

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

**Geneva, 17-18 October 2016**

**Contribution  
by  
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Intergovernmental group of experts on consumer  
protection law and policy

Geneva, 17 October 2016

*Roundtable on challenges and  
perspectives for the  
collaborative economy*

**Nathalie Homobono - Director General**



# The collaborative economy

## Context

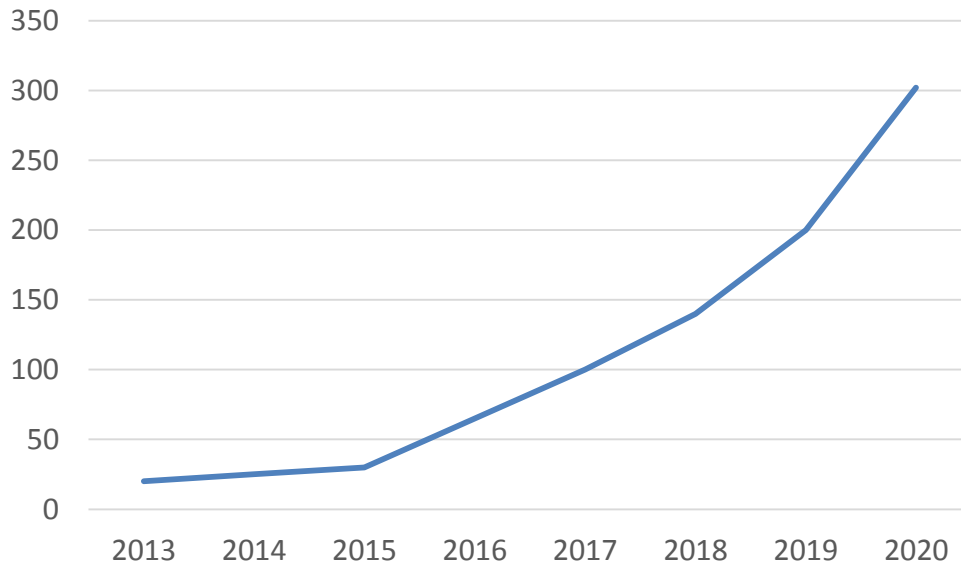
- Great Recession & Financial crisis 2008
- Loss of purchasing power
- Development of New ICTs (smartphones & apps, social media)
- Growing concern over sustainability of consumption habits

## Complexity

- Non-monetary exchanges between peers
- Monetary transactions (through platforms)
- Consumer empowerment

# Figures

The collaborative economy in € billions



Biggest market share in 2016



# 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 remuneration
- Based on **confidence & security**

Consumer protection law should always  
apply to the collaborative economy!

# Areas of improvement

## Transparency

- Who does the consumer engage with?

## Responsibility / Liability

- What is the platform responsible/liable for?
- What would ensure a level of protection 'that is no less' than traditional commerce?

**Thank you for your attention**