



CONSUMER COUNCIL OF FIJI



## ANNUAL REPORT 2015

# CONSUMER COUNCIL OF FIJI

Promoting Consumer Justice

## VISION

To build an assertive consumer movement in Fiji.

## MISSION

Making the consumer voice count.

## OUR VALUES

### Consumer Satisfaction

- Effective and quality services to our consumers at all times; and
- Respond to consumer complaints and queries with utmost respect and human dignity.

### Professional Excellence

- Inculcate teamwork, cooperation and self-discipline;
- Foster open and honest communication;
- Value new ideas and seek ways of doing things better;
- Exercise enthusiasm and compassion towards our work;
- Maintain high standards of ethical conduct;
- Being accountable, transparent and responsible; and
- Value and enhance the cooperation and goodwill of counterpart organizations in Government, civil societies and external partners.

### Employee Satisfaction

- Provide reliable, rewarding and challenging environment for Council employees; and
- Offer equal opportunity for employees to utilize their full potential for quality performance and excellence.

### Our Principles

- Campaign fearlessly to change the policies and practices that adversely affect consumer interests;
- Maintain a highly disciplined, result-oriented focus that maximises impact for consumers;
- Maintain neutrality in resolving consumer complaints; and
- Build strong financial management and sound operating procedures.

### About the Consumer Council of Fiji

The Consumer Council of Fiji (CCOF) is a statutory organisation established under the Consumer Council of Fiji Act -1976 (Cap 235). The Council is funded by taxpayers, through the Ministry of Industry and Trade. CCOF provides the external pressure as a watchdog to create a fair and just delivery of goods and services. First and foremost, the Council is an advocacy organisation. It campaigns to bring about changes by lobbying the Government, businesses and regulators for the introduction of legislation that will improve consumers' welfare. The Council tackles unfair practices and exposes companies, regulators and service providers that fail consumers.

The Council wishes to see consumers at the heart of policy making. It will do more than simply draw attention to problems. It will champion creative solutions that improve consumers' lives.

## Functions of the Council

Section 6 of the Consumer Council Act stipulates the functions of the Council. It is required to do such acts and things it considers necessary or expedient to ensure that the interests of the consumers of goods and services are promoted and protected. These functions include:

- Advising the Minister on such matters affecting the interests of the consumers;
- Making representations to the Government or to any other person/organisations on any issues affecting the interests of consumers;
- Collecting, collating and disseminating information in respect of matters affecting the interests of consumers;
- Supporting or maintaining legal proceedings initiated by a consumer, where such support is deemed necessary;
- Conducting research and investigations into matters affecting consumers;
- Advising and assisting consumers on matters affecting their interests; and
- Co-operating with any person, association or organization outside Fiji having similar functions and becoming a member of or affiliate to any international organization concerned with consumer matters.

## Council Services

1. *Campaigns, Information & Media Division*
  - Empowers consumers and equips them with confidence, information and skills needed to make appropriate choices; and
  - Mount campaign on key consumer issues to raise awareness and educate consumers to become participative, critical and competent in the delivery of goods and services.
2. *Alternative Dispute Resolution & Consumer Advisory Division*
  - Assist consumers in resolving complaints through ADR processes with traders and service providers;
  - Provide advisory services to consumers on any enquiries on products and services; and
  - Provide debt management and consumer credit advisory services to financially unsophisticated consumers.
3. *Research & Policy Analysis Division*
  - Conduct research and prepare submissions on new or amended legislations or proposed price increases of goods and services;
  - Conduct research and prepare issues papers on key consumer concerns;
  - Propose necessary changes to the respective laws, policies, practices, and standards, to ensure consumer issues are taken into consideration; and
  - Conduct market surveillance to establish products prices, labeling, safety, etc.

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*Consumer Council of Fiji*  
www.consumersfiji.org



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15 November 2016

Hon. Faiyaz Koya  
Minister for Industry, Trade and Tourism  
Level 3, Civic Towers, Victoria Parade  
Suva

Dear Minister,

**Re: Consumer Council of Fiji Annual Report and Accounts 2015**

In accordance with section 16 (1) of the Consumer Council Act, I submit herewith the Council's report for the year ended 31 December 2015, and a copy of the audited accounts for 2015 duly certified by the Auditors.

Yours Sincerely



.....  
Premila Kumar  
Chief Executive Officer

## BOARD OF DIRECTORS



### **Mr. Raman Dahia, Chairman**

Mr. Dahia is the Chief Liaison Officer of the Fiji International, a golf tournament co-sanctioned by PGA Australasia and One Asia. He is a Director/shareholder of Dahia Shoes/Footwear Industries. An accountant by profession, Mr. Dahia, a Rotarian, is also a past president of the Fiji–New Zealand Business Council. He has also served on the executive boards of the Samabula Health Centre, Fiji TCF Council, Fiji Exporters Club and the Employers Manufacturing Training Group. Mr. Dahia has been Chair of the Council since 2013.

### **Dr. Salesi F. Savou**

Dr. Savou is the longest serving board member of the Council, being appointed for the first time in 1989. He served in the Ministry of Health as the Acting Director of Primary and Preventive Health Services from 1986 to 1988. After his retirement in January 1988, Dr. Savou joined the National Food and Nutrition Council of Fiji as the Director, a post he held till December 1999.



### **Ms. Deepa Mohini Lal**

Ms. Lal has 14 years of experience in the food industry. She worked for Nestlé Fiji Limited for four years as a Laboratory Technician and as Factory Hygienist. She also served at Atlantic and Pacific Packaging Company Limited (a subsidiary of Flour Mills of Fiji Limited) for three years as Quality Assurance Manager. For the past seven years, Ms. Lal has been employed by FMF Foods Limited as the Group Quality Assurance Manager. She was appointed to the Board of the Consumer Council of Fiji in 2013.



### **Mr. Vimal Kumar**

A career banker who joined the Bank of New Zealand (BNZ) in Fiji in 1973, he became part of the Australia and New Zealand Banking Group Ltd following its takeover of BNZ in Fiji in 1990. In 2002, he joined the Home Finance Corporation as Manager Credit during its transition from the old Home Finance Co to the now re-branded HFC Finance. He has been a member of Jaycees, Apex and Rotary Clubs and has also served on committees and boards for various other village sports clubs, schools, temples and social clubs in the Lautoka/Nadi area. He is currently a Director/Shareholder of Daiichi Auto House Ltd, a motor vehicle spare parts dealer in Fiji. He has been a member of the Consumer Council of Fiji since 2013.





# FUNCTIONS AND ORGANISATIONAL STRUCTURE

## Functions of the Council

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- Making representations to the Government or to any other person/organisations on any issues affecting the interests of consumers;
- Collecting, collating and disseminating information in respect of matters affecting the interests of consumers;
- Supporting or maintaining legal proceedings initiated by a consumer, where such support is deemed necessary;
- Conducting research and investigations into matters affecting consumers;
- Advising and assisting consumers on matters affecting their interests;
- Co-operating with any person, association or organisation outside Fiji having similar functions and becoming a member of or affiliate to any international organisation concerned with consumer matters; and
- Soliciting and accepting for the purposes of the Council any money, land, or other property from the Government, any local authority, public body, organisation, or person by way of grant, subsidy, donation, gift, or otherwise.



Premila Kumar | **Chief Executive Officer**

## CHIEF EXECUTIVE OFFICER'S REPORT

It is with great pleasure that I present the Council's Annual Report for 2015.

This report sets out how we have delivered on our objectives and targets over the past financial year. It is not an exhaustive account of all our activities in 2015 but it provides an overview of our work, highlighting some of the significant interventions and impacts we have made in the course of the year, illustrating how we have sought to deliver our statutory objectives.

I am delighted to report that overall, the Council achieved its key performance indicators, met all its targets and improved on key service-delivery objectives by reaching out to the most vulnerable consumer groups.

As an advocacy organisation, the Council used a range of modes to educate and create critical awareness on emerging consumer issues; it conducted market surveillance in the marketplace to keep a tab on the trends, price, quality, standards and the extent of unfair trade practices; reviewed advertisements to establish whether businesses were making false or misleading claims; carried out thorough investigation into the complaints, collected and collated factual evidences to expose unscrupulous traders and service providers and fulfilled the Council's obligation to inform and advise the Government on consumer protection issues.

Led by our long-term vision to build a society of informed and responsible consumers in which everyone is treated fairly, obtains value for money and is able to exercise their consumer rights – the Council continued to empower not just the consumers but the business community as well.

### **Positives in 2015**

The year 2015 saw some very positive and significant pro-consumer policies introduced by the Government. The year will be remembered for the following pro-consumer decisions:

### ***National Consumer Helpline***

Possibly the best news for consumers came early in November with the Government announcing the setting up of a Consumer Helpline, a toll-free telephone service for consumers to lodge complaints against unscrupulous traders and service providers that fail to adjust the price changes and pass down tax and duty reductions on goods and services. I thank the Government for allocating FJD150,000 to roll-out this national initiative, which will be fully operationalised in 2016.

### ***National Budget and Monitoring of VAT/Duty Reductions***

The Council, for years, has lobbied determinedly for the Government intervention to ensure tougher monitoring measures are put in place so that traders and service providers pass on duty reductions to the consumers. When the Government reduces duty and Value Added Tax (VAT), it is done to ensure consumers' purchasing power is strengthened. Unfortunately, some unethical traders and service providers see duty and VAT reduction as a means to extra profit.

The Council particularly welcomes the introduction of a penalty of up to FJD100,000 or 5 years' imprisonment, for traders and service providers that do not comply with the duty/VAT reductions.

The Government announced reduction of VAT from 15 per cent to 9 per cent on all goods and services as a measure to contain rising cost of living. The Council is pleased with the Government's initiative in reducing duty on items such as deodorants, baby garments, adult underpants, skin care products, sanitary pads and diapers and other items which are essential. This is meant for and will again ease the financial burden on consumers.

### **Fiji Mediation Centre**

The opening of the Fiji Mediation Centre on 14 October 2015 along with the induction of the 14 accredited mediators was a very positive and significant step for Fiji. Consumers now have a choice, apart from court proceedings, to resolve disputes. This form of dispute resolution has been proven around the world to be the best when it comes to disagreement between two parties.

### **Financial Services**

While we celebrate positive changes, it is appropriate to note that another area of focus in 2015 has been the Council's determination to resolve the issues arising from the financial services sector. The Council embarked on a campaign to create public awareness on consumer rights and responsibilities when accessing financial services. With the support of the Anne Fransen Fund, we educated consumers on home loans, budgeting, debt-to-income ratio, and rights and responsibilities under the Consumer Credit Act. To raise awareness on the topics of debt-to-income ratio and the Hardship Clause in the Consumer Credit Act 1999, two factsheets were published and television and radio commercials in three different languages were produced. A public forum was also organised on the topic "Reforms in the Financial Services Sector" where the Minister for Finance announced the Government's commitment to regulate Data Bureau Limited. This was the best news for the consumers who were being treated unfairly by this credit reporting company. This has brought about positive impact and relief to the affected consumers who may have been wrongly disadvantaged.

### **Campaign on Non-Communicable Diseases (NCDs)**

Health care was another crucial area in 2015 that kept the Council on alert. Service delivery by health staff remained high on our agenda. The Council worked closely with the Alliance for Healthy Living to keep the momentum going on the campaign against the marketing of sugar-sweetened beverages to children. Submissions in the lead up to the 2016 National Budget saw a further introduction of a 5 cents per litre tax on sugar sweetened drinks, which now adds up to 10c per litre with the 5 cents per litre tax announced in the 2014 Budget, and, the 6% Health Levy on tobacco and alcohol. This will certainly help in containing NCDs. This is another impactful example of Council's intervention.

### **World Congress 2015**

The biggest win for Fijian consumers and the Pacific was when the Council was elected as a Consumers International (CI) Council member at the World Congress in Brasilia by members at the CI General Assembly. CI is a world federation of

consumer groups, with more than 240 member organisations in 120 countries. Fiji is the first and only country in the Pacific that is actively participating at international level in an advisory role to the CI Board.

The Council was also nominated to ACP-EU follow-up committee of the European Economic and Social Committee (EESC) from November 2015 for 3 years, as a consumer representative. The ACP-EU follow-up Committee comprised 12 EESC members and 12 representatives of economic and social interest groups from ACP countries. This follow-up Committee acts as an interlocutor vis-à-vis the political authorities of the Cotonou Partnership (this Agreement acknowledges the vital role of Non-State Actors in the ACP countries' development process). This appointment of the Council is an international recognition.

### **Recovery of Consumer Dollars**

A number of pressing consumer issues emerged in 2015 demanding critical analysis and public awareness to ensure consumers had access to accurate and complete information to make informed spending decisions. Shoddy goods, landlord and tenancy injustices, high utility bills, the quality of second-hand vehicles, sale of hazardous substance to children, mobile phone and internet services, and complaints related to food and drinks and the hair and beauty industry kept the Council's complaints division and Consumer Advisory Service teams busy. The Council recorded an overwhelming 1,672 complaints from 1 January to 31 December 2015 – worth FJD4.7 million. The Council resolved a record number of complaints (1374) with rigour and professionalism and was able to give back FJD3.4 million worth of goods and services to aggrieved consumers.

### **Consumer Issues Exposed in 2015**

The following issues faced by the consumers were highlighted in 2015:

#### **Insurance companies riding on the back of the public health system**

The Council exposed some insurance companies for clogging the country's public hospitals and health centres by referring insured patients to seek treatment there. Public hospitals are funded by taxpayer dollars and cater especially for those without the means to pay for medical or health care. When an insured patient is told by his/her insurance company to seek medical care at the public hospital/health centre, this further burdens the system, adding more pressure to the limited resources available to doctors, nurses and other staff, who are working round the clock to cope with a large number of patients. So the question now is, how are the insured gaining by having a health insurance cover that directs them to the



public health facilities which can be accessed at no or least cost?

### **Compulsory Third Party Insurance**

The pace at which Compulsory Third Party Insurance (CTPI) claims is processed took centre stage again in 2015. The Council vigorously used the media to highlight the plight of those who lost their lives and were injured while traveling on Raiwaqa Bus on Kubukawa Road in May 2014 and were still waiting for CTPI compensation. CTPI is one problematic area where insurance cover is weaved with various exclusion clauses in favour of the insurance companies to deny the claim.

### **Dodgy Construction Companies**

Kingdom Falekau Homes (KFH) operating from Davuilevu, Nasinu and International Wise Property Developments (Fiji) Limited (IWPDP) came under the Council's radar for taking money and not delivering services. Both companies were involved in the construction of low cost housing (kit homes) when they closed their operations after taking large sums of money from unsuspecting consumers. Foreign investors were behind IWPDP who swindled consumers and left our shores while two of the three business partners of KFH opened up different construction businesses.

### **Outdated Sugar Testing Machines**

A complaint-driven research revealed that pharmacies were importing sugar testing machines that were being phased out or becoming out-of-date in overseas source markets. Consequently, some consumers were left with a machine with no compatible strips available in the market thus making the machine useless. The Council also requested Government for zero duty on glucometers, testing kits and diabetic strips in its Budget submission, which was heard by the Government.

Impacts of the Council's interventions and issues and concerns will be further highlighted in the report. However, I wanted to give examples of these in my brief report so that readers understand the gravity of the consumer issues as well as the type of interventions the Council makes for protection of consumers.

### **Focus in 2016**

The aim is to expand its footprint in emerging consumer issues and in 2016 getting the National Consumer Helpline up and running. This initiative will be first for the Pacific, where consumers will be able to use a toll-free number to seek advice and lodge consumer-related complaints for redress

Working closely with the Fiji Revenue and Customs Authority (FRCA) and the Fiji Commerce Commission (FCC) is a top priority to ensure the new VAT rate of 9% and the duty reductions are passed on to the consumers.

Scrutiny of the financial services sector will remain high on the agenda. The Council will continue to call for removal of the credit card levy, a step towards promoting plastic money. The Council will keep creating awareness on cyber risks and the need to exercise caution when using online banking.

The Council further intends to engage stakeholders and relevant agencies and the Government to scrutinise all aspects of the insurance sector because of the run around given to consumers when making claims, providing unsuitable consumer products with no product disclosure information for comparison and for operating without any Code of Conduct.

Finally, the Council hopes to continue to support Parliamentary debates through submissions to the Standing Committees and inquiries. It will continue to bring a consumer perspective to decision-making and encourage Government to balance the significant industry lobby with the voice of the consumers.

Inevitably, there will be issues that cannot be foreseen at the moment and we may need to adjust our plans accordingly with new emerging consumer issues.

### **Conclusion**

Although there is still much to do, the Council is particularly proud to have been a catalyst and a key player that aims to put the interests of consumers at the heart of all that it does. It realises that much more needs to be done to strengthen Fiji's consumer protection laws and redress mechanisms which are critical to the well-being of consumers. While we wait for such reforms, the Council is committed to protecting consumer rights and educating them about their responsibilities.

As the Fijian economy continues to grow, we want consumers to be able to look ahead with renewed hope and resilience. The Council will continue to play a positive and assertive role in achieving a marketplace where consumers are well informed, confident and protected from unlawful, deceptive, misleading or otherwise objectionable practices.

I acknowledge and value the partnerships we have with the Government, donor agencies, public bodies, private companies, community groups and individual consumers. I recognise that these links are vital to implementing our work plan and to enhance our reach to people who needed our support.

On behalf of the Council, I wish to thank our line Minister and his staff at the Ministry of Industry, Trade and Tourism, Attorney General and Minister for Finance and other Government ministries/departments for their support to the Council in addressing consumer injustice in the marketplace. I thank the Government for the additional grant to the Council which was well utilised with a higher rate of return.

The Council remains indebted to our donor partners, the Anne Fransen Fund and the European Union (EU) for their financial support. Our relationship with EU has been a critical success factor in our campaign on debt management service and in raising awareness on the services of the Fiji Mediation Centre. For three years, EU has supported the Council with their invaluable contributions towards implementing consumer rights and consumer justice programmes.

I would like to express our gratitude to Fijian consumers for entrusting us with their complaints and concerns.

The year was full of challenges but an exciting one. In the absence of adequate consumer protection laws, seeking redress and championing consumer rights is strenuous and at times challenging.

I am very proud of what the organisation has achieved in 2015, all of which are due to the dedication, motivation and

hard work of my energetic staff. They were committed to getting the best results for all consumers, particularly the more vulnerable consumer groups.

The Council will continue to focus on delivering excellent outcomes for consumers in 2016 under my leadership.

Thank You.



