

**Report**

**"Ukrainian women in Poland – how  
to make sure a new group  
of female consumers  
is not invisible"**





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# Introduction

## Refugees from Ukraine and their integration as a key challenge of Poland's migration policy

**Thanks to its dynamic economy, for years Poland has been an attractive country to millions of migrants from the East and even countries as far away as East Asia.**

Russia's recent aggression against Ukraine has caused an unprecedented wave of refugee migration to Poland, mostly women and children. During the first six months of the war, nearly 6 million people from Ukraine passed through Poland, of whom about 1.5 million stayed. This is a new group of consumers, mainly women. It is worth noting that, unlike the majority of Ukrainian immigrants who came to Poland earlier and are not the least bit familiar with Polish realities, the latest wave of Ukrainian women emigrants came to us not by choice, but by necessity. For longer.

The reaction of Polish society and business to the fate of the refugees was magnificent and spontaneous. The help at the borders and at the places of arrival, the financial and housing support have won the admiration of the whole world. This does not change the fact that the recent immigration to Poland has highlighted the lack of a coherent, long-term state policy on migration, which is a serious shortcoming. This is due both to the demographic situation (Poland's shrinking population and the structural changes brought about by immigration) and to fundamental issues such as universal human rights. What will happen next to our new neighbours? How many of them will stay with us? We don't know the answers to these questions, but one thing is certain – many Ukrainian women and their children are and will remain Polish consumers for years to come, and should be equally aware of their rights and obligations.

Migration policy should be the state's way of dealing with the growing influx of immigrants, which is related both to the attractiveness of the Polish labour market

and to the desire of a growing number of immigrants to stay in Poland for the long term. It is necessary to develop infrastructure and procedures to integrate immigrants into Polish society, not only in the labour market, but also in the goods and services market. "We are all consumers" – this quote by President Kennedy is an appropriate motto for the report by the Consumers' Federation on the situation of Ukrainian refugee women one year after the Russian invasion.

The report's conclusions are in line with the general thesis that the Polish state still has much to do to ensure that refugees and, more broadly, migrants in Poland are not "institutionally invisible".

I also include here immigrants who stayed in Poland for less than a year at a time under the system of legalisation of employment through seasonal work and the so-called 'declaration of intent to employ a foreigner', which was most frequently used after 2014. Such stays of less than a year did not fall under the CSO's definition of immigration. They were therefore completely invisible in the published statistics. Another serious problem was that even immigrants who stayed longer in Poland were mostly not covered by CSO surveys due to problems in reaching this group of people.

The scale of the influx of refugees from Ukraine after 24 February is unprecedented in the history of post-World War II Europe. Poland has become the most popular destination for refugees. It is estimated that about 1.5-2 million people from this wave of migration remain in Poland. This figure probably does not include some 1-1.5 million Ukrainian citizens who had previously been in Poland.

The influx of refugees from Ukraine at the start of the war in 2022, and the possibility of further large economic and war-related migrations, make the issue of coordinating actions at the central level and developing a coherent migration policy even more urgent. Consumer education is an important part of the action to be taken, and I congratulate the Consumers' Federation and Ukrainian organisations in Poland for working together on this issue.

Uncertainty about the future is a huge burden for many refugee women. While it is true that they have been granted the same rights as Polish citizens in accessing public services, daily difficulties in finding work, childcare and separation from loved ones remain a problem. Language issues, different standards and expectations regarding consumer rights, education, health care and housing remain a challenge for refugee women, but also for state institutions providing public services.

As the Consumers' Federation report shows, the lack of consistent and coordinated regulation of these issues can lead to many problems. I hope that the report will become an important contribution to the discussion and coordinated action of a broad coalition of state institutions, social organisations and people of good will for the sustainable integration of refugees from Ukraine. I also hope that it will become a model for future policies towards all immigrants.

**Stanisław Kluza**  
**Warsaw School of Economics,**  
**President of the QUANT TANK Institute**



**Each of us has a favorite shop, cafe, vegetable stand, online store – all of these elements create a safe everyday life in which we move around following known rules.**

For millions of Ukrainian men and women, this safe world collapsed on 24 February 2022. The abyss of death, displacement and separation destroyed everything. Faced with the immensity of the injustice, the Ukrainians received great help from Polish women and men. It is difficult to speak without emotion about the thousands of gestures of solidarity made by Poles last year. Thank you for that!

My name is Yulia Boguslavskaya and I am from Donetsk. I have lived in Poland for 10 years. I have built my world here. A world of family, work, friends. Wrocław is my home. But from 24 February 2022, my most important mission is to help Ukrainian women who had to leave their safe world.

I run the Ukrainian Women in Poland project, which aims to support women who are rebuilding their lives in a new country. Women who are ambitious and proud, who want to give something to the world. Women whose loved ones are fighting on the front lines for the freedom of their country. Women who sacrifice their lives and their health for their beloved homeland.

I could share with you dozens of stories that I have come to know this year. They are difficult, dramatic, their happy ending uncertain and distant. They have convinced me that action is needed here and now. That what matters is concrete actions for concrete people. It is necessary to lend a helping hand every day, often in small issues that sometimes become big problems because of language, different laws and customs,

who thinks the same way I do. It is essential to address such an important issue for Ukrainian women, who have to buy goods and services every day, are consumers. They have rights, but they do not know them. Lack of information can cause them to waste time and money. It doesn't have to be this way. We have a great report on the subject. It is the basis for a wise partnership between my project and the Consumers' Federation to help Ukrainian women in Poland.

Thanks to the report's conclusions, we know what to do and how to provide support where it is needed. I am convinced that our cooperation will bring good results. I have good experience of working with the Ukraine Foundation, the Kulczyk Foundation and the local government of Wrocław. When good people work together in the right direction, there must be good results.

And the good results are rebuilding a piece of a safe world for my Ukrainian sisters. Let's do it together. It's worth it!

**Julia Boguslavska**

**Initiator and Coordinator of the Ukrainian Women in Poland Project**





# 1. Starting point



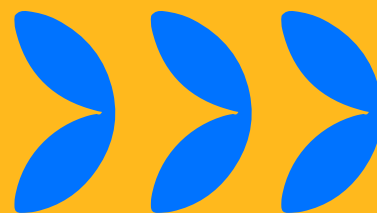
## ***We are all consumers* – that's the key message of US President John F. Kennedy's speech to the US Congress on 15 March 1962.**

It is worth recalling these words in Poland, which has become the new home for more than a million refugees from across our eastern border following Russia's aggression against Ukraine last year.

Of those who came to our country after the war broke out, 87 percent were women and children. Taking into account previous waves of migration, there are currently about 2.3 million Ukrainians living permanently in Poland. All of them are consumers, whether they are already working or still benefiting from the generous support of the Polish state and Poles, who from the first days of the war have shown an extraordinary willingness to help, including in material terms.

The World Consumer Rights Day is a good opportunity to reflect on the fate of Ukrainians in Poland.

**87 percent of war refugees from Ukraine are women and children, who have become a large group of new consumers.**



For Ukrainian women, leaving their homeland after the outbreak of war was not a choice, but rather a necessity, and finding their way in the new reality of exile is a huge challenge.

One of the elements of independence and integration should be the inclusion of this group of people in the Polish market, not only economically, but also providing them



with adequate knowledge of the rights and obligations associated with functioning in our market. This report clearly shows that Ukrainian women currently do not have such knowledge.

**"Ukrainian women in Poland – how to make sure a new group of female consumers is not invisible"** is a diagnosis of the current situation and an attempt to create a plan on how to include Ukrainian women among conscious consumers.

**Our survey showed that 90 percent of Ukrainian women would like to know more about consumer regulations in Poland.**

Refugees from Ukraine are having a real impact on the Polish economy. Last year, 1.5 million of them applied for a PESEL [Personal ID] number. Among other things, this enables them to open accounts in Polish banks. More than half of the Ukrainians currently living in Poland are working. They are increasingly renting apartments and signing rental contracts, choosing internet providers, paying gas and electricity bills. They do their daily shopping, watch advertisements on TV and the Internet, and browse shopping platforms with new and used items. In 2022, Ukrainians spent over PLN 4 billion on goods and services. Like all of us, they face consumer choices every day. As a consumer organisation, we want Ukrainian women to make informed choices based on knowledge of the market and consumer rights and responsibilities. Being familiar with both Polish and European realities regarding knowledge of consumer rights, we decided to check the level of knowledge on this subject among Ukrainian women.



# 1.1 Purpose of the study



**Although Poland shares a border with Ukraine, our consumer protection systems differ significantly, particularly in terms of the level of enforcement and support by the government, local authorities and consumer organisations.**

Poland is part of the European Union system, in which the consumer is at the centre of the legislator's attention and consumer protection is one of the EU's political priorities.

One of the aims of this report was to find out whether, one year after their arrival in Poland, Ukrainian women's knowledge of our consumer regulations is sufficient to enable them to function consciously on the Polish market and make purchases that suit their needs and possibilities. If this was not the case, we wanted to find out in which areas information and educational support was needed.

