



KOMMISSIONEN FOR DE EUROPÆISKE FÆLLESSKABER

Bruxelles, den 16.7.2007
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**MEDDELELSE FRA KOMMISSIONEN TIL RÅDET
EUROPA-PARLAMENTET, DET EUROPÆISKE ØKONOMISKE OG SOCIALE
UDVALG, REGIONSUDVALGET OG DEN EUROPÆISKE CENTRALBANK**

**Femte rapport om de praktiske forberedelser til den fremtidige udvidelse af
euroområdet**

1. INDLEDNING

Efter Sloveniens indførelse af euroen den 1. januar 2007 omfatter euroområdet tretten EU-medlemsstater. Blandt de resterende fjorten EU-medlemsstater er der tolv "medlemsstater med dispensation", som forventes at indføre euroen, når de nødvendige betingelser er opfyldt, mens Danmark og Det Forenede Kongerige ikke er forpligtet til at indføre den.

Ud over opfyldelse af Maastricht-konvergenskriterierne¹ forudsætter indførelsen af euroen, at medlemsstaterne træffer omfattende praktiske forberedelser, som inddrager landenes erhvervssektorer, den offentlige sektor og offentligheden. Sloveniens vellykkede overgang til euroen bekræfter de erfaringer, man gjorde i de lande, der først indførte euroen, nemlig at rettidige og omfattende praktiske forberedelser er afgørende for, at overgangen er problemfri, og at offentlighedens indtryk heraf er positiv².

I nærværende rapport gøres der status over de praktiske forberedelser til den fremtidige udvidelse af euroområdet³. Der fokuseres på den seneste udvikling i Cypern og Malta, da disse lande indfører euroen den 1. januar 2008, efter at Rådet har truffet beslutning om, at de opfylder de nødvendige betingelser for indførelse af euroen. Desuden kommer rapporten nærmere ind på forberedelserne i Slovakiet, der forventer at indføre euroen den 1. januar 2009.

2. FORLØBET AF FORBEREDELSENE I MEDLEMSSTATERNE OG I EU⁴

2.1. Nationale strategier til indførelse af euroen

En national måldato giver incitament til at træffe rettidige forberedelser til indførelsen af euroen og bidrager til at målrette disse forberedelser, hvis der er tilstrækkelig tillid til et lands evne til at opfylde konvergenskriterierne i tide.

I løbet af 2006 opgav flere lande (Tjekkiet, Estland, Letland, Litauen, Ungarn) deres måldato for indførelse af euroen især på grund af vanskeligheder ved at opfylde konvergenskriterierne som oprindeligt planlagt. Bulgarien, Polen og Sverige har endnu ikke fastsat nogen måldato. I Sverige blev forberedelserne i praksis standset efter det negative resultat af folkeafstemningen den 14. september 2003. Den nuværende situation vedrørende de nationale måldatoer fremgår af tabellen nedenfor.

¹ I konvergensrapporterne undersøger Kommissionen og ECB, om de forskellige lande har opfyldt de formelle krav, som giver dem mulighed for at indføre euroen. De seneste konvergensrapporter fra Kommissionen blev vedtaget den 16. maj 2007 efter anmodning fra Cypern (KOM(2007) 255) og Malta (KOM(2007) 258). Kommissionen udsender den næste konvergensrapport i efteråret 2008.

² Angående Sloveniens overgang til euroen, se Kommissionens meddelelse "Euroens indførelse i Slovenien", KOM(2007) 233 af 4. maj 2007.

³ Det er den femte rapport om emnet. Se KOM(2004) 748 af 10.11.2004, KOM(2005) 545 af 4.11.2005, KOM(2006) 322 af 4.11.2005 og KOM(2006) 671 af 10. november 2006.

⁴ Baseret på oplysninger, der er indsamlet frem til den 2. juli 2007.

Rumænien har fastsat 2014 som målår.

Måldato for indførelse af euroen	Medlemsstater
1. januar 2008	Cypern, Malta
1. januar 2009	Slovakiet
2014	Rumænien
Ny dato fastsættes	Bulgarien, Estland, Letland, Litauen, Polen, Sverige, Tjekkiet, Ungarn

2.2. Forberedelserne i Cypern

2.2.1. Generelle rammer

Cypern forventer at indføre euroen den 1. januar 2008, og der opereres med et "big bang"-scenarie⁵ og en periode på en måned med to valutaer i omløb⁶.

I den fjerde rapport om de praktiske forberedelser konkluderede Kommissionen, at Cyperns nationale plan for indførelsen af euroen generelt dækkede de fleste af de praktiske forberedelser, men at det blev anset for nødvendigt at træffe yderligere foranstaltninger, for at forbrugerne kunne have tillid til, at priserne forblev stabile i forbindelse med overgangen til euroen. Det blev desuden påpeget, at den nationale plan i mange henseender endnu ikke var tilstrækkelig detaljeret, og at der var flere punkter, som skulle uddybes yderligere.

Der er sket fremskridt inden for de seneste måneder. En ajourført version af den nationale plan for indførelsen af euroen, der blev godkendt i juli 2006, blev med centralbankens samtykke vedtaget af finansministeriet den 21. juni 2007. Desuden ajourførte centralbanken sin plan for overgangen til eurosedler og -mønter, national lovgivning om indførelsen af euroen blev vedtaget, og kodeksen for fair priser blev lanceret.

2.2.2. Finanssektoren og erhvervslivet

Cyperns centralbank offentliggjorde sin senest opdaterede plan for overgangen til eurosedler og -mønter i maj 2007. De nærmere enkeltheder omkring forhåndsdistributionen⁷ er blevet fastlagt. Forhåndsdistributionen af euromønter og -sedler starter henholdsvis den 22. oktober og den 19. november 2007 og afsluttes medio december 2007. Videredistributionen af euromønter og -sedler til erhvervsdrivende forventes at ske samtidig med centralbankens forhåndsdistribution. Desuden vil 40 000 forhåndspakkede møntsæt med et passende udvalg af møntstørrelser til kontante transaktioner i de første dage efter €-dag (startsæt) til en værdi af 172 EUR være til rådighed for virksomheder og detailhandlere fra den 3. december 2007. 250 000 møntsæt til en værdi af 10 CYP hver vil være til rådighed for offentligheden fra samme dato.

⁵ I henhold til "big bang"-scenariet indføres eurosedler og -mønter samtidig med, at euroen indføres som valuta i den pågældende medlemsstat.

⁶ Perioden med to valutaer i omløb er perioden, der begynder den dag, hvor eurosedler og -mønter sættes i omløb (€-dag), og hvor både den nationale valuta og euroen er lovlige betalingsmidler i den pågældende medlemsstat.

⁷ Ved forhåndsdistributionen forsyner de nationale centralbanker kreditinstitutterne med euromønter og -sedler før €-dagen. Ved videredistributionen sender kreditinstitutterne euromønter og -sedler videre før €-dag til detailhandlere og andre erhvervsdrivende og om muligt til offentligheden i almindelighed.

Ca. 70 % af kreditinstitutternes pengeautomater (ca. 500 i alt) vil blive omstillet udelukkende til eurosedler (10- og 20-eurosedler) i løbet af de første timer af €-dag, mens de resterende 30 % vil blive omstillet senest til middag samme dag. Fra og med €-dag giver detailhandlere kun byttepenge i euro.

Den 1. januar 2008, hvor bankerne normalt er lukket, vil en række centralt beliggende filialer i hvert distrikt holde åbent for at lette omvekslingen af cypriotiske pund til euro.

I november 2006 lancerede Cyperns centralbank en kampagne, som skulle få borgerne til at bruge deres beholdninger af kontanter eller sætte dem i banken for at være med til at reducere mængden af cypriotiske pund i omløb ved udgangen af 2007. En intensiv reklamekampagne, som skal få borgerne til at bruge deres beholdninger af kontanter, er planlagt til september 2007.

Der er blevet opført en særlig møntcentral under Cyperns centralbank, som skal anvendes til oplagring og distribution af euromønter (forhåndsdistribution til banker og levering af mønter i hele overgangsfasen), og herefter til indsamling, forarbejdning og destruktion af nationale mønter.

Centralbanken afholder kurser om sikkerhedsaspekterne ved euromønter og -sedler for ansatte i banker, detailhandel og den offentlige sektor.

2.2.3. *Offentlig administration*

Den 15. marts 2007 vedtog parlamentet loven om indførelse af euroen (2007). Ændringer til denne lov blev vedtaget den 21. juni 2007. Denne rammelov indeholder bl.a. bestemmelser om længden af den periode, hvor både den nationale valuta og euroen er i omløb, forretningsbankernes gratis omveksling af cypriotiske pund til euro, omregning af pengebeløb og afrundingsregler, dobbelt prismærkning og oprettelse af euroobservatorier.

Efter et offentligt udbud valgte Cypern at lade Finlands Mønt stå for fremstillingen af landets euromønter (angående motiverne, se bilag 3). Masseproduktionen startede, da Rådet ved beslutning af 10. juli 2007 ophævede Cyperns status som medlemsstat med dispensation.

