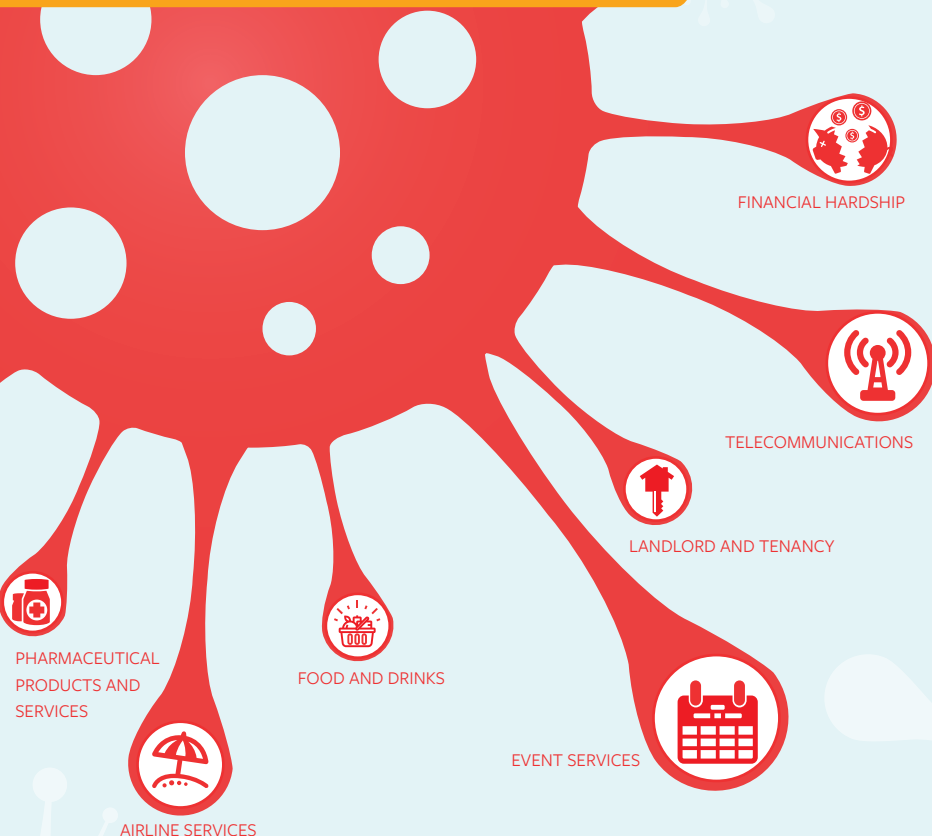


COVID-19: The New Normal

The massive disruption caused by COVID-19 has affected many Fijians. Immediately after the official announcement of Fiji's first positive COVID-19 case, consumers were seen involved in panic buying - rushing to retail stores to buy food and essentials in large amounts. Consequently, the anticipation of food shortage by consumers gave opportunity to unethical traders to increase prices of essentials, as well as get rid of old stock, and sell unmerchantable quality goods. Moreover, loss of jobs and reduced working hours have left many consumers in a tight financial spot, especially those who had not made any plans for rainy days.

Despite the human suffering and the economic crisis brought upon us by COVID-19, there are those who take the opportunity to profit from the chaos and misfortune of others. In this issue, you will read some of the challenges and serious dilemmas faced by consumers from scams, to negligent business practice and misinformation during COVID-19, the Council's findings, as well as some consumer tips and advises.



COVID-19 RESPONSE BUDGET: SIGH OF RELIEF FOR CONSUMERS

The COVID - 19 response budget was an economic stimulus package directed towards assisting Fijians affected by the pandemic. Various reforms and policy changes announced would assist Fijian consumers in many ways which includes:

- A 6-months moratorium on loan and hire purchase repayments;
- Energy Fiji Limited's commitment to match the State's 50 per cent subsidy on the first 100 units of electricity used for families earning less than \$30,000 annually;
- Water Authority of Fiji's commitment to suspend disconnections until 31 July 2020;
- The reduction in fiscal duty from 32 per cent to 0 per cent on Personal Protective Equipment (PPEs) like hand sanitizers, antibacterial hand wash, gloves and masks. This would ensure the items are cheaper once the reductions are translated onto retail prices; and
- The reduction of FNPF contribution from 8 per cent to 5 per cent by employees effective from April 2020 until December 2020 ensuring consumers have more disposable income.

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BE PROUDLY
FIJIAN
BUY FIJIAN MADE

CEO'S MESSAGE

THE COUNCIL'S ROLE IN THE CRISIS



SEEMA SHANDIL

Dear readers,

This New Year began with a lot of uncertainties as we faced a global pandemic brought about by COVID 19. This pandemic has raised some serious dilemmas for consumers, from negligent business practices and misinformation to scams. Despite the suffering that many Fijians were going through due to loss of

jobs, reduced work hours or income, there were some businesses who took the opportunity to profit off the struggles of people. This initiated yet another battle for the Consumer Council of Fiji against COVID 19: to protect the consumers. The Council saw a surge in issues in the marketplace and the number of complaints received. Issues affecting consumers, particularly the most vulnerable, took different forms from price hikes on essential items to unethical and dubious business practices such as conditional selling, price gouging, so forth.

Upon the confirmation of the first case of COVID 19 in Fiji, the Council was inundated with reports of price surges for Personal Protective Equipment (PPE's), such as facemasks and hand sanitizers - increasing by around 500% and 300% respectively in some instances. Some traders/retailers also started selling substandard/fake PPEs and making false claims to trick and mislead consumers. Price increases were also noted for some food items and fresh fruits and vegetables especially in the locked down areas.

The Council continued to unearth dubious practices as it arose, alerting consumers of their rights and responsibilities during the crisis. Past experiences by the Council reveals that consumers always become victims of price hikes for essential items during unprecedented times, especially during natural disasters or any other form of crisis. Hence, in order to protect the consumers from paying exorbitant prices for necessary goods and services during emergencies, the Council on behalf of the consumers have made a submission for the possible introduction of an Anti-Price Gouging Act.

The Council received extensive reports of panic buying whereby Fijian consumers flocked out in numbers, to stockpile food items, hence emptying the shelves in few hours. This resulted in consumers paying the maximum price for food items prompting the Council to advocate and create awareness on the impacts of panic buying.

Moreover, this pandemic has caused financial setbacks for many Fijian families. Due to loss of jobs and reduced working hours, many Fijians are finding difficulties to make debt repayments. While the government, in its response budget announced that those financially affected would be getting moratorium on their debt repayment from creditors, there were some consumers who needed assistance in facilitation of the discussion. The Council once again stepped in and assisted these consumers as part of its Debt Management and Financial Advisory Services.

Consumer protection is a priority for the Council at all times and is even more critical amidst COVID 19 and hence, vigorously campaigned against dubious traders who were deliberately engaging in unethical practices to profit from the situation. The Council also shed light on issues such as old and mouldy bread sold by prominent bread companies, unapproved testing kits, traders failing to provide debt restructure to their customers and charity scams to name a few.

It was heartening to see however, that once these issues were raised, some traders made an effort to provide consumers redress and assistance. There was also widespread advocacy by the Council on how consumers can become sustainable and resilient for any crisis and focused largely on backyard gardening. The restrictions also served as a catalyst to help consumers understand the importance of having a consistent farm supply at zero cost and not being subjected to fluctuating market prices.

Finally, the Council is delighted to say that even in the midst of lockdown, business continued as usual and our team continued to serve consumers. Now that we have reached phase 2 of COVID-Safe Economic Recovery period we look forward to start visiting communities in person and help take Council services to people's doorsteps.

CORPORATE SOCIAL RESPONSIBILITY ACTIVITIES FOR THE 2019-2020 FY

SUVA FORESHORE CLEANUP

On 1 February 2020, the Consumer Council of Fiji joined hands with Suva residents, volunteers, business communities, schools, families and individuals for the Suva foreshore clean-up project hosted by the Rotary Club of Suva Peninsula Sunset and the Suva City Council.

The project, was officially launched at the My Suva Park Bure by the Minister for Housing and Community Development, Honorable Premila Kumar, in a bid to keep popular recreational spots around the capital city clean.

The foreshore clean-up initiative was in line with the Consumer Council of Fiji's green consumerism project launched in September 2019. The project was designed to encourage consumers to use sustainable alternatives to plastic and practice responsible methods in its disposal.



NA I SOLISOLI INITIATIVE

The Rotary Club of Suva Peninsula Sunset, with the assistance of the Consumer Council of Fiji undertook a charity project named "Na I Solisoli" Initiative, aiming to provide relief to families affected by the COVID-19 pandemic.

The driving factor for setting up of the "Na I Solisoli" initiative was the numerous calls for assistance made to the Council by COVID-19 affected families seeking urgent assistance particularly for their infants and toddlers. After hearing the plights of these consumers, the Council flagged the same to the Rotary Club of Suva Peninsula Sunset for assistance.

More than 100 packs of child essentials were distributed to affected consumers.



COVID-19 STATISTICS FROM MARCH TO MAY 2020



AIRLINE SERVICES

Traveling overseas is a great experience for many of us however, it becomes frustrating when unforeseen situations arise and one has to make changes to their travel plans. Additionally, travel restrictions placed during COVID-19 has impacted many consumers. While some were easily able to get a redress after liaising with the local airline company or from their travel agencies, other consumers faced difficulties in getting a redress thus, approached the Council for assistance. The Council received 10 complaints where consumers sought redress on visa issues, refunds and changes to their travel dates.



FINANCIAL HARDSHIP

Much the same way COVID-19 hit people with pre-existing health conditions more strongly, so has the pandemic triggered economic crisis worsening the financial situation for many Fijians. Many people have lost their jobs or had reduced working hours which made it even more difficult for consumers to cater for their families. From paying off bank loans to completing payments on hire purchase accounts, consumers need to fend for the families. While the 6 months moratorium came as good news for many, consumers needed assistance in negotiating with the credit institutions. The Council's Financial and Debt Restructure unit assisted 82 consumers in this period.