Another aim of the study was to examine the phenomenon of 'invisibility' of a new group of consumers in Poland, namely refugee women from Ukraine, from the point of view of institutions responsible for enforcing consumer rights. We also wanted to develop recommendations on how to remedy this phenomenon.

**Although Ukrainian women can theoretically enjoy all the benefits of the Polish market, their specific situation makes it difficult for them to become informed consumers in terms of the law and practice of protecting their rights. They are 'invisible' to much of the system.**

The Law on Prevention of Unfair Market Practices, which provides the basis for consumer protection, uses the term "average consumer", where "average" defines the state of knowledge rather than the financial status. According to Article 2(8) of the Act, an "average consumer" is one who is "reasonably well informed, observant and careful". This means that they have knowledge of the product and the market, but this knowledge need not be complete or specialised.

There may be different groups of 'average consumers' and the classification is made taking into account, among other things, social, cultural and linguistic factors. The idea is to separate and clearly identify a group that is particularly vulnerable to the effects of a market practice or to the product to which the market practice applies. For example, a special group of "average consumers" is the elderly. Ukrainian women are also such a special group in the Polish consumer market.

**When planning the survey, we expected to diagnose a low level of knowledge about the rules of the consumer protection system in Poland. We expected that refugees would not be familiar with all the terms and rules, and we also feared that they might be more vulnerable to unethical market practices. Our survey partially confirmed these fears, although it also showed considerable adaptability and common sense among many Ukrainian consumers.**

Polish business has recognised the role of Ukrainians as consumers and has adapted its marketing efforts accordingly. However, it should be borne in mind that our market – business and consumers – has been developing for more than 30 years, and in the case of Ukrainian refugee women we are dealing with consumers who came to Poland only a year ago. These are people who have been functioning in a different legal system,

and their consumer behaviour was different from that observed in Poland. This implies a risk of lack of knowledge among Ukrainian women and their ability to navigate safely in our market.

The qualitative study was designed to confirm or dispel concerns about whether Ukrainian women, who are a special group of consumers, are "invisible" to much of the system – although they are able to enjoy all the benefits of the market, they lack adequate knowledge of their rights and responsibilities. We were also interested in whether they knew where to turn for help.



## 1.2 Three-stage diagnosis



**This report diagnoses how Ukrainian women function as consumers in our country. In the report we answer the question – are they aware of their rights and responsibilities, do they exercise them?**

In the first phase of the research included in the report, 376 Ukrainian women completed an online survey posted on social media by 'Mother's House', a facility in Warsaw's Białołęka district that runs a long-term support programme for refugee women. The survey included basic economic information about the respondents, whether they worked, where they lived and how many people they cared for. They were also asked to self-assess their Polish language skills. This made it possible to learn about the determinants that have a direct impact on the use of the market: economic situation, mobility, level of understanding of the message and offers in Polish.

**The report is based on a three-stage diagnosis: 376 online surveys filled out by Ukrainian women, 110 responses from district consumer ombudsmen across Poland, and 128 qualitative interviews with refugee women.**

The second stage of the survey looked at how district consumer ombudsmen and consumer organisation advisers view the situation of Ukrainian women. In the Polish system, consumers can get help through them. The analysis of the reports received by both ombudsmen and counsellors shows how the market works and makes it possible to detect negative phenomena at a very early stage.

A cursory observation showed that Ukrainians do not make use of the assistance offered by such institutions. A compilation of knowledge on this issue was made possible by questionnaires sent to more than 300 consumer advocates across Poland. A total of 110 responses were received and used in this report.

In the third stage, a qualitative study was carried out by means of interviews conducted by trained moderators from the Consumers' Federation according to a scenario developed in cooperation with the Warsaw School of Economics. This method made it possible to learn about relationships and behavioural mechanisms.

Thanks to this, the authors of the report were able to identify problems and phenomena that had not been identified in the two previous studies. The analysis of qualitative data also made it possible to identify factors influencing potential problems and challenges facing both Ukrainian women and the Polish market and consumer protection system. Respondents talked about their experiences, needs and perceptions, and we moderated the conversation by asking supportive questions.

The qualitative study was based on interviews with 128 Ukrainian women of different ages and educational levels who arrived in Poland after 24 February 2012. A total of 106 questionnaires were completed. It should be noted, however, that this group is not representative of the entire population of Ukrainian women in Poland. Nevertheless, the combination of the results of the questionnaires, our own data, information from consumer advocates and additional one-on-one interviews with experts familiar with the realities of the Ukrainian and Polish markets allowed us to get an objective picture of the situation.

Although questions relating to consumer protection in Ukraine were avoided, respondents often referred to their own experiences and such comparisons were a natural way of answering some of the questions asked during the survey.

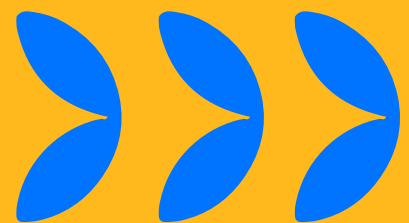


## 1.3 Scope of the qualitative research



**The thematic scope of the study was determined taking into account the purpose and actual use of a particular section of the market by Ukrainian women.**

The main focus of the survey was on daily shopping and non-food purchases. Closely related to the latter is knowledge of consumer rights and obligations, including rules on complaints. The second part of the thematic report deals with distance shopping, i.e. mainly online shopping and the right to withdraw from a contract. In the third part we have summarised the area of the financial market: banking services, credit/lending services and installment purchases. In the last, fourth part, we highlighted the knowledge of consumer institutions.





## 2. Everyday shopping: complaints and consumer claims



### **The provisions governing complaints procedures are the Act of 30 May 2014 on Consumer Rights**

The right to complaint and redress is one of the most important consumer rights, together with the right to information and security. Any direct counterpart of the consumer is responsible for the quality of the goods or services. Any lack of quality or behaviour not in conformity with the contract entitles the consumer to file a complaint, and there may be different titles of responsibility for the quality of the goods or services.

#### **Complaints**

The seller may refuse to accept the complaint, but is always obliged to accept it and to reply on a durable medium (paper, e-mail, SMS). Refusal to accept a complaint is an unfair market practice and failure to respond within 14 days generally means acceptance of the complaint.

#### **Seller's liability**

In the case of goods, the seller is responsible for any defects in the goods and their conformity with the contract. The regulations on the seller's liability were amended on 1 January 2007, but the change was not significant and the principles of liability were not significantly changed. For the record, it should be added that the regulations that used to speak of warranty liability now speak of liability for the conformity of the goods with the contract, and it is of a fundamental nature, meaning that the seller cannot waive or limit it. Nor can the seller redirect the consumer to the manufacturer or distributor if the consumer wants to complain to the seller.



The Seller shall be liable for any non-conformity of the goods with the contract that was inherent in the goods at the time of delivery, provided that such non-conformity is discovered before the expiry of two years from the conclusion of the contract.

### **Repair and replacement of goods**

As a general rule, the seller may be required to repair or replace the goods, followed by a refund or price reduction (e.g. if the defect is not remedied). The seller will also bear the costs associated with the complaint (e.g. delivering the item to the store).

### **Warranty**

Warranty is a different type of liability and is independent of the seller's liability. Knowing the difference tells us whether we are dealing with an informed consumer. There is no obligation to provide a warranty – it is a voluntary responsibility and is primarily a marketing tool, as it can increase the value of the product and testify to its quality.

It is up to the consumer to choose the title under which they wish to file a complaint regarding the goods or services. When filing a complaint under a warranty, it is important to read the terms of the warranty. Usually the warranty is given to the buyer in writing (e.g. together with an instruction manual), but it can also be given in another form. In this case, the contents of the warranty can be requested to be issued on a durable medium. The aim of the survey was to find out what Ukrainians living in Poland know about the above-mentioned ways of enforcing their rights.

### **The main question was:**



**What do you think should be done when the product breaks?**

The answer that came up extremely often was:

**If the product breaks, you should repair it yourself.**



Similar responses in various forms were repeated throughout the module on the rules of complaints.

The answers show that the respondents were using in Poland consumer knowledge from their own country, Ukraine. They were unfamiliar with the concept of the seller's product liability and often thought of the guarantee as a paid form of additional insurance for the product. The Ukrainian women surveyed also often said that if a product breaks down immediately after purchase, "I can go to the store", but after that "it's my problem".

Attempts to clarify the term "immediately" were difficult as there were a variety of responses: 14 days (typical in Ukraine), 30 days, as many days as the seller says. When asked by the moderator what to do if the product broke after a year, the most common answer was that nothing could be done. Another example was the response that the time limit for making a complaint was three days for a food product, 14 days for a non-food product.

