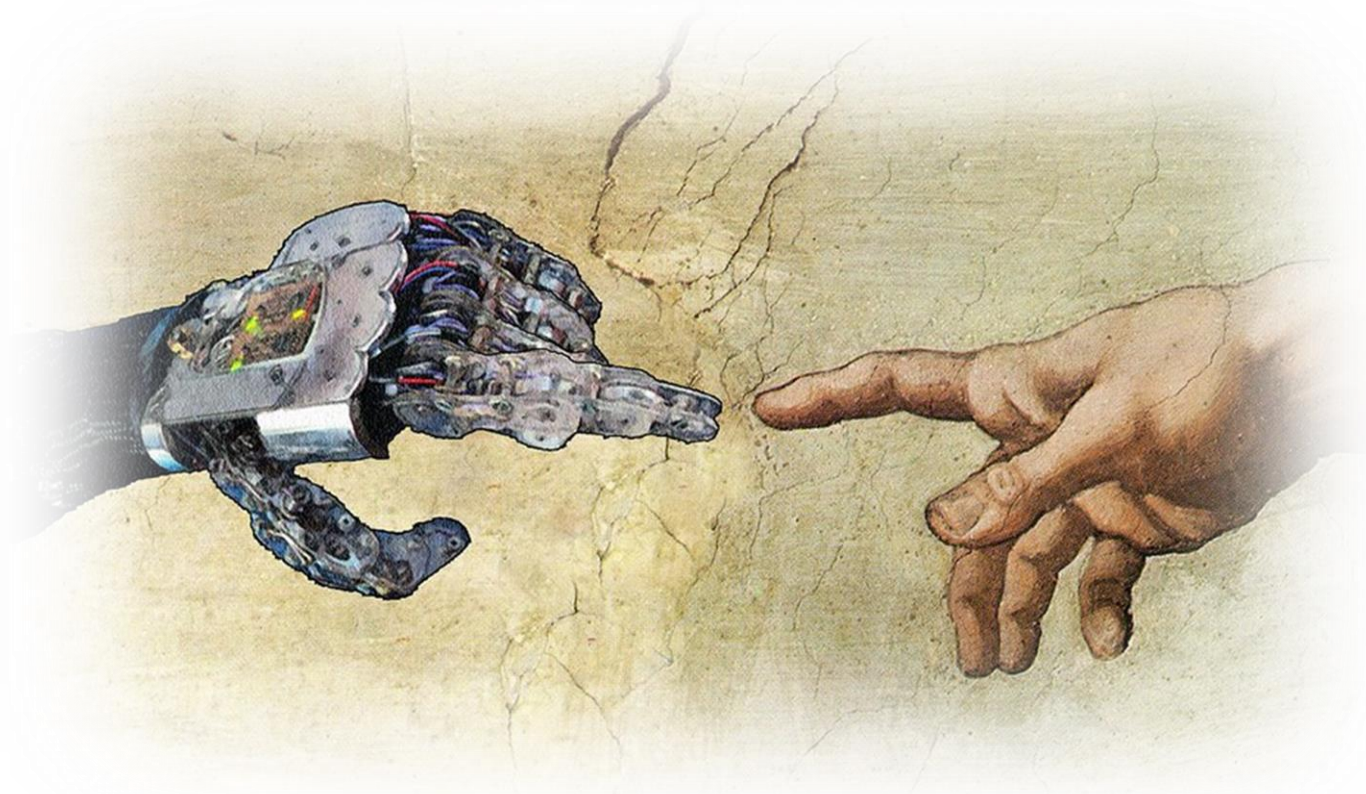


The rights and interests of the financial services' consumers in the global economy in the digital age

