this area (in terms of item 1.1.c, Chapter I of the AP)</i>	<i>Competent inspections</i>	<i>Semi-annual/annual</i>
<i>e) Recording and processing of appeals and complaints of consumers in this area (in terms of the item 1.2.d, Chapter I of the AP)</i>	<i>Competent inspections</i>	<i>Continuous</i>

Realization:

a) The activities of the Action Plan are carried out, in parliamentary procedure is draft law on legalizing informal structures. Two sets of rules are in preparation phase.
Training activities of employees who will work on the legalization of informal, communication campaigns and the establishment of software that will connect information from the registry, the municipality and the Ministry, will be realized through the reallocation of funds from the IPA 2013 project "Improvement of statistical capacity and ensuring economic and social statistics" for purposes of "legalization of informal buildings in Montenegro")

Comment: there are no data for **b), c), d) i e**).

5.5.2. Compliance of the legislation (the adoption of new regulations)

<i>a) The adoption of the Law on Social Housing</i>	<i>Ministry of Sustainable Development and Tourism</i>	<i>IV Q 2012</i>
<i>b) Adoption of by laws for the implementation of the Law on Legalization of Informal Facilities</i>	<i>Ministry of Sustainable Development and Tourism</i>	<i>IV Q 2012</i>

Realization:

- a) The draft law on social housing is determined by the Government of Montenegro in the first quarter of 2013. At the moment it is in parliamentary procedure.
- b) The law on the legalization of informal buildings is currently in parliamentary procedure, the by-laws shall be passed within the period prescribed by law.

5.5.3. Informing and educating citizens about the rights in the area of housing

<p>a) Conducting of public awareness campaigns on the procedures for legalization of facilities in order to raise awareness and familiarize citizens with the basic objective of the project ie. through appropriate and positive campaign to explain to the target group process, opportunities and benefits of participation in the project-legalization of informal structures.</p>	<p>Ministry of Sustainable Development and Tourism</p> <p>Union of Municipalities of Montenegro</p> <p>Local self-government</p>	<p>January-June, 2013</p>
<p>b) raising public awareness of the rights and obligations of the housing, through education and information of tenants about their rights and obligations in the area of housing</p>	<p>Ministry of Sustainable Development and Tourism</p> <p>Union of Municipalities of Montenegro</p> <p>Local self-government</p>	<p>Continuous</p>
<p>c) conducting training and workshops to raise awareness of energy efficiency in housing</p>	<p>Ministry of Sustainable Development and Tourism</p> <p>ME</p> <p>Union of Municipalities of Montenegro</p> <p>Local self-government</p>	<p>II Q 2013</p>
<p>d) conducting training and workshops to raise awareness of social housing</p>	<p>Ministry of Sustainable Development and Tourism</p> <p>Local self-government</p>	<p>I Q 2013 - IV Q 2013</p>

Realization:

- a) Conducting public awareness campaigns on the procedures for legalization has been postponed until secure financial resources that are planned within IPA programme through the reallocation of funds from the IPA 2013 project "Improvement of statistical capacity and provision of economic and social statistics" for the "legalization of informal buildings in Montenegro. "
- b) Raising citizen awareness of the rights and obligations of the housing, through educating and informing residents of their rights and obligations in the area of residence:

The capital city of Podgorica and Municipalities Tivat Kotor, Bar , Bijelo Polje , Pljevlja, Berane continuously conduct activities for raising awareness on the rights and obligations of the housing .

Royal Capital Cetinje further actions were taken in relation to this area and further commitment to informing citizens about the obligation to form assemblies of tenants and their rights and obligations in the area of housing was shown. In addition the Draft Decision of the housing is being prepared .

Municipality of Budva – preparation of the Decision on the house rules in residential buildings is underway , as well as marking streets and apartment buildings , and thereafter apartments evidence will be made.

Municipality Danilovgrad - conducted remediation of several objects in its possession and donated facilities to

accommodate families indigent . Also, regarding the maintenance activities of housing or residential building facades , set aside significant funds from the municipal budget .