**Other typical answers were:**

- **If it's cheap, throw it away; if it's expensive, take it back to the shop.**
- **If the product breaks, I wouldn't do anything because I don't like to argue.**
- **If a product breaks, I throw it away.**
- **I am more or less familiar with consumer regulations because I know the Ukrainian ones and I think they are similar in Poland.**

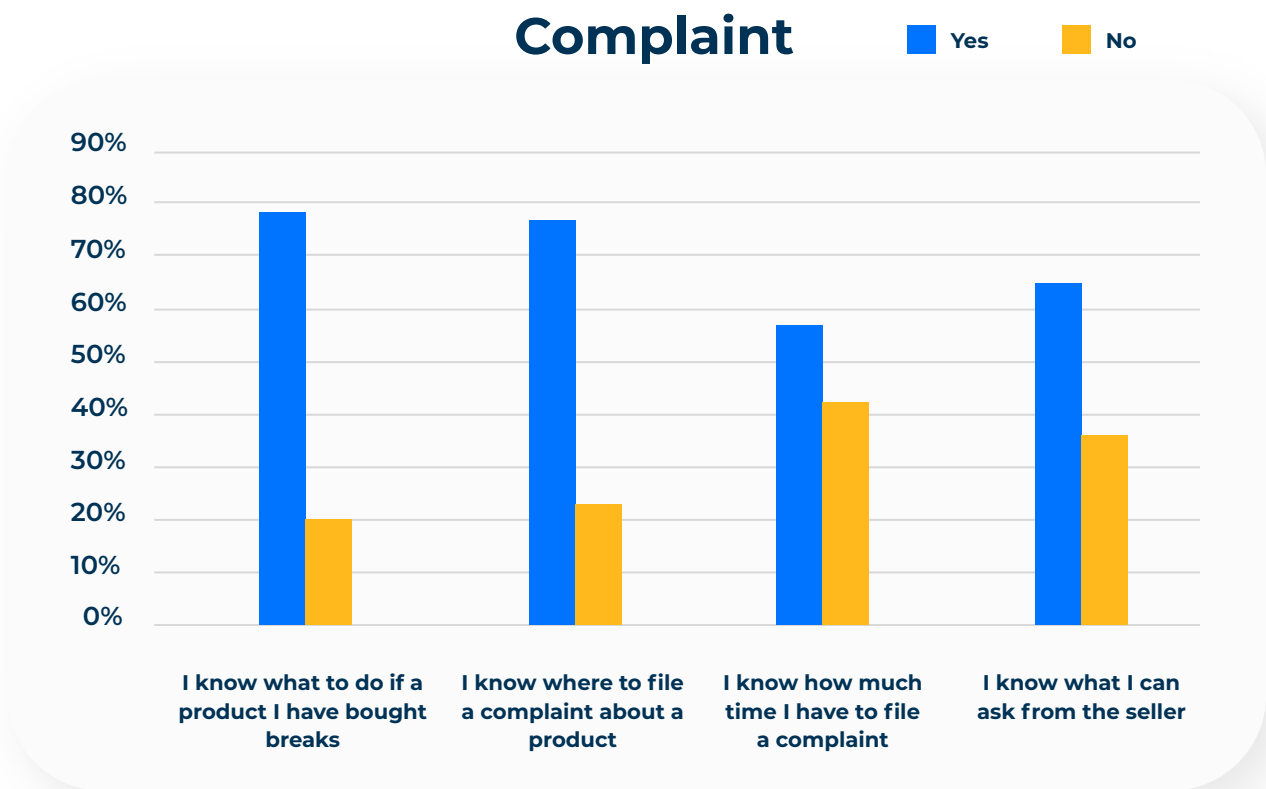


The above responses illustrate a key issue revealed by the survey – the gap between respondents' belief that they know how to deal with defective products and the facts.

As many as 83 percent of Ukrainian women asked whether they had experienced problems when shopping or using services in Poland said they had not. Few indicated that their inadequate knowledge of the Polish language was a problem. However, more detailed questions revealed that a significant proportion of respondents (37 percent) had problems that could be solved if they had a good knowledge of consumer regulations.

Responses from consumer ombudsmen show that refugees reported complaints mainly about telephones, common household appliances and second-hand cars.

The gap between perceptions of knowledge of consumer rights and reality is illustrated in the graph below.



The results of the survey indicate that the respondents translated the regulations they were familiar with from their home country into the consumer protection system in Poland and, as a result, 79 percent of them declared that they knew what to do when a product breaks down and almost 80 percent knew that they should approach the seller. However, when it came to knowledge of the aforementioned specific paths of action, the qualitative research showed that not a single person mentioned service or repair as a possible option.

Ukrainian women basically limited the notion of guarantee and seller's liability to the possibility of returning the goods to the shop within 14 days. In contrast, information about what could and should be expected from the seller was limited to replacing the goods or refunding the money. In contrast, none of the respondents mentioned the key entitlement in the current legislation, i.e. repair.

A consequence of such beliefs is the misconception that in any store in Poland you can return or exchange a full value product within 14 days, and at the same time refraining from pursuing claims in the case of a defective product.

These are two key areas that require practical knowledge in order to be an informed consumer. In the areas of complaints and full value product returns, the need for a broad educational campaign to counter the 'invisibility' of Ukrainian women consumers is evident. Without knowledge of basic consumer rights and responsibilities, Ukrainian women make informed decisions in our market. They are also at greater risk of failure in the claims process.

In one case, after buying an incomplete product, a Ukrainian consumer asked the store if she could make an exchange. She did not know that she should file a complaint. We also heard the opposite story, where the store refused to exchange a complete product after it had been opened. Two different situations, but the cause was the same: lack of knowledge about basic consumer rights and obligations in Poland.

One respondent pointed out that in Ukraine it is difficult to make a complaint at a street market – there are often no scales and no receipts. In Poland it is easier in this regard. Another response illustrating the strong link with the Ukrainian market: *: I bought a special laptop in the Ukraine, and for seven years I got support from the shop when I needed to install something. I don't know if it was related to some warranty.*



## 2.1 Conclusions



**The survey found that unfamiliarity with Polish regulations resulted in the resignation from filing a complaint regarding the product or making an informed consumer choice by the respondents.**

**The main conclusion of this part of the survey:** Ukrainian women are not familiar with basic consumer rights in the areas of product complaints, seller's product liability and warranties. They also do not distinguish between these concepts (types of liability).

The respondents emphasised that if they had a problem in the shop while shopping or returning a product, the shop assistants helped them. **This is a sign that Polish entrepreneurs are approaching the new group of consumers with empathy and understanding, without taking advantage of their ignorance.** It is also a sign that the Polish market is mature and highly supportive of the use of best practices.



**The refugee women's belief in their knowledge of consumer law regarding complaints is worrying. This knowledge is limited. Moreover, it does not correspond to the legal situation in Ukraine.**

The current legislation in Ukraine is the Law on Protection of Consumer Rights, which has been amended several times (<https://zakon.rada.gov.ua/laws/show/1023-12#Text>). A detailed comparison of the two legal systems is beyond the scope of this report, but it is worth noting that Ukrainian law provides for fairly extensive liability on the part of the seller, contractor or producer, and sets out conditions for liability (e.g. two-year

seller's liability), the ways of remedying defects (repair, replacement, refund, price reduction) and the time limits for filing a complaint. At the same time, Ukrainian law defines the relationship between the warranty and the seller's liability, which corresponds to the Polish legislation before the amendments in the 1990s. Significantly, the differences in the systems, consisting in the shifting of some of the burdens of liability and the way in which the norms are codified (Ukrainian legislation is rather complicated and unclear in terms of interpretation), do not justify the answers of the surveyed Ukrainian women. It seems the functioning of the Ukrainian market in practice deviates from the normative regulations in this respect.



## 3. Online shopping



**The rules governing the conclusion of distance contracts, including online contracts, are set out in the Act of 30 May 2014 on Consumer Rights.**

### **Information obligation**

The regulations require the seller to provide the consumer with information before the conclusion of the contract and provide it, if the contract is concluded, on a durable medium.

### **Conclusion of an agreement**

Special solutions are also provided for the validity of the conclusion of a contract in an online store, mainly through the use of a button or similar solution with a message warning that the order involves an obligation to pay.

### **Right of withdrawal**

Another important right of a consumer entering into a distance contract is the right to withdraw from the contract (with the exceptions listed in Article 38 of the Act). As a rule, the consumer has 14 days to decide. The period is calculated in calendar days and starts from the date of delivery of the goods or the date of conclusion of the contract, if the contract concerns, for example, the provision of a service or the supply of digital content.

The seller of a good or service, if it is offered at a distance or away from business premises, is obliged to inform the consumer of the right of withdrawal in writing or on another durable medium before the contract is concluded. Failure to comply with this obligation results in an extension of the withdrawal period by up to 12 months.

