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Voluntary peer review of consumer protection law and policy

Voluntary peer review of consumer protection law and policy: Angola

Overview*

* The findings, interpretations and conclusions expressed herein are those of the authors and do not necessarily reflect the views of the United Nations or its officials or Member States. The present document is an overview of a full report on the voluntary peer review of the consumer protection law and policy of Angola.



I. Introduction

1. 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 country, analysing the legislative, institutional and public policy frameworks and the enforcement of relevant legislation, to identify key features and areas for improvement in the frameworks and law enforcement; assess relevant stakeholder contributions in this area; and recommend appropriate measures to be considered by the authorities. UNCTAD assists countries in the implementation of recommendations through a tailored capacity-building project. Angola is the seventh member State of UNCTAD and the first Portuguese-speaking member to volunteer for a peer review of consumer protection law and policy.¹ The peer review follows the participation of Angola in the UNCTAD technical assistance and capacity-building project on competition and consumer protection for Portuguese-speaking developing countries in Africa and for Timor-Leste, funded by Portugal.²

II. Political, economic and social context

2. Angola is the seventh largest country in Africa, with an area of approximately 1,246,700 square kilometres on the west-central coast of southern Africa. Bordered by the Democratic Republic of the Congo, Namibia, Zambia and the Atlantic Ocean. Angola has a population of over 36 million and is administratively divided into 21 provinces, including Cabinda; the capital is Luanda and the currency is the kwanza.³ The official language is Portuguese, with several national languages. Angola has many mineral resources, including oil, natural gas, diamonds and gold; forests cover over half the land area. Primarily driven by oil, the economy experienced a growth of 4.1 per cent in the gross domestic product in 2024, supported by economic reforms that enhanced fiscal stability and governance.⁴ There is significant agricultural potential, yet Angola faces climate-related challenges that threaten productivity, such as prolonged droughts, increasingly variable water availability and extreme weather events.⁵ Key social indicators with regard to the population include the following: 76 per cent are economically active; 69 per cent live in urban areas; 48 per cent have access to electricity; and 39 per cent use the Internet.

III. Legislative framework

3. The recognition and institutionalization of consumer rights began with the establishment of the National Institute for Consumer Protection (INADEC), through Decree No. 5/97 of 25 July 1997. Despite the absence of a formal legislative framework for consumer protection at the time, consumer movements had gained momentum and several consumer associations began activities at around the same time that INADEC was established, including the Angolan Federation of Consumer Associations. The establishment of a public body in the Ministry of Industry and Commerce, alongside the growing role of consumer associations, paved the way for framework legislation on consumer rights, leading to Law No. 15/03 of 22 July 2003 on consumer protection. The Consumer Protection Law defines consumer rights, imposes obligations on businesses and entrusts institutions such as

¹ TD/B/C.I/CPLP/6. To date, Chile, Gabon, Indonesia, Morocco, Peru and Thailand have undergone a peer review.

² See <https://unctad.org/project/technical-assistance-and-capacity-building-competition-and-consumer-protection-african>.

³ See <https://angolex.com/paginas/leis/lei-da-divisao-politico-administrativa-14a-24a.html> and <https://data.un.org/en/iso/ao.html>.

⁴ See <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>.

⁵ 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>.

INADEC, the National Consumer Council and the Public Prosecutor's Office with a consumer protection mandate.

4. The consumer protection regime has expanded to cover critical areas such as general contractual clauses, complaint mechanisms, mediation and dispute resolution, commercial practices and advertising standards. This evolution has been supported by dedicated legislation, including Law No. 4/03 of 18 February 2003 on general contractual clauses; Law No. 12/16 of 12 August 2016 on mediation and conciliation; and Decree No. 234/16 of 9 December 2016, mandating the use of a complaints book, which serves as a practical mechanism whereby consumers can file complaints on-site if a dispute occurs, promoting access to justice, transparency and the enforcement of consumer rights and standardizing the complaint process, thereby strengthening legal oversight and supporting the State's duty to protect consumers, as outlined in the Consumer Protection Law. The enforcement of consumer rights is further reinforced through Law No. 1/07 of 14 May 2007, updated as Law No. 26/21 of 18 October 2021, on commercial activities, and Law No. 9/17 of 13 March 2017 on advertising regulations. A significant milestone was reached when the Constitution of 5 February 2010 included an article on consumer rights.

