

Policy review

Angola

Voluntary Peer Review of Consumer
Protection Law and Policy



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Note

The United Nations Conference on Trade and Development (UNCTAD) serves as the focal point within the United Nations Secretariat for all matters related to consumer protection policy. UNCTAD promotes the United Nations guidelines for consumer protection and encourages interested Member States to create awareness of how Member States, businesses and civil society can promote consumer protection in the provision of public and private goods and services. UNCTAD seeks to further the understanding of the contribution of consumer protection law and policy to development and to create an enabling environment for the efficient functioning of markets. The work of UNCTAD is carried out through intergovernmental deliberations, capacity-building activities, policy advice and research and analysis on the interface between consumer protection, competition and development. Voluntary peer reviews of consumer protection law and policy conducted by UNCTAD are mandated by the General Assembly in resolution 70/186 of 22 December 2015, in which the United Nations guidelines for consumer protection were adopted. The guidelines seek, among other things, to assist countries in achieving or maintaining adequate protection for their population as consumers.

UNCTAD conducts voluntary peer reviews of consumer protection law and policy at meetings of the Intergovernmental Group of Experts on Consumer Protection Law and Policy and of the United Nations Conference to Review All Aspects of the Set of Multilaterally Agreed Equitable Principles and Rules for the Control of Restrictive Business Practices.



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Introduction

In the resolution of 22 December 2015, the United Nations General Assembly reaffirmed the United Nations Guidelines for Consumer Protection as a foundational set of principles to guide Governments in formulating and implementing effective consumer protection policies. These guidelines support the development of appropriate national legislation and institutions, and promote national, subregional, and international cooperation; encouraging the exchange of best practices and experiences. To operationalize these guidelines, the General Assembly established the Intergovernmental Group of Experts on Consumer Protection Law and Policy within the United Nations Conference on Trade and Development (UNCTAD). This body conducts voluntary peer reviews of national consumer protection frameworks, offering an independent assessment of their effectiveness. These reviews aim to identify legal and institutional gaps, assess stakeholder awareness and engagement, and recommend context-specific measures to strengthen consumer protection regimes. UNCTAD also supports countries in implementing these recommendations through tailored capacity-building initiatives.

UNCTAD voluntary peer reviews of consumer protection law and policy provide an external and independent assessment of the effectiveness of the consumer protection system in a given country. They analyze the legislative, institutional, and public policy frameworks and the enforcement of relevant legislation to identify

key features and areas for improvement in these frameworks and law enforcement; relevant stakeholders' contributions in this area; and they recommend appropriate measures to be considered by the countries' authorities. UNCTAD assists countries in the implementation of recommendations through tailored capacity-building projects.¹ Angola is the seventh member State of UNCTAD and the first Portuguese-speaking to volunteer for the peer review of consumer protection law and policy, after Morocco, Indonesia, Peru, Chile, Thailand, and Gabon.² Angola's participation builds on its active involvement in UNCTAD's technical assistance and capacity-building programs, particularly the project for Portuguese-speaking African countries and Timor-Leste³. The peer review process in Angola began with an in-depth analysis of national legislation and relevant regulations, which were evaluated against the United Nations guidelines. Through this initiative, Angola seeks to enhance its consumer protection framework, with the support of its National Institute for Consumer Protection (INADEC), advancing consumer education and aligning the national regime with international best practices particularly those of approve by the United Nations (United Nations Guidelines for Consumer Protection). This report presents the findings of Angola's voluntary peer review exercise, sharing a comprehensive analysis that will inform discussions at the 9th United Nations Conference on Competition and Consumer protection, organized under the auspices of UNCTAD between 7 and 11 July 2025 in Geneva, Switzerland.

¹ UNCTAD, "Framework for voluntary peer reviews of consumer protection law and policy", Note by the UNCTAD secretariat (TD/B/C.I/CPLP/6), 2017.

² TD/B/C.I/CPLP/6. To date, Chile, Gabon, Indonesia, Morocco, Peru and Thailand have been subjected to peer review.

³ See <https://unctad.org/project/technical-assistance-and-capacity-building-competition-and-consumer-protection-african>.





Political, Economic and Social Context

Angola, the sixth largest African country with a population of 36 million, is rich in mineral resources and home to a diverse linguistic landscape. In 2024, its economy rebounded with 4.1% GDP growth, fuelled by rising oil production and a strengthening service sector. While agriculture holds strong potential for economic diversification, the country faces climate challenges such as droughts and increasing temperatures.

Angola, officially the Republic of Angola, is the sixth largest African country, with an area of 1,246,700 km², a coastline of 1,650 km and land borders of 4,837 km. Its main territory is bordered to the north by the Congo and the Democratic Republic of the Congo, to the east by the Democratic Republic of the Congo and Zambia, to the south by Namibia and to the west by the Atlantic Ocean. Angola's territory also includes the enclave of Cabinda, through which it borders the Congo to the north.

With a population of over 36 million,⁴ the country is divided into 21 provinces,⁵ and Luanda, the capital⁶ The provinces are divided into municipalities (a total of 326), which in turn are subdivided into communes, neighbourhoods and/or towns.⁷

The official language is Portuguese, in addition to several national languages (dialects), the most spoken being: Kikongo,

Kimbundo, Tchokwe, Umbundo, Mbunda, Kwanyama, Nhaneca, Fiote, Nganguela, etc. The currency is Kwanza (KZ).

Angola is a country rich in mineral resources. With 52.5 per cent of its land area covered by forests, the country's subsoil is estimated to contain 35 of the 45 most important minerals in world trade, including oil, natural gas, diamonds, phosphates, bituminous substances, iron, copper, magnesium, gold and ornamental rocks.⁸

According to the World Bank, after modest growth of 1 per cent in 2023, due to lower oil production and exchange rate pressures, Angola's real GDP grew 4.1 per cent in the first quarter of 2024, the highest increase in nine years.⁹ The recovery was driven by rising oil production and a strengthening service sector, especially trade and transport. Rising oil prices and production have widened the current account surplus.

Angola's GDP grew 4.1% in Q1 2024, its highest in nine years, per World Bank

⁴ See <https://unctadstat.unctad.org/CountryProfile/GeneralProfile/en-GB/024/index.html>

⁵ See Law no. 14/24 - Political-Administrative Division. Available at: <https://angolex.com/paginas/leis/lei-da-divisao-politico-administrativa-14a-24a.html>.

⁶ See <https://data.un.org/en/iso/ao.htm>

⁷ See INE-Instituto Nacional De Estatísticas and Unsdg | UN in Action - Angola.

⁸ See [mtti.gov.ao/ao/angola/o-perfil-de-angola/Angola Overview: Notícias de desenvolvimento, pesquisa, dados](https://mtti.gov.ao/ao/angola/o-perfil-de-angola/Angola%20Overview:Noticias%20de%20desenvolvimento,pesquisa,dados) | Banco Mundial and Angola | Dados

⁹ <https://mep.gov.ao/noticia/467/sector-petrolifero-e-medidas-de-estimulo-a-economia-real-elevam-o-pib-para-46-no-io-trimestre-2024-trata-se-do-maior-crescimento-desde-2015>.



Over the past five years, reforms have strengthened macroeconomic management, public governance and stability, with more flexible exchange rates, central bank autonomy and tight fiscal policy.

