



UNCTAD

Minutes of Meeting
Working Group on Vulnerable and Disadvantaged Consumers, December 4th, 2017

As indicated in its concept note, the purpose of this working group is to provide a forum for member States representatives and interested stakeholders to exchange experiences on how to better protect vulnerable and disadvantaged consumers considering the challenges faced by developing countries, low-income consumers and those with low or non-existent literacy levels in both rural and urban areas.

The working group has held its first conference call on October 2nd when the participants have decided: a) To work on the definition of vulnerable and disadvantaged consumers by sharing information on existing legal definitions; b) To work on the theme of financial issues including elderly consumers as both are usually related; c) To work on the theme of children as vulnerable consumers.

In order, to share information and to start building a definition of vulnerable and disadvantaged consumers, participants were asked to send contributions on existing legal definitions and policies. Until the beginning of the WG second conference call, the Secretariat had received contributions from Ecuador, Egypt, the Eurasian Economic Commission, Lebanon, Portugal, and the Catalan Agency.

During the second WG meeting, most member states informed that there are no specific legislation regarding vulnerable or disadvantaged consumers. However, some participants presented actions and policies destined to support and inform vulnerable and disadvantaged consumers. The participants, (list attached), have shared some common definitions and ideas on the definition of vulnerable and disadvantaged consumers:

- the status of vulnerable/disadvantaged consumer can be circumstantial or permanent;
- Children (necessary to define age groups), the elderly, the rural area consumers, disabled persons and the illiterate are vulnerable/disadvantaged consumers;
- social and economic status are considered impact factors on consumer vulnerability;
- information and access to information also have impact on consumer vulnerability;
- the consumer-business relation implies gaps of information, knowledge, (technical knowledge, economic and bargaining power, legal knowledge), the vulnerable and disadvantaged consumers are even more impacted by such gaps due to their age, illiteracy, social circumstances;
- member states shall consider a difference in the definition of vulnerable x disadvantaged;
- personal and geographical dimensions shall as well be considered in the definition;

Considering that most member states have not officially submitted information on the definition requested nor policies and actions, the participants have agreed to send their contributions on existing laws, policies and actions so that the Group can better develop the definition as well as proposals on how to better protect vulnerable and disadvantaged consumers.

All participants of this group shall send their contributions by the **30th January, 2017**. The Working Group on Vulnerable and Disadvantaged Consumers next conference call will be held on the **16th February, 2018, at 5 p.m.** Geneva time.



List of Participants

1. María Cecilia Lotto, Argentina
2. Bernardo Argolo, SENACON, Brazil
3. Paulina Murillo Nevarez, Ecuador, Defensoría del Pueblo del Ecuador
4. Robin Simpson, Consumers International
5. Cristina Rodríguez Corzo, Colombia, Superintendencia de Industria y Comercio
6. Dora Lopez Lopez, Costa Rica
7. Mr. Albert MELIÀ, Catalunya, Agència Catalana del Consum (ACC)
8. Lidiya Osaulenko, Eurasian Economic Commission
9. Sergey Sinyakov, Eurasian Economic Commission
10. Hadil Zubian, Lebanon
11. Marise Chami, Lebanon
12. Carla Barata, Portugal, Direção Geral
13. Catarina Cunha, Portugal, Direção Geral
14. Paula Delgado, Portugal, Direção Geral
15. Oleg Prusakov, Russia, Rospotrebnadzor
16. Andrey Puchkovskiy Russia, Rospotrebnadzor
17. Anna Koroleva, Russia, Rospotrebnadzor
18. Yakup GÜZEL, Ministry of Customs and Trade - The Consumer Protection and Market Surveillance General Directory, Turkey
19. Brian M. Lingela, Zambia, Competition and Consumer Protection Commission