



# COVID-19

**African Consumer Protection Dialogue (Virtual) Conference  
13 – 14 October 2020**

**Day 1 Session 2:  
Complaints, Consumer Education and Business Guidance**

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and, Webmaster and co-lead Intelligence Steering Group, ICPEN



# Outline



**ICPEN response to COVID-19**

Slides 3 to 7



**ACCC response to COVID-19**

Slides 8 to 12



# Coordinated information sharing of COVID-19 measures and messaging

- ❖ April callout to members for details of:
  - communications aimed at consumers, regarding consumer rights on services impacted by COVID and emerging COVID crisis scams
  - details of regulatory initiatives, press statements concerning expectations of business conduct, legal measures, and concrete actions towards traders engaging in questionable trading practices, and likely business profiteering
  
- ❖ Five key issues identified were:
  - Misleading advertising related to miracle products
  - Cancellation of public events, tourism services and air transport tickets
  - Financial frauds related to false donations and phishing techniques
  - Unjustifiable increment of product prices
  - The priority of virtual channels over face-to-face channels




# ICPEN – 2020 Fraud Prevention Month Campaign



- ❖ Re-tooled by FPM Coordinator Colombia to meet COVID-19 global consumer protection challenge
- ❖ #COVID19Emergency was launched on 4 April 2020



# Media messaging







## Dear consumer:

Make a thorough review of your contract before canceling or rescheduling your **trip, hotel, any other touristic service or public spectacle**. Contact the service provider to know more about which step should be followed.

#ActiveConsumers  
#ConsumerProtection

#COVID-19Emergency  
#PreventingScams

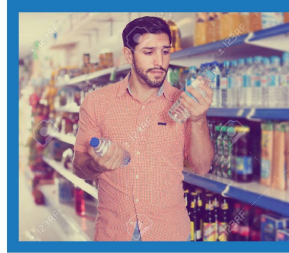







## REFRAIN FROM HOARDING PRODUCTS ONLY BASED ON THE FEAR OF A POSSIBLE SHORTAGE.

You might be depriving someone in need.

#RESPONSIBLECONSUMPTION  
#FIGHTTOGETHER  
#COVID-19EMERGENCY




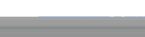
In case you suspect there are abusive prices, don't hesitate to contact the competent authorities

## FACT-CHECK INFORMATION. SCAMMERS ARE USING PHISHING TECHNIQUES TO VIOLATE YOUR CONSUMER RIGHTS.

### TO PREVENT THAT FOR HAPPENING WE RECOMMEND YOU TO:

- Contact trusted sources before you pass on any messages.
- Think before clicking and check that the website is secure.
- In case of doubt, contact the competent authorities in your country.

ICPEN @ICPEN\_est1992

.@ICPEN\_est1992 .@sicsuper #ICPEN #FPM2020 #ProtectingConsumersWorldwide #Protectyourselfonline

ICPEN @ICPEN\_est1992 · Apr 5  
.@ICPEN\_est1992 .@sicsuper #ICPEN #FPM2020 #COVID19Emergency #ProtectingConsumersWorldwide

## Dear consumer:

Make a thorough review of your contract before canceling or rescheduling your **trip, hotel, any other touristic service or public spectacle**. Contact the service provider to know more about which step should be followed.


#ActiveConsumers  
#ConsumerProtection



12:41 PM · Apr 25, 2020 · Twitter Web App

ICPEN @ICPEN\_est1992

.@ICPEN\_est1992.@sicsuper #ICPEN #FPM2020 #COVID19Emergency #ProtectingConsumersWorldwide

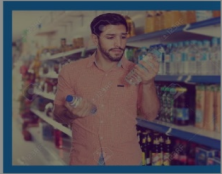




## REFRAIN FROM HOARDING PRODUCTS ONLY BASED ON THE FEAR OF A POSSIBLE SHORTAGE.

You might be depriving someone in need.

#RESPONSIBLECONSUMPTION  
#FIGHTTOGETHER  
#COVID-19EMERGENCY

In case you suspect there are abusive prices, don't hesitate to contact the competent authorities

5:00 PM · Apr 20, 2020 · Twitter Web App

View Tweet activity

## Top media Tweet

earned 3,259 impressions

Beware of Easter online messages and commercial offers

.@ICPEN\_est1992 .@sicsuper #ICPEN #FPM2020 #COVID19Emergency #ProtectingConsumersWorldwide  
pic.twitter.com/7GJH8vg0vi

that the website is secure.

