

# Summary Report on the Joint BEREC-BEUC Workshop on End-User Rights, 15 October 2025



12 March 2026

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## Introduction and aim of the Workshop

Connectivity and electronic communications services are now more relevant and necessary than ever to end-users. The efficiency of the end-user rights provisions of the European Electronic Communications Code (EECC) may be affected by changes in the use of different electronic communications services and their capability to ensure effective access to daily and emergency services by use of communications services, which are rapidly evolving.

While digital innovation and competition among digital service providers have improved end-user empowerment and have benefitted them in their rights, regulators still have an important role to play in ensuring consumer information, transparency and digital skills through proper enforcement and measures to achieve compliance between existing practices and the legal framework.

BEREC continues its work in promoting choice and empowerment for end-users, to enable them and result in better-informed choices. Article 123 of the EECC foresees the need for a periodical experience exchange between NRAs through the issue of an opinion every three years regarding new developments and their impact on end-users' rights (the BEREC Opinion on the market and technological developments and on their impact on the application of rights of end-users in the EECC (Article 123)<sup>1</sup>), which has already proven to be advantageous in ensuring end-user rights.

The joint workshop provided an opportunity to bring together regulatory bodies and civil society organisations, especially consumer organisations, to discuss aspects that can impact European consumers in a rapidly developing digital environment. It covered the potential effects of consumer-relevant elements such as the need for sectoral provisions of end-user rights, contractual relationships, quality of service, coverage, information, and awareness-raising practices.

In BEREC's view, sectoral legislation of end-user rights provides clear benefits to end-users, ensuring higher transparency, stronger contractual protections, and effective remedies specifically tailored to electronic communications markets. It also enables national regulators to address market-specific issues such as contract termination, switching, and quality of service, which horizontal consumer legislation alone could not sufficiently cover. By engaging in this comprehensive discussion, the workshop sought to identify actionable insights or legislative changes, especially taking into account the best practices that can empower consumers and strengthen their position in the digital space.

## Workshop structure

The workshop was structured into four key sessions<sup>2</sup>:

1. Panel discussion - The Case for Sectoral Legislation - Why Horizontal Consumer Law in Telecoms is Not Enough/Enough.
2. Contractual Terms - Beyond Minimum Transparency.
3. Quality of Service and Digital Inclusion - Protecting End-User Experience.
4. Empowering Consumers - Why Awareness and Enforcement Require Sectoral Safeguards.

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<sup>1</sup> BoR (24) 180, see <https://www.berec.europa.eu/en/all-documents/berec/opinions/berec-opinion-on-the-market-and-technological-developments-and-on-their-impact-on-the-application-of-rights-of-end-users-in-the-eecc-article-123>

<sup>2</sup> See detailed agenda is in Annex I.



BEREC points out that the workshop was well attended, with more than 140 onsite and online participants and 17 speakers throughout the 4 sessions, the biographies of the speakers are included in Annex II.

BEREC takes the opportunity to thank the presenters and participants for their engagement and valuable contribution to the discussions on the topic. The slides from the workshop are set out on the BEREC website<sup>3</sup>.

### Workshop Poll Results

During the workshop, participants took part in live polls and Q&A sessions to share their feedback and demonstrate their understanding of the topics discussed. Depending on the question, between 30 and 55 participants responded. Most respondents (62%) represented public institutions, including policymakers, regulators, governments, and EU bodies, while 19% came from telecom operators or industry associations, and 13% represented end-user groups such as NGOs and consumer associations.

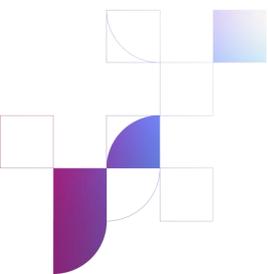
Participants identified a lack of transparency (76%), unfair contracts (56%), and poor service quality (53%) as the main risks if sector-specific rules were absent. Concerning the level of harmonisation of EECC provisions across the EU, 69% believed the harmonisation was partially sufficient. In terms of EECC end-user protection provisions, 59% viewed them as balanced. However, contractual clarity remains a challenge: Quality of Service (QoS) commitments (73%) and termination rules (56%) were identified as the most difficult contractual elements for users to understand.

EECC-introduced mechanisms designed to help end-users understand their rights and obligations received modest scores: pre-contractual information and contract summaries both averaged 3.1 out of 5, while comparison tools scored slightly lower at 2.8. Measures related to digital inclusion, user trust in operators' QoS information, the effectiveness of QoS rules, and initiatives aimed at raising awareness of the EECC all scored between 2.8 and 2.9 out of 5, suggesting considerable room for improvement. End-user awareness of their rights in the electronic communications sector was particularly low, with an average score of 2.4 out of 5, underscoring the need for stronger communication and more effective enforcement efforts.

Overall, the poll suggests that the absence of sector-specific rules would create significant risks in many areas. While the EECC provides a solid foundation for user protection, the results show that user understanding, trust, and awareness remain limited, highlighting the need for clearer information and greater transparency.

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<sup>3</sup> <https://www.berec.europa.eu/en/events/berec-beuc-joint-workshop-on-end-user-rights>



## Opening of the workshop

The workshop started with an introductory speech provided by **Robert Mourik**, the BEREC Chair for 2025, who stated that the European Commission's White Paper<sup>4</sup>, which was published one and a half years ago, showed how difficult and critical it is to find an equilibrium between competition and consumer rights, although the latter is not mentioned in the document. Mr Mourik admitted that it is essential to achieve a better competitive position for Europe, and competition is the most important tool for regulators. However, the core mission of NRAs and BEREC is to promote the right environment for consumers and promote fair competition, which leads to better consumer care, better services, better coverage, etc.

Representing European regulators, Mr Mourik emphasised the importance of sector-specific legislation, besides horizontal law, as the telecom sector has many sector-specific issues. He reminded attendees that European regulators constantly review what measures are effective and which contribute to consumer welfare to be able to remove less efficient rules.

As Mr Mourik summarised, the lesson from the White Paper is to facilitate end-users to benefit from the latest and greatest services that operators and technology can offer, but the focus of regulators is on the users. He opened the workshop as a good opportunity to learn how to best protect and empower consumers without distorting competition to achieve well-functioning markets with well-protected consumers.

In his opening remarks, **Agustín Reyna**, Director General of BEUC, agreed with Mr Mourik on the special role of consumer rights in regulation. He pointed out that end-user rights lead to better market conditions, e.g., legislation incentivising and facilitating switching is essential for competition, especially in a market with high entry barriers. He also stated that BEUC supports in principle the objective of simplification of telecom legislation, so long as it is not to the detriment of end-users and their acquired rights. Simplification should deliver more effective implementation of the EU telecoms rules, which is the contrary of deregulation.

