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**Maximising the Synergies Between
Competition and Consumer Protection Policies**

Presentation

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Session: Maximizing synergies between Competition and Consumer Protection Policies (5-6 mins)

UK CMA – Eleni Gouliou (Director of International)

23 Word Summary

In a world of interconnected markets, we recognise the importance of working collaboratively with international partners on both competition and consumer protection issues

Question: What role can international cooperation play in harmonizing the enforcement of competition and consumer protection laws, especially in cross-border digital markets? How can countries design policies that anticipate convergence rather than react to conflict?

Speaking notes:

Thank you to UNCTAD for the invitation to speak during this session.

The CMA is responsible for promoting competition, within and outside the UK, for the benefit of consumers. Theory and experience strongly suggest that competition and consumer issues are closely interlinked. Good consumer outcomes rely on competitive markets to provide choice and value, while vibrant competition relies on consumers confidently shopping around.

Competition law makes sure businesses are competing with one another and are protected from others acting unfairly. Effective compliance and enforcement of consumer law ensures that consumers are treated fairly and are able to drive effective competition through the exercise of informed choices.

We also know that effective consumer protection gives people the trust and confidence to be active participants in markets, driving spending across the economy. At the same time, businesses can feel confident that their competitors are playing by the same rules and cannot gain an advantage by breaking the law.

And in a world of interconnected, increasingly borderless markets and uncertainty we recognise the importance of working collaboratively with international partners on both competition and consumer protection issues.

The role of international cooperation

Whilst each authority naturally focuses on what is right for businesses and consumers in its own jurisdiction, none of us wants divergence for its own sake, and it is in all our interests to maximise synergies where we can. It is in the interests of the firms to avoid unnecessary divergence, in the interests of new entrants and investors who want more global certainty and pace, and ultimately in the interests of consumers.

But there are challenges for us all across our enforcement functions in aligning timelines, understanding differences in our respective regimes or policies, and the outcomes of cases.

As such, we are engaging with other regulators at international events, through multilateral networks, and bilaterally to continue to share learning, technical understanding and engage in vibrant debate and discussion. We will continue to do this throughout our ongoing programme of work.

Synergies between competition and consumer

Thinking about the synergies between competition and consumer at an international level, we welcome the increasing focus on the synergies between competition policy and consumer policy at multilateral fora such as here at UNCTAD and the OECD.

We also welcome ongoing discussions about different multilateral networks working together including on competition and consumer matters where expertise, priorities and best practice can be shared and overlaps and opportunities identified. We should remain flexible in planning these discussions, so we are able to ensure we focus on topics that emerge and are in the forefront of agencies' concerns.

Sometimes, we can see similar, or often the same, challenges or issues for both competition and consumer protection including things like pricing practices and collusion, and issues relating to ecosystems or platforms. It may make sense to think about these together where possible.

But it is important to note that each agency will face its own challenges depending on the powers it has. Some jurisdictions have different agencies for competition protection and consumer enforcement which could make it more difficult to take a holistic view on matters at a domestic level, let alone internationally.

This is why fora such as this where agencies can come together to discuss the synergies between competition and consumer are important.

CMA Powers

In recent years, the CMA has been reforming its enforcement toolkit to better align them with the challenges posed by digital markets. Many other international agencies have been thinking about this too.

The Digital Markets Competition and Consumers Act gives us new powers for both competition and for consumer protection.

This includes a new fast, evidence-based, targeted, proportionate and participative competition tool designed to apply to a digital activity of the largest tech firms following a detailed assessment.

Once any designations – referred to as Strategic Market Status or ‘SMS’- are made, the CMA has the option of using conduct requirements that set out clearly how an SMS firm is expected to behave in relation to the digital activity in respect of which it is designated as having Strategic Market Status. Or pro-competition interventions, which can be used where we identify that there are factors relating to the digital activity which lead to an adverse effect on competition.

As of 6th April 2025, CMA can make decisions and impose fines for breaches of (some pieces of) consumer protection legislation. This aligns our consumer and competition powers in terms of both decisions and fines.

In addition to strengthening the CMA’s powers, the DMCC Act also makes changes to existing consumer rights. These include:

updating the law on prohibited unfair commercial practices, including a new banned practice relating to fake consumer reviews and a prohibition of the ‘drip pricing’ of unavoidable fees.

new protections for consumers in relation to subscription and saving scheme contracts. unless expressly exempted, providers of alternative dispute resolution (ADR) services will need to be accredited and approved before they are able to provide ADR services and will face restrictions on the fees they may charge consumers.

The CMA has long held markets powers which allow it to undertake market studies or more detailed market investigation powers. This enables us to consider both competition and consumer issues in a single project.

The CMA uses its market tools flexibly such as to respond to specific issues as we have done in our work on road fuels following a UK Government request for review and groceries in the “cost of living crisis”, to address concerns in markets of general importance such as our digital cases, or in our vets and infant formula cases in markets that a right at the heart of consumers’ spending

Across our powers, our focus is on pace, predictability, proportionality and process (4Ps). We will apply the 4Ps framework across all areas of the CMA’s work to deliver robust, independent competition and consumer protection regimes.

The CMA has a helpful frame from the UK Government called a ‘strategic steer’ which guides our prioritisation as well as how we work.

This steer highlights the importance of the CMA independently enforcing strong competition and consumer protection while recognising that the CMA should continue to play an active role in international fora to support issues of shared interest.

We look forward to doing this with our international counterparts in the coming months.