FOOD AND DRINKS

Complaints against food and drinks have been continuing to top the charts of the Council for years. Despite the Council's frequent market surveillances and strict actions, unscrupulous traders still tend to find ways of trying to sell off food items that are handled in an improper manner, stored under unhygienic conditions, expired, damaged or poorly packaged, to consumers in the country. The issues related food and drinks surged, moreover, traders were found gouging prices of food items during COVID-19

which resulted in many consumers being exploited. The Council has recorded 64 complaints under this category.



TELECOMMUNICATIONS

Telecommunications is also one area where the Council has been receiving complaints over the years. Due to COVID-19, consumers have been frustrated over poor telecommunication services as in many instances they were not able to fully utilize the services paid for. This includes slow internet services, misleading promotions and repeated television programs (Sky Pacific). The Council received 37 complaints against telecommunication service providers.



LANDLORD AND TENANCY

With loss of jobs and financial constraints, many consumers faced difficulties in paying their rents during the COVID-19 period. While there were no announcements made by authorities on the temporary suspension or waiver of residential rents during this period, consumers approached the Council to verify whether landlords were supposed to reduce rent in efforts to assist tenants. While clearing the air regarding this information, the Council offered its services of facilitating discussions between landlords and tenants to better understand the situation, and work out rent repayment strategies for the benefit of both parties. The Council handled 79 cases in this period.



EVENT SERVICES

Fijians who had planned for weddings, birthday celebrations and graduation were also affected by the COVID-19 pandemic. The Council received 2 complaints by consumers against traders who provided hall hire services, decoration services, and photography services, but failed to provide a redress.



PHARMACEUTICAL PRODUCTS AND SERVICES

The Council received 20 complaints including several tip-offs from consumers during the COVID-19 pandemic. Traders were found gouging prices on certain products such as hand sanitizers, facemasks, hand gloves and other hygiene essentials in efforts to profiteer from these fast selling items. During the Council's market surveillance, these unscrupulous traders were identified and referred to enforcement agencies.



Seeking help!

YOU are a consumer and WE can help you. The Council takes action on ALL complaints where the exchange of cash is involved and goods or services have not been delivered. As per the Consumer Council of Fiji Act 1976, we try our best to address concerning matters that affect consumer interests.



ALTERNATIVE DISPUTE RESOLUTION

The Council continues to receive complaints from consumers seeking redress from unscrupulous traders and service providers. The Council has noticed a hike in complaints amidst the COVID-19 pandemic. The past 5 months have been a pressing time for the Council wherein the whole nation was bearing the full brunt of the pandemic and Tropical

Cyclone Harold. For many consumers, the Council provides a lifeline in resolving issues faced during the purchase of goods and services. The Alternative Dispute Resolution (ADR) division provides affordable avenues for consumers who do not have resources to go to Court. The Council received 2272 complaints worth a monetary value of \$1,514,701.16 from the period between 1 January 2020 and 20 June 2020.

Despite disruptions caused by COVID-19 and TC Harold, the Council offices remained open to assist consumers. The Council successfully resolved 1956 worth \$915,022.19.

Landlord and Tenancy peaked the list of registered cases with 339 complaints. These issues ranged from illegal notices to vacate premises, increase in rent despite the Rent Freeze Order in place, refusal to refund bond money, poor housing conditions and non-issuance of rental receipts and Tenancy Agreement. The Council has also assisted aggrieved tenants who were unemployed or had their working hours reduced because of COVID-19 and were facing financial hardships in making timely rental payment.

The Council received 214 complaints on VAT related issues. This ranked second on the list of complaints lodged at the Council. The nature of complaints ranged from overcharges on price-controlled items, price hikes of essential items during the COVID-19 period and non-issuances of receipts.

Food and Drink issues ranked third on the list with 183 complaints. Cases reported included, mould and fungus in food, improper labelling, sale of expired products, and unhygienic food preparation stations and handling practices. There were also instances where consumers were served with dead insects and human hair in food.

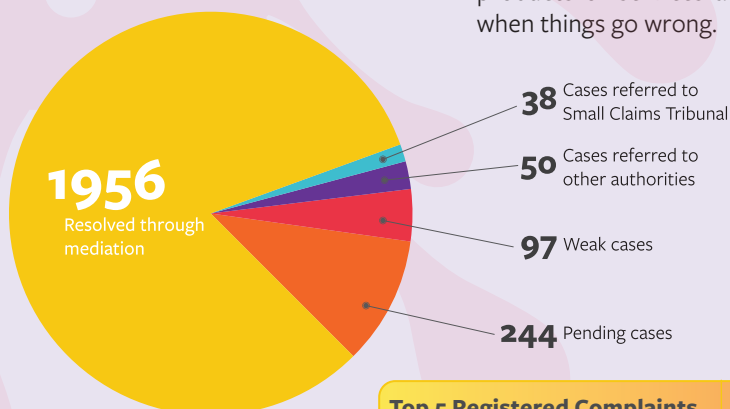
Electronic Goods (home) ranked fourth on the list with 123 complaints. Issues in this category included the sale of faulty products and products of inferior quality. In some instances, consumers had to wait for months to get their items repaired. Misperception and disagreements were also created amongst consumers as some unscrupulous traders failed to explain the terms and conditions of the warranty period.

In fifth place were complaints related to advertisements and promotions with 93 complaints. Complaints received included differences in advertised price and point of sale price, incidences of bait advertising, failure to display all pertinent information with relevance to a product.

The Council's ultimate aim is to have confident and empowered consumers in society who are able to choose best deals, demand better products or services and resolve problems when things go wrong.

2272

Total registered complaints



Calls by region

Eastern	45
Central	1008
Western	640
Northern	69
Total	1762

Top 5 Registered Complaints

LANDLORD / TENANT	217	36%
VAT / STAMP DUTY / RECEIPTS	206	22%
FOOD & DRINKS	142	19%
ELECTRONIC GOODS (Home)	76	13%
ADS & PROMOTIONS	73	10%
Top 10 Total	714	72%

CASE STUDIES

ATTENTION TO FINE PRINTS

Eager to spend her Christmas holidays away from home, Michelle had booked a night's stay for 27 December 2019 at the Sofitel Resort and Spa.

Unfortunately, due to Tropical Cyclone Sarai, Michelle could not travel to Nadi from Suva with her family. She alerted the resort of her predicament and requested that her booking be moved to 31 December 2019. To her surprise, she was informed that no changes could be made to her booking due to their no-refund policy.

The policy stated, **"Full payment required at the time of booking and non-refundable if cancelled or in the event of non-arrival"**, which prompted Michelle to seek the Council's assistance. Upon the Council's intervention, Sofitel offered Michelle and her family a night's stay at Sofitel at any date before 24 June 2020.

YOUR RIGHTS

Right to Information: Consumers have a right to fully be informed about all policies or terms and conditions of a service provider. Such information must be readily available to consumers.

YOUR RESPONSIBILITIES

Critical awareness: While consumers have the right to be informed by traders on any fine prints, it is imperative for them to communicate any change of plans to service providers in order to avoid incurring any penalty.

OUR ADVICE

When making bookings, request for written confirmations that include terms and conditions, cancellation policies and any other relevant information pertaining to the transaction.

MISLEADING ADVERTISEMENTS, A CONCERN!

As consumers, we are all exposed to more than a dozen advertisements daily. Be it in the daily newspaper, radio, television or social media sites, advertisements have now become so much a part of our lives. No doubt, advertisements are designed in a way that has an effect on consumers, leaving a strong appeal on many. An effective advertisement, like other forms of communication, works best when it strikes a chord in the needs and desires of the receiving consumer.

A good example is a recent complaint lodged at the Council against Quantum Electronics. The respondent in this matter had advertised a laptop for \$600.00. Nathan who was made redundant was looking for a laptop that would fit his budget during this crisis. After seeing the advertisement, he decided to purchase it to help with his applications seeking employment.

An hour after making the purchase he discovered that the laptop did not match the description on the advertisement. Nathan notified the trader immediately and the latter had offered a replacement after 3 working days. Disappointed with this response, Nathan sought the Council's assistance in attaining a full refund.

Upon the Council's intervention, the trader had agreed to provide a refund less a 10% restocking fee. The Council however, reprimanded the trader as he sold him an Intel Core i5 6th Generation laptop instead of the Intel Core i5 7th

Generation, as advertised on social media. The trader acknowledged that a staff member had made a mistake and offered a full refund.

The trader was in breach of section 78 of the *Fijian Competition and Consumer Commission Act 2010*, which states *any person who to promote directly or indirectly the supply of any goods and services; or to promote any business or trade interests publishes or cause to be published any advertisement containing a false or misleading statement of fact, shall be guilty of an offence.*

YOUR RIGHTS

Right to information: All facts and information should be clearly communicated to consumers in order to allow them to make informed and confident decisions about goods and services they intend to pay for.

YOUR RESPONSIBILITIES

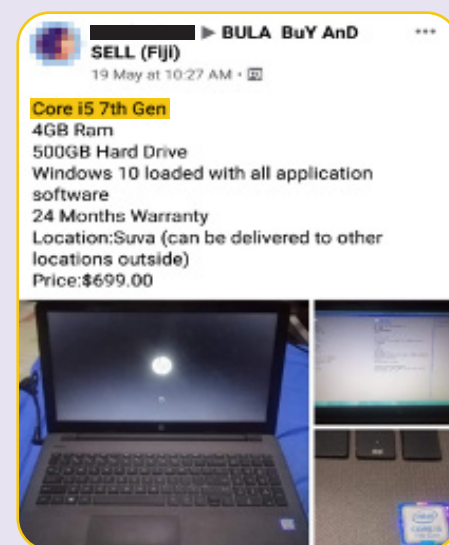
Critical awareness: As a consumer, you have the responsibility to find out all relevant information pertaining to a product or service. Consumers must not hesitate from asking questions or conducting comparative shopping to clear all doubts before finalising a purchase.

OUR ADVICE

Consumers are advised to be attentive to advertisement details. Advertisements are made to persuade consumers to buy

products. To help make the right choices, consumers can analyse advertisements by asking the following questions:

- Is the advertisement promoting attractive special offers on low quality products and services?
- Are they promoting a product or commodity with clear information regarding its origin, components, and manufacturing details?
- Are they offering a service with clear information regarding contracting terms?
- Does the product have warranty?
- Are there any address location and usage warnings given by the trader?