Herceg Novi Municipality through the Association of Municipalities of Montenegro in 2012 filed the initiative to the Government of Montenegro, the Ministry of Sustainable Development and Tourism to amend the provisions of the Housing and Maintenance of residential buildings in part related to the inspection. According to the current provision of Supervision Law, supervisions are carried out by authorities placed in Podgorica, so it proposed to transfer the authority to local authorities, precisely Utility Police. At the moment, the the Law on Amendments to the to the Law on Housing and Maintenance of residential buildings is in the adoption procedure and will in a quality way resolve this issue and in particular issues related to the formation of organs in residential buildings (Head of the Assembly of tenants) .

Municipality Žabljak realizes activities related to familiarization with the Law on Housing and Maintainance of residential buildings and Law on property-legal relations, rights and obligations related to the implmentation of the Laws mentioned..

Municipality Pluzine - in the project 1000 + apartments that was implemented in Plužine with a total of 58 residential units, Plužine municipality participates in the financing of 30%. The investment will be over by the end of 2013 according to the data of investors and contractors. Residential building for people workin under the jurisdiction of the Ministry of Education with a total of 12 residential units, is realized through the program »Solidarity« and was completed by the end of 2012. The tenants began moving in.

c) Training and workshops to raise awareness of social housing will be implemented with a communication campaign.

d) Proposal on social housing in the parliamentary procedure.

5.5.4. Strengthening of the capacity

a) conducting training and workshops in line with the Action Plan for the conversion of informal settlements into formal and regularization of buildings with special emphasis on seismic challenges	Ministry of Sustainable Development and Tourism Union of Municipalities of Montenegro Local self-government	I Q 2013
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Comment:

a) Conducting training and workshops in line with the Action Plan is planned through reallocation of the IPA 2013 project "Improvement of statistical capacity and provision of economic and social statistics" for the "legalization of informal buildings in Montenegro."

5.6. Protection of passengers rights in transport

5.6.1. Enforcement of regulations governing the field of passenger transport (air transport, rail, road and sea transport)

a) Ensuring full implementation of the regulations in order to achieve the required quality of services	Ministry of Transportation and Maritime Local self-government	Continuous
b) Records of regulations and the list of competent authorities for oversight in this area	Ministry of Transportation and Maritime Local self-government	November, 2012
c) Determining the form of supervision data from monitoring the implementation of the regulations from this area	Ministry of Transportation and Maritime Local self-government	October, 2012
d) Report on data from surveys of this area (in terms of item.1.1.c, Chapter I of the AP)	Competent inspections	Semi-annual/annual

e) <i>Recording and processing of appeals and complaints of consumers in this area (in terms of the item 1.2.d, Chapter I of the AP)</i>	<i>Competent inspections</i>	<i>Continuous</i>
<p>Realization:</p> <p>a) Continuing to ensure full implementation of regulations in order to achieve the required quality of services being carried out continuously.</p> <p>b) Records of regulations and a list of authorities for monitorin in this area is planned for November this year.</p> <p>c) Form of supervision data from monitoring the implementation of these regulations is planned for October this year.</p> <p>d) i) e) 2012 ,at the Ministry level preventive inspections and examinations were carried out by the complaints of parties, of which:</p> <p>Inspection of safety navigation - in 2012, 1189 inspections were carried out, first instance administrative cases at the request of the parties and ex officio : 181 Executive orders were issued , 172 said and done fines, 1189 controls carried out and 1008 controls conducted without the decision made.</p> <p>Inspection of Road Transport - in 2012, 148 preventive inspection and inspections carried out by the complaints: 71 executive orders issued , said and done fines 365, 148 controls and 77 controls after which there was no need to make a decision .</p> <p>Inspection of Public Roads - in 2012, 163 preventive inspections and inspections carried out by the complaints , 16 executive orders issued, conducted 163kontrolle and after 147 controls there was no need to make a decision.</p> <p>Inspection of rail traffic - in 2012, 32 preventive inspection and inspections carried out by the complaints, while 8 cases were transferred from 2011, 13 executive orders, 13 unexecuted orders and 32 controls. In the field of inspection supervision in railway transport, inoperative solutions 2012th were: the two orders whose term expires in 2013 and three orders related to illegally constructed buildings in the vicinity of railway lines which were not destroyed voluntarily by investors.</p> <p>Inspection of air traffic – inspections were carried out by one authorized inspector in accordance with the Law on Inspection , Air Transport Law and other regulations.</p> <p>In the first instance administrative procedure, in the Ministry, for year 2012, 64 requests for access to information were filed , which were resolved in the following manner: 64 claims filed , 8 are still underway, 28 requests approved, 20 requests refused, rejected claims 7, 1 forwarded, filed 11 lawsuits, 6 claims adopted, 1 claim rejected and 4 claims without judgement.</p> <p>In the second instance administrative proceedings, in the Ministry for year 2012, 55 complaints were filed against the first instance decisions, which were completed in the following manner : 55 resolved complaints, 1 procedure is undreway, 9 successful appeals, 37 appeals rejected, 8 appeals dismissed, 1 forwarded to other authorities, 22 filed lawsuits, one adopted action and 21 undelivered judgment .</p>		
5.6.2. Compliance of the legislation (the adoption of new regulations)		
a) <i>adoption of the Law on the Sea, Ports, Yachts, Rafting</i>	<i>Ministry of Transportation and Maritime and other competent authorities</i>	<i>II Q 2013</i>
b) <i>Adoption of by laws for the implementation of the Law on Contractual Relations in the Railway Traffic</i>	<i>Ministry of Transportation and Maritime and other competent authorities</i>	<i>II Q 2013</i>