2.2.4. *Forbrugerne og offentligheden*

I henhold til loven om indførelse af euroen (2007) skal virksomhederne og detailhandlerne angive deres priser både i cypriotiske pund og euro fra 1. september 2007 til 30. september 2008. Den seneste Eurobarometer-undersøgelse, der blev foretaget for Kommissionen i marts 2007, bekræfter, at langt størstedelen af respondenterne i Cypern (83 %) frygter prisforhøjelser eller endog prismisbrug i forbindelse med indførelsen af euroen⁸. Ifølge en undersøgelse blandt virksomhederne, der blev foretaget for Kommissionen i januar 2007⁹, oplyste næsten hver sjette virksomhed, at den ville justere priserne opad. Inden for hotel- og restaurationsbranchen angav ikke færre end 27 %, at de ville foretage en sådan tilpasning.

⁸ Flash Eurobarometer 207, Introduction of the euro in the new Member States. Alle Eurobarometer-undersøgelser findes på http://ec.europa.eu/public_opinion/euro_en.htm.

⁹ Flash Eurobarometer 200. Jf. fodnote 8.

For at mindske forbrugernes frygt for prisstigninger og tilskynde til fair priser startede regeringen den 26. juni 2007 en kampagne, hvori virksomhederne og detailhandlerne opfordres til at indføre en kodeks for fair priser¹⁰. Kodeksen skal gælde fra den 10. juli 2007 til den 10. juli 2008. I henhold til denne kodeks forpligter virksomhederne og detailhandlerne sig til at gennemføre overgangen på en fair måde og ikke søge at opnå fordele heraf. Listen over deltagende virksomheder og forretninger vil blive offentliggjort, og deltagerne vil få ret til at anvende kodeksens logo i deres forretning eller virksomhed. Flere store virksomheder og brancheorganisationer støttede dette initiativ offentligt.

I alle provinserne startede et euroobservatorium sine aktiviteter den 1. juli 2007. Observatoriet består af ti medlemmer, herunder distriktskommisæreren, repræsentanter for regeringen, forbrugersammenslutninger, fagforeninger og erhvervslivet. Med bistand fra mere end 100 inspektører overvåger observatoriet indførelsen af euroen og de erhvervsdrivendes overholdelse af loven af 2007 om indførelse af euroen, koordinerer kodeksen om fair priser og formidler oplysninger om euroen til borgerne.

2.2.5. *Kommunikationsaktiviteter*

Siden Cyprens tiltrædelse af EU er offentlighedens oprindeligt brede tilslutning til euroen aftaget. Det var derfor oplagt, at myndighederne måtte indlede en ret intensiv informationskampagne op til indførelsen af euroen for at vende denne negative stemning, bl.a. ved at forklare fordelene og finde årsagen til frygten. Gennemførelsen af den intense fase af informationskampagnen startede med nogen forsinkelse, fordi der opstod problemer i udbudsproceduren i forbindelse med udvælgelsen af et PR-agentur, der først blev afgjort i februar 2007.

Tidligere var der blevet gennemført flere informationsinitiativer og ofte i nært samarbejde med Europa-Kommissionen. Konferencer om overgangen til euroen blev afholdt i maj og november 2006 med cypriotiske og udenlandske deltagere. Europa-Kommissionens udstilling om euromønternes tilblivelse blev vist i Cypern fra oktober 2006 til januar 2007. Der blev i de første måneder af 2007 afholdt seminarer for finanssektoren og for cypriotiske journalister, og der blev oprettet et nationalt websted for euroen. Efter udvælgelsen af et PR-bureau indledte Cypern en intensiv informationskampagne i massemedierne om indførelsen af euroen specielt henvendt til SMV'er, landdistrikter og svage grupper med det formål at ændre folks forventninger om uberettigede prisstigninger og opbygge forbrugernes tillid. En længerevarende kampagne i tv blev lanceret i slutningen af maj 2007. Kampagnen drejer sig i første fase om overgangen til euroen og fordelene ved den. De cypriotiske myndigheder har desuden orienteret om euroen via pressen. Ifølge resultaterne af den seneste Eurobarometerundersøgelse ser anstrengelserne ud til at have båret frugt, eftersom tilslutningen til euroen er blevet markant forbedret, men der skal stadig gøres fremskridt.

Europa-Kommissionen støtter Cypern gennem sine centrale aktiviteter og leverer publikationer og PR-materiale. Som led i en partnerskabsaftale finansierer den også en del af de omkostninger, der er forbundet med flere informationsmedarbejderes arbejde, en gratis telefonhotline (åbnet den 11. juni 2007) og mediebudgettet for kampagnerne i anden halvdel af 2007 og ind i 2008. Den vil også stille mobile informationsstande til brug i offentlige bygninger og samarbejde med cypriotiske skoler om at afholde en national konkurrence for at forbedre kendskabet til euroen.

¹⁰ Jf. http://www.euro.cy/euro/euro.nsf/dmlbusinesssector_en/dmlbusinesssector_en?OpenDocument.

Cyperns centralbank planlægger i et vist omfang i samarbejde med Den Europæiske Centralbank en omfattende informationskampagne specielt om eurosedler og -mønter og om sikkerhedsaspekterne i forbindelse hermed.

2.2.6. Konklusion

Selv om Cypern har gjort fremskridt i de praktiske forberedelser til indførelsen af euroen, bør disse forberedelser fremskyndes. Der bør lægges særlig vægt på en effektiv og landsdækkende gennemførelse af kodeksen om fair priser og informationskampagnen om euroen.

2.3. Forberedelser i Malta

2.3.1. Generelle rammer

Malta forventer at indføre euroen den 1. januar 2008, og der opereres med et "big bang"-scenarie og en periode på en måned med to valutaer i omløb.

I den fjerde rapport konkluderede Kommissionen, at Maltas "nye opdaterede køreplan for overgangen til euro i Malta" indeholdt en detaljeret gennemgang af alle relevante aspekter. Visse aspekter skulle dog præciseres nærmere. Det nationale udvalg for indførelse af euroen (NECC) offentliggjorde den tredje opdaterede køreplan i februar 2007 og den endelige køreplan den 11. juli 2007, der begge indeholder yderligere enkeltheder og forbedringer.

2.3.2. Finanssektoren og erhvervslivet

Siden januar 2007 har bankerne været forpligtet til at modtage eurosedler til indlån på eurokonti uden at beregne gebyrer. Da der ikke opkræves gebyr ved indsættelse af kontanter i euro på (euro)konti, er detailhandlere, der allerede i 2007 accepterer kontante betalinger i euro (f.eks. i turistbranchen), juridisk forpligtet til at gøre dette til omregningskursen (eller før denne blev til fastsat til centralkursen) uden at beregne gebyrer.

Siden den uigenkaldelige omregningskurs blev fastsat af Rådet den 10. juli 2007 accepterer kreditinstitutter på frivillig basis eurosedler fra deres erhvervskunder til indsættelse på konti i maltesiske lira til omregningskursen og gebyrfrit.

Forhåndsdistributionen af eurosedler til kreditinstitutterne starter i slutningen af september/begyndelsen af oktober 2007, mens distributionen af euromønter sker i slutningen af oktober/begyndelsen af november 2007. Videredistributionen af sedler og mønter til virksomhederne vil blive påbegyndt den 1. december 2007 sammen med distributionen af møntsæt til en værdi af 131 EUR til små virksomheder, især detailhandlere. Fra den 10. december 2007 får borgerne mulighed for at købe møntsæt til en værdi af 11,65 EUR.

Desuden vil kreditinstitutterne fra den 1. december 2007 begynde at omveksle maltesiske lira til euro og omvendt til den uigenkaldeligt fastlåste omregningskurs og uden opkrævning af gebyr. Offentligheden vil dog blive erindret om, at euroen først vil blive lovligt betalingsmiddel fra 1. januar 2008.

Fra 1. januar 2008, kl. 0.00, vil ca. 60 % af alle pengeautomater (ca. 150 i alt) kunne distribuere små eurosedler (10 og 20 EUR), mens de resterende pengeautomater vil blive omstillet i løbet af samme dag.

2.3.3. *Offentlig administration*

I henhold til loven af 2006 om indførelse af euroen, som trådte i kraft den 29. september 2006, udstedte finansministeriet bekendtgørelse nr. 4 af 2007 om dobbelt prismærkning og angivelse af priser i euro (jf. afsnit 2.3.4.)¹¹.

Da Malta ikke har en national møntproduktion, vil euromønterne (angående motiverne, se bilag 3) blive fremstillet af Monnaie de Paris, der blev udvalgt efter afholdelse af et offentligt udbud. Masseproduktionen startede, efter at Rådet ved beslutning af 10. juli 2007 havde ophævet Maltas status som medlemsstat med dispensation.

2.3.4. *Forbrugerne og offentligheden*

Angivelse af priser i både euro og maltesiske lira blev obligatorisk, efter at Rådet den 10. juli 2007 fastsatte omregningskursen, og dette vil fortsat være obligatorisk frem til den 30. juni 2008. Denne forpligtelse gælder for hele den offentlige sektor, private virksomheder, nonprofitorganisationer o.l. ved angivelse af pengebeløb, prisen på eller værdien af varer og tjenester, der udbydes til forbrugerne, i overensstemmelse med bekendtgørelse nr. 4 af 2007 om dobbelt prismærkning og angivelse af priser i euro. Til støtte for de erhvervsdrivende og til orientering for forbrugerne offentliggjorde NECC retningslinjer for dobbelt prismærkning.

