

Directive 2002/65/EC of the European Parliament and of the Council of 23 September 2002 concerning the distance marketing of consumer financial services and amending Council Directive 90/619/EEC and Directives 97/7/EC and 98/27/EC

Article 10

Unsolicited communications

- 1 The use by a supplier of the following distance communication techniques shall require the consumer's prior consent:
 - a automated calling systems without human intervention (automatic calling machines);
 - b fax machines.
- 2 Member States shall ensure that means of distance communication other than those referred to in paragraph 1, when they allow individual communications:
 - a shall not be authorised unless the consent of the consumers concerned has been obtained, or
 - b may only be used if the consumer has not expressed his manifest objection.
- 3 The measures referred to in paragraphs 1 and 2 shall not entail costs for consumers.