

Consumers' Rights and Advocacy  
from ASEAN Consumers  
Organizations +3 Countries

# " IN DIGITAL ECONOMY AND ARTIFICIAL INTELLIGENCE "

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**Thailand Consumers Council is an organization established according to the Thai Constitution from 1997 to 2017**



**More than 150 consumer organizations united to form a council following the Establishment of the Consumer Organization Council Act B.E. 2562. (2019)**

# Get To Know : TCC



**Thailand Consumers Council works on behalf of consumers in eight fields to protect consumers' rights**



**Thailand Consumers Council is independent organization and obtain yearly funds from the government**

# TCC advocates on behalf of consumers in eight fields to protect consumers' rights

1

Advocate and complaint handling by TCC' office (hotline 1502), TCC' provincial unit and members.

2

Proposing policies and measure concerning consumer protection in eight fields to the cabinet or related government agencies.

3

Consumers' right violation report to the government agency and public.

4

Capacity building and strengthening members.

5

Public awareness and consumer protection literacy.

# 8 Fields of Consumer Protection



Transportation And Vehicles



Finance and Banking



General Goods and Services



Real Estates and Housing



Public Services



Health Services



Food, Medicines,  
And Health Products



Communication and  
Telecommunication

# Benefit to Consumers from 2021 - Present

328 Members

48 Provinces

19 Provincial units

4 Regional units



543  
million baht

Remedies were granted  
after completion of cases

Total court cases 119 cases



47,101  
cases

Complaint handling

# 02 Situation and Problems

“  
Cybercrime  
is a harm,  
there is a solution !  
”





# The cumulative Cybercrime case data: Royal Thai Police (from March 1<sup>st</sup>, 2022 - July 31<sup>st</sup>, 2024)



The data, provided by the Royal Thai Police (RTP)  
www.ThaiPoliceOnline.go.th

- Scams case total (Included mule accounts)

**612,603 cases**

- Total damage caused amounting to

**69,186 million baht**

(Avg. damage amount 194 million baht/day)

- The most complaints related to
- online shopping fraud 44.08%** with 296,042 cases causing 4.3 billion baht,
- online Recruitment Fraud (fake job) 13.46%,
- loan scams 10.47% and
- investment scams 7.50% etc.



## Cybercrime victim's data by Age group

The **30 to 44 age group** became the most affected by cybercrime **41.51%**,

And follows by

- 22-29 years old 25.33%,
- 45-49 years old 19.62%,
- More than 60 years old 6.42%
- 15-17 years old 0.78%
- 11-14 years old 0.12%



Remark :

classified by gender, 64% of the victims were women and 36% were men



Data from Royal Thai Police  
(March 01<sup>st</sup> , 2022 – June 30<sup>th</sup> , 2024)



## TCC complaint data from digital platform

Platform or channel	2022	2023	2024 to August 25 <sup>th</sup>	Total
Facebook (74.06%)	179	1,362	2,219	3760
Twitters (X)	242	6	80	328
Instagram (IG)	107	33	30	170
Ecommerce platform (Lazada, shoppe, etc.)	35	68	258	361
Websites	29	20	287	336
TikTok	3	8	76	87
lines	12	23	38	35
<b>Total</b>	<b>607</b>	<b>1520</b>	<b>2950</b>	<b>5077</b>

# The common scams on Facebook



## 1. Fake Investment Services

- Scammers pose as legitimate financial advisors or brokers, offering to manage your investments for a fee. They might create fake websites, social media profiles, and documentation to appear credible.

## 3. Romance Scams

- Scammers create fake profiles and build relationships with victims, often over weeks or months. Once trust is established, they ask for money, often claiming it's for an emergency.

## 3. Fake Online Sales

- Scammers post fake listings for products or services on Facebook or other groups. They ask for payment upfront but never deliver the goods or services.

# The common scams on Facebook



## 4. Phishing Scams

- Scammers send messages or post links that appear to be from Facebook or another legitimate company.

## 5. Charity Scams

- Scammers create fake charity appeals, especially during natural disasters or crises, asking people to donate money.

