

CONSUMER RIGHTS

WHAT ARE THEY AND
HOW ARE THEY REGULATED?



Consumers And The Law

Yi-Tong Ma



Consumers And The Law:

Cranston's Consumers and the Law Colin Scott, Julia Black, 2000-08 The third edition of this text is designed to bring the reader up to date with developments in consumer law up to 1999 It includes material on utilities and financial services regulation

Practice Notes on Consumer Law Peter Walker, 2013-03-04 This fourth edition of Practice Notes on Consumer Law contains much useful information for those dealing with problems in consumer law from either the consumer or supplier perspective These notes include guidance on common problems checklists specimen letters and precedents to help you through the common problems in this area of law which has recently changed so rapidly Consumer Law covers contract tort consumer credit and consumer safety Each of these areas has seen huge changes in the ways business is done largely as a result of changing technology enabling people to buy goods and services in new ways including via the internet That technology can in itself be the cause of difficulties where it goes wrong or where suppliers have inadequate systems to deal with customer Both suppliers and consumers need advice on how to deal with the problems that arise This fourth edition has therefore been updated to include developments such as the Unfair Terms in Consumer Contracts Regulations 1999 and the Contracts Rights of Third Parties Act 1999 changes in consumer safety law particularly the regulations concerning general product safety changes in civil procedure as a result of the Woolf Reforms the book includes procedural notes relating to litigation the influence of the European Union particularly consumer protection for distance selling contracts

Vulnerable Consumers and the Law Christine Riefa, Severine Saintier, 2020-10-27 This book charts the difficulties encountered by vulnerable consumers in their access to justice through the contributions of prominent authors academic practitioners and consultants in the field of consumer law and access to justice It demonstrates that despite the development of ADR access to justice is still severely lacking for the vulnerable consumer The book highlights that a broad understanding of access to justice which encompasses good regulation and its public enforcement is an essential ingredient alongside access to the mechanisms of traditional private justice courts and ADR to protect the vulnerable consumer Indeed many of the difficulties are linked to normative obstacles and lack of access to justice is primarily a vulnerability in itself that can exacerbate existing ones In addition because it may contribute to pushing already vulnerable consumers into social exclusion it is not simply about economic justice but also about social justice The book shows that lack of access to justice is not irreversible nor is it necessarily linked to consumer apathy New technologies could provide solutions The book concludes with a plea for developing inclusive justice systems with more emphasis on public enforcement alongside effective courts systems to offer the vulnerable with adequate means to defend themselves This book will be suitable for both students and practitioners and all those with an interest in the justice system

Consumer Law and Economics Klaus Mathis, Avishalom Tor, 2020-08-31 This edited volume covers the challenges currently faced by consumer law in Europe and the United States ranging from fundamental theoretical questions such as what goals consumer law should pursue to practical questions raised

by disclosure requirements the General Data Protection Regulation and technology advancements With governments around the world enacting powerful new regulations concerning consumers consumer law has become an important topic in the economic analysis of law Intended to protect consumers these regulations typically seek to do so by giving them tools to make better decisions or by limiting the consequences of their bad decisions Legal scholars are divided however regarding the efficacy and effects of these regulations some call for certain policies to be abolished while others support a regulatory expansion

Consumer Law in Scotland W. C. H. Irvine, 2004 *Consumer Law in Scotland* is the only book to examine consumer law from a Scottish perspective It provides a practical and comprehensive guide to the law relating to consumer protection in Scotland It discusses how purchasers of goods and services for private use are protected by means of criminal law civil law and self regulation Account is taken of the organisations that protect or assist consumers the impact of the EC and the way in which consumers of services provided by central and local government are protected Also consumer credit is explored as are the ways in which the law seeks to control rogue traders and the various means by which consumer disputes can be settled This third edition is updated to include new developments specifically the Office of Fair Trading for example which has been reorganised and its powers have been altered by the Enterprise Act 2000 In relation to the supply of goods there have been the major changes brought about by the Sale and Supply of Goods Regulations 2002 which introduce additional remedies for buyers and affect guarantees On enforcement the Enterprise Act 2000 Part 8 will shortly be brought into force and update the powers t

