



**FINANCIAL LITERACY
THROUGH PUBLIC
LIBRARIES**

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EDUCATIONAL MEETING SCENARIO WITH LIBRARY USERS FOR LIBRARIANS-EDUCATORS CONSUMER PROTECTION AND SECURITY MODULE NO. 5 / BASIC LEVEL OF THE COURSE

--->>> If you will conduct an educational meeting in a stationary mode, use this version of the scenario prepared in black.

--->>> If you are conducting an online educational meeting, use the methodological guidelines prepared in blue.

This is the scenario of a stationary educational meeting on financial education for final recipients, i.e. residents of the commune / region - library users. The scenario is adapted to the corresponding online course module located on the FINLIT platform: <https://finlit.eu>.

Therefore, financial education in the library will take place in a mixed learning formula. During the on-site training for library users, online educational resources will be used on the FINLIT e-learning platform.

The scenario proposes the use of adult learning methodologies according to David Kolb's concept. The scenario supports the leaders and provides them with methodical inspiration for educational work with library users. Using this scenario, the librarian who had previously completed the training for financial education trainers will conduct an educational meeting.



As an online meeting leader, use the functionality of your chosen remote working platform to guide your course participants through the training content of the module. Participants will also be able to perform certain activities stationary at their place of stay during the online meeting (i.e. they will be able to perform short tasks on their own according to the instructions provided by the teacher, e.g. "write some of your associations with consumer protection/ consumer rights, etc. on a piece of paper and read your answers to other course participants").

Participants will also take part in various online activities proposed by the trainer, such as speaking in front of the camera, asking questions, commenting / answering in a chat, participating in surveys, working in virtual rooms, performing short tasks alone or in a group. During the online training, educational materials and short exercises from the course screens on the e-learning platform of the FINLIT project will be used.

Caution:

The stages of the educational meeting are planned for a few clock hours. It may be too long for one educational meeting with the residents. You can choose from among the substantive stages of the meeting and decide which stages you will eventually complete during an educational meeting with a group of participants. It all depends on the specificity of the age group of students and their personal needs in terms of knowledge contained in the module and interest in the subject.

Remember, however, that if you decide to carry out a selected stage of the educational meeting - make sure to guide participants through the entire activity described in this stage (do not shorten a given stage of the meeting and do not select only individual parts from it!). Try to complete all 4 stages of the Kolb cycle, such as: experience, reflection, knowledge / theory and application / implementation) described in the script. It is important that the goal of a given stage of the meeting that you carry out with the participants is achieved while maintaining the principle of adult learning in accordance with the Kolb cycle proposed in the scenario.

After selecting the stages of the meeting that you plan to carry out with the participants, do not forget to plan two breaks (15 minutes each) between each stage of the meeting.

TITLE OF THE EDUCATIONAL MEETING

CONSUMER PROTECTION AND SECURITY

EDUCATIONAL GOALS OF THE MEETING

1. Understanding the basic rights of consumers of financial products / services.
2. Informing about legal regulations ensuring the safety of consumers as buyers.
2. Information on how and where the bank's customer can assert their rights.
3. Providing information about customer protection on the insurance services market.
4. Getting to know the rights of the customer buying stationary and online.

STAGES OF THE MEETING

STAGE 1 (about 15 minutes) - Welcoming the participants, presenting the agenda and objectives of the meeting

STAGE 2 (about 60 minutes) - Fundamental rights of the consumers of financial services/products

STAGE 3 (about 30 minutes) - What are your rights to complain as a banking customer?

STAGE 4 (about 30 minutes) - Protection of consumers on the insurance services market

STAGE 5 (about 30 minutes) - What rights do consumers have when buying online and stationary?

STAGE 6 (about 15 minutes) - Summary and conclusion

STEP-BY-STEP DESCRIPTION OF THE EDUCATIONAL MEETING

STAGE I

1.1 Name of the stage: Welcoming the participants, presenting the agenda and objectives of the meeting.

1.2 Educational purpose of the stage:

- a) Getting to know the participants of the educational meeting
- b) Integration of participants, establishing training rules
- c) Introduce the goals and topic of the meeting and the benefits for the participants

1.3 Organizational issues:

1.3.1 Planned time for activity: 15 minutes.

1.3.2 No. of slides in an online course: screens with a description of the module's objectives and the structure of the online course content.

