



CONSUMER COUNCIL OF FIJI

2016 National Budget Submission

August 2015

1.0 About Consumer Council of Fiji's Role

The Consumer Council of Fiji (CCF) as the statutory representative of consumers in Fiji is required by the *Consumer Council of Fiji Act Cap. 235* to *do all such acts and things that it may consider necessary or expedient to ensure that the interests of consumers of goods and services are promoted and protected* (Section 6(1)). The Council is obliged to make representations to the Government or to any other organisations/persons on any issues affecting the interests of consumers. The National Budget is very important to the Council as budget policies have direct or indirect consequences on consumers. The Council has intimate knowledge and hands-on experience of the problems that consumers face in the marketplace. It is the leading recipient of consumer complaints, undertakes point-of-sale price surveys, market surveillance, price monitoring and product scrutiny and consumer research.

Consumer Council's Submission

Consumers are the single largest group impacted by economic decision, and in challenging fiscal environment, we believe it is particularly important for government to consider the concerns of Fijian consumers in setting its budget priorities. With this in mind we make the following suggestions for your consideration:

2.0 Tariff Restructuring 2008, 2009 and VAT increase in 2011

Consumer spending is a major contributor to economic growth and Government tax revenue. Most of Fiji's major trading partners like Australia, New Zealand and China have reduced their tariffs but maintain consumption tax like GST and VAT. For Fiji VAT was the major contributor to the Government coffers in 2014 with collection totalling \$794.2m or about 38% of total tax revenue. VAT remains the dominant source of Government's tax revenue.

In 2008 Government restructured the tariff bands to 0%, 5%, 15% and 27% with items attracting 3 per cent fiscal duty moving to the 5 per cent band. In 2009, all items attracting 27 per cent fiscal duty were moved to 32 per cent band. VAT also went up in 2011 from 12.5% to 15%. This meant that consumers had to pay more for the goods and services. High duty rates translate into high retail prices of goods and services, and a consequent deterrent to consumer spending. Government can boost consumer spending by reducing import taxes. Reducing tariffs can be an important means to stimulate economic growth, as goods and services become more affordable to consumers who will be encouraged to spend more resulting in more VAT collection.

The multitude of tariff bands is also cumbersome and costly for overall tax administration. A simpler tariff band will reduce work for FRCA and offer clarity to traders, consumers and the general public on the applicable taxes.

Requests

- Government should retain consumption tax (VAT) but reduce other tariffs on the essential food and non-food items.
- Government should restructure the tariff bands by removing the indirect tax measures introduced in 2008 and 2009. Import Excise Duty should be removed. As a start, revert 32% fiscal duty to the old 27% band and 15% band to 10% to drive consumption.

3.0 Taxation on Non-Food Items

The items such as *Skin/hair care, deodorant products, sanitary pads and shaving instruments* should not be regarded as luxury items as they are essential for personal health and hygiene.

Sanitary pads should not be taxed at all as it addresses “bodily function” of 400,000 women in Fiji. It is simply reproductive health, hygiene and an essential health product for half the population. Therefore, sanitary pads should have zero duty.

Consumers are paying high prices for clothes. Personal garments/clothes have fiscal duty of 32% plus 15% VAT. The high prices of substandard new clothes are forcing consumers to opt for second-hand clothing. There is a boom in second-hand clothing businesses in Fiji because consumers are unable to afford brand new clothes. Hygiene is a major concern for consumers of second-hand clothes as there is a lack of appropriate regulations to address health and safety issues. Over the years, prices of second hand clothing have increased to levels that are on par with new garments. Furthermore, FRCA and Government may be losing out on a lot of tax revenue from the booming second-hand clothing sector where very low duty is paid (i.e. per kg), but garments are sold at high retail prices per unit.

Requests

- Fiscal duty should be reduced or removed from imported new clothes, sanitary pads, skin/hair care products, shaving gears, and deodorants.

4.0 Reduce duty on powdered milk

Consumers, living in isolated rural and outer island communities are paying high prices for powdered milk. Powdered milk is used widely by consumers, in particular, mothers with infants in these areas due to absence of electricity or lack of refrigeration to store liquid milk. Milk price hikes were noticeable 3 months after the FCC removed price control from wholesale ex- factory milk in September 2011, while further increases were experienced in the first quarter of 2014 (January to March). Consumers in rural Vanua Levu and outer islands were paying up to \$9 for 450g of powdered milk and they had limited choice in terms of brand and weight options/range. The majority of small retailers in the north that serve rural consumers sold only two brands – *Rewa* and *Red Cow* – at the time of the survey.