Mr Reyna also emphasised the importance of sector-specific rules by arguing that this legislation was introduced for a reason. Namely, because of high entry barriers, these rules are not only to protect consumer rights but to create the right market conditions. He also added two more aspects to the topic: (1) the inclusive element to make sure that all consumers can participate in the digital society and economy and access essential services, and (2) the effective enforcement of the rules.

Finally, he welcomed the workshop focusing on consumer rights and the opportunity for civil society and consumer representatives to share their practical experiences with regulators and the industry.

## Session 1 - Panel discussion - The Case for Sectoral Legislation - Why Horizontal Consumer Law in Telecoms is Not Enough/Enough

General EU consumer law provides a baseline of protection. This panel highlighted views on sector-specific legislation in electronic communications, and whether it remains necessary for safeguarding end-users' rights in a fast-changing digital environment. Panellists discussed the risks of simplification and deregulation and debated the balance between horizontal

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<sup>4</sup> White Paper - How to master Europe's digital infrastructure needs? Link: <https://digital-strategy.ec.europa.eu/en/library/white-paper-how-master-europes-digital-infrastructure-needs>



frameworks and targeted rules, drawing on experiences from regulators, consumer organisations, and industry.

The panel was moderated by Cláudio Teixeira, Head of Digital Policy at BEUC.

### **Stefan Lechler, European Commission**

Mr Lechler, from the European Commission, provided an introduction concerning the evolution of sector-specific rules. From 1998 up to the present, markets have experienced deregulation and liberalisation of the sector, and technological advances that have led to the necessity of combining and complementing horizontal consumer rules with sector-specific rules to ensure quality of service, also considering the particularities of the Telecom sector compared to other sectors. Mr Lechler also suggested exploring other legislative options apart from directives to ensure adequate regulatory safeguards.

Mr Lechler acknowledged the benefits of sector-specific consumer rights. He also argued that simplification does not have to mean reducing the level of protection and that rules should be reviewed regularly in order to assess if they are still necessary. He stressed that the EU should aim to have 1 (one) set of rules instead of 27, and that simplification will therefore lie at the heart of the Digital Networks Act. He also agreed on the importance of harmonisation of rules and how challenging it is, for example, regarding the timeline of contracts in different Member States. Finally, he addressed the problem of information overload for end-users and encouraged BEREC and BEUC to assess and provide feedback on which information is necessary and which is considered an overload.

### **Agustín Reyna, Director General of BEUC**

Mr Reyna highlighted that consumer rights horizontal regulation cannot be a replacement for sector-specific consumer rights, especially in the telecoms sector. Horizontal legislation applies to all sectors and providers, which makes it very difficult to cover every specific need, even if these regulations are expanded. He indicated that sector-specific regulation is a unique safety net for consumers, since it has been designed to address very concrete situations and problems which are unique to the telecom market. Mr Reyna also recalled that negotiations in the context of the EECC proposal in 2018 were challenging, precisely because harmonisation is complicated among 27 (twenty-seven) different national markets. There is no 'gold-plating', only the recognition that telecoms markets still remain national. He recalled that, depending on whether these rules are sector-specific or horizontal, enforcement procedures will be different and that consumers risk losing access to effective redress without clear sector-specific rules. Mr Reyna concluded that the current rules should instead be effectively implemented, and the current EECC should serve as a benchmark.

Mr Reyna pointed out that going for full harmonisation would be very complicated in some cases, such as the timelines for switching contracts, as it is too close to national contract law. The possibility of changing suppliers in a short period of time also implies some risks. This is a trade-off: legislators should be clear on what they are willing to sacrifice with harmonisation and whether they are willing to inflict the costs on consumers.

### **Marina Ljubić Karanović, BEREC**

Ms Ljubić Karanović agreed on the need to have sector-specific rules (also evidenced in BEREC's Opinion under Article 123 of the EECC). Horizontal regulation is a good foundation



but cannot cover all the specific needs of a sector whose services are used by all consumers and whose evolution affects everyday life. She also remarked that electronic communications services and connectivity are essential and will be used forever, as it was evidenced during the pandemic. Therefore, specific rules are fundamental (such as special requirements in contracts, switching procedures, vulnerable end users, and fraudulent activities) in order to avoid lock-in effects in the sector.

Considering the balance foreseen in the EECC, Ms Ljubić Karanović mentioned the switching process, the compensation rates and how they serve as competition tools. The EECC also addresses specific requirements, obligations and measures to prevent fraud or blocking effects, which can also create competition. Regulators must be cautious and not introduce measures that might hinder this competition. She also highlighted that simplification does not mean deregulation, but avoiding duplication and information overload, and agreed with BEUC on the importance of the implementation of the existing rules. Ms Ljubić Karanović stated that BEREC is very happy with the current level of harmonisation, and that a lack of harmonisation does not prevent Member States to address concrete situations in each country.

### **Elin Nielsen, Connect Europe**

Ms Nielsen remarked on the importance of remaining competitive while offering end-user protection. She indicated that EECC provides protection to end-users and businesses, while it should be focused on consumers. She also stated that the availability and affordability of services are no longer problematic issues, and this should also be reflected in the legislation. According to Ms Nielsen, much of the regulation has allowed Member States to interpret the rules according to national circumstances. She pointed out the necessity of harmonising rules and simplifying them, removing those that are not necessary. She remarked on the necessity to move towards more horizontal regulation and mentioned that the Consumer Rights Directive is a solid piece of regulation that would prevent problems such as information overload. She also indicated that moving towards the format of regulation would avoid transposition problems and would ensure that rules are recognisable from one country to another. She agreed with BEREC and ECTA that some Articles in the EECC are very specific to the sector and are still valid to ensure competition. She suggests keeping provisions regarding termination, switching, portability and bundles, but removing the possibility for Member States to change rules at a national level. Ms Nielsen also indicated that availability and affordability are no longer the issues and proposed to engage in voucher systems for people who may need it, like in Belgium and Spain. She stated that Connect Europe is willing to work with national authorities in this matter. She also suggested that legislation should be addressed to consumers rather than to end-users (which also include NGOs, B2B, etc.).

### **Pinar Serdengecti, ECTA**

Ms Serdengecti stated her opposition to eliminating sector-specific rules in end users' protection and highlighted that the EECC has many provisions that are crucial for effective competition and not only for end users' rights protection. She believes these rules should be improved, as there is an issue with harmonisation, and that they can create a virtuous cycle of benefits for end users. BEREC and BEUC have an important role in fostering harmonisation in cooperation with the EC, looking at the best practices in Member States and ensuring that two different speed groups are not created.



She agreed on the difficulty of harmonising some provisions and highlighted the importance of the best practices document issued by BEREC. She also signalled that competition disciplines the market, boosted by new entrants, and not everything is about prices, but also innovation, coverage, deployment, etc. Finally, she pointed out that *ex-ante* regulation delivers very well for cross-border consolidation.