The advertisement failed to inform potential consumers that the laptop is a refurbished laptop.

IMPLAUSIBLE CREDIT CARD SAGA

Ni Xiu, whilst making his monthly credit card payment, noticed there were 66 unauthorized transactions exceeding his normal limit of \$7500 to an outrageous \$11000. Upon enquiring with ANZ, he was advised that it would take 60 days to get clarification from Visa International on the unauthorized transactions. Frustrated, Ni Xiu lodged a complaint with the Council in an attempt to seek accountability



from ANZ who had advised that it would take approximately 60 days to process. The Council liaised with the bank and his refund of \$8718.72 was processed immediately and credited into his visa credit card account.

YOUR RIGHTS

Right to Redress: Consumers have the right to receive a fair settlement of just claims, including compensation for unsatisfactory services.

YOUR RESPONSIBILITY

Consumers need to be proactive in perusing their monthly account statements to enable identification of fraudulent activities.

CONCERN ON CINEMA HYGIENE

As a concerned consumer, Sarah notified the Council of Village 4 Cinema's unhygienic kitchen conditions. Sarah claimed that Cinema staff were not complying with the *Food Safety Regulations 2009* and was concerned for the health of other consumers who purchase food and beverage from the cinema. The Council conducted a joint surveillance with the Lautoka City Council health department and noted several issues. These included:

- Rat Droppings inside kitchen cupboard & behind candy bar counter cupboard;
- Rat Droppings inside cupboard where popcorn boxes are kept;
- No Fridge glass;
- Chicken nibbles and sausage stored in open packaging;
- Sink compartment very dirty, has rat droppings;

- Staff making choc top on top of sink;
- Choc top stored with meat;
- Choc top peanuts stored with staff's personal belongings/ bag;
- Wood block pieces inside fridge at candy bar area;
- Choc top fridge not clean;
- Candy Bar staff not wearing hairnet and gloves;
- Exposed drainage hole below coke/ sprite machine below Candy Bar counter.

The Lautoka City Council's health department informed the cinema manager of the breaches in the regulation and issued an abatement notice.

YOUR RIGHTS

Right to Safety – Consumers have a right

to be protected against the marketing and sale of goods and services that are hazardous to health and life.

YOUR RESPONSIBILITIES

Critical awareness – consumers have to be alert and questioning about products they purchase.

Action – consumers need to be proactive by highlighting such incidences to the Council.

OUR ADVICE

Consumers are urged to be vigilant while buying food and drinks. The Council regularly conducts market surveillance to ensure traders are abiding by regulations and consumers are encouraged to alert the Council of any traders who expose

consumers to unhygienic and unsafe conditions that may pose a risk to their health and wellbeing.



INCORRECT FARES

Savi planned to travel to Labasa with a family member and purchased two tickets from Pattersons Shipping for \$40 each. He later found out that the shipping company had advertised special rates of \$30 per person and that these rates were applicable at the time he purchased the tickets.



After liaising with Patterson Shipping, Savi was denied redress. He then sought the Council's assistance. The Council liaised with Pattersons Shipping and Savi was refunded \$20 being the excess amount charged upon initial purchase of tickets.

YOUR RIGHTS

Right to information: Consumers have the right to be provided with accurate information in order to make an informed decision. Internal communications within the service providers' branches were lacking causing Savi to have been charged

the normal price and not the special rate. Information provided by a trader or service provider should not be misleading and deceiving.

Right to redress: Consumers must be assertive and exercise their right to redress.

 PATTERSON BROTHERS SHIPPING CO LTD NATOKI - NABOUWLU - NATOKI (VICE VERSA)	
1 TON - \$150.00 RETURN	
(INCLUDES DRIVER + 1 PAX FOC)	
2 TON - \$200.00 RETURN	
(INCLUDES DRIVER + 1 PAX FOC)	
3 TON - \$400.00 RETURN	
(INCLUDES DRIVER + 1 PAX FOC)	
 PATTERSON BROTHERS SHIPPING CO LTD SUVA - LABASA/SAVUSAVU - SUVA (VICE VERSA)	
ADULT - \$30.00 ONE WAY/ \$60.00 RETURN	
STUDENT - \$30.00 ONE WAY/ \$60.00 RETURN	
CHILD - \$20.00 ONE WAY/ \$40.00 RETURN	

YOUR RESPONSIBILITY

Every consumer has the responsibility to take action against any trader who is unscrupulous. Knowing his rights, Savi exercised his consumer responsibility by lodging a complaint against the shipping provider.

OUR ADVICE

The Council continuously monitors advertisements ensuring it is not deceitful or misleading. Under the *Fijian Competition & Consumer Commission Act 2010 Section 75 (1)* - A person shall not, in trade or commerce engage in conduct that is misleading or deceptive or is likely to mislead or deceive. Traders are continuously reminded of this provision of law ensuring consumer protection is paramount.

Consumers are urged to exercise their rights and take action against mischievous traders.

BUY AND SELL: "BE CAREFUL WITH ONLINE PURCHASES"



Seta, a Suva resident, saw an advertisement on Facebook page 'Buy n Sell' where a pre-owned iPhone7 Plus was being sold by an individual in Labasa. Keen on owning the phone for the low price of \$700, Seta deposited the money into the traders account finalising the trade.

Her joy was short lived however when she received the phone and discovered she could not make or receive any calls or texts. Placing the phone on factory reset made the issue worse. Seta made several attempts to reach the trader but this proved futile. The trader had blocked her number and her Facebook account.

Desperate, Seta took her phone to Fonetek whose diagnosis indicated that the motherboard was damaged and a screw missing from the back of the phone. Given this, Seta lodged a complaint with the Council. Through the Council's assistance Seta was provided full refund.

YOUR RIGHTS

Right to redress: Consumers have the right

to redress if the goods they purchase are not fit for purpose. Redress can be in the form of repair, replacement and refund. Seta wanted refund immediately given that the phone sold to her was damaged and getting it repaired would cost her more.

YOUR RESPONSIBILITY

Critical awareness: Consumers thoroughly research products and services before purchase.

OUR ADVICE

Consumers need to think critically when purchasing expensive gadgets online. If the price seems too good to be true there is probably something wrong with it.

GREEN WAY, THE RIGHT WAY

This financial year the Council's major focus is to promote Green Consumerism with an aim to help Fijian consumers make more sustainable choices and minimize the impact of their consumption on the environment. Green Consumerism project is aligned to contribute towards Sustainable Development Goals 1, 2 and 12 and Fiji's National Development Plan aimed at improving Food and Nutrition Security. This project has been further enhanced whereby the Council has ventured into advocating on importance of producing their own food, highlighting the ripple effects on their lives-which include:

- Access to healthy, nutritious and fresh food;
- Save money;
- Good form of exercise; and
- Better for environment.

The advocacy work was initiated with the Green Action Fund Project where the focus was mainly on the harmful effects of plastic bags and alternatives to replace plastic bags in some of the villages in the Serua Province. This further extended to Tailevu Province whereby 74 villages agreed to participate in this project. The Council is not only advocating but also creating a platform for the villages to display

their skills and teach each other on how they can use these skills to become self-sufficient. This is aimed at building resilience against any crisis faced and beat not only the climate change but also food insecurity.

Green Consumerism is an inclusive project, hence populace of all age and gender were encouraged to participate in the project. During the workshops held, people from several of these villages were part of this knowledge sharing platform, where they discussed creative alternatives to plastics and how to reuse them as art or materials for planting.

Furthermore, the Council also advocated on reducing and preventing food waste, and promoted the consumption of fresh home grown and seasonal food. Food waste is a major problem that is also affecting the environment. The Council also shared ideas on how communities can become self-sustainable by growing their own.

Additionally, the Council is promoting 5Rs (Reduce, Reuse, Recycle, Refuse and Repurpose) to reduce the environmental impacts caused by the use of plastic waste while focusing on growing organic food for food security.

This project will continue in all districts once the COVID-19 pandemic restrictions eases.

GROWING YOUR WAY OUT OF CRISES – BUILDING FOOD SECURITY DURING THE PANDEMIC: PROJECT SOLESOLEVAKI

COVID-19 has brought financial constraints in the lives of many Fijians. The lockdowns and curfews have made it difficult for food items to be reached to local stores and markets thus; a large number of these items (especially local fruits and vegetables) are being sold in smaller quantities with relatively higher prices.

Most consumers who have lost their jobs during this pandemic are facing challenges to juggle on buying groceries, paying utility bills,

paying off loans, and handing in their monthly rents. It is therefore imperative for consumers to begin on cost cutting measures, to not only save money, but to build onto becoming a sustainable consumer.

The Council launched its project *Solesolevaki* as a response for consumers to adapt to purchasing food items during COVID-19. This project is aimed at growing one's own food (subsistence gardening) to reduce food insecurity, while saving a few

dollars that can be later used for emergencies. Additionally, consumers who may not have enough land space are urged to practice the five R's – Refuse, Reduce, Reuse, Recycle and Repurpose – by using items such as plastic bottles and styrofoam boxes, to plant vegetables of their choice. Project *Solesolevaki*, is being aired on radio, television and social media in efforts to reach as much consumers as possible.



COVID-19 Green Fingers

Gardening is a lesson in patience, so just wait and see what happens when you take the first step to toil that small piece of land in your backyard. When harvested, you'll eat fresh and save money during this time.