- In case of doubt, contact the competent authorities in your country



4 5

View Tweet activity View all Tweet activity

# Media messaging



**TO DATE, THE WHO SAYS THAT THERE IS NO VACCINE AND NO SPECIFIC ANTIVIRAL MEDICINE TO PREVENT OR TREAT COVID-19.**

If someone offers you a product with those faculties or effects, **be careful! It could be a scam!**

El Futuro es de todos

Industria y Comercio SUPERINTENDENCIA

ICPEN COLOMBIA



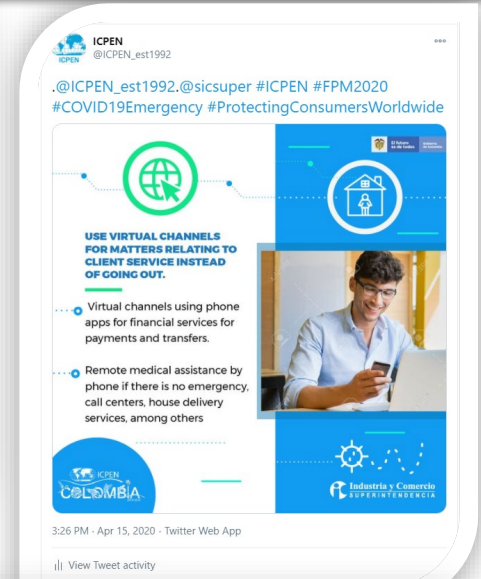
**USE VIRTUAL CHANNELS FOR MATTERS RELATING TO CLIENT SERVICE INSTEAD OF GOING OUT.**

- Virtual channels using phone apps for financial services for payments and transfers.
- Remote medical assistance by phone if there is no emergency, call centers, house delivery services, among others

El Futuro es de todos

Industria y Comercio SUPERINTENDENCIA

ICPEN COLOMBIA



ICPEN @ICPEN\_est1992


.@ICPEN\_est1992.@sicsuper #ICPEN #FPM2020 #COVID19Emergency #ProtectingConsumersWorldwide

**USE VIRTUAL CHANNELS FOR MATTERS RELATING TO CLIENT SERVICE INSTEAD OF GOING OUT.**

- Virtual channels using phone apps for financial services for payments and transfers.
- Remote medical assistance by phone if there is no emergency, call centers, house delivery services, among others

3:26 PM - Apr 15, 2020 - Twitter Web App

||| View Tweet activity



ICPEN @ICPEN\_est1992

It's World Health Day 2020 @WHO 🧑🏻🧑🏻🧑🏻  
@ICPEN\_est1992 .@sicsuper #ICPEN #FPM2020 #COVID19Emergency #ProtectingConsumersWorldwide

**LA ORGANIZACIÓN MUNDIAL DE LA SALUD (OMS) AÚN NO HA DECRETADO QUE EXISTA UNA CURA O VACUNA CONTRA EL CORONAVIRUS.**

Así que si te ofrecen un producto que tenga estos efectos puede tratarse de una publicidad engañosa