1.3.3 Required materials to conduct the educational meeting: computer, multimedia projector, flipchart, markers.

1.4 Activity (description and additional comments)

1.4.1 Say hello to the participants. Introduce yourself briefly, briefly what is your role as the leader of this educational meeting.

Share your screen (Share Screen function) and present the initial screens of the module with a description of the benefits for participants and the subject of the course.

Thank the participants for coming to the meeting. Introduce the topic and agenda of the meeting. Prepare a flipchart with the title and agenda in advance, place it in the room so that it is visible throughout the meeting and refer to individual points at the right moments (preferably stick a piece of paper to the wall).

1.4.2 Ask participants to introduce themselves briefly. As part of the icebreaker (icebreaker), suggest to participants to identify the trait that best describes them when introducing themselves and begin with the first letter of their name (e.g. Eve - eloquent, Peter - perfect).

This presentation allows each participant to speak in the forum and reduces shyness at the beginning of the meeting.

Suggest a short exercise taking into account the technological mobility of the participants:

(1) on the online whiteboard - participants write their name in color and attach a symbol using the available tools of the whiteboard or

(2) write in chat - give their name along with the character trait, starting with the first letter of the first name, eg. Ania - active, Piotr - perfect.

Initiate the joint preparation of organizational rules for the meeting, i.e. establishing the so-called Agreements with a group, e.g.

- we do not interrupt our statements,
- we listen to others and do not judge what they say,
- we share our experiences,

- we do not use telephones (only in emergency situations)
- we apply the principle of confidentiality (the principle of four walls, i.e. we do not talk to third parties about other people participating in the meeting),
- we try to be engaged and positive.

Ask participants to express their expectations and ask questions. Thanks to this, the meeting will be tailored to their needs.

Say no, meetings are not the same. Take care of the participants' comfort, ask if the room temperature is right and if they have everything they need to make the most of the meeting.

1.4.3 Provide participants with the goals and issues that you will be dealing with in the learning meeting (use the introductory screens of the online course).

[You can share the previously written cooperation rules from the presentation slide that you will prepare for the meeting \(Share Screen function\).](#)

STAGE 2

2.1 Name of the stage: Fundamental rights of the consumers of financial services/products.

2.2 Educational purpose of the stage:

a) familiarizing participants with their rights that protect them as consumers of financial services

2.3 Organizational issues:

2.3.1 Planned time for activity: 60 minutes.

2.3.2 No. slides in an online course: chapter no. 1 online course.

2.3.3 Required materials to conduct the educational meeting: flipchart, markers, computers for participants and for the trainer, multimedia projector.

2.4 Stages of the Kolb cycle (description and additional comments):

2.4.1 Experience

Offer participants a discussion in small groups (3-4 people). Each of the groups wonders in what situations the protection of the consumer of financial services can be useful. Maybe someone has their own experience in this area. If so, he will share this information with others, he will tell you what the protection was about and when did he use it?

[To group participants into groups in an online meeting, use Virtual Rooms \(Breakout Rooms\).](#)

2.4.2 Reflection

Invite participants who worked in groups to share topics for the group discussions. Ask where they have learned so far about the protection of their consumer rights and what they know about it. Summarize the statements and write down the most important conclusions on a flipchart.

Suggest that group representatives comment on the forum. Ask to speak to the camera and turn on the microphone. Give a voice and make sure that each group representative can speak.

2.4.3 Knowledge/ theory

Offer the participants to read the online course content, which can be found in Chapter no. 1 course. During the assimilation of knowledge from the course screens, participants will learn, step by step, the basic rights that consumers of financial services are entitled to.

You can suggest that participants share their screen (Share Screen function) and read the course content on the screen for the whole group.

2.4.4 Application/ deployment

Ask participants if they knew or heard of any rights that a financial consumer could exercise. Also, ask in what situations they could exercise their rights and claim protection or compensation. Give some examples of unfair practices against consumers or ask participants about it.

Summarize the knowledge of this course module together and think about what steps to take and where to look for help in difficult situations.

You can ask the participants the same questions and ask them to write down their answers using a piece of paper. Then ask volunteers to read the records and comment on them.

STAGE 3

3.1 Name of the stage: What are your rights to complain as a banking customer?

3.2 Educational purpose of the stage:

a) during the course, participants will develop their knowledge of the types of support in the field of consumer protection of banking services

3.3 Organizational issues:

3.3.1 Planned time for activity: 30 min.

3.3.2 No. slides in an online course: chapter no. 2 online course.

3.3.3 Required materials to conduct the educational meeting: computers with access to the online course.

3.4 Stages of the Kolb cycle (description and additional comments):

3.4.1 Experience

Inform participants that you will be discussing the situation regarding customer problems in relations with the bank.