CHOOSE SUSTAINABILITY

SDG



12 RESPONSIBLE CONSUMPTION AND PRODUCTION



BE A SUSTAINABLE FIJIAN CONSUMER

SUVA (Head Office)
Address: Level 2, Vatuva Road,
Victoria Park, Suva
Phone: (07) 288 7400 / 288 7401
Fax: (07) 288 7402
Email: info@consumer.fiji

LABASA (North Regional Office)
Address: Level 2, Vatuva Road,
Victoria Park, Suva
Phone: (07) 288 7400 / 288 7401
Fax: (07) 288 7402
Email: info@consumer.fiji

LAUTOKA (West Regional Office)
Address: Level 2, Vatuva Road,
Victoria Park, Suva
Phone: (07) 288 7400 / 288 7401
Fax: (07) 288 7402
Email: info@consumer.fiji



THE 5Rs TO ZERO PLASTIC WASTE



Refuse

- Refusing and saying NO to plastics will eliminate most of your plastic waste



Reduce

- Start using less plastic. Think about what you use and how you can reduce your overall plastic consumption



Reuse

- Reuse plastic material you already have and replace single-use plastic items with something you can use all over again



Recycle

- Recycle all basic materials such as plastic paper and metal



Repurpose

- Turn plastic waste materials such as bottles, containers and styrofoams as vegetable pot plants



SECOND LOOK AT ADVERTISEMENTS

NOT SO “SHARP” AFTER ALL

On 20 February this year, an advertisement by MH Homemaker misinformed consumers on the sale price of a SHARPS 40” LED TV. The advertisement stated the following:

Normal Price: \$1049

Sale Price: \$350

Save: \$699

A consumer, after seeing the

advertisement, went down to MH Homemaker to purchase the item because he thought was a very good deal. He was informed however, that the advertised price was incorrect and he would not be able to purchase the item at \$350. Disgruntled, the consumer sought the Council’s assistance.

Upon the Council’s intervention, MH Homemaker amended the advertisement in the *Fiji Sun* dated 21 February 2020 which then read as SHARP 40” LED TV
Now: \$699
Was: \$1049
Save: \$350

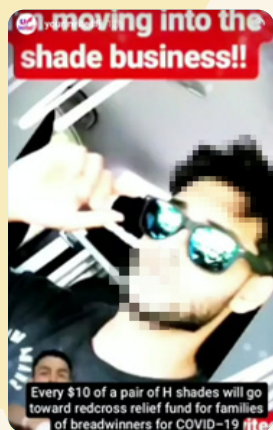


MH HOMEMAKER A LEADING MISLEADER

Once again MH Homemaker through its Facebook page advertised their promotional price for Daisy 3 pcs Sofa Set. The advertisement stated that customers can buy the Sofa set at a reduced price of \$269.00 compared to the original price of \$369.00. However, it was not revealed to the customers that the promotion only included the

frames and not the cushions. An exasperated consumer brought this to the Council’s attention.

Upon the Councils intervention MH Homemaker amended their advertisement which later included “*Pictures are for illustration purposes*”. The customer was given a \$50 MH Homemaker voucher as compensation.



UNAUTHORIZED ONLINE CHARITY SCAM

Jack was scrolling through his Instagram when he found a post on a page named “yourinvitedfj”. The post stated “Every \$10 of a pair of H-Shades will go toward Red Cross relief fund for families of breadwinners for COVID-19”. Jack contacted Fiji Red Cross Society to confirm whether they were organizing any relief funds and to his surprise he was told that no such

relief funds were being conducted for COVID-19.

Upon the Council’s intervention, the page creator Himanshu Maharaj, confirmed that he did not seek approval from Fiji Red Cross Society to carry out this relief fund. Himanshu through his Instagram handle “yourinvitedfj” issued an apology.

SPECIALS – IS IT REALLY ON SPECIAL

This case clearly reveals how consumers are misled by advertisements and the arrangement of food products at supermarkets. In a recent case handled by the Council, Farisha purchased two packets of Blue Bird Chips 150g assorted at the advertised special price of \$3.95 each from Lokia Foodcity Supermarket. Upon reaching home, she checked

her receipts and realised that she had been overcharged. She was charged one at the advertised special price of \$3.95 and one at the price of \$5.65 at the Point of Sale. When the Council intervened, Lokia Foodcity Supermarket refunded Farisha with \$1.70 and amended the Point of Sale price.



Be vigilant

Whenever you come across any advertisements, be sure to read the fine prints before going to pay for a good or service. Fine prints are the additional terms and conditions at the bottom of an advertisement.

COUNCIL CELEBRATES WORLD CONSUMER RIGHTS DAY

The Consumer Council of Fiji celebrated World Consumer Rights Day (WCRD) on 12 March 2020. This year's global WCRD theme was "The Sustainable Consumer" and the Council's focus for discussion at the event was "Love Food, Hate Waste, Save Money".

Food waste is a relevant global problem where approximately 1.3 billion tonnes of food are wasted per year. Ethically, food waste has a knock-on effect on society. While we're throwing food out, many people around the world have limited access to food. The UN estimates

that globally, 1 in every 9 people are undernourished. Additionally, food waste is also hurting the environment. Hence, food waste contributes to problems ranging from hunger and malnutrition to environmental and economic concerns.

To mark the occasion, the Consumer Council of Fiji held a Speak-Out Session at Level 9, Suvavou House in Suva. Similar sessions were held in Labasa and Lautoka. The Speak-Out session featured speakers from the Food and Agriculture Organisation, Ministry of Agriculture, Ministry of Local Government and Pacific

Organic & Ethical Trade Community.

To encourage youths and young adults particularly Generation Z, the Council also held a poetry competition for secondary school students. This was held to help encourage youths and young adults to action, champion and work in solidarity towards sustainable consumerism. The program in Suva was officiated by the Minister for Agriculture, Rural and Maritime Development, Disaster Management and Meteorological Services, Waterways and Environment, Honourable Dr Mahendra Reddy.



1st Prize Winner in the Northern Division

As the sun rises and sets by each day
We don't realize the importance of our daily intake

Food is something we love to use
but sadly people gradually abuse
leaving behind their leftover food
selfish, greedy, inconsiderate too
wasted, casted into the sea
is like throwing money into the embysis.
From little scrapes to large bongo packs
Carelessly thrown this causes climate distress
Food is lacking supply nowadays
But waste is accumulated day by day
Learning to love the food we eat
Will lessen the amount of waste
We leave
Hating to waste the food we make
Will leave us with more money to
Keep and save
So we should learn to not waste our food
Because it will save money
And put us in good moods.

by **Ana Ledua**
Levuka Public Secondary School

POETRY WRITING COMPETITION

1st Prize Winner in the Central Division

My Fiji, My Fijian Food, My Destiny

Avacado dangling like raindrops
Heart shaped dalo leaves flourishing
Tubua thriving like green gold
Pumpkins rolling like gold nuggets
Rows and rows of baigan
Bele in lush abundance.
Yet they wait in utter silence
For we turn to noodles, biscuits
in fact to a tribe of foreign processed 'plastic' food
For we want to be the palangi
Eating what the high tide brings
Swallowing like a whale without even thinking.
Avacado drops and rots
Dalo leaves crumble with hatred
Tubua infested with locust of bugs
Pumpkins inwardly shrink and shatter
Purple baigans perish in silence
Bele wilts in the sun
As the lali is beaten.
I see my islander
Strolling barefoot,
Counting his coins
for a can of coconut milk
while groves of coconut palms
keep smiling, for we are Fiji.

by **Nathan Savu**
Marist Brothers High School

1st Prize Winner in the Western Division

My grandpa died at 102
Today, are people able to reach 52?
As a child, my grandpa used to tell me tales from his days
When loving food and hating waste were the ways
While he worked in his source of livelihood – his very own teitei
He taught me to produce healthy food in order to be physically and mentally fit
A useful tip he shared then
Of not only planting on land but using 3R's as well
From plastic containers to kitchen waste, all his learnings shall come to ways
With a blink of an eye, everything has changed
I long to see the greenery which I admired while sitting on my grandpa's lap
Oh younglings, why do you not learn our traditional practices?
Unable to decide between nutritional and junk meals
No wonder we learn and discover about various killer diseases such as NCD'S and COV-19
Something to learn - A penny saved is as a dollar earned
Understand that all days are not the same
When you do not work, savings will work for you
Don't waste money down the drain
Try to save something while your salary is small
Because it's impossible to save after you begin to earn more
It's not too late my dearest friends
In unity we believe, let's join our hands as the leaders of tomorrow
Start practicing backyard gardening, proper disposal and saving em' dollars
As these are the pillars of a healthy, wealthy and wiser life as well.

by **Raicultura Rokovou**
Nawai Secondary School

DEBT MANAGEMENT &

UNDERSTANDING MORATORIUMS ON LOAN OR CREDIT REPAYMENTS

Most credit institutions have seen a rush of applications for a moratorium on loan & hire purchase from financially affected consumers' during this pandemic. While section 66 of the *Consumer Credit Act 1999* outlines the changes on grounds of hardship, it is equally important to understand the pros and cons of this moratorium.

WHAT IS A MORATORIUM OR REPAYMENT HOLIDAY?

It is an agreed period of time during which a debtor does not have to pay the debt to his creditors.

Under the *Consumer Credit Act 1999* Section 66, hire purchase companies, licensed credit institutions, and banks are mandated to be more flexible and assist their customers in times of hardship.

Currently, financial institutions are providing assistance to their customers who are financially affected due to the COVID-19 pandemic by deferring the loan repayments. Mortgages, personal loans, even hire purchase payment plans from stores like Courts, Carpenters and others all qualify. For those hit the hardest, principal plus interest payments may be deferred as well.

During this period, banks will also waive all charges on minimum balances in customer's accounts and remove the minimum purchasing requirement for electronic transactions.

HOW DOES IT WORK?

Each credit institution and hire purchase company has its own process. Requirements of proof concerning changes in employment conditions and a completed application form may be required prior to processing of request.

Credit institution and hire purchase companies may also require discussion on personal level for further dialogue of your circumstances.

WHAT ARE THE ELIGIBILITY CRITERIA?

Anyone affected financially and have had their hours reduced or have been made redundant. The same goes for affected businesses if you are facing serious cash flow challenges.

WHAT HAPPENS TO INTEREST CHARGES?

For those hit the hardest, principal plus interest payments may be deferred as well. This is at the discretion of the credit institutions and hire purchase companies. However, there is usually no holiday from

interest charges. Therefore, debt continues to accrue interest during moratorium period.

THINGS TO CONSIDER BEFORE APPLYING FOR A MORATORIUM?