This report was interested in the extent to which Ukrainian women make online purchases in Poland and whether they are aware of their rights. The key question was therefore broad:



**Do you know your rights when shopping online?**

Among the positive answers, a typical one was:

**I know my rights because the information appears on the websites of online shops.**

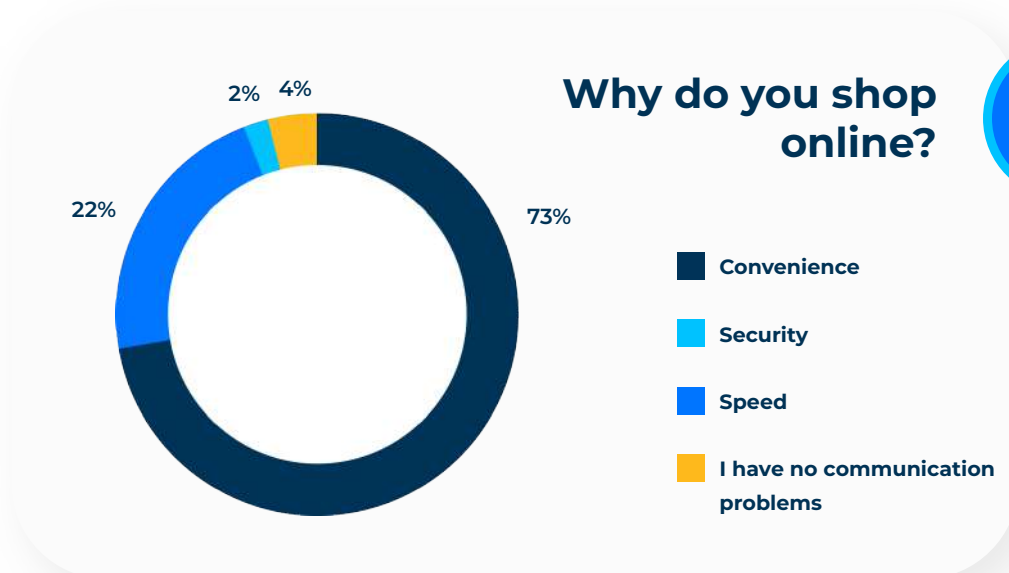


However, the majority of respondents (62 percent) said they were not aware of their rights when shopping online. Responses to specific questions suggest that, as with shopping in physical stores, actual knowledge differs from stated knowledge. "14 days" was often cited as the time limit for returning a product bought remotely. However, there were also other answers such as 30 days.

Overall, 51 percent of respondents shopped online during their stay in Poland. They cited convenience, especially when caring for a young child, and access to a wider range of products than in traditional stores, especially in terms of a variety of clothing sizes.

Of the women we interviewed, 4 percent are experimenting with buying food online. This shows that **refugee women are active and not afraid of modern sales channels.**





**Our interviewees generally did not see a difference between a traditional store and an online store, despite the fact that in the Polish consumer protection system the distinctiveness of these two modes of sale is significant.**

Since 1995, Polish legislation has not provided for a separate legal right to return an item purchased in a traditional store. Article 9 of the Ukrainian Law on the Protection of Consumer Rights establishes the possibility of returning a purchased item within 14 days. In contrast, both Poland and Ukraine have a 14-day right of withdrawal for distance contracts. Therefore, the Ukrainian law is more or less the same as the Polish and consequently EU rules, but it applies to a different type of purchase.

Those who made purchases via e-commerce were not worried about shopping online, although at the same time they pointed to a reputable Polish shopping platform as the one they felt was safer. Supplementary questions also revealed that Ukrainian women are unaware of mechanisms to increase their security when shopping online, such as how to guarantee the return of money if the seller fails to deliver (so-called “chargeback”).

Ukrainian consumers also usually do not know how to distinguish between shopping in Poland or the European Union and shipping a product from China, even if they use a Polish e-commerce platform. Due to language barriers, respondents are more likely than Poles to suffer from the pathological phenomenon of the online company hiding its location or the true nature of such its activities (so-called dark patterns or deceptive designs).

In this respect, special attention should be paid to companies pretending to be shops and claiming in their terms and conditions to be intermediaries for purchases in Asian markets, in order to avoid responsibility for complaints or the fulfilment of obligations arising from a consumer's withdrawal from a distance contract.

This has made it difficult for Polish consumers to make informed purchases for years. From the statements made by consumer advocates, we know that no particular area stands out when it comes to complaints about goods bought online. What is common, however, is the incidence of the problem of online shopping on Asian platforms. Ukrainians who have contacted consumer ombudsmen have stated that, despite their efforts, they often find it difficult to understand the rules of online shops and some of the product descriptions.

It was surprising to us that Ukrainian consumers do not understand the system of receiving and returning goods via parcel lockers, how to use them and how they work.





## 3.1 Conclusions



**Online shopping is an important element of Ukrainian women's participation in the Polish market. However, although they make such purchases relatively often, their lack of knowledge about the functioning of shopping mechanisms is evident, especially in issues such as chargeback or the use of parcel machines.**

The ability to take full advantage of the market requires education in this area, especially as it is in the interest of the businesses themselves.

More than half of the Polish population has a parcel locker or similar machine near their home. The widespread recognition of this delivery method and its convenience naturally meet the needs of refugees, e.g. because of their changing residences, not having to wait for a courier, and lower costs

**Chargeback**, on the other hand, is a security mechanism in the event of a seller failing to fulfil a contract where payment has been made by card. Firstly, card payment usually rules out shops set up to commit fraud – the shop can collect the card payment after initial verification by the payment institution, and such verification is usually avoided by the fraudulent seller. Second, the ability to get money back quickly in the event of a delivery problem (e.g. from China) is critical in the refugee environment. Our survey shows that they usually give up pursuing claims because they see no prospect of a quick and effective solution to the problem.



## 4. Financial services



**Financial services, due to their specific nature, have separate regulations and, as the contracts concern financial resources, the law requires businesses (financial institutions) to provide a lot of detailed information.**

- In the case of insurance, it will be information about the subject matter of the insurance, the terms and conditions, the costs and the liability rules of the company providing the insurance.
- In the case of investment contracts, it is important to know the risks involved in entrusting money to a counterparty.
- In the case of loan agreements, this will include information on the amount received for disposition and all costs incurred by the customer in repaying it.

An important issue in each of the above areas of activity is the identity of the business. Any entity providing financial services must be registered in the relevant state register after meeting the legal criteria. Having a bank account with convenient access to accumulated funds and public services is the basis for the functioning of any consumer in a developed market.

In the era of modern solutions, regulations are strongly focused on ensuring security of access and accumulated funds, while not interfering with banks' market offerings – these should be clear and not misleading. Meeting these requirements allows banks to provide consumers with a range of tools for using accounts, accumulating funds in them, exchanging currency and disposing of accumulated funds through payment services (e.g. by card in the store, BLIK, online transfer).

Banks, SKOKs and credit institutions operate under different rules, but the regulations require them to take a number of information steps when concluding a consumer credit agreement, regardless of the sales channel (offline or online).

**In general, consumers need to know how much money they are borrowing, for how long, in what form and how much they will pay for it. The latter information in particular is crucial – the consumer learns the rate of APR (Annual Percentage Rate) and the total cost of the loan. Inadequate information in this respect can lead to the sanction of an interest-free loan, which is why financial institutions usually fulfil this obligation reliably.**

The cost of credit is essentially made up of interest (the charge for using the money) and non-interest charges. In both cases there is (at the time of writing) a maximum limit:

- *Interest per year cannot now exceed 20.5 percent of the consumer credit;*
- *Non-interest loan costs have been limited to 10 percent of the total amount of the loan plus 10 percent of the fees for each year of the loan (amount determined on a pro rata basis).*

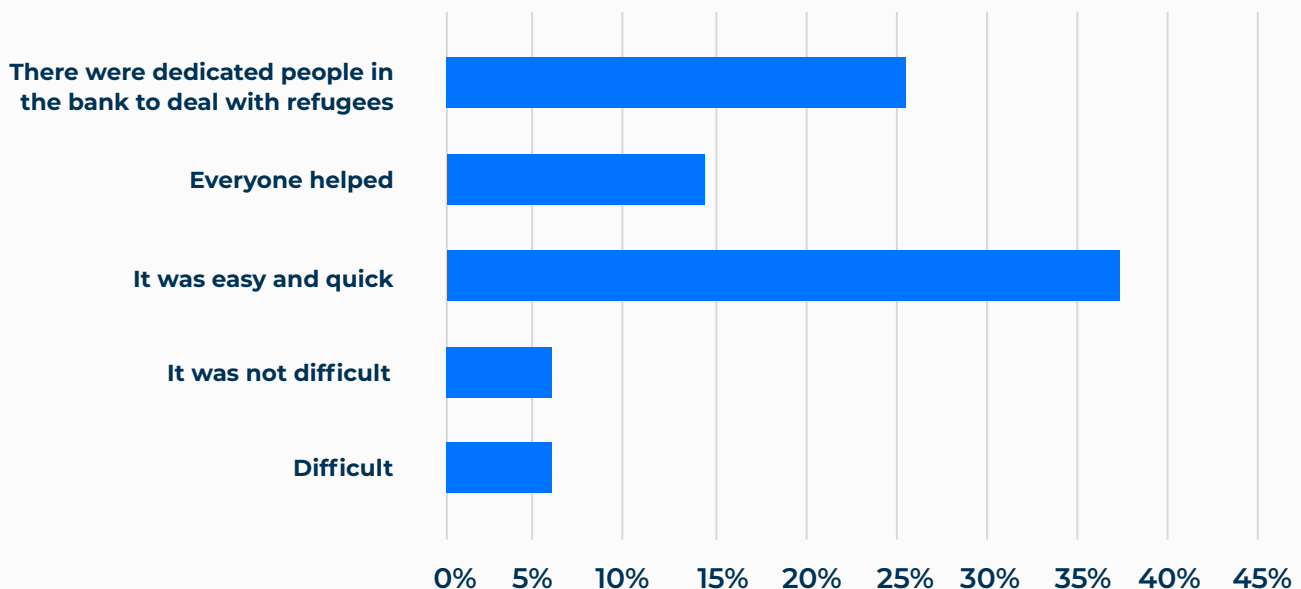
The consumer also has the right to withdraw from a consumer credit agreement concluded at a distance (within 14 days) and the right to make an early repayment with a proportional reduction in the cost of the credit (known as a rebate).