Ask the participants:

(1) What could these problems be?

(2) What methods of making a complaint do they know?

(3) Which of the complaint methods in their opinion is the most effective and why?

Then ask the participants to read the excerpt from the course on the rights of bank customers to complaints.

Collect all the answers.

Emphasize that customers (consumers) have the right to file a complaint if they have reservations about the services provided.

Ask people willing to speak to share their experiences in contacts with the bank.

Do not ask for details and do not let this part of the meeting turn into a discharge of frustration among the speakers.

Summarize the participants' statements.

You can use various online groupware tools for this exercise, e.g. Etherpad (a text document for online group work), which, as an online meeting leader, you need to prepare in advance and then provide participants with a link to the document during the meeting so that they can share it together. work. In your Etherpad document, write:

CUSTOMER PROBLEMS IN RELATIONSHIP WITH BANK and the above questions (1) - (3).

After reading the part of the course about complaints, ask participants to enter their answer under each question.

Then collect the answers - each group share their screen with the document.

3.4.2 Reflection

Referring to the topic learned while reading the online course content, ask participants:

-What did they know about other (apart from complaint) methods of pursuing their consumer rights?

- In what situations can they turn to the Arbitration Court, and in which to the Banking Arbitrator?

Then invite the participants to watch a short spot (the link to the material can be found on the online course screen) promoting the Mediation Center of the Arbitration Court at the PFSA and ask them to note as many situations as possible in which they could benefit from mediation.

Summarize this stage by asking participants about situations in which they could benefit from mediation.

Suggest that people are willing to comment on the forum. Ask to speak to the camera and turn on the microphone.

This stage of the course is quite complicated, therefore participants may find it difficult to remember the information they have learned about the Arbitration Court or Banking Arbitrator. During the discussion prompt and direct. Identify the key differences in the operation of these institutions. Pay attention to the costs of individual activities, types and value of the subjects in dispute, elements of the application to Banking Arbitrators. Point out that mediation is one of the most effective and least appreciated methods of conflict resolution, also with financial institutions.

3.4.3 Knowledge/ theory

Instruct participants to read the next part of the online course, during which they will learn what to do if the bank rejects their complaint and how the Financial Ombudsman can help in such a situation.

3.4.4 Application/deployment

Ask participants to watch the video about how the Financial Ombudsman works and try to remember:

What are the tasks of the Financial Ombudsman? In what situations and how can you use his help?

Then invite participants to work in groups of 4 to create a common answer to the above questions.

Summarize the task performed in groups by writing on the board a keyword description of the role of the Financial Ombudsman and examples of situations in which you can use his help.

Participants can take notes on a stationary basis on sheets of paper.

Summarize how the Financial Ombudsman works, noting that its role is to consider complaints and requests addressed individually by customers, which relate to a refusal to recognize a complaint by a financial market entity (e.g. a bank, an insurance company). The customer may pursue his claims against the financial institution with participation of The Financial Ombudsman through arbitration and intervention. In a situation where the client cannot decide which mode to use, he should usually start with intervention.

The supporting material will help in the summary.

You can use the Jamboard app to collect requests from participants. Prepare the application in advance, send the link to the participants.

On two separate cards of the virtual flipchart, write down two questions:

(1) What are the tasks of the Financial Ombudsman?

(2) In what situations and how can you seek the assistance of the Financial Ombudsman?

Ask the participants to write their answers on colored cards and to write them below the questions.

After completing the exercise, you can view the results of the participants' work, read and comment on their statements.

STAGE 4

4.1 Name of the stage: Protection of consumers on the insurance services market.

4.2 Educational purpose of the stage:

a) showing participants where to seek help if their rights as a consumer of insurance services are violated

4.3 Organizational issues:

4.3.1 Planned time for activity: 30 minutes.

4.3.2 No. slides in an online course: chapter no. 3 online course.

4.3.3 Required materials to conduct the educational meeting: computers with access to the online course, flipchart, markers.

4.4 Stages of the Kolb cycle (description and additional comments):

4.4.1 Experience

Bring the meeting participants together into small groups of 3 to 4 people and invite them to think and discuss their experiences as insurance service customers. Each group wonders in what situations protection may be useful for them when using various insurance products.

