

# Competition Rules

## Consumer Change Challenge

*Your story. Your video. Your right.*

Thank you for considering participating in the Consumer Change Challenge (Competition). Your creative ideas could make a real difference to the lives of millions of people!

**By taking part in this Competition, you agree to the following Competition Rules, as well as the general Terms and Conditions.**

Submissions that do not comply with these requirements will not be considered.

### 1. Background information & Aim of Competition

This Competition is organised by the European Commission's Directorate General for Justice and Consumers (DG JUST). Through this Competition we aim to give the opportunity to **consumer organisations and youth organisations** to share storyline **ideas** for **four educational videos** addressing important consumer topics, and empowering consumers to make informed decisions.

**Participants are required to share ideas for one (or more) video concept (storyline). There are four topics to choose from: Financial Literacy, Internet Safety, Data Protection, Sustainable Consumption. Ideas with a financial angle will be prioritised** (relating to consumers dealing with financial products or services).

Each application can only focus on one topic (one video concept). You can submit several applications (video concepts) on the same or a different topic.

Successful ideas will be used as the basis for a short video produced (by Ecorys in collaboration with BBC Studioworks) and promoted via high-profile digital and traditional campaigns across all EU Member States, UK, Norway and Iceland.

A total of four **60-second videos** will be produced; one for each of the four available topics.

### 2. Target audience for videos

To participate in this competition you are only required to submit a video concept. The videos produced following this competition, will target:

- a) young consumers (18 to 28-year-olds)
  - b) the general consumer public
- across EU Member States, UK, Norway and Iceland.

### 3. Deadline

The Competition is open for participation until **Tuesday 30 June (midnight CEST)**. Submissions after this deadline will not be considered.

## 4. Eligibility

The Competition is open to representatives of:

- **Youth organisations** - including **youth clubs and youth centres** - operating at local, national, European or cross border level focusing on providing activities and services for young people
- **Consumer organisations** that are non-governmental, non-profit, independent from industry

Participating organisations should operate across any of the following countries:

Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czechia, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, UK.

Participants must be at least 18 years old. Participants will need to have the right to act as representatives of these organisations and they are responsible for taking permission to do so by their employer.

Employees and family members of employees of the European Commission, Ecorys and BBC Studioworks are excluded from participation.

## 5. How to participate

To participate in the Competition, fill in the online application form on <https://consumerideas.eu/>. Applications consist of a video storyline and basic personal details.

### 5.1. Topics:

- a) **Financial literacy**
- b) **Internet safety**
- c) **Data protection**
- d) **Sustainable consumption**

### 5.2. Angle:

Although we are looking forward to receiving all your creative ideas, **priority will be given to ideas taking a financial angle** to any of the above topics.

While choosing a topic to focus on, you could think about the top challenges your members face (or their members if you are representing an umbrella organisation), when making decisions relating to financial products or services (e.g. when comparing / purchasing / dealing with companies offering these and/or potential risks associated with channels used to engage in such activities).

Please check chapter 7 of this document on ideas for sub-topics.

### 5.3. Experience

**You do not need prior video production experience to participate.** If your idea is chosen, expert

video producers will adapt it as needed.

## 6. How to complete your application:

### 6.1. Select your Topic

In the drop-down menu select one topic that you would like your video concept to focus on. There are four topics to choose from: financial literacy, internet safety, data protection, and sustainable consumption.

**TIP**

When thinking about which topic to select, consider the following questions:

- What is the biggest challenge that your members are facing or that you had to deal with as an organisation (relating to financial products or services preferably)?
- Is your organisation doing something special that can be replicated across the EU?

*Example:*

Consumers spend increasingly more time online during the Covid-19 crisis, including for online banking. I will select 'internet safety' as my topic as I'd like to empower people to be more web wise and protect themselves from cybercrime.

### 6.2. Video Key Message/Call-to-action

What key messages do you want consumers watching the video to take away?

**TIP**

Consider the following questions when filling this section in:

- What are the key messages, ideas or advice you would like to get across?
- What solutions to your issue do you want to focus on?
- What action do you want consumers to take after watching your video?

*Example:*

- There are several internet safety risks to be mindful of [provide one or more relevant risks]
- To protect yourself from cybercrime, you could take the following positive actions [provide tips]

### 6.3. Video Storyline

Describe your video plot in no more than 3,000 words. It should be suitable for a 60-second video. Remember this is about educating people on issues relating to your chosen topic and empowering them to make informed decisions and be part of the solution.

