**COMMITTEE:** The Social and Cultural Committee

**QUESTION OF:** Establishing a Universal Framework for Online Consumer Rights

**SUBMITTED BY:** Canada

**CO-SUBMITTED BY:** Albania, Italy

**SIGNATORIES:** The USA, Switzerland, Finland, Armenia, Israel, Morocco, Netherlands, United Arab Emirates, El Salvador, Senegal, Gabon, Chile, Brazil, Bahrain, Hungary, Egypt

The General Assembly,

*Recalling* Economic and Financial Committee resolution 70/186 of 22 December 2015, in which the committee requested the General Assembly to improve the previous resolutions by taking the development that had happened in commerce which also includes the development of online commerce,

*Encouraged* by the commitment to Sustainable Development Goal 12 - Responsible Consumption and Production,

Acknowledging the need for sustainable practices in the digital marketplace,

Emphasizing the significant role of the digital economy for global commerce and trading,

*Recognizing* the rapid developments in digital commerce and the obligation for comprehensive and holistic measures to protect consumer rights,

Acknowledging that empowering and informing consumers plays a critical role in providing knowledge of consumer rights worldwide,

- Encourages countries to ratify the 70/186 Consumer Protection resolution, which was created in the Second Committee of the General Assembly, Economic and Financial Committee;
- 2. <u>Advises</u> member states to incorporate online consumer rights into domestic and civil conflicts that are mostly of a peaceful nature with the following goals;
  - a. Safe online transactions which safeguard customers from fraudulent practices;
  - b. Appropriate dispute resolution procedures that strengthen consumer power and foster confidence in the digital sphere;
  - c. Business ethics that adhere to the United Nations Guiding Principles on Business and Human Rights;
  - d. Reaffirming the principles stated in the United Nations Consumer Protection Guidelines;
- 3. <u>Demands</u> the creation of the Global Forum on Online Consumer Protection (GFOCP), which will hold yearly meetings beginning in 2024, providing a platform for;
  - a. Private companies, national governments, and non-governmental organizations to engage in significant and collaborative discussions regarding treating online customers in an ethical and responsible manner,
  - b. Building on the achievements of the United Nations Forum on Business and
    Human Rights and reflecting the spirit of the UN Global Compact (the GFDCP
    will function as an extension of the UN's commitment to promoting
    multi-stakeholder partnerships);
- 4. <u>Encourages</u> member nations to actively participate in the Global Forum on Online Consumer Protection (GFOCP), increasing international cooperation, knowledge exchange, and collaboration. This program supports the inclusive and sustainable development aim of the United Nations Development Programme (UNDP);

- 5. <u>Demands</u> the establishment of extensive national and international cybersecurity education and awareness initiatives, acknowledging the critical role that cybersecurity plays in protecting online consumer rights, this clause aims to equip people with the information and abilities they need to securely navigate the digital world;
- 6. <u>Urges</u> member states to provide accessibility and digital inclusion in their online consumer protection plans; recognizing the differences in digital access between countries and communities;
- 7. <u>Calls</u> for the strengthening of cross-border cooperation in addressing challenges related to online consumer rights. International cooperation becomes critical in today's networked, digital world as information flows across borders. This provision promotes the exchange of best practices, data, and resources in order to address transnational problems as a group and guarantee a unified worldwide strategy for online consumer protection;
- 8. <u>Supports</u> the development and use of ethical AI procedures as well as algorithmic transparency in digital platforms. In light of the growing influence of artificial intelligence on digital experiences, this provision promotes the responsible and open use of algorithms;
- 9. <u>Calls</u> for the strengthening of international legal cooperation in addressing cross-border legal challenges regarding online consumer protection;
- 10. Encourages nations to join the Organization of Online Financial Oversight (OOFO) that would ensure that consumer rights are not violated (proposing sanctions to individuals or organizations who fail to do so) through such online purchases, through various purchasing methods such as;
  - a. Cryptocurrency, where as of 2021 more than \$1 billion(USD) have been reappropriated to organizations involved in criminal activity.
  - b. AI, where convincing investment scams have been created through AI

technology;

- c. Non-Fungible Tokens (NFTs), where fraud with such devices occurs on purchases almost half of the time, also creating an organization to have supervise preventing money laundering via NFTs;
- d. Establish United Nations Organization for Online Non Tangible Arts
   (UNOONTA), with the goal being to copyright anything that is online and non-tangible, ensuring that the creator's work is not replicated;
  - i. As long as the work is properly credited to the creator, it may be used for educational purposes,
- e. Online banking apps, where non-verified producers overcharge users, and do not implement two-step verification to trick consumers;
- 11. <u>Prompts</u> member states to establish the consumer right to withdraw from distance or off-premises contracts within 14 days without providing any reason;
- 12. <u>Further calls</u> for only manufacturers and distributors to be liable for defective products.