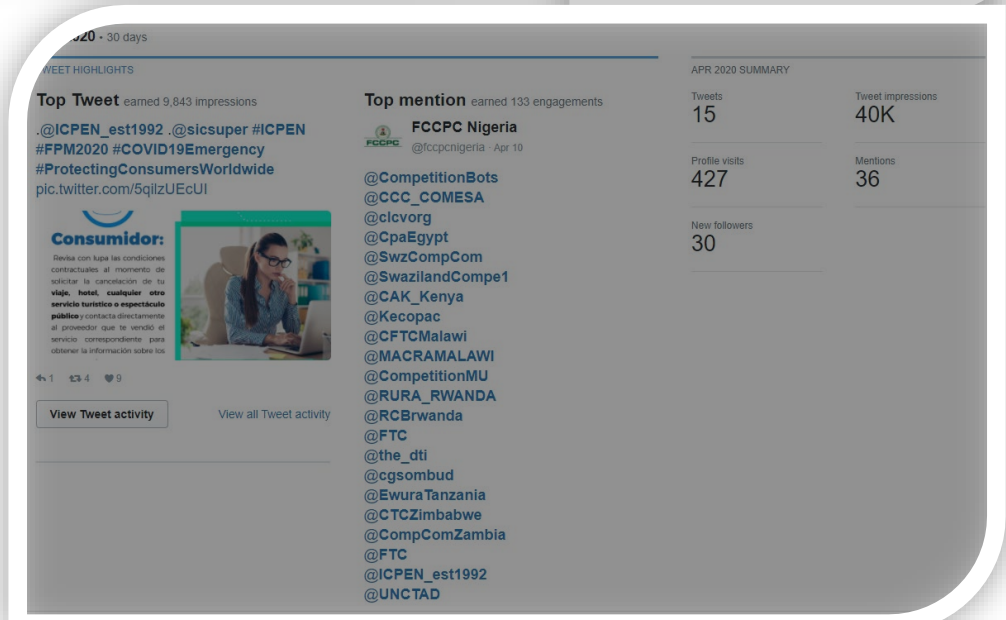
**¡TEN CUIDADO!**

#PrevenciónYAcción

Industria y Comercio SUPERINTENDENCIA

ICPEN COLOMBIA

9:21 PM - Apr 7, 2020 - Twitter Web App



30 days

TWEET HIGHLIGHTS

**Top Tweet** earned 9,843 impressions

.@ICPEN\_est1992 .@sicsuper #ICPEN #FPM2020 #COVID19Emergency #ProtectingConsumersWorldwide pic.twitter.com/5qilzUEcUI

**Top mention** earned 133 engagements

FCCPC Nigeria @fccpcnigeria - Apr 10

- @CompetitionBots
- @CCC\_COMESA
- @clcvorg
- @CpaEgypt
- @SwzCompCom
- @SwazilandCompe1
- @CAK\_Kenya
- @Kecopac
- @CFTCMalawi
- @MACRAMALAWI
- @CompetitionMU
- @RURA\_RWANDA
- @RCBrwanda
- @FTC
- @the\_dti
- @cgsombud
- @EwuraTanzania
- @CTCZimbabwe
- @CompComZambia
- @FTC
- @ICPEN\_est1992
- @UNC-TAD

APR 2020 SUMMARY

Tweets	15	Tweet impressions	40K
Profile visits	427	Mentions	36
New followers	30		

View Tweet activity View all Tweet activity



- ❖ Project group announced under the 2020/2021 Canadian Presidency programme of work
- ❖ Enforcement during COVID-19: Consumer protection issues, international cooperation and responses during a pandemic
- ❖ The project will:
  - Examine the consumer protection issues that arose/have arisen from COVID-19 and what agencies have done to address such issues;
  - Examine how consumer protection agencies can foster agility to respond to emerging consumer protection issues in situations like this;
  - Examine telework arrangements and how agencies mobilise resources to progress enforcement matters while working from home

- ❖ In response to the COVID-19 pandemic the Australian Competition & Consumer Commission (ACCC) established a **COVID-19 Taskforce** in late March and has since been responding to a large number of issues affecting Australian consumers and businesses because of the COVID-19 pandemic.
- ❖ The ACCC has received thousands of phone calls, emails and social media reports from consumers and businesses seeking information and are working to address areas of harm to consumers and advising businesses about their obligations.
- ❖ The ACCC Taskforce focus has been on early intervention by engaging directly with businesses, relevant state and federal government agencies, and consumer and other representative groups.