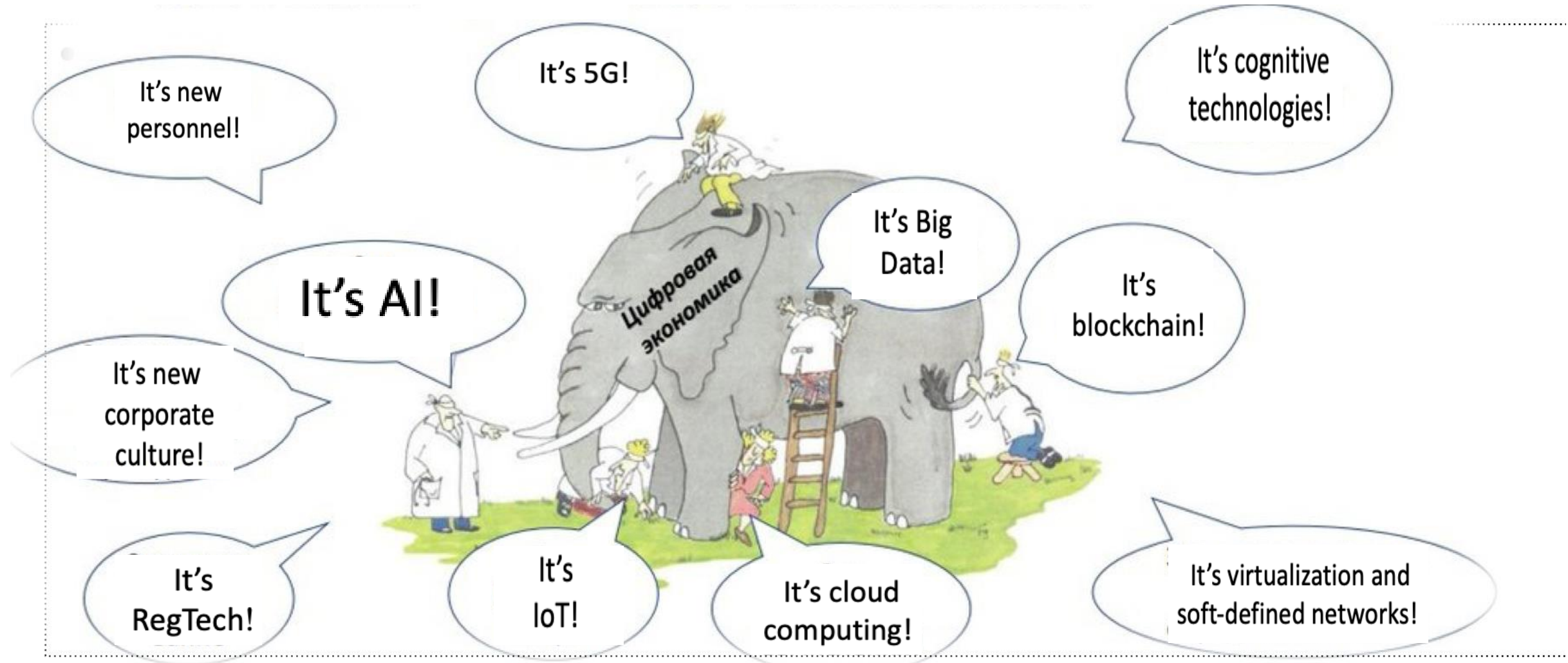


Olga Lavrenteva

Financial literacy lab of the Economic Department, Lomonosov Moscow State University

What is digital economy?

(IMF, 2018) – “Measuring the digital economy”



What has changed

- **More online cross-border transactions:** determining the focus of the services providers' activities on foreign customers
- **New forms of transaction confirmation:** identification and evidence collection
- **New participants of transaction:** distribution of responsibility (especially in case of algorithms)
- **New ways to resolve conflict situations:** languages and foreign companies' jurisdiction





Rules for admitting the complaints



Dear Sir and Madame,

Financial Ombudsman acting according to the Act of August 2015 concerning the complaint handling process by the units of financial market and Financial Ombudsman (journal of Laws from 2015, item 1348) is representing the interest of financial market clients.