Maybe someone has their own experience in this field. If so, let him share this information with others and tell him what the protection consisted of and when / in what situation / for what reason did he use it?

Schedule group work in Etherpad or Jamboard. Provide a link to each group via chat. Group participants in virtual breakout rooms.

4.4.2 Reflection

Invite group representatives to share topics for group discussions. Ask about their experiences with insurance, what products have they used, and if everything was smooth.

Summarize the statements and write down the most important conclusions on a flipchart.

[Offer to collect conclusions from groups along with screen sharing \(Share Screen function by a representative of each group\).](#)

4.4.3 Knowledge/ theory

Offer the participants to read the online course content, which can be found in Chapter no. 3 course. During the assimilation of knowledge from the course screens, participants will learn, step by step, the basic rights that consumers of financial services are entitled to.

[During an online meeting, you can ask volunteers to share their screen and read the course content aloud to all participants.](#)

[It can be done by 2-3 people, several slides each.](#)

4.4.4 Application/ deployment

Offer the participants to read the online course content that can be found in chapter no. 3 courses. During the assimilation of the knowledge from the course screens, participants will learn step by step the basic rights of consumers of insurance services and find out where to get help.

[Ask the same questions and ask for answers in chat.](#)

STAGE 5

5.1 Name of the stage: [What rights do consumers have when buying online and stationary?](#)

5.2 Educational purpose of the stage:

a) Increasing the knowledge of consumer rights online.

5.3 Organizational issues:

5.3.1 Planned time for activity: 30 minutes.

5.3.2 No. slides in an online course: chapter no. 4 online course.

5.3.3 Required materials to conduct the educational meeting: computers with access to the online course, flipchart, markers; printable materials for participants (attached at the end of this scenario):

EXERCISE NO.1: SOLVING PROBLEMS WITH WITHDRAWING FROM THE CONTRACT and KEY - SOLUTIONS FOR EXERCISE NO.1

[5.4 Stages of the Kolb cycle \(description and additional comments\):](#)

5.4.1 Experience

Ask participants if they know the situations that describe customer problems in relation to the store:

(1) What could these problems be?

(2) What methods of making a complaint do you know, which is the most effective and why?

Encourage the sharing of your experiences, but without asking for details. Listen to the answer.

Don't let negative emotions dominate this part of the meeting. Stick to the facts.

Emphasize that customers (consumers) have the right to lodge a complaint in the event of an objection to the services provided.
Summarize the participants' statements.
Then ask participants to read the next part of the course on Consumer Protection and Complaints.

You can use the Etherpad online groupware application for this exercise, which, as an online meeting leader, you need to prepare in advance and then provide the participants with a link to the application during the meeting so that they can work together.
In your Etherpad document, write: STORE RELATIONSHIP CUSTOMER PROBLEMS and the above questions (1) - (2).
Then collect the answers - each group shares their screen with the document.

5.4.2 Reflection

Referring to an excerpt from a course that participants have read, ask:

- What consumer rights make online shopping safer?
- What was important / new to learn about online purchase returns versus brick-and-mortar returns?

Offer statements to the camera. Encourage participants to be active.

5.4.3 Knowledge/theory

Summarize with the participants the main rules of returns, regarding terms, costs and returning goods. Recommended participants will get acquainted with the next part of the course, during which they will gain knowledge about complaints under the warranty and places where they can get help in the field of consumer matters. Ask them to try to remember as much as possible about the warranty claim as they will need it in the next exercise.

This stage of the course is quite demanding as it is informative and it may be difficult for participants to remember everything.

In prompt and direct during the discussion. Invite them to ask questions if in doubt.

5.4.4 Application/deployment

Distribute to participants EXERCISE 1: SOLVING PROBLEMS WITH WITHDRAWING FROM THE CONTRACT.

Ask them to try in pairs to solve the situations presented in the material.

Divide the situations so that there are 2-3 situations per pair. If there is a lot of time left, you can allocate more situations.

Give participants 5 minutes. for discussion, and then test the solutions together.

Also hand out the KEY - SOLUTIONS FOR EXERCISE NO. 1 with the solution and explanations for the participants.