For at mindske forbrugernes frygt for prisstigninger i overgangsperioden og for at bidrage til stabile priser iværksatte regeringen og NECC en lang række foranstaltninger.

For det første blev FAIR ("Fair-pricing Agreements In Retailing" - aftaler om fair priser i detailhandelen)¹² lanceret den 1. januar 2007. Erhvervsdrivende, som har tilsluttet sig FAIR-initiativet, forpligter sig til dobbelt prismærkning og til ikke at forhøje priserne på varer og tjenesteydelser som følge af indførelsen af en ny valuta¹³. Sanktioner i form af bøder skal sikre, at de erhvervsdrivende opfylder deres forpligtelser. Listen over erhvervsdrivende, der deltager i FAIR-initiativet er offentliggjort på NECC's netsted - indtil videre har over 5000 erhvervsdrivende tilsluttet sig initiativet. De må anvende FAIR-logoet i reklameøjemed og modtager støtte og vejledning fra NECC til deres forberedelser til euroens indførelse.

For det andet koordinerer euroobservatoriet, der blev oprettet i sidste kvartal af 2006, FAIR-initiativet, følger prisudviklingen i overgangsperioden og foretager nærmere undersøgelser af formodet misligholdelse af bestemmelsen om dobbelt prismærkning og forpligtelserne i henhold til FAIR. Euroobservatoriet bistås af 70 euroassistenter.

For det tredje foretages en række anonyme testindkøb ("mystery shopping"). En fagforening er efter afholdelse af et udbud blevet udvalgt til at foretage disse testindkøb for NECC. Priserne på 200 varer og 40 tjenesteydelser overvåges. Resultaterne analyseres med henblik på at offentliggøre sektorspecifikke prisudviklingstendenser og enkelttilfælde af store prisstigninger i overgangsperioden.

¹¹ Udstedt i januar 2007. Jf. <http://www.doi.gov.mt/EN/legalnotices/2007/default.asp>

¹² Jf. <http://www.mfin.gov.mt/page.aspx?site=NECC&page=fair>

¹³ Jf. art. 11, stk. 1), litra d) i bekendtgørelse nr. 4 af 2007 (fodnote 11).

Endelig vil pengebeløb, som optræder i den nationale lovgivning og beløb, der skal betales eller bogføres (f.eks. gebyrer, bøder), som hovedregel blive erstattet af den nøjagtige modværdi i euro beregnet ved hjælp af omregnings- og afrundingsreglerne¹⁴. Afrunding til praktiske beløb i euro sker kun i sjældne tilfælde, og det vil da være til forbrugernes fordel. Hensigten hermed er at vise et godt eksempel for den private sektor.

2.3.5. *Kommunikationsaktiviteter*

Da der i starten var en relativt beskedent tilslutning til euroen i Malta, indledte NECC i efteråret 2006 en usædvanlig omfattende og intensiv informationskampagne som optakt til euroens indførelse. Første fase af informationskampagnen (frem til maj 2007) drejede sig først og fremmest om at skabe opmærksomhed omkring euroens vigtigste karakteristika og fordele for offentligheden og for bestemte forbrugergrupper via en telefonhotline ("154"), daglige tv- og radiospots, et euronyhedsbrev, ugentlige annoncer i landsdækkende aviser, temaartikler i tidsskrifter, konferencer og seminarer om euroen. Kampagnen, som bliver mere intens i anden fase, skal nå nu til alle samfundsgrupper via en lang række kanaler og skræddersyede hjælpemidler (f.eks. audiovisuelt og trykt materiale til svage persongrupper og de personer, som har ansvaret for dem). Under massemediekampagnen blev der udsendt en eurokalender til alle husholdninger, og telefonhotlinen ("154") var stadig til rådighed. Den intensiverede massemediekampagne omfatter igen daglige tv- og radiospots, en euroavis for offentligheden, ugentlige annoncer i alle landsdækkende aviser, temaartikler i tidsskrifter, konferencer og seminarer om euroen. For målgrupper i erhvervslivet blev der lagt særlig vægt på FAIR-initiativet. Disse aktiviteter har tydeligt båret frugt, hvilket kan aflæses af de seneste Eurobarometer-resultater, der viser en mærkbar forbedring både i tilslutningen og kendskabet til euroen.

Som led i en partnerskabsaftale har Europa-Kommissionen finansieret produktionen af publikationer, mediekampagnen og informationsmedarbejdernes arbejde. Europa-Kommissionens udstilling "Euroen, vor valuta" blev vist i Malta under den internationale handelsmesse (27. juni - 8. juli 2007). I juni 2007 blev der indgået en ny partnerskabsaftale til finansiering af informationsmedarbejdernes fortsatte arbejde og en omfattende mediekampagne i anden fase (juni 2007 - 15. februar 2008).

2.3.6. *Konklusion*

Malta er nået meget langt i sine praktiske forberedelser til euroens indførelse. Landets informationsaktiviteter til fordel for euroen er usædvanligt omfattende og af en meget høj kvalitet. Malta bør fortsætte sin nuværende aktive indsats for at sikre en effektiv og uproblematisk overgang til euroen.

¹⁴ Jf. artikel 4 og 5 i Rådets forordning (EF) nr. 1103/97 af 17. juni 1997 om visse bestemmelser vedrørende indførelsen af euroen (EFT L 162 af 19.6.1997, s. 1), ændret ved Rådets forordning (EF) nr. 2595/2000 af 27. november 2000 (EFT L 300 af 29.11.2000, s. 1).

2.4. Forberedelser i Slovakiet

2.4.1. Generelle rammer

Slovakiet forventer at indføre euroen den 1. januar 2009, og der opereres med et "big bang"-scenarie og en periode på 16 dage med to valutaer i omløb. Slovakiet vedtog den 6. juli 2005 en omfattende national plan for indførelsen af euroen. Siden da har aktiviteterne primært på grund af parlamentsvalget i juni 2006 været aftagende. Den 21. marts 2007 godkendte regeringen en ajourføring af den nationale plan, som bl.a. omfatter forhånds- og videredistributionen af euromønter og -sedler, dobbelt prismærkning og flere forbrugerbeskyttelsesinitiativer.

2.4.2. Finanssektoren og erhvervslivet

Forhåndsdistributionen af euromønter og -sedler til forretningsbankerne forventes påbegyndt i henholdsvis september og medio november 2008. Videredistributionen af euromønter og -sedler til detailhandelen er planlagt til november og december 2008. Inden udgangen af marts 2008 skal bankerne oplyse Slovakiets nationalbank om deres behov for eurosedler og -mønter opdelt efter seddel- og møntstørrelse med henblik på forhåndsdistributionen og de første to uger af 2009. Det er planen, at alle pengeautomater fra 1. januar 2009 kun skal kunne distribuere euro, og at detailhandlerne kun giver byttepenge i euro. En videredistribution af euro til offentligheden før €-dag er der i øjeblikket ikke planer om, da en stor del af befolkningen allerede er i besiddelse af en vis mængde eurosedler og -mønter.

Slovakiets nationalbank vil fortsætte med at veksle nationale mønter gratis fem år efter €-dag og nationale pengesedler uden tidsbegrænsning. Forretningsbankerne veksler nationale mønter og sedler til euro gratis frem til udgangen af henholdsvis juni og december 2009.

2.4.3. Offentlig administration

Det nationale koordinationsudvalg for overgangen til euroen er det øverste administrations- og koordinationsorgan i forbindelse med forberedelserne til Slovakiets overgang til euroen. Formandskabet varetages af finansministeren (som er den nationale koordinator for overgangen til euroen) og direktøren for Slovakiets nationalbank. I december 2005 blev der udpeget en regeringsbefuldmægtiget, som skulle intensivere forberedelserne.

De endelige motiver til de slovakiske euromønters nationale side blev godkendt i april 2007 (angående motiverne, se bilag 3). I juni 2007 blev der undertegnet et aftalememorandum mellem Slovakiet, medlemsstaterne i eurområdet og Europa-Kommissionen om det forberedende arbejde forud for starten på produktionen af euromønter.

Slovakiet har udpeget de myndigheder, som er ansvarlige for beskyttelsen af euroen mod falskmøntneri. Specielt har Slovakiet oprettet et nationalt centralkontor under indenrigsministeriet samt nationale seddel- og møntanalysecentre, der begge henhører under Slovakiets nationalbank. Slovakiet deltager også i de regelmæssige møder i de relevante udvalg og i uddannelsesinitiativerne under Pericles-programmet.

2.4.4. *Forbrugerne og offentligheden*

Dobbelt prismærkning med både den slovakiske koruna og euroen vil være obligatorisk senest en måned efter fastsættelsen af den uigenkaldelige omregningskurs. Denne prismærkning vil være obligatorisk i 12 måneder efter euroens indførelse. Den nationale koordinator for overgangen til euroen opfordrer detailhandelen til at give offentligt tilsagn om at sikre prisstabiliteten og ikke forhøje priserne som følge af euroens indførelse. Erhvervslivet har udarbejdet en kodeks¹⁵ for fair adfærd i overgangsperioden, og mere end 70 overvejende store virksomheder har givet deres tilslutning hertil. Det forventes, at kommuner og andre lokale myndigheder vil overholde adfærdskodeksen. Desuden vil betalinger til staten (gebyrer, skatter mv.) blive rundet ned, mens betalinger fra staten til borgerne vil blive rundet op.

