

Consumer protection – the case for converging regulation

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Outline of the presentation

1. Consumer protection – regulatory framework
2. Consumer protection – policy issues
3. Scope of telco & digital regulation
4. Regulatory answers to consumer issues in the telco & digital industries



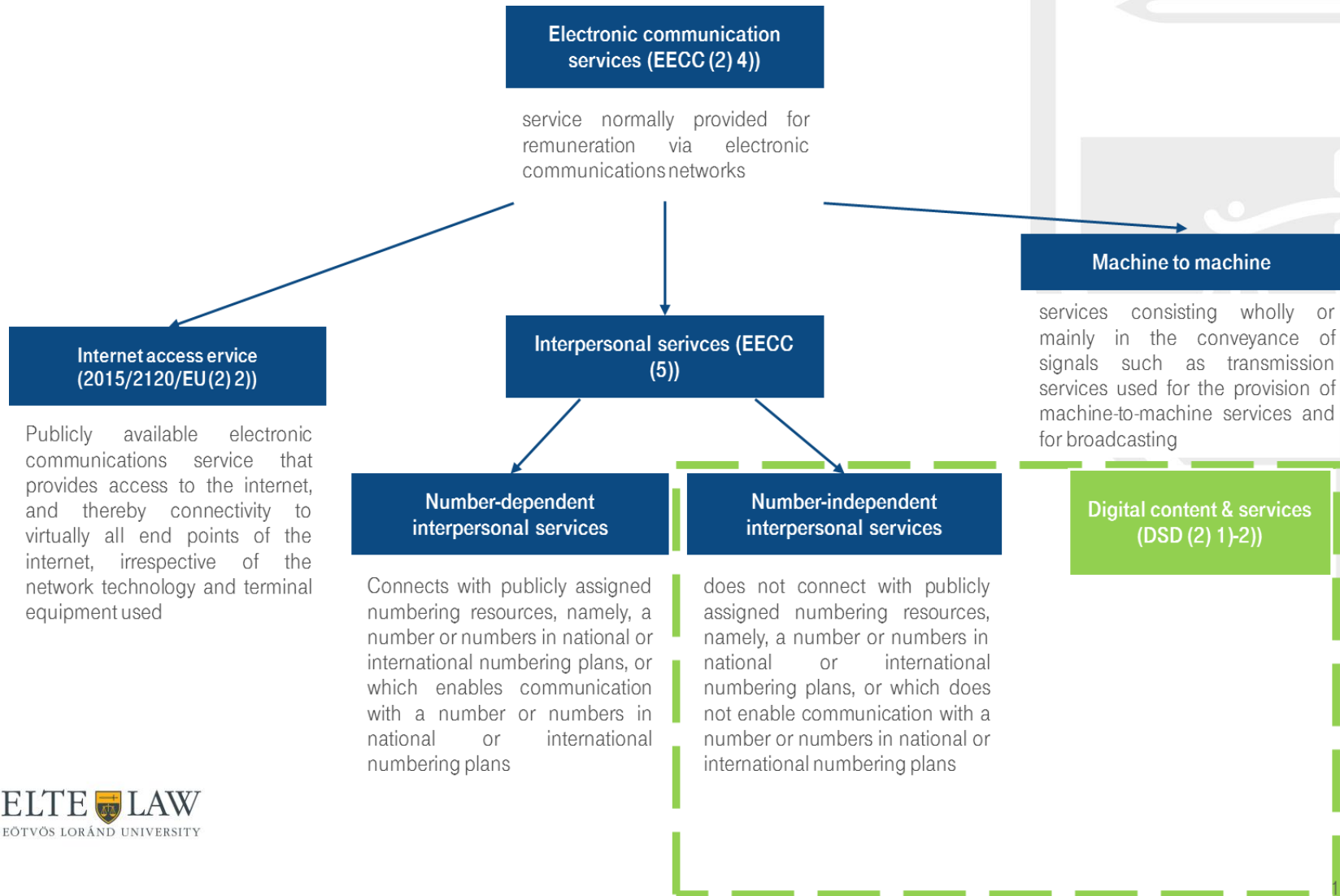
Consumer protection – regulatory framework

- Development of consumer protection law
 - ECJ case-law
 - Development of secondary law
- Maximum (full) harmonization as a legislative method
- Horizontal directives and regulations
 - Unfair contract terms directive (93/13/EC)
 - Directive 2005/29/EU on unfair commercial practices
 - Directive 2011/83/EU on consumer rights
- Sector-specific directives and regulations
 - European Electronic Communications Code (1972/2018/EU)
 - Directive 2019/770/EU on digital content

Consumer protection – policy framework

- Supply v. demand-side issues – market failures
- Concept of the consumer
- Demand-side market failures
 1. Information asymmetry
 2. Systematic failures in decision making
 3. Lock-in, switching

Scope of telco&digital consumer protection



Regulatory answers to consumer issues

	Telco sector	Digital sector
Information asymmetry	Pre-contractual information Contract summary Transparency measures	
Systematic errors in decision-making		Ranking provisions
Lock-in, switching	Maximum duration / Porting Unilateral modification provisions	Unilateral modification provisions





Thank you for your attention!