## Session 2 - Contractual Terms - Beyond Minimum Transparency

Standard consumer contract rules fall short when applied to electronic communications. This session examined contractual terms of electronic communications services and their impact on end-users. Participants assessed how obligations on clarity, adaptability, and fairness protect consumers from complex or one-sided terms, and how to ensure that changes to these safeguards would not weaken consumer choice and trust in the market.

Session was moderated by Dr Dominika Beléndesi, BEREC, NMHH.

### Indre Jurgelioniene, BEREC

Indre Jurgelioniene, Co-chair of the BEREC EU WG, provided an overview of BEREC's Opinion on the market and technological developments and on their impact on the application of rights of end-users in the European Electronic Communications Code (EECC) (Article 123), based on document BoR (24) 180<sup>5</sup>, focusing on how well Title III of Part III safeguards end-user rights in a rapidly evolving digital environment.

She noted that the framework is generally considered future-proof: its structure largely enables it to withstand technological change and maintain strong protections for end-users. However, several areas would benefit from refinement to better support end-users and regulators in the coming years.

She highlighted that while EECC transparency and comparison provisions work effectively, the growing complexity of ECS offers requires stronger support from National regulatory authorities (NRAs). NRAs play a crucial role in helping end-users navigate increasingly intricate bundles that may include IAS, NB-ICS, and non-communications elements. Regarding contract conclusion, Mrs Jurgelioniene emphasised the importance of ensuring that end-users are properly informed when signing contracts digitally, whether online or on-premises. Practice sharing among NRAs can foster more consistent protection standards across Europe. She reiterated that EECC provisions have been effective, but the increasing reliance on digital channels and complex offering structures heightens the need for comprehensive pre-contractual information and a strengthened role for the contract summary. When discussing the contract period, she pointed out areas where challenges persist despite the framework's overall effectiveness. For example, price increases during the contract may create affordability issues; parameters of Quality of Experience (QoE) that end-users find more meaningful.

On contract termination, Mrs Jurgelioniene highlighted differing contract durations between ECSs and non-ECS components within bundles, and situations where required terminal equipment upgrades create unnecessary burdens on end-users who wish to remain with their provider.

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<sup>5</sup> See: <https://www.berec.europa.eu/en/all-documents/berec/opinions/berec-opinion-on-the-market-and-technological-developments-and-on-their-impact-on-the-application-of-rights-of-end-users-in-the-eecc-article-123>.



Finally, she pointed to emerging areas. Looking ahead, she outlined the broader policy context shaping future action, mentioning initiatives such as the Digital Fairness Act, the Digital Networks Act, and the forthcoming EECC review. These processes will determine how regulatory approaches, both horizontal and sector-specific, can evolve to address remaining gaps and prepare for digital developments yet to come.

### **Laima Pakutinskienė, Telia Lithuania**

Laima Pakutinskienė, Head of Regulatory and Legal Business Partner at Telia Lietuva AB, advocated for a shift from information overload to clarity in consumer communications during her presentation titled “Clarity over Quantity: Empowering Consumers in the Information Age.” Speaking at the BEREC-BEUC joint workshop, she emphasized that the increasing complexity of connectivity solutions often leaves consumers overwhelmed and disoriented when it comes to understanding their contracts, rights, and service options. For example, despite the fact that consumers receive a great amount of information about the selected product, e.g. contract summary, order summary, General Terms and Conditions, and additional information on the website, Telia Lithuania still receives nearly 400 complaints per month due to problems arising from misunderstandings. Mrs Pakutinskienė stressed the urgent need to simplify regulatory information and business practices, ensuring that consumers receive relevant, clear, and actionable data, rather than being swamped with excessive details that hinder their ability to make informed decisions.

She underlined that more information does not automatically translate into better understanding; in fact, “the more is said, the less seems to be heard.” To address this, she called on service providers to focus on essentials and ensure that customers receive the right information at the right time. This includes highlighting key details during the ordering process, sharing specific information only when it is relevant, and prioritising consumer experience by acknowledging and reducing complexity and overload. Mrs Pakutinskienė also encouraged operators to resolve complaints in favor of the consumer whenever possible, further reinforcing trust and transparency in the industry.

### **Pablo Diez, Colt**

Pablo Diez, representing Colt Technology Services, agreed with the previous speaker, Mrs Pakutinskienė, that learning and understanding customers can be more important for strengthening end-user rights than long and well-detailed legal documents. He explained that although business customers are also end-users and take up to one third of the telecommunications user market, there are still gaps in the regulation when it comes to understanding their needs. A few differences between the needs of consumers and business customers were referred to as well, i.e., consumers are provided with standard voice and standard internet access services defined by standard contracts, while businesses need dedicated fibres, dedicated numbers to a specific call centre or data centre, provided by a non-standard contract. Also, consumers focus mainly on the price and the bandwidth of a service, while the price of the product is far less crucial for business customers who prioritise the quality of the service and negotiate on the terms of the contract.

Mr Diez provided an example of the regulation of portability as a success in many ways. It promoted competition and resulted in better quality, lower costs, and more freedom for consumers. As he argued, the key to success was that there was full cooperation between



NRAs, operators, and consumer associations that ensured that all regulatory and technical specifications were approved in common agreement.

However, there are some hindrances for business customers at the same time. Both the delays in the transposition of the EECC into national laws and the lack of harmonisation cause critical hurdles for cross-border business activities when dealing with different regulations, technical standards, contract procedures and rules. As concrete examples, he mentioned the costs and complexity for business customers to overcome these issues by hiring lawyers in every country they operate to deal with the differences in portability, both in general and of nomadic numbers, bundled numbers, or the differences in fraud regulation, too.

As a conclusion, he underlined the need for understanding business customer needs and to speed up the harmonisation of EU regulation in the MSs for promoting competition and protecting end-user rights. He also stressed the importance of handling competition and user rights in parallel. As he argued, rights are not worth much if only two providers offer services for business customers in an area.

### **Nikola Schiefke, vzbv (Germany)**

Vzbv is the Federation of German Consumer Organizations represented by Ms Nikola Schiefke, who introduced another end-user perspective into the topic of this session. She presented a case study of the 24-month commitment period of communication contracts to explore how end-user rights prevail and whether the rules need any update.

According to German law (Sec. 56(1) German Telecommunications Act (based on Art. 105(1) of the EECC), the maximum commitment period is 24 months, while ECS providers are obliged to offer at least one tariff with a maximum commitment period of 12 months. The start of the period is the conclusion of the contract. Although the law is clear and it was confirmed by court decisions, ECS providers still follow practices to extend the commitment period, which are against the law and non-binding.

