Intergovernmental Group of Experts on Consumer Protection Law and Policy  
3rd Session, 9 - 10 July 2018, Geneva, Switzerland

Round Table on:  
Consumer protection in financial services

Monday, 9 July 2018 (11:30 - 13:00)  
Palais des Nations, Room XVII (First Floor)

In its resolution 70/186 of 22 December 2015 on Consumer Protection, the United Nations General Assembly adopted the revised the United Nations Guidelines for Consumer Protection, including their new section J on Financial services. The guidelines build on the international best practices\(^1\) to assist countries in achieving and maintaining adequate protection of consumers in accessing and using financial services, while reinforcing and integrating consumer policies concerning financial inclusion and financial education.

The implementation of the guidelines contributes to the achievement of the United Nations Sustainable Development Goals. As recent evidence shows,\(^2\) fostering financial inclusion has the potential to improve the lives of citizens, reduce transaction costs, spur economic activity, and improve delivery of other social benefits and innovative private-sector solutions. As the impact of financial services on consumer overall welfare is particularly significant,\(^3\) cooperation among member States, consumer groups and businesses is increasingly necessary at the national, regional and international levels.

To facilitate this interactive discussion, the secretariat raises the following questions:

a) How can financial inclusion, namely through financial education, be ensured?

b) What initiatives are most effective to foster consumer protection in financial services?

c) How can member States, consumer groups and businesses work together in this field?

d) How could UNCTAD and other international organizations contribute to improve consumer protection in financial services?

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WORK PROGRAMME

11:30 - 11:40  Presentation by UNCTAD secretariat

11:40 - 12:30  Panel discussion

Panelists

- Ms. Maria Lúcia Leitão, Director, Banking Conduct Supervision Department, Bank of Portugal
- Ms. Claudia Politanski, Vice-President, Itaú Unibanco, Brazil
- Ms. Ninette Kaari Mwarania, Manager, Policy and Research, Competition Authority of Kenya

12:30 - 13:00  Interactive debate

Delegates wishing to speak during the session are invited to inform the UNCTAD secretariat accordingly by contacting Mr. Arnau Izaguerri (arnau.izaguerri@unctad.org).