With abundant agricultural and arable land and favourable climate conditions, agriculture has a high potential to drive economic diversification. However, Angola will need to build climate resilience, as its exposure to extreme weather events is expected to exacerbate water shortages, increase temperatures and extend dry seasons, hampering agricultural productivity.¹⁰

In Angola, 76 per cent of the population aged 15 and over is economically active, and 69 per cent live in urban areas. The adult literacy rate is 72 per cent, while 48 per cent of the population has access to electricity and 39 per cent to the internet. Among 100 consumers, 67 have a mobile subscription for voice communication, but only 0.37 per cent have fixed high-speed internet access. In addition, 50 per cent use clean fuels and technologies for cooking, and the same proportion have access to at least basic water services.¹¹



¹⁰ See <https://www.worldbank.org/en/news/press-release/2022/12/07/angola-s-economic-diversification-and-development-potential-are-inextricably-linked-to-climate-resilience> and <https://africarenewal.un.org/en/magazine/shifting-development-paradigm-angola>

¹¹ See Angola Overview: Notícias de desenvolvimento, pesquisa, dados | Banco Mundial





Fundamentals and History of Consumer Protection law and policy

The institutionalization of consumer rights in Angola began in 1997 with the creation of the National Institute for Consumer Protection (INADEC), followed by the rise of several consumer associations. The landmark Consumer Protection Law of 2003 established fundamental consumer rights, later strengthened by the 2010 Constitution and additional legislation on complaints, mediation, advertising, and competition.

The recognition and institutionalization of consumer rights emerged at the end of the 1990s when the Government of Angola decided, in 1997, to create the National Institute for Consumer Protection (INADEC) through Decree No. 5/97 of 25 July.¹²

Although without a legal framework at the time, the consumer movement flourished, and several consumer associations began

their activity, with emphasis on the Angolan Federation of Consumer Associations, created in 1997 and gathering today several associations (Consumer Protection Association of Angola, Consumer and Environmental Protection Association, Consumer Protection Organization, Ecological and Consumer Protection Movement, Association of Consumers

¹² See Official Gazette of Angola <https://www.imprensanacional.gov.ao>.



and Professionals in Network Marketing and Consumer Union for Healthy Diet)¹³, as well as ADECOR – Consumer Defense Association, which is associated with Consumers International.¹⁴ The creation of INADEC to pursue consumer protection policy, combined with the affirmation of consumer associations in this context favoured the preparation of fundamental legislation on consumer rights.

Thus, in 2003, Law No. 15/2003 of 22 July, the Consumer Protection Law, was published, establishing for the first time the country's general principles of consumer protection policy. This cross-cutting Law defines rights, establishes obligations for suppliers of goods and services providers (traders), and confers consumer rights promotion and protection to INADEC, consumer associations, the Public Prosecutor's Office and the National Consumer Council. In addition, consumers' rights and interests were protected by specific legislation, namely through Law No. 4/2003 of 18 February, applicable to general contractual clauses, and Law No. 1/2007 of 14 May, regulating commercial activities, also including consumer protection rules, specifically on guarantees for goods and after-sales services.

In 2010, a key step was taken in the affirmation of consumer protection policy in Angola as the new Constitution of the Republic recognized, the consumers' rights to the quality of goods and services, to information and clarification, to the guarantee of their products and to protection in the consumer relationship in its article 78.¹⁵

In 2016, another important consumer protection piece of legislation was published: Presidential Decree No. 234/2016 of 9 December, establishing the obligation of a Complaints Book in every commercial establishment, and Law No. 12/2016 of 22 August, applicable to the mediation and conciliation of consumer conflicts.¹⁶

In 2017, the General Advertising Law was revised - Law no. 9/2017, of March 13 - and in 2018, the Competition Law was published - Law no. 5/18 of May 10 and respective regulation (October 2018) - which is also a relevant legal instrument for general consumer welfare.

In 2020, INADEC's statutes were revoked by Presidential Decree No. 267/2020, of 16 October,¹⁷ which created the National Authority for Economic Inspection and Food Safety (ANIESA), responsible for enforcing the rules governing economic activities, and inspecting products offered for sale on the market. The revocation of INADEC's statutes, carried out within the scope of the State's administrative reform, was aimed only at realigning it with the responsibilities of ANIESA.

With 28 years of existence, INADEC is at the heart of Angolan consumer policy and pursues its mission as set out in article 35 of the Consumer Protection Law, cooperating with various public bodies and regulatory entities to protect and empower Angolan consumers.

The mandate of INADEC and other regulatory entities has been reinforced by Law No. 27/2021, of 25 October,¹⁸ the framework Law applicable to Independent Administrative Entities with economic and social regulatory functions.

¹³ See Consumare * Associações de Consumidores de Língua Portuguesa: <https://consumare.org/membros/angola/>.

¹⁴ See <https://www.consumersinternational.org/members/members/adecor-consumer-protection-association>
¹⁵ <https://angolex.com/paginas/leis/constituicao-da-republica-de-angola.html#Artigo78>.

¹⁶ The complaints book is a mandatory tool available in all establishments that supply goods or services under the auspices of the Consumer Protection Act. It is a practical mechanism for consumers to lodge complaints at the place where a dispute occurs, promoting access to justice, transparency and the enforcement of consumer rights. The complaints book strengthens legal oversight by standardizing the complaints process and supports the State's duty to protect consumers, as provided in the Consumer Protection Act.

¹⁷ See <https://lex.ao/docs/presidente-da-republica/2020/decreto-presidencial-n-o-267-20-de-16-de-outubro/>

¹⁸ See <https://lex.ao/docs/assembleia-nacional/2021/lei-n-o-27-21-de-25-de-outubro/>



Among the fundamental principles applicable to these entities is the principle of “Consumer Protection”, which imposes on them the responsibility for promoting the defence of services of general interest and protecting the rights and interests of consumers in the areas of activity in which they operate. Under this Law, the statutes of these entities must provide for the representation of consumer associations in consultative processes,

expressly establishing certain powers in the context of consumer protection, namely, the promotion, collaboration and/or creation of alternative (out-of-court) mechanisms for conflict resolution, the provision of information, guidance and support to consumers and cooperation with consumer associations and the handling of consumer complaints (article 15).



Consumer protection regulator's mandate was reinforced by Law 27/2021, governing independent economic and social functions





IV.

Legislative Framework

Angola's legislative framework for consumer protection is grounded in its 2010 Constitution and detailed in the 2003 Consumer Protection Law, covering rights to quality goods, safety, information, and fair treatment. The law establishes supplier responsibilities, warranties, and consumer rights to compensation, while also addressing advertising, credit, and unfair contract terms. Although broadly aligned with UN Guidelines for Consumer Protection, gaps remain in protecting vulnerable consumers and regulating e-commerce.

In Angola, consumer rights have been enshrined in the Constitution of the Republic of Angola since 2010 (5 February 2010), and are therefore considered constitutional rights, as mentioned above. Its article 78 ("Consumer Rights") identifies the right to quality goods and services, the right to information and clarification, the right to a guarantee for their products and the right to protection in consumer relations, also enshrining protection against the supply of products or services that are harmful to the health of consumers and prohibiting all forms of hidden, indirect or misleading advertising.¹⁹

Among the fundamental principles that inform the organization and regulation of economic activities in Angola, some are especially relevant for consumer policy, such as the *"role of the State as regulator of the economy and coordinator of harmonious national economic development"*, *"Free economic and business initiative, (...) in*

accordance with the law", the *"Market economy, based on the principles and values of healthy competition, morality and ethics, provided for and ensured by law"* and *"Consumer and environmental protection"*.

The general principles of consumer protection policy are reflected in Law No. 15/2003 of 22 July (hereinafter the Consumer Law), which also lists consumer rights and establishes the applicable rules, namely on the liability for defects in goods and services, unfair terms, commercial practices and advertising, consumers' access to justice and the State's role in protecting these rights.

