



CULLEN

INTERNATIONAL

Consumer protection and QoS regulation

Trends in South Eastern Europe

25 - 26 November 2015 – Bologna, Italy

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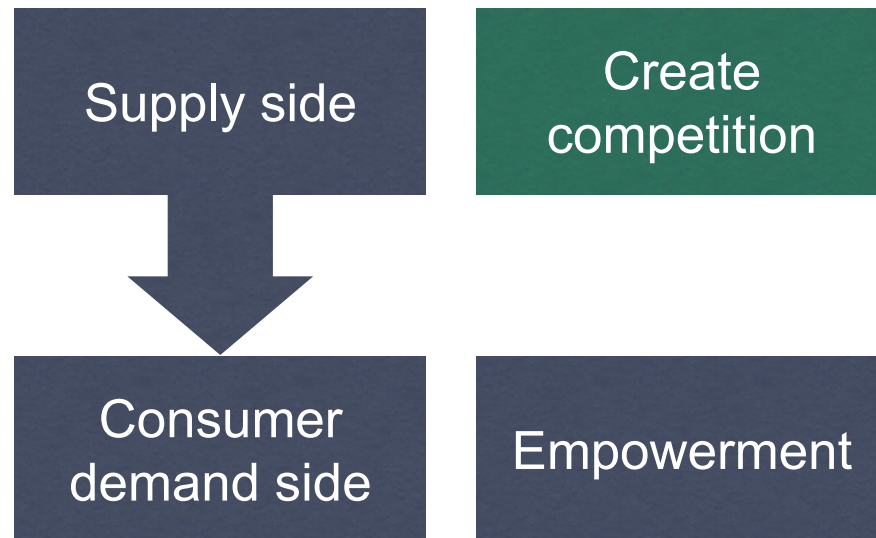
Outline

- Regulatory evolution:
 - from supply-side to consumer empowerment
 - 2009 regulatory framework (and beyond)
- Enabling informed consumers' choice:
 - Information and transparency
 - Guides and tools
- Enabling switching of providers:
 - Number portability
 - Contract duration
- Quality of Service: measuring and monitoring
 - Internet speeds

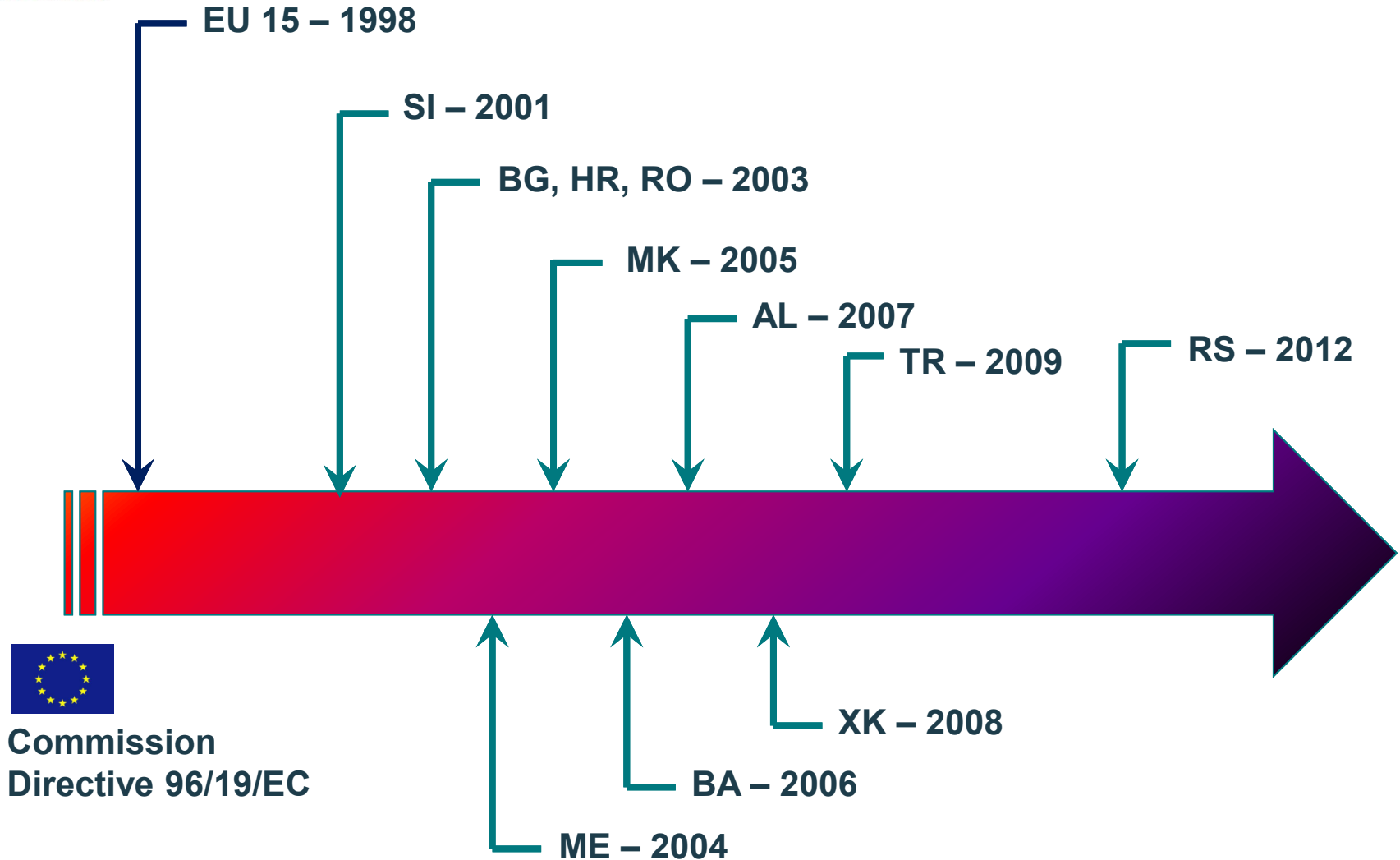
Regulatory evolution

From supply side to consumer empowerment

- Liberalisation
- Market entry
- Access to networks
- Interconnection
- Price control
 - retail tariff rebalancing
 - wholesale
- Universal service



