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**Voluntary peer review of consumer
protection law and policy of Chile**

**Voluntary peer review of consumer protection law
and policy: Chile**

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 consumer protection law and policy of Chile.



I. Introduction

1. In its resolution 70/186 of 22 December 2015 on consumer protection, the United Nations General Assembly reaffirmed that the United Nations guidelines for consumer protection are a valuable set of principles for setting out the main characteristics of effective consumer protection legislation, systems, enforcement and policy, among other aspects. The Intergovernmental Group of Experts on Consumer Protection Law and Policy of the United Nations Conference on Trade and Development (UNCTAD) is mandated, *inter alia*, to conduct voluntary peer reviews of national consumer protection law and policy, as implemented by national consumer protection authorities.¹ Chile is the fourth member State of UNCTAD to volunteer, after Morocco, Indonesia and Peru.

2. The purpose of voluntary peer reviews is to provide an external and independent assessment of the effectiveness of consumer protection law and policy in a given country. They have three objectives: (a) to analyse the legislative, institutional and public policy frameworks, and the enforcement of legislation, in order to identify the challenges to be addressed and the areas to be improved in the legal and institutional frameworks; (b) to assess the consumer protection awareness of relevant stakeholders and their contributions in this area; (c) to formulate and recommend appropriate measures and to assist countries in implementing the recommended measures by developing a capacity-building project.² This note is an overview of a full report³ that provides a point of departure for discussion of the review.

II. Political, economic and social context

3. Chile is a country in South America with a population of 17.5 million inhabitants.⁴ It has the highest United Nations Development Programme human development index value⁵ in its region and ranks forty-second globally. According to figures published by the Chilean Ministry for Social Development and Family in 2019, the poverty rate fell from 29.1 per cent to 8.6 per cent between 2006 and 2017, while extreme poverty was reduced from 12.6 per cent to 2.3 per cent, equivalent to 412,839 persons.⁶ However, progress has not been uniform; poverty is more than twice as prevalent in rural areas as in urban areas.

4. In 2019, the environment of economic slowdown and significant social discontent prompted a shift in favour of greater social spending.⁷ Moreover, in a national plebiscite on 25 October 2020, citizens gave their approval for the proposal to launch a constituent process for the formulation of a new constitution.⁸

¹ Paragraph 97 (c) of General Assembly resolution 70/186 and paragraph 76 (x) of TD/519/Add.2.

² See the framework for voluntary peer reviews on consumer protection law and policy (TD/B/C.I/CPLP/6).

³ UNCTAD, 2021. *Voluntary peer review of consumer protection law and policy: Chile* (United Nations publication, Geneva, forthcoming).

⁴ National Institute of Statistics of Chile. Information available at <https://www.ine.cl/estadisticas/sociales/censos-de-poblacion-y-vivienda>.

⁵ United Nations Development Programme, 2019. *Human Development Report 2019. Beyond income, beyond averages, beyond today: Inequalities in human development in the 21st century. Overview* (New York).

⁶ Chile, Ministry of Social Development and Family, 2019. *Informe de desarrollo social* [Social development report], available (in Spanish only) at: https://www.desarrollosocialyfamilia.gob.cl/storage/docs/Informe_de_Desarrollo_Social_2019.pdf.

⁷ *Ibid.*

⁸ Chile, 2020, constituent process, available (in Spanish only) at: <https://www.gob.cl/procesoconstituyente/#cronologia>.

III. Legislative framework

A. Consumer rights protection law (Act No. 19,496)

5. The Consumer Protection Act (No. 19,496) of 7 March 1997 establishes rules for the protection of consumer rights and mandates the National Consumer Service to enforce them. The Act is supplementary in nature, establishing that its provisions apply only to those aspects of consumer protection that are not covered by sectoral laws.

6. The Constitution of Chile does not encompass the protection of consumer rights, unlike those of Argentina, Brazil, Colombia, Mexico and Peru and an increasing number of member countries of the Organisation for Economic Co-operation and Development (OECD),⁹ although the Constitutional Court of Chile has recognized the importance and protective nature of consumer protection rules.¹⁰ This situation may be rectified by the current Constitutional Convention.

