



INDEPENDENT CONSUMER AND  
COMPETITION COMMISSION



Office of the Commissioner & CEO

Our Ref: 5004.3.2/stv/cpd

17<sup>th</sup> December 2025

**Mr. Polume Lume**

*Acting Chief Executive Officer*

National Information and Communication Technology Authority

Punaha ICT Haus

PO Box 8444

**BOROKO**

National Capital District

Dear Mr. Lume,

**RE: EXTENSION OF DEADLINE FOR SUBMISSIONS IN RESPONSE TO SECOND ROUND OF  
PUBLIC CONSULTATION – DRAFT CONSUMER PROTECTION (AMENDMENT) RULE 2025**

The Independent Consumer & Competition Commission (ICCC) acknowledges NICTA's letter dated 25<sup>th</sup> November 2025 regarding the above subject matter.

The ICCC welcomes NICTA's continued efforts to ensure transparency, inclusiveness, and thoroughness in the reform of the Consumer Protection Rule. We recognise the significance of this Rule for ICT consumers nationwide, particularly in strengthening safeguards relating to transparency in pricing, fair treatment, accessible information, dispute resolution, and service quality.

We have reviewed the revised Draft Rule and provide below a summary of key comments from a consumer protection perspective, noting areas requiring clarification, amendment, or further alignment with national consumer protection principles.

**Table: ICCC Comments on the Draft Consumer Protection (Amendment) Rule 2025.**

Section/ Clause/ Comment	Issue / Concern Identified	ICCC Comments	Recommendation to NICTA
General comment – Title of Rule	Title implies cross-industry consumer protection and may cause confusion to the public.	The Rule applies only to ICT. Hence, the title should indicate something relative to ICT.	Include words relating to "ICT" into the title. For example, the title could be "ICT Consumer Protection Rule 2025."

**"Our Competition Watchdog, Shaping our Market Economy and Protecting our Consumers"**

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General comment – Unregulated micro-lending schemes.	Service providers engaging in micro-lending schemes such as Digicel's credit advance or <i>dinau</i> credit.	The transparency and regulatory oversight of such schemes that incur an interest rate and repayment terms is a concern. You can refer to an article on this issue <a href="https://devpolicy.org/migat-y-is-digicel-pngs-loan-scheme-predatory-20200521/">https://devpolicy.org/migat-y-is-digicel-pngs-loan-scheme-predatory-20200521/</a>	It would be good to clarify whether Rule applies to all TSPs including content and application license holders. What about related parties to licensees?  This would be relevant in relation to the question of whether services provided by TSPs such as the 'CellMoni' wallet service provided by Digicel is captured in this Rule.
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The ICCC remains committed to constructive engagement with NICTA and support a consumer protection framework that is effective, enforceable, and consistent with broader national consumer protection principles.

We appreciate the opportunity to provide our views and comments, however should you wish to discuss further or require clarification on this matter please contact the Executive Manager for Consumer Protection Division on telephone 3124600 or email to [jwaffi@iccc.gov.pg](mailto:jwaffi@iccc.gov.pg).

Yours sincerely,

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**MR. ROY DAGGY**  
*Commissioner & Chief Executive Officer*