

## **MODULE 5**

### **CONSUMER PROTECTION**

#### **General introduction**

Information technology has given birth to technologies like electronic data interchange and electronic currency transfer, which have grown into information technology-enabled commercial activities known as e-commerce with the help of the internet. The buying and selling of goods and services over electronic networks such as the internet and other computer networks are known as e-commerce. Electronic commerce makes use of a wide range of technologies, including electronic money transfers, supply chain management, Internet marketing, online transaction processing, electronic data interchange (EDI), inventory management systems, and automated data collection systems.

As the e-commerce transactions and persons who engage in them increase day by day, the chance of exploitation also increases. Here comes the relevance of consumer protection in e-commerce. If the issue of consumer protection is not effectively addressed with an adequate mechanism, it may have a negative impact on fair competition and the free flow of accurate information in the marketplace, as well as lead to consumer fraud and deceit in their e-commerce transactions.

#### **History**

The need to ensure basic rights to consumer welfare has long been recognized by legislations world over and so with India. In line with the United Nations Guidelines on Consumer Protection (UNGCP), India enacted the Consumer Protection Act in 1986 to protect consumer interests. The popularity of the enactment lies in its avowed objectives of identifying consumer rights and providing cost-effective and speedy redressal. Though there are no specific laws governing e-commerce in India, in terms of Business-to-Consumer E-commerce, the existing provisions of Consumer Protection Act, 1986, is being applied to disputes in online transactions mostly under the provisions of 'Deficiency in Service' under Section 2(1)(g) of the Consumer Protection Act, 1986 or 'Unfair Trade Practices' under Section 2(1)(r) of the Consumer Protection Act, 1986. this was replaced with 2019 act and e-commerce rules in consumer protection to encompass the protection of e-commerce consumers.

# Everfi Module 5 Consumer Protection

**OECD**

## **Everfi Module 5 Consumer Protection:**

**Consumer Protection Law in a Nutshell** DEE DEE. PRIDGEN,2020-10-22 This reliable source explores traditional and emerging areas in consumer protection law Federal and state law dealing with consumer transactions is covered including caselaw and statutes The volume begins with an overview of public both FTC and CFPB and private enforcement actions to regulate the marketplace The remaining chapters track the legal aspects of consumer transactions in a roughly chronological fashion starting with advertising and marketing consumer privacy credit reports and identity theft and equal access to credit The discussion continues with coverage of mandated disclosures as well as substantive protections for consumers under the federal credit laws especially the Truth in Lending Act TILA including installment sales credit cards and real estate related financing Special issues relating to TILA enforcement as well as a discussion of related federal statutes and regulation of the cost of credit are also covered Post transaction issues such as raising claims and defenses against third party financers Holder in Due Course warranties default and debt collection are included Last but not least there is a chapter on the law affecting various forms of payment for consumer transactions including credit and debit cards

### **Consumer Protection**

Diana Jackson,Alison Smith,1995 *Consumer Protection Handbook* ,2004 For legal practitioners who are non specialists in consumer protection law A concise guide to the basic principles of consumer protection law *Consumer Protection* Diana Jackson,Alison Smith,1996 **Consumer Protection** Laurence P. Feldman,1976 Guidelines for Consumer Protection in the Context of Electronic Commerce OECD,2000-03-09 The Guidelines for Consumer Protection in the Context of Electronic Commerce are designed to help ensure that consumers are no less protected when shopping on line than they are when they buy from their local store or order from a catalogue By *Consumer Protection* Donald P. Rothschild,David W. Carroll,1977

**EC Consumer Law Compendium** Hans Schulte-Nölke,Christian Twigg-Flesner,Martin Ebers,2009-04-27 The EC Consumer Law Compendium presents the results of a wide ranging study prepared for the European Commisison This Compendium provides the reader with the necessary information for conducting pan European cross border consumer transactions For the first time the transposition of 8 key consumer directives including those on sales unfair terms distance and doorstep selling as well as package travel and timeshare into the national laws of all Member States is analyzed The findings of this study reveal the substantial differences between the various national implementing measures as a result of utilising minimum harmonisation clauses and regulatory options

### **Consumer Protection in the Global Electronic**

**Marketplace: Looking Ahead** , *Consumer Protection* ,1939 International Consumer Protection Dennis Campbell,2013-11-11 *Consumer Protection Law in a Nutshell* Gene A. Marsh,1999 This reliable source explores the traditional areas in consumer protection and covers the state and federal laws dealing with electronic transactions Expert discussion includes topics on public and private actions to regulate consumer markets methods of inducing consumer transaction the consumer credit market credit reports identity theft credit repair and equal access to credit Text also

addresses disclosure terms in consumer transactions regulating the cost of credit and other terms in consumer transactions

**Consumer Protection in the 21st Century: A Global Perspective** William Vukowich,2021-10-25 This comprehensive work covers the consumer protection laws and policies of governing bodies around the world. By presenting materials from edited laws directives courts cases administrative regulations and commission studies the author explores the different approaches to the regulation of advertising sales practices credit and product safety and quality. The methods by which consumer protection laws are enforced at the public and private level are also examined. Published under the Transnational Publishers imprint **Consumer protection law** United States,1985 **The Consumer Protection Handbook** Charles F. Hemphill,1981-01-01 [Guidelines for Consumer Protection in the Context of Electronic Commerce \(Swedish version\)](#) OECD,2001-05-18 The Guidelines for Consumer Protection in the Context of Electronic Commerce are designed to help ensure that consumers are no less protected when shopping on line than they are when they buy from their local store or order from a catalogue By [A New Impetus for Consumer Protection Policy](#) European Commission,1985 **Consumer Protection Handbook** Pennsylvania. Bureau of Consumer Protection,1977 **Consumer Protection and the Law** Dee Pridgen,2003 *Consumer Protection Rights & Resources for Consumers of All Ages* Pennsylvania. Bureau of Consumer Protection,Kathleen G. Kane,Pennsylvania. Office of Attorney General,2013

## **Everfi Module 5 Consumer Protection** Book Review: Unveiling the Magic of Language

In an electronic era where connections and knowledge reign supreme, the enchanting power of language has been apparent than ever. Its power to stir emotions, provoke thought, and instigate transformation is actually remarkable. This extraordinary book, aptly titled "**Everfi Module 5 Consumer Protection**," written by a highly acclaimed author, immerses readers in a captivating exploration of the significance of language and its profound affect on our existence. Throughout this critique, we will delve into the book's central themes, evaluate its unique writing style, and assess its overall influence on its readership.

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