Consumer Protection Law

In article 2, the Consumer Law establishes that the State is responsible for protecting consumers, supporting the establishment and functioning of consumer associations, and enforcing the law, which includes

¹⁹ Article 78 (Consumer rights) 1. The consumer has the right to quality goods and services, to information and clarification, to the guarantee of their products and to the protection of the consumer relationship. 2. The consumer has the right to be protected in the manufacture and supply of goods and services that are harmful to health and life and must be compensated for any damage caused. 3. Advertising of consumer goods and services is regulated by law, and all forms of hidden, indirect or misleading advertising are prohibited. 4. The law protects the consumer and guarantees the defence of their interests. Available at: 20230801_134612_Constituição da República de Angola 2010 (República).pdf

legislative and regulatory interventions in the different areas and dimensions of consumer contractual relations.

As for consumer rights, the Law is very comprehensive, namely providing for the following rights: to the quality of goods and services; to the protection of life, health and physical safety against risks caused by practices in the supply of goods and services considered dangerous or harmful; to information and dissemination on the appropriate consumption of goods and services, ensuring freedom of choice and equity in contracts; to the protection of economic interests and against misleading and abusive advertising; to the effective prevention and compensation of individual, homogeneous, collective and diffuse damages; to legal, administrative and technical protection and to facilitate their access to justice.

These rights are set out in greater detail in articles 5 et seq. and are generally aligned with the revised United Nations Guidelines on Consumer Protection (UNGCP) ^{20 21} on this subject.

Starting by addressing the right to quality of goods and services in article 5, a guarantee is provided for, determining that goods and services intended for consumption must be suitable to fulfil the purposes for which they are intended and produce the effects attributed to them, in accordance with the standards established by law or, in the absence thereof, in a manner appropriate to the legitimate expectations of the consumer. Accordingly, the supplier of non-consumable movable goods is obliged to guarantee their good condition and proper functioning for no less than one year, this period (of the guarantee) being suspended during the time in which the consumer is deprived of the use of the goods due to repair operations resulting from original defects.

In this context, the Commercial Activities Act also determines that traders are responsible for the quality of the items sold, establishing a one-year warranty period for durable goods. According to article 24, the producer or importer must guarantee buyers adequate technical, information and repair service for the durable goods that he/she manufactures or imports, as well as the supply of spare parts for a minimum period of five years from the date on which the product model ceases to be manufactured or imported.²²

The Consumer Protection Law (article 6) grants consumers the right to protection of life, health and physical safety against risks caused by dangerous or harmful practices in the supply of goods and services considered meaning that suppliers must not place goods and services placed on the market if they pose risks to the health or safety of consumers. The exceptions are risks considered normal and foreseeable due to their nature and enjoyment, and suppliers are obliged, in any case, to provide the necessary and appropriate information about them. Also, the supply of products or services is prohibited if, under normal or foreseeable conditions of use, including duration, they involve risks incompatible with their use and unacceptable in terms of protecting consumers' health and physical safety.

Under the Angolan law, to prevent the circulation of prohibited products or services, public administration services that are aware of the existence of such products on the market must report this fact to the responsible market surveillance authorities, entrusted to order the seizure, withdrawal from the market or prohibition of products and services that pose a risk to public health or that do not comply with legally required technical requirements. This law also requires suppliers of goods

²⁰ A/RES/70/186, UNGCP Part I. "Objectives" refers to the main objectives of the Guideline, taking into account the interests and needs of the consumer. Available at: https://unctad.org/system/files/official-document/ares70d186_en.pdf.

²¹ See <https://unctad.org/topic/competition-and-consumer-protection/un-guidelines-for-consumer-protection>

²² This legal framework is in line with UNGCP Guideline 25: "Member States should, where appropriate, ensure that manufacturers and/or retailers ensure adequate availability of reliable after-sales services and spare parts"; and Guideline 33: "Standards for the safety and quality of consumer goods and services".



to adopt voluntary measures/actions, including warnings to consumers, when they become aware of dangerous products that they have placed on the market.

The Consumer Protection Law and the National Economic Inspection and Food Safety Authority regimes²³ are broadly aligned with the UNGCP: indeed, its Section B, on Physical Security, recommends that States adopt measures to ensure product safety, including regulations, standards and safety records (Guideline 16)²⁴.

Also enshrined in the Angolan Constitution and in the Consumer Protection Law is the right to training and education, which translates into the State's obligation to promote an educational policy for consumers by including consumption-related issues and consumer rights in school programmes and activities. Consumer education includes consumer information and education actions, support of initiatives promoted by consumer associations and the development of a national policy for training trainers and technicians specialized in the areas of consumption.

On this point, Angolan Law is generally aligned with United Nations Guidelines 42, 43 and 48, which provide, respectively, *"Member States should develop or encourage the development of general consumer education and information programmes (...)"* and *"Consumer education should, where appropriate, become an integral part of the basic curriculum of the educational system, preferably as a component of existing subjects..."* and *"Member States should organize or encourage training programmes for*

*educators, mass media professionals and consumer advisers to enable them to participate in carrying out consumer information and education programmes..."*²⁵

It is relevant, however, to emphasize that when developing consumer protection policies and specifically when drafting training and education measures, Member States must pay particular attention to the needs of vulnerable and disadvantaged consumers, both in rural and urban areas, including low-income consumers and consumers with low literacy²⁶. Nevertheless, the Angolan Law does not explicitly mention measures targeting vulnerable consumer groups.

Within the scope of consumer protection policy and Consumer Protection Law, the right to information (articles 8 and 9) presents two dimensions:

- In the area of "general information", the State must act and adopt measures to ensure that consumers are informed, by supporting information initiatives carried out by consumer associations, creating local information services for municipal administrations, and developing accessible databases and digital archives in consumer law, designed to disseminate general and specific information.
- In the area of "specific Information", Angolan law determines that the supplier has the obligation to "inform the consumer clearly and appropriately about the different goods and services, correctly specifying their quantity, characteristics, composition, quality and price, as well as the risks they present".

²³ See <https://angolex.com/paginas/decreto-presidencial/estatuto-organico-da-autoridade-nacional-de-inspeccao-economica-e-seguranca-alimentar-267a-20a.html>.

²⁴ UNGCP Section B, "Physical security", Guideline 16. "Member States should adopt or encourage the adoption of appropriate measures, including legal systems, security regulations, national or international standards, voluntary standards and the maintenance of safety records to ensure that products are safe for their intended or normally foreseeable use."

²⁵ UNGCP Section G, "Education and information programmes", Guideline 43 states that "consumer education should, where appropriate, become an integral part of the core curriculum of the educational system, preferably as a component of existing subjects".

²⁶ UNGCP Section G. "Education and information programmes" Guideline 42, recommends that "Member States develop or encourage the development of comprehensive consumer education and information programmes, including information on the environmental impacts of consumer choices and behaviour and the possible implications, including benefits and costs, of changes in consumption, taking into account the cultural traditions of the people concerned".



If the supplier of goods or services provider fails to comply with this obligation, the law grants the consumer the right to withdraw from the contract within seven working days from either the date of receipt of the product or the conclusion of the service contract. Additionally, the supplier of goods or services provider may be held liable for any damage caused to the consumer. This liability also extends to other professionals in the production chain who have violated the right to information.

