

Information release

Consumer Affairs produces a guide to the rights of people affected by the DANA

The new Royal Decree-Law 6/2024 on urgent measures makes it possible to suspend payment of supplies, request credit moratoriums and extend the deadline for cancelling the purchase of products and services.

Madrid, 08 November 2024. The Ministry of Social Rights, Consumer Affairs and Agenda 2030 has drawn up a [guide to the rights of consumers who have been affected by the DANA](#). As the minister pointed out, 'by deploying these rights we seek to ensure that people who have been affected by the DANA do not suffer a double blow, in this case, by facing the costs of goods and services that they cannot enjoy. We encourage people to exercise these rights and to report to the authorities all abuses and violations of rights that may occur'.

This guide compiles the rights that cover consumers in the following cases:

- Temporary or definitive suspension of service provision contracts (gas, electricity, water, telephone and internet...) if it is impossible to enjoy them. Article 47 of the Royal Decree-Law provides that, in these cases, for example, while the home is being refurbished, the consumer may choose between termination of the contract or postponement of its execution, and therefore will not have to pay for the service during this period. In the case of definitive cancellations, the potential amounts paid must be returned within a maximum period of thirty days.
- Suspension of the rental contract for uninhabitable dwellings until the dwelling is habitable again. This right can be exercised in accordance with the provisions of article 26 of Law 29/1994, of 24 November, on Urban Leases. The tenant may also withdraw from the contract without suffering any compensation in these cases.
- Moratorium on loans such as mortgages, car payments or consumer credit. Article 35 of the Royal Decree-Law allows a moratorium of up to three months to be requested from the financial institution. Once the moratorium has been requested, the creditor will proceed to suspend payment of the obligations within fifteen days.
- Consumers have the right to withdraw from the contract until 31 January 2025 if they cannot enjoy any of the products or services contracted before the DANA. Article 46 of the Royal Decree-Law allows you to exercise this right in cases such as travel, concerts, digital services or the purchase of household goods. To exercise this right to cancel the contracted services or return the purchased goods, it will not be necessary to present the documents that are impossible to obtain or recover due to the DANA itself.

Likewise, the Ministry recalls that the new Royal Decree-Law allows those affected to apply for other measures or aid such as those aimed at housing rehabilitation, the collection of insurance compensation or access to credit guarantees, among others.

Source of information: [Ministry of Social Rights, Consumption and Agenda 2030. Royal Decree-Law 6/2024.](#)