7. Consumer protection needs of vulnerable and disadvantaged consumers in connection with public utilities
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
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?
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.)
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

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