## ARTICLES

## CROSS-BORDER ONLINE CONSUMER DISPUTE RESOLUTION

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## ABSTRACT

The rapid increase in the number of low cost cross-border electronic consumer transactions of the last five years has created a need for new mechanisms of dispute resolution. These must be efficient and inexpensive in order to support effective consumer protection. Online systems created and operating in Europe and North America are being urged as the template for a global system. These are text-based with minimal or no intervention by lawyers. The tools to make a global system do exist: a convergence of consumer protection laws around the basic concept of fair consumer contract terms; technological developments in online dispute resolution; and the growing use of regional and bilateral free trade agreements which could include provisions to regulate and to enforce online dispute resolution awards. Almost half the internet users in the world are not native speakers of English. The unthinking imposition of English, justified as being the default language of the internet, will seriously prejudice such users. Urgent consideration needs to be given to alternative proposals emanating from Asia, suited to regional needs.

**KEYWORDS:** cross-border, dispute, consumer contract, FTA e-commerce

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