Premila Kumar  
**Chief Executive Officer**

## MANAGEMENT



Josua Namece  
Manager -  
Research & Policy  
Analyst (RPA)



Bindula Devi  
Manager -  
Projects/Human  
Resources



Mithleshni Gurdayal  
Manager -  
Campaigns,  
Information and  
Media (CIM)



Gaayetri Prasad  
Manager - Alternative  
Dispute Resolution  
(ADR) and Consumer  
Advisory  
Services (CAS)

# 2015 HIGHLIGHTS

## Goal 1- Improve consumers' ability to make informed decisions (pages 12-17)

<p><b>Provide consumers with the necessary knowledge and skills</b></p> <ul style="list-style-type: none"> <li>• 8,967 consumers received information and advice from the Council on a face-to-face basis.</li> <li>• A total of 2,143 consumers benefited directly from the 36 mobile units.</li> <li>• 38 Community Visits benefited 845 participants.</li> <li>• 34 Workshops aided 1,602 consumers. 18 were request-based while 16 were self-initiated.</li> <li>• 33 School &amp; 10 Lecture visits enabled 4,324 students to learn about their consumer rights and responsibilities.</li> <li>• 53 students were assisted with school projects and assignments.</li> </ul>	<p><b>Mount campaigns on key consumer issues</b></p> <p>WCRD - 2015 World Consumer Rights Day was celebrated with the theme, "Consumers Right to Healthy Food". The day was successfully celebrated with 106 consumers attending this global event. A Facebook campaign was also launched mid-February to introduce and highlight the WCRD theme. The campaign created public discussion on the theme and we recorded 100 comments from consumers. A 10-minute video was also produced on food labelling to gauge whether consumers understood what was on the label.</p> <p>Broadband Campaign – Ongoing activity.</p> <p>Data Bureau – The Council used the media to highlight the problems caused by the Data Bureau in particular their abusive practices, lack of transparency and accountability in dealing with consumers' sensitive personal financial information. Issues paper submitted to the Minister on Data Bureau and its operations.</p>
<p><b>Disseminate information</b></p> <ul style="list-style-type: none"> <li>• A total of 1,109 newsletters, 905 brochures, 1,349 posters &amp; factsheets and 12 reports were distributed.</li> <li>• 482 news articles including 423 English, 37 i-Taukei and 22 Hindi articles were published in the print media covering 309 issues.</li> <li>• 2,729 radio programs were conducted for a total of 5,934 minutes on 318 issues. 983 programs were conducted in English, 980 in Hindi and 736 in i-taukei, with 30 School Broadcasting Units. (SBU)</li> <li>• 179 TV programmes on 66 issues - 132 News, 20 TV Commercials and 27 talkback shows (14 Aaina, 8 Na Vakekeli, 1 4 the Record &amp; 4 Speak Your Mind)</li> <li>• 67 press releases were issued on 65 issues and 38 media inquiries were responded to.</li> <li>• 187 advisory articles – 61 Features, 52 Shoppers Guide, 74 Focus/Shipping/Property Guide/Properties/Sun Wheel articles have been published</li> <li>• Newspapers published a total of 669 articles in all three languages.</li> <li>• 8,096 friends on the Council's Facebook page. Facebook friends increased by 118%.</li> <li>• 509 articles covering 260 issues were posted on 30 websites.</li> </ul>	<p><b>Production of Consumer Awareness materials</b></p> <ul style="list-style-type: none"> <li>• 500 copies of Debt Management and Consumer Credit Advisory Service brochure were produced.</li> <li>• 5000 copies of 2 factsheets were published in three different languages on "Debt-to-Income Ratio" and "Hardship Clause" under AFF Project.</li> <li>• 4000 copies of Consumer Watch were published and widely circulated to report on key activities, achievements, and progress and success stories.</li> </ul> <p><b>Educate and inform traders and service providers</b></p> <p>8 businesses were assisted in raising awareness on consumer laws, consumer rights and responsibilities and feedback on consumer complaints against their company. These were: Courts Fiji Ltd, Kasabias Limited, Land Transport Authority, R.C. Manubhai Ltd, Ajax Spurway Fasteners Ltd, ANZ Bank and Vinod Patel – Home and Living.</p>



Council ran several campaigns in 2015 to make Fijian consumers more assertive about their rights

## Goal 2 – Drive change to benefit consumers (pages 18-24)

<p><b>Advise the Minister on issues affecting consumers</b> Three Issues Paper and One Concept Note was prepared:</p> <ul style="list-style-type: none"> <li>• Issues paper on “Consumer Rights to Healthy Diets” for WCRD 2015</li> <li>• Issues paper on “Consumer Awareness and Empowerment on Right to Redress in Financial Services” for AFF 2015 project</li> <li>• Issues paper on “Consumer Issues and Concerns in the Financial Services Sector” to the Minister of Industry, Trade and Tourism.</li> </ul>	<p><b>Conduct market surveillance to establish product prices and compliance with product labelling and safety requirements and misrepresentation</b></p> <ul style="list-style-type: none"> <li>• 124 trader visits and 55 service visits were made.</li> <li>• 170 letters to regulatory agencies, 310 letters issued to traders and 162 letters to service providers were issued.</li> <li>• 175 traders &amp; service providers immediately rectified problems (expired food items, damaged items, labelling issues, etc.)</li> <li>• 268 traders/service providers responded to the letters.</li> <li>• 37 advertisements were scrutinised for misleading information, non-disclosures etc., with 27 traders/service providers making amendments to their advertisement.</li> </ul>
<p><b>Making representations on issues affecting the interests of consumers</b></p> <ul style="list-style-type: none"> <li>• 14 submissions made on price changes, review and changes in law</li> <li>• Concept note on “The Need for Mediation Centre” was prepared for the Fiji Mediation Centre working committee.</li> </ul>	<p><b>Engagements to safeguard and promote consumer interests and influence the decision making processes of public and private sector groups</b></p> <ul style="list-style-type: none"> <li>• 122 key engagements during the year</li> <li>• Boards and Committees: 16</li> <li>• Trader &amp; Service Provider Engagements: 31</li> <li>• Engagement with Regulators: 18</li> <li>• Stakeholder Consultations and Forums: 39</li> <li>• Other Engagements: 7</li> <li>• National Workshops: 4</li> <li>• International/Regional Engagement: 7</li> </ul>
<p><b>Conducting research and investigations into matters affecting consumers</b> 81 minor research projects undertaken, which were complaints driven or planned on a bi-monthly basis.</p>	
<p><b>Conduct research in partnership with regional and international organisations</b> 3 international surveys were carried out with Consumers International</p>	

## Goal 3 – Solve consumer complaints through Alternative Dispute Resolution (ADR), Advisory Services and Legal Representation (pages 25-28)

<p><b>Resolve consumer complaints through mediation</b></p> <ul style="list-style-type: none"> <li>• 1672 complaints were registered worth FJD4,739,691 at an average of 139 complaints per month.</li> <li>• 1374 complaints were solved through mediation, resulting in the recovery of FJD3,429,561 worth of goods and services for consumers.</li> <li>• 82.2% complaints successfully resolved through mediation through a total of 201 mediation meetings.</li> </ul>	<p><b>Support and maintain legal proceedings</b> 70 consumers were assisted in filling in of SCT forms. Suva assisted 15, Lautoka 43 and Labasa 12.</p> <p><b>Debt management and consumer credit advisory services</b></p> <ul style="list-style-type: none"> <li>• 51 cases involving advice on financial products, were recorded. Suva recorded 32, Lautoka 2 &amp; Labasa 17.</li> <li>• 24 consumers were assisted with loan restructure. Suva assisted 17, Lautoka 3 &amp; Labasa 4.</li> <li>• 35 presentations were made on Debt Management and Consumer Credit Advisory Services to the community at large. Suva presented 5, Lautoka 16 &amp; Labasa 14.</li> </ul> <p><b>Assist in the establishment of the proposed Consumer Complaints/ Compensation Tribunal</b> The Consumer Protection Bill is in its draft stages.</p>
<p><b>Advise and assist consumers</b> 1659 consumers attended for advice/enquiries including advice/enquiries from CIM mobile Units, 925 enquiries made in Suva, 452 in Lautoka and 282 in Labasa).</p>	
<p><b>Refer cases to other consumer protection agencies</b></p> <ul style="list-style-type: none"> <li>• 71 cases were referred to other authorities. 33 cases from Suva, 25 cases from Lautoka and 13 cases from Labasa.</li> <li>• 105 cases were referred to the SCT. 53 cases from Suva, 47 cases from Lautoka and 5 cases from Labasa.</li> </ul>	



## Other Notable Accomplishments

- Consumers recovered FJD3.4 million worth of goods and services through the Council’s mediation process, which they would have otherwise lost to unscrupulous traders and service providers.
- Government accepted the Council’s requests from a list of recommendations made in the 2015 national Budget submission. Duty was reduced on skin/hair care, deodorant products, sanitary pads and shaving instruments. The Council argued that these items should not be regarded as luxury items as they are essential for personal health and hygiene. Also, sanitary pads should not be taxed at all because it addresses the “bodily function” of 400,000 women in Fiji. The Council also highlighted that the retail price of reagent strips and glucometers are the biggest stumbling block that discourages patients to purchase a glucometer and monitor sugar levels on a regular basis. The Government reduced duty from 5% to zero on glucometers, testing kits and diabetic strips.
- Government’s announcement of the amendments to the Customs Tariff Act 1986, in a bid to stop any illegal price increases imposed after an annual national budget was to protect consumers. This exciting news is indeed a triumph for all Fijians, consumers and ethical traders alike, as now government can fine traders and retailers who act illegally by increasing the price of old stock overnight as soon as new duty rates are announced or when VAT is reduced.
- At the Consumers International’s (CI) World Congress, the Council was elected as a CI Council member at the General Assembly. Fiji is the first and only country in the Pacific that will actively participate at international level in an advisory role to the CI Board for next 4 years.
- The Council was also nominated to ACP-EU follow-up committee of the European Economic and Social Committee (EESC) from November 2015 for 3 years as a consumer representative.



Chief Executive Officer, Premila Kumar represented the Council at CI World Congress in Brazil, 2015



## CAMPAIGNS, INFORMATION AND MEDIA (CIM)



Council set up mobile units around the country to inform and educate Fijians on consumer-related issues

### GOAL 1: Improve consumers' ability to make informed decisions

#### *Building consumer confidence through education*

Confident and informed consumers are the first line of defence against unfair trade practices. The Council's campaigns, information and media services serve to equip consumers with the tools they need to exercise their rights, the information they need to realise their responsibilities, and the confidence they need to feel empowered in their decision-making.

The Council conducts mobile units, community and school visits, workshops, radio programmes and other outreach and educational initiatives to empower consumers towards better choices, and to get better value and better customer service. The Council also used mainstream media to pass on valuable information and to mount campaigns on 'consumerism'.

With many consumers turning tech-savvy, the Council has used social media to keep them and other stakeholders engaged, creating a platform for public debates and sharing of information in the form of consumer alerts, with some consumers giving us tip-off about 'bad business practices'.

The Council also produced consumer education resource materials such as brochures, factsheets, posters and newsletters, distributing them in schools, communities and business houses by networking with civil society organisations, professionals, State-run offices, and in villages and informal settlements by using our Community Consumer Advisory Group (CCAG) members.

The Council's education programmes have also been useful in providing it with feedback on the challenges, loopholes and

follies that exist in the marketplace, some of which need State-intervention and policy reforms.

#### *Objective 1: Provide consumers with the practical knowledge and skills to be more critical and competent when buying goods and services*

It is crucial for consumers to know their rights and responsibilities given the complexities of new markets. Knowledge will empower them to ask the right questions, read labels on products, check for expiry dates, demand tenancy agreements and receipts and read hire purchase contracts, among other positive consumer behaviour traits. Traders also need to be reminded of their duties/obligations such as providing consumers with receipts, displaying correct prices on shelves and refraining from misleading consumers. Through the Council's education programmes, it attempts to target all stakeholders to strike a balance in the market. The Council targeted all – young and old, professionals and home-makers and most importantly students, who can help themselves and their parents with the information that are provided to them.

- **Mobile Unit:** The Council used consumer advisory mobile units (information booths), to directly assist the public in their own localities. This gives them an opportunity to learn about emerging consumer issues, lodge complaints and raise concerns on issues affecting them in their towns or cities. The Council reached out to 2,143 consumers (1,322 males and 821 females), who benefited directly from its advisory service on a one-to-one basis at 36 different mobile booths in the Central, Western and Northern divisions.



Taking consumer education to the door-steps of the consumers through community visits and workshops

Table 1: Consumer Advisory Mobile Units

2015	Central/ Eastern	Western	Northern	Total
Number of Mobile Units	13	13	10	36
Number of Participants	768	759	616	2,143
Number of Males	466	469	387	1,322
Number of Females	302	290	229	821
Number of Complaints	3	7	6	16
Number of Requests for Advice	151	138	81	370

- Community Visits:** Making information accessible to all consumers is a major challenge but the Council prioritises the most vulnerable consumers so that they can make informed spending decisions based on their relatively smaller budgets. The Council partnered with civil society organisations, religious groups, youth clubs and women’s organisations to discuss consumer issues and empowering disadvantaged and illiterate consumer groups about consumer-protection. Doing so also gave the Council an opportunity to listen to the real-life experiences and stories of these more vulnerable groups.

A number of consumers, especially those living in rural areas and squatter settlements, and who have been living in debt for years but had not sought any assistance, are now coming forward for help by using the Council’s Debt Management & Consumer Credit Advisory Service, which is a free service. A total of 38 community visits was made in the Central, Western and the Northern Divisions. Council staff reached out to 845 consumers from different socio-economic backgrounds, including but not limited to, Fiji Women’s Muslim League-

Makoi, Jhankar Religious Members, Nakasi HART Community Members, Satsang Ramayan Mandali members, Tabacakaka Nalawa Women’s Association, Natua Mothers Club, and, Soqosoqo Vakamarama (SSV) Ba Group.

Table 2: Community Visits

2015	Central/ Eastern	Western	Northern	Total
Number of Community Visits	11	14	30	38
Number of Females	217	228	188	633
Number of Males	56	82	74	212
Total number of Participants	273	310	262	845

- Workshops:** Promoting consumer rights and interests among professionals, policy-implementers and service-providers such as police, fire-fighters, teachers, bankers, hair dressers and medical professionals, remains high on the Council’s agenda. Thirty-four (34) workshops attracted 1,602 participants. The Council either organised its own workshops to hold intensive public discussions and debates on specific consumer issues or it participated in workshops held by other organisations. The Council received requests from 18 different organisations to speak on consumer-related issues such as: Why the need for Debt Management Service; Consumer Protection in Financial Services; Food Safety from Consumer Perspective and Finding Your Voice and Disagreeing with Confidence, which was held for Fijian Parliamentary staff. The key highlight was the Council’s stocktaking exercise with financial services providers, under the theme: Consumers’ Right to Redress in Financial Services.
- Visit to Schools and Tertiary Institutions:** Consumer education is vital for children, who are also consumers – right from buying a piece of cake at their school

Table 3: Workshops

2015	Central/ Eastern	Western	Northern	Total
Number of workshops	21	7	6	34
Number of females	433	312	71	816
Number of males	522	218	46	786
Total number of participants	955	530	117	1,602

canteen to helping their parents making shopping lists, to reading labels on food items in a supermarket. Hence, schools set the platform to help child consumers learn about consumer rights and responsibilities. The need for such action is greater, given the massive advertising of unhealthy foods and drinks targeting younger consumers. The Council uses every opportunity it gets to establish contact with students. The Council visited 33 schools, where 3,940 pupils/students (1,934 males and 2,006 females) benefited directly. Issues such as unhealthy food, sugar-sweetened drinks, product labeling, the right to ask for receipts/disclosures when buying goods or services, financial services, consumer responsibility, double-checking products before purchasing, and budgeting were discussed with different groups.

- The Council conducted 10 lecture sessions with 384 students (263 females, 121 males) from Fiji National University, Suva Vocational School, Integrated Information Services and Keshal’s House of Computer Literacy, among others. The issues included consumer rights and responsibilities, consumer protection laws, rights as student tenants and the roles of the Consumer Council and the Fiji Commerce Commission.
- A total of 53 members of the public including school students visited the Council’s library or sought information for school assignments and research projects. For example: Fiji National University and The University of the South Pacific students visited the Council library.

Table 4: Consumer Education Outreach Programme

Programme	No. of people advised
Mobile Unit	2,143
Community Visits	845
School Visits	3,940
Lecture Visits	384
Workshops	1,602
Public Assisted (Projects)	53
Total	8,967

### Objective 2: Disseminate information matters affecting the interest of consumers

The media has continued to provide extensive and extremely useful educational contents for Fijian consumers. Technology has made further inroads in the dissemination of information and keeping the public informed on emerging consumer issues. Today, radio, television news and newspapers are accessed on mobile-phones and this has enhanced the Council’s visibility in the country as well in the Pacific region. As such, the Council used the following modes to campaign and create awareness effectively on key consumer issues: TV, radio, print media, website, Facebook and our in-house production of factsheets, brochures/posters, resource kits, and newsletters. The Council produced 20 TV commercials on the Hardship clause (Consumer Credit Act of 1999) and Debt-to-Income ratio to inform consumers on accessing help when in debt.

The Council also used networking and the Community Consumer Advisory Group (CCAG) members to disseminate information to the public, particularly in the remote and outer islands such as Levuka, Navua, Naitasiri and Seaqaqa. These volunteers acted as our ‘ears and eyes’ on the ground, passing information to the more vulnerable consumers.

The Council issued 67 press releases on different issues, while responding to 38 sets of questions from the media seeking the Council’s comments. For example, shipping fares, third party insurance claims, trader responsibility over sale of hazardous substance to children, dealing with debt, the sale of hazardous windscreen cleaning product known as Anti-Rain, barbers using the same razor blade on a number of consumers and price increases on some goods after the national Budget announcement.

Table 5: Press Releases

Key Press Releases issued in 2015	
Fix services first (Vodafone 4 G)	Be aware of major global vehicle recall
Beware of dodgy construction companies	Beware of Whisky tampering
Get vehicle valuation done before renewing insurance	Council welcomes FJD10,000 fine on traders/retailers
Consumers’ right to information, key to being healthy	Compare the prices when buying sugar testing machine, strips
Insurance profits on unfair policies	Thumbs Up, Digicel Fiji
Say No to 'Anti-Rain'	Council welcomes “Hotline”
Price Surveillance Taskforce	Torn-notes are still legal tender
Clarification on price increase, post-Budget announcement	Display and charge correct prices, traders warned
Barbers under the spotlight	Trader responsibility is vital





Mainstream Media plays a crucial role in promoting consumer-justice

The Council targeted i-Taukei and Hindi-speaking listeners and viewers by participating in Fiji Broadcasting Corporation's talkback shows and current affairs programmes such as Aaina, Na Vakekeli and Gauna ni Vuvala. The Council also took part in numerous English radio shows on Hope FM, Radio Light, Speak Your Mind and 4 the Record on FBC.

- **Radio:** Overall, 2,729 radio programmes were featured, dealing with 318 issues; 983 of the programmes were in English, 980 in Hindi and 736 in i-Taukei. Radio programmes covered issues such as debt management, landlord and tenancy, second-hand vehicles, online shopping, marketing of sugar-sweetened beverages and NCDs, counterfeit mobile products, price hikes of certain food items, mediation to resolve complaints, and the role of the Council. The Council also pre-recorded 30 School Broadcast Unit (SBU) programmes for schools.

Table 6: Radio Programs in 2015

Language	Radio Program	No. of Issues
English	983	79
I-Taukei	736	109
Hindi	980	100
SBU (English)	30	30
<b>Total</b>	<b>2,729</b>	<b>318</b>

- **Television:** This being the most powerful media tool, was used vigorously to campaign on pertinent consumer issues, with in-depth interviews on issues ranging from the sale of hazardous chemicals involving children, to managing debt. One hundred and seventy-nine (179) TV programmes featured on 66 different issues.

Table 7: TV News/Interviews/TVC

TV Programs in 2014	No. of slots or episodes
Fiji One	91
FBC TV	41
Na Vakekeli	8
Aaina Talkback	14
Irogo Leka	-
Speak Your Mind	4
For the Record	1
Close Up	-
Commercials on debt management	20
<b>Total</b>	<b>179</b>

- **Print Media:** Newspapers published a total of 482 articles in all three languages, 279 were news articles and 187 were advisory articles, which included 87 weekly articles in the business column of the Saturday Fiji Times. Sixty-one (61) feature articles, 52 Shoppers Guide articles in the Fiji Sun, and 74 pieces published as Focus articles, Property Guide, Shipping articles and Sun Wheels, provided guidance and knowledge to consumers. These advisory articles carried real-life stories of consumers, emerging consumer trends and legislation promoting consumer protection.