**TIP**

When filling out this section, consider the following questions:

- Who are the people you would like to feature (e.g. background, age, occupation, personalities and roles in explaining your topic)?
  - Where do you see the action taking place? (location)
  - How would you like to educate people on your issue and highlight a solution? (style of storytelling)
- For instance, would you like actors to act out certain scenarios or do you imagine them looking directly at the camera?

Examples of approaches:

- A 'How to' guide explaining the best ways to be a web wise
- Good practices Vs bad practices
- Top 5 Tips to protect yourself on the web.

In this section **you can also include links to recent videos you like** the style or content of, to better demonstrate what you have in mind (optional).

## 6.4. Upload files

Here you can attach relevant photos if you wish to visually demonstrate the style/idea you have in mind (optional). Up to 5 images (in jpeg, png or pdf)

## 6.5. Your details

Please fill in this section with your personal details so we can get in touch with you should your idea be successful. Please check the Terms & Conditions for more details on how we will use the data.

## 7. Sub-topic ideas

In case you need a little inspiration, here is a list of ideas for each topic. Feel free to adapt, add to, change, or use them as they are in your idea. Otherwise feel free to go for a completely different sub-topic; these are only examples (with a financial angle preferably as this will be prioritised):

### **Financial literacy**

- Debt Management Affordability of Credit
- Save more/ smart spending
- Financial decisions to plan for the future
- Comparing bank/credit card services & ease of switching providers

### **Internet Safety:**

- Comparing financial services online – your rights
- Security risks & tips when purchasing financial services online
- Dealing with scammers through EU cyber security laws
- Being web wise during internet banking

### **Data protection:**

Financial services and GDPR. Right to:

- Access and correct your data if it is wrong

- Have your data moved or deleted and to be forgotten
- Object to receiving direct marketing
- Have a say when decisions are automated (e.g. an algorithm decides if you will be granted a loan or not)

**Sustainable Consumption:**

- Individual's role in the EU circular economy initiative
- EU waste recycling directive.
- Repairing / buying second-hand – your rights
- How to save on your energy bill

## 8. Your application

Ideas submitted that are not relevant to the Competition topics (financial literacy, internet safety, data protection, sustainable consumption), or that are shared on a channel other than the official competition landing page, will be excluded.

Participants may submit several ideas on any of the four themes.

No purchase is necessary to participate in this Competition.

Participants must submit the required contact details for their application to be valid. All fields marked with an asterisk are mandatory.

The Organiser accepts no responsibility for applications that were sent but not received, for whatever reason. This includes but is not limited to lack of access to the application due to participants' privacy settings on their chosen online platforms.

## 9. Unacceptable content

Applications with unacceptable content will be rejected. Grounds for rejection include but are not limited to: profane language, lewd or inappropriate images, content that is discriminatory or inflammatory to groups or individuals, content that discloses unnecessary personal information, incomplete submissions.

## 10. Evaluation of ideas

A panel composed by European Commission services will assess and select the best video storylines submitted via this competition (one per topic). Storylines will be assessed for relevance, originality, creativity and feasibility in terms of turning them into 60-second videos.

Winners will be notified and their storylines are likely to be adapted by the production team to ensure they retain their creativity, yet are realistic and can translate well on video. Winners are not required to participate in the production of the videos although they may be contacted to gather more information about their idea.

The panel reserves the right not to use ideas deriving from the competition to develop one or more of the four videos if participating applications are not deemed to be appropriate/relevant.

## 11. Announcement of winners

The four winners (one for each of the four video topics) will be notified via email by end of July 2020. The winners will be announced via DG JUST's official social media channels on [Facebook](#) and [Twitter](#).

## 12. Benefits / prizes for winners

If you are one of four winners you will:

- See your idea turned into a video developed by highly experienced video producers using the latest state-of-art technology
- Get to educate your target audience along with millions of citizens across Europe on topics that matter to your organisation and your members with no cost to you.
- Receive credit in the video: your organisation's logo and reference to your winning idea will appear in the video
- See the video translated in 25 languages (subtitles and voiceovers) and promoted across all EU Member States, UK, Norway and Iceland.
- Enjoy substantial free publicity via the video in the form of both online and offline advertising campaigns
- Receive a prestigious trophy.

All participants will:

- Receive an EU 'e-badge', designed especially for this competition, for placement on organisations' website and/or employees' email signatures.

Thank you in advance for participating and good luck!