A client of financial market can be defined as:

- A natural person being an insurer, insured, a beneficiary or a person entitled due to the insurance contract.
- A natural person vindicating his/her claims due to the Act of May, 22 2003 of obligatory insurance, Insurance Guarantee Fund and the Polish Insurer"s Bureau.
- member of pension fund or a person entitled due to Act of August 1997, concerning the organization and functioning of pension funds, participant of employee pension program, or a person entitled due to Act of April 20,2004 concerning the employee pension program, savers or a person entitled due to the Act of April 20, 2004 about individual retirement accounts and individual accounts of retirement protection, a person receiving the capital pension as determined in the Act of November, 21 2008 about capital pension.
- A natural person being a client of a bank, a member of savings and loan associations, client of financial institution, client of payment service, client of institution offering e-money service (also foreign institution of this sort) client of credit service, client of financial institution, member of investment funds, investment institution and loan institution.

**Rozliczenia finansowe z
podmiotami rynku finansowego**

**Financial settlements with
financial market entities**

[e-Faktura](#)

**Postępowania
reklamacyjne i sądowe**
formularz dla podmiotów rynku
finansowego na potrzeby
sprawozdania Rzecznika
Finansowego



Rzecznik Finan...

13 tys. polubienia



Just nu får vi många frågor kring coronaviruset och vad som händer med bokade resor

[Vi har samlat information till konsumenter på Hallå konsument](#)

Aktuellt

Om Konsumentverket

För konsument

För företag

För företag



Sök på konsumentverket.se

Andra har sökt efter

Budget

Ångerrätt

Bil

Matkostnader

Reklamation

Produkt



عربي (Arabiska)

יידיש (Jiddisch)

فارسی (Persiska)

کوردی-سۆرانی (Sorani)

Bosanski/hrvatski/srpski (Bosniska/kroatiska/serbiska)

Deutsch (Tyska)

English (Engelska)

Español (Spanska)

Français (Franska)

Meänkieli (Tornedalsfinska)

Polski (Polska)

Romani chib (Romska)

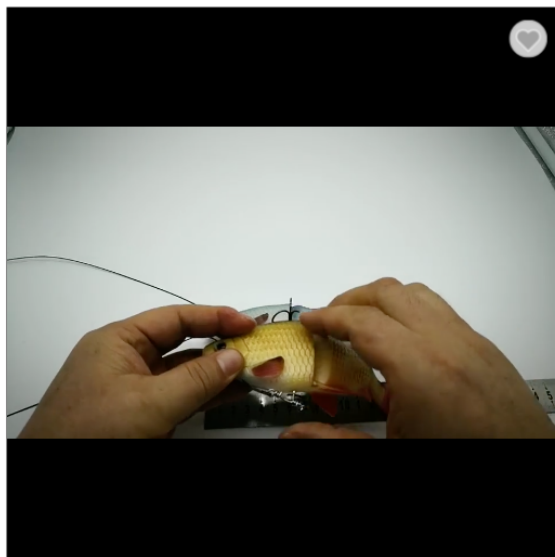
Sámegiella (Samiska)

Shqip (Albanska)

Suomi (Finska)



Домой > Все отрасли > Спорт и развлечения > Спорт на открытом воздухе > Рыбалка > Приманки для рыбалки [Подписаться на торговли оповещения](#)



Увеличить изображение



Добавить в ср... Предоставить общий доступ

TAKEDO TL01 высокое качество живой Карп мульти шарнирная
рыболовная приманка swimbait Рыбачья приманка квадратная Билль
кренкбейт туец приманка жесткая приманка
1 покупатель

FOB Справочник Цена: [Узнать цену](#)

3,85 \$ - 7,98 \$ / шт. | 200 шт. (Min. Order)

MARCH

NEW Новинки Новый продукт на March Expo 2020

More

СКИДКА \$10.00 На заказы свыше \$300.00 [Получить купон ▾](#)

Цвет:



Вес:

177,8 мм/80 г

Время выполн...

Количество(шт.)	1 - 200	>200
Примерное время (в днях)	15	По договоренности

Изготовление ...Эмблема на заказ (Min. Order: 200 шт.)