While it may sound like a breather, think again. Only apply for a moratorium if you really need to. If you are not severely affected, maintain your regular repayments.

If finance is tight, seek help from your credit institutions and request for a reduced repayment rather than applying for a moratorium. This will see your debt balance reduce and avoid unnecessary pile up of over dues and interest.

For those with home loans, request for interest only repayment or request for the lower and better rate that will keep your finances manageable.

WHAT IF MY ACCOUNTS WERE ALREADY IN ARREARS PRIOR TO THE PANDEMIC?

You may be required by the credit institution to clear your outstanding arrears before they can consider giving a moratorium. Making a simple low amount of repayment is considerable given the current situation however; moratorium period may be reduced and reviewed periodically.

WHAT HAPPENS AFTER MORATORIUM PERIOD EXPIRES?

You may be required to resume your repayments provided you have secured an employment or have obtained income from other sources. Otherwise, you may visit your creditor for a review of your account and further extension of the moratorium period.

WHAT ARE CREDIT INSTITUTIONS OBLIGATIONS?

Credit institutions are obliged to and are all mandated to be more flexible and assist their customers in times of hardship. This means they must not only consider their revenue but be responsible and explore avenues in assisting their customers in these hard times. Where can I go if my creditors are not helpful? You may visit the Consumer Council of Fiji office at Level 5, Vanua House, Suva or call the National Consumer Helpline toll free number 155.

OUR ADVICE

While it may seem like you are on a complete repayment holiday, remember that your debt remains and it will not be closed off in any way. The debt must be paid and while the repayment is waived the interest still accumulates. Thus, any excess money you

may collect should be used to reduce your debt. With interest accumulation, you may see a far more balance outstanding to pay and a longer term to come.

Furthermore, do consider saving the small excess amount of money you may collect and do not spend lavishly nor engage in impulse buying. Also consider other options before requesting for a moratorium. Reducing your repayment amount will make a lot of difference to your balance outstanding over time.

Jiutajia Dakui

My name is Jiutajia Radave Dakui. I live in Nadi. I am a member of South Pacific Business Development (SPBD) at Savunawai Center 2. As we all know, SPBD is one of the microfinances organization in Fiji providing support and loans to micro and small businesses, especially to women groups in Fiji and the Pacific therefore, we are so thankful to this organization for their great help.

When the lockdown started, we saw the news whereby the government was reaching out to help people, so some of our members asked me if I could assist them in getting a reduction of their repayments since many were laid off from work because of businesses closing down. As a result, our businesses were not working well and we decided to seek the assistance of the Consumer Council of Fiji. Through your help we were able to get a 6-month repayment holiday and the interest rate was reduced by 12 per cent.

Vinaka Vakalevu to Consumer Council of Fiji CEO Mrs Seema Shandil for your wonderful services and all the staff for giving their time in helping us.

Vika Momo

My name is Vika Bainimarama Momo. I am married with 4 children. My husband is the sole breadwinner in our family and I am a member of the South Pacific Business Development (SPBD) which helps us non-working mothers and ladies, by giving us unsecured loans to finance our micro/small businesses in order to support our families.

I have been the Centre Chief of our SPBD Savunawai 2 in Votualevu, Nadi for the past 2 years and work with 20 plus women in our center. Since the first case of COVID-19 was confirmed in March, many of us faced with many challenges with the restrictions in place as most of us were operating food stalls, or were market vendors. Because of this, most of us were not able to meet our repayments and our savings.

But we are very grateful to the Consumer Council CEO Mrs Seema and your hardworking staff for your great help in hearing our grievances and negotiated with SPBD management which resulted to the ceasing of our loan repayments for up to 6 months. Thank you very much for standing up for us during this difficult time we are facing.

On behalf of the members of Savunawai 2 Center, we thank you.



TESTIMONIALS

ADVISORY SERVICES

CENTRAL FINANCE REMOVES ALL UNNECESSARY FEES TO BENEFIT CONSUMERS

Central Finance, a well-known finance provider to many civil servants and a notorious respondent to the Consumer Council of Fiji has recently implemented new changes that would greatly impact their customers.

The Council in its quest to protect the interest of consumers has been consistently monitoring the number of grievances and complaints received from consumers against Central Finance over the years. Apparently, the Council has learnt that all complaints received seem to evolve around the following:

- fee consumers pay as “refund fees” in order to get their overpayment processed;
- 15 days waiting period they have to undergo before actually receiving their refunds;
- costly fee to pay for a copy of their loan statement;
- strict conditions to make a purchase with a particular store to enable full access to their loan funds; and
- absence of a loan contract upon approval

After the Council’s intervention and probing for further justification to these fees and charges, Central Finance finally confirms removal of such fees with their response as follows:

- 1. Payment of \$10.00 when you request for refund (this in the case where your loan has been paid off and the bank keeps deducting the payment to Central Finance Ltd)** - Effective from 1 April 2020 there is no refund fees applicable.
- 2. 15 days policy, you will have to wait for your refund to be paid back after you pay the \$10.00**-Effective from 1 April 2020 refunds are processed within 5 working days from date of lodgment with all necessary paperwork
- 3. Payment of \$5.00 when you request for a loan statement or loan balance**-Effective from 1 April 2020, there is no fees associated with e-copy of statements requested. We have never charged any customer who has requested for loan balance.
- 4. Mandatory requirement once you receive your cheque (loan) to undertake a shopping at Chotubhai & Co (34 Toorak Rd) by 10%. So, if your loan is approved at \$1,000.00, they will give you a cheque and you have to do a 10% shopping at Chotubhai & Co. No other option**-When a cheque is issued to our customer, they are advised to go to the bank to have it cashed. If the customer chooses to go to merchants to have the cheque cashed, they are required to do a 10% shopping which is the policy for merchants and not Central Finance Limited.
- 5. No contract agreement given to customers upon loan approval**-A copy of the contract was issued to customers upon request however, from 1 April 2020 Central Finance has made it compulsory to issue a copy of the contract to the customers. The Council applauds Central Finance for the step they have taken and advises all consumers to call on NCH toll free number 155 for any further clarifications.

SUCCESS STORIES OF CONSUMERS AFFECTED BY COVID-19

RUSILA TAGIRARA V COURTS FIJI LTD

Rusila was made redundant from her work due to the COVID-19 pandemic and sought the Council’s assistance through its debt management services. Upon the Council’s intervention, Courts Fiji Ltd agreed to waive 1-month of her repayment giving Rusila time to secure another job. Besides this, Courts Fiji Ltd also offered to review this new agreement every month until Rusila finds another employment. Rusila mentioned, “the help was a timely one and I wish to thank the Consumer Council for their intervention in this time of crisis.”

SHAKILA DEVI V CARPENTERS FINANCE

Shakila was laid off from work due to the COVID-19 pandemic. Being the sole breadwinner of the house and facing financial hardship, she sought the Council’s assistance. The Council’s intervention resulted in Carpenters Finance providing her with a 3-month repayment holiday, allowing her time to look for another job.

DIVESH V COURTS

Divesh’s working hours were reduced due to COVID-19 therefore, he approached Courts for a possible restructure. However, he was not content in receiving only 1-month repayment holiday thus, he sought for Council’s assistance. Through our intervention, Divesh received a 3-month repayment holiday from Courts.

EPELI BOGITINI V CARPENTERS FINANCE

Epeli sought the Council’s assistance for a loan restructure since he was made redundant from his work due to COVID-19. Upon the Council’s intervention, Carpenters Finance approved of a 3-month repayment holiday.

DEALING WITH DEBT DURING COVID 19

Many family problems begin due to financial difficulties; therefore, it is important to take action as soon as possible if you are finding yourself in debts or arrears, especially during the COVID-19 pandemic. Chances are that your debts could be getting out of hand if you are:

- Missing more than one payment on a hire purchase account;
- Borrowing money from friends or families knowing you’ll never pay back;
- Borrowing from one source to pay off another; or
- Paying off interest on your loans yet never reducing the loans themselves.

If you are in debt, remember:

- Don’t ignore your responsibilities. Hiding bills will not make them go away.
- No matter how much debt you have, your rent or mortgage payments should be your top priority or else you could end up homeless.
- Explore your options - discuss and seek assistance from the parties involved.

If you are worried about your debt, you can talk with our specialist. We provide free, independent and confidential debt advisory to all Fijians.

HOW TO SPOT AND AVOID COVID-19 SCAMS

From fake vaccines to phishing scams promising tax refunds, fraudsters are profiteering on a pandemic that has put much of the world on lockdown. While producers of Personal Protective Equipment like facemasks and hand sanitizers have been benefiting from the boom in business after the outbreak of the coronavirus (COVID-19), fraudsters are also cashing in on fears surrounding the pandemic. Some scams are adaptations of common techniques that are already out there, such as online phishing. Others are aimed directly at marketing like advertisements of COVID-19 test kits that seemingly provide conclusive results to consumers without any diagnosis from a medical specialist.

The increase in such criminal techniques worldwide suggests that fraudsters are fully aware of the panic and anxiety many are going through after the outbreak and capitalize on that. In Fiji, social media is rife with a lot of unverified information on COVID-19 cases and remedies. Scammers incite fear in a bid to lure consumers who are desperate for any remedy to the case. It is imperative therefore that consumers are knowledgeable of the different types of scams to ensure that they do not become susceptible to their tactics.

TYPES OF SCAMS

There are several types of scams that consumers need to be aware of to ensure they are not exploited. These include:

Treatment scams: Scammers may offer to sell fake cures, vaccines, and advice on unproven treatments for COVID-19. Consumers are required to be cautious when engaging with these individuals or groups. There is no known remedy for COVID-19 and it may be some time before any is discovered.

Supply scams: As much of the world is encouraged to stay indoors, many may resort to online shopping and this is also a medium that scammers exploit. Scammers create fake shops, websites, social media accounts, and email addresses claiming to sell medical supplies currently in high demand, such as surgical facemasks. When consumers attempt to purchase supplies through these channels, fraudsters pocket the money and never provide the promised supplies.