Liberalisation of telecom markets: 2003-2012



Implementation of competitive safeguards

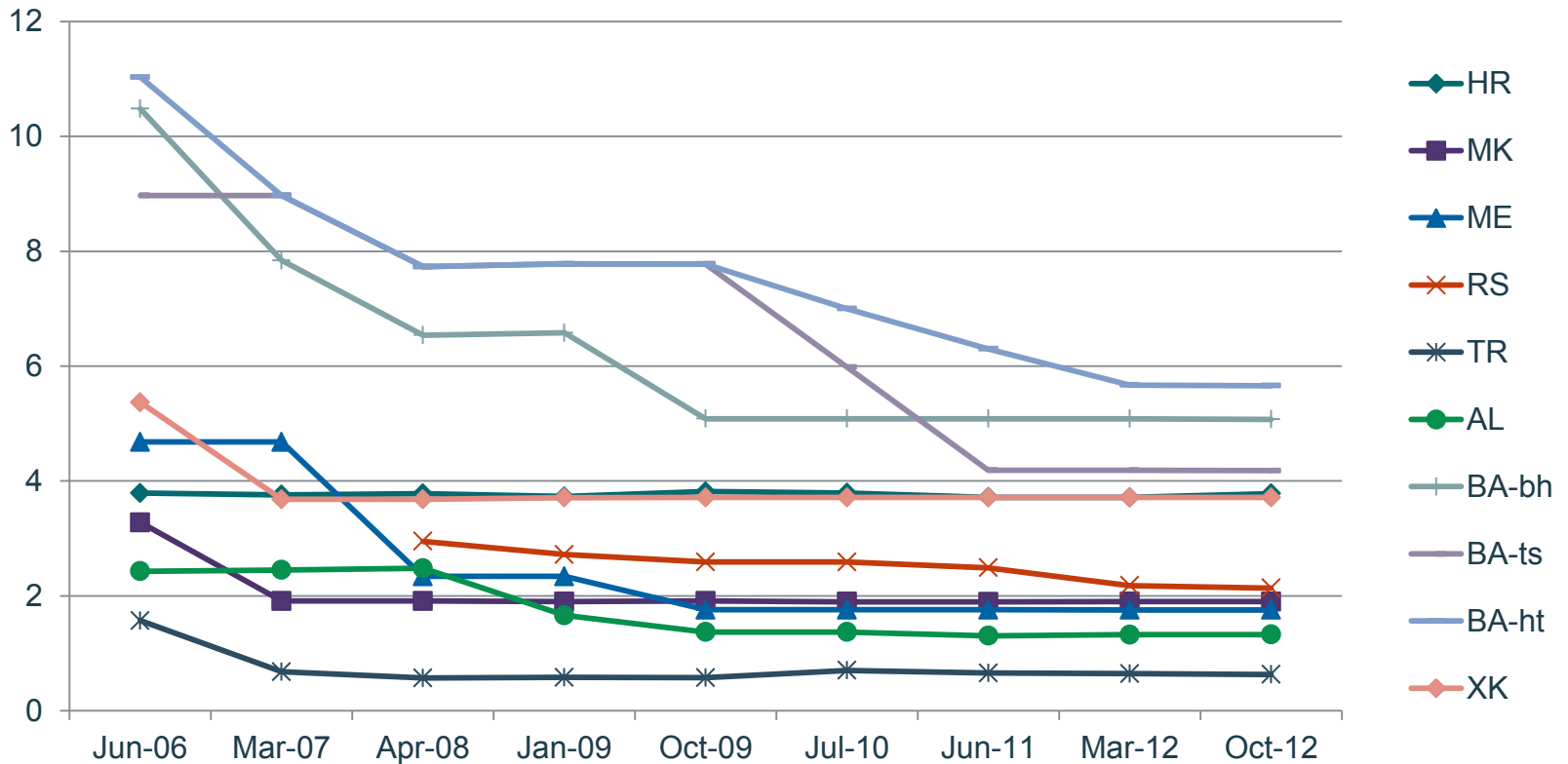
	HR	MK	ME	RS	TR	AL	BA	XK
CS/CPS	✓	✓	✓	✗	✓	✓	✓	✗
Fixed NP	✓	✓	✓	✓	✓	✓	✓	✗
Mobile NP	✓	✓	✓	✓	✓	✓	✓	✗
Fixed RIO	✓	✓	✓	✓	✓	✓	✓	✓
RUO	✓	✓	✓	✓	✓	✓	✓	✗
Wholesale broadband access	✓	✓	✓	✓	✓	✓	✗	✗
Wholesale line rental	✓	✓	✓	✗	✓	✗	✗	✗
Mobile RIO	✓	✓	✓	✓	✓	✓	✓	✗
National roaming	✓	✓	✓	✓	✗	✓	✓	✗
MVNO/SP access	✗	✓	✓	✗	✓	✗	✗	✓

✓ - available

✗ - not available

Tariff rebalancing: international calls

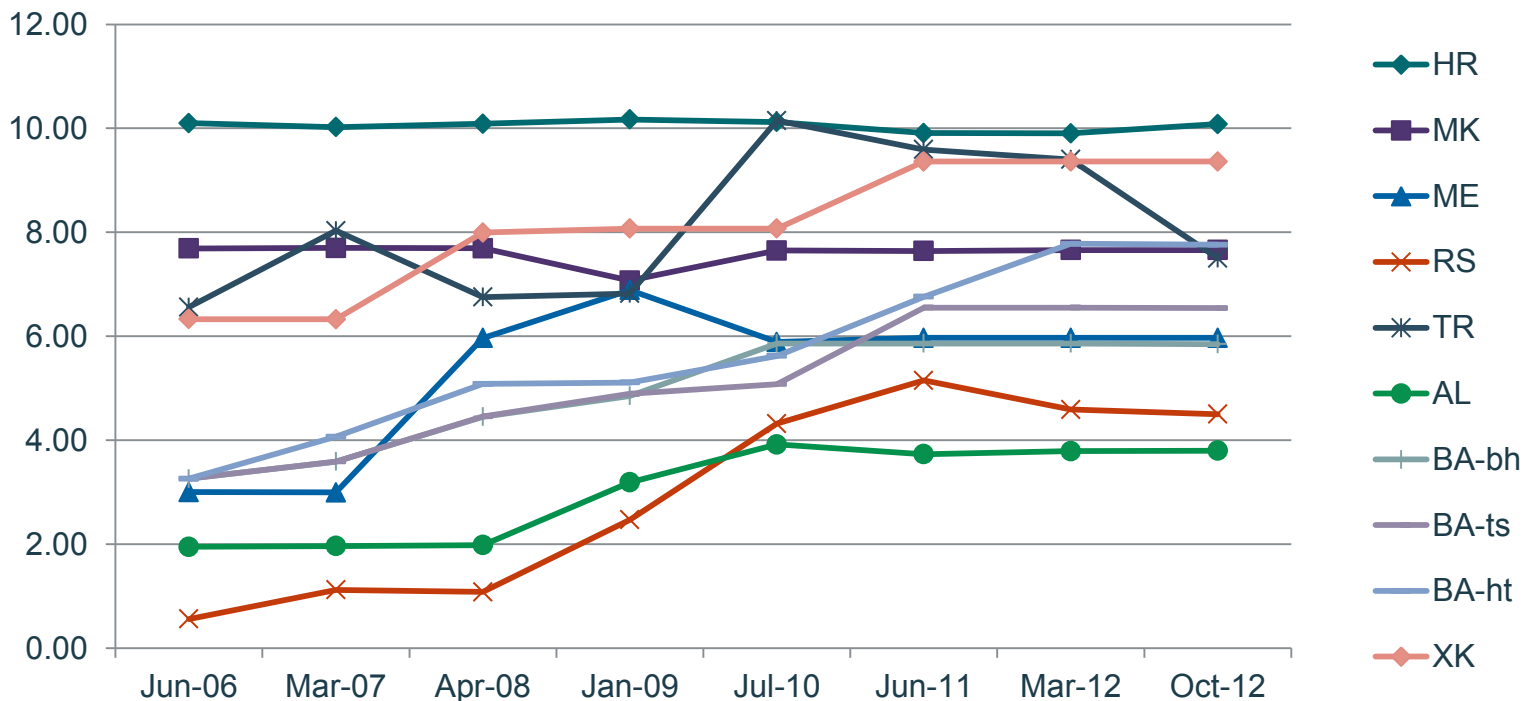
Residential charges for a 10-minute international call to UK by incumbent, in EUR



...International call prices went down...