Comment:

a) In this area, the adopted laws are following: the Law on Sea ("Off. Gazette of Montenegro", no. 17/07, 6/08 and 40/11), Law on Ports ("Off. Gazette of Montenegro", no. 51/08 and 27/13), Law on Yachts ("Off. Gazette of Montenegro", no. 40/07 and 40/11), Law on Rafting ("Off. Gazette of Montenegro", no. 53/11). Currently not planned amendments thereto.

b) By-laws for implementation of the contractual relations in the railway transport are planned for the fourth quarter in 2014.

5.6.3. Informing users of the transport services on their rights

*Ministry of Transportation and Maritime
NGOs*

Continuous

and other competent authorities

Realization:

Ministry of Transport and Maritime Affairs and local authorities are taking measures to protect the rights of consumers in the area of passenger transport, especially in the local jurisdiction in accordance with the Road Transport Law, the Law on agreed road transport, as well as acts local Government (Decisions on public transport, urban, suburban and line traffic, Decision on taxi transportation, etc.).

The capital Podgorica, Kotor Municipality and the Municipality of Zabljak - in the implementation and realization of the Action Plan on raising the level of consumer protection in the local government units in the area of consumer protection in the area local public transport and taxi transportation within the certain municipality, the local government shall take the measures set forth with the aim to protect consumer rights.

Bar Municipality - in part of protection of the rights of consumers in the field of public transport continuous monitoring is carried out. In the area of consumer protection related to taxi transport, the Commission is appointed in order to evaluate the necessary number of taxi operators and the required number of taxi stands in the municipality. Also, the taxi-cab operators shall be continuously monitored in the senses of the fulfillment of the conditions stipulated by the Law on Road Transport and Decision on urban and suburban transport and taxi services to protect consumers.

Municipality of Bijelo Polje is according to the Law on Road Transport of passengers, Decision on the conditions, organization and performance of linear transport in urban and suburban traffic, and the decision on the conditions, organization and performance of taxi services in the municipality of Bijelo Polje, through its bodies - the Secretariat for Entrepreneurship and Economic Development, and the Secretariat for housing and utilities, and transportation, as well as the municipal police and traffic inspection able to establish a lot of law and order in the area.

Municipality Cetinje - the new Decision on traffic, the decision on parking spaces in preparation. The possibility to turn some traffic areas into parking zone is being considered.