Milk producers/distributors subtly reduced the net weight of standard powdered milk packets in 2010 from 500g to 450g. Despite an FCC price reduction of 4.81% for 450g *Rewa* full cream milk powder on June 11, 2014, our price surveys showed that consumers were still paying high prices.

In 2012, Government increased fiscal duty on imported dairy products “to encourage and protect manufacturers of dairy products.” The impact of the duty change saw average prices of *Red Cow* 450g (powdered) increase by 36% while (local) *Rewa* brand increased by a mere 0.1%. *Rewa Life* (1l) packet dropped by 1%. Despite preferential treatment, locally-produced powdered milk and butter prices still increased by 16.8% and 23.4% respectively.

The Council has been inundated with complaints from consumers on the quality of locally-produced milk compared with imported milk. While tariff protection of local manufacturers is often necessary, it is equally important that these manufacturers respond by producing quality and affordable products for the Fijian consumers.

Requests

- Government to reduce or remove fiscal duty particularly on imported **powdered milk**, where import duty stands at 32%.

5.0 HEALTH and MEDICAL

The Council notes that the burden of health and medical services is increasingly shifting from being purely state-funded towards private health care where more consumers are encouraged to pay for care through insurance or out-of-pocket expenses. Consumers who can afford to seek private health care do so out of choice and with the knowledge that their hard-earned money will get them out of long queues at public hospitals or health centres, and into prioritized and quality care. This trend can benefit poorer consumers who access public hospitals/health centres as it can reduce hospital queues, increase in efficient service delivery, ease medicine shortages and increase doctor-per-patient ratios. Ministry of Health & Medical Services (MoHMS) can also benefit with less stress put on its resources and personnel. However, private medical insurance is using public health system for its own gain which must be stopped. The Government can also reduce Fiji's non-communicable diseases (NCDs) burden by making unhealthy diets and lifestyles more expensive for consumers and at the same time reducing the cost of healthier foods and beverages. The reduction in the costs of healthier foods and beverages will ensure more consumer choices.

5.1 Reduce Fees/Charges for Medical Certificates and Reports

The level of fees charged by the Ministry of Health & Medical Services at public hospitals/health centres for medical reports and certificates are quite high. The exorbitant fees do not help consumers or patients who need these reports for insurance, disability assessments, FNPF withdrawals, overseas treatment, social welfare assistance, etc. Patients have to pay fees ranging from \$57 to more than \$280 (see *Annex 1*). People who are already sick or injured and making an effort to seek assistance in relation to Workmen's Compensation or their own FNPF savings have to fork out \$172.50 and \$115.00 respectively. Consumers who opt for private health insurance are slapped with a \$287.50 fee which is unreasonable. These fees are a disincentive to people who are trying honestly to seek ways of paying for their own health care and who by doing so will put less pressure on public health facilities. The reduction of these fees is necessary to help eligible consumers seek insurance cover, overseas treatment, FNPF support, etc.

Request:

- Government and MoHMS should facilitate consumers who seek insurance, overseas care or funds to pay for their medical care by reducing the fees for certificates and medical reports at public hospitals/health centres.

5.2 Non-Communicable Diseases (NCDs) - Policy consideration in the 2016 National Budget

Fiji is in a state of crisis due to NCDs, which are the leading causes of death in the country. Data from the Global Burden of Disease highlights that poor diet, inactivity, tobacco use and alcohol misuse were major causes of NCD. The crisis has grown to become not only a health concern, but also an economic, social and human development challenge. In a 2002 study carried out by the World Bank and the Secretariat of the Pacific Community (SPC), it was

revealed that 38.8% of all treatment costs could be attributed to NCDs. This is likely to have increased since then, as the burden of NCDs has increased.

The Council believes the Government should consider the following proposals to deal with NCD crisis in Fiji.

5.3 Management of Diabetes

Diabetes, now reaching epidemic proportions in Fiji is not only a major concern for the Ministry of Health and Medical Services (MoHMS) but also other stakeholders. Diabetes treatment apart from diet, exercise and medication also requires regular blood sugar monitoring by patients to ensure the sugar levels remain within safe limits (4 to 8). A regular sugar level will not only reduce enormous cost to MoHMS in treating diabetic patients and complications arising from poor diabetes management but will also provide Fiji a healthier work force which is the first factor for economic development of any country.

