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**Integrating perspectives:  
Competition and consumer protection for  
inclusive markets**

***Presentation by:***

***Mr. Daniel Mańkowski  
Vice-President of the Polish Office of  
Competition and Consumer Protection***

***Poland***

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Office of Competition  
and Consumer Protection



**Daniel Mańkowski**

*Vice-President of the Polish Office of  
Competition and Consumer Protection*

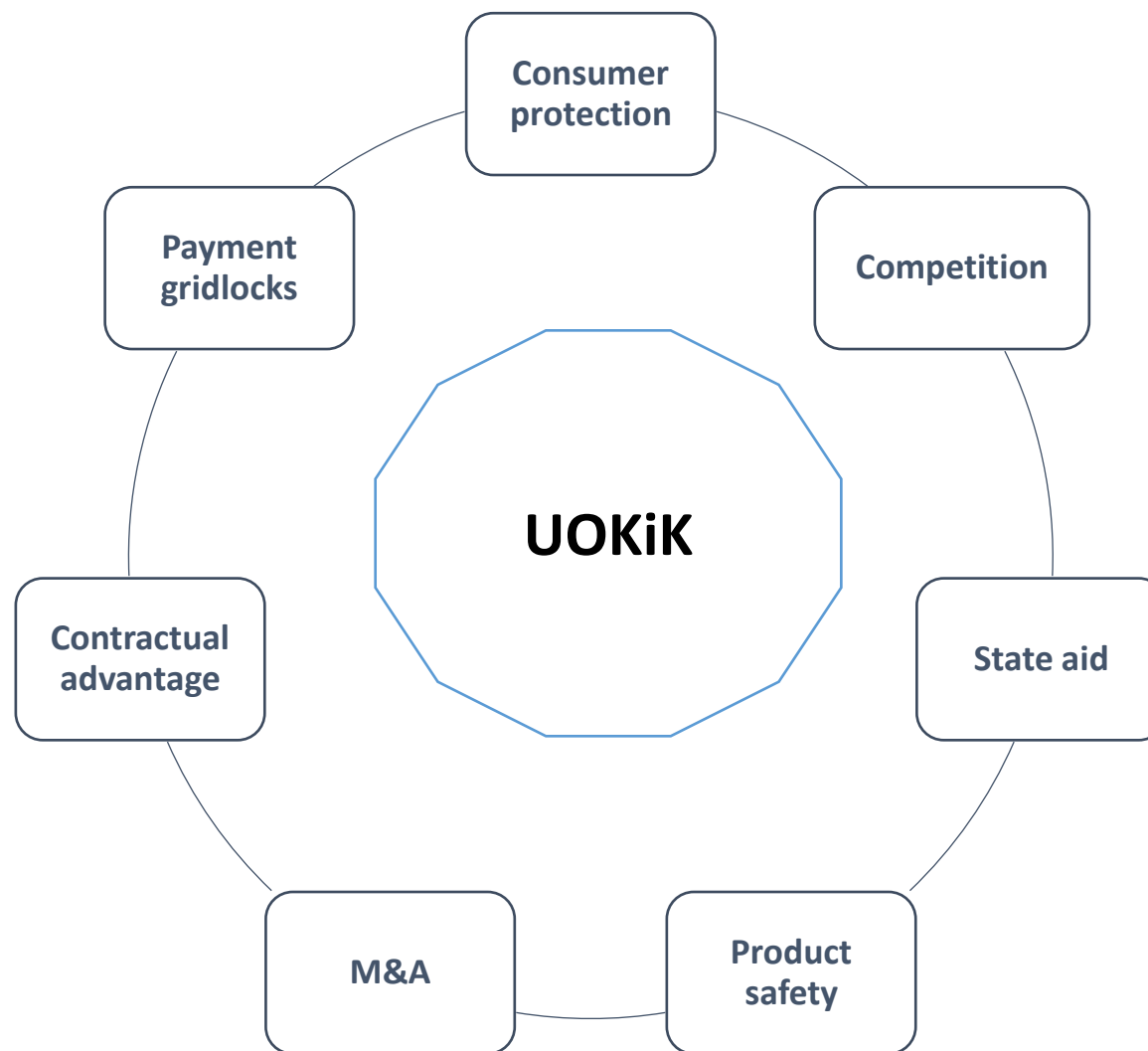
**Integrating perspectives:**

competition and consumer protection for  
inclusive markets





## Areas of UOKiK's activity



## > Joint enforcement

- Any action taken can take **both perspectives** into account;
- The opportunity to look at the **B2C relations** from a broader perspective;
- A better understanding of the impact of **antitrust decisions**;
- Benefits, particularly when dealing with **complex or ambiguous cases**.





