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## **Shoppers Guide**

### Christmas is here!

Its Christmas time and families are planning celebrations for the festive season.

Christmas season is the happiest time for many but can be the busiest and stressful time of the year for many consumers who are looking for bargains to buy groceries, electronic goods, house decorations and gifts for their friends and families, within their budget.

The Consumer Council of Fiji is calling on the consumers to be prudent in their spending. Families must prepare budgets and buy only those items which they need.

The shoppers have to be vigilant and do comparative shopping.

Those of you buying products on hire purchase must fully understand the terms and conditions of the agreement and "read before you sign" the contract.

# **More Tips and Advice for Consumers:**

- 'Shop around' before you buy to ensure you find the best deal. Businesses are not required to give your money back if you find a cheaper price elsewhere or change your mind regarding the product. Businesses are only required to give redress, for example if the product is defective or unfit for its intended purpose.
- The trader or the merchant that sells you a product is the party responsible if the product turns out to be faulty. You do not have to deal with the manufacturer, nor does it matter that the product may not be under guarantee or warranty. Your rights to redress lie with the retailer/supplier

- Never sign a contract before reading it. Remember: READ BEFORE SIGNING. Never sign a blank contract that a salesperson says will be filled later.
- Always keep your receipts, cancelled cheques, credit card payment details, warranties, estimates, contracts and instructions. They will be useful if you run into any problems with goods and services.
- 'No exchange, no refund' notices are illegal in any form. They should not appear as signs in the shop, on receipts or even be communicated verbally. Furthermore, this rule applies even to items that are on sale.
- As a consumer, you have certain rights of redress for example, you can have the item repaired, replaced or seek refund. Businesses can offer a credit note but you only have to accept it if you choose to do so.
- When buying second hand goods, you have a right to expect them to still be
  in a reasonable condition for their age and price. Also, remember that while
  second hand goods may have faults; these should be pointed out at the time
  of sale. If other faults become apparent after purchase, you have a right to
  redress.