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# Consumer Protection Issues in E-Commerce

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## Major issues

1. Need of enforceable regulation♪
2. Privacy and personal data protection♪  
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3. Consumer Complaint Redress, etc.♪



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# 1. Need of enforceable regulation

- Cyber and global nature of electronic market place makes consumer protection difficult
- The consumer cannot easily verify the quality of the goods and the reliability of the vendor in E-Commerce
- OECD member countries should set up enforceable laws and regulations in order to protect both consumers and ethical merchants



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# Korean laws on E-commerce

- Framework Act on Consumer Protection ♪
- Act on the Regulation of Standardized Contracts♪
- Act on Promotion of Information and Communication Network Utilization and Personal Data Protection♪
- Framework Act on Electronic Transaction♪
- Electronic Signature Act♪
- Act on Consumer Protection in Electronic Commerce and Tele marketing♪
- Fair Labeling and Advertising Act♪
- Product Liability Act♪
- Installment Transactions Act♪
- Digital Divide Dissolution Act♪
- Use and Protection of Credit Information Act♪
- Adhesion contract Act♪
- Electronic payment Act, etc. ♪



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## 2. Privacy and personal data protection

- Personal data being important intangible assets for business entities
- Limiting the collection, use and supply of personal data
- Providing the right of consumers on their data
- No loophole
- All sectors: public & private, online & off-line



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### 3. Consumer Complaint Redress, etc♪

- Disclosure and other information♪
- Insurance♪
- Escrow♪
- Dispute settlement: quasi-judicial body  
, class action♪