Competition Law and Consumer Protection Katalin Judit Cseres, 2005-01-01 The assumption that competition law and consumer protection are mutually reinforcing is rarely challenged The theory seems uncontroversial However because a positive interaction between the two is presumed to be self evident the frequent conflicts that do in fact arise are often dealt with on an ad hoc basis with no overarching legal authority There is a clear need for a detailed and coherent understanding of exactly where the complements and tensions between the two policy areas exist Dr Cseres in depth analysis provides that understanding Proceeding from the dual perspective of law and economics that is of justice fairness and reasonableness on the one hand and of efficiency of the other she fully considers such underlying issues as the following the role of competition law and consumer law in a free market economy the notion of consumer welfare the effect of the modernisation of EC competition law for consumers economics theories of information bounded rationality and transaction costs the special significance of vertical agreements and merger control and how consumers are affected by information asymmetries The ultimate focus of the book is on current and emerging EC law in which a rapprochement between the two areas seems to be under way Dr Cseres provides a knowledgeable guide to the various strands of theory policy and jurisprudence that she shows ought to be taken into account in the process including schools of thought and law and policy experience in both Europe and the United States A special chapter on Hungary where post 1989 law and practice reveal a fresh and distinctly forward looking understanding of the matter is one of the book s most extraordinary features

Competition Law and Consumer Protection stands alone as a committed contribution to bridging a gap in legal knowledge the significance of which grows daily It will be of immeasurable value to a wide range of professionals from academics and researchers to officials policymakers and practitioners in competition law consumer protection advocacy economic theory and planning business administration and various pertinent government authorities **Consumer Protection Law** Geraint Howells, Stephen Weatherill, 2017-09-08 This fully revised and updated second edition of Consumer Protection Law introduces the reader to the substantive law of consumer protection in the United Kingdom the emphasis being on the place of United Kingdom law within an evolving European legal system and also on the need to draw upon comparative experience The book not only seeks to place consumer protection in its purely black letter context but also draws upon wider readings to show that consumer protection law is a complex area of law which reflects and shapes the individual citizen's position within the modern economy

Consumer Law Mary Donnelly (Law teacher), Fidelma White, 2014-12-03 Consumer Law Rights and Regulation provides readers with a comprehensive and definitive analysis of contemporary Irish consumer law within its European context The book addresses consumer law issues from a dual perspective by examining both consumers rights and suppliers regulatory obligations Key Features A comprehensive reference that provides you with invaluable analysis and interpretation Up to date and including all important case law European and Irish legislation and Codes of Practice Suited to practitioner needs in advising both consumers and suppliers Identifies emerging legal developments and allows you to plan for future legal changes Analyses the policy basis for legal measures and enhances discussions around appropriate reform models Provides comprehensive analysis of complex and practically important issues in respect of Sale of goods and supply of services Product guarantee and product liability Consumer credit Financial Services Ombudsman Investor protection and Unfair commercial practices Includes coverage of EU Mortgage Directive 2014 European Union Consumer Information Cancellation and Other Rights Regulation 2013 which transposed the Consumer Rights Directive 2011 83 EC Code of Conduct on Mortgage Arrears 2013 Central Bank Consumer Protection Code 2013 Directive 2013 11 EU on alternative dispute resolution for consumer disputes Regulation EU No 524 2013 on online dispute resolution for consumer disputes About the authors Dr Mary Donnelly is a Senior Lecturer in Law at University College Cork She is the author of The Law of Credit and Security Thomson Reuters Round Hall 2011 She has acted as a consultant on consumer and banking law issues for public and private sector organisations Dr Fidelma White is a Senior Lecturer in Law at University College Cork She is the author of Commercial Law Thomson Reuters Round Hall 2nd ed 2012 She was a member of the Sales Law Review Group 2008 11 and has acted as a consultant on various consumer law projects in Europe and Ireland

A Straightforward Guide to the Rights of the Consumer David Bryan, 2011-04 Consumer rights continually evolve and change and this book lays out all of the changes up to 2011 in a clear and concise way Areas such as legislation covering the use of credit cards and credit generally plus distance selling regulations all areas that have been affected by the introduction of European

legislation are covered in depth along with the main body of consumer law A Guide to the Rights of the Consumer is a clear concise and illuminating book which all categories of reader will find invaluable **Textbook on Consumer Law** David W. Oughton, John Lowry, 1997 Based on the earlier Consumer law texts cases and materials by David Oughton this title explains the general theories which underlie consumer protection law and the ways in which they are applied **EU Consumer Law and Human Rights** Iris Benöhr, 2013-12-19 Traditionally consumer law has played an instrumental role in the EU as a tool for market integration There are now signs in the new EU legal framework and jurisprudence that this may be changing The Lisbon Treaty contains provisions affecting consumer law and at the same time it grants binding legal force to the EU Charter which in turn adds a fundamental rights dimension to consumer protection This evolution however is still at an early stage and may be thwarted by conflicting trends Moreover it may generate tensions between social objectives and economic goals This book provides the first comprehensive analysis of these developments and examines new avenues that may be opening for consumer law focusing on three key areas financial services electronic communication and access to justice Through a systematic analysis of relevant cases the book traces the development of a human rights dimension in consumer law and details the ramifications that the post Lisbon legal framework may have on consumer protection and policy This book concludes by proposing new directions in consumer law striking a compromise between social and economic demands