A. Evolution of consumer protection law and policy

5. The Angolan Federation of Consumer Associations includes organizations such as the following: Association of Consumers and Professionals in Network Marketing; Consumer and Environmental Protection Association; Consumer Protection Association; Consumer Protection Organization; Ecological and Consumer Protection Movement; and Union of Consumers for Healthy Eating.⁶

6. The Consumer Protection Law establishes the general principles of consumer protection policy, sets out obligations for suppliers of goods and services and assigns a consumer protection mandate to several institutions. The framework has been progressively reinforced through the obligation for commercial establishments to maintain a complaints book, the law on mediation and dispute resolution and the law on advertising regulations, as well as competition-related legislation (Law No. 5/18 of 10 May 2018 on competition; Decree No. 240/18 of 12 October 2018 on regulation of the competition law), to promote fair market practices as part of achieving consumer welfare by providing for access and inclusiveness for consumers.

B. Legislation regarding consumer protection

1. Constitution

7. Consumer rights are enshrined in the Constitution, under article 78, which states that the consumer has the right to quality goods and services, information and clarification, a guarantee for their products and protection in the consumer relationship; 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 damages caused to them; advertising of consumer goods and services is regulated by law, and all forms of hidden, indirect or misleading advertising are prohibited; and the law protects consumers and guarantees the defence of their interests. The article refers to the right to quality goods and services, the right to information and clarification, the right to a guarantee for products and the right to protection in consumer relations, as well as protection against the supply of products or services harmful to the health of consumers and the prohibition of hidden, indirect or misleading advertising.⁷

8. The recognition of key consumer rights in the Constitution places them at the highest level of the national legislative system. Some fundamental principles of the organization and regulation of economic activities under article 89 are also relevant for the consumer

⁶ See <https://consumare.org/membros/angola>.

⁷ See <https://angolex.com/paginas/leis/constituicao-da-republica-de-angola.html#Artigo78> and <https://angolex.com/paginas/leis/lei-da-primeira-revisao-constitucional.html>.

protection system, such as the role of the State as the regulator of the economy and coordinator of harmonious national economic development; the freedom to engage in economic initiatives, under the terms of the law; a market economy, based on the principles and values of healthy competition, morality and ethics, provided for and ensured by law; and protection of the consumer and the environment.

2. Consumer Protection Law

9. The Consumer Protection Law establishes the general principles of consumer protection policy and details consumer rights. The law includes rules applicable to liability for defects in goods and services, unfair terms, commercial practices and advertising, consumer access to justice and the State's responsibility to protect such rights. In addition, the law appoints competent institutions in this area, empowering consumer associations and entrusting the Public Prosecutor's Office with the mandate to represent consumers in court cases. It is the State's responsibility to protect consumers, support the establishment and operation of consumer associations and enforce the Consumer Protection Law (article 2), which includes legislative and regulatory interventions in the different areas and dimensions of consumer-related contractual relations. The law is comprehensive, providing a detailed definition of a set of consumer rights, particularly with regard to the following areas:⁸

- (a) Quality of goods and services;
- (b) Protection of life, health and physical safety against risks caused by practices in the supply of goods and services considered dangerous or harmful;
- (c) Information and dissemination of the appropriate consumption of goods and services, ensuring freedom of choice and equity in contracts;
- (d) Protection of economic interests and against misleading and abusive advertising;
- (e) Effective prevention and compensation of individual, homogeneous, collective and diffuse patrimonial and moral damages;
- (f) Legal, administrative and technical protection when standing for their rights in court.

