Intergovernmental Group of Experts on Consumer Protection
Law and Policy, First Session

Geneva, 17-18 October 2016

Contribution
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The views expressed are those of the author and do not necessarily reflect the views of UNCTAD
Intergovernmental group of experts on consumer protection law and policy

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Roundtable on challenges and perspectives for the collaborative economy

Nathalie Homobono - Director General
The collaborative economy

**Context**
- Great Recession & Financial crisis 2008
- Loss of purchasing power
- Development of New ICTs (smartphones & apps, social media)
- Growing concern over sustainability of consumption habits

**Complexity**
- Non-monetary exchanges between peers
- Monetary transactions (through platforms)
- Consumer empowerment
The collaborative economy in € billions

Biggest market share in 2016

23%
Where do we stand?

### High impact on:
- labour law
- tax law
- competition law
- **consumer protection law**

### DGCCRF findings:
- Blurred notions of consumer/business
- Multiple modes of remmuneration
- Based on **confidence & security**

**Consumer protection law should always apply to the collaborative economy!**
## Areas of improvement

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<tr>
<th>Transparency</th>
<th>Responsibility / Liability</th>
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<td>• Who does the consumer engage with?</td>
<td>• What is the platform responsible/liable for?</td>
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<td>• What would ensure a level of protection ‘that is no less’ than traditional commerce?</td>
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Thank you for your attention