
ICT Consumer Protection & Education Workshop

Report on Two-Day
Workshop held at the
Castries Room, OECS
Commission, Saint
Lucia and Extended
via Zoom Webinar to
Dominica, Grenada,
St. Kitts & Nevis and
St. Vincent and the
Grenadines –
February 17-18, 2016

Winston George,
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Background

In June 2015, under the ECTEL component of CARCIP (Caribbean Regional Communication Infrastructure Project), the Firm of Great Village International Consultants (GVIC) was contracted to provide consultancy services for the development of a Legal and Regulatory Framework for Regulation of Subsea Fiber, Open and Retail Access, National IXPs and Broadband Quality of Service. The Consultants were charged with three key tasks namely:

1. Assessment of regulatory needs
2. Recommended changes to the legal and regulatory framework
3. Assist ECTEL with the consultation process

Key components of (1) and (2) above included the presentation of the results of the regulatory analysis at a Workshop and inform on recommendations or changes to be made to the legal and regulatory framework, namely the substantive changes to ECTEL's regulation, or other laws or regulation in the sector. The Regulatory Analysis report was presented to key stakeholders including Consumer advocates, Providers and Regulators from the ECTEL Member States at a Workshop held at the Coco Palm Resort in October 2015. A major recommendation of the report was the strengthening of consumer protection and education as it related to Electronic communications in the ECTEL Member States. In this regard, the Consultants recommended the following:

1. New Consumer protection regulations
2. Capacity building for consumer advocates and stakeholders

Given (3) above, the facilitation of the ICT Consumer Protection and Education Capacity Building workshop for stakeholders with core interest in consumer protection was planned. ECTEL received the support of the OECS Commission to host the Workshop in Saint Lucia and was extended via Zoom Webinar to stakeholders in the ECTEL Member States. The main objectives of the workshop were as follows:

1. Strengthen consumer participation in development and benefits of ICT regulatory framework and understanding of telecommunications and data consumer protection regulatory provisions.
2. Provide Consumer Education – mechanisms and tools for consumer awareness.
3. Engage and encourage consumer organizations to participate in consultation processes on new ICT and telecom standards definition and regulations

A key component of the workshop was to consider and receive feedback on the Draft Consumer Protection Regulation which was submitted for public consultation.

Opening Session

The opening session featured Welcome Remarks from Mr. Embert Charles, Managing Director, ECTEL, Opening Remarks from Dr. Alison Gajadhar, PS, Ministry of Consumer Affairs, Saint Lucia and the launch of seven Radio and TV public service announcements.

Welcome Remarks

In welcoming participants, Mr. Charles noted several concurrent activities which were taking place in ECTEL. These activities were related to the finalization of the Electronic Communications Bill and the implementation of mobile and fixed number portability which were critical to providing choice and empower consumers to benefit from a range of services. He distinguished between the strength of providers and consumers and their ability to respond to changing market conditions and encourage better organization among consumer advocates and a collective and quick response to issues and developments which affect them in the market.

He also took the opportunity to highlight the publication of ECTEL's 15th anniversary magazine and proposed launch of a Study Report on the "Impact of Broadband on Economic Growth in the ECTEL Member States," supported under CARCIP.

Opening Remarks

Dr. Gajadhar in her opening remarks noted that the workshop came at an opportune time since Saint Lucia was currently engaged in the development of the consumer protection legal and regulatory framework to essentially managed business to customer relationships. She noted the growth of the internet and its use in social and economic development within the OECS. She suggested that the legal and regulatory framework must take into consideration of business and consumers, fair and equitable which ensures balance among competing interests.

Launch of Radio & TV PSAs

In support for capacity building initiatives of ECTEL and the NTRCs to implement and enforce the revised legal and regulatory framework to realize broader project objectives it was thought that the development of Radio & TV Public Service Announcements were vital to build the general public's capacity and awareness with respect to using broadband or electronic communication services. In this regard the following Radio & TV Public Service Announcements were produced and the opportunity was taken to launch at the Workshop.

- i. Promoting Digital Demand
- ii. Know your service choice
- iii. Know your service contract
- iv. Lodging service complaints

- v. Broadband Quality of Service – BB Speeds
- vi. What is spam and how to handle it?
- vii. What is phishing and how to handle it?

It is envisaged that these PSA's will be widely distributed via the traditional and social media in the ECTEL Member States.

