

CONSUMER WATCH



2021-2022 REVISED NATIONAL BUDGET: A BOLD CONSUMER CENTRIC BUDGET

The astute allocation of coffers to key critical areas and targeted policy incentives announced in the 2021-2022 Revised National Budget in March is no doubt proving instrumental in achieving socio-economic stability – helping Fijians reclaim the economy.

The Consumer Council of Fiji (CCoF) views the 2021-2022 revised national budget as a big bold budget that is creating an enabling environment to foster financially strong and resilient economy which will ultimately benefit all Fijian consumers.

This is based on the fact that the budget is a holistic one which ensures no one – from businesses, to consumers and even the most vulnerable Fijians, are left behind as we strive to triumph over these economic impacts of the pandemic. The various fiscal and economic policies announced by the Minister of Economy has sent a strong signal that the government is committed to economic recovery from COVID 19 and are ready to keep spending to speed up the recovery. The revised budget initiatives will encourage socio economic empowerment as a catalyst for a consumption driven economy.

WHAT'S IN IT FOR THE CONSUMERS?

The revised 2021-2022 budget is commendable due to the bold and optimistic incentives introduced despite the unprecedented impacts of the COVID-19 pandemic on Fiji and the extreme international economic situation.

The initiatives in the budget have definitely made a significant impact on consumers' livelihood. The various consumer centred economic and fiscal policies announced provided much-needed relief to Fijian consumers as the focus was on empowerment of not only a certain populace, but also the poor and the marginalised.

The removal of VAT on essential household items that normally is part of any consumer basket was an overwhelming news for consumers. This laudable announcement was very timely considering the skyrocketing cost of living

emanating from the increase in price of goods/services due to global market conditions. This policy action not only made essential items more affordable for consumers but enabled consumers to stretch their dollar for other essential household needs such as medication and other family needs.

Furthermore, the progressive increase of the minimum wage rate complemented the removal of VAT, further strengthening consumers' purchasing power. According to the World Food Price Index published in April by the Food and Agriculture Organization (FAO) of the United Nations, the world food commodity prices made a significant leap in March to reach their highest levels ever, as war in the Black Sea region spread shocks through markets for staple grains and vegetable oils. The latest level of the index for 2022 was 33.6 percent higher than in March 2021. This translated to higher food prices here at home as Fiji is a price-taker. Thus, the progressive increase in minimum wage would mean consumers are provided with some relief against this increase in prices.

The budget also saw the increase in bus fare subsidy for the elderly and disabled from \$10 to \$25 as well as the \$50 assistance to social welfare recipients. This assistance now enables elderly and disabled commuters to travel to supermarkets, hospitals and other essential locations without the burden of thinking about running out of bus fare.

Likewise, the huge decrease in the fiscal duty of certain imported goods, continuation of free medical services by private general practitioners, increase of the list of free medicines from 75 to 140 items and other tax incentives is certainly making the lives of Fijian consumers easier.

The increased allocation in the first home buyers programme also provides assistance to potential first home buyers promoting Fijians to own their first homes. This has been further supplemented by the regulation of the real estate commission – ensuring that real estate agents to not make a huge chunk when selling homes which has been inflating the prices of properties.

INSIDE THIS EDITION

TOP STORIES

Page 3
Council Calls for Bus Freight Charges to be Regulated

Page 8
Council Launches New Website

Page 10
Council Celebrates World Consumer Rights Day: Breaking Barriers in Digital Finance

INTERNATIONAL NEWS

Page 16 EVENTS AND ENGAGEMENTS

Page 18
Ferrero Issues Recall on U.S. Easter Chocolates Linked to Salmonella Cases in Europe

Page 18
Parents should avoid buying toys with magnets





Bula Vinaka!

This year began on a positive note as the widespread vaccine coverage resulted in the relaxation of most of the COVID-19 health restrictions.

Whilst the double digit (now triple digit) vaccine coverage is helping revive Fiji's economy – especially through our tourism sector, the Russia-Ukraine war has dealt another blow to our import dependent economy. The resultant is a continuous hike in the prices of basic and essential goods and services.

However, Fijian consumers have been provided with some relief after the announcement of the 2021-2022 revised budget in March. The various fiscal and economic policies announced is encouraging socio-economic empowerment as a catalyst for a consumption driven economy.

The revised budget also provided direct support to consumers through various policy announcements such as unemployment support, zeroing of VAT on 21 essential items, increase in the minimum wage rate, removal of duty on fuel, increase allocation for social welfare recipients and other direct and indirect incentives. The policies announced in the budget will ensure consumers have the ability to access basic goods and services.

The announcement on the commission charged by real estate agents on residential properties of not more than 2% of the sale value of less than \$500,000 announced in the revised budget is another win for consumers. The Council has been lobbying for the same for some years now – which has finally come to fruition. This move will not only assist the consumers but the sellers as well. During the previous unregulated commission, agents were more motivated to aim for the highest price in order to earn a higher commission fee. This means the seller may receive top dollar for his/her house, however he/she would be losing the same by paying higher agent commission fees.

Whilst the cap on real estate commission was a win for consumers on the policy front, the Council also continued to make strides on the advocacy front. One such instance was the World Consumer Rights Day (WCRD) celebrations in March where the Council advocated on digital finance.

We understand that digital finance is a relatively new and fast paced concept and while it has allowed consumers greater access to goods and services, certain challenges remain as consumers are constantly subjected to issues such as privacy issues, poor connectivity and inoperability of different financial platforms to name a few. This is reflected by the increasing number of complaints registered at the Council relating to digital financial products and services.

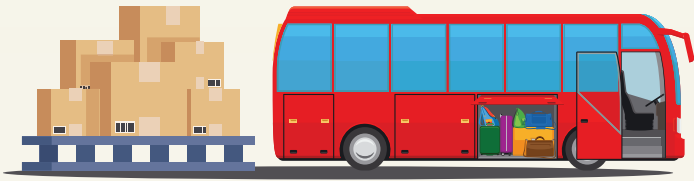
The Council highlighted these challenges and barriers during the WCRD panel discussion where by Chief Guest for the event the Attorney General and Minister for Economy Aiyaz Sayed-Khaiyum provided assurance of government's continued efforts to create a cashless society. The same sentiments were echoed by the Minister for Commerce, Trade, Tourism and Transport Hon. Faiyaz Koya. These high-level policy commitments have created confidence for Fijian consumers that the barriers and challenges in digital finance will be address amicably.

Shifting gears towards consumer health, in the first half of 2022 the Council concluded its Anne Frensen Fund Project Control – C with a national workshop on Non-Communicable Diseases (NCDs).

The Council embarked on this project last year based on the premise that the choices which individuals make as consumers ultimately has an impact on their health and promoting the Council to stress more prominently the concept of individual responsibility for health. The highlight of the event was the re-launch of the Partnership for Healthy Living by the Permanent Secretary for Commerce, Trade, Tourism and Transport Mr Shaheen Ali. The re-launch ensures that there is a common ground for such partnership to co-exist, provide a platform to share ideas and resources and guarantee that solutions proposed takes form and comes to fruition.