Tariff rebalancing: fixed line rental

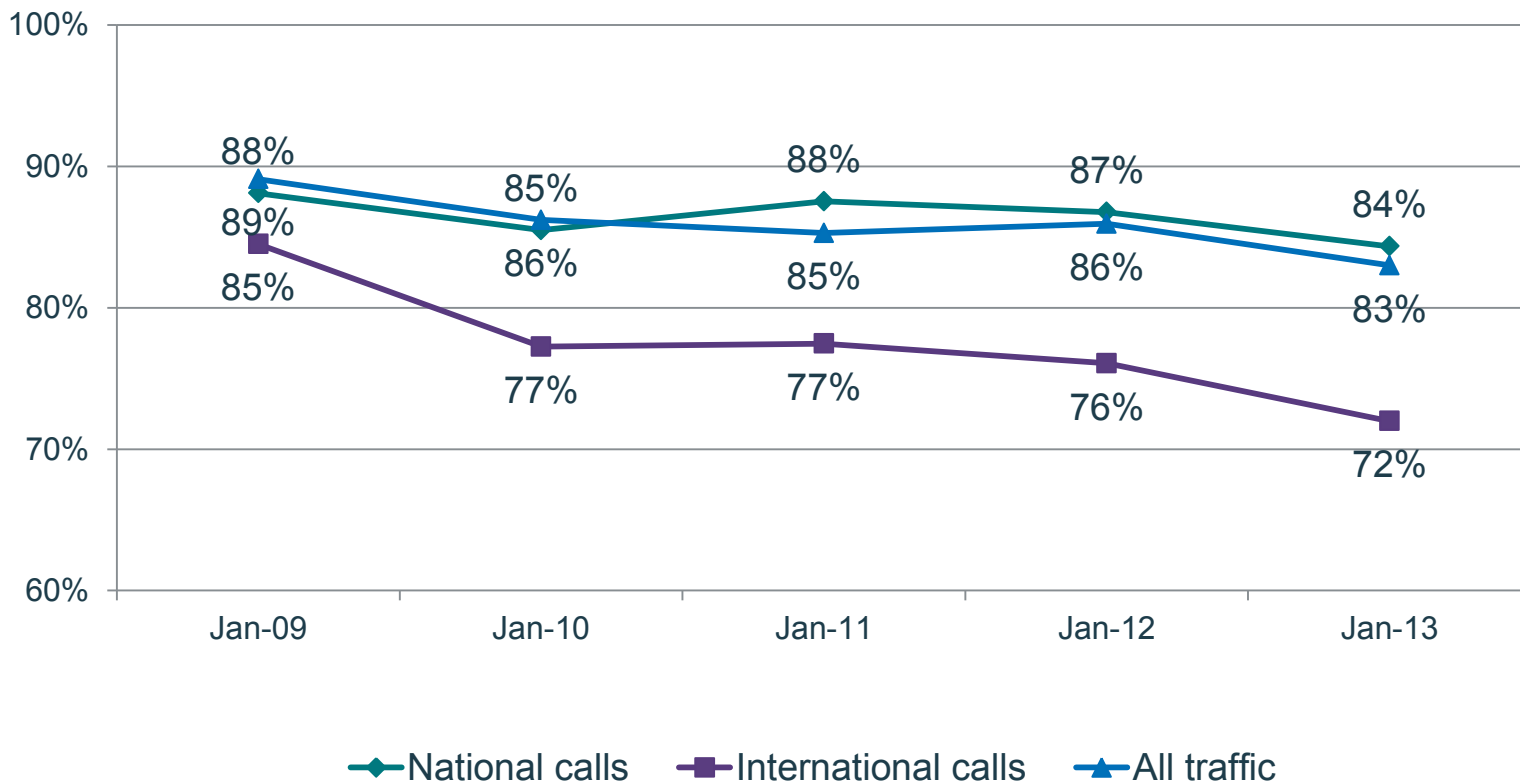
Residential fixed line monthly rentals by incumbent, in EUR



...while line rentals have increased

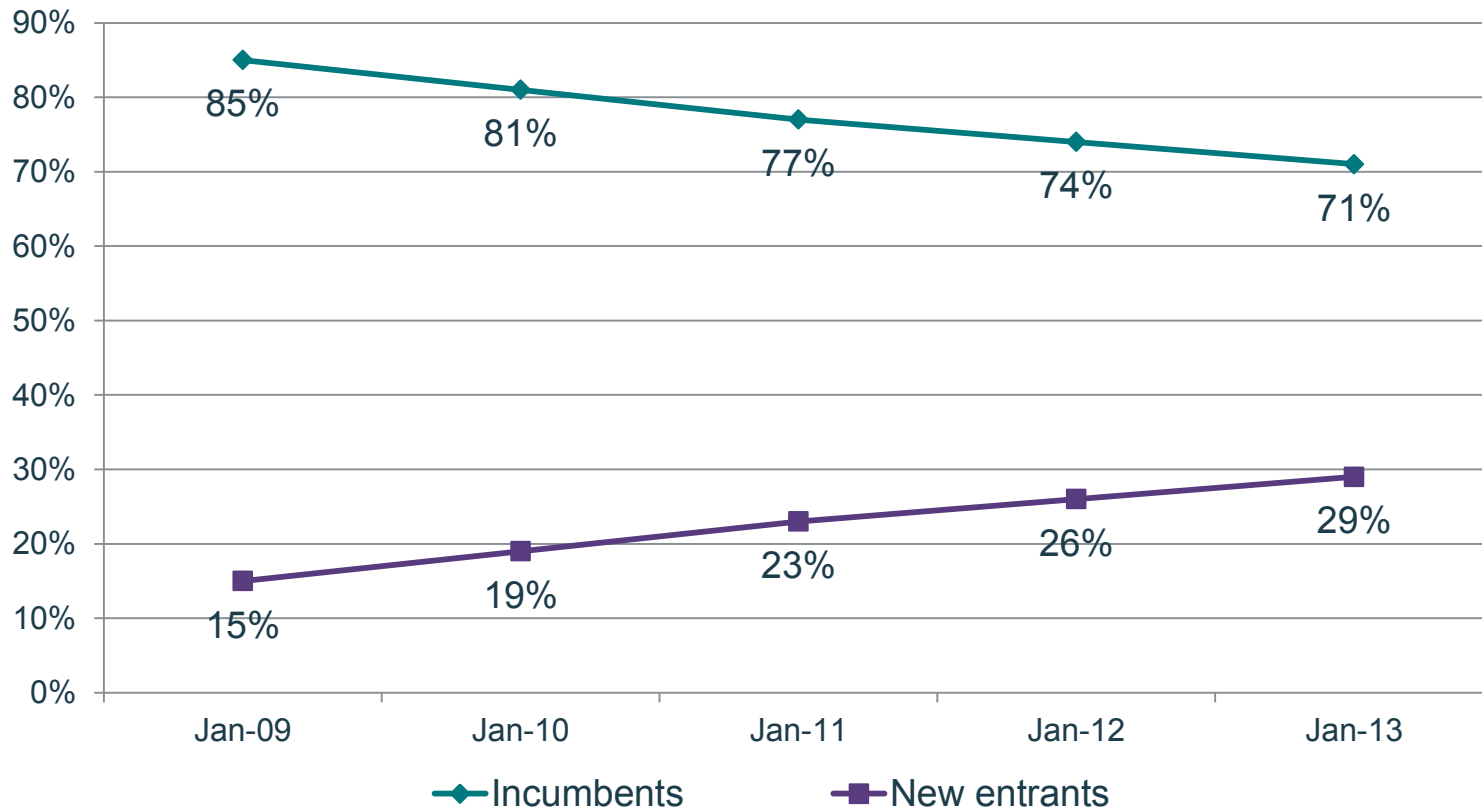
Competition: fixed telephony

Average incumbents' traffic-based market shares in the SEE-8 countries, 2009-2013