Consumer Rights to Ensure Broadband Affordability – Yacine Khelladi

The presentation focused on A4AI and the Web Foundation, keys for affordability and digital inclusion and consumer rights and protection in ICT policies and regulation.

A4AI is the “world’s broadest technology sector alliance working to drive down the price of broadband to the UN target of less than 5% of average monthly income by transforming policy and regulatory frameworks.” This was to meet the UN sustainable development goals Target 5C and 9F through affordable equitable access to the Internet. This alliance was made up of more than 70 members from private, public and not for profit sectors including global sponsors such as Google, USAID, UK AID, Private Sector - Yahoo, Intel, CISCO, Microsoft, Facebook etc;

The World Development Report 2016 emphasized the importance of consumer welfare as it related to the benefits of digital technology innovation.

A4AI’s work consists of research and country case studies including the publication of the Annual Affordability Report and thematic briefings on Universal Access & Service Funds.

Emphasis was placed on the 5 leadership foundations of affordability. Leadership in the areas of “healthy competition, universal access to rural and underserved populations and effective broadband strategies,” were emphasized.

The World Wide Web Foundation was also discussed which focused on the aim of the partnership between the Foundation and Consumers International “to advance the rights of internet users everywhere and create a people’s charter for the internet.”

The aim of A4AI is to create the best policy and regulatory reform environment to allow for open, competitive broadband markets so that members of the global population can benefit from internet access and the best technologies for personal growth and development.

In this regard, two policy and regulatory best practices which impacted on the consumer were highlighted. These included a “liberalized market with an open competitive environment,” and “policies and practices to encourage a low-cost structure for the industry.” In a liberalized competitive market, the nurturing of healthy completion and the establishment of a regulator and or expert agency should allow for “transparent disclosure of prices and service options” to the consumer and “advocate for consumer interests in terms of immediate service and sustainability respectively.” As it relates to policies and practices it was noted that all ICT polices and regulations have impacts in ICT consumer experience, access and affordability, hence it was critical consumers and consumer agencies.

- “Empower themselves to participate in the regulatory and policy making processes (as public consultations) and **should promote** these best practices for an affordable and open Internet and **watch they are enforced properly (and act if not).**”
- Pay attention to “those best practices that call policy makers to *ensure competitive markets, information disclosure and advocate for consumer interests including both immediate service and sustainability, and make proper use of USFs*”

The presentation also focused on ICTs and Consumer protection, Consumer access to affordable internet, Consumer rights principles and the Internet, Challenges for Digital consumer’s protection.

The following key strategies were emphasized going forward:

- **Ensure fully informed consumers organizations participation in ICT policy making and regulation consultations (inform and empower for advocacy)**
- **Policy makers and regulators to engage and support consumer protection agencies and groups, and empower them in using the existing legal and regulatory provisions**

The main lesson from the presentation was that there must be a collaborative approach among all stakeholders to ensure effective broadband policies and strategies at the Country level.

OECS Consumer Issues and Views – Deidre Williams

The presentation focused on the findings of a survey on OECS Consumer Issues and Views. The survey placed emphasis on the key issues affecting consumers, their participation in consultations and regulatory processes, knowledge of consumer rights, the consumer complaints mechanism and the need for separate and specific ICT consumer protection regulation. The findings were also supported by respondents’ views.

The top four issues which consumers were concerned about were fair pricing/competition, quality of services, broadband speed and privacy and security.

Of the 29 respondents, 20 or more indicated their participation in consultation and regulatory processes and were of the view that participation in regulation making was important.

Only nine of the 29 respondents were aware of their rights as consumers and only 5 were knowledgeable on finding out what they were.

Only three persons indicated that they could make a complaint anonymously against an ICT service provider, Government or another ICT user while 17 did not know. The following presents a sample of comments related the ability to complain anonymously.

“Who are you going to complain to? There is very little separation of duties and confidentiality of information. When you complain, be prepared to suffer the consequences, so choose your battles.”

“The NTRC has a long unfriendly process. I think they are lazy.”

25 or 86.21% of respondents indicated a need for separate and specific ICT consumer protection regulation. The following is a sample of respondents' feedback:

“Consumer protection in the digital space may encounter different issues to the physical space, and so, may require separate consideration. However, this doesn't mean that the digital space should be any more onerous or punitive simply because it is new or digital.