Индивидуализированная упаковка (Min. Order: 200 шт.)

[Подробнее ▾](#)

Образцы: 4,00 \$ /шт. | 1 шт. (Min. Order) [Купить образцы](#)

Торговая гарантия Защитите свои заказы на Alibaba.com.

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Оплата: **VISA** **Online Bank Payment** **T/T** **Pay Later** **WesternUnion\WU**

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Для получения информации
касательно цен, индивидуальных
заказов и других вопросов:

[Отправить сообщение](#)

[Начать чат](#)

Gold Supplier

Weihai Takedo Import & Export C...

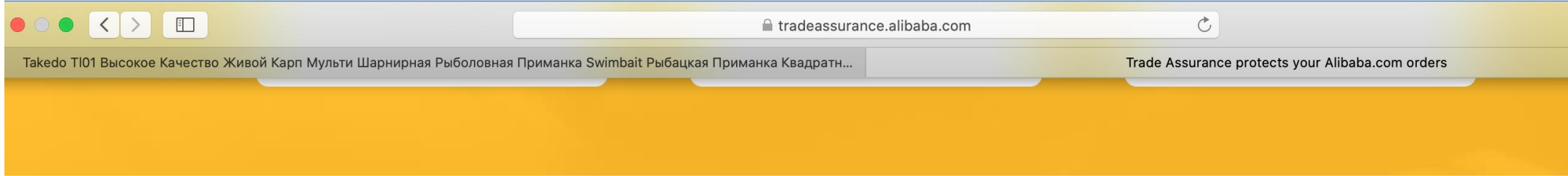
Торговая компания

CN **2YRS** **4.8**

96.5% Процент ответов


140,000+ for **281** Транзакции

96.0% Количество заказов,
доставленных своевременно



How To Get Protection

1 Place an online order with Trade Assurance Suppliers

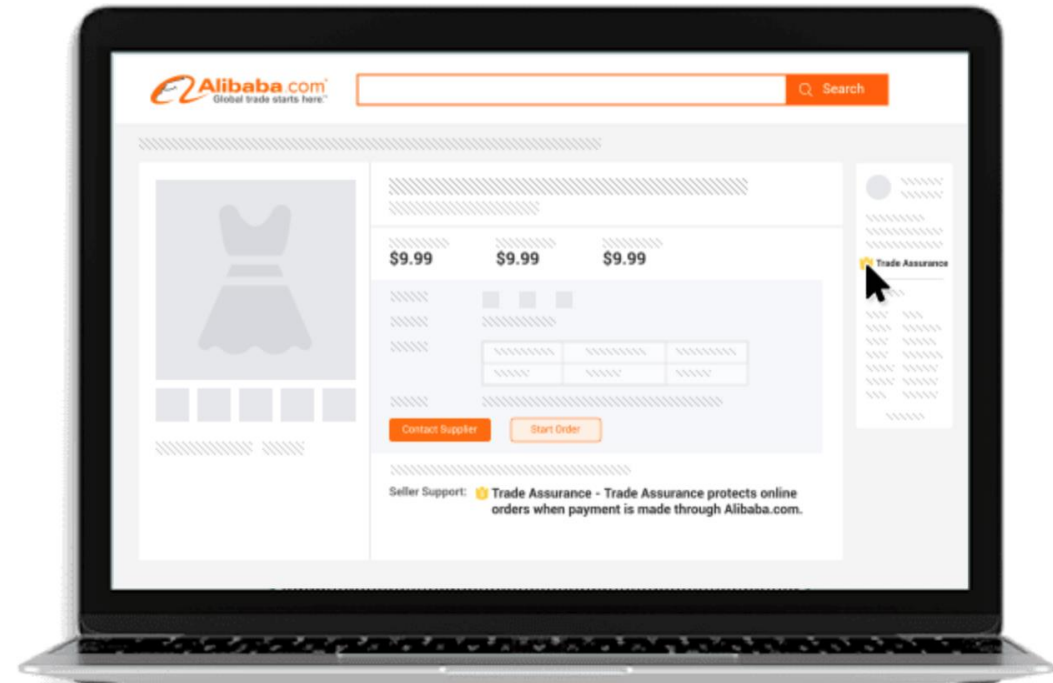
Look for and only work with Trade Assurance suppliers. You can easily find them by looking for the Trade Assurance symbol .