Whilst the Council continues to advocate on issues such as digital finance and consumer health as highlighted above, we also saw an urgent need to upgrade how we delivered such information to consumers. Hence, with the assistance from the United Nations Capital Development Fund's Pacific Insurance and Climate, the Council's new website was developed. The new website enables consumers to read articles, seek advisories, make submissions and lodge complaints with just a few swipes. The website was launched by H.E. Paul Wilson, Acting Australian High Commissioner.

Finally, as we continue to reel from the impacts of the volatile international economic situation, the Council is urging consumers to build resiliency by practicing basic money management skills and to spend conservatively. Vinaka.....



Council Calls for Bus Freight Charges to be Regulated

The Consumer Council of Fiji (CCoF), in its efforts to protect the rights and interests of Fijian commuters recently made a submission to the Fijian Competition and Consumer Commission (FCCC) – calling for the introduction of price authorizations outlining the guidelines and parameters to determine bus freight costs.

This submission was triggered by the questionable practice where bus freight charges are determined in an ad hoc manner. This entails determination of charges for different weighted items or additional luggage merely by viewing or lifting.

In its submission, the Council highlighted that the practice places commuters at a disadvantage given that there is no consistency in price determination and consumers have no choice but to pay whatever is being demanded. Hence, the Council has called for a regulated price authorization which provides clear demarcation of freight costs for transporting different products based on pre-defined parameters.

The Council also called on consumers to make submissions about the issues which they are facing in relation to bus freight cost and what they think is the best solution.



Taxi Drivers Warned for Refusing Short Runs

Over the course of the first 6 months of 2022, the Council received 25 complaints relating to commuters being denied services by taxi drivers solely because they had a short travel route.

Given the high incidences of such cases, taxi drivers are reminded to strictly adhere to the Public Service Vehicle (PSV) code of conduct and refrain from denying services to commuters who wish to travel short distances.

Drivers should note that refusing short runs is not only illegal under PSV Regulation 32(6), but it is a breach of consumers right to access public transportation.

Taxi drivers were reminded to be courteous as consumers usually travel short distances because they are running late or consider it safer than walking or travelling by an alternative means.

Consumers were and are also encouraged to note down the registration number of taxis which refuse short run and report the matter to the Council.



Taxi Drivers Making Extra Bucks

Another major issue investigated by the Council's was the additional charge of \$2.00 apart from the actual fare upon the use of mobile money wallet to pay for services rendered. This practice is a clear breach of Regulation 29 of the Land Transport (PSV) Regulation 2000.

Through different media platforms, the Council raised alerts making it crystal clear that charging consumers anything apart from the fare displayed in the taximeter is illegal and this practice must cease immediately.

Commuters were and are also urged to check whether there would be additional charges if they wish to make fare payment via mobile money wallet before boarding. This would ensure an informed decision is made and commuters do not end up forking out additional cash after reaching their intended destination.



Council calls for a halt on placing minimum top-up limits on eTransport card

The Council has received cases whereby certain agents in the rural areas of Labasa were refusing to top-up commuters e-transport cards for a value of less than \$5.

In one instance, commuters residing in the interior areas such as Naduri wanting to top up their cards for \$2 to reach Labasa Town were turned down. The agent in question was the only one available in the area.

E-transport top-up agents were reminded that consumers determine their top-up value based on the amount of cash in their pockets or the remaining balance in their cards. So, when agents place minimum top-up limits, consumers having financial difficulties may not be able to make it to their intended destination or end up spending money which maybe intended for other household needs.

This unethical practice should cease as those commuters who do not have enough cash to meet the minimum top-up amount would be left without any means of transportation; even in cases of emergency where the sick maybe trying to reach the hospital.



CUSTOMER COMPLAINTS

Today's fast paced and diverse economic environment makes it imperative for consumers to be assertive in the market place in order to ensure that they get their money's worth. In instances consumers are not assertive, the unscrupulous players in market place may exploit this 'passive' nature of consumers in order to profiteer at their expense. Hence, the Consumer Council of Fiji habitually reminds consumers of their responsibility to take Action - the responsibility to assert ourselves as consumers and act to ensure that we get a fair deal. This is based on the premise that as long as we remain passive consumers, we will be exploited.

How can consumers exercise their responsibility of action?

Consumers can exercise their responsibility of "Action" by letting businesses know when they are dissatisfied with their products and services. This is done by lodging complaints either directly with the business or the Consumer Council of Fiji.

Why should consumers show their dissatisfaction via complaints?

1. You are letting businesses know that their products and services are not up to par. When you lodge complaints regarding a product or service, you are providing valuable information to the business that their product or service needs to be improved. This in turn ensures businesses improve their products and services – ensuring other consumers are also satisfied.
2. You are helping create a fairer marketplace by complaining when coming across unfair trading practices. Not being silent and lodging complaints against unethical practices to the Consumer Council of Fiji, you are ensuring that swift actions are taken to weed out such issues and at the same time making sure that other consumers do not fall victims to it.
3. You will help make policy changes. Based on the severity and frequency of different types of complaints the Consumer Council of Fiji receives, policy submissions and subsequent lobbying is done by the Council to bring about positive reforms which are in the best interests of consumers.
4. You have the right to redress. In instances where you have been provided shoddy goods and services or subjected to unfair market practices, you have the right to redress; to receive a fair settlement of just claims, including compensation for misrepresentation, shoddy goods or unsatisfactory services. You can only exercise your right to redress by lodging complaints with the business and when still not satisfied, to the Consumer Council of Fiji.

The Council's Alternative Dispute Resolution Division – Giving Your Complaints a Voice

Fostering the development of effective, low-cost ways for consumers to resolve disputes and obtain replacements or monetary compensation for losses sustained is a key objective of the Council's Alternative Dispute Resolution (ADR) Division. The ADR Division has tailored mechanisms that can provide consumers with access to remedies that do not impose costs, delays and burdens disproportionate to the economic value at stake.

Where efforts to resolve disputes directly with businesses fail, the ADR Division offer consumers a quick, effective and affordable way to obtain a remedy without the burden and expense of taking formal legal action. This is evident with the statistics of the complaints the Division handled over the course of the last 6 months.

The Division registered a total of 1,792 complaints with a monetary value of \$2,433,579.21 from 26 November 2021 to 26 May 2022. Out of the total number of complaints received, the Division successfully resolved 1487 complaints saving consumers \$1,855,570.19.

Whilst the Division endeavors to resolve the majority of the complaints, there were still some unethical and unscrupulous trader who refused to provide redress to consumers. As a result, 15 complaints were referred to the Small Claims Tribunal while a total of 117 complaints were referred to other relevant enforcement bodies. The Council also recorded a total of 59 weak cases where consumers failed to provide the necessary documents to substantiate their complaints or failed to revert to the Council on clarifications sought.