Municipality of Budva in terms of raising the level of traffic safety in the municipality of Budva. Secretariat implemented a modern method of marking traffic signals in the city center. The first line refers to the specific colored pedestrian crossings (zebra blue and white), platforms, bookmarks, speed retarders, and associated vertical signaling, which all together contribute to significant reduction of traffic accidents (Monitoring them). Second phase of increasing traffic safety will be conducted during the month of September and will apply to school zones. The preparation and creation of traffic training ground for students.

Dangers of municipalities in governing the transportation of passengers **Pljevlja** issued a public call for regular passenger transport in urban and suburban traffic. The application process is underway and will be followed by the opening of bids and selection of service suppliers.

Municipality Berane in terms of promoting and protecting the rights of consumers in the area of passenger transport, local government adopted the following decisions: Decision on urban and suburban passenger transport, the decision of taxi services, the decision on the regulation of traffic in the municipality of Berane.

Municipality Šavnik adopted a Decision on the urban and suburban passenger transport during the preparation of the Plan of lines and other activities aimed at the introduction of suburban lines.

Municipality of Herceg Novi carry out activities related to the appointment ramps for people with special needs in Igalo, the section from the Seagull Villas to Phase I of the Institute Dr Simo Milosevic. The plan is that by the end of the year the project of adjusting the transport infrastructure to needs of persons with disabilities from Igalo to the center of Herceg Novi, including the Old City, as well as most state and local institutions.

Pluzine-made a decision to organize local transportation in the municipality Plužine. In the scope of the same

Decision the need for a tax-and transport is defined for the type of road traffic passing through the territory of Pluzine.

Recommendation:

Need a Project Support of NGO "CEZAP " in informing users of the transport service on their rights.

6. Financial services

6.1. Banking and other financial services

6.1.1. Enforcement of the regulations governing this area

a) Implementation of the Law on Consumer Credit (after adoption) and other regulations governing this area	Central Bank of Montenegro Inspection Directorate	Continuous
b) Records of regulations and a list of responsibilities in this area	Inspection Directorate Central Bank of Montenegro	November, 2012
c) Determination of the form of data supervision from monitoring the implementation of regulations from this area	Inspection Directorate Central Bank of Montenegro	October, 2012
d) Report on data from surveys of the area (in terms of item 1.1.c, Chapter I of the AP)	Inspection Directorate Central Bank of Montenegro	Semmi-annual/annual
e) Recording and processing of appeals and complaints of consumers in this area (in terms of the item 1.2.d, Chapter I of the AP)	Inspection Directorate Central Bank of Montenegro	Continuous

Comment:

- a) The Law on consumer credit was enacted and published on 23 July 2013.
- b) A record of regulations and a list of responsibilities in this area were established
- c), d), e) In accordance with the new Law on consumer credit and the existing law on banks, the Central Bank of Montenegro will control consumer protection, with particular emphasis on consumer loans, the most common banking product.

6.1.2. Compliance of the legislation (the adoption of new and revision of existing regulations)

a) The Law on Consumer Credit	Ministry of Economy Ministry of Finance Central Bank of Montenegro	IVQ 2012
b) adoption of by laws	Ministry of Economy Ministry of Finance Central Bank of Montenegro	Within the time prescribed by law

Comment:

- a) The consumer credit was enacted and published on 23 July 2013 (the "Official Gazette of Montenegro", Br 35/13).
- b) By-laws of the Law on Consumer Credit shall be issued within a period prescribed by law.