Yes consumers should be protected especially as this sector is relatively new and changing rapidly and many people do not understand it or their rights or lack thereof. The telecommunications sector has been taking us for a ride for many years and milking the consumers. We certainly need protection.”

Privacy, security and data protection was considered as critical by respondents and workshop participants. Concern was raised with respect to the unauthorized sharing of customer data.

Participants were of the view that the survey was useful and worthwhile and could be redone to capture a larger sample of the population in the ECTEL member states.

Overview of Consumers International – Antonino Serres Cambaceres

The presentation focused primarily on Consumers International at the global and hemispheric levels, in particular, its membership and its work as it related to consumers and their rights and advocacy.

It was noted that the organization was independent, not-for-profit global federation of 240 consumer groups in 115 countries which conducts global research and campaigns for and through its members.

The role of J.F Kennedy, former President of the US, formal speech to the US Congress on consumer rights where he emphasized that “Consumers, by definition, includes all of us” and their role in the economy was highlighted as instrumental in the naming of March 15th as “Consumer Rights Day.” Eight consumer rights were outlined which guide the work of CI and Consumer Groups, the first four by President Kennedy and the last four by Consumers International:

1. The right to safety
2. The right to be informed
3. The right to choose
4. The right to be heard
5. The right to satisfaction of basic needs
6. The right to redress
7. The right to consumer education
8. The right to a healthy environment

As it relates to ICTs, CI is focused on privacy, data protection, e-commerce, internet charter and access to knowledge. As it relates to Latin America and the Caribbean emphasis is placed on the following:

- Legal frameworks development, consumer rights enhancement
- Consumer empowerment and participation, education and training
- Social media, user-generated content, digital empowerment, privacy and data protection, e-commerce

Electronic Communications Bill and Draft Regulations – Vestricia Llewellyn and Will Burnfield

The presentations focused on the new draft Electronic Communications Bill and regulations to implement components of the EC Bill. It was indicated that the draft regulations would assist ECTEL and the NTRC to protect consumers from consequences of any non-competitive conditions and provide a regulatory environment based on international best practice.

Electronic Communications Bill – Vestricia Llewellyn

This presentation provided a background to the development of the current draft of the EC Bill which among other things was primarily to address the lack of competition provisions in the present legal framework. In this regard the following provisions were highlighted:

- Change of control for a licensee
- “Significant interest as it relates to the change of shares and voting rights of a licensee
- Access to cable landing stations
- Competition providing powers to the NTRC’s to administer, pronounce and monitor competition in the electronic communications market
- Anti- competitive conduct, for example, the direct or indirect fixing of purchase or selling prices
- Significant Market Power
- Other Offences, for example, the disclosure of personal information by a licensee which carries a fine on summary conviction of US\$50,000 or 4 years imprisonment.

An outline of the core provisions of current dispute resolution regulations which addressed among other items the process for the resolution of customer complaints.

Participants generally expressed satisfaction with the provisions.

Draft Regulations – Will Burnfield

The six new draft regulations were outlined in the context of the wholesale and retail components of electronic communications service delivery to the consumer. Specific emphasis was placed on the draft consumer protection regulations.

The objective of the consumer protection regulations is to ensure that consumers have reasonable quality of service, access to all relevant information on the service, contracts that are fair, advertising and sales practices that were not misleading, their data and privacy

protected and access to all services and applications that they may choose. In this regard, the following provisions were highlighted:

- Disclosure and publication of information of information by the operator
- Content and provision of customer contracts
- Billing and invoicing practices
- Restrictions on unfair commercial practices
- Access to emergency services and for persons with special needs
- Protection of customer data and privacy
- Net neutrality
- Complaint handling process

A brief outline was done on the objectives and main provisions of the other regulations namely:

1. Market analysis guidelines and assessment of Significant market power
2. Network infrastructure and wholesale services
3. Infrastructure sharing
4. Access to cable landing stations
5. Retail price regulation

With respect to the retail price regulation a provision for ECTEL and the NTRCs to impose a basic affordable package for both mobile voice and mobile and fixed internet/data services was highlighted.

Participants generally agreed with the provisions outlined, however unauthorized and deceptive advertising as well as complex and detailed contracts and bills were highlighted as issues which should be addressed. The simplification of contracts and bills was recommended.