7. Act No. 19,496 recognizes the basic rights and duties of consumers, which include:

- (a) Freedom of choice in goods and services;
- (b) The right to truthful and timely information on goods and services offered, their price, conditions of contract and other relevant characteristics, and the duty to inform themselves responsibly about them;
- (c) The right not to be arbitrarily discriminated against by suppliers of goods and services;
- (d) The rights to safely consume goods and services, and to the protection of their health and the environment, and the duty of suppliers to prevent risks that may affect consumers;
- (e) The right to adequate and timely redress and compensation for all material and moral damages arising from a breach of any of the obligations assumed by suppliers, as well as access to justice and the remedies provided by law;
- (f) The right to education on responsible consumption, and the duty to engage in consumer transactions only with established businesses.

8. In addition, the Act establishes specific rights for consumers of financial products and services, among others.

9. Act No. 19,496 provides that consumers whose individual, general, collective or common interests are affected may file individual lawsuits without the assistance of a lawyer before the local police courts.¹¹ The National Consumer Service, meanwhile, may either initiate proceedings of the same nature before the same courts, acting in the general interest of consumers, or else become a party to any of the suits initiated by a consumer, acting for the benefit of consumers in general.

10. However, the Act does not reaffirm the guiding principles of consumer protection law and their cross-cutting applicability to all sectors that have or may have an interest in the matter. This is of particular importance for the interaction between the Act and special laws that affect the protection of consumer rights since minimum common standards are not assured for all sectors.

⁹ See UNCTAD World Consumer Protection Map, available at <https://unctadwcpm.org/map.html> (accessed 20 April 2021).

¹⁰ This was made clear in cases Nos. 980-07 and 4792-18. For the complete texts of the judgments (in Spanish only), see <https://www.tribunalconstitucional.cl/expediente>.

¹¹ Act No. 19,496 expressly states that consumers who do not have the economic means to pay for their defence may be assisted by the relevant legal assistance agency.

B. Powers granted to the National Consumer Service by Act No. 21,081

11. Act No. 19,496 was most recently amended by Act No. 21,081, published on 13 September 2018. This amendment granted the National Consumer Service the following powers: (a) supervisory powers; (b) powers of administrative interpretation; (c) the power to propose legislative amendments; (d) the power to initiate voluntary collective procedures; and (e) the power to evaluate compliance plans.

12. However, the legislative framework for consumer protection is weakened by insufficient regulation in informal sectors, especially with regard to product safety, e-commerce and certain specific aspects of collective procedures, as detailed in the sections below.

IV. Public policy framework

A. Information mechanisms for better consumer decision-making

13. The National Consumer Service has developed several tools that facilitate better decision-making:

- **Interactive platforms.** Consisting of interactive digital tools designed to provide consumers with sufficient information to make decisions, these include:
 - A consumer credit comparison tool
 - A bioequivalent drug pricing tool
 - “*Me quiero salir*” [I want out], a tool designed to increase market transparency by providing a simple and expeditious means to terminate contracts, provided a reason is stated
 - Consumer information optimization studies, known as behavioural insights, a noteworthy example of which was the study carried out prior to the redesign of electricity bills based on consumers’ perceptions of the bills sent to their homes
- **Studies of specific markets.**¹² These entail the analysis and use of primary information on consumers and other relevant actors who are part of the consumer protection ecosystem to monitor market behaviour and identify conduct that contravenes consumer regulations. They constitute valuable inputs for the National Consumer Service’s research, internal management analysis and decision-making processes.
- **Digital media and press tools and content.** In 2019, the National Consumer Service appeared or was mentioned 11,185 times in the national media (press, online media, radio, free-to-air television). This had a favourable impact on its image, placing it among the eight entities with the highest performance approval ratings over the past three years.
- **Access to information in the context of COVID-19.** Highlights include: (a) a web page dedicated to the coronavirus,¹³ which contains details of principal rights, news, studies and information related to the COVID-19 pandemic; and (b) a basic products pricing tool, introduced in April 2020, which includes 29 basic goods in high demand during the emergency.