In our survey, we looked at how Ukrainian women are faring in the market for basic and essential banking services (accounts and payments), but also for credit or loan products.

All of the refugee women interviewed had an account with a Polish bank. They mostly found it easy and quick to open an account (37 percent). This was especially true for those who were given the opportunity to do so in the first days after their escape, for example at aid stations or at the National Stadium. However, 15 percent of respondents found it difficult to open an account.



## Opening an account with a Polish bank



Difficulties were usually caused by a lack of knowledge of the Polish language and the absence of a Ukrainian- or Russian-speaking teller. Currently, the level of communicative knowledge of Polish among refugee women is higher than it was a year ago, but it may still not be at a level that allows a thorough understanding of the complex process of using more advanced financial services. On the other hand, it is not possible to fully understand a loan agreement concluded in Polish. 35 percent of respondents said they read the account agreement. *I always read what I sign* – this is the answer of one of them, which should become the motto

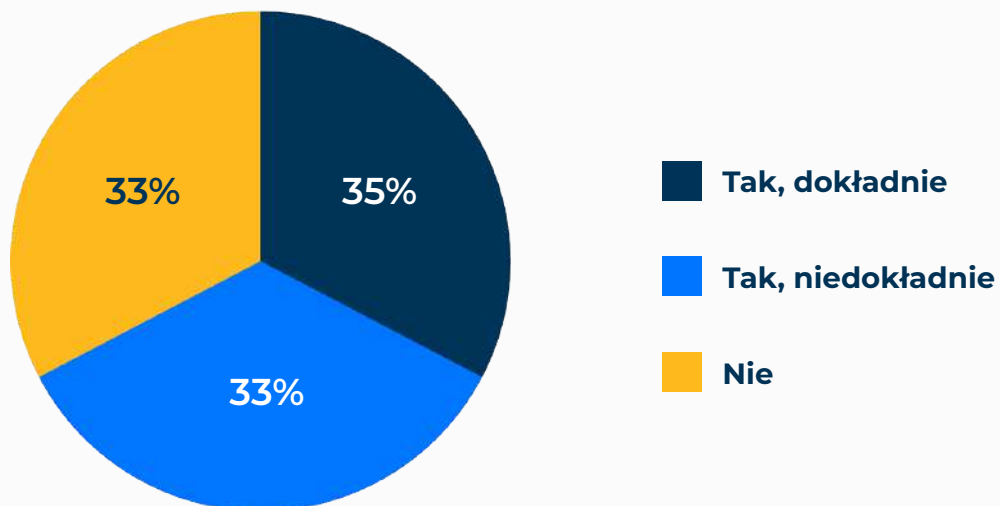
not only for Ukrainian, but also for Polish consumers.

Some of those who made such a declaration familiarised themselves with the agreement through Polish friends. Others simply asked the Poles with whom they were staying to read it and then signed it after receiving their assurance. However, almost twice as many respondents (66 percent) said that they had not read the contract at all or had read it inaccurately.

It is worth noting here that for refugee women of this age, having a bank account was a necessity in order to function in the market and access benefits. Banks, on the other hand, offered this service essentially free of charge, which may have reduced the need to read the contract carefully.



## Did you read the contract with the bank?



Ukrainian women use electronic banking, banking applications and payment cards. At present, the use of accounts and cards (if you make at least the minimum required number of transactions per month) are free for most people. However, it should be remembered that banks offered free account opening for one year. On 4 March 2022,

the Financial Supervision Authority recommended that banks implement the following solutions dedicated to Ukrainians:

- a basic payment account that allows for deposits and withdrawals of funds both in cash and in the form of non-cash transfers, including transfer orders;
- a payment instrument (payment card) that allows initiating payment transactions with funds on the account, including payments through POS terminals and ATM withdrawals;
- full exemption from charges, including those for maintaining an account or for issuing or using a payment instrument;
- contract documentation in Polish, Ukrainian, English and Russian;
- compliance with strong authentication requirements;

By the time we completed our research for this report, there had been no further recommendation from the Financial Supervision Authority, although some banks had already announced an extension of promotional terms for Ukrainian refugees living in Poland. In this context, the Ukrainian women we interviewed said that they did not yet know what they would do after the introduction of the commercial offer. Only a few said that they would go to the bank and find out exactly what the payment terms would be after this period.

The survey included a review of the offers and websites of the 12 largest banks in Poland. All of them offered services to refugees, and most of them provided information in Ukrainian on their websites.

In four cases, the button redirecting to the Ukrainian version was easy to find on the bank's homepage. However, only two banks' websites had easy access to the Ukrainian version of the rules. In other cases, for example:



**All banks operated helplines in Ukrainian. Respondents, however, claimed that they visit the bank in order to get things done. There, however, they face a language barrier.**

One of the major Polish banks took a much-needed initiative to provide a guide for Ukrainian refugees entitled "Welcome to Poland". The problem is that this guide is only available in Polish.

In this study, lending companies were also included in the market review. Only two have an offer intended for Ukrainian refugees, and one of them – which was the subject of a media storm a year ago – explains the rate of APR follows: *The situation with APR for short-term loans of a small amount can be compared to a holiday in a hotel. The weekly cost of a stay is not a huge burden, but if we wanted to live in that hotel for a whole year, the bill would be very high. But nobody wants to live in a hotel for a year, only for a week or two.*



## 4.1 Consumer credit market

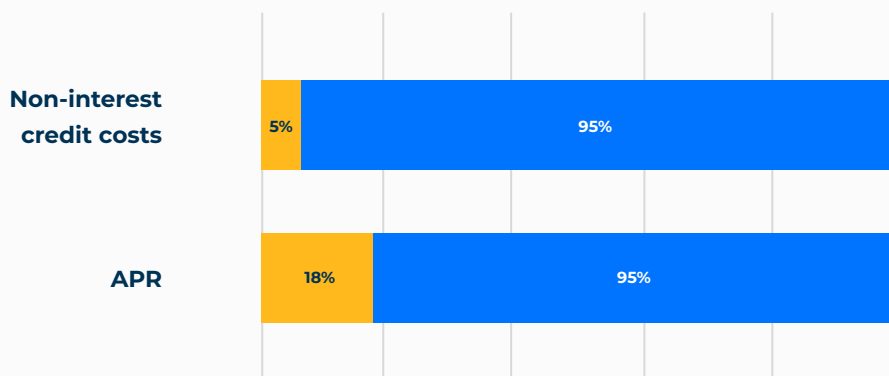


**The survey asked respondents about their knowledge of terms such as APR and interest-free credit costs. In the first case, 82 percent of Ukrainian women did not know what APR was. The concept of non-interest credit costs was unknown to 95 percent of refugee women.**

It is worth noting that the vast majority of respondents at this stage of their existence on the Polish market are not interested in credit or do not have creditworthiness. There were some opinions that in order to buy you need to have money, or save first and spend later. At the same time, 17 percent of refugee women said they would be willing to pay instalments to buy electronic devices. This was particularly true for smartphones.



**Do you know what that is?:** ■ Yes ■ No



The answers to this question are interesting:



**What do you think should be taken into account when comparing credit or loan offers?**

**Those who had previously stated that they didn't know what APR was, indicated that in order to evaluate an offer, one needs to compare APR rates. Refugee women also pointed to the amount of the monthly instalment as an element of comparison. Several interviewees also said that if you want to borrow money, you should use seek the help of an adviser.**

Below are the most common answers to this question:



**What would you consider when comparing credit/loan/instalment purchase offers?**

- **A bank/loan employee will help me.**
- **I should get help from an adviser.**
- **I could compare offers if I had the right information.**
- **I'll be able to compare offers if I need to, especially for hire purchase.**



The financial services part of the survey also showed a darker side to the consumer experience of Ukrainian women in Poland. A scam that begins with criminals sending a text message that reads: "I see that unauthorised transactions are being made on your account, click on the link and download the application" has been developed in Ukrainian in recent months and has been sent to people who responded using the link provided. This group included two of the respondents to this survey. Both of them, with the help of Polish friends, reported the matter to the banks where they had accounts.