10. The scope of consumer rights is set out in greater detail, particularly in article 5 and the subsequent articles, and is generally in line with the United Nations guidelines for consumer protection, adopted by the General Assembly in 1985 and revised in 1999 and 2015.⁹

11. The right to quality goods and services (article 5) provides that products must meet their intended purpose and the legitimate expectations of consumers and that suppliers must guarantee the good condition and functioning of non-consumable movable goods for at least one year, suspended during repairs due to original defects. Law No. 1/07 on commercial activities reinforces this obligation, stipulating a one-year warranty for durable goods and requiring producers or importers to offer technical assistance and spare parts for at least five years after the end of the manufacture or import of a model (in line with guidelines 25 and 33 of the United Nations guidelines for consumer protection).

12. The right to protection of life, health and physical security (article 6) prohibits the marketing of goods and services that present risks to consumers, except when the risks are foreseeable and acceptable, in which case the supplier must provide adequate information. In addition, the supply of products or services that, under normal conditions of use, entail risks incompatible with the protection of the health and safety of people is prohibited. Public authorities must report hazardous goods and services to regulatory bodies, to prevent the spread of dangerous products or services, which can order their removal from the market or impose a ban. Suppliers also need to take voluntary actions, such as warning consumers.

⁸ See <https://angolex.com/paginas/leis/lei-de-defesa-do-consumidor.html>.

⁹ A/RES/70/186.

13. The regimes of the Consumer Protection Law and the National Authority for Economic Inspection and Food Safety are broadly aligned with United Nations guidelines for consumer protection, which state that States should adopt measures to ensure product safety, including regulations, standards and safety records (guideline 16).¹⁰

14. The right to consumer information and education (articles 7 to 9) requires the State to promote educational activities on consumption in school curriculums, support the initiatives of consumer associations and train professionals in this area (in line with guidelines 42 and 43 of the United Nations guidelines for consumer protection). However, the legislation does not include a general reference to the needs of vulnerable consumers. Population groups such as children, the elderly, low-income families, persons with disabilities and those living in remote areas, usually granted additional protection, are not explicitly referred to in the consumer protection framework. General consumer information is expected to be provided by consumer associations and municipal services and to be found in consumer rights databases. In contrast, traders need to provide information on the composition, price, quality, quantity and risks of products and services. Consumers may withdraw from contracts within seven working days if a trader fails to comply with this obligation, and the trader may be held liable for any damages, extending this liability to the entire production chain. However, legislation in Angola does not provide clear information on supply conditions, warranty periods or means of complaint or dispute resolution. Other gaps exist regarding contracts at a distance and electronic commerce (e-commerce), and a reference is not made to the importance of ensuring a level of protection equivalent to that afforded in face-to-face transactions (guidelines 5 and 63). The Law could therefore be improved, to better protect consumers.

15. The right to compensation for damages (articles 10–12) foresees compensation for losses resulting from manufacturing, assembly, packaging defects or the lack of adequate information. As a rule, traders are objectively liable for the damage caused, even without a proven fault. If a product is defective in quality or quantity, consumers may demand the replacement of the defective parts or, if this is not possible, opt for a new product of the same type, a refund, a proportional reduction in price or an increase in weight or size. Such demands are also applicable to services. Protecting the economic interests of consumers is critical in correcting asymmetries regarding traders and ensuring fairness and good faith in consumer relations. Consumers are not obliged to adhere to contract terms they were not informed about beforehand or that are difficult to understand (article 15). In addition, contractual clauses must be interpreted in favour of the consumer and consumers cannot be required to pay for goods or services that were not requested or bear the cost of returning them. There is a seven-day cooling-off period rule for purchases made outside commercial establishments.

