

Sweden

Trends

- After the implementation of the Representative Actions Directive (EU) 2020/1828 for the protection of the collective interests of consumers (RAD) in Sweden in 2024, the number of formal class or group actions remains low. Sweden has had a class action regime for more than 20 years under the Group Proceedings Act, which continues to exist alongside the RAD Implementation Act. Nevertheless, issues involving a multitude of claimants will more commonly be litigated through mechanisms such as pilot cases or consolidation of multiple, similar cases before the same court.
- A recent ruling by the Swedish Supreme Court indicates that parties may wish to avail themselves of the class action regime for climate litigation, which might become more frequent in the future.
- Swedish parties also continue to join as claimants and group members in various group proceedings abroad, e.g. in cartel damages cases in other EU Member States.
- Third-party litigation funding is a relatively new phenomenon in the Swedish legal landscape. However, it has gained traction in recent years, with the emergence of Swedish litigation funders alongside major international players.



Silvia Dahlberg
Partner at Vinge



Johan Jigrup
Associate at Vinge



Recent developments

- In January 2024, the RAD was implemented in Sweden, when the Swedish Act 2023:730 on Representative Actions for the Protection of Collective Interests of Consumers (RAD Implementation Act) entered into force. Its scope of application aligns with the RAD, and the Swedish Consumer Ombudsman is a qualified entity to bring such actions.
- A recent and highly publicised case brought under the Group Proceedings Act – known as the Aurora case – concerned climate litigation. A plaintiff, together with group members who had opted in, sued the Swedish State due to alleged failure to take appropriate national measures to limit the global average temperature. The Swedish State argued that the case should be dismissed as the action was not permissible. In February 2025, the Swedish Supreme Court dismissed the action on procedural grounds. Referring to the separation of powers and noting that the requirements for a class action concerning public interests were not met, the Supreme Court held that individuals must show concrete, imminent effects on their own rights, which did not occur in this case.
- Although not a formal class or group action, another widely followed case in Sweden is a pilot action brought by the Consumer Ombudsman on behalf of a senior citizen against a major Swedish bank. The individual has a claim for approximately EUR 10,000 against the bank, following a fraud which misled him into paying out the said amount to the defrauders. He argues that the bank should have had better security checks and blocks in place to prevent such fraud. The same or similar modus operandi has been used against a large number of individuals in Sweden, predominantly senior citizens, and the case may therefore have implications for such potential claims against banks. However, in December 2025, the individual in the pilot case lost in the Court of Appeal. The Consumer Ombudsman has indicated that he will likely appeal to the Supreme Court.

🇪🇺 Class actions | Group Proceedings Act and the Act implementing the Representative actions Directive (RAD Implementation Act)

Scope	Group Proceedings Act: all civil claims reviewable by a general court and meet the Act's requirements. RAD Implementation Act: aligned with the RAD; broad list of claims but limited to various consumer claims.
Access granted to	Group Proceedings Act: group members; both natural and legal persons, and certain non-profit associations. RAD Implementation Act: qualified entities representing consumers' interests recognised by a competent authority.
Opt-in or opt-out	Both the Group Proceedings Act and RAD Implementation Act: opt-in
Declaratory relief or damages	Group Proceedings Act and RAD Implementation Act: both, as well as injunctive relief (remedies subject to provisions in Environmental Code are limited to damages and injunctive relief).
Frequently used	No
Regulatory framework	Group Proceedings Act (2002:599), Marketing Practices Act (2008:486) and Act on Representative Actions for the Protection of Collective Interests of Consumers (2023:730) (RAD Implementation Act).
Alternatives used in practice	Pilot cases and consolidation of a number of individual actions brought by each party against the same respondent.

Class settlements

Binding class members after court approval	Group Proceedings Act and RAD Implementation Act: yes.
Opt-in or opt-out	Binding on beneficiaries who opted in under the Group Proceedings Act or RAD Implementation Act. A beneficiary may refuse the settlement and instead enter as a party to have their claim adjudicated by the court.
<i>Regulatory framework</i>	Group Proceedings Act and RAD Implementation Act.

Third party funding

Regulated by law	Only in the RAD Implementation Act, which permits for third party funding with a few exceptions. Third party funding is prohibited if the action is funded by a competitor of the respondent.
Frequently used	Currently, no. Some increase in the field of non-class action cases.

Finland

Trends

- Collective legal actions are not yet widely used in Finland, despite the Act on Class Actions being in force since 2007 and the subsequent implementation of the EU RAD in 2023.
- The possibility of bringing a class action has functioned mainly as a deterrent to companies. For example, the Consumer Ombudsman has previously considered class actions against instant consumer loan companies, but the preliminary negotiations have resulted in companies agreeing to pay compensation as demanded.
- Following the Vastaamo data breach case affecting 30,000 victims, the Finnish Bar Association has called for developing a class action mechanism for criminal matters and improving processes for handling massive criminal cases.
- The Helsinki District Court handles class actions and redress measures under the RAD for all of Finland, while the Finnish Market Court addresses injunctive measures.
- Currently, seven qualified entities and one consumer organisation are designated as qualified entities in Finland.