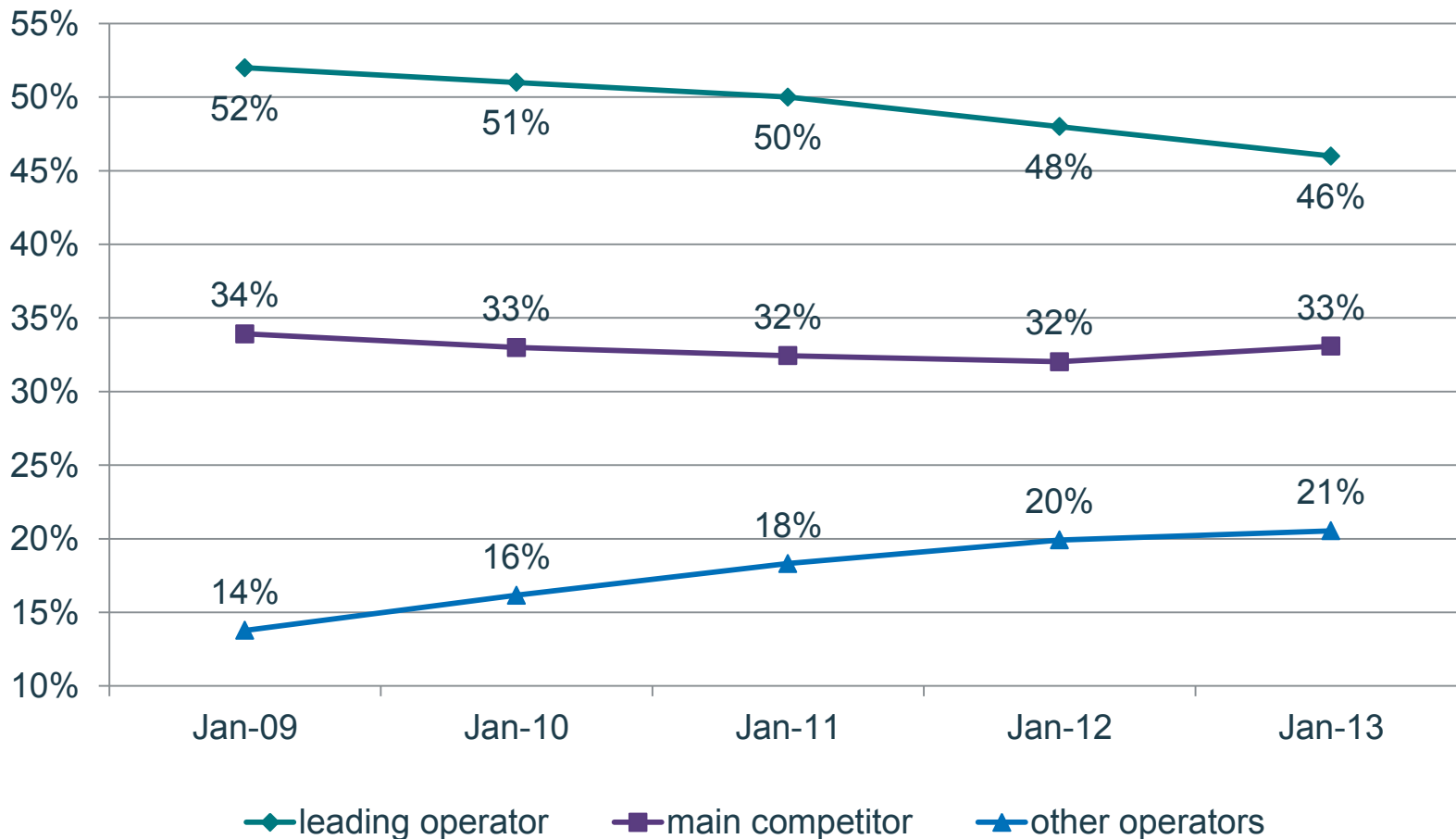
Competition: fixed broadband

Average market shares in the SEE-8 countries by subscriber lines, 2009 - 2013



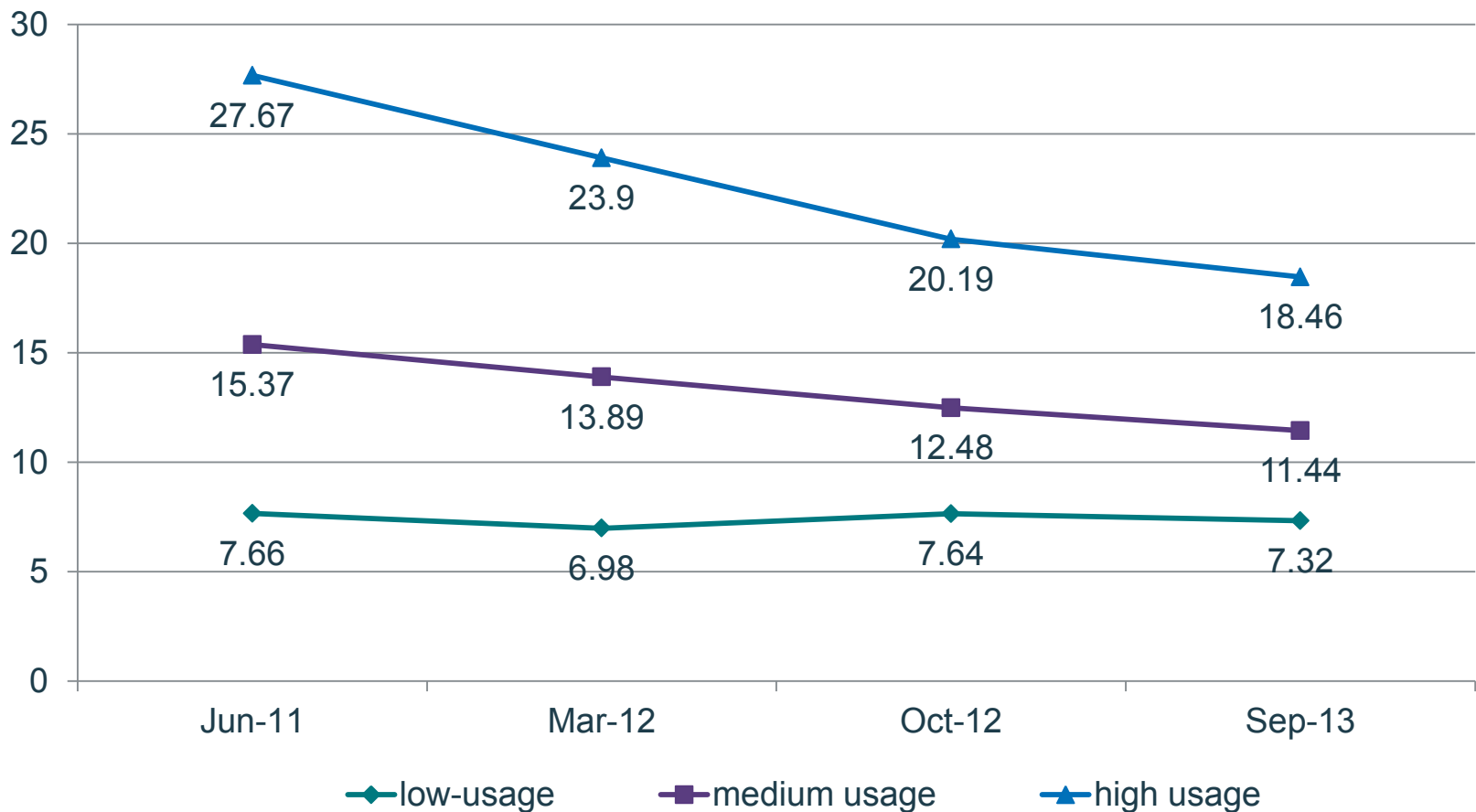
Competition: mobile telephony

Average market shares in the SEE-8 countries by subscriptions, 2009 - 2013



Mobile telephony: retail tariffs

Average (€) in the SEE-8 countries - OECD 2006 mobile tariff baskets



EU regulatory framework

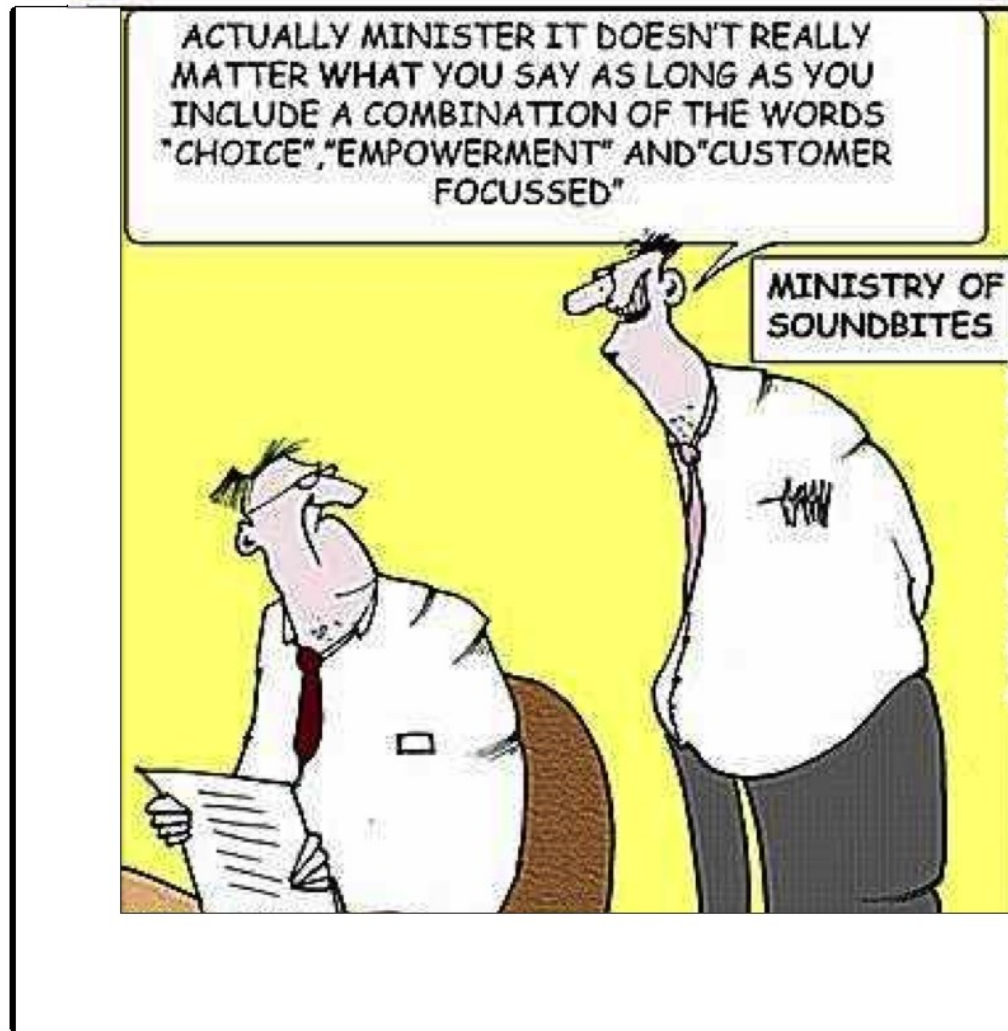
2009 Citizens' rights directive

- **Information and transparency for end users**
 - contract terms and conditions
 - any conditions limiting use of services, applications, terminal equipment
 - tariff information
 - minimum QoS offered
 - guides and tools
- **Facilitating switching of suppliers**
 - number portability
 - limits to maximum commitment periods
- **Possibility for NRAs to set minimum QoS**
- **Efficient procedures for consumer disputes**
- **Rights of users with disabilities**

Alignment with the EU regulatory framework

- **2009 framework (including Citizens' Rights Directive)**
 - Croatia – July 2011
 - Albania, Kosovo* – October 2012
 - Montenegro – August 2013
 - Macedonia – February 2014
- **2003 framework**
 - Effective in Turkey (2008) and Serbia (2010)
- **1998 framework**
 - Bosnia & Herzegovina