TOP 10 COMPLAINTS - IN A NUTSHELL

The following categories made it to the top 10 list of complaints at the Council

1

Food & Drinks

214
complaints

Expired food items
Thawed and freezer burnt meat
Mould growth in bread
Sale of lamp flaps



Improper eviction notices | Landlords prolonging repairs to rental premises
Tenants seeking rental concession amidst the pandemic
Landlords failing to provide bond refund
Landlords not providing tenancy agreements and receipts



178
complaints

Landlord & Tenancy

2

3

Electronic goods

125
complaints

Products incurring issues shortly after purchase
Traders not honoring warranty | Traders failing to provide service reports
Traders delaying repairs/replacement of items
Traders delaying delivery of items despite accepting payments for goods



Traders failing to deliver despite accepting payments
Items of poor and substandard quality
Traders delaying delivery of items
Traders increasing the price of items

112
complaints

Hardware

4

5

Mobile Products

105
complaints

Traders refusing redress for faulty phones sold
Traders failing to honor warranty terms and conditions
Mobile products having charging issues shortly after purchase



Debt restructure and holiday repayments provided to consumers facing financial problems

72
complaints

Debt Management

6

7

Online Shopping

65
complaints

Traders accepting payments however, failing to deliver items
Traders becoming non-responsive after accepting payments
Delivery charges not disclosed | Misleading advertisements displayed
Items delivered not matching items advertised
Delays in delivery not communicated to consumers



Misleading advertisements
Shelf price different from POS price
Items advertised not available in stock

58
complaints

Advertising & Promotions

8

9

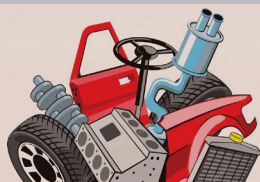
MPaisa

53
complaints

Unregistered M-Paisa agents charging exorbitant withdrawal fees
Unethical practices by M-Paisa agents
Unauthorized M-Paisa transactions



M-PAISA



Spare parts becoming faulty shortly after use
Delay in delivery of spare parts after purchase

49
complaints

Spare Parts

10

1. Personal Information Squabble

Jones approached the Council to seek clarification on whether traders should demand for personal information from consumers using EFPTOS services. He was subjected to this practice by two traders namely Bargain Box and Rajendra's supermarket – he was requested to write his full name, mobile contact and sign the EFPTOS receipt. The Council's investigations revealed that there are no such requirements by the banks and was self-imposed by the merchants. Both merchants informed the Council that these details will assist them should there be a dispute or fraud claim raised by the cardholder. They also highlighted that providing the requested details are not mandatory and consumers are at liberty to disclose the same.

Your right

- To be duly informed about the purpose of requesting consumers personal details and the manner in which it will be used.

Your responsibility

- To ask questions when traders request for personal information in order to ensure that your privacy is not violated.



2. "Curious by Pramitesh" fails to deliver

'Curious by Pramitesh' – a traditional Indian outfit retailer operating via social media failed to deliver items which were paid for by Savitri. Curious by Pramitesh also continuously ignored Savitri's calls when she tried to get an update – forcing her to knock on the Council's doors. The Council, in collaboration with Fiji police force located the trader and was able to obtain a full refund

Your Rights

- To be supplied with products within the agreed or reasonable timeframe;
- To be provided with redress in a timely fashion.

Your Responsibilities

- To conduct proper research on traders operating online before making transactions. Information such as real name, physical location and other details must be obtained;
- To lodge complaints against traders which fail to deliver products as per agreed timeline.

3. Shoddy Aluminium Works

Jonana engaged the services of Mr Seru to conduct aluminum works on her doors and windows and paid him \$1450 as labor and material costs. Jonana was very disappointed with the progress of the works as she claimed it was done in a haste and shoddy manner. Attempts to get Mr Seru to complete the works proved futile – compelling her to hire another trader to complete

the work. Jonana sought the Council's assistance to obtain a refund from Mr Seru for the incomplete work. The Council was able to get a partial refund for Jonana as part of the work was completed.

Your rights

- To be provided with quality products/services as per the agreed timelines;
- To receive a fair and just redress for incomplete construction works.

Your responsibility

- To lodge complaints against traders for incomplete/shoddy construction work done.

4. Mouldy wardrobe

Ram Hari purchased a wardrobe worth \$380 from Rups Investment in January 2022. After 3 months of purchase, Hari noticed mould growth in the wardrobe and immediately raised the matter with Rups who advised him to continuously wipe the wardrobe with water to inhibit the mould growth. Despite wiping the wardrobe several times, mould continued to develop to the extent that it started growing on his clothes stored in the wardrobe. Thus, the matter was escalated to the Council. The Council intervened and flagged the matter to Rups who initially advised that the mould growth is an environmental issue thus, a redress could not be offered. The Council however, insisted on a redress for Hari after which, he was provided a full refund.

Your rights

- To be compensated for shoddy products. Consumers have the right to seek repairs, refund or replacement in instances where a product is not fit for purpose.

Your responsibility:

- To speak out and be assertive to ensure you get a fair deal. If complaints are not addressed by merchants, consumers must voice out their concerns to the Council to uphold their consumers interests

5. Two pairs of the same shoes

Andre paid \$15 as deposit for lay-buy of a pair of shoes from Shoe Store. However, he later opted to cancel the lay-buy as one of his relatives had purchased a similar pair of shoes for him. He sought a refund of the deposit but sadly he was denied the same by the store. Andre reached out to the Council for assistance. To solve the case amicably, the Council reached out to the trader and as a result, he was refunded \$11.50 after deduction of 10% administrative costs.

Your Right

- To receive a refund if you opt to cancel lay-buy purchases within the lay-buy period.

Your Responsibility

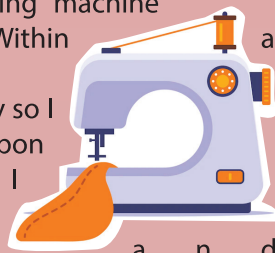
- To be aware of the terms and conditions when buying items on lay-buy. Consumers must question policies and practices in place when purchasing items on lay-buy.

Your Query I purchased a pair of uniform for my daughter which she tried in the fitting room prior to purchase. My daughter wore the uniform for a week after which, I noticed that the stitches of the dresses came out. Can I seek a redress in this case even though, the poor quality of the stiches was not apparent during the purchase?



Our Advice Yes, you have the right to redress in such instances. Although the uniform was tried by your daughter prior to purchase, the poor quality of the stitch only came to light upon wearing the uniform for a few days. Consumers are entitled to goods of merchantable quality thus; you have the right to have your grievance heard..

