

## Antonio Mancini Director of Directorate General for Consumer Protection, AGCM

Antonio Mancini graduated in law in 1986 from University of Naples and became a fully graduated lawyer in 1988.

Antonio Mancini has developed a wide experience (since the beginning of 1991 starting from the same institution of the Authority by the Law n. 287/1990) within AGCM, the Italian Competition Authority competent both for competition and for consumer protection in the following positions:

- Coordination function within the Directorate General for Consumer Protection;
- Director of the Credit Directorate for Consumer Protection (2 years);
- Director of the Telecommunications Directorate for Consumer Protection (5 years);
- Co-Director and official for several years in Consumer Protection Directorate and Unit;
- Official in several Competition Directorate (since AGCM institution).

As Director and case handler, he has followed many investigations (closed with formal decisions and big fines) in the framework of a very wide national enforcement activity especially in consumer protection field: for Unfair Commercial Practices, b2b Misleading Advertising and Unfair Contract terms EU legislations. Dealing, for example, with consumer complaints and unfair commercial practices in the following sectors: unsolicited supplies, distance contracts, digital contents for mobile phones, shock billing, directory companies, legal warranty, green claims, healthy claims, revolving cards, mortgage portability, financial services, etc.

In this enforcement activity he has tried to develop synergies in the enforcement approach between consumer protection and competition aspects especially for cases of "aggressive commercial practices" based on obstacles to consumers' rights which were considered unfair under consumer protection legislation and also (as an undirect effect) a detriment against fair competition: 1) cases of obstacles to the consumers' rights of withdrawal in the framework of switching procedures from one trader to another; 2) cases of tie-in practices based on joint commercial offers of financial and insurance products; etc.

He was Member of the National Commission for the evaluation of unfair terms in consumer contracts (UnionCamere Commission); member of the Commission for the transposition of the UCP (Unfair Commercial Practices) Directive n. 29/2005/UE; National expert in the framework of several EU and international projects. Speaker at lectures, seminars, conferences focused on competition and consumer protection with several comments and researches published in the field of consumer protection.

Before joining the Italian Competition Authority, he was official (for 2 years) in another Authority (Consob): the Italian regulatory Authority competent in the field of capital markets and financial services and legal advisor for the Italian professional Organisation Confagricoltura.