Slovakiets statistiske kontor og Slovakiets nationalbank har planer om at overvåge prisudviklingen i samarbejde med forbrugersammenslutninger ved hjælp af en kurv med et begrænset udvalg af de hyppigst indkøbte forbrugsvarer. Forbrugerne vil regelmæssigt blive orienteret om resultaterne heraf.

2.4.5. *Kommunikationsaktiviteter*

Som en integrerende del af den ajourførte nationale plan for overgangen til euroen har finansministeriet og Slovakiets nationalbank udarbejdet en kommunikationsstrategi for euroens indførelse. Informationskampagnen er rettet mod den brede offentlighed og en række bestemte befolkningsgrupper, herunder etniske minoriteter og svage grupper. I første halvdel af 2007 tog Slovakiets nationalbank og ministerier initiativ til at oplyse små og mellemstore virksomheder om fordelene ved euroen. Europa-Kommissionen og de slovakiske myndigheder forbereder en partnerskabsaftale, som skal undertegnes i efteråret 2007.

2.4.6. *Konklusion*

Ajourføringen af den nationale plan for indførelsen af euroen er ret omfattende, men på nogle punkter er planen ikke tilstrækkelig detaljeret, og en række vigtige spørgsmål skal defineres yderligere (f.eks. forhåndsdistribution og videredistribution af euromønter og -sedler, inddragelse af den slovakiske valuta, som er i omløb, nærmere enkeltheder i kommunikationsstrategien). Startsat bør stilles til rådighed for offentligheden, således at borgerne har tilstrækkeligt mange euromønter fra og med €-dag, hvilket er med til at fremskynde omvekslingen til euro og giver detailhandlerne mulighed for kun at give byttepenge i euro. Der er behov for at træffe yderligere foranstaltninger for at styrke forbrugernes tillid til, at priserne forbliver stabile i tiden omkring overgangen, f.eks. gennemførelse af en overordnet strategi for fair priser, der aftales mellem forbrugerne og detailhandlerne. På disse områder bør Slovakiet i høj grad fremskynde sine forberedelser.

2.5. **Forberedelser i andre lande**

Tjekkiet er et godt eksempel på et land, som uden at have en måldato forbereder sig i tide på euroens indførelse. Regeringen vedtog den 11. april 2007 en omfattende national plan for euroens indførelse. Der opereres i planen med et "big bang"-scenarie og en periode på 2 uger med to valutaer i omløb. Den nationale plan for euroens indførelse omfatter bl.a. forhåndsdistribution og videredistribution (der starter hhv. tre måneder og en måned før €-

¹⁵ Jf. <http://www.euro.gov.sk/index.php?ID=1434>

dag), omveksling af nationale pengesedler og mønter, dobbelt prismærkning, en aftale om fair priser med detailhandelen og hovedpunkterne i en kommunikationsstrategi. Der er blevet omdelt en folder med generelle oplysninger om euroen.

Estlands regering vedtog den 31. oktober 2006 den femte version af den nationale plan for euroens indførelse, som stort omfang svarer til den foregående version. Da der ikke er fastsat en bestemt måldato, refereres i stedet til "€-dag".

I Litauen vedtog regeringen den 25. april 2007 en ajourføring af den nationale plan for euroens indførelse og en ny kommunikationsstrategi. Den nye version vedrører bl.a. en længere periode med dobbelt prismærkning (120 dage før og efter €-dag) og tidligere start på forhåndsdistributionen til forretningsbankerne (inden 1. december).

Rumænien har fastsat 2014 som målår for indførelsen af euroen.

I de øvrige lande har der ikke været nogen nævneværdig udvikling siden den sidste rapport.

Bilag 1 og 2 indeholder en liste over relevante data om overgangen til euroen og en oversigt over forløbet af de praktiske forberedelser på nationalt plan.

3. DEN OFFENTLIGE MENING I DE NYE MEDLEMSSTATER

Bilag 5 giver en oversigt over den offentlige mening i de nye medlemsstater.

List of relevant changeover characteristics

The table below provides an overview of certain relevant changeover characteristics in each Member State concerned. It is solely based on officially approved and publicly available information and does therefore not reflect preparations which are still under way. It should be noted that the state and degree of progress of preparations should be assessed in the context of the target date, as preparations tend to speed up as the changeover approaches.

X: Officially approved/established and published
(in particular in the national changeover plan)

	BG	CZ	EE	CY	LV	LT	HU	MT	PL	RO	SK	SE
Changeover plan												
National target date				X				X		X	X	
National Changeover Plan		X	X	X	X	X		X			X	
National Changeover Committee		X	X	X	X	X		X			X	
Cash Changeover details												
Type of scenario		X	X	X	X	X	X	X			X	
Length of dual circulation period		X	X	X	X	X	X	X			X	
Exchange at commercial banks after dual circulation period		X	X	X	X	X	X	X			X	
Exchange at central bank after dual circulation period		X	X	X	X	X		X			X	
Frontloading of financial institutions			X	X	X	X		X			X	
Sub-frontloading of retailers			X	X	X	X		X			X	
Sub-frontloading of the general public			X ¹⁶	X				X				
Deferred debiting ¹⁷				X		X		X				
Campaign for early cash withdrawal			X	X		X		X				
Arrangements for extended bank opening hours around €-day				X				X				
ATMs dispensing euro only as from €-day			X	X	X	X		X			X	
Denominations of notes in ATMs specified			X	X				X				
Transport and storage for euro cash			X	X				X				
Transport and storage for legacy cash			X	X	X			X				
Change only given in euro by retailers as from €-day			X	X		X		X			X	
Coin starter kits for retailers				X				X				
Coins mini-kits for general public				X				X				
Design of national side of the euro coins			X	X		X		X			X	
Supply arrangements for euro coins			X	X				X				

¹⁶ Exchange at banks at the conversion rate without service fees.

¹⁷ I.e. debiting of frontloaded euro cash at a date later than the date of delivery of the frontloaded cash.

	BG	CZ	EE	CY	LV	LT	HU	MT	PL	RO	SK	SE
Further changeover details												
Necessary adaptations of national law identified			X	X	X	X		X			X	
Dual display of prices before €-day		X	X	X	X	X		X			X	
Dual display of prices after €-day		X	X	X	X	X		X			X	
Dual display of utility bills			X	X				X			X	
Dual display of civil servants' wages				X				X				
Voluntary dual display of prices			X			X		X			X	
Agreements on price stability or fair pricing				X	X	X		X			X	
Price monitoring projects			X	X	X	X		X			X	
Training for cash handlers			X	X	X			X			X	
Accounting adaptations			X	X	X			X			X	
Share capital conversion			X	X				X			X	
Rounding rules in legislation			X	X				X			X	
Evaluation of the costs involved for the public sector												
Twinning agreement				X		X	X	X	X		X	
Communication activities												
Communication strategy			X	X	X	X		X			X	
Partnership agreement			X	X		X		X				

State of practical preparations (June 2007)

	Bulgaria	Czech Republic
Changeover plan		
National target date for euro adoption		The preliminary target date (1 January 2010) has been withdrawn by the government on 25 October 2006. No new date has been officially set for the time being.
National co-ordinating institution		On 23 November 2005, the Deputy Minister of Finance was appointed as the National Co-ordinator of Euro Adoption. The National Co-ordination Group was established and held its first meeting on 20 February 2006. Two other meetings were organised during 2006 and one in February 2007. Six Working Groups were established for particular areas of preparatory activity for the euro. On 28 March 2007, a new National Co-ordinator for Euro Adoption was appointed by the Czech government.
(Approved) National Changeover Plan		The Czech Republic's Euro Accession Strategy was approved by the Government in October 2003: http://www.cnb.cz/euro_index.php The Institutional Arrangements for the Introduction of the Euro in the Czech Republic were adopted by the Government on 23 November 2005. The first National Changeover Plan was approved by the Czech government on 11 April 2007: http://www.mfcr.cz/cps/rde/xbcr/mfcr/Narodni_plan_ver_ze_10-FV_pdf.pdf
Changeover details		
Type of scenario		"Big bang". On 30 June 2006, the National Co-ordination Group adopted a recommendation to the government concerning the changeover scenario, suggesting that it opt for the "big bang" scenario. The recommendation was approved by the government on 25 October 2006.
Dual circulation period		The length of this period is intended to be 2 full calendar weeks as from €-day.
Exchange of national banknotes and coins		The Czech National Bank, commercial banks and other selected entities will exchange cash for at least 6 months after €-day. After the 6 months period, the legacy currency will be only exchangeable at the Czech National Bank. The length of the banknote exchange period has still to be decided; coins will be exchangeable for a period of 5 years.