¹² See, for example, the following studies (available in Spanish only): <https://www.sernac.cl/portal/619/w3-article-57783.html>, <https://www.sernac.cl/portal/619/w3-article-55976.html>, <https://www.sernac.cl/portal/604/w3-article-56135.html>, <https://www.sernac.cl/portal/619/w3-article-56901.html>, <https://www.sernac.cl/portal/619/w3-propertyvalue-65861.html> and <https://www.sernac.cl/portal/619/w3-propertyvalue-20977.html>.

¹³ See (in Spanish only): <https://www.SERNAC.cl/portal/604/w3-propertyname-774.html>.

14. The experience of implementing all these mechanisms brought to light a need to develop primary sources of information through which data for profiling purposes can be obtained directly from consumers and priority groups can thus be targeted. In addition, the successful experience of conducting consumer behaviour studies in the financial sector has provided an incentive to extend them into other sectors, with a view to improving public policy.

B. Establishment of adequate infrastructure to develop, implement and monitor consumer protection policies¹⁴

1. Institutional action in response to contingent demand

15. The current social and health context posed a challenge to the implementation of initiatives, yet, in delivering solutions, the National Consumer Service demonstrated a considerable capacity to generate rapid and innovative responses, through management evaluation and the implementation of institutional projects.

2. Interpretative circulars

16. Pursuant to article 58 of Act No. 19,496, the National Consumer Service launched two new products, namely, interpretative circulars and administrative rulings. The former are general interpretations of regulations, while the latter are individual pronouncements on specific matters requested by citizens in the form of questions. Within the COVID-19 context, the Service has prepared four interpretative circulars.¹⁵ If deemed necessary, these might be reinforced by interpretations in order to provide the greatest possible legal certainty to the market, especially since their impact may be diminished because of a failure to ensure their dissemination among market players and the judiciary.

C. Supervision

17. The National Consumer Service assumed its new supervisory role in March 2019, following the entry into force of Act No. 21,081 and with a national supervisory policy already in place. In this role, it performed 529 inspections nationwide in 2019 and 1,065 in 2020, focusing in particular on markets of strategic importance for the Service and those most affected by the pandemic. The Service's supervisory activities will require the progressive acquisition of new personnel and equipment and the introduction of new procedures if its objectives are to be achieved.

D. Dispute resolution and consumer compensation

18. Chile has a sophisticated dispute resolution system that is currently built around two mechanisms, namely, administrative complaints (consumer care platform) and class actions (either voluntary collective procedures or class action lawsuits), which are described below. Chile still has work to do before being fully able to offer alternative and out-of-court dispute resolution methods such as mediation and arbitration, including online, for individual disputes.

1. Consumer care platform

19. The National Consumer Service has an efficient and effective dispute resolution system for consumers, referred to as the consumer care platform. It can be accessed either in person or remotely, free of charge, in all regions of Chile, and is also available through 228

¹⁴ In paragraph 8 of the United Nations guidelines for consumer protection, it is stated that "Member States should provide or maintain adequate infrastructure to develop, implement and monitor consumer protection policies" (General Assembly resolution 70/186, annex).

¹⁵ Available (in Spanish only) at <https://www.sernac.cl/portal/618/w3-propertyvalue-21072.html>.

municipal agencies and other public bodies under agreements. In 2019, more than 370,000 complaints were filed through the consumer care platform.

20. Since 2019, the National Consumer Service has been working to integrate the consumer care complaints platform with online dispute resolution mechanisms, notably individual consumer complaints resolution mechanisms such as online consumer mediation and arbitration systems. Currently, mediation and arbitration are available only in the financial sector, which is more regulated and more developed in practice, under the National Consumer Service Seal scheme.¹⁶

2. Voluntary collective procedures

21. Voluntary collective procedures are extrajudicial administrative procedures offering a means to settle collective and mass consumer claims,¹⁷ which, in 2018 and 2019 combined, resulted in a total of more than US\$ 44 million in compensation being awarded to 1,351,796 consumers in 17 cases.

