

PROTECT PULSE

GIZ Project Consumer Protection in ASEAN II (PROTECT II) Newsletter



CONSUMERS BEWARE!

Welcome to the latest edition of the PROTECT Pulse Newsletter with a brand new and more attractive design! As part of the ASEAN-German Practical Cooperation Areas (AG-PCA), PROTECT II is strengthening ASEAN consumer protection structures. 2025 marks the third year of implementation of PROTECT II, which will end in January 2026.

Since the beginning of the year, PROTECT II has kicked off several key activities implemented at the ASEAN and national levels. Continuing the theme of inclusion and accessibility from the [last issue](#), this edition of the PROTECT Pulse newsletter provides snippets of recent activities. A special focus is on the protection of consumers with disabilities as well as regional actions on key-consumer protection agendas.

PROTECT II is commissioned by the German Federal Ministry for Economic Cooperation and Development (BMZ).

PROJECT UPDATES



Asia Regional Disability Summit for the #RoadToBerlin

On 14 - 15 February 2025, PROTECT II participated in the panel on "Poverty Alleviation and Social Protection" during the Asian Regional Disability Summit in Bangkok, Thailand. This regional summit is a pre-event to the [Global Disability Summit](#) 2025 in Berlin on 2-3 April 2025 and aims to address the challenges and opportunities for advancing disability inclusion in the Asia region. PROTECT II highlighted inclusive business practices from a consumer protection perspective, spreading the important message that practicing inclusivity is not a cost but an investment for businesses.



Regional Workshop on Inclusive Business

To use the momentum of the Asian Regional Disability Summit, PROTECT II and ASEAN Disability Summit (ADF) hosted the Regional Workshop on Inclusive Business Practices on 25-26 February 2025 in Bangkok, inviting 40 consumer associations and organisations of persons with disabilities in ASEAN. Over two days, participants actively provided first-hand experience of issues they face when accessing and buying products or services in the market. Participants shared valuable insights into actions that businesses can undertake to make their practices more accessible and inclusive.

Viet Nam Guidelines on Disability-Inclusive Business Practices

According to official statistics, 6.11% of the population in Viet Nam have some form of disability. Although the Law on Persons with Disabilities was enacted in 2010, awareness, particularly within the business community, remains low. In cooperation with the Action to the Community Development Institute, guidelines were developed to promote disability-inclusive business practices, covering direct selling and online channels in three areas: retail business (supermarket and wet market), entertainment and retreat services, as well as health care. Once launched, dissemination activities with local small and medium sized enterprises (SMEs) are foreseen.

Consumer Impact Assessment (CIA) Preparation

The Department of Trade and Industry (DTI) of the Philippines participated in the refresher training, supported by PROTECT II, to undertake the pilot ASEAN Consumer Impact Assessment (CIA) exercise on 11 February 2025. The CIA exercise is part of the ASEAN Strategic Action Plan on Consumer Protection (ASAPCP) 2025. It aims to assess the impact of policies, laws and/or regulations on the rights and interests of consumers, with a view to mainstreaming consumer protection in other sectoral policies.



Evaluating ¼ of Century Indonesian Consumer Protection Law

Successfully held on 9 January 2024 in Jakarta, PROTECT II in cooperation with Hukumonline.com organised [a panel](#) which was attended by more than 290 participants in person and online. The discussion focused on reflecting 25 years of implementation of Indonesia's Consumer Protection Law, which was enacted in 1999. With the revised Consumer Protection Law awaiting discussion in the House of Representatives, panellists expected the law to address key consumer protection issues such as a more effective consumer redress, protection of vulnerable consumers, unfair contract terms, etc. Visit [KonsumenCerdas](https://konsumencerdas.id/) microsite (<https://konsumencerdas.id/>) to keep up to date with consumer protection news in Indonesia.



Boosting Synergy: GIZ and CCF Collaboration Workshop

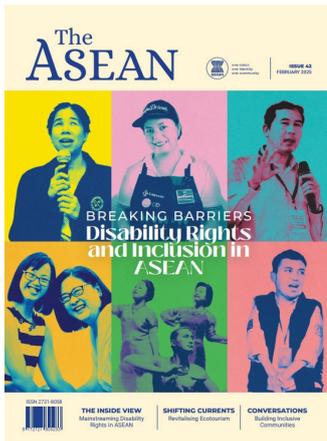
On 24 January 2025, the Cambodian Consumer Protection Competition and Fraud Repression Directorate-General (CCF) and GIZ organised [a reflection workshop](#) in Kampot Province on cooperation between CCF, PROTECT II and Promotion of Competitiveness within the Framework of the Initiative for ASEAN Integration II (COMPETE II) projects as a platform for information exchange and knowledge sharing on the challenges and achievements of the cooperation. The workshop also aimed to enhance the participants capacity and effectiveness in enhancing consumer protection and competition frameworks in Cambodia.