Unlike monitoring of other disease such as blood pressure where purchase of Blood Pressure machines is one-off, Diabetics incur on-going costs in the form of the Glucostrips which are needed constantly. The price of these strips has become a major obstacle for most people to actively monitor their sugar levels. By diagnosing diabetes early and managing it effectively, Diabetics can prevent, or at least delay, the complications that lead to so much human suffering, costly treatment and reduced life expectancy.

The MoHMS is taking initiatives to promote prevention of NCDs; however an equal effort must be put into diabetes management.

5.3.1 Current Practice

The majority of patients currently attend their diabetic clinics on a three monthly basis. This is the only time that their sugar levels are monitored. Current observations in Fiji indicate that most patients' sugar levels are uncontrolled between these three monthly check-ups. This has led to an acceleration of renal failures, eye complications, vascular disease and amputations to name a few. Fiji is yet to determine the true social and economic cost of NCDs. However, a single day in ICU will cost the government anywhere between \$300 and \$500 per day.

5.3.2 Reversing this trend

The only way to reverse this is for diabetic patients to constantly monitor their sugar levels on a regular basis (at least three times a week) to be able to adjust their diet, exercise and take medications to bring their sugar level under control.

5.3.3 Stumbling Block

The retail price of reagent strips and glucometers are the biggest stumbling block that discourages patients to purchase a glucometer and monitor the sugar levels on a regular basis.

A survey conducted by the Council with 20 pharmacies in Suva, Lautoka and Labasa between 4 - 9 December 2014 had revealed the following:

- Glucometers and strips are not under price control. Retailers and wholesalers can sell these items at any mark up.

- Traders were at liberty to set their own prices and profiteer from high mark-ups. For example, the cheapest *Codefree* machine was sold by Madison Pharmacy for \$57.30 and compatible strips for \$33 (50pc) while same machine was sold by Wyse Pharmacy for \$69.95 and the price for a pack of 50 strips was \$49.95.
- While consumers can buy the machine at an affordable rate, the compatible strips, on the other hand, were expensive. For example- Island Pharmacy sold *Freestyle* machine for \$25 but 50 strips were sold for \$65.00, almost 3 times the price of a machine;

Request

The Council would request the government to:

- remove VAT on Glucometers, strips and accessories so that its zero rated;
- place glucometers and strips under price control;
- cap the wholesale mark up to 5% and retail mark up to 5%.

5.4 Sin (Hypothecated) Tax

The Consumer Council fully supports the Government's efforts to reduce the burden of NCD. NCDs are a major killer in Fiji and a disproportionate contributor to Fiji's high health and medical bills. State funds that would otherwise be used for capital works, infrastructure development, education and trade are being used up by NCDs treatment. One way that NCDs can be controlled is through targeting lifestyle choices by changing consumption habits amongst consumers. Unhealthy foods and drinks or unhealthy habits (smoking) can be made more expensive through tax intervention (duty).

Higher taxes on tobacco, alcohol, energy drinks and Sugar-Sweetened Beverages (SSBs) will discourage individuals from consuming such products.

5.4.1 Increase Duty on Sugar-Sweetened Beverages (SSBs)

SSBs have been linked to increased risk of overweight and the biggest contributor to diabetes. The retail prices of soft drinks are lower than bottled water and healthier beverages. Heavy marketing and promotion is increasing exposure to children. Prices of SSBs in Fiji are cheaper compared to developed countries like Australia. For example in Australia a 600ml bottle of Coca Cola retails for around AUD\$3.70, approximately F\$6.30, while the local Fiji price is at \$2.00. The Council commends the Government for imposing a 5cents per litre excise duty on locally-produced SSBs in the 2015 Budget revenue measures. However, retail prices of SSBs and fizzy drinks have not increased. For example retail prices of 600ml Coca Cola have remained at \$2.00 to \$2.20 (prices in supermarkets and urban centres). Government should further increase the excise duty on SSBs, 95% of which are locally produced/bottled. A variable excise tax based on sugar content for locally-produced soft drinks is recommended. This will also be an incentive to manufacturers to reformulate their products towards lower sugar content and incentivise them to produce healthier product lines.