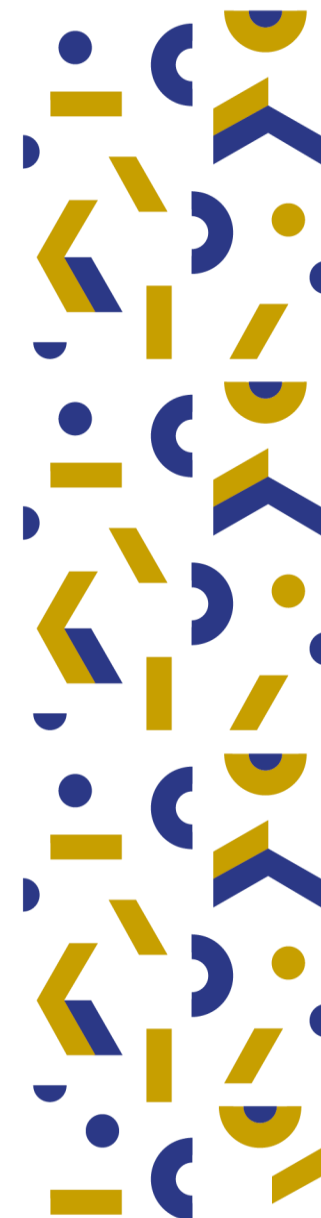
## Organisational/institutional benefits

- Possibility of using **expert knowledge** gathered in the course of the proceedings conducted;
- The possibility of a more flexible **allocation of resources**;
- Better **coordination**, **division** of tasks, mutual **consultation** and complementarity of efforts;
- Synergy in **the analysis of signals** coming from the consumers;
- Joint supervision over **policies**.





## Organisational/institutional benefits



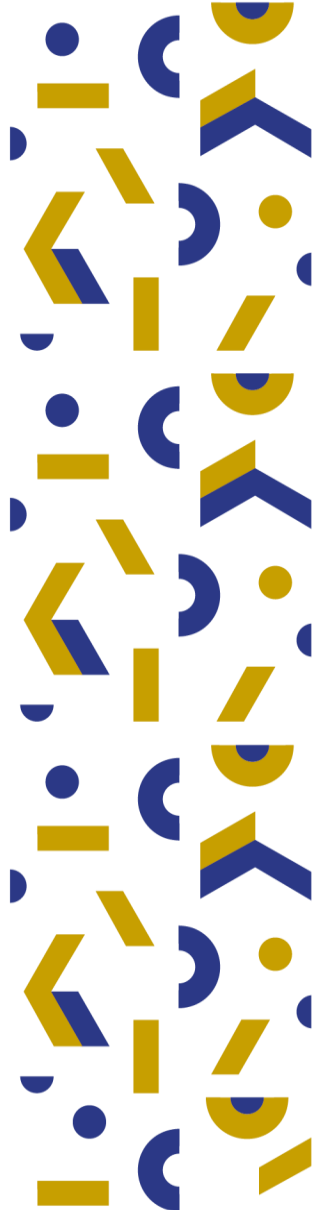
## > Cases – financial markets

- **Loans scorings** determined by a private entity;
- **Additional services** sold with consumer credit agreements (**so-called VAS**);
- **ATM fees**;
- **Partner networks** of car repair shops.



## Challenges

- Creating an ongoing internal **forum for discussion**;
- **Coordinating** resources;
- **Maintaining a balance** between policies;
- **Raising public awareness** of the impact of competition on consumers.







*Thank you!*