Role of the regulator

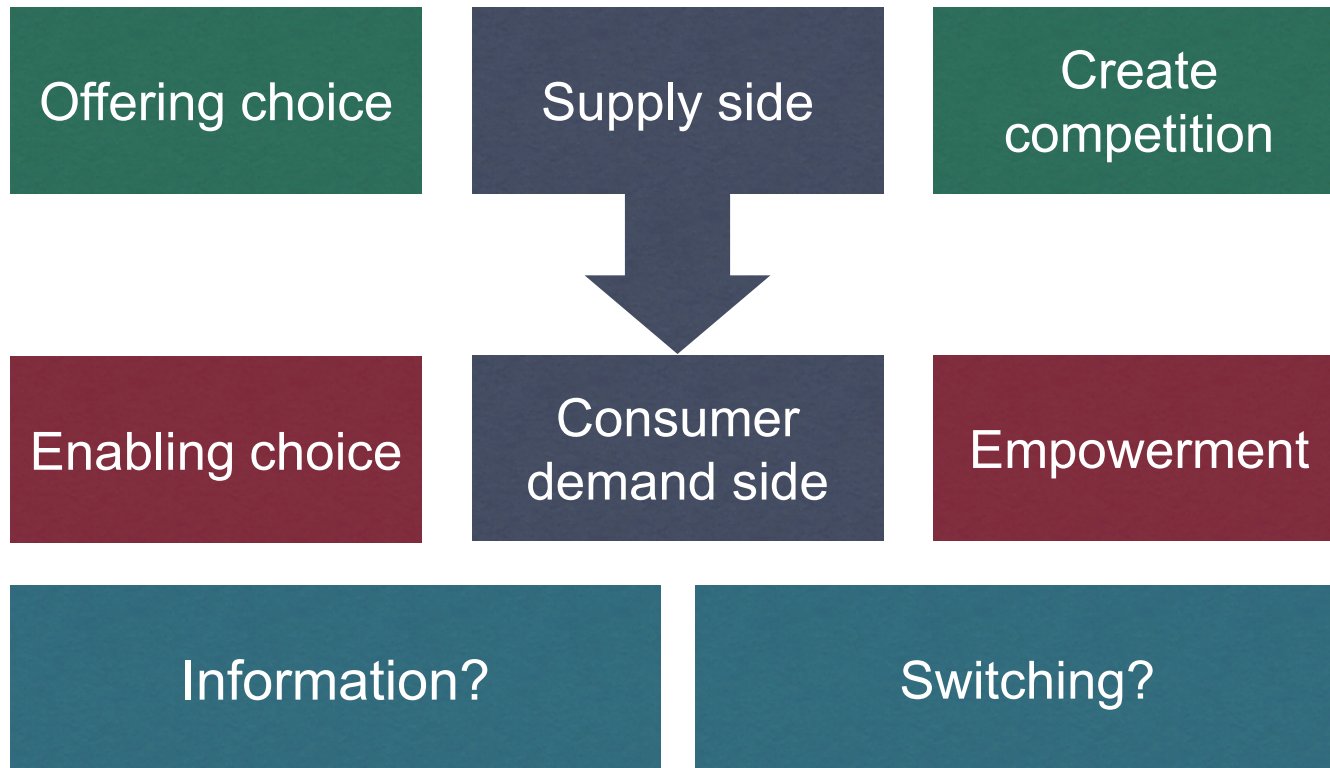


Role of the regulator

- Ensuring that users, including disabled users, elderly users, and users with special social needs derive **maximum benefit in terms of choice, price, and quality**
- Ensuring a **high level of protection for consumers** in their dealings with suppliers, in particular by ensuring the availability of **simple and inexpensive dispute resolution procedures** carried out by a body that is independent of the parties involved
- Promoting the **provision of clear information**, in particular requiring **transparency of tariffs and conditions** for using publicly available electronic communications services
- Promoting the ability of end-users to **access and distribute information or run applications and services of their choice**

Article 8, Framework Directive (2002/21/EC)

Enabling consumer choice



Information and transparency



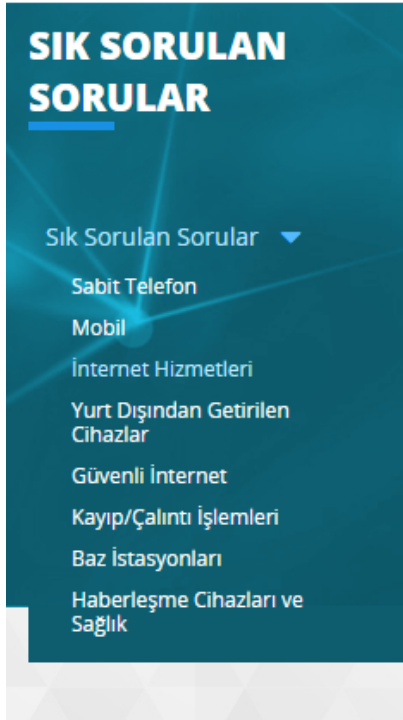
Information and transparency

- NRAs shall be able to oblige providers of public electronic networks/services to “publish **transparent, comparable, adequate and up-to-date** information on applicable **prices and tariffs**, on any charges due on **termination of a contract** and on **standard terms and conditions** in respect of access to, and use of, services provided ... in a **clear, comprehensive and easily accessible form**”
- NRAs may specify additional requirements regarding **the form** in which such information is to be published

Article 21, Universal Service Directive (2002/22/EC)



ITCA / Consumer Portal / Frequently Asked Questions



SIK SORULAN SORULAR > Sık Sorulan Sorular > İnternet Hizmetleri

Sık Sorulan Sorular / İnternet Hizmetleri

- ▶ İnternet erişim hizmetlerinden faydalanmak için aboneliğimi başlatırken dikkat etmem gereken hususlar nelerdir?
- ▶ İmzaladığım abonelik sözleşmesindeki tarife ücreti işletmeci tarafından yükseltilebilir mi?
- ▶ Taahhütlü tarife nedir ve neden tercih edilmeli ya da edilmemelidir?
- ▶ Taahhütlü tarife aboneliğimi istediğim zaman sonlandırabilir miyim?
- ▶ Cezai şart veya cayma bedeli ne demektir?
- ▶ Kullanım miktarı sınırlı hizmetlerde paket, kota aşımı yapmamam için bilgilendirilme nasıl yapılmaktadır?
- ▶ İnternet erişim hızımın tarifemde belirtilene göre düşük olduğunu öğrendim. Hizmet aldığım işletmeci tarifemde belirtilen hızı sağlamakla yükümlü değil midir?

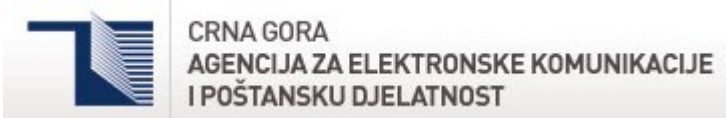


HAKOM / Consumer Portal / Frequently Asked Questions

- General questions
- Subscriber contracts, general terms and conditions, price lists, PRS
- Itemised billing, expenditure control, subscriber directory
- Complaints related to the bill, quality of service, breaches of subscription contract
- Number portability and changing service provider



Approval and publications of standard contract terms



- Osnovna prava korisnika
- Tipiski pretplatnički ugovori
- Cjenovnici usluga
- Kvalitet usluga
- Prigovor, žalba i reklamacija
- FAQ

SPISAK DATIH SAGLASNOSTI NA KORISNIČKE UGOVORE

I CRNOGORSKI TELEKOM A.D. PODGORICA

1. [ODLUKA Savjeta Agencije za elektronske komunikacije i poštansku djelatnost](#), Broj: 0205 - 6573/2 od 27.11.2014. godine
 - Saglasnost data "Crnogorskom Telekom"-u A.D. Podgorica na dostavljene opšte uslove pružanja usluga u javnoj elektronskoj komunikacionoj mreži "Crnogorskog Telekom"-a na fiksnoj lokaciji, zahtjeva za zasnivanje pretplatničkog odnosa za fiksnu mrežu, pretplatničkih ugovora (za pravna i fizička lica) i ponuda kao sastavnih djelova pretplatničkih ugovora, opštih uslova pružanja usluga javnih mobilnih elektronskih komunikacija "Crnogorskog Telekom"-a, pretplatničkih ugovora (za pravna i fizička lica) i ponuda kao sastavnih djelova pretplatničkih ugovora <<<[Preuzmi](#)

II M-TEL d.o.o. PODGORICA

1. [ODLUKA Savjeta Agencije za elektronske komunikacije i poštansku djelatnost](#), Broj: 0205 - 6593/2 od 27.11.2014. godine
 - Saglasnost data "Mtel"-u d.o.o Podgorica na dostavljene opšte uslove i pretplatničke ugovore društva za telekomunikacije "Mtel" d.o.o. Podgorica <<<[Preuzmi](#)
2. [ODLUKA Savjeta Agencije za elektronske komunikacije i poštansku djelatnost](#), Broj: 0205 - 6593/5-2014 od 24.03.2015. godine
 - Saglasnost data "Mtel"-u d.o.o. Podgorica na dostavljeni Ugovor o pružanju prepaid uslugejavne mobilne elektronske komunikacione mreže "Mtel" <<<[Preuzmi](#)

Guides and tools



Guides and tools

- *NRAs shall encourage the **provision of comparable information** to enable end-users, and consumers to make an independent evaluation of the cost of alternative usage patterns, for instance by means of **interactive guides or similar techniques**.*
- *Where such facilities are not available on the market free of charge or at a reasonable price, NRAs should be able to make such guides or techniques available themselves or through third party procurement.*

Article 21, Universal Service Directive (2002/22/EC)



E - AUTORITETI

- [e - Operator](#)
- [e - Aplikime](#)
- [e - Portabiliteti](#)
- [e - Numeracioni](#)
- [e - P.P.F.](#)
- [e - Konsumatori](#)

Artikujt

Sherbimi ndaj Konsumatorit

AKEP ka pergatitur guiden e meposhtem per tarifat e s perdoruesin e ketyre sherbimeve ne perzgjedhjen e nji

- [Tarifat e telefonise fikse dhe aksesit internet rrjete](#)
- [Tarifat e telefonise celulare](#)

3. Abcom

Faqja elektronike: www.abcom.al

Sipërmarrës tjetër që ofron telefoni fikse, internet dhe shërbime të tjera të komunikimeve elektronike, është Abcom.