For example, due to the slow roll-out of fibre in Germany (according to their experience, sometimes subscribers have to wait for months), providers try to extend the commitment period until the effective activation of the connection or impose compensation of several hundred Euros, which is a significant amount for many users. Also, ECS providers offer new contracts before the previous one expires. Some providers even offer longer commitment periods for the new contract by arguing that the limitation affects only the first contract with a user. These practices are not only invalid, but they also create confusion among customers and prevent them from switching providers after the commitment period.

Taking into consideration these phenomena of the German market, the consumer organisation urged for more flexibility by introducing a shorter commitment period at the EU level, e.g., a maximum of 12 months. Ms Schiefke argued that it would be beneficial for both consumers and providers, thus, for the whole market. On the one hand, it would stimulate competition, leading to better customer service and more attractive offers. On the other hand, as digital services and technology develop faster than ever, consumers and providers may also need the opportunity to change faster to have and provide better-tailored services, respectively.

### **Session 3 - Quality of Service and Digital Inclusion - Protecting End-User Experience**

Quality of service (QoS) obligations are essential to ensure all consumers can enjoy the right to high-quality connectivity. In this session, participants discussed how sectoral rules are essential to bridge the digital divide, ensuring the participation of consumers in the digital



society thanks to reliable, inclusive, and responsive connectivity. The discussion underlined the importance of transparency and accountability, without which end-users risk being left with inadequate information and poorer service in an increasingly digital society. The session was moderated by Srikar Govindaraju, Digital Policy Officer at BEUC.

#### **Laurence Nivot, Cullen International**

Laurence Nivot is a consumer protection manager at Cullen International, who monitors and benchmarks regulatory developments across different sectors and regions. Speaking at the BEREC-BEUC joint workshop, she provided some figures of benchmarking of Member States they monitor and emphasised that QoS is very important to the end-user. Informed end-users can make better choices when they know the actual service levels. Regulation ensures monitoring of parameters that are relevant, practical, objectively observable and comparable. She underlined that regular review is essential to ensure monitored parameters remain meaningful. Ms Nivot believes that different approaches exist to regulate QoS: Regulator-driven (Define parameters and measurement methods; Set binding targets and impose fines for non-compliance), Provider-driven (Publish information on QoS levels and in some cases, set their own targets), and User-driven. The EECC emphasises monitoring and transparency. Some Member States define minimum speed as a proportion of maximum speed. Regarding Universal Service Obligations, Article 84 of the EECC says that all consumers must have access to fixed internet and voice services at a defined QoS level. Concerning the Spectrum Licenses, QoS obligations are often included in spectrum licenses. They usually require providers to cover a certain percentage of the population with a dedicated minimum speed. It was interesting to mention that many countries have imposed this obligation, for example, on certain national roads. But there are other countries that did so not only with minimum speed, but also with a requirement of maximum latency.

#### **Zsolt Torma, NRA of Hungary (NMHH)**

Mr Torma is a technical specialist who has worked in the measurement laboratory for over 20 years. Mr Torma underlined the need to increase user awareness and empower Internet users with public measurement capabilities. His presentation relates to the Internet Quality Measurement System with the NMHH, which was launched ten years ago. Their goals are to promote broadband internet in Hungary, help end-users in the usage of the internet, provide public measurement facilities for transparency and encourage competition among ISPs by publishing results. They have also developed a professional mobile internet measurement system, which consists of a vehicular measurement system that compares the results with the offset values to have competition among the service providers. The measurement is similar to other tools like Ookla and details the technical feasibility. Mr Torma underlines that more and more technical parameters become relevant to the end-users. Furthermore, the expert stressed that the approach is shifting from measuring technical QoS metrics to an overall score that reflects the end-user's actual Quality of Experience (QoE) for common applications.

#### **Cristian Stanciu, NRA of Romania (ANCOM)**

QoS and its parameters are also relevant while defining the universal service. The speaker explains how Romania has defined (or re-defined) adequate broadband internet access within



the universal service framework. Romania first defined adequate broadband in 2011 at only 144 kbps, but by 2021, the market had changed significantly, with over 93% of fixed connections capable of at least 30 Mbps and nearly 89% capable of 100 Mbps. In 2022, the Ministry issued an order establishing the characteristics of a functional broadband service, considering market speeds, technological neutrality, EU Digital Decade targets, and open-internet rules. Instead of setting a minimum guaranteed speed (which is difficult, especially for mobile networks), Romania chose to define adequacy as a connection capable of delivering 100 Mbps download at least once per day, following BEREC guidance on “maximum speed.” In 2023, a national Universal Service Strategy was approved. ANCOM assessed broadband affordability and concluded that both fixed and mobile services are affordable; therefore, no universal service provider needs to be designated at that moment. This is also because Romania is still deploying broadband through EU structural funds and the National Recovery and Resilience Plan, and universal service should be a last-resort measure. As of 2023, 1,635 small localities still lacked full access to 100 Mbps-capable internet access service, but this number is expected to fall below 1,000 after ongoing deployment projects. The presentation ends by showing Romania’s steadily increasing broadband speeds based on national measurement tools.

#### **Louise Beltzung, Arbeitskammer (Austria)**

Louise Beltzung, a policy advisor at the Austrian Chamber of Labour, presents the consumer perspective on telecom services. She argues that despite claims that prices are already low, affordability challenges remain - especially for low-income households, as seen during COVID-19, when many lacked adequate digital access for education and work. She highlights that consumer literacy also varies widely, making simple, clear contract summaries essential for informed decision-making and for promoting competition.

Ms Beltzung describes tools developed in Austria to help consumers understand their usage patterns and compare offers in a complex market full of changing deals. She emphasises the importance of enforcement, citing a court settlement on non-transparent telecom fees and efforts to help consumers reclaim money. The settlement showed that certain fees - such as charges for choosing payment slips over direct debit - disproportionately affect individual consumers.

Finally, she raises concerns about the increasing use of AI in customer service. While AI can improve efficiency, it may also create inclusion challenges, especially for elderly consumers or those with low digital skills. She calls for accessible customer services, effective complaint mechanisms, and attention to new risks emerging from AI-based interactions.

#### **Session 4 - Empowering Consumers - Why Awareness and Enforcement Require Sectoral Safeguards**

The fourth session of the workshop explored how awareness and enforcement must work hand in hand to achieve meaningful consumer protection. This session underscored the need for effective sectoral safeguards that not only uphold consumer rights but also enable end-users to act with confidence in the digital communications environment.

The session was moderated by Mark Stivala, BEREC, Senior Manager for End-User Affairs at the Malta Communications Authority.