16. The Government is responsible for ensuring a balanced relationship in the consumption of essential goods and services, such as water, energy, telecommunications and public transport. The Consumer Protection Law addresses abusive clauses, declaring null and void those that contravene its provisions. Consumers and associations may request annulments from the Public Prosecutor's Office. In addition, Law No. 4/03 on general contractual clauses requires transparent information on contracts and lists prohibited or potentially invalid clauses, granting the Public Prosecutor's Office and associations legal standing to take action against illegal clauses.

17. Consumer credit agreements require prior clear information on prices, interest rates, fees and payment conditions (article 17). The provision establishes safeguards against abusive interest rates and affirms consumer rights to early debt repayment. National Bank of Angola regulations complement this protection. Commercial practices and advertising rules are also relevant, requiring traders to provide correct information on products and services and prohibiting misleading or abusive advertising. Law No. 9/17 on advertising reinforces these principles, imposing restrictions on the participation of minors in advertisements and ensuring transparency and respect for consumer rights. Administrative sanctions include fines, seizures and the destruction of assets, the suspension of activities and the closure of

¹⁰ See <https://angolex.com/paginas/decreto-presidencial/estatuto-organico-da-autoridade-nacional-de-inspeccao-economica-e-seguranca-alimentar-267a-20a.html>.

establishments. However, infractions and penalties are not detailed, and a more detailed administrative or misdemeanour-related procedural regime is needed, to ensure consumer protection and deter illegal practices. Legal, administrative and technical protection guarantees consumers the means to defend their rights, whether individually or collectively.

18. With regard to disputes, INADEC may direct consumers to arbitration centres for out-of-court dispute resolution and support alternative means of access by consumers to justice. In addition, INADEC, the Public Prosecutor's Office and consumer associations may defend consumer rights and interests through the judicial system, since they have been granted legal standing to file lawsuits against unfair, deceptive or fraudulent practices. Law No. 12/16 on mediation and conciliation is not dedicated to consumer rights but also applies to disputes in this area, which INADEC, regulatory bodies and some consumer associations may resolve. Since 2014, the Centre for Extrajudicial Dispute Resolution has offered mediation, conciliation and arbitration, including in consumer cases, providing an alternative to the judicial system in a faster, more accessible fashion.¹¹

C. Institutions responsible for consumer protection

1. Public institutions

19. INADEC is part of the indirect public administration and has administrative and financial autonomy under the oversight of the Ministry of Industry and Commerce.¹² With headquarters in Luanda, INADEC carries out its mission throughout Angola, through decentralized services, such as provincial services, while providing methodological and administrative coordination. The legal act that established the mission and duties of INADEC was revoked through Decree No. 267/20 of 16 October 2020, aimed at administrative reforms, to align INADEC with the duties of the National Authority for Economic Inspection and Food Safety, and did not dissolve INADEC or transfer its responsibilities.¹³ Following this decree, INADEC activities have been detailed in annual reports and INADEC is referred to in the General State Budget. The revocation of statutory responsibilities has generated uncertainty, but INADEC has continued to protect consumer rights, coordinate policies and prevent harmful practices. The market inspection duties of INADEC have been removed but the consumer protection functions remain, and the National Authority for Economic Inspection and Food Safety has not undertaken related actions. Despite these changes, INADEC continues to operate effectively, as shown in the annual activity reports in 2020–2024.

20. The National Authority for Economic Inspection and Food Safety was created to centralize economic regulatory bodies and thereby reduce redundancy and is responsible for ensuring the legal compliance of economic activities with applicable provisions, namely with regard to food safety. The Authority supervises and regulates commercial practices and has a critical role in monitoring the quality and safety of food products and other consumer goods in the market (Decree No. 267/20; Law No. 1/07, articles 22–24 on the guarantee, quality and prices of products and definitions of terms).

21. The Provedor de Justiça (ombudsperson) is the independent public body responsible for defending citizen rights, freedoms and guarantees regarding public administration. It is represented in 10 of the provinces. Consumers can file a complaint with the body, which can issue recommendations to public administration bodies (Law No. 29/20 of 28 July 2020).