	Bulgaria	Czech Republic
Campaign for rapid withdrawal of national banknotes and coins		
Frontloading and sub-frontloading		Frontloading of banks will start 3 months ahead of €-day and sub-frontloading of the non-financial sector will start one month ahead.
ATMs issuing euro only		
Change in euro only		
Dual display of prices		Dual display of prices will be introduced within one month after the fixing of the conversion rate and will continue for 12 months after the changeover date.
Consumer confidence building measures (e.g. agreements with retailers)		A voluntary commitment of retailers (fair-pricing agreement) is planned. In addition, a 'memorandum of understanding', to be signed by the retail and services sector and the consumer protection associations, is envisaged. These measures are planned to be implemented no later than one month after the fixing of the conversion rate.
Adaptation of national law		The necessary adaptations of national law for the introduction of the euro are being analysed in the framework of the Working Group for Legislation of the National Co-ordination Group. A special group will be constituted in order to prepare the General Act on the Euro Introduction in the Czech Republic.
Euro banknotes and coins		
Design of the national side		Competition under consideration.
Nr of different coin designs		
Coin supplier		Not decided yet. The current coin supplier, the Czech Mint, is an independent division of Jablonex Group a.s.; the Czech Mint is connected with the National Bank by business contracts based on tender procedures.
Estimation on the need for banknotes and coins		230 million banknotes and 950 million coins.
Communication activities		
Communication strategy		Under preparation within the framework of the Working Group for Communication.

	Bulgaria	Czech Republic
Addresses of websites on euro changeover, activation date: Government/Ministry of Finance; Central Bank		Governmental EU information department: http://www.euroskop.cz/euro Ministry of Finance: http://www.mfcr.cz/euro Czech National Bank: http://www.cnb.cz/cz/mezinarodni_vztahy/euro/ Ministry of Industry and Trade: http://www.mpo.cz/cz/eu-a-vnitri-trh/euro-pristoupeni-cr-k-eurozone/default.html
Partnership agreement		
Other issues		
ERM II entry		
Twinning agreement		Project with the National Bank of Belgium, Czech Ministry of Finance and the Czech National Bank, to be approved by the EC.

State of practical preparations (June 2007)

	Estonia	Cyprus
Changeover plan		
National target date for euro adoption	Estonia targets euro area membership as soon as possible (2011 being the earliest possible envisaged date according to current inflation forecasts).	1 January 2008
National co-ordinating institution	The National Changeover Committee, chaired by the Secretary General of the Ministry of Finance, was set up on 27 January 2005.	Joint co-ordination by the Minister of Finance and the Central bank of Cyprus, established on 29 December 2004.
(Approved) National Changeover Plan	<p>The first draft of the euro adoption plan was approved by the government on 1 September 2005: http://www.fin.ee/index.php?id=13324.</p> <p>The fifth version of Estonia's National Changeover Plan was approved by the government on 31 October 2006: http://euro.eesti.ee/EU/Prod/Euroveeb/Main_Page/1_eft_menu_content4748/Changeover_to_the_euro_in_Estonia/europlan_en.jsp</p>	<p>The National Changeover Plan was approved by the National Advisory Committee on 29 March 2006 and by the Council of Ministers on 13 July 2006. An updated version was approved by the Ministry of Finance, with the consent of the Central Bank of Cyprus, on 21 June 2007. Part of the National Changeover Plan is the Cash Changeover Plan, which was published by the Central Bank of Cyprus as a separate document. Both plans are published on the national euro website (www.euro.cy).</p> <p>The Cash Changeover plan is also published on the website of the Central Bank of Cyprus (http://www.centralbank.gov.cy/nqcontent.cfm?a_id=4764).</p>
Changeover details		
Type of scenario	"Big bang".	"Big bang".
Dual circulation period	Two weeks.	1-31 January 2008.
Exchange of national banknotes and coins	Banknotes and coins: commercial banks at least 6 months after €-day free of charge, some branches 12 months. Central Bank indefinitely, free of charge.	"The exchange of national banknotes and coins is governed by the 'umbrella law' ('Adoption of the Euro Law 2007'). The Law provides for the exchange of banknotes and coins by the Central Bank for 10 years and 2 years, respectively. Commercial banks will exchange national banknotes and coins for euro, free of charge, at least for the amount of CYP 1000 for banknotes and CYP 50 for coins per transaction, for a period of 6 months after €-day. There will be no limits or charges for deposits at commercial banks of national banknotes and coins during the 6-months period.
Campaign for rapid withdrawal of national banknotes and coins	Campaign for collection of coins before €-day planned; credit institutions are recommended to launch early cash deposit campaigns.	A campaign to encourage citizens to use hoarded cash or to deposit it with banks before the introduction of the euro has been launched in November 2006 and will be intensified in September 2007.

	Estonia	Cyprus
Frontloading and sub-frontloading	<p>Frontloading 2 months before €-day; sub-frontloading by credit institutions to major clients 1 month before €-day (precondition: no distribution to general public before €-day).</p> <p>Banks will offer to change kroons into euro banknotes at the conversion rate and without a service fee at least one month prior to €-day.</p>	<p>Frontloading and sub-frontloading of banknotes will start on 19 November 2007, and frontloading and sub-frontloading of coins on 22 October 2007.</p> <p>The frontloading of coins will be carried out from a Coin Centre.</p> <p>Starter-kits will be available at banks both to businesses and the general public as from 3 December 2007.</p>
ATMs issuing euro only	All ATMs will dispense euro only within 48h as of €-day.	Commercial banks will dispense only small denomination euro banknotes (10- and 20-euro banknotes) from ATMs as from €-day. During the first hour of 1 January 2008, around 70% of each banks' ATMs, which includes all machines operating at central locations, will dispense only euro banknotes. The remaining ATMs will be converted to dispensing only euro banknotes at the latest by noon on the same day.
Change in euro only	In general, change will be given in euro, but the option of giving change in kroon remains for the dual circulation period.	The retail sector will be sub-frontloaded with euro coins so as to give change in euro only as from €-day.
Dual display of prices	Compulsory: 6 months before and after €-day.	According to the 'Adoption of the Euro 2007 law', the dual display of prices will be mandatory from 1 September 2007 until 30 September 2008.
Consumer confidence building measures (e.g. agreements with retailers)	<p>Monitoring of the prices of certain frequently consumed goods and services under the supervision of the Ministry of Economic Affairs and Communications.</p> <p>Leaflets containing information on the euro were made available to the public in summer 2006.</p>	The Ministry of Finance is implementing an action plan for enhancing consumer confidence. The measures undertaken include mandatory dual display of prices, the establishment of euro observatories and the introduction of the Fair Pricing Code.
Adaptation of national law	Draft Act on the Introduction of the Euro ('umbrella law') and draft amendments to the Business Code are in the final stage of inter-ministerial consultation.	The 'Adoption of the Euro 2007 law' for the introduction of the euro was adopted by Parliament on 15 March 2007. Amendments to this law were adopted on 21 June 2007.
Euro banknotes and coins		
Design of the national side	Design selected and published in December 2004.	The government of Cyprus approved the designs for the national sides of the euro coins on 22 June 2006. The designs were unveiled on 11 October 2006
Nr of different coin designs	One design.	Three designs.
Coin supplier		Coins will be minted by the Finnish Mint which was selected through a tender procedure.
Estimation on the need for banknotes and coins	150-200 million coins.	79 million banknotes (value €1730m), 395 million coins (value € 100.26m).

	Estonia	Cyprus
Communication activities		
Communication strategy	Endorsed by the National Changeover Committee on 21 June 2005 and updated on 18 May 2006.	<p>A Comprehensive Strategic Communication Plan for the Adoption of the Euro in the Republic of Cyprus was approved by the Council of Ministers on 5 April 2006. In addition, the Central Bank of Cyprus prepared its own euro information campaign plan. Both plans are published on the national euro website (www.euro.cy).</p> <p>The Central Bank's euro information campaign plan is also published on the Bank's website (http://www.centralbank.gov.cy/nqcontent.cfm?a_id=4425).</p> <p>Realisation of the planned communication activities is handled by a PR/Advertising agency in close co-operation with the Ministry of Finance and the Central Bank of Cyprus, especially for issues relating to consumer confidence building measures and cash changeover matters.</p> <p>According to the communication campaign plans, the campaign will be intensified immediately after the abrogation of the derogation, and all events will be announced on the national euro website and the Central Bank's website.</p>
Addresses of websites on euro changeover, activation date: Government/Ministry of Finance; Central Bank	www.euro.eesti.ee , launched in January 2006.	<p>www.euro.cy, activated on 31 May 2006 as part of the communication campaign's official kick-off event. Other government websites provide links to the changeover website. The Central Bank's website (www.centralbank.gov.cy) also provides information and links regarding the changeover.</p> <p>On 11 June 2007, a free telephone line has been launched.</p>
Partnership agreement	Signed 8 November 2005.	Signed on 5 May 2006.
Other issues		
ERM II entry	28 June 2004	2 May 2005
Twinning agreement		Between IE – MT – CY: communication and information strategy (finalised); between GR – CY: technical issues related to the changeover.

