



***Review of the UN Guidelines  
for Consumer Protection,  
11-12 July 2013, Geneva***

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# *A Common Theme*

- We need to adapt to the many and varied needs of the Member States
- However, there is a basic agreement on what is meant by the term consumer protection and the principles that need to apply
- Consensus in this context should not be difficult to achieve

# *Consensus*

- Some view consensus as abandoning individual beliefs and ending up with something inferior, to which nobody objects
- Prefer the view that it represents uniform ideas which have a common ground of truth
- This truth is the very basis upon which the Guidelines have been constructed, and the basis upon which we all work



# *The Current Guidelines*

- The current Guidelines are good examples of consensus at work.
- At most they will need minor revision to bring into place some current emerging issues
- Issues of financial consumer protection and electronic commerce identified as key
- But there are other evolving issues



# ***New Challenges***

- Abusive advertisement
- Energy
- Cross border trade
- Data Protection

# *Abusive Advertisements*

- Principles already exist but do not address the wide range of behaviour now confronting us
- Unethical marketing tactics are evolving that may not come under the standard, or legal definition of advertising, e.g. door to door sales
- Unfair service contracts that favour the seller and deny consumers the right to rescind contracts or terms in the contracts

## *Abusive Advertisements (cont)*

- Tobacco advertising is something that could be debated further in regard to abusive advertising
- There is no longer any doubt that tobacco is a major health problem worldwide – its promotion should be stopped.
- Discussion is also appropriate on how advertising is
  - aimed at children, and other vulnerable groups; and
  - the cumulative effect of that advertising

# *Energy*

- Demand for environmental sustainability has to be balanced with making this essential service available to all
- Any suggestion that reducing the level of connectivity to energy sources will somehow assist in environmental sustainability is not only immoral, but misguided
- Health and safety risks can arise that add a cost burden to the economy

# *Cross Border Trade*

- Cross border trade arises in the Guidelines due to existing references to imported as well as domestically produced goods and services
- Apart from international standards, other issues need examining, such as
  - the need to protect consumers' cross-border transactions
  - exchange of information on national policies; and
  - the level of cooperation in the implementation of consumer protection policies

# *Data Protection*

- The marketplace achieves efficiency when both sides in a transaction have optimal information
- However, information on consumers is now a commodity
- As a basic principle, consumers should have the right to
  - access that information; and
  - correct it and block further transmission

# *Summary*

- Our work will not finish when the revision is published
- Business changes and so should we, and so should the Guidelines
- The fundamental principles of consumer protection have remained constant over time
- These should assist to guide us in our work, achieving an agreed positive outcome for consumers worldwide.



***Thank You***