22. The National Bank of Angola guarantees price stability, preserving the value of the national currency and the stability of the financial system; is responsible for supervising financial institutions and other entities active in financial banking services; and is accountable for protecting bank customers. This includes provisions on the opening, maintenance,

¹¹ 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.

¹² See https://www.saflii.org/ao/legis/num_act/ridinddc603.pdf, <https://mindcom.gov.ao/web/sobrenos> and <https://lex.ao/docs/presidente-da-republica/2016/decreto-presidencial-n-o-94-16-de-10-de-maio/>.

¹³ See <https://lex.ao/docs/presidente-da-republica/2020/decreto-presidencial-n-o-267-20-de-16-de-outubro/>.

movement and closure of bank accounts by individuals and legal entities, as well as particular housing and construction credit rules and eligibility requirements, terms, conditions and costs; the latter are key, for customers to be able to undertake mortgage loans compatible with average income levels. The Bank also manages complaints from customers (Law No. 14/21 of 19 May 2021 on the general regime of financial institutions; Notice No. 12/16 of 5 September 2016 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; Notice No. 1/23 of 30 January 2023; Notice No. 9/23 of 3 August 2023; Instruction No. 6/12 of May 2018 on applicable terms, conditions and procedures).

23. The Agency for the Regulation and Supervision of Insurance is responsible for the regulation, supervision and inspection of insurance and reinsurance activities, aimed at the stability and integrity of the market, the protection of the rights of policyholders and beneficiaries and fair and efficient practices (Law No. 18/22 of 7 July 2022). The general regime of financial institutions (Law No. 14/21) is also applicable to such products and services.

24. The National Institute of Communications regulates, supervises and monitors the communications sector, including electronic communications and postal services, ensuring the quality of services in a competitive environment (Decree No. 108/16 of 25 May 2016 on the general regulation of electronic communications; Decree No. 44/02 of 6 September 2002 on access to and provision of public telecommunications services).

25. The Competition Regulatory Authority applies competition law and policy according to the principle of a market economy and healthy competition, encouraging a culture of competition in the economy and the efficient functioning of markets and seeking the best interests of consumers (Law No. 5/18; Decree No. 240/18; Decree No. 313/18 of 21 December 2018 defining the mission, statutory duties and powers of the Authority).

2. Non-governmental institutions

26. Consumer associations are non-governmental organizations, that is, legal entities with non-profit status and the goal of protecting the rights and interests of consumers or their members.¹⁴ Depending on the area in which they operate, consumer associations may have a local or national scope and may have at least 3,000 or 5,000 members, respectively. They may pursue a general or particular interest. The various rights of consumer associations are recognized, and the responsibility of defending consumers is assigned to the Public Prosecutor's Office. Consumer associations are conferred, among others, the status of social partner in matters related to consumer policy, namely appointing representatives to consultative or coordinating public bodies in this area; the right to request the seizure or withdrawal of goods from the market, or the prohibition of services that are harmful to the rights and interests of consumers, before administrative or judicial authorities; the right to participate in regulatory discussions concerning prices of essential goods and services, in particular related to gas, water, energy, telecommunications and public transport, and to provide comments and request clarifications on tariffs charged and the quality of services; the right to collective action; the right to complain and report and to legal standing as assistants in criminal proceedings and in monitoring proceedings regarding administrative offences; the right to receive support from the State, through local and central administrations, in implementing objectives, including for training, information and the representation of consumers; and the right to exemption from costs and fees and to tax benefits identical to those granted to private social solidarity institutions.

IV. Operational framework

27. Under the Consumer Protection Law framework implementation and its mandate, INADEC is increasing activities related to awareness-raising initiatives in areas such as food safety, health and sustainability, since consumer protection is a cross-cutting issue

¹⁴ See <https://unctad.org/publication/manual-consumer-protection>.

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.

