

PLACE CONSUMERS AT THE HEART OF THE DEAL

EFFECTIVE PROTECTION

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THE CONSUMER CHECKLIST FOR AN INTERNATIONAL E-COMMERCE DEAL

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PLACE CONSUMERS AT THE HEART OF THE DEAL

E-commerce would not be the success it is without the active engagement of consumers and its future depends on their trust. Therefore, an international agreement on cross border e-commerce must protect consumers and bring them real benefits.

Trade deals have the potential to deliver lower prices and greater choice to consumers and, in the case of e-commerce, measures to make it easier and safer for them to buy online. The best way to achieve this, and to ensure that consumers' interests are a focus of the agreement, is to include a chapter dedicated to consumers that incorporates internationally agreed principles of consumer protection which trade partners should follow.

INFORMED CHOICE

Consumers buying online should have information about products and services presented in a clear, accurate, easily accessible and conspicuous way so that they can make informed choices. Subscription services must clearly state when payments will be made and how a consumer can unsubscribe. Consumers should know where and from whom they are buying and have a clear understanding of their rights. Marketing and consumer reviews should be truthful and transparent.

ACCESS AND INCLUSION

The needs of marginalized or vulnerable consumers and consumers with disabilities should be considered in website design and e-commerce processes such as payments and delivery. Larger fonts and acceptable colours should be used on small screens — often the only choice for low income consumers. Responsible marketing, warnings and age verification should be used to protect vulnerable consumers.

EFFECTIVE PROTECTION

Consumers should be treated fairly and be afforded effective protection not less than the protection provided in other forms of commerce. Consumers should be able to explicitly agree to a purchase and receive a receipt. Payment systems should be secure. There should be an opportunity to return a product and receive a refund if it has not been damaged. Consumers should have easy access to fair and effective dispute resolution if something goes wrong after making a purchase online.

PRODUCT SAFETY

Products that pose a risk to health and safety should not be marketed or sold to consumers, irrespective of whether they are sold in shops or online. Product safety warnings and information on safe use, should be made clear to consumers prior to purchase. Authorities should co-operate with the Global Recalls Portal and products listed on the portal should not be sold to consumers.

DATA PROTECTON

All countries should have in place high standards of data protection and privacy in both substantive and procedural national laws. Consumers should be able to exert full control over their personal data — how it is collected, used and whether it is shared - and be able to protect their privacy. To ensure adequate enforcement and coordination, all countries should have public enforcement agencies that will work cooperatively

INTERNATIONAL CO-OPERATION

Regulators and enforcement agencies in participating countries should be encouraged to co-operate through structures such as the UN, ICPEN, the OECD and regional bodies, or in a voluntary process set up in parallel to an e-commerce agreement. Such dialogues between regulators should focus on consumer protection, and improving market surveillance, enforcement, redress and dispute resolution. Effective processes should be established for the exchange of information, conducting joint investigations, recalls and enforcement actions.

TRANSPARENT & INCLUSIVE NEGOTIATIONS

Negotiations about e-commerce should be transparent and multi-stakeholder dialogue should be encouraged nationally and internationally. Negotiating proposals and consolidated texts should also be made available to the public so that consumers know what is being negotiated on their behalf.

¹ including non-monetary transactions, when consumers acquire "free" goods and services in exchange for their personal data