



FOR IMMEDIATE RELEASE

Regulator Advances Modern Consumer Protection Framework for Cayman's ICT Sector

GRAND CAYMAN, Cayman Islands - 5 December 2025 - The Utility Regulation and Competition Office (URCO) has published a Draft Determination on Proposed Consumer Protection Regulations for the Information and Communications Technology (ICT) sector. This robust new framework addresses current sector challenges by proposing to transition the Cayman Islands from voluntary “best effort” guidelines to a modern, enforceable regulatory regime.

The Draft Determination outlines a strict set of statutory obligations designed to provide immediate certainty for Licensees while securing a holistic approach and fundamental rights for consumers. The new legislation is built upon eight fundamental pillars, ensuring that every aspect of the consumer experience -from signing a contract to resolving a dispute -is covered by enforceable law.

The eight core aspects of the new legislation are:

1. **Provision of Information:** Ensuring consumers receive accurate, clear details on rates and terms before signing up.
2. **Complaints Handling:** Mandating accessible reporting channels and strict timelines for resolving disputes.
3. **Contract Terms:** Regulating contract length, renewal, and cancellation rights to ensure fairness.
4. **Device Financing Agreements:** New specific protections for consumers entering into instalment plans for handsets, preventing unfair device locking.
5. **Billing & Credit Management:** Standards for billing accuracy, transparency, and fair debt collection practices.



6. **Service Provision & Fault Repair:** Mandating 24/7 fault reporting and clear delivery timeframes.
7. **Service Quality & Performance Standards:** Establishing objective technical benchmarks (speed, uptime) with automatic remedies for failure.
8. **Restitution & Redress:** Empowering URCO to order compensation for consumers who suffer loss or harm.

A Comprehensive Regulatory Overhaul

The Draft Determination introduces substantive enhancements to the regulatory landscape, ensuring the framework is fit for purpose in today's market environment.

Key provisions of the Draft Determination include:

- **Mandatory Service Quality & Automatic Credits** The legislation introduces objective performance standards. Service Providers would be required to deliver minimum percentage of the advertised speeds and maintain a network availability of 99.5% - which is an international standard. Crucially, the regulations propose automatic service credits -meaning that if a provider fails to meet these standards, it must automatically credit the consumer's account, without the consumer needing to file a claim.
- **Device Financing Protections** With the rise of device instalment plans, the new legislation includes specific rules to protect these investments. Providers would be prohibited from remotely restricting or "locking" a device for minor payment defaults unless arrears exceed 60 days and proper notice is provided.
- **Restitution Orders** The framework empowers URCO to issue "Restitution Orders." This allows the regulator to direct Service Providers to provide refunds or compensation for prolonged outages (exceeding 24 hours), overcharging, or billing errors. Additionally, providers must maintain facilities for fault reporting 24 hours a day, 7 days a week.
- **Expansion of "Consumer" Protections:** Recognising the role of small enterprises in the local economy, URCO proposes expanding the legal definition of "Consumer" to explicitly include Micro Businesses, Small Businesses, and Not-for-



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Profit entities. This ensures these organisations receive the same statutory protections as residential users regarding dispute resolution and billing.

- **Strict Billing & Credit Management:** To mitigate "bill shock," Service Providers would be prohibited from billing for charges older than three months from the end of the billing period. The draft also codifies a strict credit management process, requiring multiple written notifications before service suspension, and prohibiting disconnection if the outstanding amount is the subject of an unresolved formal complaint.
- **Contractual Reform & Flexibility:** The proposal seeks to prohibit automatic contract renewals and generally limits contract duration to 12 months unless the consumer actively selects a longer term. A mandatory five-business-day "cooling-off period" is proposed for all new contracts, allowing penalty-free cancellation.
- **Complaints Handling Timelines:** The regulations replace voluntary targets with mandatory timelines: acknowledgement of complaints within five business days and a proposed resolution within 30 days.
- **Inclusivity & Data Governance:** Service Providers will be required to make information available in accessible formats (e.g., Braille) for persons with disabilities within 12 months of implementation. Furthermore, aligning with data privacy principles, providers must not retain consumer personal data for more than 12 months post-contract.

Mr. Sonji Myles, URCO Interim CEO, stated: *Our objective is to eliminate ambiguity in the market in the interest of the community. By establishing clear service standards, statutory timelines for complaint resolution and defining the exact parameters of billing and contracts, we provide Licensees with a stable operational baseline while ensuring that consumers -including our small business community-are treated fairly. We encourage all stakeholders to examine the technical details of this draft and provide their feedback."*

"This Draft Determination benchmarks the Cayman Islands against global best practices to address the realities of today's digital economy. We are presenting a mature, rights-based framework that tackles current consumer concerns head-on."



Support for Economic Stability

The proposed regulations are designed to support the broader digital economy by ensuring reliability and fairness for commercial consumers.

Mr. Samuel Jackson, Chairman of the Board of Directors, noted: *"I thank the ICEO and team for developing this very important tool. A reliable, fair, and transparent ICT sector is essential for the Cayman Islands' growth. This consultation is a necessary step to align our local market with international best practices. By extending statutory protections to our micro and small business community, we are fostering a more inclusive economic environment. We urge the public and the business community to participate in this consultation to ensure these new regulations reflect the needs of our people."*

How to Respond

The consultation document is available at <https://www.ofreg.ky/consultations>. URCO invites written comments on the ***Draft ICT Consumer Protection Regulations, 2025***.

Consultation Deadline: To accommodate the upcoming holiday season, the consultation period has been extended. All submissions must be received by **5:00 p.m. on 8 January 2026**.

Submit by:

- **Email** to consultations@ofreg.ky
- **Post** to P.O. Box 10189, Grand Cayman KY1-1002
- **Courier** to 3rd Floor, Monaco Towers II, 11 Dr Roy's Drive, Grand Cayman

If filing confidential information, please also file a redacted public version with reasons under URC Act s.107. Requests for extensions must be submitted no less than four (4) days before the deadline with full justification.



PO Box 10189
Grand Cayman KY1-1102
Cayman Islands
Tel: (345) 946-4282

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For questions on the draft Regulatory Framework, please call us at 946-4282 or email our Manager of Consumer Affairs.

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ABOUT URCO The Utility Regulation and Competition Office ('OfReg'. 'URCO', or the 'Office') is the independent regulator established by section 4 of the Utility Regulation and Competition Law (as revised) (the 'URC Law') for the electricity, information, and communications technology, water, wastewater and fuel sectors in the Cayman Islands. URCO provides the opportunity for consistency and collaboration in regulation across the ICT, energy, fuel, and water sectors; better utilisation of skills and resources resulting in more efficient and effective regulatory processes; encouraging competition where appropriate and feasible; championing sustainability and innovation across markets, contributing to the economic and social goals of the Cayman Islands.

Media Contact: Daniel Lee Manager - Consumer Affairs & Public Education
Daniel.Lee@ofreg.ky. For general media queries, please contact Story Studio via email at hello@story.ky