State of practical preparations (June 2007)

	Latvia	Lithuania
Changeover plan		
National target date for euro adoption	The specific target date has not been set.	The specific target date has not been set. According to the government, Lithuania will aim to join the euro area as soon as possible and the more favourable period for Lithuania to join the euro area starts from 2010.
National co-ordinating institution	The Steering Committee for the preparation and co-ordination of the euro changeover was established on 18 July 2005.	Commission for the Co-ordination of the Adoption of the Euro in Lithuania, established on 30 May 2005.
(Approved) National Changeover Plan	The Cabinet of Ministers of the Republic of Latvia approved the Action Plan for Implementation of the Single European Currency on 1 November 2005, and the first draft of Latvia's National Euro Changeover Plan on 28 February 2006 (Government Order No 148, 6 March 2006).	The second version of the National Changeover Plan was approved by the government on 25 April 2007 and published: http://www3.lrs.lt/pls/inter3/dokpaieska.showdoc_l?p_id=296518&p_query=&p_tr2= <i>(Translation is under preparation and will be posted on www.euro.lt)</i>
Changeover details		
Type of scenario	"Big bang".	"Big bang".
Dual circulation period	One month.	15 days.
Exchange of national banknotes and coins	Commercial banks, currency exchange offices and post offices for 6 months after €-day free of charge; the Bank of Latvia will exchange without time limit free of charge.	Commercial banks: free of charge for 60 days after €-day. Central bank: free of charge for an unlimited period.
Campaign for rapid withdrawal of national banknotes and coins	Not envisaged due to the high nominal value of coins in Latvia and their intensive use in day-to-day payments.	Consumers will be encouraged to deposit cash with banks as early as possible.
Frontloading and sub-frontloading	Frontloading to banks starts one month before €-day (1 December), sub-frontloading two weeks before €-day (15 December) - (precondition: euro banknotes and coins may not be publicly circulated before €-day).	Frontloading of euro banknotes to commercial banks one month before €-day at the latest and of euro coins three months before €-day at the latest. Sub-frontloading of euro banknotes and coins to retailers during the last month before €-day.
ATMs issuing euro only	As from € day ATMs will dispense euro banknotes only.	As from €-day ATMs will dispense euro banknotes.
Change in euro only	After the end of the dual circulation period.	Recommendation to give change in euro only.

	Latvia	Lithuania
Dual display of prices	Compulsory three months from before until one year after €-day.	Compulsory: 120 calendar days before €-day until 120 days after €-day; voluntary: recommendation to use dual display as early as possible after the fixing of the conversion rate.
Consumer confidence building measures (e.g. agreements with retailers)	Monitoring of price developments in the retail trade, verification of the accuracy of price displays and 'fair trader' campaign envisaged.	Business organisations will be encouraged to adopt a Code of Good Business Practice (on correct conversion, no price increases etc.); enterprises committing themselves will be authorised to use the special logo of the Code.
Adaptation of national law	'Umbrella law' on basic provisions for the euro changeover in Latvia is currently being prepared. All ministries are involved in reviewing national legislation to identify the necessary amendments and new legislation required.	A Law on the Adoption of the Euro has been drafted (rules on conversion and exchange of the litas to the euro, withdrawal of litas from circulation, publication of the images of notes and coins, redenomination of securities, dual display of prices etc.). The law will be adopted once the decision to lift the derogation has been taken. All existing legal acts that need to be adapted with a view to the euro were identified by December 2005.
Euro banknotes and coins		
Design of the national side	In process.	Approved.
Nr of different coin designs	Four designs.	Three designs.
Coin supplier	Coins will be minted abroad following a call for tender.	Lithuanian Mint.
Estimation on the need for banknotes and coins	87 million banknotes and 300 million coins.	Estimation of 118 million banknotes and 290 million coins has been made on the condition that the euro will be introduced on 1 January 2007.
Communication activities		
Communication strategy	'Communication strategy for the euro changeover in Latvia' approved by the Steering Committee of Latvia's euro implementation project on 12 April 2006.	The 'Public information and communication strategy on the adoption of the euro of Lithuania' was approved by the government on 29 September 2005. The second version was approved by the government on 25 April 2007 and published: http://www3.lrs.lt/pls/inter3/dokpaieska.showdoc_l?p_id=296518&p_query=&p_tr2= . (Translation is under preparation and will be posted on www.euro.lt)
Addresses of websites on euro changeover, activation date: Ministry of Finance/Government; Central Bank	Planned euro changeover website: www.euro.lv . A working group has been set up to develop the concept of this site . Updated information on the euro changeover process is available on the website of the Ministry of Finance: http://www.fm.gov.lv/page.php?id=105 .	A national website (www.euro.lt) was launched in May 2007. Websites of the Bank of Lithuania (www.lb.lt) and of the Ministry of Finance (www.finmin.lt).

	Latvia	Lithuania
Partnership agreement		Signed on 8 November 2005.
Other issues		
ERM II entry	2 May 2005	28 June 2004
Twinning agreement		Between NL – SI – LT: communication and information strategy; between BE – LT on tax-related questions; between BE – LT on departmental management related to the changeover.

State of practical preparations (June 2007)

	Hungary	Malta
Changeover plan		
National target date for euro adoption	The Convergence Programme of 1 December 2006 aims at meeting the Maastricht criteria in 2009. A new target date for the adoption of the euro has not been specified.	1 January 2008
National co-ordinating institution	Preparatory work is ongoing in the Ministry of Finance and Magyar Nemzeti Bank (Central Bank of Hungary).	Two Committees appointed on 13 June 2005: a Steering Committee and a National Euro Changeover Committee (NECC) reporting to it.
(Approved) National Changeover Plan	In 2006, the Central Bank prepared a proposal for a national changeover plan focusing on its tasks. A summary of this proposal was published in October 2006.	The Second Updated Master Plan for the Euro Changeover in Malta was adopted by the government on 12 June 2006: http://mfin.gov.mt/page.aspx?site=NECC&page=downloads . The Third Updated Master Plan for the Euro Changeover in Malta was published by the NECC in February 2007: http://mfin.gov.mt/page.aspx?site=NECC&page=downloads . The 'Final Masterplan' was published by the NECC on 11 July 2007: http://mfin.gov.mt/page.aspx?site=NECC&page=downloads .
Changeover details		
Type of scenario	"Big bang".	"Big bang".
Dual circulation period	One month.	January 2008.
Exchange of national banknotes and coins	Credit institutions and post offices: at least during the dual circulation period. Magyar Nemzeti Bank: in the case of banknotes for 20 years and in the case of coins for 5 years after the end of the dual circulation period.	As from 2 January 2008, credit institutions will exchange Maltese lira notes and coins into euro notes and coins, free of charge for their clients and up to a 'household amount' of MTL 250 for non-bank clients. In the case of bank clients, exchange amounts of more than 250 MTL may be subject to a '2 day' notice period. For both notes and coins, free exchange is planned to be provided until the end of March 2008. The Central Bank of Malta will continue to exchange Maltese lira coins and notes for two years and ten years, respectively, after the Maltese lira ceases to be legal tender (31 January 2008). All cash exchanges will be subject to anti-money-laundering regulations.
Campaign for rapid withdrawal of national banknotes and coins		A de-hoarding campaign is planned by the NECC and the Central Bank of Malta. The campaign will target the general public and specific target groups and unfold as of mid-2007 (after the decision lifting Malta's derogation). The Currency and Bank Deposits Registration Scheme (Amendment) Regulations (Legal Notice 126 of 2007) provided an opportunity for the general public and businesses to register undeclared income until the end of July 2007 http://www.doi.gov.mt/EN/legalnotices/2007/04/LN%20126.pdf .

	Hungary	Malta
Frontloading and sub-frontloading		<p>Frontloading to credit institutions is planned to start from late September/early October 2007 and sub-frontloading by credit institutions to businesses and other cash handlers is planned to start from 1 December 2007.</p> <p>As from 1 December 2007, credit institutions will exchange Maltese lira into euro, and vice versa, at the irrevocably fixed conversion rate without exchange charges.</p> <p>Coin starter-kits for businesses (worth € 131) will be available at commercial banks from 1 December 2007, while mini-kits for the public (worth € 11.65) will be available from the banks and authorised channels from 10 December 2007. In addition, from 1 December 2007 commercial banks will offer low denomination euro notes to the business community (with exchange charges waived), subject to availability.</p>
ATMs issuing euro only		<p>Around 60% of all ATMs (at least one ATM in all major localities) will dispense euro banknotes as from 1 January 2008 at 00:00h, while the remaining ATMs will be converted in the course of the same day – 85 to 90% by noon and the remaining by 16:00h on 1 January 2008. This agreement was reached following a study on historic data concerning typical withdrawal cycles on 31 December 2005 and 2006, to ensure that enough ATMs will remain meeting demand requirements for Maltese lira notes on 31 December 2007.</p>
Change in euro only		<p>As from 1 January 2008, all change will be given in euro.</p>
Dual display of prices		<p>Mandatory dual display of prices from the irrevocable fixing of the conversion rate until 30 June 2008. Voluntary dual display has been promoted by the NECC since 1 January 2007. Government departments and agencies have been fully dual display compliant since April 2007.</p>
Consumer confidence building measures (e.g. agreements with retailers)		<p>In order to address consumers' fears of price increases in the changeover period, the government and the NECC launched initiatives that intend to empower the consumer and to prevent the retailer from increasing prices:</p> <p>The FAIR (Fair-pricing Agreements in Retailing) initiative became effective in January 2007. The initiative invites businesses to voluntarily subscribe to FAIR and thus to commit themselves to apply correct dual display of prices and not to increase prices due to the euro changeover. Legislation and enforcement measures, including the possibility to impose administrative fines, are in place to ensure that businesses honour their commitments. The FAIR initiative receives positive feedback from the business community, with well over 5 000 businesses having subscribed to it so far.</p> <p>The Euro Observatory, which was established in the last quarter of 2006, is in charge of co-ordinating the FAIR initiative and of monitoring pricing trends during the changeover period. Moreover, 70 Euro Assistants are responsible for providing support and training to the retail sector, with a view to ensuring that the rules on dual display of prices are correctly applied and that the commitments undertaken by businesses under the FAIR initiative are honoured.</p>