Consumer Law and Socioeconomic Development Claudia Lima Marques, Dan Wei, 2017-07-14 This book reflects the research output of the Committee on the International Protection of Consumers of the International Law Association ILA The Committee was created in 2008 with a mandate to study the role of public and private law to protect consumers review UN Guidelines and to model laws international treaties and national legislations concerning protection and consumer redress It has been accepted to act as an observer not only when the UNCTAD was updating its guidelines but also at the Hague Conference on Private International Law The book includes the contributions of various Committee members in the past few years and is a result of the cooperation between the Committee members and experts from Australia Brazil Canada and China It is divided into three parts the first part addresses trends and challenges in international protection of consumers while the second part focuses on financial crises and consumer protection and the third part examines national and regional consumer law issues Enforcement and Effectiveness of Consumer Law Hans-W. Micklitz, Geneviève Saumier, 2018-07-06 The book focusses on the enforcement of consumer law in order to identify commonalities and best practices across nations It is composed of twenty eight contributions from national rapporteurs to the IACL Congress in Montevideo in 2016 and the introductory comparative general report The national contributors are drawn from across the globe with representation from Africa 1 Asia 5 Europe 15 Oceania 2 and the Americas 5 The general report proposes a general introduction to the question of enforcement and effectiveness of consumer law It then proceeds to identify the variety of ways in which national legislatures approach this question and the diversity of mechanisms put in place to address it The general report uses

examples drawn from the reports to illustrate common approaches and to identify more original or distinct unique approaches taking into account the reported strengths and weaknesses of each The general report consistently points readers to particular national reports on specific issues inviting readers to consult these individual contributions for more details The national contributions deal with the following areas the national legal framework for consumer protection the general design of the enforcement mechanism the number and characteristics of consumer complaints and disputes the use of courts and specialized agencies for the enforcement of consumer law the role of consumer organizations and of private regulation in the enforcement of consumer law the place of collective redress mechanism and of alternative dispute resolution modes the sanctions for breaches of consumer law and the nature of external relations or cooperation with other countries or international organizations These enriching national and international perspectives offer a comprehensive overview of the current state of consumer law around the globe

Consumer Law in the Information Society Thomas Wilhelmsson, 2000-12-21 This work looks at the consequences of the development of information technology and the information society for consumers and for consumer law While the new technological environment has been greeted with enthusiasm by many citing the improvement in consumer choice convenience and the accessibility of information there have also been calls to focus on the needs of those consumers who cannot easily gain access to the benefits associated with the new technology This collection of expert papers examines developments in consumer protection legislation around the world in response to the technological advances and focuses on issues such as electronic marketing electronic commerce financial services product liability intellectual property and rights of access to information Issues such as how and to what extent the new environment should be regulated as well as the impact of changes in the globalized information market are also discussed This volume arose from the 7th International Consumer Law Conference held in Helsinki in 1999 under the auspices of the International Association for Consumer Law

Research Methods in Consumer Law Hans-W. Micklitz, Anne-Lise Sibony, Fabrizio Esposito, Consumer law is worthy of greater academic attention at a time when many new questions arise and old ones need new answers This unique handbook takes the reader on a journey through existing literature research questions and methods It builds on the state of the art to offer a springboard for jumping to the heart of contemporary issues and equips researchers with a starter's kit to weave together rich traditions ranging from socio-economics to behavioural analysis

Handbook of Research on International Consumer Law Geraint G. Howells, I. Ramsay, Thomas Wilhelmsson, 2010 This is a truly international effort and one with a strong commitment to human rights by the highly reputable authors coming from different jurisdictions The many facets of today's consumer law are presented to the reader including developing countries a fascinating effort in a dynamically emerging field of law We are comprehensively informed about such bread and butter areas as advertising unfair terms consumer guarantees product safety and liability consumer credit and redress But traditional consumer law concepts and remedies are facing challenges in more complex