### **Matthew Farrugia, NRA of Malta (MCA)**

Matthew Farrugia, Senior Analyst on End-User Affairs at the MCA, delivered the first presentation, “Mystery Shopping Study: Mobile Telephony Service”, for the workshop’s fourth session. His presentation focused on the findings of a mystery shopping study carried out by the MCA in 2023 and 2024 to assess the compliance of local mobile service providers with consumer protection obligations.

Mr Farrugia explained that the MCA employs a variety of enforcement tools to safeguard consumer rights, including, amongst others, the monitoring of complaints and enquiries received by the MCA, as well as the observation of social media activity and more targeted and structured enforcement exercises. Using its legal powers, the MCA conducted a mystery shopping exercise by subscribing to mobile post-paid plans under a cover identity in order to identify any breaches of consumer protection rules within its remit.

The first phase of the mystery shopping exercise was conducted in 2023, during which the MCA subscribed to mobile post-paid plans from each of Malta’s three mobile providers. This exercise aimed to evaluate compliance with key consumer protection requirements. Following the identification of shortcomings, providers were duly informed and given the opportunity to take corrective measures. A follow-up exercise was carried out in 2024 to assess the extent of improvements in compliance levels.

The assessment focused on several core consumer protection areas, including:

1. Provision of accurate information at the point of sale;
2. Delivery of contractual documentation before and after contract conclusion;
3. Full disclosure of information within contracts;
4. The right for consumers to opt in or out of directory services;
5. Procedures for obtaining consumer consent when entering a contract;
6. Accessibility of itemised bills; and
7. Contract termination processes.

Mr Farrugia remarked that the 2024 mystery shopping exercise revealed significant progress compared to the previous year, while also identifying areas requiring further improvement. Although notable advances were observed across several parameters, some minor shortcomings persisted, mainly attributed to human error, procedural inconsistencies, or incomplete documentation.

Mr Farrugia explained that the mystery shopping exercise revealed several important findings. He noted that certain gaps were identified in contractual documentation, including missing details related to Quality of Service (QoS) parameters, termination fees, and available consumer remedies. Errors were also observed in contract summaries, alongside inconsistencies in customer service interactions, such as instances where staff failed to verify customer identities or did not clearly explain the purpose of required signatures. He further highlighted inefficiencies in the provision of certain facilities.

While emphasising that these shortcomings were not systemic, Mr Farrugia remarked that they nonetheless underscored the need for stronger internal monitoring and clearer operational procedures among service providers.

He went on to explain that, in response to the MCA’s feedback, all mobile service providers demonstrated full cooperation and took concrete steps to address the identified issues. Providers revised their contractual templates to ensure complete and accurate disclosure of required information, introduced new digital tools to enhance consumer accessibility and targeted staff training was also delivered to address knowledge gaps and reinforce compliance with consumer protection requirements.



Mr Farrugia emphasised that these actions reflect the providers' commitment to regulatory compliance and to enhancing the consumer experience. He also noted that the MCA will continue to monitor the implementation of these measures to ensure that all outstanding issues are addressed and consumer rights remain protected.

The full report on the mystery shopping study is available on the MCA's website [here](#).

### **Milda Noreikaitė-Bobinienė, NRA of Lithuania (RRT)**

The second presentation of the workshop's fourth session, named "No One Is Forgotten", was delivered by Ms Noreikaitė-Bobinienė, member of the Communications team at the RRT, who spoke about one of Lithuania's most inspiring initiatives aimed at enhancing digital literacy among seniors and children.

Ms Noreikaitė-Bobinienė opened her intervention by remarking that it can be disheartening to see someone for whom technology still feels like a locked world and emphasised that this project's mission is precisely to unlock that world and make the digital environment accessible to everyone.

She described the national project implemented between December 2023 and May 2025, during which 85 digital literacy training sessions were held, reaching more than 12,000 participants. Supported by the President of the Republic of Lithuania, the initiative brings together public libraries, institutions, non-governmental organisations, and technology companies, all contributing by providing training spaces, equipment, and expertise.

Ms Noreikaitė-Bobinienė explained that in autumn of 2024, the project entered a new stage with the launch of the Digital Ambassadors Programme, based on the train-the-trainer model. This initiative aims to strengthen trainers' proficiency in digital tools and practices used in educational and community contexts. The training content was structured around the five EU digital competence dimensions: Information and data literacy, Communication and collaboration, Digital content creation, Safety, and Problem solving.

She also presented another activity under the same project, "The Digital Wave", designed to engage younger generations and foster intergenerational learning. Organised annually to mark Safer Internet Day, 'The Digital Wave' is a hybrid event held simultaneously online and in person across all 60 municipalities of Lithuania. The 2024 edition attracted over 80,000 participants, ranging from young students as early as seven years old to elderly seniors, highlighting the project's broad and inclusive reach.

In concluding her presentation, Ms Noreikaitė-Bobinienė referred to the project's long-term vision: by 2028, to equip at least 176,000 seniors with essential digital skills, thereby reducing the digital divide and fostering a more inclusive, connected, and solidarity-based information society. Through these efforts, she noted, people remain connected, safe in the digital space, and empowered to participate fully in the modern world.

### **Boštjan Okorn, ZPS, the Slovenian Consumers' Association**

The final presentation of the workshop's fourth session was delivered by Boštjan Okorn, representing the Slovenian Consumers' Association (ZPS) in the presentation "Concluding Consumer Contracts - Questionable Practices of Telecom Operators". He presented the results of a mystery shopping exercise carried out in Slovenia which consisted in eight anonymous visits to the retail outlets of four of the major mobile providers, with the objective of subscribing to mobile data services without a binding duration. The aim of the exercise was to assess the clarity and transparency of information provided at the point of sale, identify any



hidden costs, and evaluate whether the overall contracting process met consumer protection standards.

The initiative was prompted by consumer complaints received by ZPS, in which consumers reported unexpected charges or services they had not requested. Although providers maintained that these details were included in contracts, ZPS was concerned that certain key elements, such as costs and included services, are not clearly being communicated prior to signing. The mystery shopping exercise was therefore intended to capture the actual consumer experience when subscribing to mobile data services.

The findings revealed several areas of concern. While sales advisors were generally polite and willing to assist, they were not always sufficiently informed about the products. In many cases, consumers were encouraged to opt for prepaid services despite requesting non-binding post-paid subscriptions. Mobile data packages were often more expensive or limited in data allowance than other mobile subscriptions which included data, voice and SMS, with only one provider offering a fully suitable mobile data plan. Hidden fees were also prevalent, with undisclosed connection or SIM activation costs ranging from €6 to €12. Some providers automatically added optional services such as travel insurance or web security add-ons.

Contracting practices were found to be particularly problematic, for instance, regarding whether contract summaries and terms and conditions should be available prior to signing. Consumers were often asked to sign electronically on tablets without being able to review the documents in advance, a practice referred to by ZPS as '*blind signing*'. While printed copies were occasionally offered, this was only after the signature had already been provided. Mr Okorn remarked that such practices reduce transparency and increase the risk of consumers agreeing to unwanted services or terms.