Table 8: Newspaper Articles

Language	No. of Articles Published	No. of Issues	No. of PR Issued	No. of MR	No. of Advisory Articles	No. of News Article	Others
English	423	254	67	38	178	229	16
I-Taukei	37	35	13	-	8	29	
Hindi	22	20	7	-	1	21	



World Consumer Rights Day is celebrated on 15 March every year. 2015 WCRD had a theme – Consumers' Right to Healthy Food

- **Social Media:** Cyberspace acts as the new frontier of knowledge today and has been an extremely efficient avenue for conversations among consumers. The Council is using its website and Facebook page to provide consumers and the business community not only with information and advice but engaging them in discussion. The Council's website, [www.consumersfiji.org](http://www.consumersfiji.org) and Facebook page, consumers Fiji, provide comprehensive information.
- **Website:** The Council updates its webpage regularly and uses this medium effectively to feature consumer issues. 509 articles covering 260 issues were posted on 30 different websites. Many consumers used this medium to research consumer-related matters and to lodge complaints.

Table 9: Website

No. of websites	No. of issues covered	Total no. of articles online
30	260	509

- **Facebook:** The popularity of the Council's Facebook page grew remarkably in 2015, with members of the public engaging on crucial consumer issues – sharing views and raising concerns on matters affecting them.

Table 10: Top five issues debated on the Facebook page

Say No to Anti-Rain	Sunny Leone Spice it up Fiji Tour
Thumbs Up Digicel Fiji	Call to consumers to be cautious when buying bread at MH
Barbers under Spotlight	

The Council's Facebook friends increased by 117%. By the end of 2015, the Council had 8096 friends on its list.

### Publications

- **Consumer Watch:** The Council published 4000 copies of Consumer Watch (published twice a year) to report on key activities, achievements, progress and success stories during the year. Consumer Watch was distributed widely and soft copies were made available via the Council's

website and also circulated through group emails. The 'Thumbs Up and Thumbs Down' column is very popular, which names traders that engage in bad business practices.

- **Factsheets:** A total of 5000 factsheets were produced under the Anne Fransen Fund (AFF) Project on Debt-to-Income Ratio and on Hardship Clause. These factsheets were published in three different languages. These factsheets are used in the education awareness programmes especially to assist consumers living in debt and to advise potential borrowers. The factsheets were also used to remind lenders of their responsibilities and obligations.
- **Brochures:** Five hundred (500) copies of our Debt Management and Consumer Credit Advisory Service brochures were produced to create public awareness on the debt management service offered by the Council. Stories of consumers who successfully dealt with their high levels of debt by using the Council's services were highlighted to encourage other consumers living in debt to seek help immediately.

### Objective 3: Mount campaigns on key consumer issues to raise awareness and educate consumers to become participative, critical and competent in accessing goods and services

We mounted campaigns to expose unfair trade practices, create conversation on emerging consumer issues and lobby for policy reforms. Specific consumer campaigns in 2015 included the following:

- **World Consumer Rights Day (WCRD):** The World Consumer Rights Day in 2015 was organised by the Council with the help of the Ministry of Health, Diabetes Fiji, National Food and Nutrition Centre and the World Health Organization - with the theme, 'Consumers Right to Healthy Food'. The celebration coincided with the launch of the Alliance for Healthy Living, which was an initiative of the Council,





We conducted vigorous campaigns to educate child consumers on food labels

Diabetes Fiji and the National Food and Nutrition Centre to tackle NCDs through advocacy. The Council also produced a 10-minute video to gauge consumer attitudes on nutrition labelling. A Facebook campaign was launched to seek information on consumer perceptions on nutrition labelling and reactions towards the use of a five-star health rating scheme on food products. Media presence was remarkable with print, radio and television coverage, alongside social media posts and comments. Newspaper supplements with 14 articles were also published on the WCRD theme in The Fiji Times and Fiji Sun.

- *Campaign to educate consumers on redress mechanisms in the financial services sector:* An Open Forum on “Consumer’s Right to Redress in Financial Services” was held on 7 December 2015. The forum was a follow up to the Council’s ongoing campaign on “Consumers for Fair Financial Services”, which was debated comprehensively in 2010, 2011 and 2012 World Consumer Rights Day celebrations. The event was a stocktaking exercise to look at the progress

on policy reforms since then. The Chief Guest for the Open Forum was Attorney General and Minister for Finance, Hon. Aiyaz Sayed- Khaiyum. The panelists for the day included representatives from: Fiji Commerce Commission, Ministry of Industry, Trade and Tourism, Reserve Bank of Fiji, Association of Banks in Fiji and Courts Fiji Limited. The Minister made a commitment that the Government will regulate the Data Bureau Limited at this forum while addressing the guests and the media.

**Objective 4: Educate and inform traders and service providers about consumer protection**

The Council has been working closely with the traders and service providers on paving a way to help consumers get value for their money. The Council is not against businesses but denounce bad-business practices. The Council held workshops with a number of businesses to educate them of their legal obligations, redress mechanisms and cases of unjust trade practices. It made eight presentations to the business sector.

Table 11: Awareness Programmes with Traders/Service Providers

Name of the Organisation	Topic(s) Discussed	Location
Courts Fiji Ltd	Debt Management and Consumer Credit Advisory Services	Vivass Plaza, Suva
Kasabias Limited	Consumer Rights and Responsibilities; Hardware Complaints and Customer Services	Kasabias, Suva
Land Transport Authority	Consumer Rights and Responsibilities; Hire Purchase; Debt Management and ills of Data Bureau	LTA Training Room, Valelevu
Bank of the South Pacific	Roles of the Council; Consumer Rights and Responsibilities; Debt Management and Consumer Credit Advisory Services and Residential Tenancy	BSP, Labasa
RC Manubhai Ltd	Consumer Rights and Responsibilities; About the Council; Complaints on Hardware; Landlord and Tenants; Hire Purchase; Data Bureau; Customer care; Debt Management and Consumer Credit Advisory Services; Consumer Credit Act.	RC Manubhai’s Conference Room, Suva, Lautoka and Namaka, Nadi
Ajax Spurway Fasteners Ltd	About the Council; Landlord and Tenants; Money Lending; Consumer Responsibilities and Consumer Credit Act	Lautoka and Namaka Nadi
Australia & New Banking Group Ltd (ANZ) Suva	Consumer Protection in Financial Services	Grand Pacific Hotel
Vinod Patel - Home and Living, Labasa	Hire Purchase; Customer Care and Consumer Credit Act	Labasa Town

## RESEARCH AND POLICY ANALYSIS (RPA)



*Council conducts research and investigates consumer complaints to drive change in the marketplace*



### GOAL 2: Drive change to benefit consumers.

The Council conducts research and policy analysis on important issues affecting consumers, to continuously drive change in furthering consumer interests. Through research, the Council provides evidence-based submissions to the Government, policy makers and other organisations to strengthen policy intervention, improve current practices and develop appropriate redress mechanisms. Evidence-based research assisted the Council in advocating for behavioural change amongst consumers and traders. In addition to research, the Council also conducted regular market surveillance to keep business practices in check.

#### **Objective 1: Advising the Minister on issues that affect consumers.**

In 2015, the Council prepared three issues papers with recommendations, after carrying out in-depth research and investigation. These papers were on Nutrition Labelling and its Impact on Consumers; Consumer Empowerment on Right to Redress in Financial Services; and Consumer Issues and Concerns in the Financial Services Sector. The Council used these papers as the basis for lobbying the Minister for necessary policy changes.

#### **Objective 2: Making representations to the Government or to any other persons or organisations on issues affecting the interests of consumers.**

The Council strives to see priority given to consumer issues in policy making, to ensure there is fairness in the trading system. In this regard, the Council regularly makes formal submissions and at times oral presentations to policymakers, Government regulators and even business groups on issues affecting the

interests of consumers. The Council's submissions ensure that the consumer voice is heard in the formulation of policies, the enactment of laws and regulations, and other reforms.

#### **• Submissions**

The Council made a total of 14 written submissions on national policies and legislations. Of these, 8 were made to the Fiji Commerce Commission as shown in Table 12.

The Council made submissions on the following areas:

**National Budget Submission:** The Council's national Budget submission to the Government was based on consumer grievances and suggestions picked up during the Council's outreach programmes. The Council called on the Government to reduce duty on basic items such as sanitary pads, skin/hair care products, shaving gear and deodorant to bring relief to consumers. The submission also covered measures to assist in the management of diabetes and proposed stringent regulations to govern Fiji's Data Bureau.

**National 5-Year and 20-Year Development Plans:** A submission focusing on Compulsory Third Party Insurance, Financial Services (Banking & Moneylending), Privacy Laws and Protection of Consumers' Financial Information, Hire Purchase, the Second-Hand Car sector, Standards, and Residential Tenancy and Utilities (Electricity & Water) was made to the Government for consideration in their Development Plan. It was further recommended that the National Development Plans should consider "Consumer Protection" as an important area for improving the quality of life and to alleviate poverty.

#### **Impact of Submissions**

Government accepted four requests from a list of recommendations made in the national budget submission. Duty was reduced on number of items. The Council argued that products for skin/hair care, personal hygiene (deodorants/

sanitary pads) and shaving instruments should not be regarded as luxury items but are essential to personal health and hygiene. Products such as sanitary pads are an essential health item for half the population.

The Council also highlighted that the retail price of reagent

strips and glucometers are the biggest stumbling block to patients purchasing a glucometer to monitor their sugar levels on a regular basis. Duty was reduced on glucometers, testing kits and diabetic strips.

See Table 13 for more details.

Table 12: Submissions

No	TO	ABOUT
1	Reserve Bank of Fiji	Comments on RBF Complaints Management Forum Terms of References
2	Fiji Commerce Commission	Submission on Proposed Tariff Increases by Fiji Ports Corporation Limited (FPCL)
3	Fiji Commerce Commission	Submission on Review of the Commerce (Control of Prices for Supply of Electricity and Ancillary Services) Order 2012
4	Fiji Commerce Commission	Submission on Review of the Commerce (Control of Prices for Cement Products) Order 2012
5	Fiji Medical Council Secretariat	Submission on Draft Medical Practitioner Code of Professional Conduct 2015
6	Fiji Commerce Commission	Review of Commerce (Control of Prices for the Supply of LPG in Fiji) Order 2012
7	Ministry of Strategic Planning	Submission on National 5-year and 20-year Development Plans
8	Fiji Commerce Commission	Review of Commerce (Control of Prices for Postal Services) Order 2012
9	Fiji Commerce Commission	Review of Commerce (Price Control) (Percentage Control of Prices for Food Items) Order 2012
10	Fiji Commerce Commission	Review of Commerce (Control of Prices for Reinforcement Steel Rods) Order 2012
11	Ministry of Finance	2016 National Budget Submission for consumers.
12	Ministry of Finance	2016 National Budget Submission on Glucometers to test diabetes
13	Fiji Commerce Commission	Review of Commerce (Control of Prices for Interconnection Services Rates Order 2012)
14	Attorney- General & Minister for Finance	Objection to the Government's proposed reinstatement of VAT on VAT-exempt basic food items and kerosene
TOTAL – 14 completed		

Table 13 : Impacts from National Budget Submissions

Council's Requests in 2016 National Budget Submission	Government Response
Fiscal duty should be reduced or removed from imported new clothes, sanitary pads, skin and hair care products, shaving gear, and deodorants.	Duty reduced on: <ul style="list-style-type: none"> <li>sanitary pads, napkins for babies, 32% &gt; 0</li> <li>baby garments, 32% &gt; 15%</li> <li>deodorants, antiperspirants, 15% &gt; 5%</li> <li>pre-shave, shaving and after-shave preparations, skin/hair care products, 32% &gt; 15%</li> </ul>
Place glucometers and strips under price control and cap the wholesale mark up to 5% and retail mark up to 5%	<ul style="list-style-type: none"> <li>Duty reduced from 5% to Zero on glucometers, testing kits and diabetic strips</li> </ul>
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 clothes.	<ul style="list-style-type: none"> <li>Reduction of duty on personal garments (under pants and briefs) from 32% to 5%</li> </ul>
Initiatives to control and reduce non-communicable diseases through higher taxes on sugar-sweetened beverages, alcohol and tobacco	<ul style="list-style-type: none"> <li>Excise duty increased on tobacco and alcohol by 12.5%</li> <li>Health tax of 6% on tobacco and alcohol</li> <li>Excise duty on sugar-sweetened beverages doubled from 5 cents per litre to 10 cents per litre</li> </ul>





A total of 81 research and investigations were undertaken in 2015

### Standards Development work in 2015

Standards play a key role in consumer protection. For building confidence, more meaningful participation by the Council is required for developing standards both at the national and international levels. During the year, the Council's standards development work was as follows:

- Participation in the Working Group for Roof Sarking Foil organised by the Department of National Trade Measurement & Standards on Draft Roof Sarking Foil Standards.
- At Consumers International World Congress, the Council was a presenter and a panellist at the training workshop organised by ISO on the theme: Connecting with consumers – Empowerment through standards held on 18th November 2015 in Brasilia, Brazil. Presentation was made on Cross border trade in second hand goods and the panel discussion was on the topic: Standards in Actions – what results for the consumer?

### Objective 3: Conducting research and investigation into matters affecting consumers.

#### Minor Research & Investigations

Research and evidence-based advocacy allows the Council to tackle unfair practices and expose companies, regulators and services that fail consumers.

A total of 81 research and investigations were undertaken in 2015. The research results and papers produced were converted into press releases, used to strengthen Council's submissions to Government and policymakers, and disseminated to consumers and interested stakeholders ( Refer to Annex 1 for details on issues covered.)

#### Notable Issues

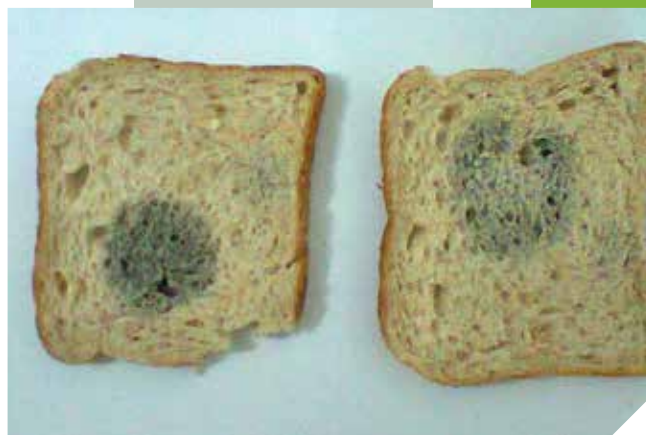
**Charging Consumers for Customer Care Service:** Consumers were charged by Water Authority of Fiji (WAF) for using their customer care lines and even for reporting a fault when WAF is responsible for the infrastructure. Consumers calling from

the Northern or Western Division (inter-region) pay a high TFL rate of 16 cents per minute as opposed to intra-region customers (Central/Eastern Division) who pay the normal rate of 8 cents per minute. Northern or Western Division customers were therefore disadvantaged as there was no customer care number for their regions. The Council's intervention compelled WAF to undertake discussions with TFL for the provision of toll-free lines.

**Gartile misleads Consumers:** Consumers were misled by a popular mobile handsets and accessories retailer, Gartile. The Council was alerted by consumers that Gartile was selling counterfeit handsets and using misleading in-store information. In some cases, the front face of handsets were branded "SAMSUNG", however upon the Council's intervention, it was found that the product was a counterfeit as the label on the phone chassis read "VINKO". It was further revealed that a few high end specs such as: Full HD Super AMOLED, HSPDA 42.Mbps, Full HD (1080p) Playback and Recording were missing from the phones sold by Gartile.

**Anti-Rain Product:** The Council was approached by three frustrated complainants who had purchased and used "Anti-Rain", a windscreen cleaning product that caused severe skin burns, lacerations and swelling of the finger tips. This product was sold by Colormarket Limited. After a detailed survey by the Council online, on-site and by studying the product and labelling, consumers were warned against the use of Anti-Rain. The Council also received lab reports from the Institute of Applied Science at The University of the South Pacific, which revealed that the product contained a highly toxic chemical (10% sulphuric acid). The case was referred to the Ministry of Employment, Productivity and Industrial Relations for being in breach of the Control of Hazardous Substances Regulations 2006.

**Barbershops and Beauty Salon warned:** The Council's complaint driven survey in Lautoka revealed that some barber shops were reusing the same razor blade on two or more consumers. The Council found that three out of the five barber shops in question, were not changing the razor blades after



*Council constantly reminds the traders and services providers to practice good business ethics*

every haircut. The report stated that these barber shops and beauty salons did not adhere to proper hygiene standards and were putting consumers at risk of contracting diseases. The Council raised this with the Central Board of Health that issued a circular to all health inspectors and Local Authorities that failed to enforce regulations prescribed under Section 49 (Hair Dressers and Chiropodist) of the Public Health Act Cap 111.

**Health Insurance Exclusion Clause:** Complainant went to New Zealand for medical reasons. He was accompanied by his son as a medical necessity as per the doctor's recommendation. QBE arranged the visa for his son and agreed to reimburse his son's expenses after treatment. After the treatment, QBE declined insurance cover for the son on the grounds that he was less than 18 years and therefore a minor. The Complainant sought the Council's assistance which resulted in QBE reimbursing a sum of FJD1,845.

### Impacts

Despite consumers getting redress for their complaints, the Council's intervention further compelled traders and service providers to improve their services. These are some of the notable impacts from the Council's minor research and investigations.

- Goodman Fielder compensated a complainant with one carton of Crest chicken liver (12 x 500g packs) and took preventive measures to avoid a repetition of bile being found in its chicken liver packs.
- Foods Pacific Ltd compensated a complainant with 48 x 326g of Canterbury corned mutton upon discovery of a piece of plastic in a 326g can of Canterbury corned mutton.
- Atlas Trading Co. Ltd. was asked to put a disclosure notice on fire-damaged items it was selling at its Valelevu, Nasinu outlet. The partly damaged items were recovered from its Vatuwaqa bulk store that had been gutted by fire. The Council's intervention ensured that Atlas duly informed customers about the fire-damaged items on sale.
- Patterson Brothers Shipping Limited (PBSL) reduced its ferry fare for Suva – Labasa from FJD65 to FJD59. This was

after a Council investigation exposed its unscrupulous tactic of increasing the bus/land component of the trip to counter the introduction of a FCC regulated shipping fare which dropped from FJD55 to FJD47. PBSL did not decrease its fares from FJD64 despite the FCC's new shipping fare structure.