	Hungary	Malta
		<p>A 'Price Watch' Initiative is being conducted. A twinning agreement is well underway with the former Austrian Price Commission, where one of the main deliverables of the agreement was the planning and starting up of this initiative.</p> <p>A series of anonymous 'mystery shopping' exercises are being conducted. The results of the shopping exercises are being analysed with a view to publishing sector specific pricing trends, as well as specific cases of high price increases over the changeover period.</p>
Adaptation of national law		The Euro Adoption Act 2006 entered into force on 29 September 2006. Legal Notice 4 of 2007, issued in January 2007, mainly regulates details of the mandatory dual display of prices.
Euro banknotes and coins		
Design of the national side		The three designs for the national sides of the Maltese euro coins were selected following a public consultation; the final designs were published by the Central Bank on 13 October 2006.
Nr of different coin designs		Three designs.
Coin supplier	National Mint.	As Malta does not have a national mint, the Maltese euro coins will be produced by the Monnaie de Paris, the mint chosen following a public call for tenders
Estimation on the need for banknotes and coins	0,5 billion banknotes and 1 billion coins.	Estimated 80 million euro notes. Estimated 200 million euro coins.
Communication activities		
Communication strategy		<p>'Multi-annual communication strategy in preparation for the adoption of the euro (2006-2008)' adopted by the Steering Committee for the adoption of the euro on 19 April 2006.</p> <p>The NECC has prepared a detailed action plan for 2006 and 2007 including a significant information campaign reaching specific target groups, such as consumers, the business community, children, the elderly and vulnerable groups. It has recruited a team of information officers to assist the general public and has also launched a national helpline to assist the different target groups.</p> <p>The NECC launched its information campaign in June 2006. The NECC unveiled the slogan 'the euro – in our common interest' and launched a three-digit helpline which has proven popular among the general public. The campaign includes public relations initiatives, articles on national newspapers and magazines and an advertising campaign. The team of information officers is also constantly participating in television and radio programmes as well as giving public talks to NGOs, local councils and other important multipliers. A specific campaign targeting businesses is planned in autumn.</p>

	Hungary	Malta
Addresses of websites on euro changeover, activation date: Ministry of Finance/Government; Central Bank	www.euro.mnb.hu (activated in December 2006)	NECC: http://www.euro.gov.mt Central Bank of Malta: http://www.centralbankmalta.com/site/euroadoption.html Ministry of Finance: http://mfin.gov.mt
Partnership agreement		Signed on 5 May 2006.
Other issues		
ERM II entry		2 May 2005
Twinning agreement	Between AT and HU: communication and information strategy (finalised)	Between IE – MT – CY: communication and information strategy (finalised). Between AT-MT: establishing procedures around price monitoring and analysis, as well as measures for building up price awareness and consumer confidence in the changeover period. Between FR-MT: The main objective of this twinning is to build the NECC's capacity, enabling it to educate and provide public and consumer information. This includes: Study visits to learn about the challenges posed by changeover in euro zone countries; Training in communication with vulnerable/disadvantaged groups; Training in Six Sigma Methodology; Training to euro assistants on how to inform and educate retailers; Cooperation with representatives of sectoral committees and task forces; Support to the business awareness campaign; Training on broadcasting.

State of practical preparations (June 2007)

	Poland	Romania
Changeover plan		
National target date for euro adoption		2014
National co-ordinating institution	<p>Inter-institutional working group Ministry of Finance / national central bank.</p> <p><i>Note:</i> The national central bank established the 'Bureau for the Integration with the Euro Area', the main task of which is to prepare a report on Poland's membership in the euro area. The report, which is planned to be finalised by the end of 2008, will notably define the optimal conditions for the adoption of the euro in Poland and provide guidance for decisions taken in the process of the adoption of the euro</p>	
(Approved) National Changeover Plan		
Changeover details		
Type of scenario		
Dual circulation period		
Exchange of national banknotes and coins		
Campaign for rapid withdrawal of national banknotes and coins		
Frontloading and sub-frontloading		
ATMs issuing euro only		
Change in euro only		
Dual display of prices		
Consumer confidence building measures (e.g. agreements with retailers)		
Adaptation of national		

	Poland	Romania
law		
Euro banknotes and coins		
Design of the national side	Public survey.	
Nr of different coin designs		
Coin supplier	National Mint.	
Estimation on the need for banknotes and coins	Between 4 and 5 billion coins.	
Communication activities		
Communication strategy		
Addresses of websites on euro changeover, activation date: Government/Ministry of Finance; Central Bank		
Partnership agreement		
Other issues		
ERM II entry		
Twinning agreement	Between DE – PL: communication and information strategy and practical issues.	

State of practical preparations (June 2007)

	Slovakia	Sweden
Changeover plan		
National target date for euro adoption	1 January 2009	Not decided.
National co-ordinating institution	The National Coordination Committee is the supreme managing and coordination body preparing the euro changeover. It is chaired by the Minister of Finance (being the National Coordinator for the changeover) and the Governor of the Bank of Slovakia.	
(Approved) National Changeover Plan	The first version of the National Changeover Plan was approved on 6 July 2005. On 21 March 2007, the government endorsed an update of this plan: http://www.nbs.sk/EURINT/EURO/NP_AKT.PDF (Slovak) http://www.nbs.sk/ZAKLNBS/PUBLIK/BROZURY/NARPLANA.PDF (English).	
Changeover details		
Type of scenario	"Big bang".	
Dual circulation period	16 days.	
Exchange of national banknotes and coins	Commercial banks exchange banknotes until end 2009 and coins until June 2009 (free of charge). The Central Bank exchanges banknotes without time limit and coins for 5 years.	
Campaign for rapid withdrawal of national banknotes and coins		
Frontloading and sub-frontloading	Commercial banks will be able to receive from the National Bank of Slovakia frontloaded supplies of euro coins from September 2008 and supplies of euro banknotes from mid-November 2008. The sub-frontloading of the retail sector will take place in November to December 2008.	
ATMs issuing euro only	As of €-day ATMs will dispense euro only.	
Change in euro only	Change will be given in euro only.	
Dual display of prices	Compulsory: from one month after the fixing of the conversion rate to one year after euro adoption. Voluntary: for further 6 months.	

	Slovakia	Sweden
Consumer confidence building measures (e.g. agreements with retailers)	<p>Evolution of prices in 2008 and 2009 will be closely monitored; consumers will be informed of the results; consumers can raise complaints with supervisory bodies or apply to the courts; voluntary ethical code has been drafted with retailers and entrepreneurs.</p> <p>With the aim of facilitating the euro changeover for citizens and of protecting them against unjustified price increases, the Ministry of Economy of the Slovak Republic prepared a 'White Paper on Consumer Protection in the euro changeover process'.</p>	
Adaptation of national law	'Umbrella law' is planned to be adopted by the end of 2007 so that it could be effective from 1 January 2008. The necessary amendments to existing legislation have been identified by January 2006 and are envisaged to be adopted in 2008 at the latest.	
Euro banknotes and coins		
Design of the national side	Final design of the national side for the euro coins was chosen by public tender followed by an opinion poll and announced in December 2005. Slightly revised designs were approved in April 2007.	
Nr of different coin designs	Three designs.	
Coin supplier	National Mint.	
Estimation on the need for banknotes and coins	188 million banknotes, 400 million coins.	
Communication activities		
Communication strategy	Communication strategy on the euro introduction in the Slovak Republic is part of the National Changeover Plan.	
Addresses of websites on euro changeover, activation date: Government/Ministry of Finance; Central Bank	<p>http://www.nbs.sk/EURINT/EURO/INDEX.HTM</p> <p>http://www.nbs.sk/MEDZINAR/EU/INDEXA.HTM</p> <p>http://www.finance.gov.sk/En/Default.aspx</p> <p>www.euro.gov.sk</p> <p>www.euromena.sk</p>	
Partnership agreement		
Other issues		
ERM II entry	28 November 2005	

	Slovakia	Sweden
Twinning agreement	<p>Between AU – SK: communication and information strategy (finalised);</p> <p>Between BE – SK: technical issues related to the changeover (finalised).</p>	

Euro coins designs of the future national sides of Slovakia, Malta and Cyprus

Cyprus



2 euro, 1 euro



50 cent, 20 cent, 10 cent



5 cent, 20 cent, 1 cent

Malta



2 euro, 1 euro



50 cent, 20 cent, 10 cent



5 cent, 20 cent, 1 cent

Slovakia



2 euro, 1 euro



50 cent, 20 cent, 10 cent



5 cent, 20 cent, 1 cent

Information and communication policy at Community level

The European Commission has continued to implement a whole range of communication activities on the euro and EMU in close co-operation with Member States and other Community institutions. In particular it continued to implement partnership agreements with a number of Member States preparing for the introduction of the euro: Slovenia, Estonia, Lithuania, Malta and Cyprus. The partnership agreement with Slovenia was successfully brought to a close following the introduction of the euro on 1 January 2007, and discussions are now at an advanced stage with the Slovak Republic for the conclusion of a new partnership agreement in the second half of the year.