areas like services of general internet where consumers and private users should enjoy equal access to universal services with the internet where speed must not be a pretext to eliminate standards of fair dealing with risky investment services under the problematic paradigm shift from investor protection to investor confidence A book to read to think about to work with for everybody interested in the future of consumer markets and law in a time of economic crisis Norbert Reich University of Bremen Germany This is a richly interesting collection of essays written by leading names in the field It offers a thoroughly reliable survey of key tensions and challenges in modern consumer law and brilliantly combines thematic overview with detailed analysis It will stimulate comparative thinking it will provide a source of information and it will be welcomed by consumer law scholars all over the world Stephen Weatherill University of Oxford UK Consumer law and policy has emerged in the last half century as a major policy concern for all nations This Handbook of original contributions provides an international and comparative analysis of central issues in consumer law and policy in developed and developing economies The Handbook encompasses questions of both social policy and effective business regulation Many of the issues are common to all countries and are becoming increasingly globalised due to the growth in international trade and technological developments such as the Internet The authors provide a broad coverage of both substantive topics and institutional questions concerning optimal approaches to enforcement and the role of class actions in consumer policy It also includes comparative insights into the influential EU and US models of consumer law and relates consumer law to contemporary trends in human rights law Written by a carefully selected group of international experts this text represents an authoritative resource for understanding contemporary and future developments in consumer law This Handbook will provide students researchers and policymakers with an insight to the main policy debates in each context and provide models of legal regulation to assist in the evaluation of laws and the development of consumer law and policy

Consumer Law Unlocked Elizabeth de Stadler, 2013-08-16 The recent introduction of the Consumer Protection Act revolutionised consumer rights in South Africa It also fundamentally altered the way in which businesses are required to treat their clients imposing a new set of obligations or at least a formalised set of responsibilities that had been easily circumnavigated or simply ignored before Marketing campaigns returns policies terms and conditions quality issues and a host of business practices had to be reviewed and reappraised Some businesses have done this while many blithely continue as if nothing has changed little appreciating the risks of non compliance and perhaps more importantly failing to appreciate that treating consumers fairly is simply a sound business practice This new work provides a comprehensive overview of consumer law not just the Act in a way that follows the typical structure of consumer transactions It serves to guide educate and enlighten the professional the business person and the consumer alike No business or professional adviser should be without it Written by a leading specialist in the field it is simple clear comprehensive authoritative and accessible

Information Obligations and Disinformation of Consumers Gert Straetmans, 2019-09-05 This book focuses on recent developments in consumer law

specifically addressing mandatory disclosures and the topical problem of information overload. It provides a comparative analysis based on national reports from countries with common law and civil law traditions in Asia, America and Europe and presents the reports in the form of chapters that have been drafted on the basis of a questionnaire and which use the same structure as the questionnaire to allow them to be easily compared. The book starts with an analysis of the basic assumptions underlying the current consumer protection models and examines whether and how consumer models adapt to the new market conditions. The second part addresses the information obligations themselves, first highlighting the differences in the reported countries before narrowing the analysis down to countries with a general pre-contractual information duty, particularly the transparency requirements that often come with such a duty. The next part examines recent developments in the law on food labelling, commercial practices and unfair contract terms in order to identify whether similar traits can be found in European and non-European jurisdictions. The fourth part of the book focuses on specific information obligations in the financial services and e-commerce sectors, discussing the fact that legislators are experimenting with different forms of summary disclosures in these sectors. The final part provides a critical appraisal of the recent developments in consumer information obligations, addressing the question of whether the multiple criticisms from behavioural sciences necessitate abandonment or refinement of current consumer information models in favour of new, more adequate forms of consumer protection and providing suggestions.

The Yearbook of Consumer Law 2007 Geraint Howells, Annette Nordhausen, Deborah Parry, 2007. The Yearbook of Consumer Law provides a valuable outlet for high quality scholarly work which tracks developments in the consumer law field with a domestic, regional and international dimension.

The Making of Consumer Law and Policy in Europe Hans-W. Micklitz, 2011-11-04. This book analyses the founding years of consumer law and consumer policy in Europe. It combines two dimensions: the making of national consumer law and the making of European consumer law and how both are intertwined. The chapters on Germany, Italy, the Nordic countries and the United Kingdom serve to explain the economic and the political background which led to different legal and policy approaches in the then old Member States from the 1960s onwards. The chapter on Poland adds a different layer: the one of a former socialist country with its own consumer law and how joining the EU affected consumer law at the national level. The making of European consumer law started in the 1970s rather cautiously but gradually the European Commission took an ever stronger position in promoting not only European consumer law but also in supporting the building of the European Consumer Organisation (BEUC), the umbrella organisation of the national consumer bodies. The book unites the early protagonists who were involved in the making of consumer law in Europe: Guido Alpa, Ludwig Krömer, Ewa Letowska, Hans W. Micklitz, Klaus Tonner, Iain Ramsay and Thomas Wilhelmsson, supported by the younger generation: Aneta Wiewirowska-Domagalska, Mateusz Grochowski and Koen Docter, who reconstructs the history of BEUC. Niklas Olsen and Thomas Roethe analyse the construction of this policy field from a historical and sociological perspective. This book offers a unique opportunity to

understand a legal and political field that of consumer law and policy which plays a fundamental role in our contemporary societies

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