The termination process also posed difficulties. Only one provider offered a clear and straightforward cancellation form, while others required in-person visits or complex online procedures. Confirmation of successful termination requests was not consistently provided, and in some cases, additional termination fees were charged, whereas in other cases, discounts tied to binding contracts were reclaimed upon termination.

Mr Okorn concluded that, while regulatory frameworks governing transparency and fair contracting exist, they are not enforced effectively in practice. Consumers remain insufficiently informed before entering agreements and are frequently subject to hidden charges and default add-ons. The study highlighted the need for more effective regulatory oversight and collaboration between regulators and consumer organisations to ensure genuine informed consent in digital contracting. Mr Okorn emphasised that informed consumers make better and safer choices, and that transparency and access to clear pre-contractual information are essential to fostering trust and fairness in the telecommunications sector.

### Further work

Different perspectives presented during the workshop have a few things in common<sup>6</sup>. First, it underlines the need for continued collaboration between various actors. Periodical exchange of practices and challenges has proven to be an important task to equip experts with relevant information about the changing world and end-user needs, which is especially valuable in the review period of provisions.

Furthermore, the collective expertise and diversity of the interventions show how essential it is to collaborate to seek better consumer protection.

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<sup>6</sup> All the slides (non-confidential versions of them) are published on the BEREC website.



This underscores the need for continued work in the upcoming BEREC Work Programmes, building on shared expertise and regular exchanges of views with various stakeholders to further strengthen consumer protection in an evolving regulatory environment.



## Annex I - Workshop Agenda

BEREC - BEUC joint workshop on end-user rights  
15<sup>th</sup> October 2025, Brussels (Belgium)

	<p><b>Location</b>                      <b>IRG Secretariat</b> Rue de la Science 14, 3rd floor B-1040 Brussels</p> <p><b>Date &amp; Time</b>                <b>15<sup>th</sup> October 2025 10:30 - 16:00</b></p>
<b>10:00 -10:30</b>	<b>Welcoming coffee/tea</b>
10:30-10:40	<p><b>Opening speech</b></p> <ul style="list-style-type: none"> <li>• Robert Mourik, BEREC Chair 2025</li> <li>• Agustín Reyna, BEUC Director General</li> </ul>
10:40 -11:50	<p><b>Session 1: Panel discussion - The Case for Sectoral Legislation - Why Horizontal Consumer Law in Telecoms is Not Enough/Enough</b></p> <p><i>General EU consumer law provides a baseline of protection. This panel will highlight views on sector-specific legislation in electronic communications, and whether it remains indispensable for safeguarding end-users' rights in a fast-changing digital environment. Panellists will discuss the risks of simplification and deregulation and debate the balance between horizontal frameworks and targeted rules, drawing on experiences from regulators, consumer organisations, and industry.</i></p> <p><b>Moderator:</b> Claudio Teixeira, BEUC</p> <p><b>Speakers</b></p> <ul style="list-style-type: none"> <li>• BEUC - Agustín Reyna</li> <li>• BEREC - Marina Ljubić Karanović</li> <li>• EC - Stefan Lechler</li> <li>• Connect Europe - Elin Nielsen</li> <li>• Ecta - Pinar Serdengeçti</li> </ul> <p>Q&amp;A/Discussions</p>
11:50 -12:40	<p><b>Session 2 - Contractual Terms - Beyond Minimum Transparency</b></p> <p><i>Standard consumer contract rules sometimes fall short when applied to electronic communications services and their impact on end-users. Participants will examine how obligations on clarity, adaptability, and fairness protect consumers from complex or one-sided terms, and how to ensure that changes to these safeguards would not weaken consumer choice and trust in the market.</i></p>



	<p><b>Moderator:</b> Dr Dominika Beléndesi, BEREC, NMHH</p> <p><b>Speakers:</b></p> <ul style="list-style-type: none"> <li>• BEREC - Indre Jurgelionienė</li> <li>• Telia Lithuania - Laima Pakutinskienė</li> <li>• Colt - Pablo Diez</li> <li>• BEUC - Nikola Schiefke, vzbv (Germany)</li> </ul> <p>Q&amp;A/Discussion</p>
12:40 -13:40	<b>Lunch Break</b>
13:40 -14:40	<p><b>Session 3 - QoS and digital inclusion - Protecting End-User Experience</b></p> <p><i>Quality of service (QoS) obligations are essential to ensure all consumers can enjoy the right to high-quality connectivity. This session will discuss how sectoral rules are essential to bridge the digital divide, ensuring the participation of consumers in the digital society thanks to reliable, inclusive, and responsive connectivity. The discussion will underline the importance of transparency and accountability, without which end-users risk being left with inadequate information and poorer service in an increasingly digital society.</i></p> <p><b>Moderator:</b> Srikar Govindaraju, BEUC</p> <p><b>Speakers:</b></p> <ul style="list-style-type: none"> <li>• Cullen - Laurence Nivot</li> <li>• ANCOM - Cristian Stanciu</li> <li>• NMHH - Zsolt Torma, NMHH</li> <li>• BEUC - Louise Beltzung</li> </ul> <p>Q&amp;A/Discussion</p>
14:40-14:55	<b>Coffee Break</b>
14:55-15:55	<p><b>Session 4 - Empowering Consumers - Why Awareness and Enforcement Require Sectoral Safeguards</b></p> <p><i>Consumer awareness and enforcement are central to making rights meaningful. This session will provide views on how to empower consumers in electronic communications, ensuring they can make informed choices and that their rights are effectively upheld. Participants will discuss the importance of awareness-raising and robust enforcement mechanisms, which combined can grant the proper end-user protection, and how simplification and deregulation would risk undermining both. The discussion will highlight the shared responsibilities in creating a fair and transparent environment.</i></p> <p><b>Moderator:</b> Mark Stivala, BEREC, MCA</p>



	<p><b>Speakers:</b></p> <ul style="list-style-type: none"><li>• MCA - Matthew Farrugia</li><li>• RRT - Milda Noreikaitė-Bobinienė</li><li>• BEUC - Boštjan Okorn, ZPS (Slovenia)</li></ul> <p>Q&amp;A/Discussion</p>
15:55-16:00	<p><b>Closing Remarks</b></p> <p>BEREC End User Working Group co-chairs (Indrė Jurgelionienė and Marina Ljubić Karanović) &amp; BEUC (Claudio Teixeira)</p>



## Annex II - Speakers Bios



**Robert Mourik, BEREC Chair 2025**

Robert Mourik joined the Commission for Communications Regulation (ComReg) as Commissioner in 2019 and is currently serving his second five-year term. Robert has almost thirty years' experience in the telecoms sector, as an industry executive and as a Government official. Prior to joining ComReg, he worked for Cubic Telecom, a new entrant in the automotive Internet of Things space, where he was responsible for all wholesale activities. Robert spent almost 10 years in Telefonica as the European Regulatory Strategy Director at their corporate headquarters in Madrid and as Strategy Director in Ireland. He also worked for Vodafone Group as its head of their Brussels Office and in the regulatory department in Newbury, UK. In 1991, Robert began his career in the Dutch Department for Transport and Telecommunication, and from 1994 until 1999, he served as Telecom Attaché at the Netherlands' Permanent Representation in Brussels. He was a Member and Chair of the Council Telecoms Working Group in 1998 when the first telecom regulatory package was adopted. Robert was born in the Netherlands and studied Economics and Public Policy at the Erasmus University in Rotterdam and the University of Hull (UK).