Your Query I purchased a sewing machine which came with a 1-year warranty. Within a month, I noticed that the machine could not function properly so I took it to the trader for diagnosis. Upon inspection, I was informed that I would not be assisted due to the unavailability of the parts locally and uncertainty on availability of the same if ordered from their foreign suppliers. Can the trader refuse to assist me based on the unavailability of spare parts?



Our Advice No. The trader must honour the terms and condition of the warranty. If the parts are unavailable then the trader should assist you with other redress options which is either refund or replacement.

Your Query I purchased a dress for my mother for Mother's Day however, upon reaching home, I realised that my sister had purchased a similar dress in a different colour. I went to the trader the very next day to return the dress and seek a refund. The trader agreed to refund me however, stated that a 25% of the purchase price would be deducted as an



administrative cost as indicated in the receipt. Can the trader make the deduction although my mother did not wear the dress and I returned the item within 24 hours?

Our Advice Yes, the trader can deduct administrative costs given that there was a change of mind. Furthermore, the trader had disclosed the return policy clearly on the receipt provided.

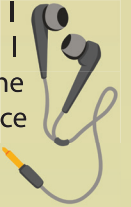
Your Query I purchased cream cheese to use as frosting for a cake. I prepared the frosting and layered it on the cake. When I took a bite of the cake, I noticed a bitter taste coming from the frosting. I quickly searched for the cream cheese packet and noticed that the cheese had expired. Am I entitled to a redress although I had used all



the cream cheese as frosting?

Our Advice Yes. Traders must not sell expired products. Hence, consumers who purchase expired products are entitled to a redress although the food item has been cooked or consumed. Consumers on the other hand, must look out for expiry dates of items prior to purchase and keep receipts for purchases made.

Your Query I purchased an ear phone but did not test it at the store as it came in a sealed packet. When I tested the ear phones at home, I realised that I could not hear the music clearly. I want to return the item however, the receipt indicates that "goods once sold, cannot be returned". Do I have any recourse in such a situation?



Our Advice Yes. The trader cannot place such restrictions on their receipts or notices given that it is an exclusionary clause which is illegal. Secondly, you were not provided an opportunity to test the ear piece prior to purchase, hence the trader should provide a redress.

Your Query I purchased a battery pack for my hybrid vehicle and got it installed by the mechanic on the next day. Upon installation, I noticed that the engine check light was still on and was advised by my mechanic that the battery is faulty. I returned it to the trader within 7 days as per the return policy and demanded a full refund. The trader agreed to refund me however, stated that a 10% would be deducted given that the battery was installed and used. Am I entitled to a full refund?



Our Advice Yes. The trader is obligated to provide a full refund for the faulty product sold to you because the product was not fit for purpose. Given that the product was not of merchantable quality, the deductions were unjustified.

Your Query I intended to move out of my flat and advised my landlord of the same two weeks prior to moving out. My landlord agreed and asked me to clear the utility bills. My landlord agreed and asked me to clear the utility bills. When I handed over the keys and sought a refund for the bond, the landlord refused because I failed to give a written notice to vacate. Am I entitled to a bond refund as the landlord was aware of my intentions to vacate?



Our Advice No. Tenants must comply with terms stipulated in the tenancy agreement. They must provide a written notice to vacate as required in the agreement and must not rely on any representations made by landlords

COUNCIL LAUNCHES NEW WEBSITE



The **Consumer Council of Fiji (CCoF)** has yet again achieved another milestone in the first half of this year after the launch of its new website during the inauguration of the Pacific Insurance Climate Adaptation Program's Gender Equality and Social Inclusion Strategy. The website was launched by H.E. Paul Wilson, Acting Australian High Commissioner. The new website is part of the Council's commitment to modernize its services in par with the technological advancements and consumer preference for E-services.

Over the past 4 years, the Council has been automizing and digitizing its operations to better serve consumers and reach as many Fijians as possible.

This achievement in digitizing its services, complements the increased tendency of people to rely on digital platforms to access services, empowering them with information, knowledge and power to push for a fairer marketplace – enforced by the fact that there are currently 1,24 million mobile connects in Fiji.

The new user-friendly website also has a complaint lodging feature which consumers can easily use to lodge complaints or simply seek general advice using the programmed live chat function. This is in addition to the multitude of complaints lodging platforms we have already made accessible to consumers.

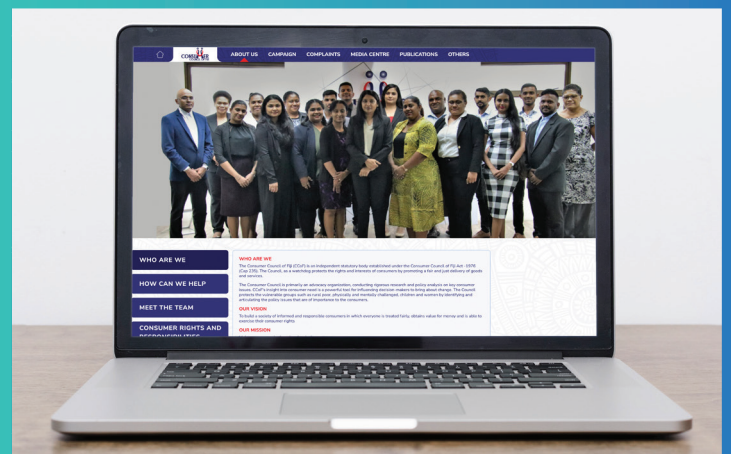
The development of this new website was made possible with financial and technical support from the United Nations Capital Development Fund (UNCDF).

During the launch, UNCDF's Lead Specialist and

Programme Manager for the Pacific Insurance and Climate Adaptation Programme (PICAP) Mr Krishnan Narasimhan highlighted that the new website; which the UNCDF whole-heartedly funded, will further bolster the right of consumers to information.

"The Council is one of our most active and agile partners and has been instrumental in delivering key advocacy outputs such as financial literacy and disaster resilience to Fijian people. For this reason and in alignment with UNCDF's efforts to support countries, governments and other organizations to digitalize its services to ensure that no one is left behind, we are proud to be partnering with the Council," said Mr Narasimhan.

The Council is encouraging consumers to make use of this newly developed platform to seek information and advice, lodge complaints and remain knowledgeable in today's digitalized world. Consumers can access the website using the link consumersfiji.org.fj.



WHAT TO LOOK OUT FOR?



Brand-new devices such as laptops are not something which comes cheap. Thus, many consumers look for reused products as low-cost alternatives. Various businesses are offering refurbished laptops at affordable prices that have undergone a substantive restoring process to make it more desirable for consumers. Various product dealers and manufacturers suggest that refurbished laptops can be just as secure and reliable as new laptops, but buyers must do their due diligence and buy from a source they trust.

What are refurbished laptops?

Refurbished laptops refer to laptops that have been previously used and is being retailed to other consumers. Whilst refurbished laptops maybe cheaper than brand new ones, some refurbished models can lack important processing features such as decreased Random Access Memory (RAM), less disk space and be of older generation. Despite these possible drawbacks, some consumers opt to buy refurbished laptops as brand-new ones may not be within their budget.

