



INTERGOVERNMENTAL GROUP OF EXPERTS ON  
**CONSUMER PROTECTION  
LAW AND POLICY** 3-4 July 2023, Geneva



UNITED NATIONS  
UNCTAD



INTERGOVERNMENTAL GROUP OF EXPERTS ON  
**Consumer protection law and policy**

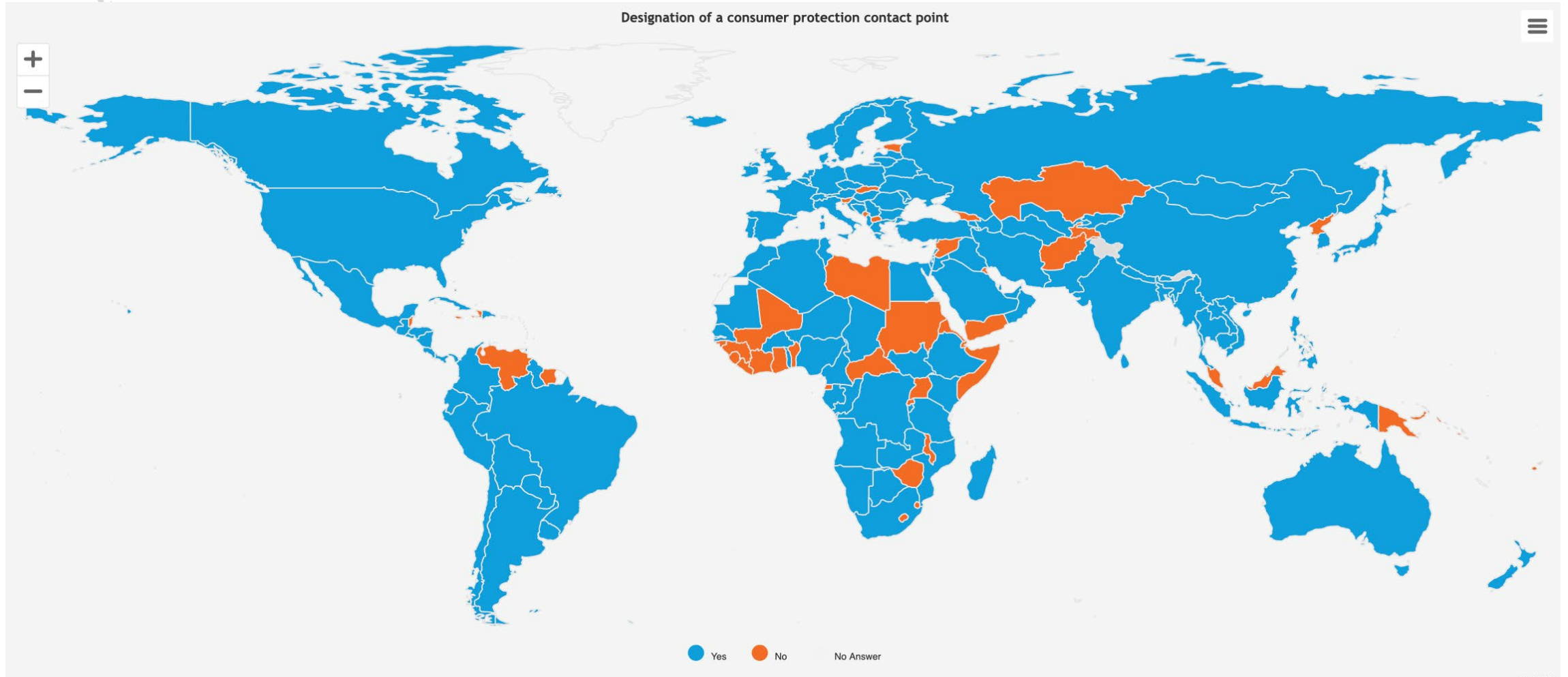
# Latest developments in legal and institutional frameworks: UNCTAD world consumer protection map

Monday, 3 July 2023  
11:20 – 11:30, Room XIX





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**108 Countries**



# New section: Highlighted topics

- Consumer law and policy is a vast and multidisciplinary field that encompasses a wide range of subjects.
- The new website section presents a focus on consumer product safety, promotion of sustainable consumption, electronic commerce, financial services and dispute resolution.



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### E-commerce

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64

countries with  
consumer  
protection law

64

countries with policy  
making powers

68

countries with  
enforcement powers

34

countries with  
cooperation  
agreements

66

countries with  
education initiatives

Consumer protection in e-commerce is critical to ensuring a fair and secure online marketplace for consumers. The United Nations Guidelines for Consumer Protection serve as a valuable framework for establishing and maintaining robust consumer safeguards in the digital realm. The Guidelines emphasize the importance of transparency, information disclosure, and fair business practices in e-commerce transactions. They advocate for clear and easily accessible terms and conditions, reliable product information, secure payment methods, and accessible customer support channels.

For more information on this topic please see: [UNCTAD Working Group on consumer protection in e-commerce](#).



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## Consumer Financial Services



The United Nations Guidelines for consumer protection (UNGCP) provide concrete recommendations to protect consumers of financial services, recognizing that oversight and enforcement institutions are needed to ensure that healthy financial markets work for the benefit of consumers.

Consumer financial services encompass a wide range of products and services designed to assist individuals in managing their finances effectively. These services include banking, loans, credit cards, insurance, and investment options. The primary goal of consumer financial services is to provide individuals with the tools and resources needed to make informed financial decisions, achieve financial stability, and fulfil their short-term and long-term goals. These services often involve financial institutions such as banks, credit unions, and investment firms, which offer various products tailored to meet the diverse needs of consumers. Consumer financial services also involve educating individuals about financial literacy, helping them understand concepts such as budgeting, saving, and investing. By availing themselves of these services, consumers can enhance their economic well-being and work towards a secure and prosperous future.



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# Thank you

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