**Agustín Reyna, Director General of BEUC**

Agustín Reyna is the Director General of BEUC, The European Consumer Organisation, which serves as the umbrella group for 45 independent consumer organisations across 32 European countries. BEUC's primary mission is to act as a strong consumer voice in Brussels and to ensure that consumer interests are given their proper weight in all EU policies. Agustín joined BEUC in 2010 and has since held various positions, including Director of the Legal and Economic Department. Since 2018, he has served as a non-governmental advisor for the European Commission to the International Competition Network and represents BEUC in numerous European and international forums. Additionally, he is a member of ESMA's Securities and Markets Stakeholder Group. Agustín holds a law degree from the National University of Córdoba in Argentina, an advanced master's degree in ICT Law from the University of Namur in Belgium, and a PhD in Law from the University of Bremen in Germany.



**Indrė Jurgelionienė, Co-chair of the BEREC EU WG**

Indrė Jurgelionienė is a Chief Advisor at the Communications Regulatory Authority of the Republic of Lithuania (RRT). She joined RRT in 2013. Indrė has been, among other things, resolving out-of-court disputes between end-users and communication service providers, responsible for forecasts and data analysis of trends and developments in the regulated sectors, and international communications. She has also been engaged in various regulatory aspects, including access and ex-ante regulation, universal service provision, numbering and number portability, complaint handling, and consumer protection in electronic communications and postal sectors.



Indrė has experience in team management as well as public policymaking and implementation, including the transposition of European Union legislation into national law and involvement in various national multi-stakeholder projects on both national and international levels. Indrė holds a Bachelor's degree in Law and a Master's degree in Civil law - from Mykolas Romeris University (Lithuania).



**Marina Ljubić Karanović**, Co-chair of the BEREC EU WG

Marina Ljubić Karanović is a Senior Legal Expert, Deputy Head of the Legal Affairs Department at the Croatian Regulatory Authority for Network Industries (HAKOM). At HAKOM, Marina provides legal support for all of HAKOM's activities, especially regarding consumer regulation and consumer protection strategies. Marina is involved in resolving disputes between consumers and operators, representing them in court in consumer disputes, drafting regulations under the Electronic Communications Act, and overseeing and ensuring compliance of terms of use and price lists with Telecoms Regulations. In addition, she actively participated as a Croatian expert participant in the adoption of the European Electronic Communication Code in the Council of the European Union. Furthermore, she has extensive media experience, participating in media, radio and Television programmes on consumer protection together with press statements.



**Cláudio Teixeira**, Head of Digital Policy, BEUC

Claudio Teixeira is Head of Digital Policy at BEUC, the European Consumer Organisation, working on telecommunications, digital services, privacy and cybersecurity. As a law graduate, he holds both a Bachelor and Master of Laws from the University of Coimbra in Portugal, and an LL.M. in EU Law from the College of Europe in Bruges, Belgium. Prior to joining BEUC, Claudio served as a Junior Legal Attaché in the Permanent Representation of Portugal to the European Union in Brussels during the Portuguese Presidency of the Council of the EU in 2021 working on inter-institutional negotiations of legislative proposals such as the Digital Markets Act and the Public CBR Directive.



**Stefan Lechler**, Deputy Head of Unit, Electronic Communications Policy, Implementation and Enforcement, DG Connect, European Commission

Stefan Lechler has been working since 2013 in the Directorate-General for Communication Networks, Content and Technology of the European Commission. Since 2018 he is Deputy Head of Unit for Electronic Communications Policy, Implementation and Enforcement. Previously, Mr Lechler worked for DG Competition and for the Legal Service of the Council of the European Union. Before Mr Lechler moved from the private sector to the EU in 2008, he had first worked as an attorney (Rechtsanwalt) in a US corporate law firm in Brussels and then for 10 years in a German telecommunications group (inter alia as head of competition law and major litigation).





**Elin Nolsoe Nielsen**, Chair, Digital Economy and Society WG, Connect Europe

Elin Nolsoe Nielsen is Head of EU Affairs at Orange and is part of the Group Regulatory Team supporting Orange's businesses within the EU mainly on the regulation on consumer protection, digital services and financial regulation. Today, Elin is representing the Brussels-based association Connect Europe in her capacity as Chair of the

Digital Economy & Society Working Group. The working group focuses among others on sectorial and horizontal legislation that governs consumer choice & protection.

Connect Europe represents the leading providers of connectivity networks and services in Europe connecting over 270 million Europeans with cutting-edge mobile and fixed networks, such as fibre and 5G.



**Pinar Serdengecti**, Regulation and Competition Affairs Director, ecta

Pinar has over 20 years of experience in the telecommunications sector, while working for various operators. Before joining ecta in October 2021 she worked as Director of Regulatory and Competition Affairs at Iliad Italia, the fourth MNO in Italy, that she joined in October 2017. From 2008 until 2017 she worked in the Regulation and Competition Affairs Department at Vodafone Italia, contributing to the

start-up and growth of its fixed services business in Italy, following all network and economic regulatory aspects of fixed business and the Content/STB and Copyright regulation aspects. She started working at Telecom Italia in 2004 as an analyst in the International Regulatory Affairs Department. Pinar is born in Istanbul and holds a BSc in Economics & Social Sciences from the Bocconi University in Milan, a MA in International Management and Business Administration from the Bocconi University and a MA in Economics of Competition Law from King's College - University of London.



**Dr Dominika Beléndesi**, BERC End User Working Group Drafter, NMHH, Hungary

Dr Dominika Beléndesi is an infocommunications surveillance officer at the National Media and Infocommunications Authority (NMHH), responsible for the supervision of the electronic communications sector in Hungary. She has gained professional experience at leading Hungarian and international law firms across various sectors, as well

as at public entities. She joined the End Users Working Group (EU WG) in 2025 and wishes to continue contributing to its activities. Dominika holds a Master of Law degree from Eötvös Loránd University (ELTE) and an LL.M. in Comparative and Hungarian Law from Paris-Panthéon-Assas University (Paris II).