You can share a link to Etherpad for each pair of participants, where you can paste descriptions of the situation so that the couples can work together. Then you collect conclusions from each pair and display the KEY with correct answers to everyone (Share Screen function). You are discussing online

STAGE 6

6.1 Name of the stage: Summary and conclusion

6.2 Educational purpose of the stage:

a) summary of information on how to protect the consumer buying online

6.3 Organizational issues:

6.3.1 Planned time for activity: 15 minutes.

6.3.2 No. slides in an online course: assessment test.

6.3.3 Required materials to conduct the educational meeting: flipchart, markers, small colored cards, pens.

6.4 Activity (description and additional comments):

6.4.1 The participants sit down in pairs at the computers and take the assessment test.

[You invite participants to solve the online test on their own.](#)

6.4.2 When closing the meeting, ask participants:

What have they learned about protecting consumers online?

What information will be useful for them? Why?

[Ask for statements in chat.](#)

Use small pieces of paper and give participants about 5 minutes to write down their reflections.

Suggest to put the written cards on a flipchart or blackboard. Invite a willing person to help and read the information from the cards, group your reflections if you succeed.

[You can propose the same in the Jamboard application \(virtual flipchart\), which you need to prepare in advance and share the link with participants. In Jamboard you can also group / move saved cards ... You can do it after the participants have finished their work.](#)

7. Methodical materials:

7.1 List of materials and equipment for conducting the educational meeting: multimedia projector, computers for participants, flipchart/blackboard, markers, pens, A4 sheets, small colored cards, additional materials for printing for participants (at the end of this scenario):

- EXERCISE NO.1 : TROUBLESHOOTING WITH WITHDRAWING FROM THE CONTRACT
- KEY - SOLUTIONS FOR EXERCISE NO.1.

7.2 List of sources for expanding knowledge - individually for each country.

8. Structure of the educational meeting:

Course issue / module:	Meeting stage (no.):	Chapter in online course (no.):	Number of slides:	"From ... to" slides:
Fundamental rights of the consumers of financial services/products	2	1	all slides	all slides
What are your rights to complain as a banking customer?	3	2	all slides	all slides
Protection of consumers on the insurance services market	4	3	all slides	all slides
What rights do consumers have when buying online and stationary?	5	4	all slides	all slides

Place for notes:

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EXERCISE NO.1: SOLVING PROBLEMS WITH WITHDRAWING FROM THE CONTRACT

See the issues presented. Indicate what - in your opinion - the rights of the heroes of the described situations.

Situation no. 1

The postman delivered Jan a parcel containing a culinary book with a commercial offer from the entrepreneur. However, Jan did not order anything like that, nor did he ever disclose his data for the execution of such an order. In connection with the above, he decided that he would not pay or contact the entrepreneur because he had no contractual relationship with him. After some time, more copies began to come to Jan, already with invoices and requests for payment. The entrepreneur illegally considered Jan's acceptance of the first book (and its non-return) as concluding a binding contract and consenting to order further publications.

Question: Is John obligated to pay?

Situation no. 2

Mr. Kazik bought a meat grinder in an online household appliance store. After receiving the product, it turned out that the razor does not fit in the kitchen cupboard where he wanted to store it. Mr. Kazik decided to return it. The e-seller requested that he submit a declaration of withdrawal from the contract using the statutory template.

Question: Did he have the right to do so?

Situation no. 3

Mrs. Monika bought a sofa in the online store. After receiving and viewing the product, she found that the model did not suit her. She submitted a declaration of withdrawal from the purchase contract. The seller agreed to accept the return, but only on the condition that Monika would bring the sofa to the store herself.

Question: Has the seller acted lawfully?

Situation no. 4

Ms. Ewa bought opera tickets online for herself, her husband and daughter. On the day of the performance, she fell ill and cannot go with her family.

Question: Do consumer laws allow for a refund of the ticket price in such a situation?

Situation no. 5

Mr. Waldek ordered a door with an assembly service via the Internet. However, after a week it turned out that his cousin was coming to him, he would deal with professional editing and would provide the service for free. Mr. Waldek decided to resign from the purchased service, filled in a declaration of withdrawal from the contract and sent it to the store.

Question: Did Mr. Waldek have the right to withdraw from the contract for the performance of the service?

Situation no. 6

Ms. Lucyna bought a pram for a child at an online auction from Ms. Kasia, who is a private person (does not run a business). After receiving the package, she changed her mind and gave up the purchase.

Question: Can you return Kasia's pram?

Situation no. 7

Mrs. Zosia bought washing powders in an online store. She chose a parcel locker as the delivery method. The products were not picked up by the parcel locker until 2 days after receiving the SMS notification that they were in place.