These regulations relate to the United Nations Guidelines in Section A, which states “Member States must establish consumer protection policies that encourage, in particular, the provision of clear and timely information to consumers in order to ensure that they make informed and correct choices.”²⁷ But it is necessary to go further, adopting provisions that ensure the provision of clear and timely information on the conditions of supply of goods and services and the identity of the company, its legal name and the name under which it carries out its activity, its main geographical address, its website and its e-mail address or other means of contact, its telephone number and its government registration or license numbers.²⁸

Angolan Law establishes the consumer's right to be informed about the different goods and services, including accurate details on quantity, characteristics, composition, quality, price and risks presented. However, it does not address the conditions of supply, the existence of a right of withdrawal in case of omission of essential elements of the contract or about the term of the legal guarantee in case of defect or even the possibility of complaining or resorting to a dispute resolution mechanism when problems arise.²⁹ These aspects are essential for consumers' informed choices and for them to defend their rights in the event of an infringement. Therefore, there is room for improving the legal framework to strengthen the scope of this right to empower consumers to be more active standing for their rights.

On the other hand, the right to information is not reinforced in cases of contracts at a distance, especially in relation to electronic commerce. In this regard, the United Nations Guidelines, specifically Guideline 63 thereof, states that Member States should take action to strengthen consumer confidence in electronic commerce through the continuous development of transparent and effective consumer protection policies, ensuring a level of protection that is not inferior to that provided in other forms of commerce.

²⁷ Section A of the UNGCP: National consumer protection policies: Guideline 14. Member States should establish consumer protection policies that encourage: (a) Good business practices; (b) Clear and timely information to enable consumers to contact businesses easily and to enable regulatory and law enforcement authorities to identify and locate them. This may include information such as the identity of the business, its legal name and the name under which it operates, its main geographical address, website and email address or other means of contact, its telephone number and its government registration or licence numbers; (c) Clear and timely information about the goods or services offered by the business and the terms and conditions of the relevant transaction; (d) Clear, concise and easy-to-understand contractual terms that are not unfair; (e) A transparent process for confirming, cancelling, returning and refunding transactions;

²⁸ Section A of the UNGCP: National consumer protection policies: 14. Member States should establish consumer protection policies that encourage: (b) Clear and timely information to enable consumers to contact businesses easily and to enable regulatory and law enforcement authorities to identify and locate them. This may include information such as the identity of the business, its legal name and the name under which it operates, its main geographical address, website and email address or other means of contact, its telephone number and its government registration or licence numbers;

²⁹ The UNGCP addresses the legitimate needs of consumers in Guideline 5: item (j) refers to “A level of protection for consumers using electronic commerce that is not inferior to that offered in other forms of commerce” and in Section I. “Electronic commerce”, Guideline 63 “Member States should work to enhance consumer confidence in electronic commerce through the continuous development of transparent and effective consumer protection policies, ensuring a level of protection that is not inferior to that offered in other forms of commerce”.



In this context, there is also room for improving the law, to empower consumers and strengthen their role in the market.

The right to compensation for damages refers to the consumer's right to be compensated in the event of a violation of his/her rights (e.g., damages resulting from defects in the manufacturing, assembly, handling, presentation or packaging of his/her goods, such as those resulting from insufficient or inadequate information about their use and risks). Except in some situations provided for by law (e.g., proof that the good was not placed on the market or that, although the good was placed on the market, the defect does not exist), the supplier of goods is liable for damages regardless of the existence of fault. The same rule applies to the provision of services, including situations of defective goods, which do not offer the safety that is legitimately expected of them.

In the case of goods that present defects in quality or quantity that make them unfit or inadequate for the intended use or reduce their value, the consumer has the right to demand the replacement of the defective parts or, if this is not possible, to demand, alternatively and at his/her choice, the replacement of the good with another of the same type, the immediate refund of the amount paid, without prejudice to any losses and damages, or a proportional reduction in the price, or even the completion of the weight or size. A similar rule, but adapted to the provision of services, is provided for by the Law.

Consumers also have the right to the protection of their economic interests, which requires material equality between the parties as well as loyalty and good faith throughout consumer relations, in the preliminaries, in the formation and during the validity of contracts. Thus, according to article 15, if the contractual conditions were not previously known by consumers or if they were drafted in a way that makes it difficult to understand

their meaning and scope, consumers are not bound by them. On the other hand, in adhesion contracts containing contractual clauses, their content is interpreted in the sense most favourable to the consumer.

Under this right, consumers are not obliged to pay for goods or services that they have not previously or expressly ordered or requested or that do not comply with a valid contract, and they are not responsible for their return or compensation, nor for the risk of perishability or deterioration of the item. The consumer is also granted the right to withdraw within 7 working days from the date of receipt of the good or service, whenever the contract for the supply of goods or services takes place outside the commercial establishment, using correspondence or other equivalent means.

The Law also states that the Government must ensure a balance in consumer relations for essential goods and services, such as water, energy, telecommunications and public transport. In this regard, it is relevant to align the legislative framework with the United Nations Guidelines,³⁰ developing legislative measures that effectively guarantee consumer protection when contracting these services that are essential to the life and well-being of consumers.

As mentioned above, on unfair terms, there is a list of those considered void, recognizing that individual consumers and their representative organizations may request the Public Prosecutor's Office to bring the appropriate legal action to declare the nullity of terms that are illegal. Here, it is also important to consider the specific legislation on contractual terms, Law No. 4/2003 of 18 February, which imposes on traders a duty to communicate clearly and in a timely manner the contractual conditions and lists the absolutely prohibited terms, as well as the terms that may or may not be prohibited depending on the negotiation standard. By determining that prohibited terms are void, the Law states that consumer associations and the Public Prosecutor's Office have also

³⁰ Section K of the Guidelines refers to specific areas such as 70. Food, 76. Energy, 77. Public Services and 78. Tourism.



the right to bring the appropriate injunctions against traders to abstain from or condemn the use of terms that violate the law.

Still regarding the protection of economic interests, a fundamental rule applies to credit agreements, to ensure the right to information on the terms and conditions of credit, such as the price of the good or service, the amount of default interest and the effective annual interest rate, legally provided increases and the number and frequency of instalments, among others. To protect consumers from excessive interests, the legislator establishes maximum limits and provides for the early settlement of the debt. In addition to this rule of the Consumer Protection Law, reference should also be made in the context of the financial services legislation in force, specifically Notices No. 12/2016, 1/2023 and 9/2023 of the National Bank of Angola.³¹

The Consumer Protection Law also comprises provisions applicable to commercial practices, determining that the offer and presentation of goods and services must ensure correct, clear, precise information in Portuguese, about the characteristics, quality, quantity, composition, price and the risks they pose to the health and safety of consumers. Furthermore, it establishes a non-exhaustive list of abusive commercial practices and, within the scope of these practices, determines that advertising must be lawful, unequivocally identified and respect consumers' rights, prohibiting misleading and abusive advertising.

Regarding advertising, the General Advertising Law (Law No. 9/17, of March 13) establishes the principles applicable to advertising - lawfulness, identifiability, truthfulness, respect for copyright and industrial property rights, respect for consumer rights and free and fair competition -, which must be observed in the advertising activity."

The Law establishes prohibitions and restrictions on the object and content of advertising, highlighting, for example, the restrictions on advertising in which minors are involved, determining that they can only be the main participants in advertising messages when there is a relationship between the minor and the product or service conveyed.

The chapter on the protection of consumers' economic interests also contains a list of administrative sanctions that will be applicable in the event of a breach of consumer protection rules, namely: a) fines; b) seizure of the goods; c) destruction of the goods; d) prohibition of manufacturing the goods; e) suspension of the supply of goods or services; f) temporary suspension of activity; f) revocation of concession or permission for use; and g) total or partial ban on an establishment, work or activity. However, the Consumer Protection Law does not define the behaviours (actions/ omissions) that constitute a breach but rather establishes a generic rule: it would be important to define, expressly and unequivocally, an administrative offence regime with a list of types of conduct and their respective fines as other applicable administrative sanctions.

