

Concluding Consumer Contracts: Questionable Practices of Telecom Operators

Research Overview

- Anonymous visits to 8 consumer centres of the **four largest telecom operators** in Slovenia.
- Objective: to **sign a mobile data subscription** without binding contract or device purchase.
- We were interested in **mobile web access** in Slovenia and EU
- Contract should include **only basic service**, without binding
- Focus: **information availability, transparency, and hidden costs**

Evaluation Criteria

CUSTOMER SERVICE – 20%

- Waiting time, professionalism, willingness to help
- Whether advisors tried to upsell or impose contract tie-ins

INFORMATION – 30%

- Clarity of tariff presentation
- Disclosure of additional costs (activation, SIM, etc.)
- Warning on special provisions

CONTRACT PROCESS – 50%

- Access to contract summary, terms and conditions, and price lists
- Whether documents were provided before or only after signing (sent by e-mail)

Information Before Contracting

- Advisors were generally polite but **not always well informed**.
- Often suggested **prepaid cards** as an alternative.
- Dedicated mobile data packages were expensive or limited in data allowance.
- Only one operator offered a truly suitable package, with all others we chose a general mobile package with unlimited voice calls and SMSs

Hidden Costs and Add-on Services

- Connection or SIM fees: €6–12, often undisclosed.
- A1: “Protekt” option (€2.49/month after first free month), (free) travel insurance added automatically (no legally required standard insurance information disclosed).
- Telekom Slovenije: “Safe Web” service (€0.99/month) added by default.
- We were **not aware** of these services before signing.

Legal Framework vs. Practice

- According to EU and national telecom regulations (ECC, ZEKom-2), consumers **must receive a contract summary and terms and conditions** **before** signing.
- In practice, this was **not** respected – documents often provided only after signing, mostly sent on the e-mail.
- **Electronic signature tablets** used for multiple consents at once, often **without** clear explanation.

Blind Signing Practices

- Contracts were signed **without prior access** to content (in some cases multiple signatures).
- Supporting documents were received after signing **via e-mail**.
- Legal obligations exist but are **not enforced in practice**.
- Consumers thus face **reduced protection** and risk of hidden costs.

Termination Procedures

- **Complicated or unclear** processes for cancellation.
- Only one operator (Telemach) had a **dedicated form**; others required in-person submission or unfriendly online forms.
- **Lack of confirmation** that termination requests were successfully received.
- **E-mail** remains the most reliable channel – except for A1, which requires physical presence.

After Termination: What Was Charged

- **Pro-rata monthly fees** charged by all in the first month, only T-2 charged it for the last month.
- **Discounts tied to binding contracts** (which we didn't ask for in the first place) reclaimed upon early termination.
- Telekom Slovenije was the only operator charged an additional €10.95 **termination fee**.

Key Findings

<div>POTROŠNIKOV Z+QOM</div> SKLEPANJE POGODB PRI TELEKOMUNIKACIJSKIH OPERATERJIH									
Operator	OBRAVNAVA 20 %	Predstavitel ponudbe	Dodatne storitve	INFORMACIJE 30 %	Vpogled v pogodbo pred podpisom	Vpogled v povzete k pogodbe pred podpisom*	Dokumenti po podpisu	SKLEPANJE POGODBE* 50 %	SKUPNA OCENA 100 %
A1	+	0	--	---	-	--	++	---	--
T-2	+	+	++	+	--	--	-	---	--
Telekom Slovenije	+	-	--	---	-	--	+	---	--
Telemach	+	+	++	+	-	--	-	---	--

OPOMBA: * - zmanjšanje ocene, razlaga v Kako ocenujemo

++ zelo dobro (80-100) + dobro (60-79)
 0 povprečno (40-59) - pomanjkljivo (20-39)
 --- nezadovoljivo (0-19)

- Regulatory requirements exist but are not effectively implemented.
- Consumers lack access to key pre-contractual information.
- Hidden charges and default add-on services are widespread.
- There is a clear need for stronger supervision and enforcement by regulators.

Why Consumer Awareness Matters

- Informed consumers make **better, safer, and more cost-effective** choices.
- Awareness of **rights and obligations** leads to **fairer market outcomes**.
- Transparency and access to information enhance **trust in the telecom sector**.
- Regulators and consumer organizations must work together to ensure **genuine informed consent** in digital contract processes.

Thank you!

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