22. The purpose of a voluntary collective procedure is to obtain a prompt, comprehensive and transparent settlement for all affected consumers in the form of indemnities, compensation or refunds. From the date of the mechanism's entry into force until August 2020, 30 procedures had been initiated, 8 of which had a favourable outcome for consumers and only 5 of which did not.

23. Despite the very positive experiences with voluntary collective procedures in Chile, there are still two areas in which the regulations remain unsatisfactory: the award of reasonable costs to parties other than the National Consumer Service who have legal standing as claimants; and the coverage of the mechanisms through which the indemnities, compensation and reparations awarded under the special procedure for the protection of collective and common consumer interests are distributed.

3. Class action lawsuits

24. Class action lawsuits may be filed with the judiciary by: (a) the National Consumer Service; (b) a consumer association; or (c) a group of no fewer than 50 affected consumers. Their aim is to secure judicial protection for consumer rights and a judicial decision on possible indemnification. From 2014 to date, the Service has brought 77 class action lawsuits, 38 of which have been settled, with consumers receiving approximately US\$ 173 million in compensation.

25. The judicial protection of consumer rights, whether through class action or individual lawsuits, is key to guaranteeing the right of access to justice; accordingly, training for those responsible for dispute resolution and compensation is of fundamental importance and the training programme must be continuously updated and enhanced. There is also a need to ensure that the legal assistance agencies mandated to assist consumers who cannot afford to pay legal costs are efficient, effective and able to provide services that are comprehensive in scope.

4. Compensation reports

26. The National Consumer Service compiles compensation and indemnification reports for each of the protection mechanisms, using economic models to estimate the damages suffered – be they pecuniary, material, consequential, loss of profits, non-pecuniary or moral

¹⁶ The National Consumer Service (or Financial Service) Seal is a distinction that the Service grants to standard form contracts issued by providers of credit and insurance services and, in general, of any financial product, when such entities request it. The Seal attests to the provider's compliance with certain legally established conditions.

¹⁷ National Consumer Service, 2019. Information guide on initiating a voluntary collective procedure at the request of a company or on the basis of a well-founded complaint from a consumer association, available (in Spanish only) under the "*Archivos para descargar*" [Files for download] section at <https://www.sernac.cl/portal/618/w3-article-55750.html>.

– by consumers affected by breaches of contractual conditions, abusive clauses or, more generally, conduct contrary to consumer rights legislation.

E. Voluntary compliance programmes

27. The National Consumer Service has recently been given powers to approve voluntary compliance programmes proposed by companies. These programmes may take one of two forms; either they consist of measures to prevent, detect and, if appropriate, rectify situations identified as risky; or they operate as part of the negotiation of measures to be followed in a voluntary collective procedure. In either case, the approval of a programme does not mean that the Service ceases to perform its supervisory role. This initiative is due to be extended, especially into those sectors with the greatest impact on consumer welfare.

F. Prioritization of protection mechanisms

28. Given the large number of markets and industries in which the National Consumer Service has the authority to investigate, the growing number of complaints it receives from consumers claiming to have been harmed by the actions of a supplier, and the finite resources available to it, the Service prioritizes its activities by focusing on markets recognized as particularly sensitive, conduct on the part of suppliers that is considered to be aggravated, and strategic factors.

29. However, the Service has yet to issue an interpretative circular detailing the objective criteria used to prioritize the collective prosecution of conduct that violates consumer protection norms. Publishing these criteria would help to promote practices that prevent further harm to consumers, encouraging them to pursue indemnification and ensuring effective protection for their rights in addition to fostering transparent decision-making and efficient use of protection tools.

G. E-commerce

30. The National Consumer Service has adopted various measures to supplement existing e-commerce regulations. For example, through Exempt Resolution No. 0326 of 6 April 2020, it adopted an interpretative circular¹⁸ that supplements a resolution setting out good e-commerce practices that was published in 2019 (Exempt Resolution No. 0184 of 21 March 2019),¹⁹ and is focused on the special situation engendered by the pandemic.²⁰

31. It is important to strengthen the regulatory framework for e-commerce and the respective roles of the Service and international cooperation in the digital markets, given that digital platforms operate globally.