Paula Airas
Partner at Roschier



Mikael Segercrantz
Partner at Roschier

+ Recent developments

- In recent years, flight compensation claims have increasingly gone to court in Finland, with one company specialising in flight compensation claims representing claimants in almost all cases. The only case pending under the new RAD regime relates to flight compensation.
- **March 2025:** the Consumer Ombudsman brought a representative action for injunctive measures against Finnair Plc, requesting that the Market Court prohibit Finnair, under a penalty of EUR 300,000, from rejecting its passengers' compensation claims on the grounds that they were not made within two months of the flight date. This is the first representative action in Finland and is currently pending.
- Consumer credit actions have also increased significantly, particularly in cases where credit costs and interest are disputed under EU-wide consumer protection legislation. Certain actors are seeking to build a scaled-up business model focused on assisting consumers with these claims, targeting consumer credit institutions with a high volume and constant flow of aggregated claims.

✚ Class actions | Ryhmäkanne (Class action) | Kieltotoimenpiteitä koskeva edustajakanne (RAD injunctive measures)

Scope	Class actions: civil cases between consumers and traders within the Consumer Ombudsman's competence, and claims for redress measures under the RAD. RAD injunctive measures: representative actions for injunctive measures under the RAD.
Access granted to	Class actions: qualified entities, such as the Consumer Ombudsman, designated consumer organisations, and EEA entities under the RAD. RAD injunctive measures: qualified entities, meaning authorities or organisations representing consumers' interests.
Opt-in or opt-out	Class actions: opt-in; opt-out allowed before the main hearing or thereafter with defendant's consent.
Declaratory relief or damages	Class actions: both. RAD injunctive measures: injunction.
Frequently used	No
Regulatory framework	Act on Class Actions (444/2007); Act on Representative Actions for Injunctive Measures (1101/2022).
Alternatives used in practice	Joined actions of multiple claimants.

Class settlements

Binding class members after court approval	Class actions: yes.
Opt-in or opt-out	Class actions: opt-in; opt-out allowed before the main hearing or thereafter with defendant's consent.
Regulatory framework	Act on Class Actions (444/2007).

Third party funding

Regulated by law	Class actions: third party funders must not be competitors of or dependent on the defendant, and must not influence the claimant's decisions in a manner detrimental to consumers' collective interests.
Frequently used	No

Denmark

Trends

- The RAD was implemented in Denmark on 25 April 2023.
- More recently, in November 2024, the Danish Consumer Council was authorised as a cross-border qualified entity under the RAD. There are now three qualified entities.
- The implementation of the RAD has, however, had limited impact so far and is not presently expected to increase the number of representative actions being pursued in Denmark.
- The Danish courts remain strict in their assessment of the conditions for admission of class actions. Accordingly, only a few class actions have been admitted, while most are dismissed for a lack of similarity. There are no trends or indications of change.



Christina Melstrup Toft
Partner at Kromann Reumert

🇩🇰 Recent developments

- **November 2024:** the Danish Consumer Council was authorised as a cross-border qualified entity under the RAD.
- **December 2024:** the Court of Justice of the European Union (CJEU) ruled in favour of the Danish Ministry of Taxation in a preliminary ruling on the applicability of Art. 370 in the EU VAT Directive 2006/112/EC. The question was brought before the CJEU as part of a class action lawsuit in Denmark initiated by consumers against the Danish Ministry of Taxation concerning a media licence fee. The class action is now pending before the Eastern High Court.
- **April 2025:** the claimants in the class action against the Danish Ministry of Taxation confirmed that the class action would continue, and submitted a pleading to the Eastern High Court.
- **September 2025:** the Western High Court found in favour of the respondents in a class action regarding prices for district heating.
- **October 2025:** an association pursuing a class action against the former management of the now bankrupt auction website Lauritz.com disbanded and decided not to pursue the class action.
- **November 2025:** SOMI, a Dutch NGO, announced its intention to pursue a class action against Meta in Denmark. SOMI expects to bring the action at the beginning of 2026, and aims to have 50,000 Danish consumers opt in.
- **November 2025:** following its admission by the courts, the deadline for opting in to the class action against the Danish IT and software company KMD was 21 November 2025. The action concerns a change of pension provider and could be joined by employees – both current and former – of KMD.

🇩🇰 Class actions | Representative actions (including RAD)

Scope	General
Access granted to	The Danish Administration of Justice Act: class member, organisation, or public authority authorised by law. The RAD: authorised authorities and organisations.
Opt-in or opt-out	Opt-in (with a very narrow exception under the Danish Administration of Justice Act).
Declaratory relief or damages	Both
Frequently used	No
Regulatory framework	Chapter 23 a of the Administration of Justice Act; Law No. 406 of 25 April 2023 implementing Directive (EU) 2020/1828 on representative actions for the protection of the collective interests of consumers.
Alternatives used in practice	Joined actions; assignment of claims.

Class settlements

Binding class members after court approval	Yes
Opt-in or opt-out	Opt-in (with a very narrow exception under the Danish Administration of Justice Act).
Regulatory framework	Chapter 23 a of the Administration of Justice Act; Law No. 406 of 25 April 2023 implementing Directive (EU) 2020/1828 on representative actions for the protection of the collective interests of consumers.

Third party funding

Regulated by law	Only regulated by the RAD. No conflicts of interest or diversion of focus of the action from safeguarding the collective interests of the consumer allowed.
Frequently used	No