Provider scams: Scammers could also be consumers by phone and email, pretending to be doctors and hospitals that have treated a friend or relative for COVID-19, and demanding payment for that treatment. Consumers are reminded that Fiji's health care system provides free medical services and therefore no medical practitioner working for the State should

be requesting for monetary gains in exchange for their services.

Charity scams: Scammers also solicit donations for individuals, groups, and areas affected by COVID-19. Consumers are urged to be wary of those seeking donations to assist those affected by both the disease and the restrictions. Always verify the credibility of any organization or individual before contributing.

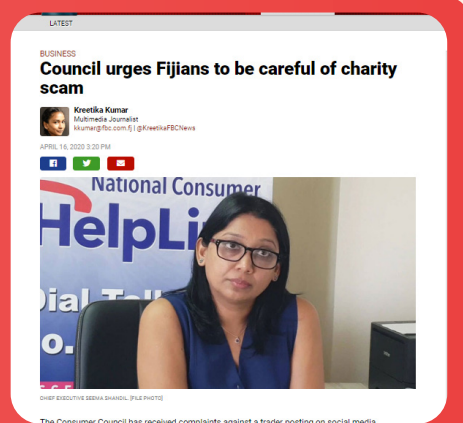
Phishing scams: Scammers may also pose as national and global health authorities, and send phishing emails designed to trick recipients into downloading malware or providing personal and financial information. Consumers are required not to click on any link sent to them via emails or text messages from an unknown recipient.

CONSUMER TIPS

Consumers are urged to do the following to ensure they are not duped by scammers:

- Verify the identity of any company, charity or person that contacts you regarding COVID-19.
- Check websites and email addresses offering information, products, or services related to COVID-19. Know that scammers often use URL addresses that slightly differ from entities they are impersonating.
- Be cautious of emails offering information, supplies or treatment for COVID-19, or those requesting your personal information for medical purposes.
- Do not click on links or open email attachments from unknown or unverified sources. Doing so could download a virus onto your device.
- Make sure your computer's anti-malware and anti-virus software is operating and up to date.
- Ignore offers for a COVID-19 vaccine, cure, or treatment. Remember, if there is a medical breakthrough, you will not hear about it for the first time through an email, online ad, or unsolicited sales pitch.
- Check online reviews of any company offering COVID-19 products or supplies.
- Research charities or crowdfunding sites soliciting donations for COVID-19 before giving.
- Be wary of businesses, charities or people requesting payments or donations in cash, by wire transfer, gift card, or through the mail.
- Be cautious of "investment opportunities" tied to COVID-19.

MAKING THE HEADLINES



WHAT TO LOOK OUT FOR WHEN BUYING MEAT AND MEAT PRODUCTS

As a consumer, you have your rights and responsibilities to exercise in the market place. With the increase in meat production all over Fiji, it is important that consumers know what to expect when shopping for meat and meat products.

Slaughtered animals and birds are prepared under strict sanitary conditions encompassed under the *Food Safety Act 2003* and the *Food Safety Regulation 2009*. Although this is the practice for producers, it is not seamlessly implemented throughout all

the retail butchers and supermarkets throughout the country, thus questioning the compliance of the source to plate approach in terms of Food Safety. With over 1000kg of meat condemned through joint inspections with municipal councils health departments in May 2020, the picture is clear that there needs to be a standard in place for retail butchers and supermarkets to adhere to when preparing meat for sale.

Some of the important tips for consumers to note:



When buying meat, ensure that the staff serving are wearing hairnets and hand gloves as per section 23 of the Fourth Schedule of the *Food Safety Regulation 2009*.

Butcher staff not wearing hairnet and gloves.



Freezer temperature at 6.6 °C.



As per section 3 (2)(g) of the Food Safety, meat is deemed unfit for consumption if the food is wholly or partly damaged, infested, putrid, rotten, decomposed or decayed, therefore it is important to ensure that meat is properly chosen prior to purchase.

Putrid chicken thighs displayed for sale at a supermarket.



Never shop for meat or poultry products that do not have a proper packaging or labelling as they have not undergone processes that complies with food safety which could pose a risk to your health.

Dressed chicken with no proper labelling contradicting section 13 of the *Food Safety Act 2003*.

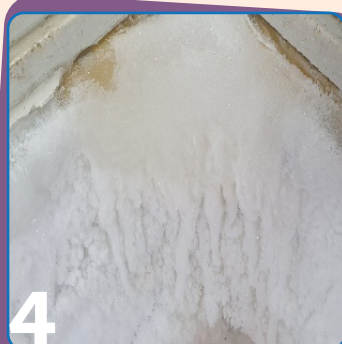


Have a habit of checking the supermarket and butcher display freezers. There are certain temperatures that meat should be stored under and beyond these temperatures the meat gets freezer burnt or thawed.

Lose vacuum of meat product as a consequence of thawing.



Freezer burnt meat.



Excessive ice on freezers contradict s18(7) of Fourth Schedule of the *Food Safety Regulation 2009*.

Excess ice build-up in the fridge over time.

Ensure that freezers do not have excess ice as it is a contributing factor to the meat getting dry or as normally referred to as freezer burnt meat.

Freezer burn is simply the result of air being exposed to food, and while it may not look appetizing, it is usually safe to eat. However, since freezer burn often affects the flavour and texture of food, you may not want to consume food with

THUMBS UP



1. EXPECTATION VS REALITY

Nadia booked a one-night stay at Nadi Airport Transit Hotel. When she reached the hotel, she realized that it was different from the pictures that she sighted on the booking website. The Council negotiated with the hotel and the consumer was provided a full refund. The booking website was also updated to indicate that the hotel premises is still under renovation.

2. NON-REFUND POLICY I

Lu cancelled his one-night stay at Duadua Beach Resort due to Tropical Cyclone Sarai. He sought a refund from the resort which was denied. When the Council intervened, Lu was provided a \$750 refund despite the Resort's no-refund policy.

3. NON-REFUND POLICY II

Chantelle paid \$50 as lay-by deposit to Kiwi Varieties. Unfortunately, Chantelle later realized that she will not be able to pay the full amount and cancelled the purchase. Chantelle tried seeking a refund for her deposit which the trader denied relying on their "No Refund Policy". When the Council intervened, the trader provided full refund.

6. DOUBLE CHECK WITH BANKS – ALWAYS!

SharooF had a visa credit card with ANZ that had expired in December 2018. Upon its expiry, SharooF requested ANZ to cancel any replacement card and proceed to close off the credit card facility. Without any response from ANZ, SharooF was surprised to have been informed by ANZ that he had some dues on his credit card. Upon enquiry, SharooF found that these were fraudulent transactions as he had requested for a cancellation in 2018. SharooF then contacted the Council for intervention after which, ANZ cancelled the credit card and reversed all transactions that transpired after December 2018.

7. LIFE'S SET!

Petero recently got employed and purchased a life policy with Life Insurance Corporation of India (LICI). However, after a few months of work he lost his job and was unable to continue with his premium payments. Upon enquiry with the LICI, he was advised that no deductions have been received from his employer. Petero visited his employer however; they were uncooperative and refused to assist him with confirmation of deductions made. Petero then visited the Council for help after which LICI confirmed receipt of premiums from his employment deductions and since the policy was only 3 months old, Petero was eligible for a full premium refund. The respondent processed the refund and deposited the amount directly into the complainant's bank account.

8. SURCHARGE

The Council received a complaint against Rajendra Supermarket in Ba. The respondent was found surcharging \$0.40 on using the Westpac EFTPOS machine when customers are purchasing items worth below \$10. The Council raised this issue with the bank and advised the supermarket in question to remove the surcharges on the use of their EFTPOS machine.

4. TIME FOR A RESTRUCTURE

Marina was unemployed for quite some time and was having difficulties meeting her Carpenters Finance hire purchase monthly repayment. She then sought the Council's assistance for a possible restructure. When the Council intervened, Carpenters Finance reduced Marina's monthly repayment to meet her financial status.

5. REPOSSESSION

Sharon's television was repossessed by Carpenters Finance as she failed to meet her hire purchase repayments due to financial difficulties. Sharon did not want to lose her television thus, sought the Council's assistance for a possible restructure to her account while she sorted out her finances. When the Council intervened, Carpenters kept Sharon's TV and gave her time to settle her arrears before they could release the TV back to her.

9. TRAVEL PLANS

The Council received two complaints against Discount Travel Centre where the complainants booked tickets to fly abroad but, due to COVID-19, it was impossible for them to travel any time soon. The Council consulted the travel centre and a redress was provided to the consumers. One consumer chose to go for vacation by the end of next year and if unable to do so, he will be fully refunded. The other consumer was refunded his money.



Think smart, shop smart

Avoid purchasing sub-standard goods. Sub-standard goods are often cheaper and will only work for a shorter period of time. By investing in a branded product, you will reap its benefits for a longer period of time and will avoid spending money to replace the item.

THUMBS DOWN

1. REFUSED TO REFUND

Kamal, whose vehicle got stolen, lodged an insurance claim with New India Assurance. Much to disappointment, his request was denied because he was using his private vehicle for commercial purposes which was a breach of the insurance company's policy terms and conditions. Kamal then lodged a complaint with the Council for intervention to appeal the decision however, New India Assurance maintained their stance and refused redress.

2. NOT AS EXPECTED

Nafiza ordered 2 custom made suits via Facebook from Butterfly Creations for \$120. Upon delivery of the suits, she was fuming when she noted that it was complete mismatch to what she ordered. Thus, Nafiza sought a full refund whereby the online trader refunded \$50 and promised that the balance of \$70 be refunded a week later. Unfortunately, even after the Council's intervention, Butterfly Creations failed to refund Nafiza the balance of \$70 leaving Nafiza to lodge a complaint at Small Claims Tribunal.

4. REPLACEMENT DENIED

Penny purchased a two - burner gas stove from Classic Music and Video Centre. The gas stove, unfortunately malfunctioned within two weeks of usage. Penny's attempt to seek redress was unsuccessful, thus her complaint with the Council. Despite the Council's intervention, Classic Music and Video Centre still maintained their stance and did not provide any redress claiming that the item was not covered under warranty. Therefore, Penny's was advised to lodge a claim at Small Claims Tribunal.