¹⁸ Chile, National Consumer Service, 2020. *Circular interpretativa sobre contratación a distancia durante la pandemia provocada por el COVID-19* [Interpretative circular on distance contracts during the COVID-19 pandemic], available (in Spanish only) at https://www.sernac.cl/portal/618/articles-58438_archivo_01.pdf.

¹⁹ Chile, National Consumer Service, 2019. *Circular interpretativa sobre buenas prácticas en comercio electrónico* [Interpretative circular on good e-commerce practices], available (in Spanish only) at https://www.sernac.cl/portal/618/articles-9195_archivo_01.pdf.

²⁰ In 2020, the Service, together with the Ministry of the Economy, worked on e-commerce regulations aimed at providing consumers with protection equivalent to that enjoyed with presential and semi-presential contracts.

V. Institutional framework for consumer protection in Chile

A. National Consumer Service

32. In accordance with article 57 of Act No. 19,496, the National Consumer Service is a decentralized public service with legal personality and its own resources. It monitors compliance with the Act and other consumer-related regulations.

33. According to data reported to UNCTAD,²¹ the Service has an annual budget of approximately US\$ 19 million and a total of 354 employees, 256 of whom work exclusively in consumer protection. Between 2017 and 2019, its institutional budget averaged US\$ 18.1 million, which is lower than the budget of other countries in the region such as Colombia, at US\$ 63 million, and Mexico, at US\$ 56.8 million, and well below the budget of OECD countries such as Australia, at US\$ 200 million, France, at US\$ 276 million, and the United Kingdom of Great Britain and Northern Ireland, at US\$ 87 million. In order to fulfil its remit effectively, the Service needs to be allocated more financial resources.²²

34. To improve consumer protection, the Service's capacities must be reinforced and its activities thus strengthened, especially those intended to benefit the lower socioeconomic population segments, where nearly half of consumers (47.5 per cent) still perceive the Service as an entity that is not easily accessible. This enhanced capacity would also increase the Service's ability to serve consumers in rural areas (where about 12.2 per cent of the population is located).

35. In order for this to happen, the Service needs a strong national presence. This can be achieved with the support of the municipalities, through a process of continuous improvement and ongoing training for the municipal officials involved in consumer protection, under the leadership of the Service.

B. Consumer protection relations

36. Public consumer protection policies in Chile are formulated mainly by the National Consumer Service, in application of the powers granted to it by law. However, there are numerous other agencies with different competencies that have an impact on consumers.

37. Under the Chilean model, inter-institutional relations are facilitated by formal coordination bodies dedicated to a specific topic, such as product safety (coordinated by the National Product Safety Committee) and financial services (coordinated by the Financial Education Committee).

1. Institutional relations

38. The National Consumer Service is rolling out a strategy for strengthening institutional relations that should enable it to identify and promote good practices, gauge respective areas of influence and develop initiatives that contribute to a culture of responsible consumption.

39. The creation of a permanent body to coordinate the public policies of all government agencies, with participation at the highest functional level of those responsible for consumer and user protection, is a good practice at the international level. Such a mechanism might also benefit from the participation of civil society organizations and businesses. As its first undertaking, the body might adopt a strategy that is coordinated across the various State consumer protection agencies and accords special attention to vulnerable consumers as part of State policy.

²¹ Information taken from the "Answers per country" section of the UNCTAD World Consumer Protection Map, available at <https://unctadwcpm.org/answers.html>.

²² See paragraph 15 of the United Nations guidelines for consumer protection (General Assembly resolution 70/186, annex).

2. Supplier relations

40. The mechanisms established to regulate relations with companies are: (a) the Regulation of Lobbying Act (No. 20,730) of 2014; (b) public-private working groups; (c) interoperability, to facilitate the processing and resolution of complaints with suppliers; (d) consultative councils, in which companies participate through six trade associations related to matters relevant to the National Consumer Service's area of competence; and (e) awareness-raising events, such as seminars, talks and meetings, and inspections to monitor compliance with relevant consumer protection laws.