28. To implement the consumer protection system, INADEC seeks to strengthen institutional relations and improve the national legislative framework. One priority concerns business non-compliance with consumer protection rules and the complaints book system; market monitoring has therefore been a continuous task. INADEC conducted 750 inspections of commercial establishments in 2024, detecting 890 infringements that led to proceedings, and launched 600 information campaigns aimed at economic operators, most of which covered the complaints book, the legislative framework and customer service.¹⁵ In addition in 2024, 208 companies signed up for the national training programme, leading to capacity-building for 691 trainees. INADEC seeks to identify flaws and gaps in the legislative framework for consumer protection related to market monitoring, to propose improvements and, in this context, INADEC and some regulatory bodies have identified the need to further develop the obligations of economic operators active in e-commerce, to strengthen consumer protection and enhance consumer confidence in digital markets.

29. INADEC is responsible for receiving and processing complaints (including from the complaints book); speeding up processes is critical in order to improve the analysis and resolution of consumer disputes. In 2024, INADEC received 2,283 complaints (most were related to the following: defective goods; poor service; breach of contract; warranties; late deliveries; and education), of which 1,122 were resolved. Interventions resulted in refunds to consumers amounting to a total of 7,651,722,756.17 kwanzas (\$8,374,742).

30. INADEC seeks to align the national consumer protection regime with international standards, particularly those of the United Nations guidelines for consumer protection and of the community of Portuguese-speaking countries.¹⁶ INADEC has noted that these standards recommend sustainable consumption, encompassing new challenges to consumers and providing for education and awareness-raising opportunities supporting the green transition. The aim is to ensure that sustainable products and lifestyles remain accessible, regardless of geography or income. INADEC is committed to addressing the needs of vulnerable and disadvantaged consumers, who require additional protection.¹⁷ With regard to training, education and awareness-raising activities among consumers, INADEC aims to reach the widest number of consumers by continuously participating in radio and television programmes dedicated to consumer rights. INADEC intends to promote a digital transformation by creating a safer digital environment in which consumer rights are protected and fair competition conditions encourage innovation towards achieving improved products for all.

31. Regional trade integration and economic cooperation is a priority, particularly with the implementation of the African Continental Free Trade Area, with an emphasis on the expansion of e-commerce, and the entry of Angola in the Southern African Development Community free trade area.¹⁸ In this regard, it is important to ensure the safety of imports and to protect consumers from unfair practices by third-country companies, as stated in the UNCTAD recommendation on preventing the cross-border distribution of known unsafe consumer products.¹⁹

¹⁵ 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>.

¹⁶ See <https://www.cplp.org/id-2763.aspx>.

¹⁷ See <https://www.angop.ao/noticias/economia/angola-aumenta-cultura-de-defesa-dos-direitos-do-consumidor/>.

¹⁸ See <https://www.sadc.int/pt-pt/not%C3%ADcias/angola-finaliza-os-preparativos-para-aderir-zona-de-comercio-livre-da-sadc-reforcando>.

¹⁹ TD/RBP/CONF.9/9.

V. Conclusions and recommendations

32. In Angola, enhancing consumer protection requires a strong legislative, institutional and operational framework, to ensure the effective implementation of policies and the enforcement of consumer protection rules. The consumer protection system is reinforced by the Constitution, which enshrines consumer rights and guarantees their protection. The Consumer Protection Law develops and details rights and principles, ensuring consumer access to quality goods and services, health and safety protection and economic safeguards, in line with the United Nations guidelines for consumer protection. Implementing and enforcing the provisions is critical in fully asserting consumer rights and fostering a fair and transparent market.

33. However, after over 20 years, the Consumer Protection Law requires review, to incorporate new concepts, update obligations for traders and harmonize product guarantees and complaint procedures. Considering consumer-related global challenges due to digitalization, areas such as e-commerce, telecommunications and financial services may need new and adjusted rules.²⁰ Incorporating these new concepts can help align the national regulatory framework with international best practices and better protect consumers.