Requests:

The Consumer Council re-submits its requests made in its submission for the 2015 Budget. In addition to a progressive increase in excise duty, Government should:

- consider a variable tax rate on SSBs based on composition of added sugar/100ml as consumed;

- 0% for those with added sugar of no more than 1g/100ml (e.g. *Coke Zero*, *Thriftee* cordial, flavoured sugar-free water);
- 5% (or 10 cents a litre) for those with added sugar of between 1.1g and 4.9g/100ml
- 15% (or 35 cents a litre) for those with added sugar of between 5g and 10g/100ml (e.g. *Prima* apple raspberry fruit drink, *Powerade*) and;
- 30% (or 70 cents a litre) for those with added sugar of 10.1g/100ml or more (e.g. *7up*, *Pepsi*).

5.5 Duty on Energy Drinks

Duty on energy drinks should also be increased. Apart from high sugar content, energy drinks contain high quantities of caffeine and other potentially harmful additives. Energy drinks are also linked to heart problems, overweight, diabetes, gum diseases, sleep and anxiety problems. Some energy drinks like *Powerade* and *Gatorade* that used to be confined to sports arenas are now commonly available as a snack drink. These energy drinks are becoming a popular choice for young people with sales and marketing targeting this category of consumers. Energy drinks often have a deceptive combination of soft drink and pseudo-nutritional supplement that may be susceptible to abuse. Drinks like *Monster*, *Red Bull* and *V* currently incur 32% fiscal, 15% excise duty and 15% VAT.

Requests:

- The Consumer Council requests the government to introduce a **15% health tax** on energy drinks to deter younger generation of drinkers and assist in reducing risks of NCDs.

5.6 Tax SSBs, Beverages, Tobacco and Alcohol for Prevention and Management Programmes.

The Council recommends that revenue generated from taxes on SSBs, energy drinks, tobacco and alcohol be diverted towards NCD prevention and management programs. These funds should be provided to non-government organisations and other organisations involved in research, advocacy, education and awareness; and management programmes. Behaviour Change can only be anticipated if these taxes are directed towards behaviour change programs.

Many of these organisations are already taking an active role in health promotion and NCDs awareness, and a portion of the tax can be used towards complementing the work of the Ministry of Health and other Government agencies that are trying to make Fiji a healthier nation.

Request

The Council request the government to:

- set aside 50% of the revenue realised from the proposed higher taxation on unhealthy items towards “behaviour modification programs” and;
- allow NGOs and other organisations to access this funding to develop prevention, management, research, education and awareness, and health promotion programmes.

5.7 Our Children's Health Need Protection

A report from the World Health Organization (WHO), *Marketing of Food and Non-Alcoholic Beverages to Children*, published in 2006 explains that there is evidence to prove that the advertising of food high in fat, sugar and salt does affect what children eat and is an important factor in the rise of child obesity. Studies also show that children are much more likely to eat food that comes in branded packaging than food with no branding-even if it is the same product. Children play an important role in influencing their parents' purchases. Parents want to choose healthy options for their children but their efforts are being undermined by aggressive advertising and promotion of unhealthy food aimed at their children.

Food companies adopt a whole range of highly effective marketing techniques to encourage regular consumption, repeat purchases and brand loyalty especially amongst children. With such intense advertising there is a growing gap between the diet promoted through advertising and that recommended by dieticians. Similarly, parental authority is undermined by the wide discrepancies between what parents tell their children is healthy to eat and what marketers tell children is desirable to eat.

Request

- The Consumer Council requests the Government to enact and implement stringent *Regulations on Advertising and Promotion of Unhealthy Foods and Non-alcoholic Beverages to Children*.

6.0 FINANCIAL SERVICES

Despite the Reserve Bank of Fiji's (RBF) positive assessment of the financial sector, Fijian consumers continue to face a range of problems that includes unfair contract terms, exorbitant fees and charges, un-equitable access to financial services, insurance policies riddled with exclusion clauses and lack of independent legal or financial advices.

6.1 Credit Card Levy

Credit card levy is a disincentive and deterrent to consumers who want to make use of a credit card facility for the purpose it was created for. Government should consider the importance of credit cards to consumers as a convenient and cheaper means of accessing credit. Credit card holders are given 55 days interest free period to pay for any purchase unlike 2% credit card levy that is applied on the outstanding balance that takes away interest free period given by banks on initial purchase. Credit cards are essential for consumers to fall back on those times when they are short of cash and need to pay bills and other necessities. Accessing other forms of credit that includes moneylenders is more costly and inconvenient.

Many small and medium-sized enterprises rely on credit cards for buying stock, paying bills, transferring money. 2% levy adds to the cost of doing business and is disincentive to both consumers and traders.

Requests:

Government must remove the 2% credit card levy.

