

PROTECT PULSE

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



CONSUMERS BEWARE!

Welcome to the latest edition of the PROTECT Pulse Newsletter. As part of the ASEAN-German Practical Cooperation Areas (AG-PCA), PROTECT II is strengthening ASEAN consumer protection structures. PROTECT II enters its third year of implementation in 2025, and will end in 2026.

PROTECT II aims to strengthen and mobilise consumer champions from civil society, government and private sector. In Cambodia and Indonesia, PROTECT II engages youth across the countries to become more aware of their rights as consumers. In Viet Nam, a series of market talks with businesses goes on to address key consumer topics and a new consumer association is underway in Lao PDR. In addition, PROTECT II continues to promote inclusive consumer protection by targeting consumers with disabilities.

Scroll down to find out more!

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

PROJECT UPDATES

Validation Workshop for the 1st ASEAN Consumer Empowerment Index (ACEI)

On 27 August 2025, a validation workshop for the 1st ASEAN Consumer Empowerment Index (ACEI) was held online to discuss the result of the first ACEI exercise. The ACEI is part of the Deliverables 4.2.1 of the [ASEAN Strategic Action Plan on Consumer Protection 2025](#) which aims to gauge the level of awareness and knowledge of consumers across all ASEAN countries. The result of the ACEI is expected to form an evidence base for the upgrade or development of consumer protection policies in the region as well as effective law implementation.

The 11th ASEAN Competition Conference (ACC)

Singapore is hosting the next [ASEAN Competition Conference \(ACC\)](#) on 24 – 25 September 2025 under the theme “A New Era for Competition Policy in ASEAN”. The ACC is a flagship event of the ASEAN Experts Group on Competition (AEGC) and serves as a key platform for the competition community in ASEAN to discuss recent developments in the region and exchange best practices on addressing competition issues. GIZ ASEAN Regional Economic Integration Project supports the implementation of the 11th ACC on the sessions “Facilitating Access by ASEAN MSMEs to Global Markets through Competition Policy” and “Competition and Consumer Protection”.



Photo © CCF

In-house Trainings to Enhance Consumer Protection Skills in Cambodia

PROTECT II, in collaboration with the Consumer Protection, Competition and Fraud Repression Directorate-General (CCF), organised a series of capacity-building activities to strengthen leadership, critical thinking, integration of Artificial Intelligence (AI) in daily operations, and technical skills for effective law enforcement. Two in-house trainings for CCF officers were successfully conducted on **23 July** and **11–15 August 2025**. The former focused on enhancing officials' knowledge and practical skills in conducting inspections, investigations, searches, and filing cases in court, in line with relevant laws and procedures. The latter covered the application of AI in daily work and fact-checking, the foundations of merger control under antitrust/competition law, notification and review processes, substantive merger assessments, as well as remedies, decisions, and regional cooperation.



Cambodia Young Consumer Champion Programme

Creativity meets consumer protection—final results coming soon! The Young Consumer Champion Programme is reaching its grand finale. Final judgments from both the panel of judges and the public vote on CCF's social media are now underway, with 6 posters and 4 videos competing for the title of Champion. To see the applicants' poster and video, visit [CCF Facebook page](#).

Focus Group Discussion on Fair Business Practices for MSMEs

Micro, Small, and Medium Enterprises (MSMEs) form the foundation of the economy in ASEAN and play a key role in both national and regional economic development. However, they also sometimes face challenges to maintain fair and ethical business practices, thus may potentially create risks for consumers. PROTECT II and SME II projects collaborated with the Economic and Social Research Institute of the University of Indonesia (LPEM UI) to prepare a study on Fair Business Practices for MSMEs in Indonesia. On 29 August 2025, a Focus Group Discussion (FGD) was conducted with consumer organisations, MSMEs, industry associations, government agencies, and digital platforms to identify challenges and collect information to formulate policy recommendations. Key issues were addressed, among others, the change in the definition of 'consumers' in the draft revised Consumer Protection Law, procedures for product certification (including halal), available channels for consumer complaints, trends in the financial technology industry, and many more.





Perspective of Consumers with Disabilities and Interactive Training

PROTECT II aims to promote inclusive business practices as a long-term investment to engage all consumer groups, including those with disabilities. As part of the follow-up activities from the Regional Workshop on Inclusive Business Practices held in February 2025, PROTECT II is supporting the implementation of accessible packaging training for MSMEs. Prior to this, the Perspective of Consumers with Disabilities and Interactive Training was held in Jakarta on 26 August 2025 to raise awareness and improve communication techniques when interacting with people with disabilities. Trainers with different disabilities shared challenges that they faced based on their experience as consumers:

- Although e-commerce marketplaces have made it more convenient for people with visual impairments to purchase products, they may still find difficulties in differentiating products when the products have arrived at their homes due to similar product packaging.
- In some cases, information about ingredients in food or drink products (e.g., caffeine content) is not written clearly which may harm consumers, especially those with psychosocial disability as some food ingredients may trigger or worsen relapse.