Issues in refurbished laptops

The refurbished laptop sector in Fiji is not without issues. This is evident by the 62 complaints lodged at the Council in recent months with a monetary value of \$29,406.00. The nature of complaints raised by consumers includes:

- Consumers being sold faulty refurbished laptops;
- Despite repairs, issues with the refurbished laptops persisted (keyboard not working, blank screen);
- Concerns on short warranty term (3 months) being provided by traders;
- Refurbished laptops not working within few days of purchase;
- Laptops demonstrating same issues despite being replaced;
- Lack of after sales services on refurbished laptops; and
- Lack of spare parts available for repairs

Buying refurbished laptops

Before deciding to purchase refurbished laptops, consumers should consider the following tips.

1. Check how much of a discount you are actually receiving

Just because a great refurbished laptop is for sale does

not necessarily mean you are getting a great deal. When you come across a sale price for any refurbished or used laptop, do a bit of research to find the cost of the laptop originally. A good deal often means you are making a considerable saving when compared with the price of similar model of a brand-new laptop

2. Check the year the refurbished laptop was released

You should be paying less for a laptop that is 5 years old compared to a 2-year-old laptop with similar specifications. Additionally, the year of manufacture is important because it will address which generation processor the computer has. For example, the Core i5 processor on a laptop from 2014 does not compare to the Core i5 processor on a 2018 laptop even though both models have the same amount of RAM and look almost identical!

3. Check if the laptops come with accessories

Not having accessories is entirely likely with a refurbished purchase. So, ensure to check if the laptop comes with a charger, computer mouse, software's or other accessories. If it does not, check if these are available elsewhere and its prices. This way you will be able to determine how much you will spend in total and whether it is worth buying the refurbished laptop.

4. Ensure that the laptop has warranty

Be cautious when considering to buy any product, refurbished or brand new, that is advertised on "as-is" basis because that takes away any implied warranty a product might have. The buyer risks getting a product that may not even work properly. Simply because a device starts does not mean it is functioning properly and is fit for purpose.

5. Read the return policy

It takes a while to notice problems in some products. Therefore, always check if the seller has a return policy and what are the entailing terms and conditions. Also, remember to keep an eye out for exclusionary clauses such as "no returns or refunds".

6. Enquire if there are spare parts and after sales service available

After sales service will be helpful if the laptop develops any issues in the future. Similarly, you must also check if there are spare parts available for the particular model of laptop you are contemplating to purchase. Spare parts can be used to replace faulty parts which is a relatively cheaper alternative to buying another laptop.



FAIR DIGITAL FINANCE

Each 15 March the global consumer movement unites to highlight a pressing issue facing consumers globally. This year, the Members of Consumers International - 200 consumer groups in 100 countries; including Fiji - selected **Fair Digital Finance** as our global theme.

Why digital finance?

Digital technologies are reshaping payments, ending, insurance, and wealth management, becoming a key enabler for consumers of financial services. However, in recent years and exacerbated by the COVID-19 pandemic, consumers are increasingly exposed to risks such as scams, frauds, phishing and data malpractices.

These risks and challenges coupled with other prevalent issues create barriers in the availability, accessibility and use of DFS by consumers. For this reason, the Consumer Council of Fiji, in line with the international theme, developed the local theme of **“Breaking Barriers in Digital Finance”** to kickstart conversation and potential action with policy makers, businesses and other stakeholders. This was the core topic of discussion during the Council’s WCRD celebrations which was done via a multi-sectoral panel discussion with panelists from diverse fields and backgrounds.

Council engages top policy makers to discuss digital finance

In order to ensure policy level commitment is made in creating a fair digital finance in Fiji, the Council invited the Attorney General and Minister for Economy Hon. Aiyaz Sayed-Khaiyum as the Chief Guest during the WCRD celebrations at Suvavou House.

During his address, Hon Sayed-Khaiyum stressed the need for stakeholders to work together in order to develop legal framework surrounding digital finance

“For consumer’s we need to be able to understand and develop laws in digital finance and this can only be possible with stakeholders coming together and working towards it”.



Hon. Khaiyum stressed the importance of digital finance in

guaranteeing that financial services reach even the most remote areas and ensuring that no Fijian is left behind.

“In order for people to have access to digital finance, they first need to have access to network connectivity and this is

BREAKING BARRIERS IN DIGITAL FINANCE

what the Government has been doing over the past years. In 2008, through the accord, we liberalized the telecommunication industry, allowing for more players resulting in a huge reduction in cost and

de-monopolization,” said Hon Khaiyum.

Given that digital finance is reshaping how we transact and trade, the Minister for Commerce, Trade, Tourism and Transport Hon Faiyaz Koya in his address also provided assurances



that the Fijian government will continue to work today’s making digital finance services more accessible, safe and convenient for all Fijians.

“With a relatively young population, as policy makers, we have to continue being forward looking. We have already put in place a number of policies and initiatives that harness the potential of digital innovation to boost public participation, and encourage fair competition and collaboration among stakeholders,” said Hon Koya.

While delivering her remarks at the celebration, Consumer Council of Fiji Chief Executive Ms Seema Shandil said that while digital technologies are reshaping payments, lending, insurance, and wealth management everywhere; becoming a key enabler for consumers of financial services, there still exists barriers that prevents or discourages certain segments of populace to access, use and adopt digital financial services.

“The rapidly evolving nature of digital financial services demonstrates the need for innovative regulatory approaches and digital finance services and products that centre consumer protection and empowerment. Therefore, all stakeholders including policy makers, industry leaders, businesses and consumer protection agencies need to work together to inclusive, safe, protected and sustainable development of digital finance,” said Ms Shandil.

Financial Intelligence Unit Reveals the Digital Scams Plaguing Fiji

During the panel discussion, the Director of Fiji’s Financial Intelligence Unit Mr Razim Buksh stressed that whilst the rise in use of digital finance platforms and relating technologies and brought about limitless opportunities, it has also created an equally dangerous platforms for criminal activity.

Mr Buksh revealed the top three digital scams in the last 12 to 24 months. These are:

1. Romance Scam;
2. Loan/Investment Scam;
3. Pyramid/Multi-Level Marketing Scam: (purchase of product not of any value, resell, gifting, training courses, the more people you get the more money you make!)

The Financial Intelligence Unit received 132 reports on advance fee fraud type scams in 2020 and 2021. 60 percent (around 80 reports) were related to romance scams.

ROMANCE SCAMS

The most common element seen in these scams is the existence of some form of social engineering where fraudsters identify ways to gain the trust of the victims to ultimately send money to them. This is clearly seen in romance scams where victims are led to believe that they are in a romantic relationship usually with a Caucasian person from Facebook. The fraudster lies about sending a package to them – this normally “includes” jewellery, cash, electronics, and clothing. The package is then “stuck” in customs in another country and the victims will try to send funds to have their package released. Many other reasons are given by the fraudsters, in addition to the promise of parcel, such as, airfare to travel to Fiji and spend time with the Fijian “partner”, leave fees, blocked bank account, health condition, stranded, etc.

