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**Consumer Council of Fiji** 



www.consumersfiji.org



Mobile App

20 May 2022

## PRESS RELEASE

## MINIMUM SPEND ON M-PAISA QR PAY – TO STOP

The Consumer Council of Fiji (CCoF) is cautioning traders to refrain from placing a minimum spending limit for consumers intending to use M-PAiSA QR pay as a payment option. Investigations in to complaints lodged at the Council has revealed that certain traders are in fact placing a limit on the amount a consumer must spend to be able to use M-PAiSA QR pay services.

Consumer Council of Fiji Chief Executive Officer Ms Seema Shandil stressed that this restrictive and exploitive practice is not only unethical but a great hinderance to the country's transition to a cashless society.

"Scan to pay options such as M-PAiSA QR pay was introduced to accelerate the shift towards a more convenient electronic payment method for consumers and to help drive financial inclusion across the country. Therefore, merchants must not exploit such services to profiteer at the expense of consumers," said Ms Shandil.

Placing such restrictions also infringes on the rights of consumers and defies the principles of a free and fair market. This is apparent as due to the aforementioned practice, consumers who do not have extra balance to meet the minimum purchase limit will not be able to purchase products; which could possibly be essentials such as food and medication. On the other hand, some consumers may end up complying with the minimum limit placed; forking out more money from their pockets.

"By placing minimum spending limit, consumers are forced to purchase more products which they did not intend to buy initially and end up spending cash which could have been spent on other essentials for their loved ones. Businesses do not have the right to demand or implement such unethical practices," added Ms Shandil

Consumers who come across traders placing such limits on the use of M-PAiSA QR pay are urged to report the matter to the Council on toll-free number 155 or lodge a complaint using the Consumer Council of Fiji mobile app or the Consumer Council of Fiji website.





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Seema Shandil

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