2 Pay through Alibaba.com's secure payment platform

Make sure you pay online via Alibaba.com's secure payment platform.

Keep in mind: The basis of protection is the Alibaba.com online order. It is only enforced when you pay online via Alibaba.com.

If there's an issue with your order, request a refund within 30 days of product delivery.



 Pro Tip: We are here to support you during the production process and up to 30 days after products are delivered. Upon product delivery, please do inspect product quality right away to ensure satisfaction.

Purchase with Confidence on Alibaba.com

Start your search

Digitalization means that environment is unclear and changing rapidly

Rigid regulation works poor

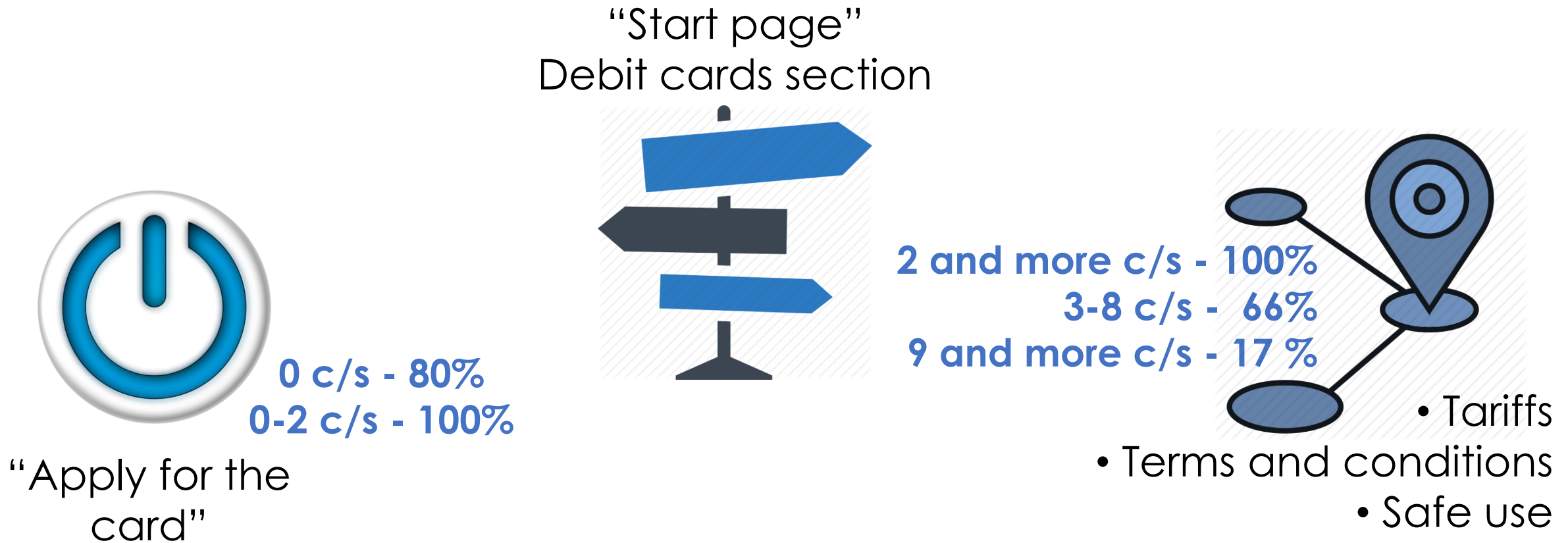
But it enables interested organizations to study real practices of financial organizations quickly and effectively



The practice of providing online services by banks

<i>April 2019</i>	<i>Road map for online consumer</i>
<i>February 2020</i>	<i>Banks Privacy Policy</i>
<i>March 2020</i>	<i>Does digital technology improve the opportunities and conditions for using savings services for bank customers?</i>

Road map for the debit cards



In 100% there is no warning about the need to get acquainted with the conditions and rules of card use before making an application

Consents to data processing



What is the real return on your online deposit?