Still, the Consumer Law is generally aligned with the UNGCP Guideline 21 which states "Member States should intensify their efforts to prevent practices which are damaging to the economic interests of consumers through ensuring that manufacturers, distributors and others involved in the provision of goods and services adhere to established laws and mandatory standards."

Under Angolan law, the public administration body responsible for consumer law and policy is responsible for promoting the creation and support of arbitration centres aimed at the extrajudicial (alternative) resolution of disputes.

³¹ Which establish, in particular, rules of conduct and procedures to be observed in the marketing of financial products and services, the protection rules in the act of opening, maintaining, operating and closing bank accounts by individuals and legal entities, and with regard to housing credit and construction credit, the definition of the eligibility requirements, terms, conditions and costs applicable to such credits.



Nevertheless, consumers have the right to take traders to court, both individually and collectively. To this end, consumer associations, the Public Prosecutor's Office and the National Institute for Consumer Protection (INADEC) have legal standing to take legal action against business practices that infringe consumer rights.

Law No. 12/2016, of 12 August provides for alternative dispute resolution, which covers the general legal framework applicable to mediation and conciliation of conflicts in different areas of law and is not specific to consumer disputes. In Angola, INADEC some regulatory bodies and consumer associations guarantee consumer dispute resolution. There is also the Extrajudicial Dispute Resolution Center, CREL³², operating since 2014, which provides an alternative to the judicial system to resolve disputes in a more accessible and faster way.³³

Institutions responsible for consumer protection

Angola's consumer protection system comprises public institutions and non-governmental organizations. Key public bodies include INADEC, the Ombudsman, ANIESA, the Attorney General's Office, the National Bank of Angola, and sectoral regulators working to safeguard consumer rights across various industries. Non-governmental consumer associations also play a role.

Public institutions

The National Institute for Consumer Protection (INADEC) is integrated into the State's Indirect Public Administration³⁴ and

endowed with administrative and financial autonomy. The Government member responsible for the trade sector oversees INADEC.³⁵ Headquartered in Luanda, INADEC carries out its mission throughout the national territory through decentralized services present in 18 Provincial Services.

The Ombudsman is the independent public entity responsible for defending citizens' rights and freedoms vis-à-vis the activities of the Public Administration and is represented in 10 provinces of Angola. Consumers may file a complaint with the Ombudsman, who may issue recommendations to the Public Administration bodies (Law No. 29/2020, of 28 July).³⁶

The Attorney General's Office is the institution responsible for consumer protection in the judicial sphere, and its range of powers includes legal standing to defend consumers when diffuse and collective rights are at stake, also following up on individual complaints filed by consumers, under article 34 of the Consumer Law.

The National Agency for Economic Inspection and Food Safety (ANIESA) is the authority responsible for ensuring business compliance with economic activity regulations and food safety standards in the country, monitoring and regulating commercial practices.³⁷ It also plays a crucial role in protecting consumer rights by monitoring the quality and safety of food products and other consumer goods.³⁸

The National Bank of Angola (BNA) guarantees price stability, preserving the value of the national currency, as well as the stability of the financial system. It is also responsible for supervising financial institutions and other entities active in

³² See <https://gue.gov.ao/portal/crel-requisitos>

³³ See <http://www.servicos.minjusdh.gov.ao/noticias/155/centro-extrajudicial-ja-conta-com-regulamento-de-arbitragem>; and https://gue.gov.ao/portal/public/assets/pdf/folheto_informativo.pdf.

³⁴ See <https://mindcom.gov.ao/web/sobrenos>

³⁵ See Internal Regulations of the National Institute for Consumer Protection: https://www.saflii.org/ao/legis/num_act/ridindddc603.pdf.

³⁶ See <https://lex.ao/docs/assembleia-nacional/2020/lei-n-o-29-20-de-28-de-julho/>

³⁷ See Law No. 1/07 of 14 May, in particular articles 22, 23 and 24 relating to the guarantee, quality and prices of products, and definitions of "Electronic commerce", "Automatic sales", "Remote sales" and "Home sales".

³⁸ See <https://lex.ao/docs/presidente-da-republica/2020/decreto-presidencial-n-o-267-20-de-16-de-outubro/>



financial banking services, being responsible for the protection of bank customers (Law No. 14/21 of 19 May - General Framework for Financial Institutions; and Notice No. 12/16 of 5 September, on the conduct and procedures applicable to the marketing of financial products and services, strengthening consumer protection and promoting transparency and discipline in the retail financial market).³⁹ This scope includes rules on the opening, maintenance, movement and closure of bank accounts, by individuals and legal entities (Notice No. 1/23 of 30 January),⁴⁰ and the special regimes for mortgages and eligibility requirements, terms, conditions and costs applicable to such credits, (Notice No. 9/23 of 3 August),⁴¹ essential for bank customers to be able to apply for loans compatible with the average income. The BNA also considers complaints from bank customers (Instruction No. 06/12 of 18 May on the applicable terms, conditions and procedures).⁴²

The Angolan Insurance Regulation and Supervision Agency (ARSEG)⁴³ is responsible for regulating, supervising and monitoring insurance and reinsurance activities, aiming at market stability and integrity, protecting the rights of policyholders and beneficiaries, and ensuring fair and efficient practices (Law No. 18/22 of 7 July).⁴⁴ The general regime for Financial Institutions (Law No. 14/21 of 19 May, already mentioned) also applies to it.

The National Communications Institute (INACOM)⁴⁵ regulates, supervises and monitors the communications sector,

including electronic communications and postal services, ensuring quality of service in a competitive environment (Decree No. 44/02 of 6 September – access to the provision of public telecommunications services).⁴⁶

The Competition Regulatory Authority⁴⁷ applies competition policy respecting the principle of market economy and healthy competition, encouraging a culture of competition in the economy, the efficient functioning of markets and seeking the greatest benefit for consumers (Law no. 5/2018, of 10 May - Competition Law; Presidential Decree no. 240/2018, of 12 October - Regulation of the Competition Law; Presidential Decree no. 313/2018, of 21 December- Statutes of the Authority).

The National Oil, Gas and Biofuels Agency (ANPG)⁴⁸ was created in 2019 by Presidential Decree No. 49/19 of 6 February,⁴⁹ as part of the programme to reorganize the oil sector in Angola. It is the national concessionaire responsible for regulating, supervising and promoting the execution of oil activities, namely operations and contracting in the field of oil, gas and biofuels. Also concerned with consumer protection, ANPG monitors the quality of products and ensures compliance with the pricing regime.

The National Civil Aviation Authority (ANAC)⁵⁰ is the regulatory body for activities related to the civil aviation sector carried out in Angolan territory.

³⁹ Law No. 14/21, of May 19, which establishes the general regime for financial institutions; and Notice No. 12/16, of September 5, which establishes the conduct and procedures applicable to the marketing of financial products and services, reinforcing consumer protection and promoting transparency and discipline in the retail financial market.

⁴⁰ See <https://lex.ao/docs/banco-nacional-de-angola/2023/aviso-n-o-1-23-de-30-de-janeiro/>

⁴¹ See <https://lex.ao/docs/banco-nacional-de-angola/2023/aviso-n-o-9-23-de-03-de-agosto/>

⁴² See Instruction No. 6/12 of May 2018 on applicable terms, conditions and procedures.

⁴³ <https://www.arseg.ao/>.

⁴⁴ Law No. 18/22 of 7 July 2022.

⁴⁵ <https://www.inacom.gov.ao/ao/>.

⁴⁶ Decree No. 44/02 of 6 September 2002 on access to and provision of public telecommunications services; and Decree No. 108/16 of 25 May 2016, General Regulation of Electronic Communications.

