



**Intergovernmental Group of Experts on Consumer Protection Law and Policy**  
2<sup>nd</sup> Session, 3 and 4 July 2017, Geneva, Switzerland

**Round Table on:**  
**The protection of vulnerable and disadvantaged consumers**

**Monday 3 July 2017 (15:00 – 16:30)**  
**Palais des Nations, Room XVII (First Floor)**

In 2015, the revised United Nations Guidelines for Consumer Protection of 2015<sup>1</sup> recognized for the first time the protection of vulnerable and disadvantaged consumers as one of the legitimate needs which the guidelines are intended to meet.

According to recent research,<sup>2</sup> consumer vulnerability should be considered in light of various dimensions, such as socio-demographic, behavioural, personal (situation) and market environment.<sup>3</sup>

To facilitate this interactive discussion, the UNCTAD secretariat raises the following issues:

- (a) What initiatives do member States develop to address the needs of vulnerable and disadvantaged consumers?
- (b) What strategies can member States develop in the field of financial services for vulnerable and disadvantaged consumers, involving businesses and civil society?
- (c) Considering consumer vulnerabilities in a changing world, how can international cooperation contribute to a more inclusive and sustainable environment for vulnerable and disadvantaged consumers?

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<sup>1</sup> [A/RES/70/186](#)

<sup>2</sup> [Understanding consumer vulnerability, European Commission for Justice, Consumers and Gender Equality, 2016](#)

<sup>3</sup> [Consumer vulnerability across key markets in the European Union, 2016, OECD Recommendation on Consumer Policy Decision Making, 2014](#) and [G20 High-level Principles on Financial Consumer Protection, 2011](#).

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**WORK PROGRAMME**

**15:00 to 15:15**      **Presentation by UNCTAD secretariat on The protection of vulnerable and disadvantaged consumers**

**15:15 to 16:00**      **Panel discussion**

**Panellists**

- H.E. Mr. Paulo Ferreira, Deputy Minister for Economy and Secretary for Trade, Ministry of Economy, Portugal
- Mr. Atef Yacoub, Chairman, Consumer Protection Agency, Egypt
- Mr. Brian Lingela, Director for Consumer Protection, Competition and Consumer Protection Commission, Zambia
- Mr. Pradeep Mehta, Secretary General, CUTS International

**16:00 to 16:30**      **Interactive debate**

Delegates wishing to speak during the session are invited to inform the UNCTAD secretariat accordingly by contacting Ms. Ana Cândida Muniz Cipriano ([ana.cipriano@unctad.org](mailto:ana.cipriano@unctad.org)).