It should be noted that in the other areas surveyed, no similar "guided" attempt at fraud was found, although there were entries in the questionnaires completed by consumer advocates that characterised the practice of selling used cars to refugees: the dealer would ask for a higher price and write a lower value on the invoice, sometimes even twice as low.



## 4.2 Conclusions



### **Respondents mainly used the free services offered when opening a bank account.**

Respondents mainly used the free services offered when opening a bank account. This is an essential service for the Polish market and it can be said that it works well and Ukrainian women know how to use it. The key question is whether the special treatment of Ukrainian women customers will continue or whether commercial rules will apply to them.

However, with the expected increase in activity in the financial services market, the level of knowledge among Ukrainian women may prove to be far from sufficient. None of the women who took part in the survey have made instalment purchases, but almost one in five (17 percent) would like to or plan to do so. The majority (70 percent) said that their current financial situation did not allow them to make instalment purchases for the time being.

**One year after arriving in Poland, Ukrainian women are still focused on meeting basic needs, not because they don't have others, but because they feel they can't afford to pay instalments. Only 7 percent of respondents said they did not need new products.**





## 5. Knowledge of consumer institutions – where to go for help



**Poland has a comprehensive system of consumer rights protection, but the Federation's survey and experience, as well as information from regional consumer ombudsmen, show that Ukrainian women have little knowledge of where to go for help and on what issues.**

The primary elements of the institutional system of consumer protection in Poland are

### **1. The Office for Competition and Consumer Protection ([www.uokik.gov.pl](http://www.uokik.gov.pl))**

On the website of the Office you can find the number of the consumer hotline (also in Ukrainian) and the e-mail advice centre. There is also a search engine for municipal and district consumer ombudsmen from all over Poland, who provide comprehensive free assistance in consumer matters.

### **2. The Financial Ombudsman ([www.rf.gov.pl](http://www.rf.gov.pl))**

Provides assistance in individual consumer matters related to the financial market, such as: accounts, insurance, loans or investments in financial products.

### **3. Consumer Information Centre of the Electronic Communications Authority ([www.cik.uke.gov.pl](http://www.cik.uke.gov.pl))**

Provides assistance on matters relating to telecommunications, including internet access.

### **4. Consumers' Federation ([www.federacja-konsumentow.org.pl](http://www.federacja-konsumentow.org.pl))**

A non-governmental and social organisation providing assistance in consumer matters.

### **5. European Consumers' Centre ([www.konsument.gov.pl](http://www.konsument.gov.pl))**

Provides free assistance to consumers (also in Ukrainian) in cases involving businesses from other countries of the European Union, Norway, Iceland and the United Kingdom (cross-border contracts).

These institutions are there to help, but it is important to know their specifics in order to know who to contact. The best way to do this is to call the hotline on 801 440 220 or 22 290 89 16 (cost according to the caller's tariff) or write to: uaporady@dlakonsumentow.pl. uaporady@dlakonsumentow.pl . The service is free and available in Ukrainian.

In this survey, Ukrainian women were asked if they knew where to go for help.



### Do you know where to get help?

The typical answer is:

**No, I would ask the Polish family we are staying with for information.**

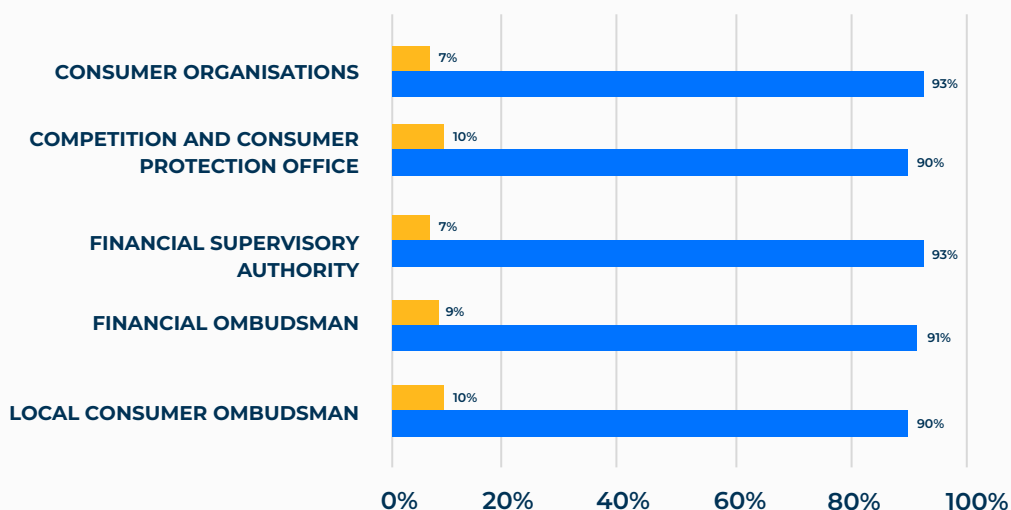


Such statements are consistent with the low level of knowledge about the existence of the institutions mentioned. Their names, in Polish and Ukrainian, were foreign to the respondents, even with supporting explanations from the facilitators.



### Do the names of these institutions in Poland mean anything to you?

■ No  
■ Yes



Ukrainian women, who were not fully familiar with the law or their rights and obligations as consumers, did not use the help of institutions to assist them in exercising their rights. If a problem arose, they solved it themselves, for example by repairing the product.

**Of the more than 100 district consumer ombudsmen who took part in the survey, more than half provided information to Ukrainians or dealt with their cases. However, they stressed that these situations were very rare (one to four cases in the last year) and that most of them were related to the purchase of household appliances, renovations, renting or buying used vehicles.**

The interviews show that Ukrainian women are not familiar with Polish institutions. However, they also did not know where to turn if they had a problem with a purchase in their country. They hardly ever thought about asking for help from a specific Ukrainian institution. Characteristic of this state of affairs is the following statement: We have many laws and little control. The picture that emerges of an unregulated market may give an idea of what the situation could be like in Poland if there were no strong regulator and no organised consumer assistance, together with well-functioning consumer NGOs.

The obvious recommendation in this situation should be to raise awareness not only about the mere existence of special offices, ombudsmen or a grassroots organised consumer movement. It is important to demonstrate the reason for the existence of such institutions and their real impact on the market. This impact is not only through bans and injunctions, but also through cooperation between consumer institutions and businesses and their organisations, pointing out the positive experience of being guided in business by values and not just economic calculation.





## 6. "Ukrainian women in Poland" – a survey portrait



**The research for our report was carried out with the help of the Mother's House, which is part of the Other Space Foundation. The foundation actively promotes openness, democracy and multiculturalism.**

The mission of the Mother's House is to provide comprehensive and long-term support to Ukrainian refugee women in difficult life situations. As a result of Russian aggression in Ukraine, the Mother's House was established as a safe haven for Ukrainian women, especially pregnant women and mothers with young children. These are the people who need the most help at the moment to find their way in the new reality and to start a new life safely.

**The Mother's House is an extraordinary place on the humanitarian map of Poland. Located in the Bialoleka district of Warsaw, the building was renovated in the spring of 2012 with the help of more than 70 volunteers from Provident's "Yes! I help" programme, which also finances its operation.**



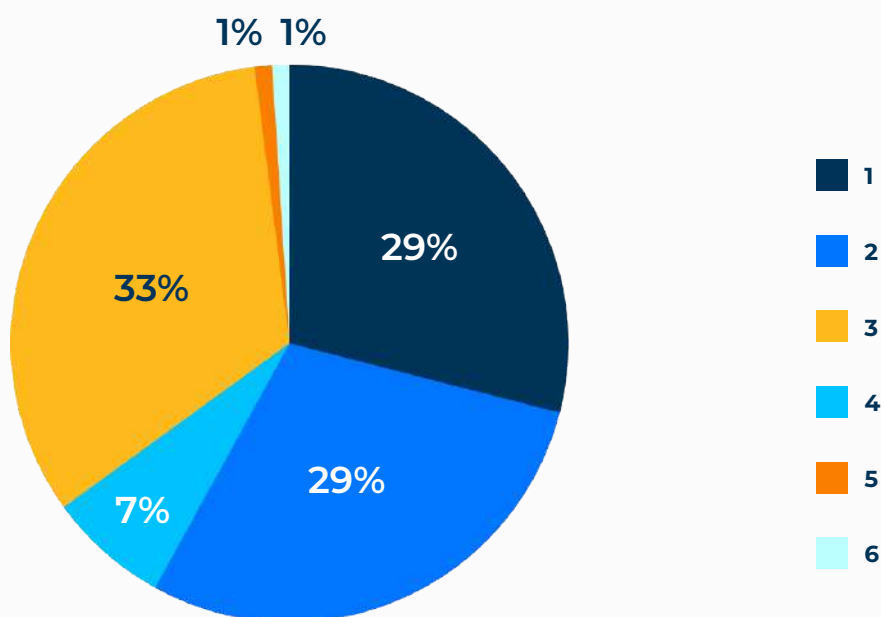
Provident and researchers from the Warsaw School of Economics and legal advisers from Ukraine were particularly helpful to the Consumers' Federation in carrying out this research.