3.1. Tarifat standarde dhe ofertat te sherbimit te telefonise fikse

Për tu njohur me tarifat e telefonisë fikse të Abcom, paraqitet tabela më poshtë:

Tabela 3.1. “Tarifat e telefonisë fikse”

Përmbajtja	Tarifat në leke
Tarifa e abonimit mujor	300
Tarifa e regjistrimit	1000
Cmimi i modemit ne leke	2000
Thirrjet 14renda rrjetit ABCOM	Falas
Thirrje drejt fikse 14renda Tiranes(rajonale) leke/min	3.5
Thirrje drejt fikse te Shqiperise(Albtelecom&AMC fikse)	7.5
Thirrje drejt fikse te Shqiperise(Operatore Alternative)	9.6
Thirrje drejt(Celularë (AMC/Vodafone/Eagle mobile)	18
Thirrje drejt numrave Celularë (Plus mobile)	22
Zona 1	8
Zona 2	20
Zona 3	25
Zona 4	30
Zona 5	50
Zona te tjera	75 - 120



Fiksna telefonija - Uporedna kalkulacija cijena

[Usporedni pregled operatera](#) | [Međunarodni odlazni saobraćaj](#)

Vrsta korisnika:

Period saobraćaja:

Broj minuta u fiksnim mrežama lokalno:

Broj minuta u fiksnim mrežama međugradski:

Koristim odabrani ("naj") broj:

Broj minuta prema mobilnim mrežama:

Pozivi u fiksne mreže

64 min

36 min

0 min

0 min

0 min

Međunarodni pozivi:

PDV:

Prezentirani rezultati su ilustrativne prirode i zavise od informacija koje sami unosite u pogledu korištenja usluga, kao i od pretpostavljenih parametara zadatih u sklopu kalkulacije. Informacije koje se daju korisnicima na raspolaganje su opšte prirode i ne odnose se na specifične ponude za pojedine kategorije ili grupe korisnika. Prije odluke o odabiru konkretnog paketa, upućujemo Vas da pažljivo analizirate sve detalje ponude, obzirom da postoji mogućnost da zbog tehničkih ograničenja kalkulacija nije uzela u obzir sve elemente ponude.

[Pravne napomene](#)

REGULATORNA AGENCIJA ZA KOMUNIKACIJE BIH
РЕГУЛАТОРНА АГЕНЦИЈА ЗА КОМУНИКАЦИЈЕ БИХ
COMMUNICATIONS REGULATORY AGENCY BH



**KALKULATOR
FIKSNA TELEFONIJA**

This project is funded by the
European Union

Fiksna telefonija - Rezultat kalkulacije

[Usporedni pregled operatera](#) | [Međunarodni odlazni saobraćaj](#)

	BR.	OPERATER	TARIFNI MODEL	TIP MREŽE	TRAJANJE UGOVORA (MJESECI)	PRETPLATA	UKUPNO
⊕	1	LOGOSOFT	1023	PSTN	0	0.00 KM	8.86 KM
⊕	2	europroNET	EPN IPTel	Bežična	0	1.00 KM	9.18 KM
⊕	3	AirABA	1050 Servis	PSTN	0	0.00 KM	13.49 KM
⊕	4	M&H COMPANY	Q2	Kablovska	15	8.10 KM	13.50 KM
⊕	5	mitel	Startni PrePaid paket	PSTN, Bežična, IP	0	0.00 KM	13.65 KM

Guides and tools

Tariff calculator



Калкулатор



Калкулатор за ориентациска пресметка на тарифни модели

Мобилна Телефонија

Фиксна Телефонија

Минути разговор кон мобилни

Изберете 1-3 мобилни оператори

Мобилен Оператор 1

Мобилен Оператор 2

Мобилен Оператор 3

Минути разговор кон фиксни

Пораки

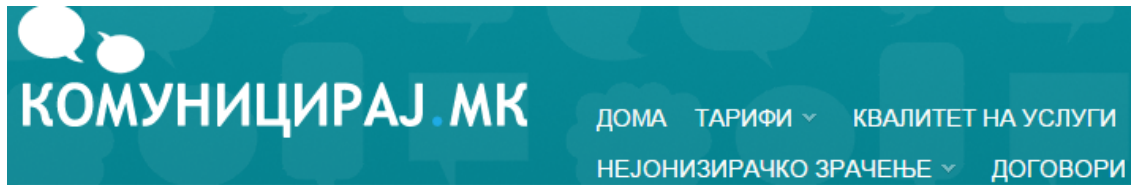
Податочен сообраќај

Меѓународни разговори

Мобилни тарифни модели

Да, се согласувам со условите за користење на овој преглед и со претпоставениот модел. [Услови и права за користење](#)

Пресметај



Guides and tools

Tariff calculator



Izaberite traženu uslugu

  Nepokretna govorna i podatkovna	 Nepokretna govorna	 Nepokretna podatkovna
  Pokretna govorna i podatkovna	 Pokretna govorna	 Pokretna podatkovna

Nepokretna govorna i podatkovna Nepokretna govorna Nepokr

Način plaćanja

Svejedno
 Prepaid (bonovi)
 Pretplata

Pozivi i poruke

Tuzemni pozivi

Broj poziva 32 


Broj minuta 32 

Međunarodni pozivi

Broj poziva 16 

Broj minuta 160 

Podatkovni promet

Minimalna količina podatkovnog prometa (MB) 5120 
 512 MB 1 GB 2 GB

Brzina Interneta (Mb/s) 10 

Switching



32bhf0018rf [RF] © www.visualphotos.com

Number portability: porting fees

- NRAs shall ensure that **pricing between operators** and/or service providers related to the provision of number portability is **cost-oriented**, and that **direct charges to subscribers**, if any, do not act as a disincentive for subscribers against changing service provider.
- NRAs shall **not impose retail tariffs** for the porting of numbers in a manner that would distort competition, such as by setting specific or common retail tariffs.

Article 30, Universal Service Directive (2002/22/EC)

- When ensuring that pricing for interconnection related to the provision of number portability is cost-oriented, national regulatory authorities may also take account of **prices available in comparable markets**.