## 6. Job Scams

- Scammers post fake job offers that require an upfront payment for training or materials.




# 03

# CONSUMER PROTECTION



# Consumer protection on digital commerce and AI























## Consumer Protection













Area of Consumer Protection	Organizations	Results
<ul style="list-style-type: none"> <li>Data privacy and security</li> </ul>	<p>PDPA</p>	<p>✓</p>
<ul style="list-style-type: none"> <li>Transparency and information disclosure</li> </ul>	<p>ETDA OCPB</p>	<p>✓</p>
<ul style="list-style-type: none"> <li>Fair advertising practices</li> </ul>	<p>OCPB</p>	<p>✓</p>
<ul style="list-style-type: none"> <li>Dispute resolution and refunds</li> </ul>		<p>✗</p>
<ul style="list-style-type: none"> <li>Protection against fraud</li> </ul>		<p>✗</p>
<ul style="list-style-type: none"> <li>Cross border commerce protection</li> </ul>		<p>✗</p>
<ul style="list-style-type: none"> <li>Regulatory bodies and compliance</li> </ul>	<p>all</p>	<p>✗</p>







# Consumer protection on digital commerce and AI

# Consumer Protection

Consumer Protection	Organizations	Results
<ul style="list-style-type: none"> <li>One hotline number for reporting financial fraud that can be reported to all banks. (hotline 1441)</li> </ul>	 	
<ul style="list-style-type: none"> <li>There is a center to jointly solve financial corruption problems. and freeze the account within 3 minutes</li> </ul>	 	
<ul style="list-style-type: none"> <li>Consumers' Rights for viewing products before paying (COD)</li> </ul>	 	
<ul style="list-style-type: none"> <li>Request an extension of the money holding period before transferring to the product owner for at least 8 days.</li> </ul>	  	
<ul style="list-style-type: none"> <li>Measures to promote registration of all online merchants.</li> </ul>	  	
<ul style="list-style-type: none"> <li>Follow up and prosecute against theft of personal information.</li> </ul>	 	
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Consumer Protection	Organizations	Results
<ul style="list-style-type: none"> <li>Reveal fraudulent accounts (fake accounts) and notification systems</li> </ul>		
<ul style="list-style-type: none"> <li>Improved criteria for opening accounts through convenience stores, e-wallets, and international money transfers.</li> </ul>		
<ul style="list-style-type: none"> <li>Guidelines for limiting deposit accounts per person.</li> </ul>		
<ul style="list-style-type: none"> <li>Penalties for telecom operators in the case of SMS not specifying the origin.</li> </ul>		
<ul style="list-style-type: none"> <li>Control criteria: 5 SIM card for 1 Person</li> </ul>		
<ul style="list-style-type: none"> <li>Expose the fraudster SIM (fake SIM) and notification system</li> </ul>		

Consumer Protection	Organizations	Results
<ul style="list-style-type: none"> <li>Slow payment with in 72 hours if the amount of money more than 10,000 Baht</li> </ul>		<p>X</p>
<ul style="list-style-type: none"> <li>Set up a fund or create insurance to protect against damages.</li> </ul>		<p>X</p>
<ul style="list-style-type: none"> <li>Setting criteria for full compensation for damages to consumers. without having to file a lawsuit.</li> </ul>		<p>X</p>
<ul style="list-style-type: none"> <li>Let Thailand Post Office act as a third party payment in digital commerce until consumers experiencing problems are resolved and receive compensation.</li> </ul>		<p>X</p>

# Campaign on Digital Commerce and AI

## SLOW PAYMENT

1. Third party payment : PayPal, eBay, Alipay, WeChatPay, Stripe, Amazon, AusPayNet
2. Code of Conduct from National Bank to delay transaction for 72 hours if the amount more than 10,000 Baht

