



**Ad Hoc Expert Meeting on Consumer Protection: The interface between competition  
and consumer policies**

**Geneva, 12 to 13 July 2012**

**Session 5: Discussion on the need to revise the UN  
Guidelines for Consumer Protection**

**Presentation  
by Ricardo Maguiña, Peru**

The views expressed are those of the author and do not necessarily reflect the views of UNCTAD.

# **Latin American inputs for the Model Law on Consumer Protection**

**Session V : Discussion on the need to revise the UN Guidelines on Consumer Protection  
Ad Hoc Expert Meeting on Consumer Protection**

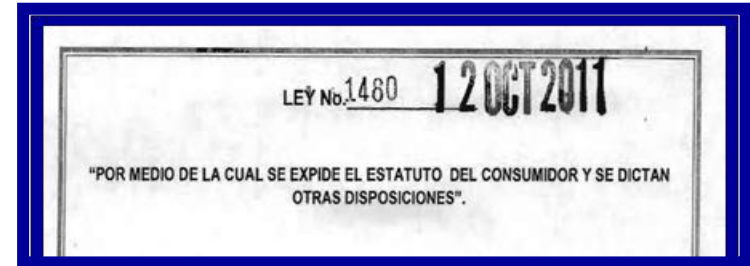
**Dr. Ricardo Magaña Pardo, MBA**

**Geneva  
13 July 2012**



**13 years later...**

# The world has changed!



**New Global Market**

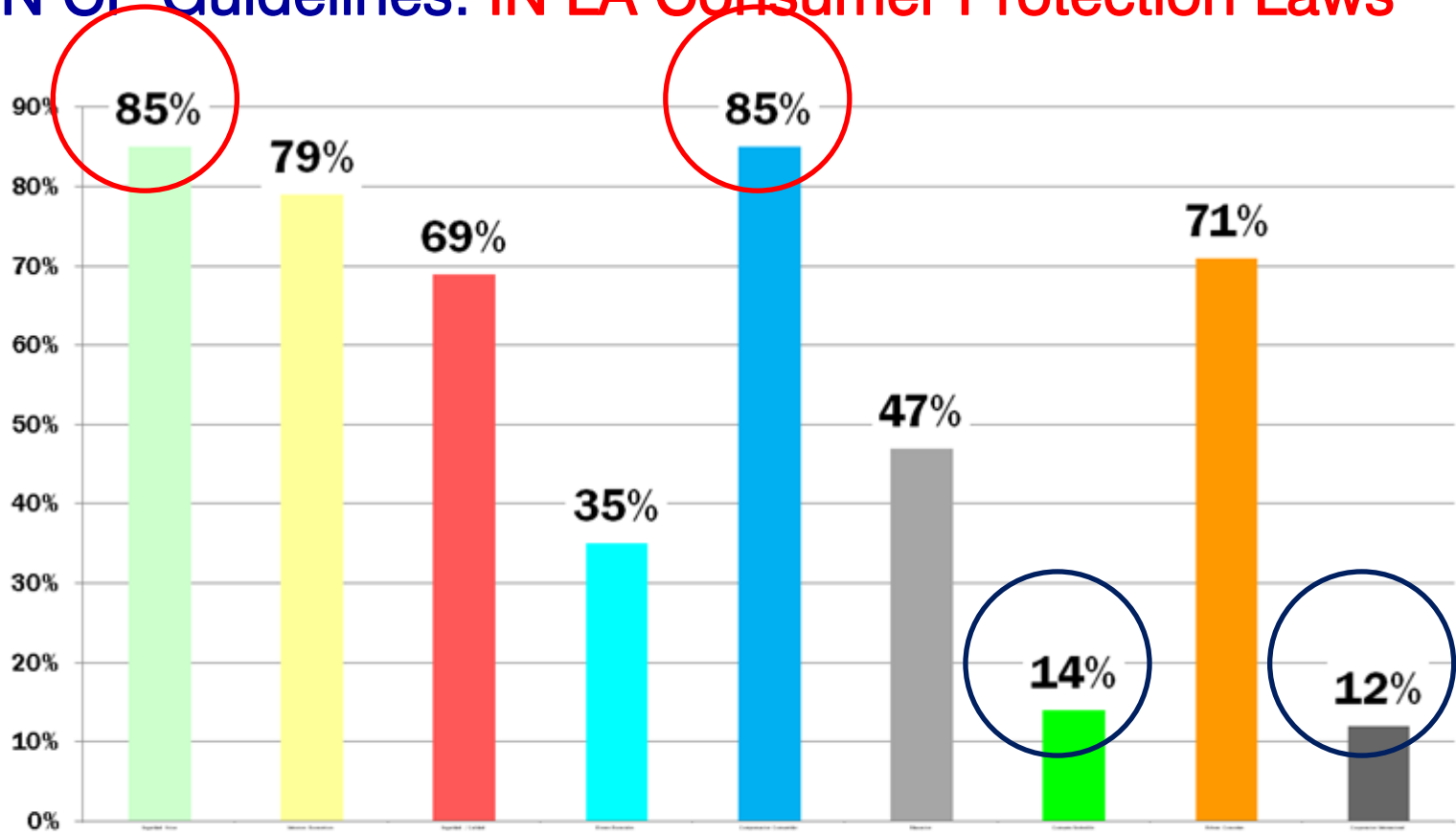
***New Consumers  
Protection Laws in  
Latin America (LA)***