- Fiji Commerce Commission investigated Vodafone for breaching the Commerce Commission Decree 2010. The Council's investigations found that Vodafone had misled consumers in newspaper advertisements in March and April where it made a claim that it had Ookla accreditation for having the fastest 4G network in Fiji. Ookla is the company that runs the Speedtest.net web service which assesses and rates the speeds of Internet service providers around the world.
- Traders selling cloth materials had to amend their policy of not selling fabric of less than 1 meter length. The Council's intervention forced all traders in the Central Division to allow consumers to purchase any length of material they wished to purchase. Traders cannot impose conditions which are not in accordance with consumer protection laws. The Council highlighted the issue via a press release and wrote to individual traders that they were in breach of Sections 76(1) 'Unconscionable conduct' and 87 (1) 'Limited Offers and Failing to Supply as Demanded' under the Commerce Commission Decree.
- Complainant checked in at Nadi Airport Transit Hotel on 5 August 2015 and upon inspection found the room not up to standard. Hotel did not refund the money but issued a credit note that he can occupy the room at any time within the next 3 months. Complainant was dissatisfied with the redress being provided by the hotel hence, sought Council's intervention. Upon mediation, the hotel refunded the full amount of FJD85.00.
- Complainant purchased a 7.5kg Sharp washing machine from MHCC Homemaker. Later the item became defective and was returned to the respondent for repairs in June, 2013. After two years of running around, the complainant





A total of 175 traders & service providers immediately rectified problems (expired food items, damaged items, labelling issues, etc.) after the Council's intervention

sought the Council's assistance. Through mediation, the complainant was compensated with a new 7.5kg Maxton washer, a new TV cabinet and an electric fan.

- Complainant paid deposit for a Toyota Succeed vehicle and was unable to arrange finances. The complainant sought refund of the deposited amount. Automart Limited only agreed to refund the VAT amount hence, the complainant sought the Council's intervention. Upon mediation, respondent provided full refund of FJD3,500.

**Objective 4: Conduct research in partnership with regional and international organisations.**

The Council maintained its commitments to the international consumer movement's activities with Consumers International. The Council participated in three surveys:

- Full member questionnaire survey on Essential Governance Reform;
- Survey on Campaigning Strategy for 2016; and
- Internet Governance Forum survey on Internet Access.

The first two activities were undertaken by the Council with CI to participate in governance reforms and strategies for campaigning.

**Objective 5: Conduct market surveillance to establish product prices and compliance with product labelling, safety requirements and misrepresentation.**

**Market Surveillance**

The Council conducts market surveillance to protect consumers' health and safety. Market surveillance plays a crucial role in consumer product safety as even the best rules are worth little if they are not enforced properly. That is why effective market surveillance is so important, not only to protect consumers from unsafe products but also to ensure that reputable businesses are operating on a level playing field.

**Trader and Service Visits**

The market surveillance team made a total of 179 visits to

traders and service providers to check pricing, improper labels, display of prices, expiry dates, quality and standards, packaging, product manipulation and hygiene practices. Visits were also made to 55 service providers which included banks, utility companies and others to understand and scrutinise the standard of customer service. Trader/service visits now involve direct on-site discussions with store managers and meetings with the management for immediate rectification of issues identified.

Table 14: Summary of Trader and Service Provider Visits

Location	No. of Trader Visits	No. of Service Provider Visits	Total
Suva	41	19	60
Lautoka	43	21	64
Labasa	40	15	55
TOTAL	124	55	179

**Impacts**

- A total of 175 traders & service providers immediately rectified problems (expired food items, damaged items, labelling issues, etc.) after the Council's intervention; and
- Three exclusionary notices were either removed or amended: Quality Sports Store, Lautoka "Once goods taken out of premises cannot be refunded"; Skyler DVD Shop, Lautoka "Choose item carefully as there is No Refund provided". In Suva, Nu Look Central branch had "Please choose carefully, items once sold cannot be returned/refunded." The three traders removed the illegal notices after the Council's intervention.

**Advertisement Monitoring**

Monitoring of advertisements involves scrutinising for evidence of misinformation, non-disclosure and misleading promotions. A total of 35 advertisements were monitored by the Council in 2015. The biggest offenders of misleading advertisements were generally supermarkets and mobile phone companies. The Council monitors advertisement in newspapers, magazines, websites, television, billboards, banners and other media modes. A list of advertisements scrutinised in Annex 2.



A total of 35 advertisements were monitored by the Council in 2015

### Impacts

A total of 27 traders and service providers made amendments to their advertisements after the Council's intervention. For example, Navsons Ltd, Lautoka removed a misleading in-store

advertisement that made an unsubstantiated claim: 'MICRO SD & USB Specials LOWEST PRICES IN TOWN'. A team from the Council conducted a price check in 5 stores and found one trader selling it at a lower price as compared to Navsons Ltd.







The Council undertook a total of 122 engagements with Government bodies, regulators, traders and service providers, including NGOs and civil society groups

**Objective 6: Engage with Government, regulators, policy makers, private sector, NGOs and civil society groups with the aim of safeguarding and promoting consumer interests**

Table 15: Summary of Key Engagements

KEY ENGAGEMENT	
Boards and Committees	16
Trader & Service Provider Engagements	31
Engagement with Regulators	18
Stakeholder Consultations and Forums	39
Other Engagements	7
National Workshops	4
International/Regional Engagement	7
<b>TOTAL</b>	<b>122</b>

Representing consumers at stakeholder forums and on consultative bodies is a key activity of the Council. Policymakers and industry groups often consult the Council on matters affecting consumers in Fiji and in 2015 the Council undertook a total of 122 engagements with Government bodies, regulators, traders and service providers, including NGOs and civil society groups. Refer to Annex 3 for more details.

- **Government Boards and Committees:** A total of sixteen meetings were held with various Government boards and committees. Participating in these meetings assists the Council to gain insight into important information and provide technical advice on various consumer issues. Some of the consultative groups that the Council serves on are:
  - Food Task Force – Technical Advisory Group (Ministry of Health);
  - Diabetes Fiji;
  - Central Board of Health (Ministry of Health);
  - Fiji Medicinal Products Board (Ministry of Health);
  - National Industry Working Group (NIWG) of Telecommunications Authority of Fiji;

- Complaints Management Forum (Reserve Bank of Fiji);
- Fiji Pharmacy Profession Board (Ministry of Health); and
- Fiji National Codex Committee.

The Council is an active member of the Ministry of Health's Food Taskforce – Technical Advisory Group (FT-TAG) which focuses on food safety, quality and nutrition for consumers. FT-TAG provides technical advice and information to the Minister of Health on food nutrition standards.

The Council attended the consultation meetings organised by the Telecommunications Authority of Fiji (TAF) Number Industry Working Group on new number ranges and 2015 Numbering Plan and Rules.

- **Stakeholder Consultation and Forums:** The Council attended these important forums as a consumer representative and in 2015, a total of 39 consultations and meetings were attended.
- **Private Sector Engagement:** The Council continues to engage with business communities to better address problems associated with goods and services. A total of 31 meetings with traders and service providers were attended by the Council, which were mostly face-to-face meetings regarding issues faced by consumers. Discussions were also held on findings from the Council's market surveillance team. These meetings enable the Council to highlight consumer concerns and seek explanation or clarifications.
- **Engagement with Regulators:** The Council had a total of 18 engagements with regulators, which involved discussions on problems faced by consumers and what actions regulators could take within their ambit. The Council exchanged information and participated in discussions with regulators in order to address consumer complaints effectively.
- **International and Regional Engagements:** The Council participated in seven activities with international and regional bodies. The Council was represented in various meetings addressing issues such as the Universal Health Care workshop in Kuala Lumpur to a car safety event "Stop the Crash" in Brazil. (Refer to Annex 3).

## ALTERNATIVE DISPUTE RESOLUTION (ADR)



Council gave FJD3.4 million back to the Fijian consumers after resolving their complaints in 2015

### Goal 3: Solve consumer complaints through Alternative Dispute Resolution (ADR), Advisory Services and Legal Representation

The rise in complaints during the year reflects, in part, a growing awareness of the ADR service among the general public as well as an increasing willingness among consumers to complain when they buy inferior goods or receive poor service. However, despite the increase in complaint numbers, we know that many consumers are still unaware that they can bring their complaint to the Council. The Council is doing more to promote its service and to raise awareness.

#### Objective 1: Resolve consumer complaints through mediation with traders and service providers

One of the key functions of the Council is to provide an affordable avenue for consumers to resolve their dispute particularly when they do not have the resources to go to Court or pay hefty legal fees.

The Council continues to receive consumer complaints regarding less-than-perfect products and services. During the year, the Council recorded a total of 1672 complaints worth FJD4,739,691.

A total of 1,374 complaints were successfully resolved, saving consumers FJD3,429,561. These figures are inclusive of complaints received from the Council's two regional office – in Lautoka and Labasa.

Table 16: Summary of Consumer Complaints

	Central/ Eastern	Western	Northern	Total: Per Month
Total Registered Complaints	1036	409	227	1672: 139 cases per month
Total Number of Cases Resolved	849	326	199	1374: 115 cases per month

The number of complaints received in 2015 dropped from the 2,072 in 2014. Despite this drop by 19.3 %, the value of the complaints increased from FJD3,438,535 in 2014 to FJD4,739,691 in 2015. The decrease in complaint numbers indicates that consumers and traders were willing to resolve the cases amicably.

#### Mediations held in 2015

A total of 201 mediation meetings were held at the Council, aimed at finding amicable solutions. Most of these complaints were resolved through intense negotiation, mediation, and lobbying. The Council believes in involving all the affected parties and working towards reaching a middle ground to address the complaints.

Table 17: Meetings/Mediations

ADR Meetings/Mediations in 2015	
First Quarter	60
Second Quarter	51
Third Quarter	46
Fourth Quarter	44

**Top 10 Complaints Received in 2015**



- 22% **Electronic Goods**
- 17% **Mobile Products**
- 14% **Landlord/Tenancy**
- 9% **Hardware**
- 8% **Food & Drinks**
- 7% **Internet Services**
- 6% **Water - WAF**
- 6% **Television Services**
- 6% **Motor Vehicle (Second Hand)**
- 5% **Clothing**

## Top Complaints

### 1. Electronic goods

Complaints on electronic goods topped the list of registered complaints at the Council with 214 complaints this period. Complaints were mostly to do with the issue of product quality. It is often the case that shortly after the purchase of the product, these are found to be defective and generally of a poor quality. Consumers continue to face problems of quality across the range of white goods such as washing machines, stoves, fridges, microwaves and blenders. These items were faulty or dysfunctional, even right from the day of purchase. In a number of cases, consumers had experienced delays with repair works, where they often had to wait for months to get the product fixed. Also, the terms and conditions on the warranty were not explained to consumers resulting in disputes when traders demanded repair costs despite the extended warranty being intact.

### 2. Mobile Products

Mobile products, with a total of 169 complaints, are second on the list. These products includes mobile phones, tablets and phablets and the issue is mostly around the quality of products: cases of products that become defective within a few days of purchase; or products that are repaired but after some time, simply stop functioning. Counterfeit products and shoddy brands remain a problematic part of the marketplace. In most cases, consumers are not provided with full disclosures about the products and often the traders deny repairing the products despite the product being under warranty.

It is foreseeable that these complaints will continue to increase as Fiji does not have the necessary regulations and standards to prevent the importation of counterfeit products.

### 3. Landlord and Tenancy

Landlord/Tenancy complaints ranked third on the list, with a total of 136 complaints. There was an increase of 33 complaints compared to 2014. Landlord and Tenancy largely deals with tenant complaints against their landlords for not issuing rent receipts; non-refund of bond money; not providing written agreements; including unfair clauses in the tenancy agreements; providing tenanted premises that are

not of proper habitable standard; and so on. Whilst the Fiji Commerce Commission Self-Regulating Guidelines do provide some measure of assistance by streamlining the rights and responsibilities of both landlord and tenants, it has not had the full desired effect. A separate legislation, properly enforced, will be the way to address this issue.

### 4. Hardware

Hardware was next, with a total of 85 complaints. In this category, complaints involved untimely supply of goods ordered; substandard and durability of tools and machinery and the supply of shoddy building materials.

### 5. Food and Drinks

Food and drinks-related complaints ranked fifth, with 76 complaints. Complaints include bad or sour tasting packaged milk; dead insects or foreign objects found in packaged or freshly served food; mouldy bread; maggots and weevils found in flour; expired products; and incorrect packaging. Consumers had gone to the extent of exposing restaurants, manufacturers and bakeries for selling such products. The Council continues to liaise with the Ministry of Health's Food Unit to curb issues of this nature and encourages them to take stronger action against the offenders.

### 6. Internet Services

In the case of Internet service providers, consumers continued raising concerns about Connect's frequently disrupted services and Unwired Fiji's billing glitches. The Council received 67 complaints under this category. For consumers, it is all about full value for their money.

### 7. Water (WAF)

Fifty-nine complaints were received against Water Authority of Fiji (WAF). Consumers country-wide have expressed a constant stream of grave concerns about how WAF has been billing them lately: consumers face continued water supply disruptions, water disconnection despite bills being paid, low water pressure, VAT charges on estimated bills, and customers not receiving bills even though they claim to have provided proper addresses to WAF.

### 8. Television Services

Fifty-five complaints were received against Sky Pacific. These were mostly on incorrect billing, disrupted services despite bills paid on time and poor quality reception.

### Impacts

The impacts of mediation are numerous but the Council wishes to share few cases that show that despite poor consumer protection legislation and redress mechanisms, the Council successfully mediated disputes.

- A complainant discovered from his billing statement that a fortnightly deduction of FJD57 was made from his account





Second-hand vehicles and complaints related to financial services sector are among other complaints lodged with the Council by consumers seeking redress

and directed to another ANZ customer's savings account. The complainant had no relations with or knowledge of the recipient of his funds. Following the Council's intervention, ANZ ceased the direct transfer and reimbursed FJD228 to the complainant. ANZ's internal investigations revealed that this was an internal error on their part.

- A complainant purchased a 7.5kg Sharp brand washing machine from MHCC Homemaker. Later the item became defective and was returned for repair in June, 2013. The complainant sought the Council's intervention in 2015 after waiting patiently for the repaired item. Following mediation, the complainant was compensated with a new 7.5kg Maxton washer, a new TV cabinet and an electric fan.
- A complainant booked a rental car from Avis Rental. The website advertised a prime rate of 4 days at FJD351, which the complainant did not receive while booking. The Council enquired and was told that prime rate only applied if booking was done via email or fax. The Council recommended that consumers be provided full information. Avis updated their website and provided full disclosure in regard to prime rate booking.
- A complainant's mother and grandfather went to Ace Medical Centre. They were charged FJD500.00 for their blood tests. The medical practitioner failed to issue the medical reports. Upon the Council's intervention, the respondent issued the medical reports immediately.
- A complainant purchased a flywheel for his vehicle which was replaced twice while under warranty. Carpenters Motors refused to replace the flywheel for the third time as the warranty period had lapsed. Hence, the complainant sought Council's intervention. Upon mediation, the respondent replaced the flywheel.
- A complainant was charged FJD90 by CDP Services Ltd (Courier Services) despite displaying their rates at their Labasa Office front desk for FJD60. The complainant approached the Council for redress. After the Council's intervention, CDP Labasa replaced the old chart with the

updated CDP courier rates chart and refunded FJD30 to the complainant.

- A complainant having a residential property in Nausori was being charged commercial town rates from 2004 till 2015. Nausori Town Council (NTC) failed to remedy the issue in a timely manner. A valuer was hired by NTC to revalue the property and provide the correct unimproved capital value in order to provide the correct refund to the complainant. After the completion of the valuation, the complainant was provided a refund of FJD2,402.47.
- A complainant brought in an Akita generator for repairs 3 years ago to Courts Fiji Limited. Courts lost the item and also placed the complainant's name on the Data Bureau. Hence, the complainant sought the Council's intervention. Upon mediation, the respondent provided a full refund and removed the complainant's name from the Data Bureau.

### **Objective 2: Advising and assisting consumers on matters affecting their interests**

The Council provided free and impartial advice to assist consumers when they face problems in the marketplace. Consumers reach out to the Council to discuss their options when faced with faulty goods, landlord and tenancy issues, unsatisfactory services, incorrect billing, water and electricity disconnection and meter tampering and other issues with businesses.

A total of 1,659 advisories were sought: 925 consumers sought advice in the Central Division, 452 in the Western and 282 consumers in the Northern Division. 260 advisories were issued face-to-face during Mobile Units.

There was a drop in consumer advisories – from 1715 in 2014 to 1,659 in 2015, a 3.38% drop. The decrease in advisories is due to the Council's numerous awareness programmes held throughout the country. Consumers are more vigilant about their rights and their desire to seek advice before approaching traders and service providers.

**Objective 3: Refer cases that come under the jurisdiction of other consumer protection agencies for their intervention**

When mediation fails, the Council refers consumer complaints to other consumer protection agencies (CPAs) and authorities because of their jurisdiction. The Council referred 71 complaints to other consumer protection agencies and authorities (Refer to table 18).

Table 18: Authorities consumer complaints were referred to:

Other Agencies	Total No. of Complaints
Fiji Commerce Commission	48
Ministry of Justice	2
Ministry of Health	5
Biosecurity of Fiji	1
Legal Practitioners	4
Reserve Bank of Fiji	3
Fiji Intelligence Unit	2
New Zealand Consumer Affairs	1
Fiji Medical and Dental Secretariat	2
Ministry of Industry, Trade & Tourism	2
Registrar of Money Lenders	1
Total	71

**Objective 4: Support and maintain legal proceedings contemplated or initiated by consumers where the Council deems such support necessary**

The Council referred 105 complaints with a monetary value of FJD171,348 to the Small Claims Tribunal (SCT). Seventy (70) consumers were assisted in filling in the SCT forms: Suva -15, Lautoka -43 and Labasa -12. In preparing the claims, the Council advised and directed them on the procedures to follow and what to expect when their issues are heard at the Tribunal.

**Objective 5: Provide debt management and consumer credit advisory services to financially illiterate consumers**

The Debt Management and Consumer Credit Advisory Service is now in its fourth year of operation at the Council as it continues to receive remarkable recognition from consumers at large. Under this programme, the Council provides a cost free service to consumers who are faced with genuine financial

hardships that prevent them from making their account repayments satisfactorily.

The Council is concerned with the level of indebtedness among borrowers and has continued to provide advice on financial products, tips on responsible borrowing and understanding credit contracts, preparing budgets to identify and become aware of income and expenditure; and the restructuring of consumer credit accounts with the relevant credit institutions.

The Council provided advice to 51 consumers who requested assistance on various issues pertaining to either their own debt or that of family members or a friend. Assistance was also provided to 24 consumers whose accounts were restructured or consolidated to assist them with their account repayment while facing financial difficulties with the restructure of their loan repayments. These restructured accounts have a total value FJD1,739,809.

Table 19: Debt Management Statistics

2015 DEBT MANAGEMENT STATISTICS		
Advice Sought by Consumers	Consumers assisted for Restructure	Monetary Value
51	24	FJD1,739,809

**Impacts**

A complainant made a lump sum payment to reduce his debt level and requested for an account restructure on the remaining term of the loan. HFC Bank declined the initial request and placed a condition that required the complainant to reduce his debt balance further via sale of another asset to get the account restructured. The complainant then sought the Council’s intervention. Upon mediation, the account repayment was restructured without the sale of the property.

**Objective 6: Assist in the establishment of the proposed Consumer Complaints/ Compensation Tribunal**

A Consumer Complaints and Compensation Tribunal will be set up to give consumers a simple and reasonable avenue to pursue claims. The necessary work has now commenced with the drafting of the Consumer Protection Bill, which once passed as an Act, will provide prompt and inexpensive relief to consumers in Fiji. The Council analysed the first draft to better understand the proposed legislation. The analysis was undertaken to identify the issues or problems the proposed Bill is trying to address and the solutions it proposed to provide for consumer redress.