Building Consumer Participation in Regulation – Antonino Serra Cambaceres

The session addressed the following:

1. What is participation and why consumers should participate in regulation?
2. Different approaches to regulation and consumer involvement
3. Models for consumer participation in regulation
4. Benchmarking of experiences of consumer protection in regulation

In addressing why consumers should participate in regulation, it was important to first define participation. The following definition by Ugaz¹ was cited.

“Participation is about the involvement of all stakeholders through a process of communication and negotiation to influence decisions that affect their lives. Participation leads to the creation of accountability.”

¹ Ugaz United Nations University 2002

The ladder of consumer participation in the regulatory process suggested by Muzzini (World Bank) was also cited.

The following basic tenets of participation were underscored:

1. Consumers should participate in regulation
2. Such participation was a right
3. Such participation was required and not merely circumstantial or arbitrary
4. Consumer participation makes regulation more transparent, enhances accountability, improves regulation and obtains decisions and services of better quality.

Key actions for participation to be effective and efficient and different approaches to regulation and consumers involvement were also addressed.

Muzzini and Ugaz were reference with respect to models for Consumer participation in regulation. Models addressed the following key steps:

- Provision of information
- Capacity building – consumer education
- Consultation
- Representation from inside and outside
- Complaints and redress

All steps require clear and concrete binding and non-binding frameworks. In light of these steps in the process, it was stressed that consumer participation needed to be funded.

Provision of Information

Information was seen as a right and a need to build effective participation. The types, attributes and flow of information were also highlighted.

Capacity Building – Consumer Education

The training of consumers and their representatives in technical as well as regulatory process was essential to improve regulation.

Capacity building in consumer education and protection should be done in schools and communities as well as for businesses and the media – such as a workshop primarily geared for journalists. It should also be done for consumers' representatives in the following areas:

- Regulatory theory and practice
- Service provision and contracts
- Technical issues
- Service economics: prices and subsidies

Consultation

Public hearings were highlighted as the most common tool for consumer participation.

Representation

Representation can be made inside Consumer Councils and as a member of the Board of Directors of the Regulator.

Complaints and Redress was cited as another way to participate in the regulatory process.

Benchmarking of Experiences of Consumer Participation in Regulation

In addressing successful consumer protection, the need for change in culture which required a revolution of rights, principles and ethics related to consumption.

In terms of **information**, it was vital that freedom of and access to information legislation was in place. The following were cited as good examples in the provision of information vital to consumer participation:

Ofgem (UK) – Website on FOI

Subtel (Chile) – Citizen Participation Website, Annual Accountability report

France – Model letters and manuals

Trinidad and Tobago – Rate Setting and Know your bills

Anatel – Website which provides comprehensive customer information including apps to make complaints and exercise rights

Capacity Building – Consumer Education

Argentina –The regulator at the school

Brazil -games which provides a specific message, training manuals,

Peru - workshops for journalists and radio micro-programs.

Colombia – Online training for consumers

Consultation – examples of good practice

Written Online Consultation - Subtel – Chile, Regulators in Brazil, Colombia, México

Ofgem and other regulators in the UK, PSC in the US, Regulators in Canada

City of Buenos Aires – Law of Public Hearings on Services

Representation

From inside – Funded by a subsidy from the regulator, funding provided for participation

Peru - Users Councils (energy, telecoms, water)

Argentina - Users Councils (energy, telecoms, water)

Chile - Civil Society Councils (telecoms)

Brazil - Consultative Council (Anatel, Aneel)

OSIPTEL, City of Buenos Aires and Mexican Telecommunications Institute – Participation in the Board of Directors

Complaints & Redress

Brazil – Consumer.gov.br under the Ministry of Justice publish indicators on response to consumer complaints

Revised Draft Model Consumer Protection Bill - Nichole Mayers

The presentation noted the importance of consumers to any economy and the need for their rights to be promoted, protected and supported. In this regard, Consumer protection was enshrined in Chapter 8 Part II Articles 184-186 of the revised treaty of Chaguaramas. These address the promotion and protection of consumer interests and the CARICOM Competition Commission to provide support in the promotion and protection of these interests.

The CARICOM Model Bill has undergone several revisions since it was drafted in 2002. The Bill also takes into account several pieces of legislation already enacted in Antigua & Barbuda, Bahamas, Barbados, Jamaica, St. Kitts and Nevis and Trinidad and Tobago. Major amendments include provisions for a rapid alert system for consumer safety, requirements and conditions for direct selling contracts and separation of investigative and adjudicative functions of the Consumer Affairs Commission.