Almost 400 Ukrainian women took part in the online survey, the first stage of a three-stage study. 65 percent of them have between one and three children, almost half of whom are under the age of seven. This makes caring for them very demanding and limits other activities.

During the interviews, we regularly came across responses where childcare was the main reason. Among other things, this was how respondents justified their use of online shopping rather than shopping in a physical store, or expressed gratitude for the help of other customers and shop assistants when shopping with children in a physical store.



## Number of children looked after:



Ukrainian women's participation in the labour market often reflects their family situation. More than 40 percent of them cite the need to care for their children as a reason for not working. In this survey, 27 percent of respondents said they were working. However, most of them have not taken up a job in their learned profession. More than 15 percent were actively looking for work. During the interviews, respondents spontaneously stated that they needed to learn Polish better in order to continue their careers or to find a job at all.

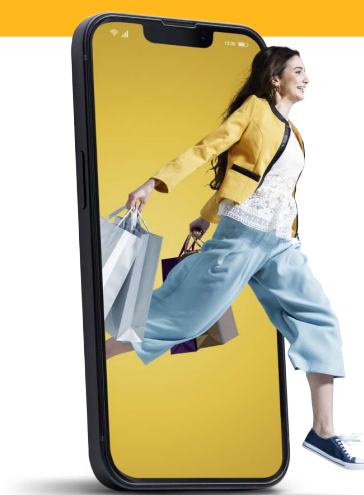
Almost 90 percent of Ukrainian women who took part in the survey rated their knowledge of Polish as insufficient, choosing the answer:

*I do not know Polish well  
or I have problems communicating in Polish.*



A small group considered their knowledge of Polish as sufficient.

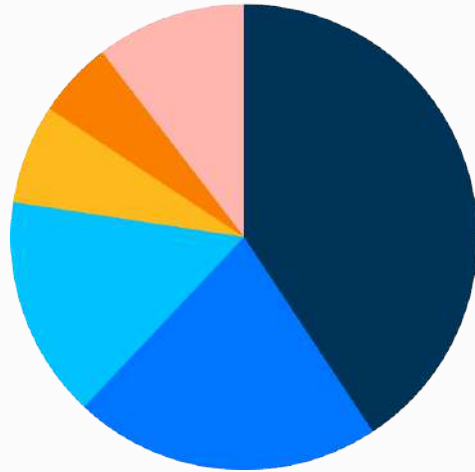
**In the case of refugee women, the deficits overlap in two areas: linguistic and legal. It would probably be desirable to introduce market vocabulary into the language classes, which would make it easier to learn basic legal concepts.**





## What is your situation on the labour market?

- 40,7%** nie pracuję z powodów rodzinnych/zdrowotnych.
- 21,3%** pracuję w innym zawodzie niż wyuczony / pracuję w innym zawodzie niż na Ukrainie.
- 15,4%** nie pracuję ponieważ nie mogę znaleźć pracy
- 6,9%** pracuję w swoim wyuczonym zawodzie / Pracuję w tym samym zawodzie co na Ukrainie
- 5,3%** uczę się/studiuję
- 10,4%** inne



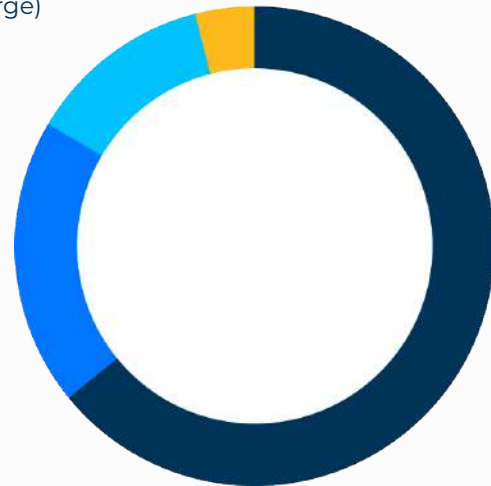
64 percent of Ukrainian women who participated in the survey rent an apartment for a fee, 19 percent use the hospitality of others free of charge, and 12.5 percent live in collective housing centres. From the perspective of assessing consumer behaviour, we had the opportunity to talk to both those whose financial situation allows them to rent an apartment and those who, for various reasons, do not have this option.

At the same time, this variation in location allowed us to include another aspect: access to information and the help of Poles in understanding our market. This appeared regularly in the answers of respondents, especially when they were asked about the financial and banking services market. One of them assessed the support of the Polish woman with whom they live as follows: ***She is an angel, she read the bank contract and assessed that I could sign it.*** The contract was in Polish.



## Where do you currently live?

- 64,1%** - I rent an apartment or a room for a fee.
- 19,4%** - I use the hospitality of third parties (free of charge)
- 12,5%** - I live in a collective house
- 4,0%** - Other



When considering the situation of Ukrainians living in Poland today, it is impossible not to address the economic issue. A consumer's activity on the market is primarily determined by their financial possibilities. Unfortunately, more than half of the respondents (52 percent) stated that they do not have enough money to meet their basic needs. At the other end of the spectrum, but in the vast minority (more than 15 percent), were women who said they had enough money to meet all their basic needs.

What do these figures mean for the marketplace? For example, the search for cheaper products, which may not be of the desired quality and durability, but also the use of discounts and bargains. This in turn increases the susceptibility to take advantage of misleading market offers.

The answer should be more outreach in areas that Ukrainian women do not understand and are different from their country, as well as education in Ukrainian about consumer protection.



## How would you rate your financial situation?



**52,90%** Not enough to meet my basic needs

**23,40%** I rely only on outside help – family, benefits or assistance programmes

**15,20%** Sufficient for all my needs, but I am afraid to change this situation

**5,60%** I do not want to answer

**2,90%** I have enough for all my needs, but I am afraid to change this situation

**0,00%** I do not have to give up anything and I like to use paid forms of entertainment

(e.g. cinema, restaurant)



## 7. How did Polish businesses behave?



**Only 10 out of more than 100 Ukrainian women said they had experienced an unpleasant consumer situation in Poland. The vast majority reacted with indignation at being asked such a question, and the answer was short and specific, even before the supporting question was asked: everything was fine, nothing unfavourable happened, everyone helped us and is helping us.**

Ukrainian women spoke about the supportive behaviour of both sellers and other customers. Even if they didn't understand Polish (especially in the first weeks of their stay), there was always someone to help them.

Returning to the basic question of consumer identity, 94 percent of respondents considered themselves to be consumers and understood the term correctly. Two particularly positive and surprising examples of responses are worth noting:

***I am the consumer. A consumer is a person who buys products and services. They have rights and responsibilities.***



While familiarising ourselves with the Ukrainian consumer law, we took note of separate provisions that explicitly define "consumer obligations". According to them, the consumer is obliged to

1) Read the instructions on the operation of the product before using it,j

contained in the relevant documentation provided by the seller (manufacturer, contractor);

- 2) if it is necessary to clarify the conditions and terms of use of the product – prior to use, clarification should be sought from the seller (manufacturer, contractor) or other designated person performing the functions specified in the documentation;
- 3) use the product in accordance with its intended use and to comply with the conditions (requirements, standards, regulations) specified by the manufacturer of the product (contractor) in the documentation;
- 4) in order to prevent negative consequences of the use of the product by the consumer – to apply the safety measures provided by the manufacturer in the product in accordance with the specific rules provided in the user documentation, and in the absence of such rules in the documentation, to apply the reasonable safety measures established for products of this type;

It should be emphasised that Polish legislation does not contain an explicit expression of such a set of consumer obligations. Of course, they exist both in our legislation and in EU legislation, but they are not expressed in such a way, and the priority of the legislator is to establish the protection of consumer rights.



## 8. Are there exceptional risks for Ukrainian women consumers?



**Although the predominant opinion among respondents was that as consumers they have not encountered any serious problems, this does not mean that there are no risks or that they have the knowledge to protect their consumer interests.**

This is clear from earlier sections of our report and from surveys of consumer advocates. Indeed, the main challenge for new consumers is to make full use of their rights when buying products and services.



