

**Intergovernmental Group of Experts on Consumer Protection
Law and Policy, First Session**

Geneva, 17-18 October 2016

**Contribution
by
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Intergovernmental group of experts on consumer
protection law and policy

Geneva, 17 October 2016

*Roundtable on challenges and
perspectives for the
collaborative economy*

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The collaborative economy

Context

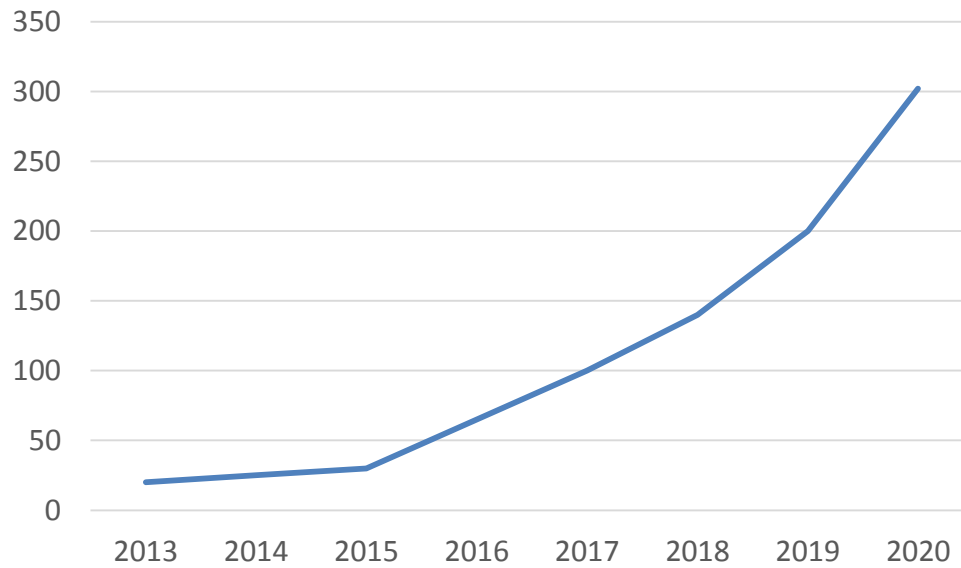
- Great Recession & Financial crisis 2008
- Loss of purchasing power
- Development of New ICTs (smartphones & apps, social media)
- Growing concern over sustainability of consumption habits

Complexity

- Non-monetary exchanges between peers
- Monetary transactions (through platforms)
- Consumer empowerment

Figures

The collaborative economy in € billions



Biggest market share in 2016



Where do we stand?

High impact
on:

- labour law
- tax law
- competition law
- **consumer protection law**

DGCCRF
findings:

- Blurred notions of consumer/business
- Multiple modes of remuneration
- Based on **confidence & security**

Consumer protection law should always
apply to the collaborative economy!

Areas of improvement

Transparency

- Who does the consumer engage with?

Responsibility / Liability

- What is the platform responsible/liable for?
- What would ensure a level of protection 'that is no less' than traditional commerce?

Thank you for your attention