The main tenets of the legislation address unfair trade practices and contract terms. Other elements addressed include the Consumer Affairs Commission, Tribunal, Product Safety, Penalties, Distance selling and responsibilities of suppliers.

Lack of resources and capacity in Consumer Affairs Units were cited as the main reasons why some Member States have not adopted the Model Bill. Support in the form of capacity building, technical assistance and provision of other resources, is however available through the CSME Unit in Barbados to facilitate the adoption of the Bill.

Participants noted that emphasis should be placed on the rights of the consumer and the need for protection of these fundamental rights. The case of Brazil was cited as an example where consumer rights were enshrined in the Constitution through advocacy from Brazil's Consumer Rights movement.

Review and Outline of the Consultation Document & Regulations on ECTEL Website – Will Burnfield

Participants were provided with an outline and review of the Consultation document and the mechanisms for feedback in particular the consumer protection and retail pricing regulations. They were encouraged to visit the website and provide feedback on the regulations.

Particular emphasis was placed on the comments on comments so as to achieve a balance in responses between the operators and consumers. It was important that participants, in particular consumer groups provide their own comments but during the comments on comments period to provide relevant comments on the comments made by the providers.

In response, some participants and consumer advocates felt that contracts needed to be simplified and customer friendly and a copy of the contract with signature be provided to the customer. They also felt that there should be some powers in the EC Bill to suspend a licensee if they have repeatedly fail to address legitimate customer complaints as it relates to the provision of its service.

Additionally, it was felt that there should be redress for damages and inconveniences. This has been addressed to some extent in the current legal and regulatory framework however evidence of inconvenience needs to be provided.

The People’s Charter for the Internet or Digital Bill of Rights – Yacine Khelladi

The main reasons for the people’s charter for the internet were discussed. These included the following:

- The Web is a basic right and public good.
- Access to everyone at affordable prices is important
- Users and consumers must be involved in the future control of the internet else Governments and companies will dominate and control

Several challenges facing the future of the internet were highlighted. These included among others, the following:

- Attempts to create fast lanes on the Web that will squeeze out innovation and segregate consumers
- The rapid evolution of the digital economy outmoding and outpacing consumer protection
- The threat to the right we have that the data we create in our online lives belongs to us, and won’t be abused, either by governments through dragnet surveillance, or by companies.

It was noted that when users/consumers of internet services came together important battles are won. Examples in the US, Hungary and Brazil were highlighted.

The People's Charter for the Internet or the Digital Bill of Rights will address the following critical items:

- Aim to reflect and give voice to consumers' concerns and needs and give a unique insight into what consumers really think about the Internet and how they want it to develop in the future."
- Establish clear international principles for a free, empowering, and open Web
- Issues of Freedom and Access, Privacy and Anonymity, Order and Responsibility
- Provide an anchor point for commitments from companies and governments

Participants input in shaping the Digital Bill of rights were requested. In shaping their input, participants were asked to consider the following questions and provide feedback to www.a4ai.org :

- Do you think this charter will be useful?
- How can we design it in order to be participatory? Will an online process only listen to the voice of the few?
- How can we reach the disconnected?
- How can make the issues easier to understand for the general public?
- If only 3 things, which are the most important things you would include.

Workshop Discussion and Way Forward – Yacine Khelladi

In responding to the six pieces of draft regulations, consumer advocates and participants in general were asked to consider the following:

- Do they take into account consumers interests and needs
- Have all the elements needed to ensure consumers have a broadband experience that is secure, safe, and of good quality?
- Does the CP regulation ensure that consumers are properly informed, can choose, and are fairly priced?
- Does the CP regulation ensure that consumers have the right to redress and consumer friendly mechanisms to complain?
- Ensure proper consultation and inclusion in any future discussion? (for example to define standards for quality, what is reasonable and fair, etc., USF use, etc.)