## GOVERNANCE, MANAGEMENT AND FINANCE



Council remains indebted to the European Union Delegation for supporting us in promoting consumer rights and interests. One key area they have assisted us in the setting up of the Community Consumer Advisory Group (CCAG)



### GOAL 4: Foster a High Performance Organisation

#### Governance and Management

The Council's corporate governance framework continues to equip the organisation with the necessary management processes to make the Council a dynamic and effective organisation for the consumers. The framework further maintains performance standards and effective control and co-ordination mechanisms for all operations and activities including the establishment and development of effective internal controls over financial reporting. It adheres with policies, plans and legislations and uses donor funds prudently and efficiently in accordance with good governance principles. In all this, the Council also maintains and adheres to a healthy work environment with a work culture that promotes organisational pride and corporate social responsibility.

#### Board Appointment

Under the Consumer Council of Fiji Act 1976, the Minister for Industry, Trade and Tourism appoints the Board members. The Board's primary responsibility is to provide governance and stewardship to the institution. The Board owes its loyalty first and foremost to the Council itself, whose best interest must be the basis for all its decisions. The Board is also responsible for the overall governance of the Council. Section 4 (9) of the Act empowers the Council to make rules governing its procedures. The Council has a Board Charter, which sets the rules and procedures under which Board members provide leadership and direction to the management team. This Charter underlies the Board's commitment to excellence, transparency and accountability. The Council operated without a Board after the end of February 2015 when Board term expired.

#### Board Meetings

The Consumer Council of Fiji Act, requires the Board to meet at least four times in a calendar year. During 2015, the Board met on one occasion only, as their term expired in the first quarter. A new Board was not appointed after the expiry of the Board term on 20 February 2015.

#### Policies and Plans

The Council has 10 manuals in place. These are reviewed as and when required during the year. The Board approved a set of policies and plans for the smooth running of the Council. The following documents were reviewed in 2015:

- **Strategic Plan 2016–2018:** This is a dynamic document that highlights the strategic objectives the Council will endeavour to achieve, keeping in view the limited resources available to it. Developing the plan has been a real challenge, particularly with the level of awareness that the Council has created in the last eight years, which has led consumers to have greater expectations of the Council.
- **Work Plan 2016:** Based on the Strategic Plan, the Council developed the year's work plan to ensure emerging issues are captured, activities are planned and performance indicators are set for the year.
- **Service Agreement 2016:** The Council signed a Service Agreement with the Minister for Industry and Trade, which outlined the services to be delivered for the public based on the monies allocated. To deliver the targets, the Council received a grant of FJD700,000.00 VIP.

Furthermore, the following 4 manuals were reviewed during the year:

- Induction Policy Manual;
- Human Resources Policy Manual;





Council participated in regional and global skill development workshops

- Finance and Asset Management Policy Manual; and
- Alternative Dispute Resolution and Consumer Advisory Policy.

### Staffing

The Council has 22 staff members working in its three offices in Suva (Central/Eastern Division), Lautoka (Western Division) and Labasa (Northern Division). The Council has been increasingly reliant on volunteers, student interns and proactive consumers to assist with its responsibilities.

In 2015, two graduates and seven undergraduates were recruited. Seven staff members were on temporary contracts. On the other hand, 10 staff members resigned. One staff member's contract expired on 28 May 2015. The high turnover of staff is largely due to they getting better salary elsewhere and this will continue until staff are remunerated on what other comparable organisations pay.

### Staff Training/Capacity Building

The Council has invested in up-skilling its staff. In 2015, staff attended 4 training programmes to upgrade their skills and knowledge to ensure effective delivery of services.

Table 20: Summary of Training Conducted

Date	Training Programs/In-House Training
26 February	Training on complaints handling for Suva office staff was held at Tanoa Plaza Hotel, Suva.
20 – 25 July	Bindula Prasad attended mediation accreditation workshop on “Managing Conflicts & Resolving Disputes Effectively Through Mediation” at Grand Pacific Hotel, Suva. The training was organised by Ministry of Justice and conducted by Singapore Mediation Centre.
12 October	Bindula Prasad attended “Mediation Refresher Course” at Judge’s Common Room, Government Buildings, Suva.
10 December	In-house training of Suva Office staff was conducted by Datec Fiji Limited on Microsoft Office 2013 programmes.

### Performance Management System

Like every year, the Council conducted a review of its performance management system in 2015. The system takes into consideration essential elements in assessing employees

and encouraging a culture of continuous learning together with performance improvements. Staff performances were also assessed using the performance appraisal form that staff members signed, which outlines the targets to be achieved.

### Internship/Attachment

The Council provided training attachment to three officials from Kiribati and two officials from Tonga. The three from the Ministry of Commerce, Industry and Cooperatives of Kiribati were attached with the Council for 2 weeks from 28 April to 8 May 2015. In addition to these two staff from the Consumer Affairs Division – Ministry of Commerce, Tourism and Labour – Tonga, completed their internship at the Council for a week from 25-29 May 2015. The objective of the internship was for the interns to understand the roles and functions of the Council. The attachment and internship allowed the officers to educate themselves on consumer affairs development in Fiji and strengthen networking relationships.

### Office Renovation

The Council's Suva office was renovated in early 2015. The reception area and the railings alongside the steps leading to the office were painted.

### Staff and Management Meetings

Three staff briefings and four management meetings were held during the year. These meetings strengthen working relationships among different divisions and staff. All employees are constantly updated through such meetings on new policies, plans, and consumer and Board expectations, including the assessment of the targets.

### Council's IT, Registry and Database Services

The Council outsourced its IT services to Datec Fiji Limited on a yearly contract basis. It engaged them to check the computers in Suva office following the announcement by Microsoft that “Microsoft pulls support for Windows XP operating system”, since some PCs were purchased between 2006 and 2008. Datec reported that 5 PCs needed to be replaced as their processors could no longer support Windows 7. Moreover,



the server operating system (Windows Server 2003) had become outdated and could no longer be supported by Microsoft. Therefore, it could not be updated resulting in IT issues. Based on the above findings, the Council advertised for an “Expression of Interest” for a new server, upgrading of computers and provision of IT services. The Council engaged Government’s Information Technology & Computing (ITC) Services to analyse the tenders received and assist in decision making as per the Terms of Reference (TOR). Based on ITC’s analysis, Datec Fiji Ltd was awarded the tender at a cost of FJD41,449.50 VIP. The Council signed a Consultancy Agreement with Datec Fiji Ltd for the IT Infrastructure Solution Contract and a Consultancy Agreement to revamp the Council’s website. The IT infrastructure upgrade work was completed in accordance with the scope of work in the contract. In addition, the Council renewed its anti-virus license in 2015.

### Finance

In 2015, the Council signed a Service Agreement with the Minister for Industry, Trade and Tourism which outlined the key result areas and the targets to be achieved. To deliver the targets, the Council received a Government grant of FJD700,000 VIP. However, during the year, the Council had to request an additional FJD113,117 VIP to meet the increase in operational costs over the years; to transit the Council’s account to International Financial Reporting Standards (IFRS); and to upgrade its IT infrastructure after Microsoft withdrew support for Windows XP.

*Council’s accounts transition to International Financial Reporting Standards for Small and Medium Enterprises (IFRS for SMEs).*

The Council successfully transited its accounts to IFRS for SMEs on 31 March 2015. The organisation engaged the services of Aliz Pacific for its account transition to IFRS for SMEs.

### Budget for National Consumer Helpline

As per the 2016 Budget Announcement in November 2015, the Council was allocated a grant of FJD150,000 to set up the first ever National Consumer Helpline to monitor the VAT reduction. The Council met with different service providers and obtained quotes for the setting up of the toll free line. Positions were also advertised for two VAT monitors and the interview process was completed in 2015. This initiative will be operationalized in 2016.

### Donor Funded Projects

The Council also received donor funds from Anne Fransen Fund (AFF) for a sum of FJD FJD22,026.43 in March 2015 for a project titled “Right to Redress in Financial Services”. The aim of the project was to empower and mobilise consumers to become knowledgeable of their rights and responsibilities

related to consumer financial protection laws and redress mechanisms. Its aim was also to educate consumers on how to manage their personal debts and why they must not borrow beyond their means.

The Council used the funds to carry out the following activities:

- Factsheets (5000 copies) were produced in English and Vernacular on the rights and responsibilities of a consumer as a borrower and understanding the Debt-to-Income Ratio.
- Produced and broadcasted 30-second radio advertisements on “Hardship Clause” and “Debt-to-Income Ratio” in conjunction with FBC. The advertisements were aired across 6 radio stations (Radio Fiji 1, Radio Fiji 2, Gold FM, Mirchi FM, Bula FM, 2 Day FM) in English and Vernacular (Hindi and I-Taukei) languages. The radio advertisements were aired from 7 December 2015 and continued up to 10 January 2016.
- Two television advertisements on the 2 topics were aired from 17 December 2015 to 17 January 2016. These were 30 second advertisements aimed at educating consumers on the significant provisions in the Consumer Credit Act.
- Workshops were held in Labasa, Seaqaqa (27 and 28 August) and Nadi (2 September) on the theme: “Consumers Right to Redress in Financial Services”.
- An Open Forum on “Consumer’s Right to Redress in Financial Services” was held at Tanoa Plaza Hotel, Suva on 7 December 2015. This forum was a follow up to the Council’s ongoing campaign on “Consumers for Fair Financial Services”, which was debated comprehensively at the 2010, 2011 and 2012 World Consumer Rights Day celebrations. The event was a stocktaking exercise to look at the progress on policy reforms since then. The panelists for the day included representatives from: Fiji Commerce Commission, Ministry of Industry, Trade and Tourism, Reserve Bank of Fiji, Association of Banks in Fiji and Courts Fiji Limited.

### European Union Project

The Council sought a modification of the project activities via an addendum to the European Union Delegation.

The specific objective of the project was amended to include assisting in the setting up of the Fiji Mediation Centre (FMC) and raising awareness to consumers and service providers on the services provided by FMC.

- A Working Committee was set up to establish FMC. The Council has been a member of this Committee. The Council drafted and submitted a Concept Paper to the Committee, which comprised the following:



Council played a crucial role in the setting up of the Fiji Mediation Centre through the help of the EU. We are also thankful to the Anne Fransen Fund (AFF) for assisting us in creating awareness on "Right to Redress in Financial Services"

- o The Need for Mediation Centre;
- o What will be the roles and functions of the Centre; and
- o Points to be discussed by the Committee to firm up the idea of setting up the FMC.
- A stakeholder meeting was organised by the Ministry of Justice on 13 October 2015 to introduce the FMC to the relevant stakeholders who could use the services provided by FMC. The FMC was officially launched on 14 October 2015 by the Chief Justice at Government Buildings in Suva.
- The Council identified 3 new areas (Levuka, Naitasiri and Nasinu) in which to establish its Community Consumer Advisory Group (CCAG). Three active members have been recruited to be the CCAG members, in addition to the seven who were appointed in 2014. A workshop on "Training of CCAG Members and the Consumer Council of Fiji Staff" was held on 26 February 2015 at Tanoa Plaza Hotel in Suva. The workshop aimed to educate the CCAG members on their roles and responsibilities in their communities.



The European Union Delegate, Johnny Engell-Hansen with the Council CEO, Ms. Premila Kumar at a community visit organized in Makoi to discuss NCDs

## CORPORATE SOCIAL RESPONSIBILITY



*Volunteers from Tonga and Kiribati were attached with the Council in 2015*

The Consumer Council of Fiji is strongly committed to corporate social responsibility. The Council believes that it is essential to integrate the participation of consumers into sustainability issues in Fiji so that consumers can be encouraged to change their behaviour in ways that benefit everyone today and in the future.

Consumers can play a positive role in sustainable consumption. The extent to which we can eradicate poverty, protect the planet and promote shared prosperity, depends heavily on how consumers think and act and how their opportunities and choices are promoted, enhanced and protected. Therefore, tackling the issues of consumer protection and consumer empowerment is vital to addressing environmental issues.

The Council is committed to going beyond its role as an employer and service provider, to influence and advocate policy changes in other organisations that come directly into contact with consumers.

Our educational programmes enable consumers to make responsible choices in the marketplace, where consumers are encouraged to engage in prudent spending and make environment-friendly choices. Our challenge is to assist consumers to understand how their choices will affect tomorrow's world and how little steps could make a big difference. We educate consumers about their rights and responsibilities and inform them how they can make more responsible consumption choices.

Furthermore, establishing appropriate product and service standards can lead to safer, cleaner and better quality products not just for consumers but also for the environment. The Council has called for better product labelling to assist consumers in making informed decisions. The lack of information on which to base their decisions, hampers the ability of consumers to purchase ethically.

The Council is seen as a role model in the Pacific when it comes to consumer protection. During the year, the Council took into account the needs of not only Fijian consumers but also consumers in the Pacific, for the overall improvement of Pacific societies.

The Council, being the only independent consumer organisation in the Pacific region, is aware of its social responsibility toward consumers not just in Fiji but also in other Pacific Island countries.

As part of its corporate social responsibility, the Council assisted three Consumer Officers and two Directors from Tonga and Kiribati for an attachment. Two officers from the Ministry of Commerce, Industry and Cooperatives of Kiribati were attached with the Council for two weeks from 28 April 2015 to 8 May 2015 and two officers from Tongan Consumer Affairs Division, Ministry of Commerce, Tourism and Labour, were attached with the Council for a week from 25 May 2015 to 29 May 2015.

The purpose of their attachment was to gain first-hand knowledge of the services being provided by the Council, particularly in the areas of market surveillance, complaints policies and handling, price survey, research and investigations, mobile units and its linkages with other consumer protection agencies. The idea was for the attaches to understand the role and functions of the Council, the development of consumer affairs in Fiji and to strengthen networking relationships with Tonga and Kiribati consumer affairs.

The Council is committed to improving its environmental performance in respect of energy use and waste management to reduce its ecological footprint. We use energy saver lights in the office and encourage staff to shut down computers after hours. And all newspaper clippings are scanned and kept electronically to reduce ink and paper usage.

Our procurement team buys printers and photocopiers that print in black and white. Staff members are encouraged to think before they print. All documents are previewed and the 'track change' mode is used to electronically exchange suggested amendments rather than printing hard copy documents and physically writing on these. Staff members are encouraged to print and copy documents double-sided to reduce paper consumption. Every staff member has a code for photocopying and printing to gauge paper usage.



## THE YEAR AHEAD



World Consumer Rights Day 2016 Theme - 'Stop Misuse of Antibiotics'

The Council's commitment to consumers in 2016 is to lobby for change in policies and to raise awareness in the priority areas outlined below:

### Top Six Priorities for Action

#### 1. Setting up National Consumer Helpline

The Council will set up a National Consumer Helpline (NCH) with financial assistance from the Government. The NCH will ensure consumers can reach out to the Consumer Council quickly and at no cost if they are treated unfairly by traders and service providers in the marketplace. Under this initiative, Fijian consumers will be able to use the toll-free service from anywhere in Fiji irrespective of which telecom service provider they subscribe to.

This helpline will also enable consumers to report on unscrupulous traders and service providers who do not comply with duty and taxation amendments announced during the National Budget every year. The NCH will come in handy in ensuring that traders/retailers pass on any reductions to consumers.

It is envisaged that once the NCH is in place, consumers will be able to contact the Council from around the country to raise the alarm about such practices, without any cost. The Council will record and investigate such complaints and pass on the cases to the Fiji Revenue & Customs Authority and the Fiji Commerce Commission for enforcement action.

The NCH will provide telephonic advice, information and guidance to empower Fijian consumers and influence businesses to relook at their way of doing business and the kind of systems they have in place to address consumer concerns.

#### 2. World Consumer Rights Day (WCRD)

The Council will celebrate the 2016 World Consumer Rights Day (WCRD) with the theme, Stop Misuse of Antibiotics, because many Fijians are unaware of the dangers of misusing antibiotics.

Consumers are purchasing antibiotics over the counter without a doctor's prescription, not knowing that viral infections such as the cold, flu and cough cannot be fixed by antibiotics. Consumers also use leftover antibiotics, they do not complete the course and they use other's antibiotics.

The Council will develop strategies to raise awareness on ways to arrest the global antibiotic resistance crisis which is costing nations not only money but lives as well, with the resulting emergence of superbugs. The Council will deliver key messages during the WCRD that will target consumers, health workers and pharmacists.

The Council will also raise its concern at the use of antibiotics to raise animals for human consumption. The Council will gather data on the use of antimicrobials/antibiotics in the food industry to enhance animal growth and for disease prevention, especially by poultry and other meat producers.

#### 3. Car Safety Campaign

The Council will lobby internationally with Consumers International to compel car manufacturers to improve vehicle safety standards, by calling for key crash avoidance technologies to be made standard in all new cars and motorcycles, to help reduce the 1.25 million deaths that occur every year from road crashes around the world.

Road accidents in Fiji have left many families devastated over



the years. A total of 578 lives have been lost on our roads since 2006. These numbers are shocking for a country with a population of less than a million people.

Unfortunately there is no standard in place to ensure Fijian consumers get safe cars for the money they pay. Similarly, not all consumers question whether the vehicles they are buying have safety features which would keep them and their loved ones safe.

The Council will raise awareness on unsafe vehicles entering in Fiji and it will also lobby the Government to set in place a minimum standard so that all vehicle imports have basic safety features. The safety technologies that should be made mandatory are Electronic Stability Control (ESC); Autonomous Emergency Braking (AEB); and Anti-Lock Brakes for Motorcycles. Safety features in new cars should be universal. This simple measure would save thousands of lives every year.

#### **4. Second Hand Cars**

In the past 5 years, the Council received 182 complaints worth FJD2.2 million regarding defects in both brand new and second hand motor vehicles. Consumers still face numerous hurdles and stumbling blocks, such as vehicles being in poor or even dangerous condition, unfair financing arrangements, deceptive sales practices, and outright fraud, where for instance, decrepit vehicles are put up for sale after cosmetic touch up to the exterior

For second hand cars, the Council will be lobbying for the re-introduction of the Japan Export Vehicle Inspection Centre (JEVIC) to check on quality, so that a pre-shipment inspection of the vehicles will be carried out before being sent to Fiji for sale.

JEVIC will bring about more transparency, accountability and responsibility in the second hand car business in Fiji.

JEVIC is no longer used to test the quality of second hand vehicle imports but the Council wants JEVIC to be reinstated. JEVIC will better protect consumers in the absence of regulations to safeguard consumer interests and prevent buyers from purchasing defective used vehicles.

#### **5. Raise awareness on Fiji Mediation Centre**

The Council will support the Fiji Mediation Centre (FMC), which provides both consumers and businesses with an alternative mechanism to move away from traditional litigation to resolve disputes in a less adversarial, cheaper, less formal and speedy redress system. However, the success of the FMC will rely on the public and businesses being made aware of its existence and the procedures involved.

With the support of the European Union and in conjunction with the Fijian Judicial Department, the Council will organise seminar to make traders and service providers aware of the added value of Mediation - a form of Alternative Dispute Resolution (ADR) which can be a vital tool for maintaining business reputation and for fostering and preserving good customer relations.

The Council will assist the FMC in developing a brochure that will provide key information to consumers and businesses on how to access mediation services. Advertisements on the FMC will be shown on TV, radio and in cinema outlets to encourage the public to seek redress via the FMC.

The Council will also organize a mediator's forum where Fijian accredited mediators will formally meet to discuss the code of conduct, policy and procedures, fee structure and develop a public awareness campaign strategy.

#### **6. Campaign on Insurance**

The insurance industry remains high on the Council's agenda after the Council conducted a thorough research in 2008 which highlighted a number of consumer concerns relating to this sector.

The Council will campaign for regulatory reform in the insurance sector to better protect consumers. Seminars will be held that will focus on Property Insurance, Medical Insurance, Life Insurance and Compulsory Third Party Insurance (CTPI). The aim is to provide forum where all relevant stakeholders will come together to discuss the current laws and practices and reforms required to better protect consumers and insurers.

