

**Intergovernmental Group of Experts on Consumer Protection  
Law and Policy, First Session**

**Geneva, 17-18 October 2016**

**Contribution  
by  
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The views expressed are those of the author and do not necessarily reflect the views of UNCTAD

Intergovernmental group of experts on consumer  
protection law and policy

Geneva, 17 October 2016

***Roundtable on challenges and  
perspectives for the  
collaborative economy***

**Nathalie Homobono - Director General**



# The collaborative economy

## Context

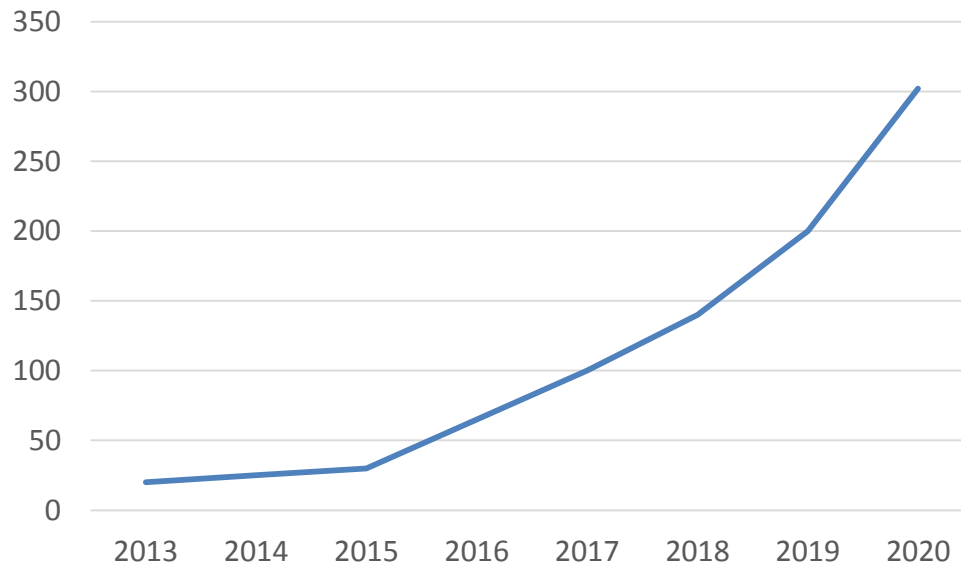
- Great Recession & Financial crisis 2008
- Loss of purchasing power
- Development of New ICTs (smartphones & apps, social media)
- Growing concern over sustainability of consumption habits

## Complexity

- Non-monetary exchanges between peers
- Monetary transactions (through platforms)
- Consumer empowerment

# Figures

The collaborative economy in € billions



Biggest market share in 2016



# Where do we stand?

High impact  
on:

- labour law
- tax law
- competition law
- **consumer protection law**

DGCCRF  
findings:

- Blurred notions of consumer/business
- Multiple modes of remuneration
- Based on **confidence & security**

**Consumer protection law should always  
apply to the collaborative economy!**

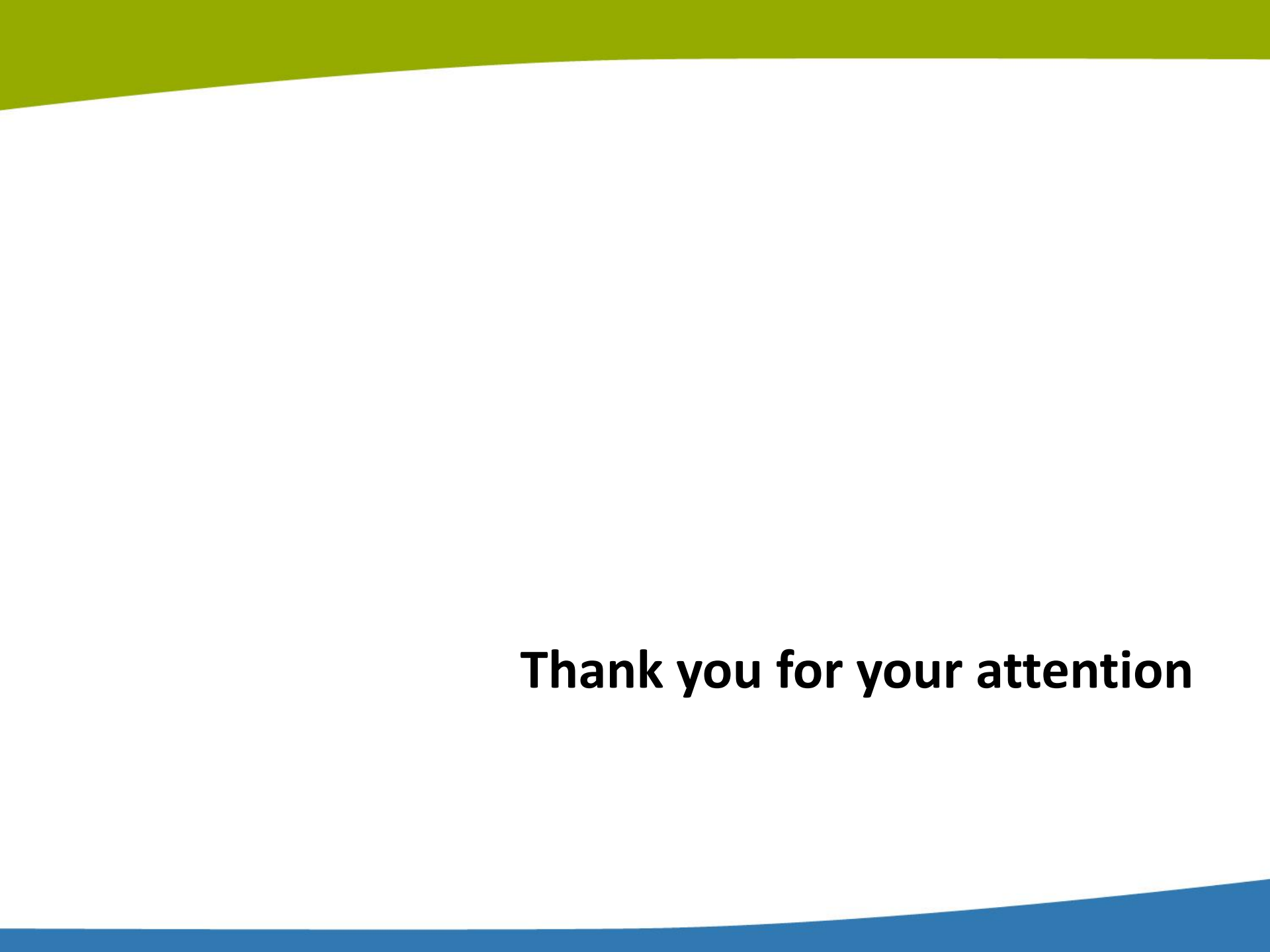
# Areas of improvement

## Transparency

- Who does the consumer engage with?

## Responsibility / Liability

- What is the platform responsible/liable for?
- What would ensure a level of protection 'that is no less' than traditional commerce?



**Thank you for your attention**