6.1.3. Improvement of banking and other financial services		
<p>a) <i>Strengthening the capacity of</i> - <i>Institutions on the implementation of the Law on Consumer Credit and regulations on consumer protection in the banking sector (CBM, Association of Banks, Banking Ombudsman and inspection),</i> - <i>Training of inspectors to control the implementation of the Law on Consumer Credit in subjects-lenders in the area of real sector,</i> - <i>Improving capacity - professional services of Banking Ombudsman</i></p>	<p><i>Central Bank of Montenegro</i> <i>Ministry of Finance</i> <i>Association of banks</i> <i>Banking Ombudsman</i> <i>Inspection Directorate</i></p>	<p><i>Continuous</i></p>
<p>Comment: a) Central Bank implemented measures to reorganize systematization in terms of establishing the new organizational unit with adequate human potential, responsible for the implementation of the Law on consumer credit, which will, within its mandate, take care of improving the protection of clients in the banking sector. In this regard, it will be hiring new staff and allocation of additional funds.</p>		
<p>6.1.4. Informing the public about the rights of consumers in the banking sector and the real sector</p>	<p><i>NGO for consumer protection</i> <i>Association of banks</i> <i>Banks</i> <i>Ministry of Economy</i> <i>Chamber of Commerce of Montenegro</i></p>	<p><i>Continuous</i></p>
<p>Comment: Data not submitted by the holder of the activities on the way to inform consumers about the rights in the use of banking services.</p>		
6.2. Insurance Services		
<p>6.2.1. Implementation of the Law on Insurance and other regulations in the field of insurance relating to consumer protection</p>	<p><i>Ministry of Finance</i> <i>Agency for insurance supervision</i></p>	<p><i>Continuous</i></p>
<p>Comment: The Insurance Agency for insurance supervision is entrusted the jurisdiction to control the compliance of market participants with applicable insurance regulations , and the response by the insurance beneficiary complaints to the business of insurance, all of which has the ultimate goal of comprehensive protection of policyholders and ensuring the stability of the market and its future development. During the 2012 The Agency has received and processed 26 complaints against insurance companies. 6 of these are related to the life insurance companies , and 20 to companies engaged in non-life insurance. In the area of non-life insurance, there was a total of 20 complaints, 9 complaints were associated with the processing of claims in respect of automobile insurance, 4 complaints for damages based on comprehensive vehicle insurance, 3 complaints related to property and 3 on the basis of collective security as a result of accident . Comments of the insured in terms of the group insurance, business mainly, involved the undisputed portion of the amount offered, and to a lesser extent unsatisfactory treatment of the person responsible for processing claims and conflicting information they received in the process to address the Agency. The procedure for complaints received had the following results : 6 complaints unfounded , 1 complaint was forwarded to the competent institution , 9 complaints to the payment of the undisputed portion, 2 party complaint addressed to the expert or other actions in accordance</p>		

with the terms of insurance, 2 complaints addressed to court for re- establishing the facts. Complaints about life insurance related to the life insurance of the borrower, and mixed insurance. From 6 complaints received during the 2012 The 2 complaints were filed because of insufficient information on the effects of the insured contract clauses, four complaints were filed after the occurrence of the insured event, with gaps ascertained by both parties, for the 3 cases it was not possible to bring about the prevailing attitude on who was the guilty party.

6.2.2. Information of consumers about the role of the Agency for Insurance Supervision	<i>Agency and NGO for consumer protection</i>	<i>Continuous</i>
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Realization:
 The Agency, in 2012, continued its activities on improving the process of informing the public about data and indicators of the insurance market. These reports include both basic indicators of the development of the insurance market, and a number of specific indicators, which is provided by a comprehensive public information on the Montenegrin insurance market . As a result of intense activities, the Agency has achieved a relatively high degree of efficiency in the dynamics of reporting participants of the insurance market .
 The Agency has also continued informing the public about the activities of the Agency, the current insurance market information, changes of existing and adoption of new regulations, as well as information on insurance companies, authorized agents, representatives and actuary through its official website (www.ano.me).
 The Agency , in the 2012, prepared and regularly published on its official web site reports on the state of the insurance market with relevant indicators on a monthly, quarterly and annual basis.

III EDUCATION AND INFORMATION OF CONSUMERS

1. Education of consumers;
2. Information of consumers:

III EDUCATION AND INFORMATION		
1. Education of consumers		
1.1. Preparing of a Pilot project for introducing the content of consumer protection into the educational system		
1.1.1. Establishment of the Commission (6 commissions with 5 members and a coordinator of the BES) with the task of developing the manual for teachers with the necessary educational material (working papers, workshops, etc.)	<i>Institute of Education</i>	<i>IV Q 2012</i>
1.1.2. Training of commissions for development of handbooks - To organize a three-day seminar with the aim of introducing the program to protect consumers and making sketches for handbooks for teachers (36 participants). It is necessary to provide at the seminar a competent local and foreign experts (to present a model of the handbook preparation) -	<i>Institute of Education</i> <i>Institute for Textbooks</i>	<i>IV Q 2012</i>