Question: Will the withdrawal period start from the moment the goods are picked up from the parcel locker?

Situation no. 8

Mr. Michał bought a ski jacket online in an e-shop because, according to information available in one of the comparison websites, it was at the best price. However, after 8 hours since placing the order, he found another store where the jacket was PLN 100 cheaper, and decided to cancel the previous order.

Question: Can Mr. Michał withdraw from the contract before the goods are delivered to him?

KEY - SOLUTIONS FOR EXERCISE NO.1

Below are the correct answers to the questions under the description of each situation, along with an explanation.

All justifications come from the UOKiK website [online]:

<https://prawakonsumenta.uokik.gov.pl/prawo-odstapienia-od-umowy/wylaczenia-prawa-do-odstapienia/>

<https://prawakonsumenta.uokik.gov.pl/pytania-odpowiedzi/zagadnienia-ogolne/>

<https://prawakonsumenta.uokik.gov.pl/pytania-odpowiedzi/odstapienie-od-umowy-zawartej-na-odleglosc/>

Situation no. 1**Answer: NO ☒ Unsolicited service**

Such action is incorrect and does not require Jan to pay the bills issued on this account. If you receive unsolicited goods from the entrepreneur or he performs a service that you did not order, you are not obliged to pay for it. The trader undertakes such actions at his own risk and cannot demand payment from you. Remember! Failure to respond to an unsolicited service provided by the entrepreneur is not tantamount to your consent to the conclusion of the contract.

Situation no. 2**Answer: NO ☒ Declaration of withdrawal from the contract based on the statutory model**

It should be emphasized that the waiver should always be submitted in writing (for possible evidence purposes). However, a statutory form is not required. You can use any formula - available on the website of the e-seller, various consumer institutions, or create your own statement.

Situation no. 3**Answer: NO ☒ Bulky items that cannot be returned by post**

Products that are large enough, e.g. furniture, a refrigerator that cannot be returned by post, and goods that, due to their nature, could be damaged, e.g. when it is necessary to dismantle a gas stove or water filters, the entrepreneur has duty to pick up yourself.

Situation no. 4**Answer: NO ☒ Exclusions of the right of withdrawal**

The right to withdraw from a distance contract (or off-premises) is not granted to the consumer, inter alia, in relation to the contract for the provision of hotel services, transport of goods, car rental, catering, services related to leisure, entertainment, sports or cultural events, if the contract indicates the day or period of service provision, e.g. purchase of a concert ticket. Legal basis: art. 38 of the Act on consumer rights.

Situation no. 5**Answer: YES** ☑ **Withdrawal from the contract - services**

The consumer may submit a declaration of withdrawal from the contract also in the case of this type of service. However, it should be remembered that at the express request of the consumer, the performance of the service may begin before the deadline to withdraw from the contract. The consumer must be informed of the consequences of such a decision before the performance begins. Such a request must be made in the form of an explicit statement, recorded on a durable medium. However, if the consumer withdraws from the contract after making such a request, he is obliged to pay for the service fulfilled until the withdrawal from the contract. However, if the trader has fully provided the service with the consumer's express consent, then the consumer will not be entitled to withdraw from this contract. Legal basis: art. 38 point 1 of the Act on consumer rights.

Situation no. 6**Answer: NO** ☑ **Purchase from a natural person not conducting business activity**

A consumer is only a purchase from an entrepreneur (also from a natural person running a business). Then the buyer can use the rights of consumers. In other cases, e.g. when the purchase is made from a natural person, these rights do not apply. Legal basis: art. 22 [1] of the Civil Code.

Situation no. 7**Answer: YES** ☑ **The period for withdrawal from the contract begins**

The period for withdrawal from the contract begins with the acquisition of the goods. The point is that the consumer should be able to actually familiarize himself with the purchased item. This means that in the example given, the deadline for withdrawing from the contract is counted from the date of receipt by the consumer of the goods from the parcel locker. Legal basis: art. 28 of the Act on consumer rights.

Situation no. 8**Answer: YES** ☑ **Withdrawal from the contract before delivery of the goods**

The consumer may submit a declaration of withdrawal from the contract also before receiving the goods. In such a situation, the entrepreneur - if he has already shipped the product ordered by the customer - has the option to charge him with the costs that the consumer would be obliged to bear in the event of withdrawal from the contract after receipt of the goods.