Accessible Packaging Training

A survey of 101 consumers with disabilities revealed that 24.8% of respondents have difficulties to find easy to open product packaging. Additionally, 48.5% of respondents said that the product packaging they encountered did not provide a firm grip, which is particularly a challenge for those with factors that limit mobility like arthritis. The Accessible Product Packaging Training for MSMEs was held on 16 – 17 September 2025 in Jakarta and invited 40 representatives from MSMEs, organisation of people with disabilities, and consumer association. The training aimed to raise awareness of the importance of accessible product packaging and to encourage MSMEs to improve their approaches.

One key message conveyed during the training was the value of accessible packaging: creating accessible packaging is a valuable investment, as it will enable access to new customer groups, like consumers with disabilities, and improve the inclusive perception of companies. The training is a pilot initiative based on the outcomes of the ASEAN Disability Summit 2025 as well as further regional project interventions that are adjusted and replicated in other ASEAN Member States (AMS). The pilots aim to stimulate public and private sector actors to revise and update standards and regulations for packaging to improve inclusive business approaches.



The final 'Monetary' Roadshow and Discussion on Preventing Impulsive Buying

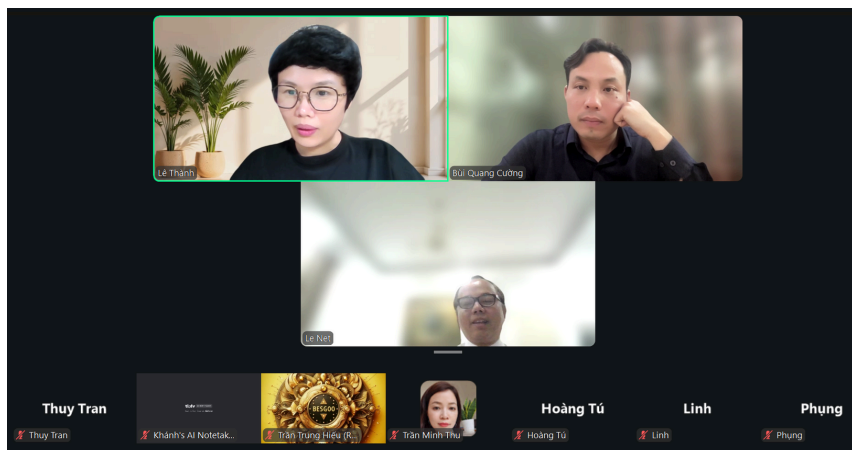
Financial inclusion is one area where innovation is helping to bridge the gap, with online lending and PayLater services emerging to provide more inclusive access to the unbanked population. However, without adequate financial literacy and education, a person can easily find themselves in a debt trap. On 25 July 2025, PROTECT II provided support to the Center for Indonesian Policy Studies (CIPS) in [organising the final 'Monetary' Roadshow and Discussion on 'Preventing Impulsive Buying through Financial Literacy'](#), inviting speakers from consumer organisation, financial technology (fintech) association, and fintech service provider. The event also featured a group exercise involving a simulation of the 'Monetary' financial literacy app which is an interactive educational tool for learning about financial and consumer protection topics. Download on [Monetary: Simulasi Keuanganmu!](#)



Raising Awareness on Inclusive Business Practices in Lao PDR

On 17 September 2025, the Department of Internal Trade of the Ministry of Industry and Commerce (MoIC), the Disability Mainstreaming Advisory Service (DMAS), and PROTECT II held an [Awareness-Raising Workshop on Inclusive Business Practices](#) in Vientiane, Lao PDR. Similar with the activities in Indonesia, this event was a follow-on initiative from the Regional Workshop in February 2025 as well as the BMZ-supported Asian Regional Disability Summit to disseminate about inclusive business practices in the national level. More than 100 participants highlighted barriers to vulnerable consumer groups and engaged actively in the event.

The workshop brought attention to vulnerable communities in Lao PDR, including the identification of the challenges of people with disabilities as consumers and employees, the universal design of infrastructure to support the routine of people with disabilities, the opportunities and challenges of inclusive business approaches and the advantages of public-private sector collaboration.



Business Talks on Personal Data Protection in Viet Nam

On 18 July and 29 August 2025, GIZ provided assistance to the Viet Nam International Arbitration Center and the Viet Nam Chamber of Commerce and Industry (VCCI) in organising the fourth and fifth business talks on the protection of personal data. In total, 350 businesses participated in these events. The fourth business talk centred on the personal data protection law which was approved by the National Assembly on 26 June 2025 and will become effective on 1 January 2026. The law establishes new requirements for personal data management, data processing impact assessment (DPIA) and cross-border data transfer impact assessment (DTIA), as well as substantial administrative penalties for breaches of the law.

In the fifth business talk, the protection of personal data in e-commerce was discussed. E-commerce businesses, which are usually involved in collection and cross-border transfer of personal data, are required to develop impact assessment reports to submit to relevant authorities. The next business talk will be held on 26 September 2025 on the topic of cyber security risk management for consumer protection and sustainable business development. These business talks are part of a series of events supporting responsible business practices organised monthly within the cooperation between GIZ and its partners.