LOAN/INVESTMENT SCAM

There have been a number of reports and queries made to the Financial Intelligence Unit regarding potential loans and investments from foreigners to local businesses. The value of the supposed loans and investments are quite high – in the million-dollar range. Fijians are normally approached by the “lender” or “investor” via social media or email. They submit bank account details, copies of company registration, copies of ID as part of the loan negotiation before being asked by the “lender” or “investor” to pay for “AML/CFT Certificate”, “release of funds from the FBI”, fees for the release of loan funds, insurance fees, disbursement fees, commission, etc. In some cases, these businesses do pay the funds and incur a loss. It is also highly likely that the fraudsters will use the information submitted by the victims – bank account details, copies of company registration and ID for their next scam.

PYRAMID AND MULTILEVEL MARKETING SCAMS

A pyramid scheme is a business model that makes money by recruiting new members to join the scheme. These new members are required to pay a fee as low as \$20 to as high as hundreds of dollars to join the scheme and in return they are promised sky high returns.

In the pyramid scheme, a few top-level members recruit newer members, who pay upfront costs to those who enrolled them. This is the major revenue earner. As newer members in turn recruit underlings of their own, a portion of the subsequent fees they receive is also kicked up the chain.

RESPONSIBILITIES OF FINANCIAL INSTITUTIONS

In his presentation, Mr Buksh emphasized that Financial Institutions (FI) are required to implement preventative measures to protect consumers. These include;

■ Customer Due Diligence (CDD), monitoring of accounts or transactions and reporting transactions to the FIU under the FTR Act.

■ CDD is undertaken when a person first enters into a business relationship with a FI such as when opening a bank account. During the CDD process, the FI will seek to establish the identity of the customer, the nature/type of the account, nature of business activity undertaken and source of income.

■ These CDD processes are to ensure that FIs know their customers. These requirements are not meant to be a hindrance to people accessing bank accounts and other financial services.

■ FIs use information collected during the CDD process to monitor accounts and customer transactions. Transactions that do not match the known personal background of the account holder (example business type deposits into a personal account) are flagged and subject to great scrutiny for possible reporting as a suspicious transaction to the FIU.

■ Persons and entrepreneurs must ensure that they declare this information to the bank when opening a bank account.

CONSUMER TIPS TO AVOID DIGITAL SCAMS

1. Always double check the name and particulars of sender of email or person you are communicating with on the online platform. You can be easily tricked as email addresses can be easily spoofed and the domain name could have slight spelling alterations (to trick you).

2. Typos and spelling errors can be a good indication that the message you are receiving is not genuine.

3. Do not share personal and sensitive information including any copies of ID without thinking twice. For example, a bank will never ask for personal information over an email. You should call your bank directly to ascertain if an email is genuine or not.

4. Be careful with messages that require you to act urgently or asks you to take immediate action. For example, the online offer/discount will expire in 24 hours, or send cash immediately to secure the deal.

5. Do not click on any link button, icon or URL. The displayed text may not match the actual URL link, if it seems strange, do not click.



One of the major risks to Fiji's population is the rising crisis of non-communicable diseases (NCD's). In recent decades, NCD's have become the biggest killer in Fiji, causing thousands of deaths every year – many of those deaths premature and affecting the lives of many more. Astonishingly, around 80% of deaths in Fiji are caused by an NCD and will continue on an upward trend unless we take pre-emptive actions.

While NCDs are having a behemoth impact, unfortunately consumer choices in the area of drinking, smoking, diet and exercise fall into the “benefits now, costs later” domain, where people tend to choose actions that offer immediate rewards with little regard to future consequences. So, we can infer that a good portion of our population are not taking an active approach to NCD prevention through a healthy lifestyle; evident from the worrying increase in NCD's in Fiji with 95% of NCDs are due to lifestyle choices.

Given this fact, the Consumer Council of Fiji, as the only custodian of consumer rights and responsibilities in Fiji has stepped up to work at policy level, industry level, sectoral level and individual level through a multi-sectoral, multi-stakeholder level approach to help combat NCDs.

Partnership and Collaboration – the Key pillar to tackle NCDs

Just like the collective effort by all stakeholders to combat COVID-19 such as Ministry of Health, disciplined forces, businesses, government and the people of Fiji, there is also a need for collective and streamlined efforts to combat the exponential increase of NCDs as well. In order to highlight this more prominently, the Consumer Council of Fiji organized a national workshop on NCDs themed “Combating NCDs through partnership”. During the workshop, Consumer Council of Fiji Chief Executive Officer Ms Seema Shandil stressed that the workshop would act as a platform to bring people together, network, share work and create opportunities for collaboration in order to avoid duplication and working in silos but rather creating a concerted effort to tackle this issue.



“Let me remind the forum that SDG 17 is partnership for goals. In order to successfully wage war on NCDs, partnerships are required between governments, the private sector and civil society. These inclusive partnerships built upon principles and values, a shared vision, and shared goals that place people and the planet at the centre, are needed at the global, regional, national and local level,” said Ms Shandil during the workshop

In order to ensure that there is a common ground for such partnership to co-exist, provide a platform to share ideas and resources and guarantee that solutions proposed takes form and comes to fruition, a multiple stakeholder collaborative partnership dubbed the “Partnership for Healthy Living” was relaunched by the Permanent Secretary for Commerce, Trade, Tourism and Transport Mr Shaheen Ali during the national workshop.

“Addressing NCDs requires a national, multi-sectoral approach. Whether it's Government setting policies, or consumers making the shift, we all have important roles to play. So, we need to come together to tackle this silent epidemic that continues to cost us. This means – Government, private sector and civil society – all speaking the same language,” said Mr Ali.

During his address, Mr Ali echoed that it is partnership that has brought us here. The relaunch of “Partnership for Healthy Living”, is an exemplary collaboration of Consumer Council of Fiji, Diabetes Fiji, and the National Food and Nutrition Centre.

The Economic Costs of NCDs

NCDs do not only have health impact. It can have devastating impacts on personal financial security and national economic growth. In low- and middle-income countries, NCDs often affect people during their most productive years. When individuals with NCDs face tremendous healthcare costs and a restricted ability to work, households struggle with increased financial risk. These high healthcare expenses and reduced productivity strain developing economies and impede social and economic development.

The Permanent Secretary for Commerce, Trade, Tourism and Transport Mr Shaheen Ali emphasized during the national workshop that far too often we forget the intricate relationship between health and development. Simply put — NCDs hold our economy back.

