
1st SESSION
29 November 201
Room XI, Palais des Nations, Geneva

Making consumers count: Promoting consumer protection in general policy making

Ms. Teresa Moreira
Head of Competition and Consumer Policies
UNCTAD
AD HOC EXPERT MEETING ON CONSUMER PROTECTION

- Emerging trends and challenges: implementing the United Nations Guidelines for Consumer Protection -

- Making Consumers count: Promoting Consumer Protection in general policy-making -

Teresa Moreira
Head, Competition and Consumer Policies Branch
29 November 2018
CONSUMER PROTECTION Policy

- Consumer protection is a fundamental public policy for defending consumers' rights and interests in the market and for enabling consumers to assert them.

**UNGCP Objectives**

- To assist countries in achieving or maintaining adequate protection for their population as consumers;

(...)

- To assist countries in curbing abusive business practices by all enterprises at the national and international levels which adversely affect consumers;

(...)

- To further international cooperation in the field of consumer protection.
**General principle (point III, gd 4):**

“Member States should develop, strengthen or maintain a strong consumer protection policy, taking into account the guidelines set out below and relevant international agreements. In so doing, each Member State must set its own priorities for the protection of consumers in accordance with the economic, social and environmental circumstances of the country and the needs of its population, and bearing in mind the costs and benefits of proposed measures.”
Specific guidelines gd 14, part A:

“National policies for Consumer Protection” should address - consumer information; good business practices; consumer information and education.

Nevertheless, several recommendations are addressed to member States on policy making regarding key general issues:

- **Product safety** (physical safety and standards for safety and quality);
- **Education and Information**;
- **Protection of Consumers Economic Interests**;
- **Dispute Resolution and Redress**;
- **Promotion of Sustainable Consumption**.
Other several thematic/specific recommendations refer to topics as
- Electronic Commerce;
- Financial Services;
- Food; Water; Energy; Pharmaceuticals; Public Utilities; Tourism;
- International Cooperation.


It refers to both instruments and important topics - consumer laws, soft law and codes of conduct, redress mechanisms, systems for monitoring and surveillance, mechanisms for compliance and enforcements, education and information and international cooperation.
Other International Organizations - OECD

OECD RECOMMENDATION OF THE COUNCIL ON CONSUMER POLICY DECISION MAKING, 12 March 2014

It sets up a methodology to be followed to assist policy making for Consumer Protection, relying on the Consumer Policy Toolkit

OECD CONSUMER POLICY TOOLKIT, 2010


A “Consumer policy instrument” is a measure taken or promoted by governments to address a consumer problem, through a wide range of instruments.

Such instruments include: i) consumer education and awareness programmes; ii) information provision and other disclosure measures; iii) contract terms regulation; iv) cooling-off periods; v) moral suasion; vi) codes of conduct and trustmarks; vii) standards; viii) licensing and accreditation of firms and providers; ix) monetary incentives, fines and other financial instruments; x) prohibitions; xi) dispute resolution and redress mechanisms; and xii) enforcement strategies.
KEY ISSUES TO CONSIDER

- How to make consumers count?
- How to promote consumers’ inputs in policy initiatives?
- How to ensure that consumer protection is fully taken into account when defining other public policies?
- How to use behavioural insights in Consumer policy?
- How to achieve a stronger evidence-based Consumer policy?
Member States request the UNCTAD Secretariat

✓ to provide practical recommendations to member States on the implementation of the guidelines, based on the information shared during meetings (Agreed Conclusions, second session of the IGE on Consumer Protection, July 2017);

✓ to improve the outcomes of expert meetings (...) with a greater focus on concrete outcomes, such as recommendations, guidelines and policy tools (Agreed Conclusions, sixty-fifth session of the Trade and Development Board, June 2018).
AD HOC EXPERT MEETING OBJECTIVES

❖ To improve our knowledge on the Consumer policy-making latest methods and most successful instruments;

❖ To encourage an exchange of experiences and learnings on international best practices between participants.

Questions to the Panelists:

- **Consumer Protection Agencies representatives**: presentation of Consumer policy-making in your jurisdiction, referring to the interaction with other Governmental bodies and with relevant stakeholders. Sharing of success stories and recommendations for less experienced agencies;

- **JRC/European Commission and UNCTAD Statistics Branch**: how are behavioural insights and data relevant for policy making? Why are they important for Consumer policy making? Examples of success stories and any other best practices?
THANK YOU!

Teresa.Moreira@unctad.org