# Sectoral areas and issues of concern



- ❖ **Cancelled travel and accommodation service sectors**
  - Various restrictions put in place for domestic and international travel have been the main source of consumer complaints. Many consumers are unhappy with the remedies being offered.
- ❖ **Subscription services – gyms, food and pay TV sectors**
  - With the restrictions imposed by governments at all levels in relation to social distancing and businesses being able to remain open, the operations of certain businesses have been greatly affected.
- ❖ **Payment process providers for the fitness industry sector**
  - After hearing that payment processors were suspending debits being made on behalf of small business gyms and fitness studios based on 'ACCC advice', the Taskforce contacted them to ensure that their clients were not being unfairly treated.
- ❖ **COVID-19 product claims**
  - Some businesses have represented to consumers that they sell a product that prevents COVID-19 or they provide a service that prevents infection by COVID-19.
  - The ACCC was alerted to an ASX listed company claiming that its hand sanitiser product it had been tested as effective against COVID-19, when it was tested against a recognised surrogate. The company subsequently clarified the statement it made to the ASX.
  - The Taskforce is investigating claims that a company is alleged to be urging consumers to get their plumbing serviced to prevent the spread of COVID-19.
- ❖ **Excessive price increases, also known as price gouging**
  - In relation to COVID-19 there are a large number of complaints regarding excessive pricing around personal protective equipment (face masks and sanitiser) and some other grocery items.
  - The ACCC cannot prevent or take action to stop excessive pricing, as it has no role in setting prices. However, in some circumstances excessive pricing may be unconscionable, for example, where the product is critical to the health or safety of vulnerable consumers. If a business makes misleading claims about the reason for price increases, it will be breaching the Australian Consumer Law.
  - The Australian Government has used other legislative instruments to address price gouging.
- ❖ **Private health insurance sector**
  - The ACCC received complaints that consumers were not able to access all services offered under the policies but are still required to pay the premiums.



The screenshot shows the ACCC website interface. At the top left is a globe. The ACCC logo and name are in the top right. A search bar is located below the logo. A navigation menu includes: Home, Consumers, Business, Regulated infrastructure, About us, Focus areas, Public registers, Media, Publications, and Contact us. The breadcrumb trail is: Home > Consumers > Consumer rights & guarantees. The left sidebar lists categories under 'Consumers', with 'Consumer rights & guarantees' selected. Under this category, 'COVID-19 (coronavirus) information for consumers' is highlighted. The main content area has the title 'COVID-19 (coronavirus) information for consumers' with a 'Listen' button. The text provides advice on cancellations and lists various affected services like travel, events, and gym memberships.

Home > Consumers > Consumer rights & guarantees

## Consumers

- Consumer rights & guarantees
  - COVID-19 (coronavirus) information for consumers**
  - Consumer guarantees
  - Repair, replace, refund
  - Cancelling a service
  - Compensation for damages & loss
  - Warranties
  - Products & services bought before 2011
- Complaints & problems
- Consumer protection
- Advertising & promotions
- Prices, surcharges & receipts
- Sales & delivery
- Contracts & agreements
- Debt & debt collection
- Groceries
- Health, home & travel
- Online shopping
- Mobile phone services

### COVID-19 (coronavirus) information for consumers

This page offers advice and guidance to consumers on their rights in relation to cancellations caused by COVID-19 restrictions.

We are aware that many businesses are struggling to process the high number of cancellations at this time. We ask that consumers contact the business by email or its website where possible, rather than by phone, and try to remain patient. It may take smaller businesses more time to respond because the impact of this pandemic is both unprecedented and complex.

The ACCC is alert to any instances of unfair or unconscionable conduct on the part of businesses in dealing with consumers during the current crisis.

- Travel cancellations and changes
- Event cancellations
- Product price increases
- Product returns and exchanges
- Delivery delays
- Gym memberships
- Local sporting clubs or associations
- Wedding cancellations
- Material changes to services
- Telecommunication services
- Business closures
- Third-party booking sites
- Buying hand sanitiser
- Still have issues or concerns?
- More information

#### Travel cancellations and changes



The screenshot shows the ACCC website's 'Business' page for COVID-19 information. The page features a navigation menu with 'Consumers', 'Business', and 'Regulated infrastructure' highlighted. A search bar is located in the top right. The main content area is titled 'COVID-19 (coronavirus) information for business' and includes a 'Listen' button. The page provides an overview of the information available, a list of links to specific industry information, and a section on consumer rights.

Home > Business

**Business**

- COVID-19 (coronavirus) information for business
- Business rights & protections
- Treating customers fairly
- Advertising & promoting your business
- Pricing & surcharging
- Industry codes
- Anti-competitive behaviour
- Exemptions
- Mergers
- Industry associations & professional services

## COVID-19 (coronavirus) information for business

On this page you will find the latest information on the rights and obligations of businesses in response to events caused by the COVID-19 pandemic. This will be updated regularly as new guidance becomes available.

- Information for the travel industry
- Information for small business
- Information for franchising
- Country of origin labelling
- Selling in-demand products safely
- More information

The ACCC understands many businesses are struggling to manage cancellations, delays and suspension of products and services.