6.2 Banking, hire purchase and moneylending

The Government should seriously consider the findings of the Consumer Council report, *Banking Services in Fiji: From Consumers' Perspective*. The report found lack of consumer protection in the banking sector including the RBF prioritizing prudential regulations over consumer protection. There is also a dire need for policy and regulatory reform. Laws such as the *Consumer Credit Act 1999*, *Consumer Credit (Amendment) Act 2006* and *Regulations 2009* need amendments to ensure consumer protection and fair play particularly in the credit and hire purchase (HP) markets. The Council's research report *The Hire Purchase Industry in Fiji (2012)*¹ unearthed unethical practices in the HP sector such as non-disclosures, unfair contracts, high interest rates, no confidentiality over consumers' information, substandard/concocted products, warranty and insurance issues etc. Moneylending is also another area where abuse of consumer rights is rife due to a very old and ineffective *Moneylenders Act Cap 234*. Apart from the apparent lack of penalties, there is virtually no clear enforcement agency to enforce this law and protect consumers from unfair practices.

Currently, there are no systems and processes in place where financial advisors are required to be registered. The registration of financial advisors is a good way of minimising the risk of having unscrupulous persons who provide inaccurate and misleading financial advice and information to consumers. These inaccurate and misleading advices normally result in poor debt management by the consumers.

Requests

The Council re-submits its recommendations from past Budget submissions. These are:

- Establishment of an independent Financial Services Commission and /or a Financial Ombudsman to deal with consumer complaints and redress in regards to financial services including hire purchase, moneylending, insurance etc.
- Government to review the *Consumer Credit Act 1999*, *Consumer Credit (Amendment) Act 2006* and *Regulations 2009* to strengthen consumer protection and ensure fairness in the hire purchase sector. The *Moneylending Act* should be merged with the *Consumer Credit Act*.
- Furthermore, the RBF should establish mandatory **registration of financial advisors**.

6.3 Compulsory Third Party Insurance

The Compulsory Third Party Insurance (CTPI) scheme does not benefit vehicle owners and accident victims. Vehicle owners are paying CTPI annually but no benefit is derived as accident claims are often not entertained or the whole process becomes more costly and cumbersome. The limits on CTPI claims for PSVs² are ridiculously low and defeat the whole purpose of third party protection in case of vehicle accidents. CTPI limits are placed on public service vehicles at \$4,000 per person or \$40,000 for all passengers collectively. This means that if 40 passengers in a bus suffer injuries from an accident, each will only get \$1,000 worth of claims. Also, one insurance provider holds monopoly over CTPI and thus a guaranteed stream of premium revenue due to compulsory nature of this insurance. These issues are

¹ <http://www.consumersfiji.org/upload/Resear%20h%20Reports/CCF%20HP%20report%20AL%2001.pdf>

² PSV – Public Service Vehicle

documented in the Consumer Council commissioned report *The Insurance Industry in Fiji: Consumer Protection Issues* (Chand G & Chandra D, 2008)³.

Requests

- Government should established an Accident Compensation Commission (ACC) must be established to manage vehicle accidents (and other accidents – workplace etc) and claims.
- RBF should reinstate the **Commissioner of Insurance** to oversee the conduct of insurance companies or Government establish an independent body to address grievances in the insurance sector.
- Government should urgently review the CTPI law to remove exclusion clause that defeats the purpose of making third party insurance compulsory.

6.4 Privacy laws and protection on consumers' financial information

Consumers' private financial information are being collected, exchanged and traded by debt collection agencies like Fiji Data Bureau without any regulatory oversight. There are no specific laws or regulations to protect the personal financial and credit information of consumers or users of financial/credit services (except for general provisions in the 2013 Constitution). The Council has received many complaints and discovered problems with Fiji Data Bureau's business practices. These include erroneous listing of consumers' name and details without their knowledge and uploading of names despite credit accounts being paid off or cleared. Data Bureau makes no warranty as to the accuracy of the information provided or the creditworthiness of the subject and accepts no liability for incorrect information. There is no consumer consent required or taken prior to the exchange of personal financial information by their credit providers to third parties. Consumers are asked to sign a form which has a provision whereby they give consent to their credit providers to use/exchange their information.

Requests

- Government needs to develop and enact a specific *Privacy Act* and regulations to guarantee security of personal information of consumers and make Fiji Data Bureau accountable.