3. Relations with civil society

41. Chile established its Civil Society Advisory Council in 2011. The Council is consultative by nature and pluralist in composition, and its output is non-binding. It has similarities with mechanisms such as the French National Institute for Consumer Affairs, which is a joint consultative body bringing together consumer and business associations. It is important to keep creating forums for citizen participation in the discussion of public policies in order to ensure that proposed legislative amendments reflect the sociocultural reality of the country and the needs of consumers.

42. Since 2005, Chile has had a competitive grant fund for consumer association initiatives that is managed by an independent board of directors, with coordination and technical advice provided by the National Consumer Service.

4. International relations

43. At the international level, Chile has worked actively, through its National Consumer Service, to deepen its relations with key actors by means of: (a) sustained action in international forums; (b) participation in bilateral cooperation forums; and (c) the provision of technical assistance for the development of other consumer protection agencies. The Service participates in, and is part of, around 11 high-level bodies.

44. In terms of technical assistance for development and bilateral cooperation, the Service is part of the Chile-Peru Binational Commission and exchanges best practices with the National Institute for the Defence of Competition and Protection of Intellectual Property of Peru through the South-South cooperation programme of the Chilean Agency for International Cooperation for Development.

C. Institutional coordination forums for consumer protection

45. To develop and implement public policy more effectively, and to allow for the multisectoral scope of consumer protection, Chile has set up two cross-cutting bodies in which public institutions with a stake in consumer protection are represented, namely, the Financial Education Committee and the National Product Safety Committee. The work of these Committees has revealed a need to improve financial education for consumers, through various identified means, and to review the legal framework for product safety in order to integrate the recommendations of OECD and UNCTAD.

VI. Conclusions and recommendations

46. Based on the study carried out for the purposes of the report, it can be concluded that Chile has highly developed and satisfactory consumer protection laws and policies. The institution primarily responsible for consumer protection, the National Consumer Service, is innovative and flexible, and thus capable of adapting to the different needs of citizens and to changing environments. It is very effective in the exercise of its duties, including in providing information to consumers, ensuring the collective defence of their rights and obtaining compensation for them, and, as a result, has become a benchmark for other agencies. These factors have enabled it to establish a prestigious public profile, both among other public bodies with a stake in consumer protection and among the general public and consumers. In terms of consumer protection, Chile is a leading country in the region and within OECD.

47. The recommendations drawn from the study have been grouped according to whether they relate to the legal or policy or institutional framework and are set out in the table below.

<i>Area of improvement</i>	<i>Recommendations</i>	<i>Body responsible for implementation</i>
Legislative framework	Consider including consumer protection in the Chilean Constitution.	Constitutional Convention
	As part of the constituent process, provide technical background as to the advisability of enshrining consumer rights as fundamental guarantees, based on comparative constitutional law and the particularities of the national system.	National Consumer Service
	Reaffirm the guiding principles of consumer protection law and their cross-cutting applicability to all sectors that have or may have an interest in this matter, especially in the relationship between the provisions of Act No. 19,496 and the special provisions that affect the protection of consumer rights, ensuring minimum common standards for all sectors.	Legislative and executive branches
	Participate in the creation and development of consumer regulations, identifying needs in unregulated or underregulated sectors. In this connection, and in view of the contents of the report, develop specific regulations on product safety and e-commerce that take into account the relevant recommendations of OECD and UNCTAD.	Legislative and executive branches/National Consumer Service
	Propose a legislative amendment to regulate the award of reasonable costs to parties other than the National Consumer Service who have legal standing as claimants and who obtain favourable rulings in class action lawsuits, thereby promoting transparency and preventing possible conflicts of interest.	Legislative and executive branches
	Propose a legislative amendment that provides for an expansion of the mechanisms through which indemnities, compensation and reparations awarded in the framework of the special procedure for the protection of collective and common consumer interests are distributed.	Legislative and executive branches
Public policy	Pursue a strategy coordinated among the various State consumer protection agencies that is focused on vulnerable consumers as part of State policy.	Executive branch
	Further develop primary sources of information, so that data for profiling purposes can be obtained directly from consumers and priority groups can thus be targeted. In addition, conduct more consumer behaviour studies in order to develop solutions and improvements within the framework of regulatory proposals.	National Consumer Service
	Facilitate access to justice for individual consumers, implementing mechanisms for verifying compliance with the provisions of Act No. 19,496 concerning the duty of legal assistance agencies to assist consumers who do not have the economic means to pay for their defence by providing them with the resources necessary for this purpose.	Judiciary and executive branch
	Ensure, maintain and strengthen administrative interpretation through the timely issuance of appropriate and unambiguous interpretations, both in normal situations and in exceptional circumstances, contingencies and cases not explicitly addressed by the regulations, in order to provide the greatest possible legal certainty to the market.	National Consumer Service

