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Google Updates its Play Store Policies Aiming to Promote Consumer Protection

TOPICS: Consumer Protection, App Industry Compliance, Google Play

Google has [announced](#) three key updates to its Google Play policy, with the aim of promoting consumer protection, on a range of different topics:

- [Device and Network Abuse](#): From now on, Google will **prohibit applications that interfere, disrupt, damage or access user's device or other computers, networks, APIs or services without obtaining prior authorization**. Some of the examples given by Google for common violations include: applications that **block or interfere with the displaying of ads** in other applications; game cheating applications; applications that access or use a service API in violation of the API's terms of use; and applications that facilitate the hacking of services, software or hardware.

Google would also treat **apps that facilitate proxy services to third parties** as giving rise to network abusive behavior, unless they do so **in apps where that is the primary, user-facing core purpose of the app**.

- [Financial Services](#): Google will also **exclude applications that expose users to deceptive or harmful financial products or services**. Applications that allow users to trade **binary options** or **mine cryptocurrencies** will not be allowed in the Google Play Store.

In addition, **personal loan applications** which enable "peer to peer" loans from individuals or organizations to individuals on a non-recurring basis **will be required to disclose information regarding the periods of repayment, maximum Annual Percentage Rate** (interest rates plus fees and other costs), **and to provide a representative example of the total cost of a loan including all fees**. These requirements will enable personal loan consumers to better assess the risks and benefits of the loan product being offered. The policy will apply to all applications that offer direct loans and loan brokering services, including lead generation.

Technology & Regulation Industry Spotlight



- [Deceptive Behavior](#): Google prohibits applications that attempt to deceive users or enable dishonest behavior. According to Google's blog post, from now on, developers will be required to provide **accurate disclosure of their application's functionalities and must not try to mimic functionalities** or warnings of the Android operating system or other applications. In addition, **any changes to the device settings**, resulting from the use or installment of an application, **must be made with the users' consent** and shall be easily reversible. Google also prohibits applications that are misleading, such as applications that allow the generation of fake ID cards and passports.

We recently [reported](#) on Google's ban on Chinese developers following an investigation on the abuse of permissions and ad fraud, which led to the tightening of its app evaluation procedures. This month also saw Google facing [investigations](#) on its alleged anticompetitive practices.

This update was published as part of our Technology & Regulation monthly client update. To read more about HFN's Technology & Regulation Department, [click here](#).