“The health risks and impact of NCDs on our nation continues to grow by the day — putting more Fijians at risk. We have babies and toddlers either diagnosed with NCDs or worse, passing away prematurely. It also affects the segment of our young - productive population, limiting our labour and productivity,” said Mr Ali.



Permanent Secretary for Health Welcomes the 'Partnership'

While giving his address during the national NCDs workshop, Permanent Secretary for Health and Medical Services Dr James Fong reiterated that while the worst of the COVID 19 pandemic is behind us due to the government's nationwide vaccination campaign, this silent epidemic has been worsening for decades. NCD's have



become the biggest killer in Fiji, causing thousands of deaths every year – many of those deaths premature – and affecting the lives of many more.

"I am glad to see that the Consumer Council has ventured into advocacy work on consumer health based on the premise that these choices ultimately have an impact on their health - stressing more prominently the concept of individual responsibility for health and thus empowering consumers to assume more responsibility for their own behaviours and lifestyles," said Dr Fong.

Collaborative Work Done by the Council

Working together is the best way to tackle national issues such as NCDs. The Council believes in partnership to reach goals. This was clearly demonstrated by the 'Health Sweep Week' which was organized by the Council from 28th March to 1st April.

The Health Sweep Week was conducted in collaboration with Ministry of Health and Medical Services (MHMS), Diabetes Fiji (DF), Fiji Cancer Society (FCS) and Project HEAVEN. In order to raise awareness on NCDs and screen people for diseases at the same time.

During the Health Sweep Week, CCoF Chief Executive Officer Ms Seema Shandil said that one of the key priority areas for the Council is consumer health; as the choices which individuals make as consumers ultimately has an impact on their health.

"The health and consumption patterns of consumers has a cause-effect relationship. Hence, the Council is promoting the concept of individual responsibility for health and is determined to empower consumers to assume more responsibility for their own behaviours (consumption patterns) and lifestyle habits. These factors can have significant health consequences independent of any medical care," said Ms Shandil.



What can consumers do?

"As consumer choice is central to health, the following are some of the ways consumers can make healthy consumption and lifestyle choices.

- Avoid processed food - There has been various research and studies carried out which enforces that link between consumption of processed food to NCD's. Therefore, instead of purchasing processed food, consumers should opt to buy fresh food from the market. For instance, instead of buying canned fruits, buy fresh fruits from the local market. You will not only be buying healthier foods, but also supporting local vendors.
- Go for organic - Consumers can also look for organically grown food as it does not contain any chemicals such as pesticides or hormones. Organic foods have been proven to be not only healthier and safer for consumption, but also its production does not harm the environment.
- Grow your own – a great way to spend fun time with the family in the weekends and other holidays. This will ensure that you have a continuous supply of fresh produce while at the same time, get some physical exercise. By doing back yard gardening you will also save the money that would otherwise be spent on buying from markets.
- Know what you are buying - When out shopping, consumers should read the nutritional labels and ingredients of the food product they are planning to purchase. You may be surprised to see that certain products do not have any nutritional value and are packed with sugar and calories which you do not need.
- Stay active: You do not have to get a gym membership for staying active. There are lots of safe alternatives to getting physical activity without spending on gyms. An instance of this is Aerobics which can be done successfully at home. Another important point to consider is that avoiding crowds does not mean avoiding nature. Going for a brisk walk or jog outside will also go a long way in keeping you active. Push-ups, sit-ups, jumping-jacks and other exercises are also great ways to stay fit away.



THUMBS UP

Ms Kong purchased a second-hand car from Mr Godzilla. Few days after the purchase, Ms Kong discovered that the car had several hidden defects which were not disclosed to her at the point of sale. She sought reimbursement of the mechanical costs incurred to repair the defects however, Godzilla denied this justifying that the car was sold on an “as is where is basis” and at a reduced cost. Furthermore, the Godzilla stated that Ms Kong test drove the vehicle prior to purchase. The Council informed the seller that he has the responsibility to provide all pertinent information such as defects to the buyer so that they can make an informed decision – which he failed to do. Thus, Godzilla provided the full mechanical costs amounting to \$205 to Ms Kong who was satisfied with the outcome.



Ms Jerry had a vehicle loan with Credit Corporation, whereby her loan account was in arrears due to her clothing business being impacted by the pandemic. She was under a lot of financial stress hence, sought a debt restructure which was unduly denied by Credit Corporation. The company also demanded a lump sum payment of \$4,000 or face repossession actions. With a lot of anticipation, Ms Jerry reached out to the Council for assistance. When the Council intervened, Credit Corp agreed to accept monthly repayments of \$1560 which was a reasonable amount for Ms Jerry to pay. Based on the arrangement, the Credit Corp forestalled also repossession actions.

Mr. Barbie ordered an iPhone 13 Pro Max valued at \$3100 from Webshops Fiji on 28.10.21. The item was not supplied within the 6-9 weeks’ timeframe stipulated in the terms and conditions and the trader gave excuses such as clearance and export delays despite numerous follow ups. After enduring this frustrating treatment, Mr Barbie filed a complaint at the Council after which, the he was provided full refund.



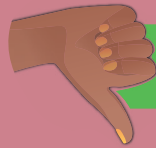
Ms Kali purchased a dress for her daughter from Salesni’s Fashionable Wear and Textiles which sadly could not fit her daughter. Ms Kali sought a refund however, was denied the same. Frustrated with respondent’s response, she sought assistance from the Council after which, she was provided with a credit note despite a change of mind.

Ms. Wool engaged Maritime Silk Road Pte Ltd to renovate her kitchen. She specifically requested for an ALL-WHITE modern kitchen look before the work commenced. Based on this request, the trader recommended a Grain White colour for the kitchen cabinets. However, during installation, Ms Wool noticed that the White Grain was in fact Lilac in colour. The case was brought to the Council’s attention when she was denied redress by the trader. The Council’s investigations

revealed that during the selection process, the trader failed to disclose that Grain White gives a purplish/ lilac colour – hence, the trader changed the kitchen cabinet visual board to Highlight White, free of charge.



Sudama purchased goat meat worth \$18.00 from New World IGA, Damodar City however, upon reaching home he realized that the meat emitted a foul smell. After seeking the Council’s assistance, not only was Sudama refunded \$18.00 but New World also paid \$30.00 as transport costs.



THUMBS DOWN

Ms Doberman engaged Shriya Bridal to do her bridal makeover in 2020 however, due to the pandemic, she cancelled the booking and sought a refund. Upon the Council’s intervention, the trader agreed to provide a refund but failed to provide the same in a timely manner. Shriya also failed to visit the Council to sign the terms of settlement form to confirm her assurance for a refund.



Given the lack of response from Shriya Bridal, Ms Doberman opted to escalate the matter to Small Claims Tribunal.