As a first step, we encourage businesses to contact customers wherever possible to advise them of how you are handling various circumstances. In doing so, businesses should continue to be mindful of their obligations under the Australian Consumer Law, which include:

- to not **mislead** customers, including about what the customer is entitled to under their terms and conditions
- to not **act unconscionably** when dealing with their customers
- to not seek to rely on **unfair terms** in standard form contracts with customers.

Consumers can find information on their rights in relation to goods and services in our [Consumer section](#). In many instances, small businesses are also defined as consumers, especially in relation to dealings with large businesses.

### Information for the travel industry

The ACCC and state and territory Australian Consumer Law regulators have developed this best practice

# Media messaging



The screenshot shows the ACCC website's media release page for 'ACCC response to COVID-19 pandemic'. The page is dated 27 March 2020. The main content area contains several paragraphs of text, including a search for 'ACCC response to COVID-19 pandemic' and a list of media releases. The left sidebar includes a navigation menu with 'Media releases' expanded, showing sub-items like 'Updates', 'Speeches', 'Speaking invitations', 'Media Code of Conduct', 'Subscriptions', 'Video & audio', and 'Image library'. Below the menu is a 'Subscribe' section with checkboxes for 'Media releases' and 'Speeches', and an 'Email' field. The main text area starts with 'The ACCC is highly conscious of the impact COVID-19 is having on Australian consumers and businesses, and has adjusted the focus of its regulatory activities accordingly.' It continues with 'Most businesses are facing severe disruption, particularly small businesses, and the future is uncertain for many. The ACCC will factor these circumstances into its consideration of competition matters in the short term to assist businesses to remain viable in the long term.' and 'Maintaining competition in the long term will be critical to benefit both consumers and the economy. A competitive economy will be vital to Australia's future, so as much as possible, the ACCC wants to ensure any changes to the competitive landscape now are temporary and that the ACCC is ready to play its role in supporting competition as the economy recovers.'

<https://www.accc.gov.au/media-release/accc-response-to-covid-19-pandemic>

The screenshot shows the ACCC website's media release page for 'Warning on COVID-19 scams'. The page is dated 20 March 2020. The main content area contains several paragraphs of text, including a search for 'Warning on COVID-19 scams' and a list of media releases. The left sidebar includes a navigation menu with 'Media releases' expanded, showing sub-items like 'Updates', 'Speeches', 'Speaking invitations', 'Media Code of Conduct', 'Subscriptions', 'Video & audio', and 'Image library'. Below the menu is a 'Subscribe' section with checkboxes for 'Media releases' and 'Speeches', and an 'Email' field. The main text area starts with 'Australians should be aware scammers are adapting existing technology to play on people's fears around coronavirus and selling products claiming to prevent or cure the virus.' It continues with 'Since 1 January 2020, the ACCC's Scamwatch has received 94 reports of scams about coronavirus, but warns figures are starting to climb.' and 'Scamwatch has received multiple reports of phishing scams sent via email or text message that claim to be providing official information on coronavirus but are attempts to try and obtain personal data.'

<https://www.accc.gov.au/media-release/warning-on-covid-19-scams>

# Media messaging



- [Types of scams](#) ▾
- [Report a scam](#)
- [Get help](#) ▾
- [Scam statistics](#) ▾
- [News & alerts](#) ▾
- [About Scamwatch](#) ▾

- Types of scams**  
Identify and protect yourself
- Report a scam**  
Seen a scam or fallen victim?
- Get help**  
What to do next

## News and alerts



### Current COVID-19 (coronavirus) scams

Scamwatch has received over 4560 scam reports mentioning the coronavirus with over \$5 118 000 in reported losses since the outbreak of COVID-19 (coronavirus).

30 Sep 2020



### Rental scams targeting more Australians during pandemic

Australians have lost over \$300,000 to rental and accommodation scams this year, an increase of 76 per cent compared to the same time last year.

### SCAMWATCH RADAR

Subscribe for email alerts on the latest scams.

[@scamwatch\\_gov](#)

**Scamwatch\_gov\_au**  
@Scamwatch\_gov

Australians have reported over \$5.1 million in losses to coronavirus related scams. Do you know about the different...

<https://t.co/fjz0UVIRLq2>

7 6 **06 Oct**

**Scamwatch gov au**



**CORONA  
VIRUS**



*Thank you  
and stay safe!*