34. The institutional framework also requires review. The role of INADEC needs to be clearly defined and INADEC needs to be granted administrative, financial, technical and operational autonomy. Enhancing coordination between INADEC and sectoral regulatory bodies is necessary in order to overcome inconsistencies and ensure more effective oversight. It is important to operationalize the National Consumer Council to provide a structured platform for regular dialogue and cooperation between government bodies and civil society representatives, including business and consumer associations and other non-governmental entities.

35. The handling of consumer complaints should be a focus for improvement. INADEC is responsible for analysing those in the complaints book; however, in some sectors, such as financial services and electronic communications, separate procedures and deadlines are in place. A harmonized and coordinated approach is needed, to ensure a coherent and more effective response to consumer grievances. In addition, the protection of vulnerable consumers should be explicitly addressed, allowing for dedicated measures, namely on access to information and education, according to international guidelines.

36. Alternative dispute resolution mechanisms should complement traditional means of access to justice. INADEC and some regulatory bodies currently intervene in consumer dispute resolution, but a dedicated extrajudicial dispute resolution centre could offer consumers a more accessible, affordable and simpler mechanism. Cooperation between the Ministry of Industry and Commerce and the Ministry of Justice and Human Rights is critical in developing this resource and expanding consumer options regarding dispute resolution and redress.

37. Consumer education could also be expanded. The Consumer Protection Law refers to educational policies on consumer rights (in line with the United Nations guidelines for consumer protection) yet these policies need to be better structured for effective dissemination in schools and through public awareness campaigns. Strengthening consumer education through curriculum inclusion and information campaigns can empower consumers and promote active citizenship. In addition, planned initiatives based on data on consumer complaints and inquiries can further enhance public engagement and awareness.

38. Digital tools should be developed to centralize and streamline consumer protection information. A comprehensive online platform on which consumers can access relevant legislation, submit complaints and seek guidance could facilitate consumer interaction and engagement and improve transparency.

39. The effectiveness of consumer protection measures and actions depends on sufficient human and financial resources. In this regard, INADEC and other consumer protection bodies

²⁰ TD/B/C.I/CPLP/29, TD/B/C.I/CPLP/34, TD/B/EDE/8/2. See <https://unctad.org/meeting/ad-hoc-expert-meeting-financial-consumer-protection>.

require adequate funding and staffing to effectively fulfil their mandates. Finally, fostering stronger public–private collaboration between government agencies, private-sector stakeholders and consumer organizations can create a more comprehensive and responsive consumer protection system.

40. The recommendations are summarized in the table.

<i>Subject matter</i>	<i>Recommendations</i>	<i>Addressees</i>
Legislative and policy-related frameworks	Revise the Consumer Protection Law, to address new and emerging areas, such as the regulation of e-commerce; the drafting of a regime applicable to consumer protection in telecommunications; and the review of the statute of INADEC	Government and National Assembly
Institutional framework	Operationalize the National Consumer Council as the consultative forum for all consumer protection matters	Ministry of Industry and Commerce
	Encourage cooperation between all public bodies responsible for consumer protection, through cooperation agreements or memorandums of understanding	
	Increase the human and financial resources of INADEC, to improve the implementation of actions and law enforcement	
	Support the professionalization of consumer associations, through the 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	
Operational strategy	Develop the INADEC website and consumer portal and include information on the institutional consumer protection system in Angola, including a list of authorities and respective communications channels, as well as on legislation, awareness-raising campaigns and alerts, and allowing for the submission of complaints and requests	INADEC, businesses and consumer groups
	Expand consumer education programmes in the education system, encouraging a culture of consumer protection through all available means of communication, with a focus on vulnerable and disadvantaged populations, in partnership with consumer associations	INADEC and other regulators
	Promote dialogue with business associations and their members, for information and education, encouraging good business practices, in line with the United Nations guidelines for consumer protection	