⁴⁷ Law No. 5/18 of 10 May 2018, Competition Law; Decree No. 240/18 of 12 October 2018, Competition Law Regulation; and Decree No. 313/18 of 21 December 2018, which defines the mission, statutory attributions and competences of the Competition Regulatory Authority.

⁴⁸ See <https://anpg.co.ao/>

⁴⁹ See <https://lex.ao/docs/presidente-da-republica/2019/decreto-presidencial-n-o-49-19-de-06-de-fevereiro/>

⁵⁰ See <https://inavic.gov.ao/>



It performs the functions of regulation, supervision, control, regulation, inspection, certification, approval, licensing, authorization, auditing and application of sanctions in the civil aviation sector. It was created by Law No. 14/19, of 23 May, Civil Aviation Law,⁵¹ which also lists the rights of passengers, namely in cases of anomalies (e.g., interruption or delays - or non-operation of flights and overbookings). ANAC ensures the handling and resolution of passenger complaints submitted at <https://www.anac.ao/ao/reclamacoes/>,⁵² organizing training actions on the rights and duties of consumers.

Non-governmental institutions

Consumer associations are non-governmental organizations with legal personalities and are non-profit organizations whose purpose is to protect the rights and interests of consumers in general or of their members.⁵³ Depending on the area in which they operate, consumer associations may have a national or local scope, gathering at least 3,000 or 500 members, respectively. On the other hand, they may pursue a general interest or a specific interest.⁵⁴ They are granted, among others, the following rights:

- status of social partner in matters relating to consumer policy, by appointing representatives to consultation or coordination bodies in this area;
- right to request, from the competent administrative or judicial authorities, the seizure and withdrawal of goods from the market or the prohibition of services that are harmful to the rights and interests of consumers;
- right to participate in price regulation processes for essential goods and services, in particular those relating to water, energy, gas, transport

and telecommunications, and to request clarification on the tariffs charged and the quality of services, by commenting on them;

- right to collective action;
- right to complain and report, and to have legal standing (as assistants) in criminal proceedings and in monitoring administrative offence proceedings;
- right to receive support from the State, through central and local administration, for its purposes (including training, information and representation of consumers);
- right to exemption from payment of costs and fees and to tax benefits identical to those granted to private social solidarity institutions

Operational Framework

INADEC plays a central role in Angola's consumer protection system, focusing on awareness, market monitoring, and complaint handling. Between 2020 and 2024, INADEC carried out thousands of inspections, resolved over 7,900 complaints, secured major consumer refunds, and promoted training and awareness raising.

Under the Consumer Protection Law framework implementation and its mandate, INADEC has been increasing awareness-raising initiatives in areas such as food safety, health and sustainability, since consumer protection is a cross-cutting issue concerning all economic activities. As noted in its annual reports in 2020–2024, INADEC has enhanced contacts with other public and private entities that protect consumer rights and interests, such as universities. On the other hand, it has been strengthening contacts with other public and private entities that share the purpose of protecting the rights and interests of consumers.

Consumer associations are nonprofit entities protecting consumer rights, **empowered with legal, consultative, and regulatory roles**

⁵¹ See <https://lex.ao/docs/assembleia-nacional/2019/lei-n-o-14-19-de-23-de-maio/>

⁵² See <https://www.anac.ao/ao/reclamacoes/>

⁵³ See <https://unctad.org/publication/manual-consumer-protection>

⁵⁴ Recognize the various rights of consumer associations and assign the Public Prosecutor's Office the responsibility for defending consumers.

With the aim of implementing a consumer protection system in Angola, INADEC seeks to strengthen institutional relations and improve the national legal framework.⁵⁵

To enhance the oversight of economic activities, INADEC has also prioritized awareness-raising and monitoring efforts, particularly concerning the Presidential Decree No. 234/16 of 9 December. A key area of focus is the widespread non-compliance with the Consumer Protection Law and the proper use of the complaints book system. For this reason, market monitoring has been one of INADEC's constant tasks. In 2024, it conducted 750 inspections of commercial establishments, detecting 890 infringements that led to proceedings. It launched 600 information campaigns⁵⁶ aimed at traders, and in 2024, 208 companies signed up for the National Training Programme, leading to the capacity building of 691 trainees.⁵⁷

Also, INADEC sought to identify flaws and gaps in the legal framework for consumer protection related to market monitoring to propose legal improvements. In this ongoing exercise, INADEC and some regulatory bodies consider it necessary to further develop the obligations of electronic commerce traders to strengthen consumer protection and instil greater consumer confidence in digital markets.

Since INADEC is responsible for handling complaints (including from the complaints book), improving processes is essential to speed up the analysis and resolution of consumer disputes. Between 2020 and 2024, INADEC received 16,444

complaints,⁵⁸ of which 7,916 were resolved. Its intervention resulted in refunds to consumers amounting to a total of KZ 707.6 million.⁵⁹ In terms of training activities, 304 sessions were conducted, engaging 1,294 companies and reaching a total of 6,740 trainees.

In the area of consumer dispute resolution, INADEC, in collaboration with the Ministry of Justice and other relevant entities, has advocated for the creation of small claims courts or the implementation of dedicated consumer chambers. The goal is to strengthen legal protection for consumers, as resolving disputes in general civil courts often fails to address the specific needs of consumers and does not uphold the fundamental principles of consumer justice—namely speed, accessibility, simplicity, and free-of-charge resolution.

INADEC, in addition to the attributions contained in Law No. 15/03, of 22 July and its statutes, also ensures education for consumption, by aligning itself with international best practices, especially those of the United Nations⁶⁰ and the Community of Portuguese Speaking Countries (CPLP)⁶¹:

1. Sustainable consumption transition: addressing the challenges to consumer rights and the opportunities for empowerment that the green transition offers, ensuring that sustainable products and lifestyles are accessible to all, regardless of geography or income;
2. Digital transformation⁶²: creating a safer digital space for consumers, where their rights are protected, and ensuring a level playing field that allows innovation

⁵⁵ INADEC annual reports 2020, 2021, 2022, 2023 and 2024.

⁵⁶ Most campaigns covered: complaints book, legal framework and customer service. For more information, see: <https://www.angop.ao/noticias/economia/inadec-redobra-fiscalizacao-aos-estabelecimentos-comerciais/>; and <https://www.govserv.org/AO/Luanda/733033846753723/Instituto-Nacional-de-Defesa-do-Consumidor>

⁵⁷ INADEC annual reports 2020, 2021, 2022, 2023 and 2024.

⁵⁸ Most of the campaigns covered: complaints book, legal framework and customer service. For more information, see: <https://www.angop.ao/noticias/economia/inadec-redobra-fiscalizacao-aos-estabelecimentos-comerciais/>; and <https://www.govserv.org/AO/Luanda/733033846753723/Instituto-Nacional-de-Defesa-do-Consumidor>

⁵⁹ At time of writing, approximately US\$ 76 million.

⁶⁰ Sustainable consumption and production, ensuring a level of protection in e-commerce that is not less than that afforded in other forms of commerce, the protection of consumers' health and safety, among others.

⁶¹ The CPLP objectives are available at: <https://www.cplp.org/id-2763.aspx>.

⁶² Angola data - ITU DataHub: <https://datahub.itu.int/data/?e=AGO>



to deliver new and better services to all;

3. Responding to specific consumer needs: considering the needs of consumers who, in certain situations, may be vulnerable and in need of additional safeguards. Such response may be driven by social circumstances or the characteristics of individuals or groups of consumers;
4. Consumer protection in the global context: ensuring the safety of imports and protecting consumers against unfair practices used by third-country operators with Angola's entry into the Southern African Development Community Free Trade Area⁶³,⁶⁴ and the growing e-commerce.