Recommendations & Main Action Items

1. Consumer Groups to meet to consider the regulations – namely the Consumer Protection and Retail pricing regulations and provide feedback.
2. In support of (1) above, ECTEL/Consultants to summarize all draft regulations and circulate to consumer and civil society groups to better understand the provisions and provide feedback
3. ECTEL/NTRC convenes meetings between the providers and businesses, consumer and civil society groups to address the draft regulations.
4. Provide an enhanced mechanism for proper consultation and inclusion of consumers in any future update of the legal and regulatory environment.
5. Provide continuous capacity-building and training of consumers or their representatives, businesses and journalists on the legal and regulatory framework.
6. Participants were required to provide feedback on the People's Charter or Digital Bill of Rights on the use of the Internet.
7. ECTEL would implement an activity in observance of Consumer Rights Day or issue a public statement.
8. The establishment of a focus group which will include the Ministry of Consumer Affairs and Consumer Groups and ECTEL/NTRC representatives.
9. Consumer groups will be invited to the sub-regional consultations on the new regulations.

Closing Remarks – Embert Charles

All participants and facilitators were thanked for their attendance and contributions during the workshop. The commitment was given to engage more with consumers and consumer groups to strengthen the legal and regulatory framework for the provision of better services in the sector and to adopt several different methods and mechanisms of consultation on matters related to the consumer's interest.

Agenda – Consumer Protection and Education Workshop

Time	Presentation	Presenter
Day One – Wednesday, February 17		
9:00 am. – 9:05	Prayer	Winston George, Project Officer/CARCIP
9:05 am – 9:15 am	Welcome	Embert Charles, Managing Director, ECTEL
9:15-9:45 a.m	Opening Remarks	Dr. Alison Gajadhar PS, Ministry of Commerce, Business Development, Investment and Consumer Affairs St. Lucia
	Launch of Radio & TV PSA's	Winston George Project Officer/CARCIP
9:45- 10:00 am	<ul style="list-style-type: none"> • Global trends in consumer protection for ICT consumers 	Yacine Khelladi, Latin America and Caribbean Coordinator, Alliance for Affordable Internet, Web Foundation
10:00 -10:30 am	<ul style="list-style-type: none"> • Consumers International – Overview of CI in Latin America and Caribbean and Global • Key priorities for consumers in digital age 	Antonino Serres Cambaceres, Head of Programme on Consumer Justice and Protection, Consumers International
10:30 am	<ul style="list-style-type: none"> • Coffee Break – 15 minutes 	
10:45- 12:00	<ul style="list-style-type: none"> • OECS ICT Users and Consumers Views – Moderated Discussion 	Deirdre Williams, CIVIC member and Yacine Khelladi, a4ai
12:00-12:45	<ul style="list-style-type: none"> • Update on new EC Bill and draft new regulations • Existing Dispute Resolution processes in ECTEL countries 	Vestricia Llewellyn, Legal Officer, ECTEL Will Burnfield, Managing Director, Great Village International

Time	Presentation	Presenter
		Consultants
12:45 – 2:00 pm - Lunch		
2:00 – 2:45 pm	New draft ECTEL Consumer Protection Rules for ICT sector	Vestricia Llewellyn, ECTEL Will Burnfield, GVIC
2:45-4:15pm	Building Consumer Participation in Regulation	Antinino Serres Cambaceres, Consumers International
4:15 – 4:30pm	Implications for ICT consumers of new regulatory framework – end of day summary	Yacine Khelladi, a4ai

Day 2 – Thursday, February 18		
9:00 – 9:20 am	Summary of Day One	Winston George, Project Officer, ECTEL
9:20 – 10:00 am	CARICOM Model Consumer Protection Legislation	Nichole Mayers, Consumer Protection Officer, CARICOM Secretariat, Barbados
10:00 – 11:00 am	Consumer Education and Training	Antonino Serres Cambaceres, Consumers International
11:00 -11:15 am	Coffee Break	
11:15–12:45	Continued Consumer Education and Training	Antonino Serres Cambaceres, Consumers International Yacine Khelladi, a4ai
12:45 – 2:00 pm	Lunch	
2:00 – 2:45	Feedback from Participants on draft Consumer Protection provisions of EC Bill and Regulation	Vestricia Llewellyn, ECTEL Will Burnfield, GVIC
2:45 – 3:45	Next Steps to Improve Consumer Benefits in ICT Sector – Moderated Discussion	Antonino Serres Cambaceres, Consumers International
3:45-4:15 pm	Potential Benefits of Global Digital Bill of Rights – Moderated Discussion	Yacine Khelladi, a4ai
4:15 - 4:30	Closing Comments	Embert Charles, Director General, ECTEL