<i>Area of improvement</i>	<i>Recommendations</i>	<i>Body responsible for implementation</i>
	<p>Disseminate the content of the National Consumer Service's interpretative circulars among suppliers, consumers and key stakeholders, with special emphasis on the judiciary concerned, so that they may be considered administrative protection criteria under the criterion of sound judgment.</p> <p>In this connection, develop publications that help to generate a critical mass of consumer law.</p>	National Consumer Service
	<p>Publish and disseminate, through an interpretative circular, the objective criteria used to prioritize the collective prosecution of conduct that violates consumer protection norms. The aim should be to promote practices that prevent further harm to consumers, encouraging them to pursue indemnification and ensuring effective protection for their rights in addition to fostering transparent decision-making and an efficient use of protection tools.</p>	National Consumer Service
	<p>Strengthen individual dispute resolution mechanisms, promoting the use of consumer arbitration and mediation in areas other than finance and ensuring that arbitration decisions are binding on suppliers. In this connection, support the establishment of online dispute resolution mechanisms that would also allow for the involvement of foreign suppliers.</p>	Legislative and executive branches
	<p>Strengthen the promotion of good business practices, voluntary certification and compliance mechanisms among suppliers, with emphasis, in the latter case, on the benefits for consumer rights protection of compliance plans for suppliers operating in mass, asymmetric or risky markets.</p>	National Consumer Service
	<p>Encourage the incorporation of financial education into the school curriculum, include educational content on consumer protection in the school curriculum in primary and secondary education, promote training for teachers in financial education and consumer protection so that these subjects can be integrated into the different study programmes and educational resources can be created, and develop guidelines on financial education and literacy, all of this bearing in mind the recommendations on financial education of the OECD Council and other international experience.</p>	Executive branch
Institutional framework	<p>Strengthen and implement inter-institutional coordination mechanisms by creating a body to coordinate the public policies of all government agencies, with participation at the highest functional level of those responsible for consumer and user protection. Such a mechanism might also benefit from the participation of civil society organizations and businesses.</p>	Legislative and executive branches
	<p>Build a stronger national presence with the support of the municipalities through a process of continuous improvement and ongoing training for municipal officials involved in consumer protection, under the leadership of the National Consumer Service.</p>	National Consumer Service
	<p>Following an approach based on geographical decentralization, continue creating forums for citizen participation in the discussion of public policies so that proposed legislative amendments reflect the sociocultural reality of the country and the needs of consumers.</p>	National Consumer Service

<i>Area of improvement</i>	<i>Recommendations</i>	<i>Body responsible for implementation</i>
	<p>Strengthen the regular training in consumer protection matters provided for the judiciary by the Judicial Academy and the National Institute of Local Police Court Judges, paying special attention to judges in municipalities with limited human and financial resources and drawing, to the extent possible, on the support of academia.</p>	<p>Judiciary/National Consumer Service</p>
	<p>Allocate more budgetary resources to the National Consumer Service in order to increase its supervisory capacity, assist consumers who are vulnerable because of their geographical location and/or lack of digital literacy, step up efforts to conduct behavioural studies on financial matters and expand the scope of these studies to other markets, and promote access to justice for the defence of individual consumer interests.</p>	<p>Legislative and executive branches</p>