6. REPAIR SHOP DELAYS WORK

Larry had given his car for panel beating and painting work to Sushil's Motor Repairs. He had selected the trader after collecting several quotes and found they provided the cheapest and a span of three weeks for works to be completed. After following up with the trader for three months, Larry did not get any response causing him to lodge a complaint with the Council. While the Council intervened, the trader started to make false claims of the repairs he had done and denied providing the refund. The case was escalated to the Small Claims Tribunal.

3. BAD ALLIES

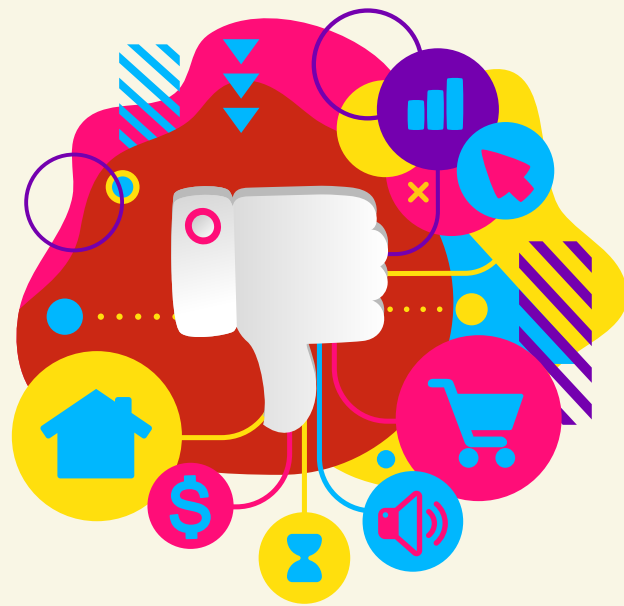
The Council received a complaint against Allied Cars by Keshvi who paid \$4000 deposit for a second-hand vehicle but was not supplied. Keshvi was frustrated as she had made countless follow-ups and visits to Allied Cars. The Council consulted Allied to assist Keshvi relentlessly but there was no assistance provided by the car dealer. The Council advised her to lodge a claim at the Small Claims Tribunal.

5. NEGATIVE EXPERIENCE WITH PHOTOGRAPHY

Samuel hired the services of Alweera Photography for videography and photography for his daughter's first birthday party. However, Samuel was infuriated when Alweera delayed in providing the DVD for the event, as the birthday party had special family moments captured. After numerous attempts to contact her, the Council gave her an option to provide the DVD to Samuel or the matter to be escalated to an enforcement agency. This prompted her to furnish the DVD to Samuel.

7. LANDLORD REFUSES BOND REFUND

Stacy filed a complaint with the Council after failing to receive a bond refund from the landlord after vacating the premises. The Council while liaising on her behalf was advised by the caretaker of the flat that there had been a lot of damages to the house and therefore the bond would be deducted to cover the costs of repairs. Stacy however, refuted the caretakers claims. The caretaker further advised that he could not issue a refund as the Landlord was overseas. Given this, the complainant sought to escalate the matter to the Small Claims Tribunal.



CASE STUDIES

BEING CHARGED TWICE

Epeli travelled from Suva to Nadi via a Sunbeam Transport Ltd bus where the driver pressed his fare twice on the console. In addition, his receipts got wet and the print got wiped out therefore he could not get a refund from the respondent. Upon the Council's intervention, Vodafone Fiji Ltd, based, generated transaction details of his e-Ticketing card on which Sun Beam Transport Ltd refunded \$14.60 (bus fare) to the complainant.

TAMPERING OF PULL DATES

Nisha bought *Butterfly* body cream from Beautiful Babies Variety Shop and upon reaching home, she found out that expiry date was tampered with, with the actual expiry being August 2017. She requested the Council to conduct a

market surveillance in order to have the expired product removed from the store. Following the removal of this product, the Council issued a warning letter to the trader so that in future he/she refrains from tampering with the expiry dates on retail products.



LET ME SELECT MY LAMB PIECES...

Samson purchased lamb chops from Nausori Meats Limited however; he was not given the opportunity to choose the lamb cuts from their display freezer thus, sought the Council's assistance. The Council issued a warning letter to Nausori Meats Limited for denying Samson his fundamental right to choose. Further investigations revealed that the trader was operating under insanitary conditions. The findings were flagged to the health department of the Nausori Town Council who issued the trader with an Abatement Notice to rectify insanitary conditions that were noted in their shop and renovate their meat preparation area.

TASTEFUL TO AWFUL RESTAURANT

Do you love to eat out?

The Council continues to receive complaints in relation to insanitary conditions of restaurants. Dirty environment, unhygienic food handling practices and food preparation and so forth. In a similar case, William noticed the insanitary conditions of the food preparation area at the Suva Niu Restaurant. He then raised the issue with the Council seeking assistance. Subsequently, a joint inspection was conducted with the health inspectors of the Suva City Council who issued the trader with an Abatement Notice to rectify insanitary conditions that were noted in the restaurant. Additionally, staff were informed to wear hand gloves and hairnets when handling and preparing food.

ASSERTIVENESS TAKES THE CAKE!

Cheryl checked her mobile purchased credit balance and found that \$16.32 had been deducted by Vodafone Fiji Limited. She contacted Vodafone and was advised that the purchased credit was deducted for her internet usage. This was a surprise to Cheryl as she was not subscribed to any internet bundle so she sought the Council's assistance. With the Council's assistance, Vodafone refunded her purchased credit of \$16.32.

OH BEER!

Paul purchased two bottles of *Fiji Bitter* Quartz 750ml, together with *Crest* Chicken Thighs

1.128kg and *Crest* Chicken Wings 0.896kg, from MHCC Supermarket. Upon reaching home, he found that the cashier had only packed one bottle of beer; therefore, he sought the Council's assistance which resulted to getting a second bottle of beer from the supermarket.

TROUBLESHOOT

Joyce experienced poor internet network with Digicel Fiji Limited. Digicel rebated her Unwired account with an additional 200GB data for the month after she raised the issue with them. However, Joyce was still unable to utilize this data due to poor network and sought the Council's assistance. Upon the Council's intervention, Digicel renewed

her account with the plan Dynamic 200GB - 100GB anytime and 100GB off peak valid for 30 days.

PRESCHOOL HICUP

Kushma's son, Ronald, was attending Small Whales Preschool and had paid \$200 as enrollment fee and \$1000 as advance payment for Term 1 (\$100 per week and 10 weeks in term 1). However, her son started developing skin irritation, became ill and did not attend school from Week 5. She then requested for refund of fees which was denied thus, her complaint with the Council. As a result of the Council's intervention, the school refunded \$600 to Kushma after deducting the amount for the services used.

BOGUS TRAVEL AGENTS AT IT AGAIN

The Council received 32 complaints against Go Local Holiday. The travel agency issued air tickets to the customers and asked them to deposit the payment into Travel Centre Limited's bank account. Upon receiving air tickets, consumers verified with Fiji Airways and were advised that they were issued with bogus tickets. They liaised with Go Local Holiday but, no response was received. With the Council's assistance, Travel Centre Limited provided redress to 9 customers, while 23 complaints were further escalated to enforcement agencies because the trader failed to provide a redress.

CONDITIONAL SELLING ON RISE

Conditional selling became rife after the announcement of first case of COVID-19 pandemic in Fiji. The council received numerous complaints especially from semi urban and rural areas. One such incident was whereby, the Council received three complaints against a particular shop. Singh's Hypermart in Naselai Village was asking customers to spend more than \$10.00 in order to purchase sugar. Consumers intending to purchase only sugar were being denied sales. Upon the Council's intervention, it was confirmed that conditions were being placed on the sale of sugar. A written warning letter was issued to Singh's Hypermart and they ceased from placing a condition for customers intending to

only purchase sugar. Conditional selling is when a trader only allows a consumer to purchase an item or service on the condition that other goods or services are also purchased from them and is a clear violation of the *Fijian Competition and Consumer Commission Act 2010, Section 87E (1)*. Consumers should ensure that they are not being refused to purchase goods by traders except on the condition that other goods or services are purchased as this is illegal. It is also advisable that consumers ask all necessary questions before purchasing items to ensure that they are not being taken advantage of during a crisis such as COVID-19.

COVID-19 CASE STUDIES

UNCOVERING THE DESCRIPTIONS

Ramendra purchased six Valve facemask FFP2 from Island Pharmacy at \$8.50 each however; upon checking his receipt, he saw that the product description as "Repeats". The incorrect product description in receipts could deny a consumer a right to redress should issues arise. Upon the Council's intervention, the pharmacy amended the product descriptions for all their retailed face masks on their Point of Sale System (POS).



UNAUTHORIZED COVID-19 TEST KITS

The Council found that COVID-19 test kits were being advertised on social media which was brought to the Council's attention by a concerned consumer. Subsequently, the Council sought immediate clarification from the Ministry of Health and Medical Services whereby the response clearly stated that no authorization had been given to any traders to sell these test kits in Fiji's marketplace. An alert was raised through all media platforms to advise Fijians to refrain from purchasing unauthorized COVID-19 test kits from any trader.



PROFITEERING PHARMACIES

Have you ever been duped of your hard-earned money by being overcharged?

A consumer was very upset when he saw that he was overcharged on his purchase of 16 disposable surgical masks from Island Pharmacy at \$3.50 each. Upon reaching his workplace, he noticed that he was charged \$4.50 per mask instead of \$3.50 as displayed in-store. Upon the Council's intervention, he was refunded \$20.00. Consumers need to be vigilant as such issues are very common and continues to occur in the marketplace.



EXCLUSIONARY NOTICE

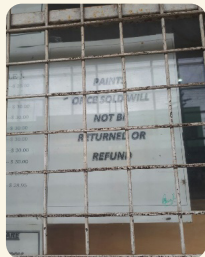
The Council as part of its surveillance encountered M. Hanif Industries, Lautoka displaying Exclusionary clause stating: "Once goods sold money cannot be refunded by Management".