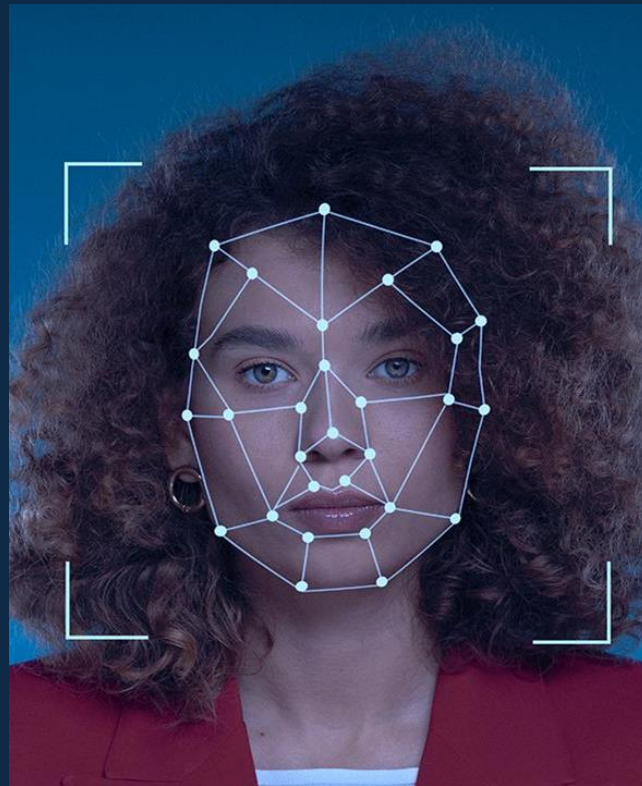


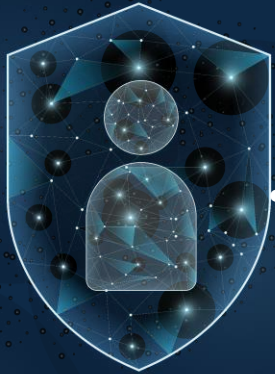
## Situation in digital fraud, scam and digital commerce in Thailand

1. Lost 69,000 + Million Baht for 3 years continuing : 2% of GDP
2. About 194 Million Baht each day in digital fraud.
3. 612,603 file an online police report (1st March 2022 to 31 July 2024)

# 04

## Campaign and Consumer Protection in AI





# Consumer Protection in AI

- Consumer rights must be respected. The use of **artificial intelligence** must not adversely affect, for example, the right to receive information and transparency, fairness, and non-discrimination, especially regarding safety and security. Privacy and personal information
- Consumer has **Right to reject and receive information** when artificial intelligence models are used that have an impact on consumers.
- Consumers have the **right to be forgotten** to have personal data removed from artificial intelligence models. or remedy damages, such as creating false consumer information



