



## Legal Education

# Consumer Law: Effective or a Mere Paper Tiger?

19 March 2015, 3.30pm to 5.45pm, Level 8, Viewing Gallery, Supreme Court Building

Consumer law exists not only to protect consumers, but also to ensure firms have equal access to the market. Yet what is the appropriate balance to be struck? And what is the price consumers or firms have to pay for such a balance? The individual talks expose to the audience the actual rules and framework of two jurisdictions (the EU and Singapore), while at the same time grappling with these two thematic questions. In so doing, the expectation is to equip the audience with a normative understanding of how the relevant rules are crafted, and how they may be developed in the future. This seminar is aimed at lawyers and in-house counsel advising on consumer transactions, and, given the recent conclusion of the EU-Singapore FTA, firms currently or intending to transact within the EU.

## Synopses

### **Consumer Protection Law in EU**

*By Dean Geraint Howells, City University of Hong Kong*

The EU has developed an extensive consumer acquis. This talk will describe the core rules the EU has developed and will draw out the keen themes underpinning EU policy. The balance between substantive rights and information policy will be described as well as the recent emphasis on enforcement and redress. The extent to which EU law should focus on enhancing cross-border sales or promote a European brand of consumer welfarism will be debated.

### **Consumer Law in Singapore: Time for a Change?**

*By Assistant Professor Gary Low, Singapore Management University*

If not becoming more frequent, news of consumers being ripped off by errant traders' is certainly becoming increasingly apparent. This is possibly due to consumers being unfamiliar with their rights or the protection regime being inadequate. Interestingly, 'consumer law', as such, is not taught in Singapore's law schools. And that is telling: consumer legislation is piecemeal and varies depending on the sector in question, and no attempt has yet been made to rationalize this area. This talk endeavours to fill the gap by arguing for and abstracting common principles and rights across sectors in order to conceive of consumer protection in Singapore as a holistic field. In so doing, the problems unfamiliarity and inadequacy are addressed.

## Speakers



### Dean Geraint Howells

Geraint Howells is Chair Professor of Commercial Law and Dean of the Law School at City University of Hong Kong; barrister at Gough Square Chambers, London (though not currently practising) and former President of the International Association of Consumer Law. He previously held chairs at Sheffield, Lancaster and Manchester and has been head of law schools at Lancaster and Manchester. His books include *Comparative Product Liability*, *Consumer Product Safety*, *Consumer Protection Law*, *EC Consumer Law*, *Product Liability*, *European Fair Trading Law*, *Handbook of Research on International Consumer Law* and *The Tobacco Challenge*. He has undertaken extensive consultancy work for the EU and UK government as well as for NGOs.



### Assistant Professor Gary Low

Gary holds degrees from the LSE (LLB, 1st Class), Oxford (BCL, Distinction) and Maastricht (PhD in Law). Currently Assistant Professor at SMU School of Law, he has held positions at Tilburg and Maastricht universities, and as a visiting scholar at Cornell Law School. Gary writes on contract law, and has contributed to such journals as the *European Review of Private Law*, the *European Business Law Review*, and the *European Journal of Law and Economics*. He is due to publish a monograph on European contract law (Edward Elgar, 2015), and one on common law methods and reasoning (Maklu Publishing, 2015). Gary sits presently on committee with the Consumer Association of Singapore.

## Chairperson



### Mr Chester Toh

Chester Toh is Head of Integrated Regulatory Practice at Rajah & Tann. He has years of cross-border and regional experience having previously worked in London, Singapore, Hong Kong and Beijing. Chester's regulatory practice covers merger control, antitrust compliance and sector-specific regulation in the areas of telecommunications and media. His experience includes advising regulatory authorities on the promulgation of regulations such as the Singapore Telecom Competition Code and Media Market Conduct Code. At the same time, Chester co-heads Rajah & Tann's Myanmar office and advises multinational companies on market access as well as foreign investment approvals. Aside from being a member of the Expert Panel of SMU Centre for Cross-Border Commercial Law in Asia, he also sits on committees at the Singapore Academy of Law and Law Society of Singapore.

## Programme

3.30 pm	Registration & Tea
4.00 pm	Talk by Dean Geraint Howells, <i>City University of Hong Kong</i>
4.50 pm	Talk by Asst Prof Gary Low, <i>Singapore Management University</i>
5.20 pm	Panel Discussion and Q&A Chairperson: Mr Chester Toh, <i>Rajah &amp; Tann</i> Panellists: Dean Geraint Howells Asst Prof Gary Low
5.45 pm	End of Session

## Fees

(inclusive of 7% GST, tea breaks and materials, if any)

✓	<b>SAL Members</b>	<b>S\$ 96.30</b>
✓	<b>Non-Members</b>	<b>S\$ 149.80</b>
✓	<b>Full-time Students<sup>#</sup></b>	<b>S\$ 42.80</b>

<sup>#</sup> Student registrations can only be made by writing to [les@sal.org.sg](mailto:les@sal.org.sg). Please include a copy of a valid matriculation card.

## Registration

(Closing date: 12 March 2015 or until seats last)

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- A sum of **S\$21.40** (inclusive of 7% GST) will be levied for administrative charges for any cancellation received in writing on or before the closing date (**12 March 2015**).
- There will be no refund for any cancellation after the closing date.
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