7.0 Transport - Second-Hand Car Sector

The trade in second-hand vehicles (SHVs)⁴ in Fiji is booming and second-hand vehicle dealers (SHVD)⁵ offer more competitive prices than dealers in new vehicles. Consumers are buying more second-hand vehicles due to affordability when compared with new vehicles. However, the sector is fraught with unfair trade practices, abuse of consumer rights and lack of legal and institutional protection for vehicle buyers. Complaints issues include: lack of pre-disclosures at point-of-sale; misrepresentation/misleading information; odometer tampering; sale of defective/faulty vehicles; delay in deliver of vehicle; no provision of spare parts or back-up services; warranty issues; vehicle parts changed after deal is made; poor after sales service and many other issues.

³ <http://www.consumersfiji.org/upload/Reports/The%20Insurance%20Industry%20in%20Fiji%20Report.pdf>

⁴ SHVs to denote "second-hand vehicles" is used interchangeably

⁵ "SHVD", "second hand dealers" or "dealers" is used interchangeably in this paper to denote *Second-Hand Vehicle Dealers*.

Requests

- Off-shore vehicle inspection and certification system such as JEVIC⁶ should be re-implemented (it is already in the LTA Regulations)
- Note that *FCC Self-Regulating Guidelines on Second Hand Vehicles*⁷ is not effective as these are only guidelines and cannot be legally enforced in the event of any malpractices by the traders; it further does not address issue of importation of defective vehicles

8.0 Consumer Security Deposits (SD)

Consumers pay refundable deposits to service providers such as FEA, Water Authority, phone companies and so forth. Service providers are holding on to millions of dollars of underutilized funds which is “dead money”. CCF knows that six major service providers keep the SDs in non-interest bearing bank accounts, while one service provider had the security deposits in a bank account that was earning interest. This service provider does not pass the interest earned to its customers. A good illustration of the staggering amount of deposits being utilized by these companies is in the case of FEA where in 2012, it held \$34.3 million dollars in security deposits. Fiji is losing out in terms of the investment potential of such funds.

Requests:

- Government should set up an independent *Securities Commission* to manage security deposits and later include rental bonds (once the legislation for this is in place). Consumer deposits should be invested or utilized in a manner that would bring some returns to consumers, rather than being used by these companies to further their interests by utilising public funds kept as customer security deposits. These funds can be used to generate interest which the government can utilize for the public good, such as infrastructure or hospital improvements etc. Consumers can also receive a portion of the interest when they decide to end their service contracts or close their accounts.

9.0 Budget and Government Policy Monitoring

In the 2013 and 2014 Budget, the Government announced establishment of the Consumer Complaints/Compensation Tribunal. The Council seeks clarification:

- What has happened to the 2014 Budget allocation of \$500,000 and \$300,000 in the 2015 Budget for the establishment of the Consumer Complaints/Compensation Tribunal? We are nearing the 3rd quarter of 2015 and there is no information on when and how this will be done.

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⁶ JEVIC: Japan Export Vehicle Inspection Centre

⁷ FCC: Fiji Commerce Commission

ANNEX I

Table 1: (EXTRACT) PUBLIC HOSPITALS AND DISPENSARIES ACT (CAP. 110), Public Hospitals and Dispensaries (Amendment) Regulations 2010 , "FIRST SCHEDULE" - SCALE OF CHARGES IN PUBLIC HOSPITALS AND PUBLIC DISPENSARIES AND FOR OUT-SERVICES BY STAFF THEREOF	
SUBJECT	Fees \$(VIP)
13) Medical Certificates and Reports	
(a) For medical certificates on standard printed hospital or dispensary forms and containing only the standard information required by the person.	
(b) For other certificates and reports where search and references to records involved – initial reports	57.50
Solicitors	287.50
Initial Reports	115.00
Post Disability Assessment	115.00
Insurance	287.50
Standard Forms.	
Comprehensive Report.	
Workmen's Compensation, LD Form C/1	
Individual/Self	115.00
FNPF withdrawal	115.00
Overseas Treatment.	
Employment	
Educational	
Social Welfare Assistance	57.50
Other	287.50
(c) For subsequent certificate or report relating to the same illness or injury.	23.00
Workmen's Compensation - Post Disability Assessment.	172.50
(d) For each duplicate of certificate or report referred to in (b) and (c) above	11.50
(e) Where examinations of persons for reasons other than illness are carried out by government medical officers, e.g. in the case of proponents for life insurance, candidates for non-Government employees in respect of fitness for duty etc., the charge shall be -	172.50