ВКЛАД ЛОВИ ВЕСНУ

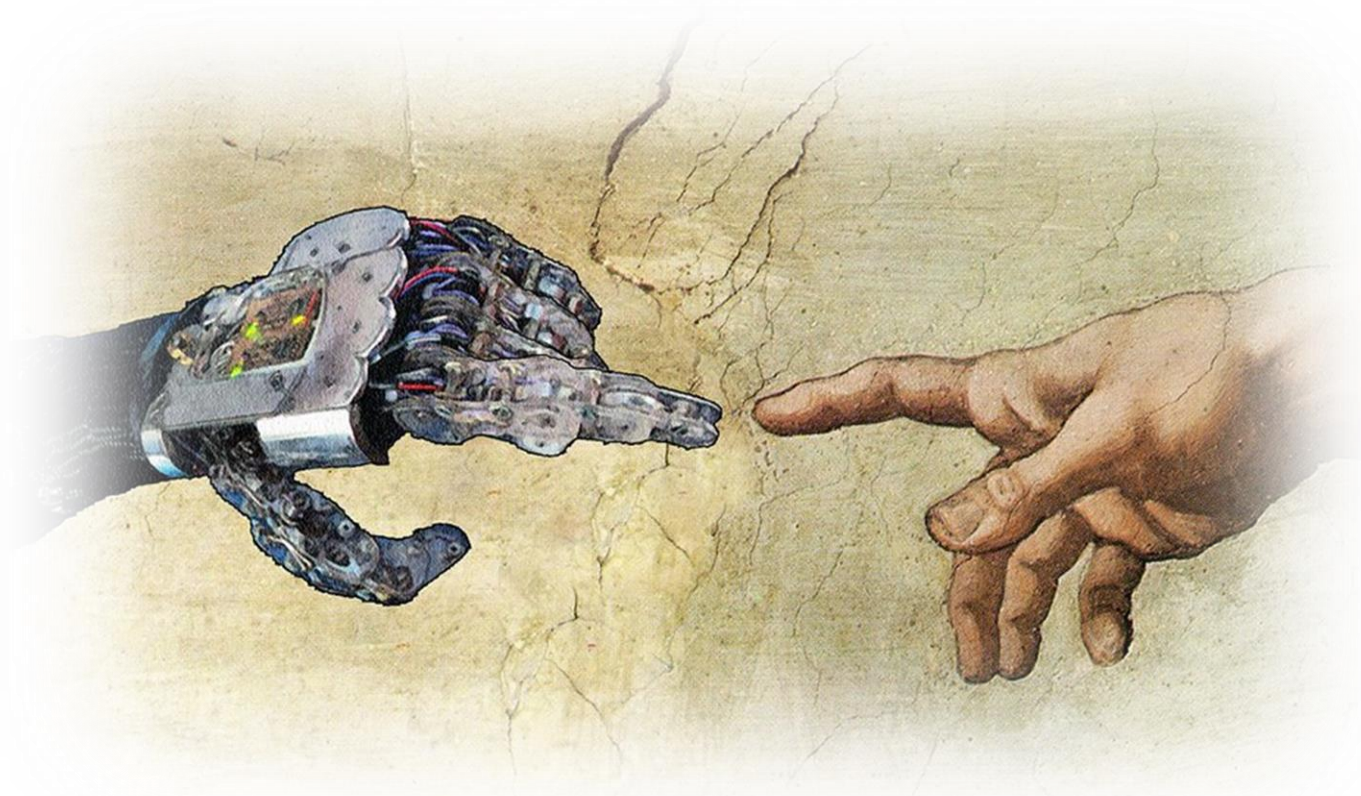
Онлайн-вклад Лови весну

Вклад под 5% — успеете открыть
до 14 марта

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