The Council is concerned that consumers are given unfair insurance products that contain exclusionary clauses and a plethora of unfair terms and conditions that make paying premiums useless. There is also a lack of full disclosure of information to consumers when they purchase cover. Consumers have little opportunity to shop around to compare different insurance products on offer.

It is ironical that the insurance industry collectively has set standards for compliance to be met by consumers if they want to purchase an insurance cover. BUT the regulator has not imposed any standard in terms of how key information should be disclosed or even a standard Code of Conduct for insurance agents.

The Council will organise a rebuttal seminar with all key stakeholders to highlight issues and to get response from the Fiji Insurance Council and the Reserve Bank of Fiji.

# Financial Report



OFFICE OF THE AUDITOR GENERAL

Excellence in Public Sector Auditing



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File: 1224/1

20<sup>th</sup> June 2016

Mr. Raman Dahia  
Chairman of the Board  
Consumer Council of Fiji  
4 Carnarvon Street  
SUVA

Dear Mr. Dahia

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AUDITED FINANCIAL STATEMENTS OF CONSUMER COUNCIL OF FIJI  
FOR THE YEAR ENDED 31 DECEMBER 2015

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Audited financial statements for Consumer Council of Fiji for the year ended 31 December 2015 together with my audit report on them are enclosed.

Particulars of the errors and omissions arising from the audit have been discussed and forwarded to the Management for necessary actions.

Yours sincerely

Atunaisa Nadakuitavuki  
for **AUDITOR GENERAL**

Encl.

Cc: CEO – Consumer Council of Fiji

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**CONSUMER COUNCIL OF FIJI  
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2015**

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**STATEMENT BY BOARD CHAIRMAN AND CHIEF EXECUTIVE OFFICER**

In the opinion of the Board Chairman and Chief Executive, the financial statements:

Have been drawn up so as to give a true and fair view of the state of affairs, operations and cash flows of the Consumer Council of Fiji for the year ended 31 December 2015.

  
\_\_\_\_\_  
Mr. Raman Dahia  
Chairperson

Date: 14/06/2016

  
\_\_\_\_\_  
Mrs. Premila Devi Kumar  
Chief Executive Officer

Date: 10/6/16

## OFFICE OF THE AUDITOR GENERAL

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## INDEPENDENT AUDITOR'S REPORT

## To the Board of Consumer Council of Fiji

I have audited the accompanying financial statements of Consumer Council of Fiji, which comprise the Statement of Financial Position as at 31 December 2015, the Statement of Income and Expenditure, Statement of Changes in Accumulated Funds, Statement of Cash Flows for the year then ended and a summary of significant accounting policies and other explanatory information as set out in notes 1 to 11.

*Management's Responsibility for the Financial Statements*

The Council and management are responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards for Small and Medium-sized Entities. These responsibilities include: designing, implementing and maintaining internal controls relevant to the preparation and fair presentation of financial statements that are free from material misstatements, whether due to fraud or error, selecting and applying appropriate accounting policies, and making accounting estimates that are reasonable in the circumstances.

*Auditor's Responsibility*

My responsibility is to express an opinion on these financial statements based on my audit. I have conducted my audit in accordance with International Standards on Auditing. Those standards require that I comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Council's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Council's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

**Audit Opinion**

In my opinion, the financial statements of Consumer Council of Fiji present fairly in accordance with International Financial Reporting Standards for Small and Medium- sized Entities, the financial position as at 31 December 2015 and the results of its operations and cash flows for the year then ended.



Atunaisa Nadakuitavuki  
for **AUDITOR GENERAL**

Suva, Fiji  
20 June 2016



CONSUMER COUNCIL OF FIJI  
STATEMENT OF FINANCIAL POSITION  
AS AT 31 DECEMBER 2015

	Notes	31 December 2015 (\$)	31 December 2014 (\$)
<b>Current Assets</b>			
Cash and cash equivalents	3	103,180	97,067
Receivables	4	11,791	11,791
Prepayments		1,570	1,584
VAT receivable		847	847
<b>Total Current Assets</b>		<b>117,388</b>	<b>111,289</b>
<b>Non Current Assets</b>			
Property, plant and equipment	5	93,050	73,787
<b>Total Non Current Assets</b>		<b>93,050</b>	<b>73,787</b>
<b>TOTAL ASSETS</b>		<b>210,438</b>	<b>185,076</b>
<b>Current Liabilities</b>			
Accounts payables	7	19,515	26,181
Provision for annual leave		11,120	16,021
Deferred grant		93,050	73,787
<b>Total Current Liabilities</b>		<b>123,685</b>	<b>115,989</b>
<b>NET ASSETS</b>		<b>86,753</b>	<b>69,087</b>
<b>TOTAL ACCUMULATED FUNDS</b>		<b>86,753</b>	<b>69,087</b>

(The accompanying notes are to be read in conjunction with the Financial Statements)



CONSUMER COUNCIL OF FIJI  
STATEMENT OF INCOME AND EXPENDITURE (OPERATING GRANT)  
FOR THE YEAR ENDED 31 DECEMBER 2015

	31 December 2015 (S)	31 December 2014 (S)
<b>Income</b>		
Grant from Government of Fiji	663,274	538,058
Other grants	-	344
Other income	-	65,333
Sundry income	808	36,489
Deferred grant income	24,522	23,551
<b>Total Income</b>	<b>688,604</b>	<b>663,775</b>
<b>Expenditure</b>		
Advertising	7,930	7,131
Audit fees	-	3,913
Bank charges	714	699
Consultants	3,420	10,000
Board expenses	107	9,241
Depreciation	24,522	23,551
Electricity and water	16,947	16,378
Entertainment	340	942
FNU levy	4,364	4,152
Insurance	6,969	7,177
IT support	4,654	5,139
Office expenses, stationery & publication	19,943	22,640
Research	37	126
Rent and rates	61,200	62,983
Repairs on office equipment, furniture & fittings	1,552	427
Running expenses - motor vehicles	7,945	9,990
Salaries, wages & related payments	443,211	424,941
FNPF expenses	41,028	33,038
Subscription	2,502	2,312
Sundries	1,147	1,440
Telephone & postage charges	11,851	13,054
Training & workshop expenses	435	502
Travelling expenses	11,154	11,513
World consumer rights day	2,244	3,673
<b>Total Expenditure</b>	<b>674,216</b>	<b>674,962</b>
<b>Net Surplus/(Deficit) for the year</b>	<b>14,388</b>	<b>(11,187)</b>

**CONSUMER COUNCIL OF FIJI**  
**STATEMENT OF INCOME AND EXPENDITURE (DONOR FUNDED)**  
**FOR THE YEAR ENDED 31 DECEMBER 2015**

	Note	31 December 2015 (S)	31 December 2014 (S)
<b>Income</b>			
Grant from european union		32,494	138,513
Other Grants		22,072	-
<b>Total Income</b>	9	<b>54,566</b>	<b>138,513</b>
<b>Expenditure - European Union</b>			
Salaries (local staff)		171	42,511
Per Diem - local		274	1,374
Local transportation		172	1,213
Vehicle cost		-	-
Consumables - office supplies		1,061	1,201
Other services		-	2,368
Publications		1,200	800
Financial services		78	177
Studies, research		-	-
Translation, interpreters		-	-
Advertisement		-	-
Radio Programs/Mass Media		-	-
Costs of conferences		3,025	1,060
Training cost		-	-
Incidental cost		-	-
Other grant expenses		45,307	42,059
<b>Total Expenditure</b>		<b>51,288</b>	<b>92,763</b>
<b>Net surplus for the year</b>		<b>3,278</b>	<b>45,750</b>

(The accompanying notes are to be read in conjunction with the Financial Statements)

CONSUMER COUNCIL OF FIJI  
STATEMENT OF CHANGES IN ACCUMULATED FUNDS  
FOR THE YEAR ENDED 31 DECEMBER 2015

	31 December 2015 (S)	31 December 2014 (S)
Accumulated funds brought forward (Operating)	(71,936)	(60,749)
Net surplus/(deficit) for the year - Operating	14,388	(11,187)
	<u>(57,549)</u>	<u>(71,936)</u>
Accumulated funds brought forward (Donor Fund)	96,515	50,765
Net surplus for the year - Donor funds	3,278	45,750
	<u>99,793</u>	<u>96,515</u>
<i>Add:</i> Asset Revaluation Reserve	44,508	44,508
Total Accumulated Fund	<u>86,753</u>	<u>69,087</u>

CONSUMER COUNCIL OF FIJI  
STATEMENT OF CASH FLOWS  
FOR THE YEAR ENDED 31 DECEMBER 2015

	Note	31 December 2015 (S)	31 December 2014 (S)
<b>Cash flows from Operating Activities</b>			
Receipts from customers		762,432	849,087
Payments to suppliers and employees		(711,822)	(725,996)
VAT paid		-	(76,977)
Bank charges		(712)	(699)
<b>Net cash provided by Operating Activities</b>	6	<u>49,898</u>	<u>45,415</u>
<b>Cash flows from Investing Activities</b>			
Payment for property, plant and equipment		<u>(43,785)</u>	<u>(70,629)</u>
<b>Net cash (used) in Investing Activities</b>		<u>(43,785)</u>	<u>(70,629)</u>
<b>Net increase/(decrease) in cash &amp; cash Equivalents</b>		6,113	(25,214)
Cash and cash equivalent at the beginning of the year		97,067	122,281
<b>Cash and Cash Equivalent at the End of the Year</b>	3	<u>103,180</u>	<u>97,067</u>

(The accompanying notes are to be read in conjunction with the Financial Statements)



**CONSUMER COUNCIL OF FIJI  
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2015**

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**Note 1: Transition to the IFRS for SMEs**

**(a) Basis of Transition to the IFRS for SMEs**

The Council's Financial Statements prepared is prepared under accounting policies that comply with IFRS for SMEs.

Consumer Council's transition date is 1st January 2014. The entity prepared its opening IFRS for SMEs Statement of Financial Position at that date. The IFRS transition was approved by the Council Board during the Board meeting held on 12th February 2015.

There were no adjustments recognized in the Statement of Changes in Accumulated Funds at the date of transition.

**Note 2: Summary of Significant Accounting Policies**

**(a) Statement of Compliance**

This financial statement prepared by Consumer Council of Fiji is in accordance with the IFRS for Small and Medium - sized Entities issued by the International Accounting Standards Board. The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

**(b) Critical Accounting Estimates and Judgments**

The preparation of the financial statements requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

**(c) Functional and Presentation Currency**

The Financial statements are presented in Fijian currency, which is the Council's functional currency. All financial information presented in Fijian currency has been rounded to the nearest dollar.

**(d) Other Receivables**

Trade receivables are recognized initially at the transaction price.

**(e) Depreciation of Property, Plant and Equipment**

Property, plant and equipment is stated at historical cost less accumulated depreciation and any accumulated impairment losses. Historical cost includes expenditure that is directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by the management.

Depreciation has been provided using straight line method to write off the assets over their useful lives. The principal rates adopted are:

Furniture	10-15% per annum
Office equipment	10-25% per annum
Motor vehicle	20% per annum
Software	40% per annum

**CONSUMER COUNCIL OF FIJI  
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D)  
FOR THE YEAR ENDED 31 DECEMBER 2015**

---

**Note 2: Summary of Significant Accounting Policies (con't)**

**(f) Other Payables**

Other payables are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

**(g) Income Tax**

The Council is exempted from income tax in accordance with the provisions of section 8 of the Consumer Council Act (Cap 235).

**(h) Value Added Tax (VAT)**

The financial statements have been prepared exclusive of VAT.

The net amount of valued added tax recoverable or payable to the Tax Authority is included as part of the receivables or payables in the Statement of Financial Position.

**(i) Cash and Cash Equivalents**

For the purposes of cash flow statement, cash and cash equivalents comprise of cash on hand and cash at bank.

**(j) Employee Benefits**

All employees who are Fiji Citizens are members of the Fiji National Provident Fund, an independent statutory administered fund. The Council has no liability for current or past activities.

**(k) Provision of Annual Leave**

The amounts expected to be paid to employees for the pro-rata entitlement to long service, annual and sick leaves are accrued annually at current pay rates.

**(l) Government Grant**

The Council has a service agreement with the Government of Fiji. Under clause 5.4 of this service agreement, the Council received a total grant of \$700,000 during the year. In addition, the Council received additional grant of \$113,117 vip for 2015. The service agreement outlines the services required by the Council in schedule 1 of the service agreement.

Grants that compensate the Council for expenses incurred are recognized as revenue in the statement of income and expenditure on a systematic basis in the same periods in which the expenses are incurred. Grants that compensate the Council for the cost of an asset are recognized in the statement of income and expenditure as revenue on a systematic basis over the useful life of the asset.

**(m) Comparative Figures**

Previous years figures have been regrouped where necessary for comparison purposes.

CONSUMER COUNCIL OF FIJI  
 NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D)  
 FOR THE YEAR ENDED 31 DECEMBER 2015

Note 3:	Cash and cash equivalents	31 December 2015 (S)	31 December 2014 (S)
	Cash on hand	600	600
	Cash at bank: (Operating)	2,787	(48)
	Cash at bank: (Donor funds)	31,056	21,804
	Cash at bank: (EU Project)	68,737	74,711
		<u>103,180</u>	<u>97,067</u>

Note 4:	Receivables		
	Debtors	462	462
	Refundable deposits	11,329	11,329
		<u>11,791</u>	<u>11,791</u>

Note 5: Property, Plant and Equipment

Fixed Assets are stated at cost and have been included in the accounts on the following basis:

**Furniture & Fittings**

**Cost :**

<i>At 1 January</i>	25,844	25,210
Additions	428	634
At 31 December	<u>26,272</u>	<u>25,844</u>

Depreciation and Impairment

At 1 January	16,060	13,199
Depreciation for the year	2,871	2,861
At 31 December	<u>18,931</u>	<u>16,060</u>

**Net Book Value**

<u>7,341</u>	<u>9,784</u>
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**Office Equipment**

**Cost :**

<i>At 1 January</i>	101,214	86,699
Additions	43,357	14,515
Disposals	(180)	-
At 31 December	<u>144,391</u>	<u>101,214</u>

Depreciation and Impairment

At 1 January	82,519	73,835
Depreciation for the year	10,555	8,685
Disposals	(180)	-
At 31 December	<u>92,894</u>	<u>82,520</u>

**Net Book Value**

<u>51,496</u>	<u>18,694</u>
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CONSUMER COUNCIL OF FIJI  
 NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D)  
 FOR THE YEAR ENDED 31 DECEMBER 2015

Note 5:	Property, Plant and Equipment (con't)	31 December 2015 (S)	31 December 2014 (S)
	<b>Motor Vehicle</b>		
	Cost :		
	At 1 January	115,481	60,000
	Additions	-	55,481
	At 31 December	<u>115,481</u>	<u>115,481</u>
	 Depreciation and Impairment		
	At 1 January	70,172	58,167
	Depreciation for the year	11,096	12,005
	At 31 December	<u>81,268</u>	<u>70,172</u>
	 <b>Net Book Value</b>	<u><b>34,213</b></u>	<u><b>45,309</b></u>
	 <b>Total Net Book Value</b>	<u><b>93,050</b></u>	<u><b>73,787</b></u>
Note 6:	<b>Reconciliation of Net Cash provided by Operating Activities to Operating Surplus</b>		
	Net surplus/(deficit) for the year (Operating)	14,388	(11,187)
	Net surplus/(deficit) for the year (Donor)	3,278	45,750
	Depreciation	24,522	23,551
	(Increase)/Decrease in debtors	-	567
	(Increase)/Decrease in prepayments	14	(266)
	(Increase)/Decrease in VAT receivable	-	(847)
	Increase/(Decrease) in accounts payables	(6,666)	12,510
	Increase/(Decrease) in VAT payable	-	(76,977)
	Increase/(Decrease) in provision for annual leave	(4,901)	5,236
	Increase in deferred grant liability	19,263	47,080
	<b>Net Cash provided by Operating Activities</b>	<u><b>49,898</b></u>	<u><b>45,416</b></u>
Note 7:	<b>Accounts Payables</b>		
	Accounts Payable	<u>19,515</u>	<u>26,181</u>
		<u><b>19,515</b></u>	<u><b>26,181</b></u>



**CONSUMER COUNCIL OF FIJI  
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2015**

**Note 8: Related Parties**

**(a) Identity of related parties**

The Council incurs and bears the cost of the Consumer Council of Fiji meetings and provides allowances to non-civil servant and benefits to the members of the Council as determined by the Council with the approval of the Minister in accordance with the Consumer Council Act 1976.

The following were the Council board members up to the date of this report:

Mr. Raman Dahia	Chairman	Reappointed on 06 April 2016
Ms. Deepa Mohini Lal	Member	Reappointed on 06 April 2016
Ms. Rosie Lagi	Member	Appointed on 06 April 2016
Ms. Elizabeth Jane Algar	Member	Appointed on 06 April 2016
Mr. Vimal Kumar	Member	Reappointed on 06 April 2016
Mr. Mohammed Gani	Member	Appointed on 06 April 2016
Mr. Arunesh A Chand	Member	Appointed on 06 April 2016
Dr. Salesi Savou	Member	Term expired on 20 February 2016

**(b) Transactions with Related Parties**

Transactions with related parties during the year ended 31 December 2015 with approximate transaction value are summarized as follows:

	31 December 2015 (S)	31 December 2014 (S)
Board Expenses	<u>107</u>	<u>9,241</u>

**(c) Key Management Personnel**

Key management personnel are those persons having authority and responsibility for planning, directing, and controlling the activities of the entity, directly or indirectly, including any directors (whether executive or otherwise) of the entity.

Key management personnel expenses	<u>192,853</u>	<u>207,645</u>
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Key management personnel includes the Chief Executive Officer, Manager Research and Policy Analysis, Manager Campaigns, Information & Media, Manager Human Resources & Projects and Manager Alternative Dispute Resolution and Consumer Advisory.

**Note 9: Other Donor grants:**

EU Project # 1	32,488	20,676
EU Project # 2	6	117,837
Anne Fransen Fund	22,072	-
	<u>54,566</u>	<u>138,513</u>

**CONSUMER COUNCIL OF FIJI  
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2015**

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**Note 10: Principal Activities**

The principal purpose of the Council is to provide the protection and promotion of consumer interests, informing consumers of their rights and responsibilities and mobilizing consumers to achieve fairness and safety in the marketplace.

**Note 11: Council Details**

**(a) Registered Office and Located Place of Operation**

The registered office and place of operation of the Council is located at:  
4 Carnarvon Street  
Private Mail Bag  
Suva

**(b) Staff Establishment**

As at balance date, total of 31 employees were employed by the Council.