**Our research shows that Ukrainian consumers in Poland face exceptional risks. The most serious of these are in the following areas:**

**01.**

After the outbreak of the war, there were signs of isolated attempts to "trick" refugees into so-called "instant loans", i.e. loans offered for a short period, usually one to two months. They were charged above the legal limit. The unfair practice was quickly identified and the relevant institutions took action. Surveys show that Ukrainian women do not intend to take out such loans for the time being, but in the future this group may be particularly vulnerable to violations of the law by companies and criminals operating in the grey or black market.

**02.**

The financial sector includes popular pawnshops, which are not subject to registration and cost limits, posing a potential threat to refugees' economic interests.

**03.**

Polish telecommunications networks are subject to phishing attempts using SMS messages in Ukrainian to obtain personal and other data.

**04.**

Surveys by district consumer ombudsmen show that there is a noticeable practice of misleading in the purchase of used cars. Invoices are undervalued, buyers' haste is exploited and attempts are made to evade responsibility when complaints are made.

**05.**

Consumer advocates have also reported the sale of telecommunications packages to refugees with a rigid two-year contract period. This does not take into account the real needs of Ukrainian consumers and their forced mobility. For their part, they do not fully understand the fact that they are bound by a contract without the possibility of free termination – the common belief being that once they stop using the service, they will not incur any further charges.



# 9. Conclusions and recommendations



## Summarising the conclusions of the study, it can be said that:

1

Ukrainian women do not have sufficient knowledge of their rights and obligations, although at the same time they believe that their level of knowledge of regulations, both Polish and Ukrainian, is quite high.

2

Refugee women's actual knowledge of consumer rights in Ukraine is based on practice, not law. The market does not treat the regulations in force there as a framework for developing standards of conduct.

3

The lack of consumer protection standards in Ukraine leads to a belief in the perpetration of crimes by traders and a wide discretion in deciding, for example, on the legitimacy of complaints. This discourages Ukrainian women from actively exercising their rights in Poland.

4

Ukrainian women do not have 'consumer reflexes' typical of the Polish and EU market, such as those related to filing complaints about products, although Polish businesses do not discourage them from such activities.

5

For the most part, Polish businesses did not try to take advantage of the refugees' difficult situation and treated the Ukrainian women with empathy and a reliable business approach. This is the result of positive changes in the market, linked to the application of value economy principles.

6

Despite their lack of knowledge in certain areas, Ukrainian women recognise the need to be well informed. They make an effort to acquire knowledge, for example by reading contracts and regulations, and are careful with money, avoiding unnecessary debts.

7

Without a consistent and systematic informational and educational campaign, refugee women will not be fully integrated into the Polish economic and financial system.

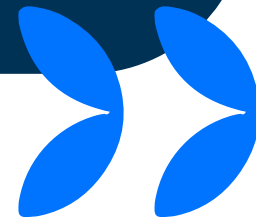
It seems crucial to carry out comprehensive educational activities for new Ukrainian consumers in Poland. This task should be carried out both by businesses, social organisations and specialised state consumer protection agencies.

In our opinion, it is necessary to permanently implement an information system in the scope of consumer protection in Poland in the Ukrainian language, taking into account the changes that are taking place in the legislation and the market (last year new regulations were introduced in the scope of sales, liability for goods and digital services, etc.). Failure to conduct comprehensive and coordinated educational activities may have negative consequences for the long-term stay of new Ukrainian consumers.

- 1.** The discrepancy in knowledge of actual rights will be conflict-generating, which could lead to lasting resentment between Ukrainian consumers and Polish sellers.
- 2.** The knowledge gap may also apply to new Ukrainian businesses. Many of them successfully target both Polish and Ukrainian consumers. Without sufficient knowledge of Polish and EU law, it is easy to engage in illegal behaviour, including unintentional behaviour.
- 3.** Avoiding filing complaints will have a negative impact on the entire market, which in the long run, deprived of "complaint incentives", may start offering inferior goods and services to all consumers, including Polish consumers.

Planning for the integration process of refugees should start now – some of the people who fled the war are sure to stay in Poland for a long time. The integration process should include education about the consumer protection system. Educational activities should focus on consumer activation.

**In addition to seeking information about the product or the rules of purchase, Ukrainian consumers should be aware of the possibility of filing a complaint, the effectiveness of such an approach, and the market importance of complaints. They should also know and be guided by the rules established and respected by market participants..**



The educational programme must be prepared and implemented by institutions with the best knowledge of the market, based on in-depth analysis and using appropriate tools.

**1.**

**Learning the Polish language (including courses and textbooks recommended by the Office for Foreigners) should cover the area of market and consumer knowledge – ultimately, the integration process means being able to make a complaint in accordance with the applicable rules and conditions in the language of the country in which one lives.**

**2.**

The Office for Competition and Consumer Protection should carry out a full diagnosis of the information and education needs of refugees and, on this basis, develop a long-term programme to educate and welcome both refugee women and all Ukrainian consumers.

**3.**

The Polish Agency for Enterprise Development should, like the Office for Competition and Consumer Protection, undertake activities aimed at Ukrainian citizens considering setting up a business in Poland.

**4.**

It seems that the best solution for planning and financing educational activities would be to use the Financial Education Fund at the disposal of the Ministry of Finance. After all, the rules of using the market apply to every consumer, and since Polish consumers also have significant deficits in the area of financial knowledge, an appropriate information campaign in several languages is a reasonable and simplest solution.

**5.**

Preparing comparisons between Polish and Ukrainian regulations is necessary. The respondents were usually not thoroughly familiar with the regulations in their own country. Their education should cover both Ukrainian and Polish (and de facto EU) legislation.



## TASKS TO BE PERFORMED



With regard to the main groups of challenges discussed in this report, as far as the market of shopping in physical stores is concerned, it is necessary to immediately launch a comprehensive informational campaign on the basic rights and obligations of the consumer in the area of redress, and in particular to inform about

- the rules for returning a full-price product in a traditional store
  - the stages of the complaints procedure and the time limits applicable in Poland
  - the differences between seller's liability and warranty.
- In the case of online shopping and the e-commerce market, the education of new Ukrainian consumers should focus on the principles of shopping, specific solutions and safety rules (e.g. the ability to identify a fraudulent shop; knowledge of rights when buying used items).

As part of this study, we conducted a survey of the most popular shopping websites. Some have introduced menus in Ukrainian, but at the same time sub-pages with rules and FAQs have not been translated.

While it is possible to use online translation apps that allow automatic translation in the browser, this is a highly imperfect solution, and recommending the translation of full versions of pages can be controversial. This is particularly true for the translation of regulations, where the language versions should be identical in meaning. However, it may be possible to do so, where content creation will take into account the specifics of machine translation, thus making the content easier to understand. It should be noted that in the perspective of years the problem should solve itself – addressing offers to

consumers from other countries, the business is obliged to translate the full version of the site. The Ukrainian market is promising from the point of view of Polish companies, and it is in their interest to implement tools that allow free and legitimate trade. At present, this is an element of good market practices. On the one hand, this is to be appreciated, but at the same time it is difficult to consider as good practice the mere display of the Ukrainian flag without consistently making the full content of the shop's website available in the Ukrainian version.

It would be mutually beneficial – for Ukrainian women consumers, but also for businesses and online platforms – if the use of parcel lockers as a secure form of delivery and return of goods became more widespread among this group. In our opinion, educational campaigns in this regard could be undertaken by both platforms and parcel locker network operators.

- **As regards the financial market, refugees should be educated and provided with a comprehensive informational campaign with a special focus on them:**
- **security of cashless transactions,**
- **principles of informed choice of offers tailored to consumer needs**
- **the possibility of using the services of an advisor familiar with the rules and realities of the Polish market.**

As mentioned, the best solution would be to use the Financial Education Fund, but the OCCP, the Financial Supervisory Authority and the Financial Ombudsman can also play a positive role in this regard. The participation of the non-governmental sector, including social organisations representing Ukrainian women in Poland, will also be key to the success of the educational campaign. The Consumers' Federation is engaged in such cooperation and its aim is to build a broad coalition of organisations interested in increasing knowledge of consumer rights and obligations.





## 10. Summary



### **New Ukrainian women consumers can be seen in shops, in banks, schools and cultural institutions.**

Although they are among us, they remain in a sense "invisible" because they do not fully exercise their consumer rights. We hope that our report will draw the attention of the public and state institutions to the fact that Ukrainian women consumers urgently need a broad educational campaign in order to become full participants in the market.

Ukrainian women, businesses, and the economy as a whole will benefit from this. With growing consumer awareness and participation in social and economic life, new consumers and their children will contribute to the further dynamic development of Poland.

**Ukrainian women, businesses, and the economy as a whole will benefit from this. With growing consumer awareness and participation in social and economic life, new consumers and their children will contribute to the further dynamic development of Poland.**

**When Ukraine is victorious and begins to recover from its wartime devastation, whether Ukrainians return or choose to stay in Poland, their consumer awareness will remain of great value and become an important part of the cultural and economic bridge between Poland and Ukraine. It will be an investment in a shared, neighbourly future.**