In this regard, it is important to refer to the need to ensure the safety of imports and protect consumers from unfair practices

by third-country companies, as set out in the UNCTAD Recommendation on the prevention of cross-border distribution of known unsafe consumer products.⁶⁵

5. Reinforcement of the principles of respect for consumer dignity; respect for consumer health and safety; protection of consumers' economic interests; harmonization of consumer relations; recognition of consumer vulnerability; good faith and balance in consumer relations; education and information for suppliers and consumers.⁶⁶

Finally, in the fields of training, information, education and awareness raising among consumers, in addition to its information campaigns, INADEC has been directing its actions to reach out to further consumers, participating permanently in television and radio programs on various stations dedicated to consumer rights.⁶⁷

⁶³ See <https://www.sadc.int/pt-pt/not%C3%ADcias/angola-finaliza-os-preparativos-para-aderir-zona-de-comercio-livre-da-sadc-reforcando>.

⁶⁴ See <https://au-afcfra.org>: with 54 African Union countries and 8 Regional Economic Communities. <https://au-afcfra.org>: with 54 African Union countries and 8 Regional Economic Communities.

⁶⁵ UNCTAD/DITC/CPLP/MISC/2021/1. Available at: https://unctad.org/system/files/official-document/ditccplpmisc2021d1_en.pdf.

⁶⁶ As reported by INADEC in its responses to UNCTAD questionnaires and Fact-Finding online interviews.

⁶⁷ See <https://www.angop.ao/noticias/economia/angola-aumenta-cultura-de-defesa-dos-direitos-do-consumidor/>





V.

Conclusions

Angola's consumer protection system is broadly aligned with the UN Guidelines for Consumer Protection, but in need of modernization. Key priorities include updating the legal framework to address electronic commerce, vulnerable consumers' needs and challenges, and improving INADEC's mandate and capacity, conferring the Institute a clear sanctions regime. Strengthening institutional coordination, consumer dispute resolution, harmonization of complaints processes, and further delivering consumer education and digital tools are also critical.

The legal framework for protecting Angolan consumers is supported by the 2010 Constitution of the Republic, which enshrines consumer rights and determines that "the law protects consumers and guarantees the defense of their interests" (article 78).

The Consumer Protection Law, as a general and transversal law, identifies consumer rights and establishes general principles applicable to very specific topics, such as abusive clauses, commercial practices, credit contracting, among others. This Law is, in many aspects, aligned with the United Nations Guidelines on Consumer Protection, by implementing the right to quality of goods and services, the right to health and safety protection and the right to protection of economic interests with the recognition of several means of appeal in the event of infringement.

However, this general Law and related legislation call for a reflection on its modernization. Some avenues can be considered to ensure more effective consumer protection and increased

alignment with the United Nations Guidelines: the review of Law No. 15/2003, supplemented with specific legislation applicable to consumer contracts, or the adoption of a consumer code (on consumer protection or consumer rights), gathering all relevant provisions applicable to consumer protection.

Both solutions require the legislator to update the regime, first and foremost by establishing new concepts and solutions capable of instilling greater confidence and protection for consumers, particularly in areas where there are no specific standards. Supposing the Consumer Protection Law is to be revised. This will entail the adoption of complementary legislation, particularly in contracts at a distance, essential public services (with their identification and respective principles and protection provisions), purchase and sale and guarantees of goods, financial products and services, among others.⁶⁸

It is crucial to grant special attention to the protection of vulnerable consumers in different contexts. As previously

⁶⁸ To this end, the legislator must carry out a comprehensive analysis of the rules in force and the existing conflicts – through consumer complaints– and align the solutions considering the United Nations Guidelines.



**Strengthening
the law to
protect
vulnerable
consumers
is vital,
aligning with
international
guidelines and
educational
priorities**

mentioned, the Law does not reference vulnerable consumers. However, there is an opportunity to strengthen the legal framework by aligning it with the Guidelines, which highlight the specific needs of this group of consumers (Guideline 5) and call for national consumer education policies to consider these consumers (Guideline 42).

Considering the United Nations Guidelines on electronic commerce, it is also essential to establish specific consumer protection rules, particularly regarding online contracting, the content of the information to be provided to consumers, recognizing a specific right of withdrawal within an appropriate period and imposing rules on the design and presentation of websites. New provisions on electronic commerce, with clear rules for both consumers and businesses, whether through the revision of Law No. 15/2003, or through specific legislation or a code, will strengthen confidence in the market and contribute to the alignment of the national legal framework with the Guidelines, which recommend the revision of national consumer protection policies to accommodate the characteristics of electronic commerce and ensure that consumers and businesses are informed and aware of their rights and obligations in these markets (UNGCP Guidelines 63-64).

As part of the improvements to be introduced in Angola's legal framework, it will also be relevant to define unequivocally a sanctioning regime for cases of infringement of consumer protection legislation. Law No. 15/2003 does not define the behaviours (actions/omissions) that constitute an infringement but merely establishes a generic rule with a list of sanctions that may be applied in the event of an infringement. Improving the sanctioning regime will have a dissuasive effect and will strengthen consumer protection and confidence in the market, stimulating fair and healthy competition between economic operators.

As for the institutional framework,

considering INADEC's mandate and having as a backdrop the Law applicable to Independent Administrative Entities with economic and social regulatory functions, which assigns them very clear consumer protection powers, the Institute's new statutes should be a priority, improving its mission, its attributions and powers and its operating system.

The combination of the framework Law applicable to Independent Administrative Entities and the new statutes of INADEC constitute a sound legal basis for enhanced institutional cooperation, which is essential to achieve consumer protection objectives at the national level. Considering the central role of INADEC to define and implement the Consumer Protection Policy, and the attributions of regulatory and other public entities, as well as those of consumer protection associations and business associations, it is important to coordinate actions and initiatives that promote and protect the rights and interests of consumers. Compliance with the United Nations Guidelines will also depend on coordinated action between different entities and with civil society organizations. Furthermore, the Guidelines recommend that Member States grant their consumer protection authorities powers to investigate, prosecute and, where necessary, share information and evidence on fraudulent and deceptive commercial practices that harm consumers (Guideline 86).⁶⁹

Also in the institutional context, it is very important to launch the National Consumer Council, a consultative body on consumer protection policy, which, although provided for in Law No. 15/2003, is not currently functioning. This Council could contribute to increase cooperation between the various public and private entities active in consumer protection, providing a platform for dialogue between all entities towards more effective consumer protection in Angola.

Regarding complaints management,

⁶⁹ UNGCP Guideline 86: "Member States should allow their consumer protection policy agencies, in consultation with consumer protection law enforcement agencies, to take a lead role in developing the framework to combat fraudulent and deceptive commercial practices as set out in these guidelines."



there are different channels with different procedures and deadlines for exercising the right to complain. In addition to complaints filed in the complaints books under the jurisdiction of INADEC, regardless of the sector in question, the sectoral legislation applicable to financial services⁷⁰ and electronic communications⁷¹ establishes different procedures and deadlines. This does not effectively protect consumers. Now, given that there is an instrument such as the complaints book (in paper and electronic formats) applicable to most economic activities, it would be advantageous to invite the respective sectoral regulatory and supervisory entities to also handle complaints from the Book of Complaints, communicating them to INADEC and sharing all data related to consumer conflicts. Harmonizing procedures will facilitate information sharing and will provide knowledge for sounder policy measures.