**Annex 1: Minor Research and Investigations**

<b>ISSUES</b>	
<b>FOOD SAFETY &amp; QUALITY</b>	
Food labelling and front-of-pack (FoP) labelling research for World Consumer Rights Day 2015.	Fake Black Forest cake sold to consumers
Complaint-driven investigation where food stalls were using meat dust to make kebabs at Lautoka Farmers Festival.	McDonald's served Big Mac Meal instead of McChicken Meal to a Hindu complainant.
No expiry dates on the Watties Spaghettis 425g cans	Adulterated Regal whiskey 1125ml sold to consumer
Goodman Fielder International - bile discovered in 500g pack Crest chicken liver.	Punjas & FMF – weevils found in semolina and normal flour.
<b>PRODUCT SURVEYS &amp; PRICE MONITORING</b>	
Survey on price, availability and quality of exercise books in 22 retail outlets.	Chicken pricing and availability in supermarkets.
Price survey of basic food items and imported fruits and vegetables.	Price survey of smart phones and new brands/models in the market.
Minor research on fuel and LPG price trend 2014 – 2015, where local FCC pricing, world price changes and exchange rates were considered.	Check for availability of price control medium whole meal slice bread at Hot Bread Kitchen.
Survey on the unavailability of (Ventolin) solution in Lautoka.	Unavailability of “S26 Infant Milk Formula” in retail stores around Suva.
Airlines – research on cabin bag size for 19 airlines to ensure Fiji Airways requirement matches with its co-partners	Snap survey on use of e-ticketing in buses for the bus companies operating Suva, Lautoka route.
Availability of sporting facility and in Suva, Lautoka and Labasa (WCRD) 2015.	Complaint-driven survey of barbershops to check hygiene standards including frequency in change of razor blade for each customer
<b>MISLEADING, NON-DISCLOSURE OF PRODUCT/SERVICES &amp; PRICE INFORMATION</b>	
Tara's Supermarket - Non-itemisation of receipts.	Western Union/JK Enterprise - Passport Rewards promotion concluded and consumers were not notified about the end of the promotion
Super Chef Salt – original expiry dates blotted out with new expiry dates pasted. RB Patel claimed it was due to a misprint by the manufacturer.	Sky Pacific Limited – poor billing system where consumers' services were disconnected despite payments being made on time.
Atlas Trading Co. Ltd. Valelevu - Sale of fire-damaged products without disclosure to customers.	Unfair refund policy on gas cylinders – only 25% of the amount paid for the cylinder is refundable
Investigation conducted to establish incorrect customs, bio-security and shipment charges charged by Keith Customs.	Misleading Ookla accreditation claim by Vodafone – “Accredited Fastest 4G Network in Fiji”.
Argo Travel & Fiji Airways- Investigation in relation to passengers not able to board flight at Hong Kong Airport due to alterations in the class of flight booked.	Patterson Brothers Shipping - No change in boat/ferry fares for Suva-Nabouwalu/Labasa despite new FCC regulated fares
Two different prices for same brand - BlackBerry Z10 sold at MHCC for FJD999 and at the Damodar City branch for FJD1199	Lawhill Wines – Incorrect phrase used which stated charge of “3% Fiji Government Tax” when there is no such tax.
<b>PRODUCT/SERVICE QUALITY &amp; SAFETY (non-food)</b>	
Global vehicle recall - Takata airbag – affected vehicle brand/models in Fiji, Toyota Corolla, Honda.	Poor labelling and direction on Anti-Rain, a windscreen cleaner that caused skin burns, lacerations and swellings on fingers
Retailers/importers selling electronic appliance with non-Fiji plugs that require separate adapter plugs and converters	Investigation on WAF's customer care numbers- Consumers incurred a cost for informing WAF regarding a fault and Western and Northern Division customers incur higher call charges.
Fiji Airways issues – lack of compensation for delayed and cancelled flights	Freedom Rentals withheld FJD200 bond without any justification.
<b>ICTs (Mobile phones, Telecom products &amp; services)</b>	
Digicel - The complainant's service was barred despite payment of bills and was also incorrectly billed.	Gartile sold low quality phones with misleading product information such as inclusion of high-end features when phones were low-end.
Vodafone charged high disconnection fee on post pay customers who wished to terminate their service.	Complainant lost data from his subscribed pre-paid bundle because of shortened validity period after application of Daylight Savings Time (DST)
Terms and conditions not clear for data rollover.	Quality of smartphone –Samsung Galaxy Core Prime. Phone continuously switches off.
“Freedom Pass” promotion was concluded but customers claimed they were not informed and the promotion page is still on Inkk website	Automatic Renewal of Data Plan – no information provided on how to unsubscribe from the plan
Unwired – Account not updated despite bill payment via bank deposit	

<b>FINANCIAL SERVICES</b>	
Loan requirements for vehicle loans offered by banks	Transparency in mortgage tender process for banks.
Complainant was charged incorrect customs duty where YEN was converted to USD and then to FJD when it could have been direct from YEN to FJD	
<b>OTHERS</b>	
Non-members of FIE using FIE accreditation on building cyclone certificates and reports.	Utility providers, FEA and WAF's estimated billing methods and policies
Complaint-driven research on refusal to sell fabrics of a length less than one meter to consumers	Complaint driven research on 786 Supermarket. Non-delivery of ordered goods to Rotuma
Pacific Wires (Nadi) - Weights/measures issue – width shortfall in goat fence and use of imperial units (inches) in labelling	Migration Experts Fiji Ltd - investigation undertaken to check whether the company was licensed by the New Zealand and Australian Immigration Departments.

## Annex 2: Advertisement Monitoring

<b>Trader/Business</b>	<b>Issue</b>	<b>Action taken</b>
Rups Big Bear, Mark St	Misleading special in store ad prices for 1B4 exercise books 120pp – 84c and 87c.	Price amended immediately to 84c.
Just Jeans Ltd, Vitogo Parade Lautoka	Advertisement in Fiji Times 15/01/15, pp27 – 5-hour sale on 17/01. Advert fails to state the time.	In future, the company will state time in the advertisements.
MH Supermarket, Ba.	Price advertised as "SPECIAL" for item under price control order (PCO) for example 450g Red Cow powdered milk is advertised as FJD6.75 but price under the PCO is FJD6.42.	Advertisement removed and price adjusted.
MHCC Supermarket	Misleading representation of Super Max Kwik twin shavers. Displayed in 2s (meaning twin) and may be interpreted as 2 for FJD1.19 when FJD1.19 was the price for 1 shaver.	Product description amended
Avis Rental	Special deals on Avis website – important terms and conditions not disclosed	Avis Rental amended website with terms and conditions
Prouds	Sony Xperia mobile phone "E1 for FJD299.00"	Manager clarified that price of Xperia E1 dual SIM is FJD349.00 and price stated in advertisement was for E1 only.
Ehsaan's Bargain Store	"25% off on all shoes and clothing". 25% only applied to selected shoes	Notice amended, staff added word "selected."
TFL/Connect	FS 5/3/15 – "Get connected anywhere, anytime!!!" "Anywhere" – areas not specified for TFL network, "Anytime" – no time given.	Marketing personnel stated the phrase was meant for Wi-Fi service for the advertised product - Connect Vuvale.
Navsons Ltd, Lautoka	Advertising instore 'MICRO SD & USB Specials LOWEST PRICES IN TOWN'. Unsubstantiated claim of "lowest price".	Advertisement notice removed.
Paddy's Market	Misleading price tags: Potato Peeler price tag had 2 prices displayed on it. "Potato Peeler FJD1.20 and FJD0.70"	Tags removed and amended.
MH Naulu	Misleading information on specials - Gala apple (small) – 4 for FJD1.75. POS price is FJD2.20 for different apple which is not known to consumers. No information disclosed on stock availability.	Corrections made.
RB Patel, Rodwell Rd	Misleading prices for items on special – FMF normal flour 4kg normal price stated as FJD6.63 instead of FJD5.45, Giv bathing soap 80g normal price stated as 69c instead of 75c. Indicating incorrect or no savings for consumers.	Staff amended price list.
Shop N Save Supermarket	Misleading product information – Colgate Plax mouthwash 500ml described prominently as "Fresh Tea" (flavour) in Shop N Save Fiji Times ads 15/05, 22/05. Images and information don't show that it is mouthwash. Consumer complaint received regarding risk of misinterpretation.	Shop N Save will indicate 'mouthwash' prominently in future Colgate Plax mouthwash ads.
RB Patel Supermarket	Consumer Complaint (unclear terms/conditions – Fiji Times 21/05 – specials on Lux bathing soap 5 for FJD2.95. Customer disallowed from buying 20 bars of same colour soap.	Customers allowed to purchase unlimited amount, but only the 5-pack of assorted colours.
Migration Experts Fiji Ltd	Fiji Times 16/05 – Checked if the company is a registered migration agent of NZ/ Australian. Clarification on the "98% success rate."	Migration Experts Fiji stated that they only process eligible clients and were not registered.
ANZ Bank	Advertisement in Fiji Times 30/01/15, p52 – Win up to a FJD100,000 cash with ANZ. Clarification on what "A" means and if the competition is also being held in other countries. The prize money should also show in Fijian dollars in the advertisement.	"A" is prize money in Australian dollars and will be converted to Fijian dollars respectively if winner is from Fiji. Competition was for 9 Pacific countries except Australia.



786 Supermarket	Specials on Crest Chicken No.18, but chicken out of stock on late afternoon of 04/06/15.	Advertisement condition – special available while stock lasts. Complainant advised shop early to avoid missing out on specials.
MH Supermarket, Nabua	Misleading in-store specials/product display. Chesdale cheese for FJD7.95 but a different product is on shelf. Special tag of FJD7.95 placed in front of Kraft cheddar cheese.	MH apologised and issue rectified
RB Patel West Point, Lautoka.	In-store sale ad states “Orchid toilet paper 165 sheets” toilet paper has only 160 sheets.	Sales notice removed
MHCC Supermarket Bakery	In-store special 6-pack w/meal buns advertised as 59c. Customers misled that entire pack is 59c, when actual price is FJD3.54. In fact, the price of each bun was 59c.	Special price tag amended
Vodafone	Unclear SMS ad. Customers received promotional message: “Awesome News! Ur specially selcted 2gt 5600MB ADDITIONAL Data on yr VF Flashnet on 1st rechge of FJD35 betwn 7th Jul-7th Aug15.Cdtns Aply. Cal 124 fo mo info”	Vodafone clarified that 5.6GB additional data will be awarded on FJD35 Flashnet recharge. Promotion is different from ‘Double Up Bonanza’. Customers urged to read message carefully.
Naisoso Island	Unclear terms and conditions - Naisoso Island advertisement (Fiji Times 22/08): “Price excluded VAT 15%” and “Illustrations and maps are ineffective only”.	Donna Quinn, general manager advised they remove VAT reference and amended illustration terms to “For Illustration Only”
Rups Investment Ltd	Vehicle parts and accessories ad (Fiji Times 22/08) – use of whole vehicle pictures instead of actual parts and accessories. Unclear and confusing to consumers.	Rups noted concern and promised to provide clear information in future advertisements.
Life Insurance Corporation of India, Lautoka Office	“Wake Up Call” flyer does not disclose when the policy revival campaign would end. It only states start date (1st April) whereas according to LIC staff promotion ended on June 30th.	Manager apologised and informed flyer has been removed. Customers who came after the promotion period were also given discount.
Smart Tech Computer & IT. 19 Naviti Street,	Flyers and online ads “New Stock of PCs just arrived” and “new arrivals” do not disclose that computers are refurbished and not “new”.	Flyers amended to state that computers were refurbished stock.
MH Supermarket, Lautoka.	In-store special ad - Continental for FJD5.79, but point of sale price is FJD6.79	Supermarket manager rectified issue immediately at checkout counter.
Vodafone Fiji Ltd	Misleading ad Fiji Sun 05/09: Alcatel Pop 2, 4.0’ on special FJD159, but picture shows higher spec Alcatel Pop 2, 4.5’ (priced at FJD299)	Advertisement amended on 12/9/15, used correct image of Alcatel Pop 2 (4”) for illustration. FCC notified to take action.
RB Patel – Market Point	Misleading ad: Galaxy Ace smartphone price (Fiji Times 03/09) for FJD199, but actual handset price is FJD399.	Advertisement amended.
Impression of Lautoka, 50 Naviti St, Lautoka.	Misleading advertisement: In-store poster states “All Clothes FJD2” However, pants were sold for FJD5.	Notice amended.
Shop n Save	“SB Frozen Mixed Vegetable 500g Classic” sold for FJD2.95 when advertised shelf price was FJD2.45	Shop n Save advised that promotion had concluded for the item on display but their staff failed to remove the price tag.
Unique Cars	Variances in the price of Toyota Wish. The advertised price in FT 7/11/15 was FJD21,895 and quoted price was FJD24,500.	Unique Cars were warned to follow the guidelines when placing advertisements in the daily papers.
Dayaram LTD, Vitogo Parade, Lautoka.	Misleading advertisement: Notice states “Nokia N1 (Chinese brand) compatible with Whatsapp application. However, phone is not compatible with this application.	Notice amended.
Compcity Limited	“Mega Laptop Christmas Sale” flyer does not disclose whether the computers are brand new or refurbished.	Flyers amended
MH Homemaker	Specials on FT 19/12 states “Huawei 10” Tablet has been reduced from FJD399 to FJD59” – but fails to mention that the product has no software and is faulty.	Advertisement was amended and notice placed informing the public about the technical issues with the tablet.
Post Fiji	Notice at Post Fiji Nausori reads “Post Fiji box holders need to pay rental of FJD41.00 before the end of January 2016, if not, then a penalty fee of FJD10.00 would be charged”	Notices removed and advised that reduced box rental of FJD38.86 would be charged in 2016 because of VAT reduction.

Annex 3: Key Engagements

No	Date	Officer(s)	Topic/Issues	Meeting with
<b>BOARDS AND COMMITTEES</b>				
1.	11/02	Josua Nameoce	Food Taskforce – Technical Advisory Group (FT-TAG) 1st meeting 2015	FT-TAG members
2.	25/02	Premila Kumar	Diabetes Fiji Board meeting	Diabetes Fiji Board members
3.	02/03	Premila Kumar	Fiji Mediation Centre	Justice Suresh Chandra
4.	10/03	Josua Nameoce	Food Taskforce – Technical Advisory Group (FT-TAG)	FT-TAG members
5.	30/03	Josua Nameoce	Central Board of Health (CBH) 1st meeting 2015	CBH members
6.	10/04	Josua Nameoce	Medicinal Products Board (MPB) meeting 1/2015	MPB board members
7.	01/06	Josua Nameoce	Food Taskforce – Technical Advisory Group (FT-TAG)	FT-TAG members
8.	19/06	Josua Nameoce	Telecommunications Authority of Fiji (TAF) Number Industry Working Group consultation meeting.	TAF, NIWG members
9.	30/06	Josua Nameoce	Central Board of Health (CBH) meeting 2/2015	CBH members (Q2 meeting)
10.	02/07	Josua Nameoce	National Codex Committee (NCC) activities, issues 2015	NCC members
11.	09/07	Bindula Prasad	Fiji Pharmacy Profession Board Meeting (FPPB)	Board members
12.	10/07	Premila Kumar	Complaints Management Forum Meeting	Forum members
13.	26/08	Josua Nameoce	Food Taskforce – Technical Advisory Group (FT-TAG), 3rd quarter meeting	FT-TAG members
14.	29/10	Bindula Prasad	Fiji Pharmacy Profession Board Meeting	Pharmaceutical Board Members
15.	16/11	Josua Nameoce, Sujeeta Reddy	Discuss draft Health Impact Assessment – FT-TAG	FT-TAG Members
16.	15/12	Premila Kumar	Diabetes Fiji Board Meeting	Diabetes Fiji Board Members
<b>TRADER &amp; SERVICE PROVIDER ENGAGEMENTS</b>				
17	08/01	Mithleshni Gurdayal, Rayvin Prasad, Josua Nameoce, Watesoni Nata	Meeting to discuss the Council's Debt Management & Consumer Advisory Services	Ms. S Patel, A Lagimiri, Mr. R. Kumar - who intended to set up an online financial services journal – www.bankingday.com
	06/02	Premila Kumar	Meeting with Fiji Motor Vehicle Traders Association to discuss lack of safety features in new vehicles	FMTA members
	20/02	Ricky Singh, Saxsena Prasad	Verification of silver jewellery, composition and testing	Mrs. Janki Patel, Director Jewels Fiji, Nadi
1.	03/03	Premila Kumar, Watesoni Nata	Meeting with FEA to discuss billing issues and new projects	FEA - Mr. B Naimawi (A/CEO), Ms. A Ducia (GM Customer Services), Mr. K Rao – Executive Projects and PR Manager
2.	04/03	Premila Kumar, Meenakshni Kumar	HFC presentation on commercial banking for the Council to switch.	HFC senior staff and stakeholders
3.	25/03	Josua Nameoce, Mithleshni Gurdayal	Water Authority of Fiji trade waste program	WAF staff
4.	26/03	Josua Nameoce, Rayvin Prasad, Samantha Naidu	Weevils found in Punjas Products	Mr. P Kumar and Mr. N Naidu – Punjas Operations Managers (Suva & Lautoka)
5.	01/04	Premila Kumar	Courtesy Visit	Darren McLean – CEO Digicel
6.	16/04	Samantha Naidu	Complaint where fake black forest cake was sold to consumers.	Raymond Reddy, James Anand Rao – Navua's First Stop Supermarket.
7.	27/05	Samantha Naidu	Complaint – Incorrect fuel filled in vehicle	Vinay – Total (Fiji) Ltd
8.	22/06	Premila Kumar, Josua Nameoce	Bad quality of milk products by Fiji Dairy Limited	Sundeep Kumar, CEO FDL
9.	30/06	Samantha Naidu	Foreign object found in Golden Country corned mutton	Mohit Shrivastav – Sales & Marketing Manager – Foods Pacific Ltd