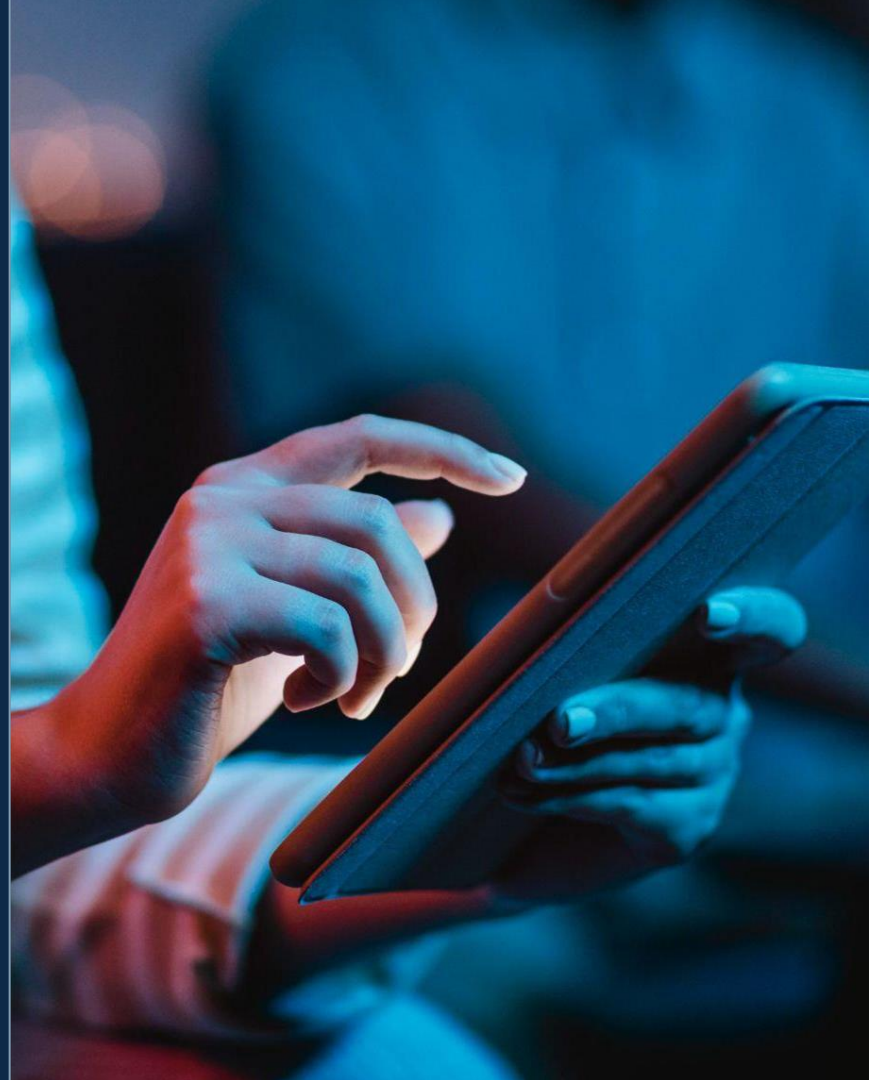


## Consumer protection in AI (2)

- Consumer has **Right to communicate with a person** rather than AI such as customer services with extra charges
- Consumer has **Right to have the injury considered and compensated** from injury caused by AI
- Consumers have the **Right to jointly file complaints** and is represented by consumer organizations in exercising their rights.
- Consumers must have the **Right to complain to the supervisory authority**, or take legal action in court When using artificial intelligence systems can violate the law
- Those developing artificial intelligence (AI) technology must set up a system that ensures that the above consumer rights are protected.

# 05

## Challenges for consumer organization



# Challenges for TCC

Towards enhancing the quality of life of the people



Security/ Safety

Ensure safe food, goods and services, also public transportation



Life quality

Accessibility to public transportation, education, public health, and pension fund



Consumer rights In the digital world and AI

Digital literacy And Safety in the digital commerce and AI



Sustainability


Make sustainable consumption is easy for consumers


 : Thailand Consumers Council  
: สภาองค์กรของผู้บริโภค

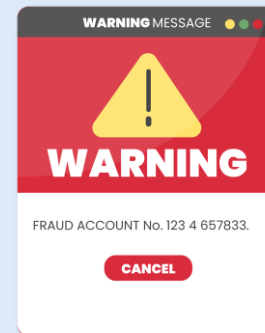
   : tccthailand

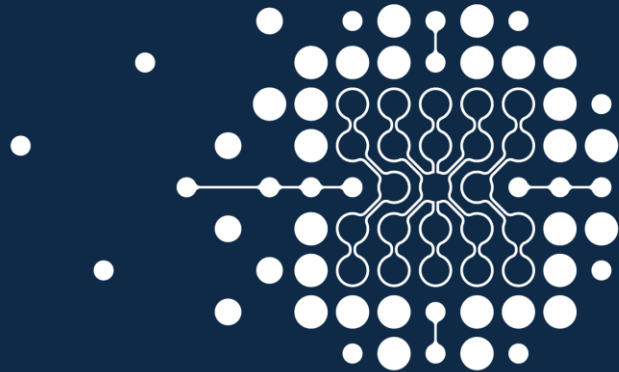
 : tccthailand

 : [www.tcc.or.th](http://www.tcc.or.th)

 : Hotline 1502

 Consumer Alert : <https://crm.tcc.or.th/portal/inform.php>  
Online Complaint : <https://crm.tcc.or.th/portal/public>  
Email : [complaint@tcc.or.th](mailto:complaint@tcc.or.th)





# ASEAN+3 Conference

THAILAND 2024

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29-30 AUGUST 2024