Joint Consultation Meeting with the DCTI and GIZ

On 13-15 February 2025, the Department of Competition and Trade Inspection (DCTI) Lao PDR organised [the joint consultation meeting](#) with GIZ COMPETE II and PROTECT II projects in Luangprabang province. The purpose of the meeting was to reflect on activity implementation in 2024 and to discuss the action plan for 2025. The meeting also served as a platform to exchange on lessons learnt and to increase effective implementation among DCTI and GIZ.

RESOURCES



ASEAN Magazine (February 2025), Breaking Barriers: Disability Rights and Inclusion in ASEAN

In line with the theme of Malaysia's 2025 ASEAN Chairmanship, "Inclusivity and Sustainability", this issue of ASEAN Magazine focuses on the inclusion of people with disabilities in ASEAN, including in the digital economy.



ASEAN Guidelines on Consumer Impact Assessment (CIA)



ASEAN Guidelines on Consumer Impact Assessment (CIA)

The ASEAN Committee on Consumer Protection (ACCP) launched the ASEAN Guidelines on Consumer Impact Assessment (CIA) in 2023. The guidelines are expected to support consumer protection authorities in the ASEAN Member States (AMS) in systematically assessing the impacts of policies, laws, and/or regulations on consumer rights and legitimate interests. As mentioned above, the Philippines is currently preparing to undertake the pilot CIA exercise this year.



CCF Complaint App

Download CCF Complaint App for instant access to legal documents, daily updates, and a direct channel to communicate, inquire, or file complaints on consumer issues in Cambodia. The app connects you with CCF officers and facilitates smooth information flow!



Consumer Protection Video (Lao PDR)

PROTECT II in Lao PDR supported the Division of Consumer Protection on designing posters and videos to promote the following tools and regulations: 1510 hotline, online consumers, consumer rights and suppliers' responsibilities and Lao language label.

Increased Intra-ASEAN Tourism Led to Greater Demand for Digital Banking

ASEAN consumers have always been at the forefront of digital adoption, with increased use of [digital banking and demand for personalised services](#) and solutions. ASEAN's tourism industry is expanding due to high frequency of intra-regional travel within ASEAN. In 2024, two-thirds of ASEAN consumers have spent money abroad within ASEAN, which has catalysed the shift in payment preferences as consumers tend to use payment methods with greater convenience, such as physical or mobile credit/debit cards, compared to cash and QR payments when traveling abroad. Therefore, it is important for businesses to continue to cater to these changing consumer behaviours and preferences.

Indonesia's OJK Strengthened Consumer Protection Measures

Indonesia's Financial Services Authority (OJK) [closed 3,240 illegal financial service entities](#) throughout 2024, which 2,930 entities were illegal online lenders. Last year, OJK received 16,231 complaints, including 15,162 complaints on illegal online lenders. To ensure compliance with applicable regulations and enhance consumer protection, OJK actively enforces provisions related to market conduct supervision and consumer protection, including issuing written warnings and fines.

New Personal Data Protection Law in Viet Nam

Viet Nam's e-commerce market currently ranks third in ASEAN. As fraudulent activities associated with the processing of personal data are also on the rise, the government is developing a new [Personal Data Protection Law \(PDPL\)](#) for approval by the National Assembly in May 2025. While the amended Law on Consumer Rights Protection (LCRP) of 2023 already covers broad principles, for example on notification and informed consent, the new law will be enforced by the Ministry of Public Security and include stricter obligations for all domestic and foreign institutions. MSMEs will be accorded a transition period for compliance.

MoIT Viet Nam to Propose Draft Law on Commerce This Year

The Viet Nam E-Commerce and Digital Economy Agency under the Ministry of Industry and Trade (MoIT) has introduced new measures to improve cross-border e-commerce platforms by [drafting a new e-commerce law](#), which is expected to be submitted for consideration in October 2025. These measures aim to protect consumers and Viet Nam's e-commerce sector by addressing concerns about product quality, fraud, and service standards. The government will also maintain a list of goods that can be imported through e-commerce to regulate the flow of products into the country and ensure that they comply with local laws.

World Consumer Rights Day 2025: A Just Transition to Sustainable Lifestyles

The Consumers International has published the theme for the upcoming "[World Consumer Rights Day 2025](#)" on 15 March "A Just Transition to Sustainable Lifestyles", to call for greater consumer protection and empowerment. With extreme weather, biodiversity loss and pollution that are increasingly posing threat to human health, sustainable consumption is becoming more important to protect our environment. However, research showed that over 80% of consumers said they need stronger support from governments, businesses, and international organisations to make sustainable lifestyles more available, accessible, and affordable.

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