The purpose of the partnership agreements is to provide technical and financial support to the Member States for their national euro communication campaigns. They provide the framework within which the Commission supports various activities developed by the national authorities, such as publications, media campaigns, promotional material, conferences and seminars, competitions, opinion polls, etc. The Commission also concluded grant agreements in June with Malta and Cyprus to co-finance their national communication activities.

The Commission has also, since the beginning of the year, conducted on its own account a number of activities linked to the enlargement of the euro area, such as opinion polls and surveys, conferences, and seminars for journalists both in Brussels and in the Member States. It has also produced brochures, posters, CD-ROMS and promotional material for the general public¹⁸ and a new website dedicated to the euro¹⁹. Moreover, it has developed a new exhibition on the euro and EMU which will travel to various Member States, starting in Malta in June/July and in Cyprus after the summer break.

Preparing citizens in Cyprus and Malta for the euro introduction has been a priority for the Commission's communication policy in the first half of 2007 and will continue to be so for the remainder of the year.

¹⁸ http://ec.europa.eu/economy_finance/publications/general/general_en.htm

¹⁹ http://ec.europa.eu/economy_finance/euro/our_currency_en.htm

State of public opinion in the recently acceded Member States

The European Commission commissioned a Eurobarometer survey on public opinion in the recently acceded Member States concerning their attitudes towards and knowledge about the introduction of the euro, and Gallup Europe conducted the survey at the end of March 2007²⁰. It was the fifth such Eurobarometer survey (following the ones in September 2004 and 2005 as well as in April and September 2006). Slovenia was no longer covered since it adopted the euro on 1 January 2007. Bulgaria and Romania, however, were covered for the first time, having joined the EU on the same date. In total, over 11 000 randomly selected citizens were interviewed.

1. Familiarity with and knowledge about the euro

The March 2007 results broadly confirm the results of the previous surveys as to familiarity and knowledge about the euro. Respondents were relatively familiar with the common currency: 77% had already seen euro banknotes of which some 62% had already used them, and 68% had already seen euro coins of which 60% had used them already. The usage of euro banknotes and coins was as usual particularly high in the Czech Republic, Cyprus and Malta – and also this time in Romania.

In addition to these practical aspects, the survey also tested the respondents' knowledge of the euro's general features. Here the results were mixed. More respondents than in the last survey were aware that the design of banknotes was the same in all countries (50%, up from 45%) but fewer people knew about the partly different designs of euro coins (31%, down from 37% in autumn 2006). The enlargement of the euro area to Slovenia unsurprisingly increased the uncertainty as to how many euro-area Member States there are. Only 28% of the interviewees were able to give the correct answer of 13 countries (down from 40% in autumn 2006) while 25% did not know, up from 17% previously. A relatively stable majority of citizens (64%, previously 67%) in the surveyed countries believed that their country had the option of deciding whether it would adopt the euro or not.

Regarding the expected date of introduction of the euro, the results show a continued shift since 2006, corresponding to actual developments. An overwhelming majority in Cyprus and Malta expect the euro to be adopted in those countries in 2008, which is indeed the official national target date, and a strong majority in Slovakia expect euro adoption in 2009. The absence of national target dates in most other countries results in very diverging expectations among the population, reflecting the high degree of uncertainty.

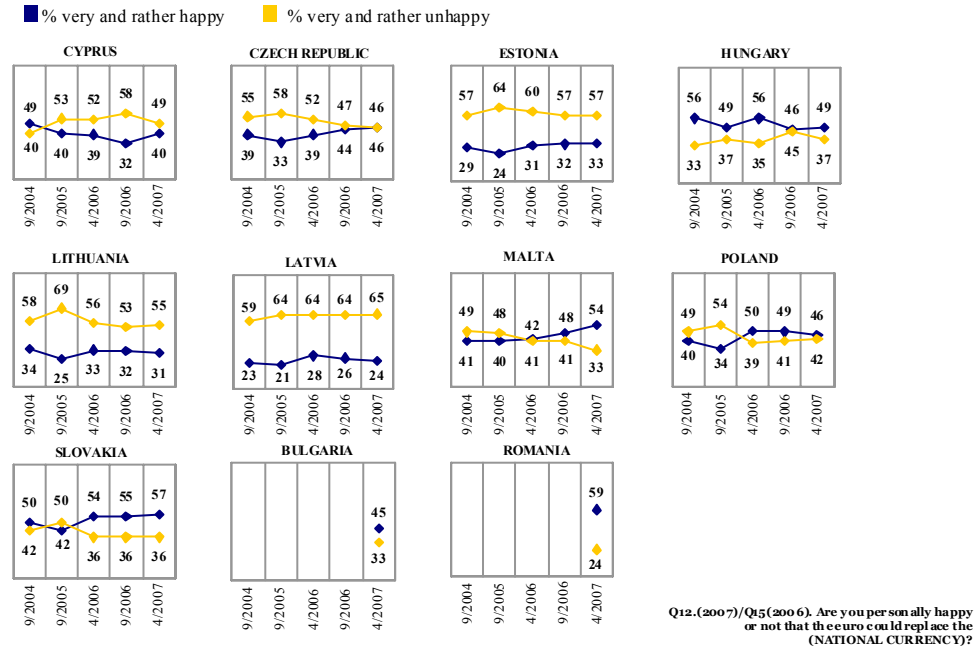
2. Perceptions of and support for the single European currency

Similarly to previous 2006 findings, citizens in the recently acceded Member States are prepared – at least mentally – to have their currency replaced by the euro: 48% were very or rather happy about a future changeover, which is comparable to April and September 2006. The trends vary strongly from one country to another, with the relative share of citizens happy about the euro changeover increasing in five of the eleven recently acceded Member States

²⁰ Flash Eurobarometer 207.

compared to the results of the autumn 2006 survey. Most notably, the support increased in Cyprus by 8 percentage points to a support rate of 40% and in Malta by 6 percentage points to a support rate of 54%. The level of support in the other four countries had slightly decreased or remained unchanged from September 2006 (no comparison can be made in the case of Bulgaria and Romania since they were covered here for the first time).

Are people happy that the euro will replace their national currency?



Generally, citizens expect that the euro will be more positive for their country than for themselves as individuals. 53% (up from 50% in autumn 2006) think that it will have a rather or very positive effect for the country. 48% (up from 44%) expect very or rather positive consequences for themselves personally. Only 24% of the respondents would like the euro to become their currency as soon as possible.

3. Expectations and fears regarding the adoption of the euro

The September results broadly confirm previous surveys as regards citizens' expectations of the euro. There is still a broadly shared recognition in the recently acceded Member States of the euro's status as an international currency and that there are a number of benefits associated with their country's adoption of the euro.

The questionnaire was changed this time to differentiate more clearly between expectations of one-off changeover effects in the short term, and expectations of medium- and long-term effects on prices. Thus, while in the previous survey only 28% believed that the euro would help maintain price stability, this time 55% identified ensuring price stability as one of the main advantages of the euro. On the other hand, the survey sends a clear message about the fears during the changeover period: 75% thought that the euro will increase prices when first introduced.

Regarding the euro's economic or political effects, respondents generally acknowledge that positive effects will appear in the area of public finances (46%, +2). Citizens also seem to be more positive about the impact of the euro on growth and employment: now 43% (+3) think it will improve the situation in this area while 36% (-3) think it will have a negative effect.

4. Information and information channels

The results of the March 2007 survey reveal a slight decrease in the perceived information level on average. 37% of the respondents thought that they were rather or very well informed (40% in autumn 2006) while 61% think they are not (up from 58%). This is due both to Slovenia, which had a very high level of perceived information, no longer being covered by the survey, and a significant fall in the figure for Poland. For all other countries, the perceived information level remained stable or increased. The increase was most conspicuous in Malta (+33) and in Cyprus (+14) where the national information campaigns for euro adoption in 2008 are at full speed or have recently been intensified, though there was also a notable increase in Slovakia. The results suggest that the demand for information, which increases as the adoption date approaches, is still considerable.

As in past surveys, national central banks are the most trusted source of information: an average of 79% (autumn 2006: 77%) thought so. European institutions were again perceived as the second most trusted source (results being slightly higher than in September 2006: 69% relative to 67%). As to which information channels were preferred, most respondents continued to prefer mass media and banks; and, as regards the type of information they were looking for, they were mainly interested in practical information on the introduction of the euro, e.g. the value of the euro (90%), the changeover scenario (87%), practical implications (85%), and how to ensure that conversion rules are respected (83%). The survey confirms once more that the public consider an essential element in preparing for the changeover to be the dual display of prices, both in shops (83%) and on utility bills (75%).