10.	30/06	Premila Kumar, Josua Namoce	Concerns by Logistic companies on FCC's regulated shipping fares and freights	Sandeep Kumar and Manoj Kumar – Ashok's Transport, Tarik Hussain – Xclent Transport & Adriel Prasad – IMOVE Logistics Ltd
11.	20/07	Josua Namoce	Food labelling requirements and related issues	A Deo, J Rupeti - Amma Production Co. Ltd
12.	21/07	Josua Namoce, Samantha Naidu	Mobile data and related issues	Shailendra Prasad & team – Vodafone Fiji Ltd
13.	22/07	Josua Namoce	Construction Industry Council (CIC) revival	CIC core members – Warren Yee, Matt Myers, Gordon Jenkins
14.	23/07	Premila Kumar	Real estate matters –Agreement. Council reviewed agreement to ensure consumers are better protected.	Charan Shergill & Roland Marr director, LJ Hooker
15.	05/08	Josua Namoce	CIC revival – discussion of priority issues	CIC working group
16.	12/08	Josua Namoce	Fiji Master Builders Association (FMBA) consumer issues	FMBA member representatives
17.	17/09	Premila Kumar, Josua Namoce	Zero VAT on canned fish, but not on other packed fish products (e.g. foil-packed Wahoo).	Mohit H Shrivastav, Foods Pacific Limited
18.	30/09	Premila Kumar	Changes made by Sky Pacific	Geoffrey Smith, CEO Fiji TV
19.	8/10	Premila Kumar, Mithleshni Gurdayal, Josua Namoce	Update on Sky Pacific purchase plan for customers	Darren Mclean – Digicel CEO
20.	9/10	Premila Kumar, Josua Namoce	Carpenters Complete Circle – new product/ service by Carpenters Motors	Alvin Sharma - Carpenters Motors
21.	28/10	James Vakacabeqoli	Expired Rewa fresh yogurts found in MH Supermarket, Lautoka	Atil Kumar - Sales & Marketing Team Leader, CJ Patel, Lautoka.
22.	30/10	Josua Namoce, Mithleshni Gurdayal	Complaint - Fiji Hairdressers & Beauty Therapists Association (FHBTA) (Industry issue)	Epi Rawalai & Lomani Setaita –Fiji Higher Education Commission -
23.	12/11	Premila Kumar, Sujeeta Reddy	Sky Pacific – due date awareness to consumers and unfair disconnection of service	Geoffrey Smith – CEO Fiji TV
24.	13/11	Premila Kumar, Josua Namoce	Inkk Increased rate to on-net and off-net calls	Darren Mclean – Digicel CEO
25.	04/12	Premila Kumar, Sujeeta Reddy	Sky Pacific – New charges for Sky Pacific Plans to include VAT reduction	Serai and Neelam - Sky Pacific
26.	09/12	Premila Kumar, Sujeeta Reddy	Post-Budget announcement – cigarette prices	Ritesh Dass and Meliki Tuinamuana – British American Tobacco
27.	09/12	Premila Kumar, Sujeeta Reddy	Application of VAT reduction on supermarket goods to comply with reduction of VAT from 15 to 9 percent.	Ravish Patel, Daniel Jeet, Deepak Rathod, Savendra Dayal -Fiji Grocers Association
28.	30/12	Premila Kumar	Whether VAT Reduction is also applied on taxi fare	Niyaz Mohammed – Nausori Taxi president
<b>ENGAGEMENT WITH REGULATORS</b>				
29.	27/01	Josua Namoce	FRCA information session on new revenue/tax measures	FRCA and stakeholders
30.	17/02	Josua Namoce, Watesoni Nata	FCC information workshop on SRGs for Second-Hand Vehicles	FCC, LTA, second-hand car dealers
31.	23/02	James Vakacabeqoli, Saxsena Prasad	Issues regarding meter tampering	Mr A Ram, Fiji Electricity Authority.
32.	25/02	Josua Namoce	Traffic congestion, public transport issues Suva-Nausori corridor	LTA, police and other stakeholders
33.	27/02	Samantha Naidu, Gaayetri Prasad	Good Hygiene Practices and other food related issues	Mr. A Momoka (Food Unit) and municipal council reps.
34.	11/03	Josua Namoce	Draft roof sarking foil standards (trade standards)	Dept. of National Trade Measurement & Standards, NFA and traders.
35.	26/03	Premila Kumar, Watesoni Nata, Josua Namoce	Termite infestation and timber treatment issues	Biosecurity Authority of Fiji – Mr. N Chand, Mr. L Ratucivivi, Ms. Ateca C
36.	16/06	Sanjeev Singh, Asish Kumar	Misleading Prices- Price displays in shops	Keshwan Prasad - FCC Divisional Head, Sheik Yusuf – FCC Prosecutor
37.	21/07	Saxsena Prasad	Lautoka Farmers Carnival unhygienic conditions of food stalls	Shalendra S, senior health inspector- Lautoka City Council
38.	26/07	Josua Namoce	Vodafone Ookla accreditation claim investigation	CEO, Fiji Commerce Commission
39.	19/08	Premila Kumar	Informal meeting with newly-appointed Real Estate Agents Licensing Board (REALB)	REALB members and registrar/CEO

40.	01/10	Premila Kumar, Josua Namoce	WHO Health Impact Assessment Workshop for Food Taskforce – Technical Advisory Group (FT-TAG)	FT-TAG members, Dr. Patrick Harris, University of Sydney Ministry of Health
41.	1/10 -2/10	Mithleshni Gurdayal	National Antimicrobial Resistance Consultation Workshop	Ministry of Health
42.	28/10	James Vakacabeqoli	Expired Rewa fresh yogurt products found in MH Supermarket, Lautoka.	Shalend Singh - Health Inspector, Lautoka City Council.
43.	30/11 – 01/12	Premila Kumar, Sujeeta Reddy	HIA-WHO Health Impact Assessment Follow-up Workshop	FT-TAG members, Dr. Patrick Harris and Ministry of Health
44.	04/12	Premila Kumar, Bindula Prasad	Joint Meeting – Discussion on the implementation of the VAT Monitoring System	FRCA, FCC, Ministry of Industry, Trade and Tourism and Ministry of Finance
45.	16/12	Premila Kumar, Sujeeta Reddy	Fiji Grocers Association request for delayed display of new pricing after VAT adjustments 2016	Mr. Maharaj - CEO, Mr. Goundar and Mr. Menon – Fiji Commerce Commission
46.	31/12	Premila Kumar, Gaayetri Prasad, Shanal Sivam	Registration for monthly electricity subsidy (as per budget) and changes in VAT effective from 01/01/16	Karunesh Rao – Executive Project & Public Relations Manager, Fiji Electricity Authority.
<b>STAKEHOLDER CONSULTATIONS AND FORUMS</b>				
47.	15/01	Premila Kumar, Bindula Prasad	EU information session for funding proposal	Office of the Delegation of the European Union
48.	21/01	Premila Kumar	Launch of the European Year of Development 2015	Office of the Delegation of the European Union
49.	22/01	Premila Kumar, Mithleshni Gurdayal, Josua Namoce	Discussion on proposed WCRD celebrations, actions and advocacy work.	Food Taskforce – Technical Advisory Group, WHO, UNDP, Diabetes Fiji, Alliance for Healthy Living
50.	04/02	Bindula Prasad, Mithleshni Gurdayal	Debt Management Brochure launch	Martin Chong & Debbie Singh, EU
51.	10/02	Premila Kumar, Mithleshni Gurdayal, Josua Namoce	Stakeholders 2nd meeting on WCRD celebrations	Alliance for Healthy Living, UNDP, WHO
52.	17/02	Mithleshni Gurdayal, Josua Namoce	World Consumer Rights Day 2015 Video Production	UNPD – Mr F. Strobbe, Ms C. Roger
53.	02/03	Premila Kumar	Speaker – International Women’s Day Breakfast	Stakeholders
54.	09/03	Premila Kumar	Guest of Honour – Bank of Baroda Women’s Day Celebration	Bank of Baroda staff and stakeholders
55.	09/03	Josua Namoce	Food safety and quality issues in Fiji	Indonesian Embassy – Mr K Sharma (trade)
56.	17/04	Bindula Prasad	FRCA CEO’s forum	FRCA staff, consultations, traders, stakeholders
57.	23/04	Bindula Prasad, Mithleshni Gurdayal	EU Project discussion	Saleshni P, EU
58.	30/04	Josua Namoce	Consultation Meeting on Nursing Regulations	Senior nurses, administrators MOHMS staff and stakeholders
59.	05/05	Josua Namoce	Food industry influence on public health policies	Melissa Mialon, Deakin University
60.	07/05	Josua Namoce	Ministry of Health Strategic Plan Consultation	MOHMS management, NGOs, health/ medical stakeholders
61.	10/05	Josua Namoce	VAT-exclusive medicines	FRCA, FCC, Fiji Pharmaceutical Society, Fiji College of General Practitioners
62.	20/05	Premila Kumar	Fiji Parliamentary Forum (Session 4) preparatory meeting	UNDP and resource persons
63.	26/05	Premila Kumar	Networking/Discussion on active NGOs in the Pacific for financial literacy awareness.	Rex Haroi, Foundation of the Peoples of the South Pacific International (FSPi)
64.	27/05	Josua Namoce, Watesoni Nata	Authorised Motor Vehicle Dealers (AMVDs) issues	LTA, AMVDs, FRCA, police, stakeholders
65.	27/05	Sanjeev Singh	Preparatory meeting for 2015 Agriculture Show in Labasa.	Government ministries, statutory bodies
66.	28/05	Josua Namoce, Watesoni Nata	Antibiotic resistance national survey plan – Fiji Pharmaceutical & Biomedical Services (FPBS)	FPBS staff, chief pharmacist, consultant (Dr Beverly Snell).
67.	05/06	Premila Kumar	Fiji Parliamentary Forum (Session 4) group preparatory meeting.	MOHMS, UNDP resource persons and other participants
68.	10/06	Premila Kumar	ACP-EU Civil Society Follow-up Committee of the European Economic and Social Committee (EESC) meeting at GPH.	EU, ACP EU staff, civil society organisations.



69.	18/06	Sanjeev Singh	FNU/NTPC Industry Discussion Forum 2015	FNU/NTPC and stakeholders
70.	09/07	Premila Kumar	Launch of Fijian Trade Policy Framework	MITT and stakeholders
71.	15/07	Premila Kumar	Fiji Parliament Senior Executives and Managers Retreat (as guest speaker)	Parliament executives and managers, stakeholders
72.	17/07	Premila Kumar, Josua Namoce	Mediation training, accreditation and related issues	Ken Clark (former CEO, Fiji TV Ltd)
73.	17/07	Bindula Prasad	Small Claims Tribunal Referees Workshop	SCT referees and stakeholders
74.	03/08	Premila Kumar, Josua Namoce	Legal Challenges and Governance in Public Infrastructure Projects in the building and construction Industry	Stakeholders – engineers, FRA, construction industry, lawyers and Fiji UN Permanent Representative Nazhat Shameem.
75.	04/08	Premila Kumar, Josua Namoce, Mithleshni Gurdayal	Insurance industry issues	A. Mohammed, former insurance broker
76.	13/08	Josua Namoce	Consultation on National Development Plans	Ministry of Strategic Planning and stakeholders
77.	14/08	Josua Namoce	2016 National Budget civil society, private sector consultation	Ministry of Finance and civil society, private sector stakeholders
78.	18/08	Josua Namoce	Preliminary consultation on Review of Food Safety Act 2003 and Food Safety Regulations 2009	Anthony Hazard, WHO consultant; Alipate M & Taina R, MOHMS Food Unit.
79.	26/09	Premila Kumar, Josua Namoce	2016 National Budget Consultation Forum	Stakeholders and Minister for Finance
80.	14/10	Premila Kumar	Launching of Fiji Mediation Centre	Ministry of Justice, stakeholders and accredited mediators
81.	4/11 – 5/11	Sujeeta Reddy	Key Stakeholders Meeting on Food Safety Regulations and Food Safety Act	Secretariat of the Pacific Community, Min. of Health and stakeholders
82.	06/11	Josua Namoce	2016 Budget Lock Up Session	Stakeholders
83.	09/11	Josua Namoce	Fiji National Cyber Security Strategy Consultations	Department of Communications, telecommunication companies, regulators, Ministry of Defence, other stakeholders
84.	13/11	Rayvin Prasad	National Financial Inclusion Strategy Workshop 2015	RBF, Stakeholders and Participants
<b>OTHER ENGAGEMENTS</b>				
85.	08/07	Premila Kumar	Discussion on issues for Fiji Parliament Senior Executives and Manager's Retreat	Rubyna Ravasua and Priya Dharsani, Corporate Services Division, Fiji Parliament
86.	13/08	Premila Kumar	Preparatory discussion for upcoming meeting – Improving health through better governance (October 26 – 30, Italy)	Skype conference – Modi Mwatsama, Director Global Health, UK
87.	08/09	Premila Kumar	Student suicides – irresponsible sale of harmful pesticides/weedicides	Parents – Oniel and Rakesh Kumar
88.	29/09	Premila Kumar & Bindula Prasad	EU New Proposal Discussion	Neil Maharaj – Director FCOSS
89.	18/11	Josua Namoce	Launch of Antibiotic Awareness Week & National Antimicrobial Resistance Action Plan by Ministry of Health & Medical Services (MOHMS)	MOHMS, stakeholders, WHO consultants
90.	30/11	Premila Kumar/Bindula Prasad/ Meenakshni Kumari	Toll Free Line Setup	Salvin Singh and Nitesh Prasad - Telecom Fiji Limited
91.	03/12	Premila Kumar & Sujeeta Reddy	PACER Plus Trade Agreement - Pacific Network on Globalization (PANG)	Dr. Jagjit Plahe and Mr. Wendell Cornwall.
92.	04/12	Premila Kumar/Bindula Prasad/Meenakshni Kumari	2016 Annual Work Plan	Pritika K and Wilisoni J - Ministry of Industry, Trade and Tourism
<b>NATIONAL WORKSHOPS</b>				
93.	21/05	Gaayetri Prasad	Anti-Corruption Workshop for Civil Society Organisations.	UNDP, UNODC & Transparency International Fiji.
94.	14/10	Sanjeev Singh	Workshop for Commissioner of Oaths and Justice of Peace in Labasa	Ministry of Justice, Commissioner of Oaths and JP's.
95.	30-31/10	Saxsena Prasad	Workshop for Justice of the Peace and Commissioner of Oaths – 2015 in Lautoka	Ministry of Justice and other stakeholders.
96.	5/11	Mithleshni Gurdayal	Workshops for Commissioner for Oaths and Justices of Peace – 2015 in Suva	Commissioner for Oaths and Justices of Peace members

International and Regional Engagements - 2015

INTERNATIONAL/REGIONAL ENGAGEMENT				
	Date Venue	Event/Meeting	Presentation/Discussion Topic	Presenter/ Attendee
1.	06-07 April Kuala Lumpur, Malaysia	Workshop on Universal Health Care, Anti-Microbial Resistance & Access to Medicines.	Understanding the challenges and policy options available on Universal Health Care, Access to Medicines and Anti-Microbial Resistance (AMR), through the sharing of information on country experiences, recent trends and developments as well as legal analysis with the aim to enhance CSO advocacy and engagement at the national, regional and international levels.	Attendee: Premila Kumar
2.	22 July Suva, Fiji	European Union Workshop on Children and Youth in the Pacific	Education for children in the Pacific; work and migration for youth in the Pacific; violence against youth/children; healthcare for youth.	Attendee: Premila Kumar
3.	27-29 October Bellagio, Italy	Improving Health through better governance: Strengthening the governance of diet and nutrition partnerships for the prevention of chronic diseases	Discussion on how governance for the prevention of chronic disease can be strengthened, with a particular focus on partnerships with food producers, by identifying approaches to managing conflicts of interest (COI).	Attendee: Premila Kumar
4.	10 December Sigatoka	Pacific Young Diabetic Ambassador's Congress	Capacity building of young diabetics to be effective agent of change through education and empowerment to end discrimination of diabetics and Improve the quality of life of their communities.	Attendee: Josua Namoce
5.	17 November Brasilia, Brazil	GNCAP's 'Stop the Crash' event	<ul style="list-style-type: none"> <li>Gain personal experience on new features in cars for safety reasons</li> <li>Pedestrian avoidance software built into new cars</li> <li>Experiencing the massively improved safety standards</li> </ul>	Attendee: Premila Kumar
6.	18-21 November Brasilia, Brazil	20th Consumers International (CI) World Congress 2015	<ul style="list-style-type: none"> <li>Presenter - Cross border trade in second hand goods</li> <li>Panelist – Standards in Actions – what results for the consumer? Second hand goods</li> <li>Presenter – Success stories from CI members - Healthy diets. Presentation on: Are you killing your children with sugar sweetened beverages (SSB)?</li> <li>CI General Assembly – Constitutional reform, Presidential and Council elections.</li> </ul>	Presenter/ Attendee: Premila Kumar
7.	17-20 November Nuku'alofa, Tonga	Experts group on financial inclusion policy (EGFIP) meeting & consumer protection regulatory training	Financial Services and Consumer protection principles in reforming the consumer credit legislations	Attendee: Bindula Prasad

## WE'RE MAKING CHANGE HAPPEN!

### Some of our key achievements through advocacy and Budget submissions over the years:

#### 2015

- Duty reduced from 5% to 0% on glucometers, testing kits and diabetic strips - Budget submission 2015
- Duty reduction on items such as deodorants and antiperspirants from 15% to 5% - Budget submission 2015
- Duty reduction from 32% to 15% on perfume, cosmetics, make-up preparations, pre-shave, shaving and after shave preparations- Budget submission 2015
- Reduction of duty on sanitary pads from 32% to 0% - Budget submission 2010, 2013, 2014 & 2015
- Reduction of duty on personal garments (underpants and briefs) from 32% to 5% - Budget submission 2015
- Introduction of 5cents per litre health levy on carbonated and sugar sweetened drinks – Budget submission 2014, 2015
- Introduction of 6% health levy – Budget submission 2015
- 2 year warranty given by Fisher and Paykel to all Pacific consumers – correspondence with Fisher & Paykel NZ on discriminatory practice

#### 2014

- Setting up a Task Force to monitor prices of duty reduced items to ensure duty reduction is passed on to consumers - Budget Submission 2011 & 2014
- Establishment of a Consumer Compensation Tribunal - Budget submission from 2008
- Government imposes 5 cents per litre excise duty on sugar-sweetened drinks in an effort to reduce non-communicable diseases (NCDs) - Budget Submission 2014
- Zero fiscal duty on adult sanitary diapers to assist the elderly- Budget submission 2010, 2014
- Reduction of stamp duty for residential tenancy from \$500 to \$10– Advocacy/lobbying 2014

#### 2013

- Personal income tax threshold increased to \$16,000 – Budget submissions 2010 & 2013
- Increase excise duty for ready-to-drink (RTD) alcohol mixtures from \$1.03 to \$1.13/litre – Budget submissions, NCDs advocacy/lobbying from 2012.

#### 2012

- \$300,000 allocated for low-income and rural households that cannot afford upfront fee for water meter connections - Budget submission 2012.
- Personal income tax reductions: low band reduced from 25% to 7%, middle income band from 31% to 18% – Budget submission 2012.
- Fiscal duty on unhealthy palm oil up from 15% to 32% - Budget submission 2010-2012.
- RTD alcohol mixtures excise duty increased by \$0.03/litre – Budget submission 2012.
- Reduction in fiscal duty on imported fruits and vegetables from 32% to 5% - Budget submission 2012.

- LPG placed under price control by Fiji Commerce Commission, with 17 to 20% drop in cooking gas prices – Submission to FCC requesting price control on gas in 2010, and Budget submission 2008.
- Rolled out debt management and consumer advisory services after additional grant given by the government;
- FCC undertook a review of boat fares and freight charges - Budget submission 2009 – 2011.
- RBF removed six different fees and placed maximum limits on 5 types of fees. Advocacy on CCF report on Banking Services in Fiji: From Consumers' perspective and submission 2010 to FCC.
- RBF introduced 'no surcharge rule' for debit and credit cards - submission to RBF 2012.

#### 2011

- FCC established new price control order on essential medicines – Budget submission 2011, research-based advocacy on medicines, CCF Report "Prices and Practices: Pharmaceutical Survey 2010".
- Ministry of Education established a new school fees structure - Budget submission 2011 and advocacy.
- E-ticketing introduced to curb pilferage in bus industry - Budget submission 2009 and advocacy.

#### 2010

- Merger of consumer protection agencies - Advocacy from 2006.
- Zero fiscal duty on shelled peas – CCF advocacy/lobbying on rise in cost of living.

#### 2009

- FCC removed FEA's fuel surcharge from the billing system - CCF advocacy/lobbying against FEA's fuel surcharge.

#### 2008

- Launch of Council's website for consumers to lodge complaints online.
- Zero VAT on locally produced eggs – submission to Ministry of Finance.
- Reduction in duty of basic food items such as rice, tin fish and refined oil – submission to Ministry of Finance.

#### 2007

- FEA fuel surcharge dropped by 43% from 4.97 to 2.68cents per unit – CCF advocacy/lobbying against FEA's fuel surcharge.

#### 2006

- VAT removed from milk, tea, flour, sharp, rice, edible oils, canned fish and kerosene (household only) – CCF advocacy/lobbying against rise in cost of living after fuel price hikes.
- Reduction in FEA fuel surcharge from 6.51 to 4.97cents per unit - CCF advocacy/lobbying against FEA's fuel surcharge.



CONSUMER COUNCIL OF FIJI

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**National Consumer**  
**HelpLine**  
Dial Toll-Free No. **155** Now!  
**ASSERT YOUR RIGHTS**

CONSUMER COUNCIL OF FIJI