The Council advised the trader that this is a possible breach of *Fijian Competition and Consumer Commission Act 2010* under Section 114 whereby traders cannot **'make representation concerning the existence, exclusion of effect of any condition, warranty, guarantee, and right or remedy that person does not have'**. Thus, in general, consumers cannot be stopped from seeking redress if the products purchased are not of merchantable quality.

The Council notified the trader to amend the clause and suggested to use "Choose carefully as we do not refund if you change your mind. If goods are faulty, we will meet our obligation under the *Fijian Competition and Consumer Commission Act 2010*."

EXCLUSIONARY CLAUSES REMAIN A CONCERN

The Consumer Council of Fiji continues to encounter traders from time to time displaying exclusionary notices in their business premises. The Council, during a trader visit in February 2020, found an exclusionary notice displayed by a hardware shop that read, **'PAINTS ONCE SOLD WILL NOT BE RETURNED OR REFUND'**. The Council warned this trader to remove this notice immediately.



CUSTOMERS NOT ALLOWED TO EXCHANGE GOODS

In March 2020, the Council encountered a bakery displaying **"BREAD/ FROZEN ITEMS ARE FINAL SALE. PLEASE CUSTOMERS MAKE YOUR MIND BEFORE BUYING. ANY ITEM ONES SOLD WILL NOT BE CHANGED OR REFUNDED"**. The Council warned the trader to remove this notice and flagged this matter to relevant enforcement authorities. A displayed notice of such exclusionary nature violates a consumer's right to redress.



CAPACITY BUILDING FOR TONGA

Earlier this year, the Council hosted an internship program for a representative from the Consumer Protection and Fair-Trade Division, Ministry of Trade and Economic Development, Tonga. The internship was designed to assist the Consumer Protection and Fair-Trade Division to enhance its strategies for consumer protection in Tonga.

During the internship period, Ms Mele Fonua, the Consumer and Awareness Officer from the Consumer Protection and Fair-Trade Division, received hands-on experience of the Council's advocacy work, along with a run through of the complaints process and the research structure.

"Although it was just a week-long, I was able to grasp and learn important roles of the Council; how it operates; the activities implemented; awareness and campaign know-hows and strategies; the boundaries and restrictions it faces; and how effective the Council operates despite regulatory limitations," said Ms Fonua.



Mele Fonua distributes the Council newsletter "Consumer Watch" during a Mobile Unit at the FNPF Plaza in Suva.

Following her attachment, Ms Fonua highlighted that the Consumer Protection and Fair-Trade Division has now created an online form for access which is featured on their website. Moreover, the Division is

in the process of reviewing its mediation and inspection processes as well.

Mele Fonua distributes the Council newsletter "Consumer Watch" during a Mobile Unit at the FNPF Plaza in Suva.

YOUR SAY

Q: How important is backyard gardening during a crisis?



"I feel that it is important. Firstly, the vegetables will take you through the crisis until it is over. It is something you eat everyday. It is a way of reducing your cost, as you do not have to travel to buy vegetables from market especially in times like this where the price of vegetables is incredibly high." **Mataiasi Toka** (Lautoka).



"Very important. Backyard gardening during times of crises can not only guarantee fresh produce, but also help our families to save money because they grow their own food instead of going to the market." **Joeli Sakai** (Suva).



"During COVID-19, many people have lost their jobs. Opting for backyard gardening is one way to reduce expenses of buying vegetables. We can also sell the vegetables for a few dollars." **Lala Harman** (Suva).



"Backyard gardening has helped me save - few dollars because it no longer requires me to go to the market to buy vegetables. Plus, I have also been getting fresh vegetables from my own backyard!" **Satendra Dutt** (Labasa).



"Backyard gardening is important during this time of crisis. It helps my family in saving money so we don't have to buy from the market. I also share my produce with families who are not able to grow their own, because they do not have enough space in their compound." **Salanieta Naitini Baker** (Labasa).

INTERNATIONAL NEWS



Be on the lookout

While we keep monitoring prices of goods and services through our market surveillance, we urge all Fijians to continue to be our eyes and ears on the ground and report any unethical business practices.

CONSUMERS DISCUSS CANCELLATION RIGHTS AMID COVID-19

PHILADELPHIA (WPVI) - With COVID-19 cancelling events and closing all kinds of institutions, consumers are out hundreds of thousands of dollars. The troubleshooters are getting many questions about refunds.

Consumers are wanting refunds for a long list of things: Cancelled trips, cruises, concerts, weddings, sporting events, and summer rentals. Season passes for amusement parks, games and memberships.

"We were very excited," said Kelli Brennan-Czajkowski of Berwyn, Pennsylvania. Brennan-Czajkowski's two teenagers,

Brennan and Reese, were chosen for a spot to compete in the Limerick Cup in Ireland this July. Ella Carwile was also selected. "This is a once in a lifetime opportunity for my daughter," said Ella's mom Aleks Casper of Lincoln University, Pennsylvania. The trip was organized through Phila Field Hockey and Montco Select but canceled due to the global COVID-19 pandemic.

"Honest people are being furloughed and losing their jobs, and they need their money back," said attorney and consumer advocate Craig Thor Kimmel. "Consumers have a right to a refund."

Kimmel said pre-pandemic refund policies should still be enforced. "The first thing that consumers should try to do is if a credit card was used to make those purchases to immediately contact their credit card company and dispute the charges," he said. Meantime, the Pennsylvania Attorney General has also issued an alert about refunds.

Read more:



<https://6abc.com/business/consumers-discuss-cancellation-rights-amid-covid-19/6213416/>

FRAUDSTERS PERPETRATING NEW SCAMS TO CAPITALIZE ON COVID-19

Attorney General Chris Carr is warning Georgians about new ways in which scammers are taking advantage of the COVID-19 pandemic.

"The pandemic has not only had a serious impact on the health and safety of Georgia citizens, it has also created a financial hardship for many families," says Attorney General Carr.

"Unfortunately, we continue to hear of new ways that scammers are seizing on these challenging times by trying to cheat consumers out of their money. We want Georgians to be aware of these scams and know we are working with our partners, including the COVID-19 Fraud Task Force and the Federal Trade Commission, to stop this behavior."

The Attorney General's Consumer Protection Division is advising consumers to be on the lookout.

Read more:



<https://allongeorgia.com/georgia-public-safety/consumer-alert-fraudsters-perpetrating-new-scams-to-capitalize-on-covid-19/>

IS COVID-19 CAUSING MORE SOCIALLY RESPONSIBLE CONSUMER BEHAVIOR?

In a few short months, the devastation wrought by COVID-19 has had a dramatic impact on consumer attitudes regarding socially responsible behavior—their own and that of companies they expect to patronize.

That's according to the latest survey by the marketing consultancy Good. Must. Grow, conducted earlier this month.

Some noteworthy findings:

COVID exposure leads to more social responsibility. Those who have been diagnosed with COVID-19, or have cared for an immediate family member with the virus, were far more likely than others to report increases in charitable giving, supporting socially responsible companies and backing local businesses. Greater expectations for companies to step up. Almost half of respondents said

the pandemic will lead companies to be more socially responsible.

Company behavior now will affect consumer purchasing choices later. More than three-quarters of Americans say that how a company treats employees and customers during the pandemic will be an important factor when determining whether to support them in a post-COVID world.

Trust beats impact. While consumers are more enthusiastic about social responsibility than before, they also place greater importance on whether they trust a company than an enterprise's social impact.

On another, odd note, when asked which companies were doing a good job of being socially responsible during the pandemic,

the top two cited were Walmart and Amazon. And the top two businesses not being socially responsible? Amazon and Walmart.

As for whether the pattern in the CCS Index will continue, Shackelford isn't sure. "As this wears on, you wonder what the staying power is for people to be motivated and positive," he says. "The optimist in me hopes this is a real shift and people will be more likely to vote with their pocketbooks."

Read more:



<https://www.forbes.com/sites/annefield/2020/05/24/is-covid-19-causing-more-socially-responsible-consumer-behavior/#4bd2053064d6>

CONSUMER ALERTS

DODGY DISCOUNTS!

Supermarket special offers might look tempting, but they aren't always what they seem. Multi-buys like **"3 for \$3"** become dodgy when supermarkets put up the base price when offers starts, or just beforehand. This means that shoppers spend more on the "special offer" than they would have if they'd bought the same items individually a week or so earlier.

Avoid indulging in panic buying in times of crisis.

Panic buying creates serious negatives consequences, such as supply shortages and high prices being charged as there will be no specials given as usually in normal times.

To avoid being duped by any private mechanic, be sure to demand for a receipt.

Consumers often lose thousands of dollars when hiring a private mechanics based on trust and do not request receipts for the amount paid.

Conditional Selling is not allowed in Fiji. This means that offers such as "if you want to buy butter you must buy bread" or "one customer cannot buy all the potatoes on display" are illegal.

Tenants must conduct a joint inspection of the flat with the landlord prior to moving in. This will enable tenants to do their inventory list on damages and stock of furniture, if furnished. Tenants should keep that list so they don't pay for damages they didn't do when they move out.

Before shopping online, make sure to go through the reviews section.

Reviews will help you in knowing what others feel about the product or service. However, if the reviews look too good to be true, make sure to do more research about the product and the online trader.

Avoid bulk buying in times of crises. This is because you may not be able to use those items within its expiry period, which can lead to food wastage and loss of your savings.

Clean AND disinfect frequently touched surfaces daily. This includes tables, doorknobs, light switches, countertops, handles, desks, phones, keyboards, toilets, faucets, and sinks.

The more land that is cultivated organically decreases the overall usage of chemical pesticides, herbicides, fungicides, and fertilizers, and increases biodiversity in our local ecosystem. So next time when you go for shopping be sure to buy local!

Buying local fruits, vegetables and seafood keeps us in touch with the seasons. Not everything is available all year round, therefore, the **produce which grows during a particular season is least expensive and is abundant in supply.**

Seasonal food can be preserved in many ways to avoid food waste. You can pickle mangoes, sun dry tomatoes, or freeze beans and fish.



NATIONAL CONSUMER HELPLINE 155



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We want to hear from you! What issues, campaigns or topics do you think we should look at?