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Consumer Protection in Crypto-Asset Markets

Disclosure, suitability, marketing and complaints standards for retail crypto

DOCUMENT CONTROL

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1. Executive Summary

Synthesises the consumer-protection toolkit applied to retail crypto-asset markets: financial-promotion rules, appropriateness assessments, complaints handling, and redress mechanisms.

2. Scope & Applicability

- Retail-facing exchanges and brokers
- Crypto-asset marketing intermediaries and affiliates
- Custodial wallet providers serving consumers

3. Regulatory Framework

- FCA PS23/6 Financial Promotion of Cryptoassets
- MiCA Title II — Crypto-asset white papers and marketing
- ASIC INFO 225 Crypto-asset related products
- IOSCO Crypto and Digital Asset Markets Policy Recommendations

4. Controls & Implementation

- Clear risk warnings and cooling-off periods
- Appropriateness assessments for high-risk products
- Affiliate and influencer marketing governance
- Complaints handling and ombudsman pathways
- Vulnerable-customer policies

5. Supervision & Enforcement

- Thematic supervision and mystery-shopping
- Enforcement themes: misleading promotions, unfair fees
- Coordination with consumer-protection agencies

6. References & Primary Sources

- IOSCO CR/03/2023 — Policy Recommendations for Crypto and Digital Asset Markets
- FCA PS23/6
- MiCA Title II

Colophon & Disclaimer

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