

- excessive collection of personal data from external sources to train the models;
- digital consumer manipulation, where that data is used to exploit consumer vulnerabilities, emotions and individual cognitive biases for commercial benefit;
- ‘extreme’ personalisation of financial services leading to exclusion of less valuable customers.

Although existing rules in the areas such as financial services law, consumer protection, privacy and data protection and anti-discrimination law should offer some level of consumer protection, the extent of this protection is uncertain. Therefore, policymakers and regulators need to carefully consider fitness for purpose of the current law and regulation, as in some instances it may turn out to be inadequate in this new socio-technical reality.

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There is no space to think about the implementation of distributive public policies outside the virtual environment of the internet. Paradoxically, the recipients of these policies are the ones who face the most difficulties accessing the internet. It is necessary to think of the right to connection as a fundamental right, under penalty of making the access of less favored citizens to welfare policies, unfeasible.

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The development of artificial intelligence as well as the increasing implementation of law in algorithms makes it necessary to introduce regulations to control algorithms. It is suggested that the UN, together with the Council of Europe, prepare an international convention to regulate AI and the use of other algorithms, taking into account human rights as a basis for the operation of all algorithmic codes. It is necessary to supervise not only AI, but also other codes that have an increasing impact on human functioning. Human rights should form the basis when regulating algorithms.