Recital 42, Universal Service Directive (2002/22/EC)

Number portability: implementation

	FNP introduction	MNP introduction	Inter-operator fee
HR	July 2005	October 2006	€6.80
MK	September 2008	September 2008	€3.23
ME	December 2011	December 2011	-
RS	April 2014	July 2011	€9.80
TR	September 2009	November 2008	€0.90
AL	September 2012	May 2011	€4.28
BA	September 2011	January 2013	€10.26

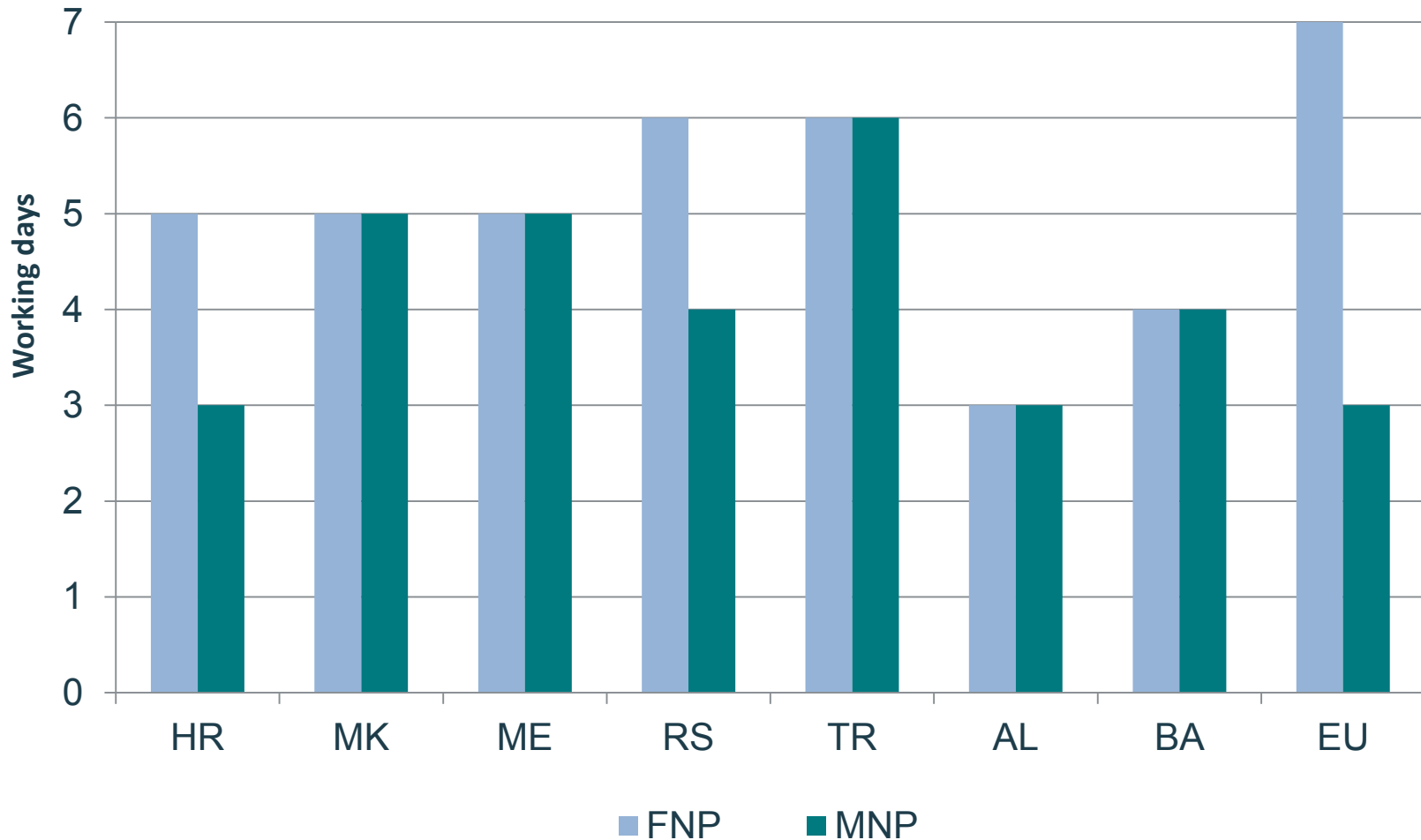
Number portability: process duration

- *Porting of numbers and their subsequent activation shall be carried out within the **shortest possible time**. In any case, subscribers who have concluded an agreement to port a number to a new undertaking shall have that number activated within **one working day**.*
- *Competent national authorities may establish the global process of porting of numbers, taking into account national provisions on contracts, technical feasibility and the need to maintain **continuity of service** to the subscriber. In any event, **loss of service** during the process of porting shall **not exceed one working day**.*
- ***Appropriate sanctions** on undertakings should be provided for, including an obligation to compensate subscribers **in case of delay in porting or abuse of porting** by them or on their behalf.*

Article 30, Universal Service Directive (2002/22/EC)

Number portability: process duration

Number of days needed to port a fixed or mobile number in 2014



Subscriber contracts: commitment period

- *Member States shall ensure that contracts concluded between consumers and undertakings providing electronic communications services do not mandate an initial commitment period that exceeds **24 months***
- *Member States shall also ensure that undertakings offer users the possibility to subscribe to a contract with a maximum duration of **12 months***
- *Without prejudice to any minimum contractual period, Member States shall ensure that conditions and procedures for contract termination do not act as a **disincentive against changing service provider***

Article 30, Universal Service Directive (2002/22/EC)

Subscriber contracts

Initial commitment and notice period

	Maximum initial commitment	Notice period for subscriber to terminate contract
HR	24 months	Any time
MK	24 months	15 days
ME	24 months	Any time
RS	24 months	1 month
TR	Not regulated	1 month
AL	24 months	30 days
BA	24 months	30 days
XK	24 months	1 month

Quality of Service



Quality of Service: NRA powers

- *NRAs should be able to require undertakings that provide publicly available electronic communications networks and/or services to publish **comparable, adequate and up-to-date information for end-users on the quality of their services** and on measures taken to ensure equivalence in access for disabled end-users.*
- *That information shall, on request, be supplied to the NRA in advance of its publication.*
- *NRAs may specify the **quality of service parameters** to be measured and the content, form and manner of the information to be published, including possible quality certification mechanisms, in order to ensure that end-users, including disabled end-users, have access to comprehensive, comparable, reliable and user-friendly information*

Article 22, Universal Service Directive (2002/22/EC)

Quality of Service: tools and approaches

1. “Command and Control”

- Parameters & measurement criteria
- Targets
- Collection – Validation - Reporting
- Compliance control – Enforcement and sanctioning

2. “Transparency”

- Operators set own targets
- Publicise results
- Regulator may control information provided to consumers & take action

3. “Consumer empowerment - QoE”

- Tools to compare offers
- Speed testing tools
- Coverage maps
- Enabling “feedback”

Quality of Service: fixed voice

	Publication QoS indicators	Audit of published indicators	QoS targets set?	Penalties if targets not met?
AL, XK	✓	✗	✗	✗
BA	✓	✓	✗	✗
HR,ME	✓	✓	✓ (USO only)	✗
MK, RS, TR	✓	✓	✓	✓

Quality of Service: fixed broadband

	Publication QoS indicators	Audit of published indicators	QoS targets set?	Penalties if targets not met?
XK	✗	✗	✗	✗
AL	✓	✗	✗	✗
BA	✓	✓	✗	✗
HR,ME	✓	✓	✓ (USO only)	✗
MK, RS, TR	✓	✓	✓	✓

Quality of Service: mobile voice

	Publication QoS indicators	Audit of published indicators	QoS targets set?	Penalties if targets not met?
AL, XK	✓	✗	✗	✗
HR, ME	✓	✓	✗	✗
MK, RS, TR, BA	✓	✓	✓	✓

Quality of Service: mobile broadband

	Publication QoS indicators	Audit of published indicators	QoS targets set?	Penalties if targets not met?
XK	✗	✗	✗	✗
AL	✓	✗	✗	✗
HR, ME, RS, BA	✓	✓	✗	✗
MK, TR	✓	✓	✓	✓

Quality of Service: consumer empowerment

Tools to measure data speed and usage



HAKOMETAR



Data usage
calculator



Please select your device

Smart phone

reset data

day 0 page displ



day 0 email gets



Testoni Shpejtesine





THANK YOU!

veronica@cullen-international.com