

# TACD

TRANS ATLANTIC  
CONSUMER DIALOGUE

DIALOGUE TRANSATLANTIQUE  
DES CONSOMMATEURS

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## CONSUMER PROTECTION IN ELECTRONIC COMMERCE

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Consumers must have effective consumer protections when shopping on the Internet. Advertisements should be truthful and provide complete information necessary to make an informed choice. Purchase decisions should be deliberate and documented. Products and services should be required to be as represented. Payment should be secure and consumers' risk of financial loss limited. If anything goes wrong, consumers should have recourse and opportunity for redress. The goals for a consumer protection framework in global electronic commerce (e-commerce) should be to foster justified consumer confidence, fair competition, and economic development around the world. Consumers expect at least the same level of protections in the virtual marketplace as they currently have in the real marketplace.

### **Resolved:**

The EU and the US should support the establishment of minimum standards in e-commerce, including the simplification of contracts, means for cancellation, effective complaint mechanisms, limits on consumer liability, non-enforceability of unreasonable contract provisions, recourse at least to the laws and courts of their home country, and cooperation among governments in support of legal redress. Such minimal standards should provide a functional equivalence to current safeguards offering at least the same levels of protection that would be afforded in the off-line world.