RESOURCES

New ASEAN Regional Information Campaign on Unfair Contract Terms

Last year, ACCP launched the ASEAN Guidelines on Unfair Contract Terms (UCT) to support consumer protection authorities in adopting policies and regulations on UCT in consumer contracts. To introduce the definition and examples of UCT to the broad public, a new regional information campaign (RIC) was created. The RIC will also be translated to each national language of ASEAN Member States (AMS). The development of the Guidelines and RIC are supported by PROTECT II. Click on the hyperlinks to download the Guidelines or watch the video in English!

[ASEAN Guidelines](#)

[RIC Video](#)

Cambodia Consumer Week

PROTECT II in collaboration with CCF presented the digital media campaign “Consumer Week” to enhance and promote consumer protection in Cambodia. It is expected to foster a community of informed consumers and drive greater awareness and advocacy for consumer rights in Cambodia. Since May 2025, the campaign continues with one poster released each week. Click on the hyperlinks to download recent infographics from CCF Facebook page!

[Week 4: 6 Key Duties to Build Customer Trust](#)

[Week 5: Fundamental Consumer Rights](#)

KonsumenCerdas.Id: Portal on Curated Information on Consumer Protection in Indonesia

To increase awareness about consumer rights in Indonesia, PROTECT II in collaboration with Hukumonline.com developed the KonsumenCerdas.id microsite (available in English and Bahasa Indonesia). One of the key features offered by the microsite is the Self-Assessment Toolkit for businesses who seek to measure their level of compliance towards fundamental rules of consumer protection. The microsite is designed with the principle of accessibility in mind, users can click on the button at the top right of the page to adjust font size, colour, saturation, and brightness. See also other important functions, such as legal clinic, news, infographics and video, regulations data centre, and others by scanning the QR code!



Credit Information Centre Data Incident in Viet Nam

The State Bank of Viet Nam (SBV) announced that it had received a report from the Credit Information Centre (CIC) regarding [a credit data breach](#), prompting an immediate order for CIC to collaborate with authorities for investigation. The Viet Nam Cybersecurity Emergency Response Centre (VNCERT) flagged a leak of personal data pointed to cyberattacks. VNCERT urged organisations and individuals to avoid downloading, sharing, or exploiting the leaked data. It also pressed businesses, particularly financial services providers, to audit their system and meet the national cyber security standards. Consumers are advised to stay vigilant to avoid falling to fraud.

Viet Nam Calls for A Responsible Digital Business Environment

The government encourages KOL and KOC (content creators) in Viet Nam to be deeply conscious of the impact of their words, images, and actions. Currently, the activities of KOL and KOC are governed by several laws, including the Law on Advertising, the Law on Protection of Consumer Rights, the Law on Cybersecurity. Under these laws, influencers have the responsibility to provide honest, complete, and accurate information about the goods and services and consumers have the rights to complaint when they encounter false advertising. Many influencers are worried about the legal grey area, highlighting the need for [shared responsibility with the businesses and certification agencies](#) to prevent counterfeit or harmful goods in the first place.

Indonesian Consumers May Claim Compensation for Poor-Quality Rice

Director General of Consumer Protection and Trade Compliance emphasised that [consumers are entitled to compensation](#) under the Law No 8 of 1999 on Consumer Protection. Consumers may request compensation by providing proof of purchase (e.g., receipt) if products that they purchase are not in accordance with what is stated on the packaging. The case of rice adulteration is currently on the rise in Indonesia based on the investigation of the Ministry of Agriculture in June this year. As a result, [the price of premium rice becomes higher](#) than the government retail price regulation in various regions and premium rice has also been scarce in some modern retailers.

Building Consumer Trust in Cambodia through Responsible Marketing Practices

[A panel discussion hosted by EuroCham Cambodia](#) on 22 August 2025 talked about how responsible marketing practices can enhance consumer trust, safeguard business integrity, and improve Cambodia's global competitiveness. CCF as one of the panellists stressed that complying to regulatory frameworks for advertising is necessary. Bun & Associates conveyed that the Consumer Protection Law, Sub-Decree 232, and Prakas 95 are key regulations governing advertising. Advertisements must also include the Khmer language and clear pricing information as well as do not contain discriminatory and misleading information (especially related to Health).

Lao PDR and Viet Nam Launched E-Wallet to Boost Digital Trade

[The LamoPay e-wallet](#), a new digital payment platform, was introduced in July 2025 to ease digital payments for foreign consumers and Small and Medium Enterprises (SMEs). The launch took place during a seminar jointly held by the Department of Foreign Trade, Ministry of Industry and Commerce Lao PDR and the Department of Trade Promotion, Ministry of Industry and Trade Viet Nam. The officials emphasised that the platform would help travellers make secure and convenient cashless payments. It can also support SMEs in adapting to the demands of the digital economy and [avoiding high fees](#) linked to traditional payment systems in the regions.

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