**Laima Pakutinskiene**, Head of Regulatory, Legal business partner, Telia Lietuva AB

With over two decades of experience in the telecommunications sector, Laima focuses on ensuring that the Lithuanian telecommunications market leader develops and delivers innovative business solutions and new technologies in full compliance with national and EU regulatory frameworks. She holds a Master's degree in Law and Management and continuously advances her professional and leadership competencies. One of her key priorities is strengthening end-user rights and expanding opportunities to access innovative digital solutions.



**Pablo Diez**, EU Director for Regulatory & Government Affairs, Colt Technology

Pablo has +20 years of experience in the telco and digital strategic regulation in a worldwide environment. Now as EU Director, Regulatory & Government Affairs at Colt Technology (the largest digital fibre infrastructure in Europe), Pablo leads an international team focusing to adapt Colt's business to the new market and regulatory challenges. Before joining Colt, Pablo occupied several roles managing strategy, competition and regulation at multinationals such as Vodafone and Orange. Pablo Diez holds Law Degree and MBA by the University of Comillas (Spain).



**Nikola Schiefke**, Policy Officer, Digital and Media Team vzbv

Nikola Schiefke is a fully qualified lawyer. She works at the Federation of German Consumer Organisations (vzbv) as Policy Officer in the Digital & Media Team, and is responsible for all matters relating to telecommunications. Vzbv is the strong voice of all consumers in Germany and the umbrella organisation for the 16 German consumer associations and their approximately 200 advice centres, and is also a member of BEUC. Nikola studied in Berlin, Dublin and Brussels.



**Srikar Govindaraju**, Digital Policy Officer, BEUC

Srikar Govindaraju is Digital Policy Officer at BEUC, the European Consumer Organisation, where he leads work on the upcoming Digital Omnibus, and works on telecommunications policy alongside other colleagues. He was formerly a digital policy consultant at a Brussels-based consultancy, where he acted as policy lead for telecoms, as well as advising clients on digital markets and online safety. Srikar holds an LLB from the University of Birmingham and an LLM from Maastricht University.





**Laurence Nivot**, Manager, Cullen International

Laurence leads Cullen International's research on consumer protection, publishing country-by-country comparisons on key regulatory topics. She also monitors telecoms regulatory developments in Belgium and Lithuania. Before joining Cullen International in 2012, she worked for the European Commission's news website. Laurence holds a master's degree in European Law

from the Aix-Marseille University (France).



**Cristian Stanciu**, End Users and Internal Market Unit, ANCOM, Romania

Cristian Stanciu is a telecom regulation professional, working for more than 15 years for the Romanian national regulatory authority (ANCOM), covering topics such as open internet, international roaming, universal service, tariff regulation and consumer protection.

Over the years, he has led and contributed to many projects in various BEREC expert working groups. Cristian is passionate about technology and innovation, always curious, always learning, keen to connect with professionals driving change in telecom and digital markets.



**Zsolt Torma**, Test Engineer, NMHH, Hungary

Zsolt Torma, a technical specialist, has been working in the NMHH's measurement laboratory for more than 20 years. Initially, he was responsible for performing measurements on radio and telecommunications terminal equipment as part of market surveillance activities. In recent years, his main responsibility has been the

development of the measurement methodology for the NMHH public Internet QoS and network neutrality measurement system and the verification of the measurement accuracy of system. For that purpose, he with his colleagues developed a highly automated laboratory test environment at NMHH. For years, he has been participating in the work of the BEREC technical working group dealing with regulatory Internet measurement systems.



**Louise Beltzung**, Policy Advisor, Consumer Policy Department AK Wien

Louise Beltzung is a Policy Advisor at the consumer policy department of the Arbeiterkammer Wien (AK Wien), which she joined in 2025. Previously, she worked at the Austrian Institute for Applied Telecommunications (ÖIAT) from 2018, where she served as head of

research. Louise has been, among other things, developing AI-based detection systems for online fraud, resolving consumer protection issues in digital markets, conducting research on deepfakes and dietary supplement scams, and leading awareness campaigns on cybercrime prevention. Louise is engaged in various regulatory aspects, including AI standardisation and



the AI Act or the Digital Fairness Act. Louise holds a Master's degree in Socio-Economics from the University of Economics (Vienna, Austria).



**Mark Stivala**, Senior Manager - End-User Affairs, MCA, Malta

Mark Stivala joined the Malta Communications Authority (MCA) in 2005 and brings extensive experience in end-user protection within the telecommunications and postal sectors. Over the years, he has held several roles across the Authority and currently leads the MCA's End-User Affairs team. In this role, Mark contributes to the development and implementation of regulatory policies that strengthen end-user rights and ensure fair competition in the telecoms market. He has been instrumental in building strong relationships with industry stakeholders and consumer advocacy groups, fostering collaboration that has led to more effective regulation and improved protection for Malta's telecoms users.



**Matthew Farrugia**, Senior Regulatory Compliance Analyst - End-User Affairs, MCA, Malta

Since joining the Malta Communications Authority in 2014, Matthew Farrugia has developed deep expertise in end-user protection and telecommunications regulatory compliance. As a senior analyst in the End-User Affairs team, he helps develop and implement MCA policy, leads compliance-monitoring initiatives (including mystery shopping), maintains direct contact with end users who experience problems with service providers, conducts rigorous sector analyses, and prepares comprehensive reports. Matthew advocates for end-user rights, promotes fair market practices, and fosters constructive engagement between the MCA, industry stakeholders, and consumer advocacy organisations to strengthen protections for Malta's telecom consumers.



**Milda Noreikaitė-Bobinienė**, Communications Team member, RRT, Lithuania

Milda Noreikaitė-Bobinienė is a member of the Communications Team at the Communications Regulatory Authority of Lithuania (RRT). In this role, she is responsible for public communication, media relations and enhancing the visibility of the authority's activities. Prior to joining RRT, she worked for over ten years as a journalist in radio and television, focusing on socially relevant and people-centred reporting.





**Bostjan Okorn, BEUC Digital Expert Group, ZPS, Slovenia**

Boštjan Okorn has been with the Slovene Consumers' Association (ZPS) since 2006, where he serves as the head of comparative testing and a technology and sustainability expert. His work has been particularly impactful in the field of telecommunications, including active participation in the BEUC Digital Expert Group and the Slovenian Electronic Communications Council. With a background as a technology and automotive journalist, Boštjan has consistently focused on analysing technological advancements from the end-consumer's perspective. His work has frequently highlighted discrepancies between consumer expectations and industry practices, often linked to a lack of sensitivity by service providers. This has been substantiated by numerous analyses and research projects conducted over the years, including undercover consumer assessments of operators' service shops.

