





## International Cooperation Network in the field of consumer protection

22 countries from Latin America and the Iberian  
Peninsula | 4 Observers UNCTAD, FTC, CI and OAS

### Cooperation and exchange best practices to protect consumers

Cooperación e intercambio de buenas prácticas para proteger a los consumidores



Under the **Portuguese  
Presidency of FIAGC**

**Working group** to collect  
information on how  
countries address the need  
to protect vulnerable  
consumers

CONSUMIDOR VULNERABLE





## FIAGC Survey | Vulnerable Consumer | Consumidor vulnerable questionnaire with 8 questions

*1. Is there a definition of a vulnerable consumer (e.g. in essential public services or financial services)?*

*(...)*

*3. Which types of vulnerability or vulnerable groups are most affected?*

*(...)*

*5. What mechanisms exist in essential public services and financial services to protect vulnerable consumers?*



*1. ¿Existe una definición aproximada de consumidor vulnerable (por ejemplo, en servicios públicos esenciales o servicios financieros)? y si es así ¿Cuál?*

*(...)*

*3. De las reclamaciones recibidas, ¿cuáles son los tipos de vulnerabilidad o colectivos vulnerables más afectados?*

*(...)*

*5. ¿Qué mecanismos existen en los servicios públicos esenciales y en los servicios financieros para proteger a los consumidores más vulnerables?*



## FIAGC Survey | Vulnerable Consumer | Consumidor vulnerable

### Some conclusions

- **Definition of “vulnerable consumer in the Legal Systems? –**  
*“hypervulnerable consumers” | vulnerable consumer*  
*“Consumidor hipervulnerable” | “persona consumidor vulnerable”*



- **Definitions that lead to the notion of "vulnerable consumer"**  
*“economically vulnerable final customer” | “vulnerable citizens”*  
*cliente final economicamente vulnerable*



- **“Consumer” definition - Vulnerability is an intrinsic element of the consumer definition”** | Principio de *“reconocimiento de la vulnerabilidad del consumidor en el mercado de consumo”*





# FIAGC Survey | Vulnerable Consumer | Consumidor vulnerable

## Some conclusions

- **Types of vulnerability or facts that can lead to situations of vulnerability**

Socio-economic vulnerability; age-related vulnerability and gender-related vulnerability, with a higher incidence among the female population; effects of COVID 19 pandemic as a fact that led to many vulnerability situations.

- **Essential public services | measures to protect vulnerable and disadvantaged consumers (social tariff ; fractioned payments ; prohibition of supply interruptions etc.)**

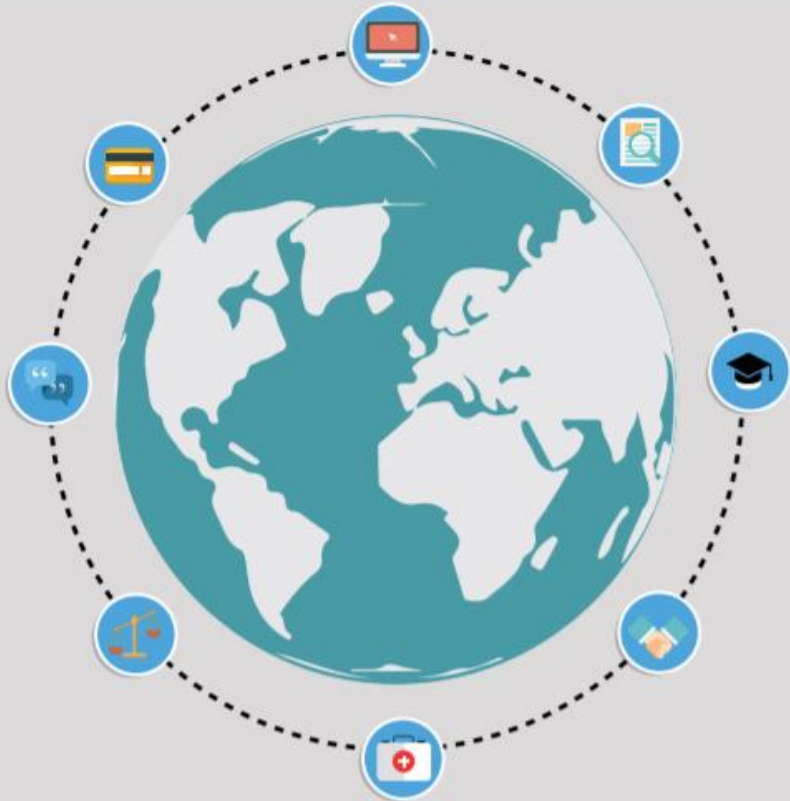
Before COVID 19



During COVID 19



# United Nations Guidelines for Consumer Protection



**Most pressing  
consumer protection  
needs of vulnerable  
and disadvantaged  
consumers in  
connection with public  
utilities?**



## Most pressing consumer protection needs of vulnerable and disadvantaged consumers in connection with public utilities?



**Replicate good practices and rules that already exist in some countries:**

- **Social tariff for public services** | tarifa social
- **Facilitation of fractioned payments** | posibilidad de pago fraccionado de los consumos
- **ADR /Mandatory Arbitration for essential public services** | RAL /Arbitraje obligatorio
- **Consumer Education initiatives** | formación para los consumidores
- **Awareness Campaign targeted at business/ training** | campaña de sensibilización

### examples

- Be attentive i.e., understand and respect the special needs of the vulnerable consumers;
- Opt for clear, precise, but simple messages, by making all clarifications requested by the vulnerable consumers;
- Use clear and simple language and clearly visible writing in all the documents/contracts presented;

*Thank you!*  
*Gracias*  
*Obrigada*



Ana Catarina Fonseca – PORTUGAL, FIAGC Presidency  
[ana.catarina@dg.consumidor.pt](mailto:ana.catarina@dg.consumidor.pt)