<p>1.1.3. Development of handbooks for teachers and educational materials for students</p> <ul style="list-style-type: none"> - Development of handbooks for teachers and educational materials for children of all levels of education (from pre-school to high school age). 	<p><i>Institute of Education</i></p> <p><i>Institute for Textbooks</i></p>	<p><i>II Q 2013</i></p>
<p>1.1.4 Technical design and print of handbooks for teachers and teaching materials for students</p> <ul style="list-style-type: none"> - Provide high quality technical processing and printing of a sufficient number of handbooks for preschool, elementary school, high school and vocational school 	<p><i>Institute of Education</i></p> <p><i>Institute for Textbooks</i></p>	<p><i>II Q 2013</i></p>
<p>Realization:</p> <p>The main carrier of the realization of this project is the Department of Education with support from the Ministry of Education and Sports, Institute for Textbooks and the NGO " CEZAP ." Funds for the project were provided in the Budget for 2012, totaling € 21,562.20 in equal amounts by the Ministry of Economy and the Ministry of Education. Funding has not been implemented or have been transferred to the account of the project contractor . Why were planned activities postponed for the fourth quarter of 2013?</p> <p>Preparing a pilot project to introduce the content of consumer protection in the educational system through :</p> <ul style="list-style-type: none"> - Formation of Commission (Commission 6 by 5 members and coordinator of the BES) with the task of developing the manual for teachers with the necessary educational material (working papers , workshops , etc. .) - Training Commission of the manual , - Development of a manual for teachers and didactic materials for students , - Technical analysis and printed manuals for teachers and teaching materials for students , postponed for the fourth quarter of 2013. <p>Recommendation:</p> <p>Department of Education should provide additional funding for the printing of books (through project support from the EU , with appropriate support from the Ministry of Education) .</p>		
<p>1.2. Raising the educational level of consumers (adults) in order to improve their position in the market</p> <ul style="list-style-type: none"> -Adopt the Plan of raising the educational level of consumers (adults) in 2013, - Implementation of the Plan 	<p><i>Ministry of Education and Sports</i></p> <p><i>Centre for professional education</i></p> <p><i>Institute for Textbooks</i></p> <p><i>NGO for consumer protection</i></p>	<p><i>XI 2012</i></p> <p><i>Continuous</i></p>
<p>Realization:</p> <p>Raising the educational level of consumers (adults) in order to improve their position in the market through the adoption and implementation of the plan of raising the educational level of consumers., Is planned for the fourth quarter of 2013</p>		
<p>2. Information of consumers</p>		
<p>2.1. Information of consumers on their rights and obligations</p> <p>a) Adopt a plan to inform consumers about the rights and protection of the rights, for</p>	<p><i>NGO for the protection of consumers, with the support of Ministry of Economy and other competent state authorities and local government, in cooperation</i></p>	<p><i>XI 2012</i></p> <p><i>Continuous</i></p>

<p>2013, - Implementation of the Plan b) establish contact with consumers by organizing shows on TV, as the most influential media</p>	<p>with the media</p>	
<p>Comment: a) The plan to inform consumers about the rights and protection of the rights in 2013, have not been done. b) NGOs for consumer protection were included in the component to raise public awareness of consumers about their rights under the project „Consumer protection and market surveillance “.</p>		
<p>2.2. Informing the public about hazardous products on the market, in accordance with the law.</p>	<p>Inspection authorities</p>	<p>Continuous</p>
<p>Realization: On the internet pages, the Directorate of Inspection and Market Inspectorate publish information about dangerous products found on the market, and can also ask and report irregularities in the market. The Directorate of Inspection in mid-April established Call Center (080 555 555) in which citizens can report (free of charge) all abnormalities, including problems when buying goods and services. In addition, representatives of the Market Inspectorate participated in radio and TV shows on these topics, and there were several press conferences, where they showed special interest in the field of safety control of non-food products on the market.</p>		