Access to swift justice through alternative dispute resolution mechanisms, also focused on the United Nations Guidelines (Guideline 37 et seq.), is also needed. Currently, INADEC, like some regulators and consumer associations, intervenes in resolving consumer disputes. Through the Extrajudicial Dispute Resolution Center (CREL), an important step has been taken towards the effective implementation of these dispute resolution mechanisms, especially those involving small claims. It would be worth revisiting the framework Law applicable to Independent Administrative Entities, which confers powers to promote and cooperate with existing alternative dispute resolution mechanisms, including their creation. To this end, the dialogue between the Ministries of Justice and Human Rights and Industry and Commerce on the promotion and dissemination of CREL and the discussion on the best solutions to facilitate the resolution of consumer disputes is a good and timely initiative.

In terms of consumer education, the wording of Law No. 15/2003 is broadly aligned with Guidelines 42 and 43, which recommend that States promote an educational policy on consumption as part of school programmes and activities. However, this educational policy, which will help to empower consumers and improve social participation and the exercise of citizenship, still needs to be implemented.

In terms of consumer training, it is also important to continue to develop information initiatives on consumer issues in a planned and ongoing manner, without forgetting vulnerable groups. On the other hand, it is important to centralize existing dispersed information on consumer protection and to gather wider data on these issues. To this end, it would be beneficial to develop digital tools for accessing and consulting legislation, with links to entities integrated in the Angolan Consumer Protection System, providing complaints and information's request forms.

Finally, alongside the modernization of substantive consumer protection law and the implementation of various measures that contribute to alignment with the United Nations Guidelines, it is essential that, within the existing institutional framework, INADEC's human and financial resources are reinforced to allow it to fully carry out the multiple tasks related to consumer protection. It is also desirable to find ways of financially supporting consumer associations so that they can also play their role in the national consumer protection system to be implemented.

⁷⁰ TD/B/C.I/CPLP/29 Available at: https://unctad.org/system/files/official-document/cicplpd29_en.pdf and <https://unctad.org/meeting/ad-hoc-expert-meeting-financial-consumer-protection>

⁷¹ A/RES/70/186, annex, paras 5 (j), 63-65. Available at: <https://docs.un.org/en/a/res/70/186> and TD/B/C.I/CPLP/34. Available at: https://unctad.org/system/files/official-document/cicplpd34_en_1.pdf







Recommendations

The recommendations emphasize modernizing Angola's Consumer Protection Law, updating INADEC's statutes, and strengthening consumer rights, especially in areas like e-commerce. They also call for improved institutional collaboration, including activating the National Consumer Council and supporting consumer organizations. Additionally, they highlight the relevance of increased consumer empowerment through education programs, aligning Angola's framework with international best practices and the UN Guidelines for Consumer Protection.

Considering the analysis of the consumer protection legislation, as well as the important contributions of the various entities that were consulted in this peer review exercise, the table below presents a set of recommendations that comprise measures of a legislative, institutional and operational nature. Within the scope of legislative measures, it is worth highlighting the modernization of the legal framework for consumer protection provided for in Law No. 15/2003 (Consumer Protection Law), namely through the adoption of new concepts, the provision of new obligations for suppliers of goods and service providers and the strengthening of consumer rights in thematic areas such as e-commerce. Also, within this scope it is worth highlighting the modernization of the statutes of INADEC, a central measure for the strengthening of the consumer protection policy.

The recommendations related to the institutional framework aimed to promote and/or deepen networking to better protect the rights and interests of consumers, calling on all regulatory and public bodies, as well as consumer and business organisations, to participate in the national Consumer Protection policy.

An example of this is the operationalisation of the National Consumer Council, which, once functioning will be an important platform for dialogue with the participation of bodies that directly or indirectly aim to protect consumers. Also noteworthy is the support for consumer organisations so that they can also play their role within the framework of Consumer Policy. Finally, there are recommendations aimed at promoting consumer empowerment, such as implementing consumer education programmes in lower secondary and high school curricula educational institutes' curricula. These measures will align Angolan provisions with the United Nations Guidelines for Consumer Protection.

The recommendations drawn from the analysis undertaken have been grouped according to their content—legal, policy, institutional, and operational—and to whom they are addressed in the table below.



Subject matter	Recommendations	Addressees
Legal and policy frameworks	<ul style="list-style-type: none"> - Modernize the legal framework for consumer protection (whether by revising the Consumer Protection Law supplemented by special legislation, or through a dedicated code): <ul style="list-style-type: none"> (a) providing for new concepts in response to new market challenges, including the definition of the “National Consumer Protection System”; (b) bringing together definitions and solutions applicable to consumers that are scattered through separate legislation, such as the definitions and provisions of the Commercial Activities Act. (c) clarifying and strengthening the protection regime, specifically in the purchase and sale of goods and associated guarantees. (d) reinforcing consumers’ rights to information in contracts in general. (e) systematizing the obligations of suppliers of goods and service providers; (f) filling existing legal gaps: <ul style="list-style-type: none"> • providing for increased protection rules for vulnerable consumers; • establishing protection rules for e-commerce; • establishing principles and rules for protecting consumers when contracting essential public services such as water, energy, telecommunications, among others; (g) improving the sanctioning regime (classification of actions and omissions that constitute an infringement, identification of the responsible authorities for monitoring, investigating and sanctioning the administrative infringements and establishing additional sanctions; (h) harmonizing the procedures of the complaints book regime with the involvement of sectoral public bodies and regulatory entities. - Modernize the statutes of INADEC in line with the framework Law applicable to Independent Administrative Entities with economic and social regulatory functions 	Government and Parliament
Institutional framework	<ul style="list-style-type: none"> - Operationalize the National Consumer Council as the consultative forum for all consumer protection matters. - Encourage collaboration between all public bodies responsible for consumer protection through cooperation agreements or memoranda of understanding (MoUs). - Increase the human and financial resources of INADEC to improve effective implementation of policy and law enforcement. - Support the professionalization of consumer associations, through public funding of accredited associations or other means. - Promote and support extrajudicial mechanisms for consumer dispute resolution in cooperation with the Ministry of Justice and Human Rights. 	Ministry of Industry and Commerce
Operational Strategy	<ul style="list-style-type: none"> - Develop the INADEC consumer website/portal and include information on the Angolan institutional consumer protection system (list of authorities and their communication channels), legislation, awareness campaigns and alerts, allowing for the submission of complaints and requests and resolution, in cooperation with the Ministry of Justice and Human Rights. - Expand consumer education programs in the education system, encouraging a culture of consumer protection through all available means of communication, with a special focus on vulnerable and disadvantaged populations, in partnership with consumer associations. - Promote dialogue with business associations and their members to inform and educate them, encouraging good business practices, in accordance with the UNGCP.⁷² 	<p>INADEC, businesses and consumer groups</p> <p>INADEC and other regulators</p>

⁷² Section IV of the UNGCP. Principles for Good Business Practices. Available at: https://unctad.org/system/files/official-document/ditccplpmisc2016d1_en.pdf.



ANNEX 1

Institutions Interviewed for the Report

Public Bodies

Angolan Insurance Regulatory and Supervision Agency (ARSEG)

National Civil Aviation Authority (ANAC)

National Bank of Angola (BNA)

National Institute for Consumer Protection (INADEC)

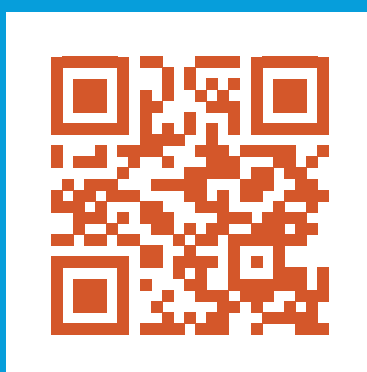
Regulatory Institute for Petroleum Derivatives (IRDP)

Ministry of Industry and Commerce (MINDCOM)

Civil Society

Associação de Defesa do Consumidor - ADECOR





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