# **UN Consumer Protection Guidelines & LA CP Laws**



# UN CP Guidelines: IN LA Consumer Protection Laws



- Seguridad física
- Intereses Economicos
- Seguridad / Calidad
- Bienes Esenciales
- Compensacion Consumidor
- Educacion
- Consumo Sostenible
- Esferas Concretas
- Cooperacion Internacional



**Do we need to Fix or Recycle?**

# UN CP GUIDELINES: Fix or Recycle?



OR



UN CP G 2.0

Model Law on CP

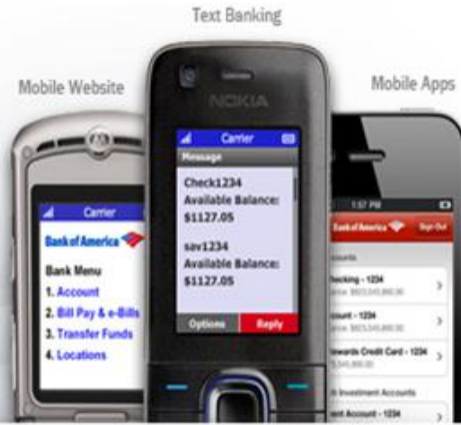




# UN CP GUIDELINES: Fix or Recycle?

## Mobile Banking

Convenient banking from your mobile device.



IMPORTANT CHANGES = OUT OF Guidelines

# UN CP GUIDELINES: Fix or Recycle?



CONSOLIDATED BEST PRACTICES IN ENFORCEMENT: CONSUMER PROTECTION LAWS IN LATIN AMERICA		
ITEM	SUB-ITEM	CONSOLIDATED COUNTRIES
General Scope	Procedure	Administrative
	Exceptions	No exceptions (for)
	At the request of	For (soc.)
Breaches and Sanctions	Amount	Variable
	Type	Criteria
	Pro	YES
		YES
Redress for consumers	Scale	Definition + Ad Pertus
	Standing	YES
Complementary measures	Types	Definition + Ad Pertus
	Judicial Compensation	YES
Alternative dispute settlement	Collective/Class Actions	YES
	Conciliation	YES
Alternative dispute settlement	Arbitration	YES
	Exceptions	Not enforceable before the authority
	Standing	YES
Advocacy and institutional, legal and economic strengthening, of Consumer Associations	Economic	Resources from fines
	Good Commercial Practices (Manual/ Certification)	Autoregulation
Other enforcement mechanisms		Education

**Enforcement that Works! BEST PRACTICES**



## UN PC GUIDELINES: Conclusion

13 years after...

IN = significant contribution  
IMPORTANT CHANGES = OUT OF Guidelines  
Effective Best Practices in the world

UN CP G 2.0

OR

Model Law on CP



**Thank you!**

**Dr. Ricardo Maguiña Pardo, MBA**

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**13 July 2012**