Multiple consumers lodged their complaints against the Computer Hub which was previously known as Quantum Electronics. The complainants purchased refurbished laptops from the trader however, the laptops provided were not fit for purpose and of unmerchantable quality. In some instances, the trader failed to supply as ordered. The Council amidst its investigations contacted the Computer Hub on numerous occasions in an attempt to seek refunds for these consumers however, was given numerous false assurances. Therefore, all the complaints were referred for enforcement action.

Ms Kitty engaged Alweera Events for photography and videography services at her wedding and paid the company \$500. However, due to Covid-19 pandemic, the wedding was postponed until further notice leaving Ms Kitty no option but to seek a refund. Alweera refunded \$100 however, failed to provide the balance of \$400 despite making assurance to do so. Upon the Council’s intervention, numerous calls, text messages and emails were sent to Alweera who failed to provide any concrete response notwithstanding promises to visit the Council to develop a payment plan for the refund. Given the lack of response by Alweera, the complainant opted to escalate the matter to Criminal Investigation Department for enforcement action.



NORTHERN REGIONAL OFFICE

The Council's North Office based in Labasa consists of three staff who tend to the grievances of consumers in the Northern Division.

Over the past 6 months, the Council's Northern Office conducted several advocacy and awareness programs in order to arm consumers with the information so that they can make informed decisions in the marketplace.

The team directly reached over 500 consumers during the course of 6 months through platforms such as workshops, community visits and mobile units.

On the complaints front, the North team investigated over 100 complaints with a monetary value of \$85000; food and drink issues topping the complaints list. Various other complaints received were on electronic goods, hardware, landlord & tenant, spare parts, online shopping and mobile products.

In order to proactively ensure that businesses are complying with relevant consumer protection laws, the North team also conducted 85 trader visits. Irrespective of most traders and service providers taking immediate remedial actions during the surveillances, the Council still notified the regulators on non-compliance issues. In some cases, inspections were carried out by the Health Department or matters investigated by the respective Municipal Councils.

Scrutinization of advertisements remains paramount as this is a common strategy used by retailers to attract consumers. A total of 50 misleading advertisements were found in-stores or supermarkets where these traders were not indicating promotion end date and/or still had promo flyers displayed even past the end of promotion date. Furthermore, the display of exclusionary clauses; non-disclosure of original price for items advertised as specials and mismatch of product prices – shelf price vs. Point of Sale (POS) system prices were addressed.

The Council's North office continues to focus on combatting unfair and unethical market practices to ensure consumer justice prevails. We thank the Northern consumers for standing by us, providing tip-offs, lodging complaints and concerns regarding consumer related issues.

- Staff from the Council's North Regional Office after conducting an awareness session with a trader in Labasa



WEST REGIONAL OFFICE

The Council's West office based in Lautoka is responsible for serving over 300,000 consumers in the western division. Hence, with the relaxation of most COVID – 19 health protocols, the western team stepped up their advocacy profile in the first half of 2022 to reach as many consumers as possible using various platforms. The team reached over 900 consumers via face-to-face mediums.

The highlight of the Divisions advocacy program was the consecutive one-week outreach to 10 villages in the Western division whereby the team spoke to these communities on the Role of the Council, Consumer Choice and its Impact on Health, Our Role in Creating a Blue Economy, Parametric Insurance and Current Consumer Issues in the Marketplace.

From these outreach, rural consumers are able to gain knowledge on current key consumer issues and the Council is able to reach the disadvantaged in the communities. The Council's consumer education contributes towards a fairer marketplace whereby these vulnerable consumers at the grassroot level are able to voice out their concerns and how they can exercise their consumer rights to avoid being exploited.

The team also saw an increase in the number of complaints with most businesses reopening and tourism sector blooming again. Over 350 complaints were received and investigated in the Western Division. The top 5 types of complaints pertained to landlord and tenancy, public transport, food and drinks, electronic goods and hardware.

48 trader and service visits were also conducted in the Western Division in order to identify any unscrupulous practice and nip it off at the bud. Violations of consumer protection laws were highlighted with the relevant businesses and issues were also flagged to enforcement agencies to serve as a deterrent.



1. Chandi went to Fresh Choice Supermarket to purchase Kimchi. She wanted to check the ingredients used as she is allergic to fish and crab sauce and noticed that there were no ingredients list available on the package. She sought the Council's assistance.



The Council highlighted the matter to Ou's Treat (supplier) and informed that it is important to include the ingredients used as failure to do so is a breach of Food Safety Regulation 2009. Due to the Council's intervention, Ou's treat included the ingredient list in the package and amended all the stocks available in different supermarkets



Your right

- To be provided with all relevant information about a product so that you can make an informed decision.

Your responsibility

- Make an informed purchasing decision. Prior to buying products, especially food items, read important information such as ingredients ensure it does not contain anything which could be harmful to you.

2. Shaneel purchased a packet of No-Doz Plus tablets from Mega Care Pharmacy in December 2021 and upon consuming the medication; he felt drowsy and ill. He inspected the tablet's packaging only to realize that the tablets had expired in September 2021. He raised the matter with the pharmacy whereby he was told that some medications could be sold and consumed past the expiry date. Moreover, he was refused compensation for the discomfort he experienced, which led to him to lodge a complaint at the Council. Upon liaising with the respondent, Shaneel was compensated for his medical costs amounting to \$123.50, together with the cost of tablets of \$4.75

Your Rights

- To be provided quality goods with a viable shelf life which does not compromise your health and safety;
- To be provided redress in instances where expired or unmerchantable quality goods has been sold to you.

Your Responsibilities

- To always inspect products and check labelling for important information such as product expiry date.

3. Susana purchased an Ox&ford Corned Beef and upon opening the can; she noticed a piece of plastic inside it. Realizing the detriment that consuming the contaminated meat could have on the health of her family; she raised the issue with the Council. The complaint was highlighted to Foods Pacific Limited who apologized to Susana and compensated her with three cans of Oxford Corned Beef

Your rights

- To be provided with products which are hygienically processed and packed;
- To receive appropriate compensation for poor quality products such as those with foreign materials

Your responsibility

- To always raise consumers issues with traders and if a just response or redress is not provided, report the matter to the Council.

4. Selina Delana informed the Council that her brother needed an emergency flight to travel to India on 28.01.21

for the removal of his brain tumour. She was advised by Dynasty Tours & Travels to pay \$1,800.00 on 25.01.22 for the flight scheduled for 28.01.22. However, the respondent informed her to pay an additional \$1,800 on 26.01.22. The complainant was assured by the respondent on 25.01.22 that the payment of \$1,800 would guarantee her and her family the flight tickets however, contrary to the assurance provided; she was advised to pay an additional \$1,800 within a span of one day. Dismayed with the new demand, Delana requested for the Council's assistance after which, the travel agent issued her and her family flight tickets for 28.01.22 and waived the additional fee of \$1,800.

Your rights

- To be provided with services promised at the price which was disclosed and agreed upon.

Your responsibility:

- To refrain from being passive consumers and demand for the services which you have paid for.

5. Vinal, a resident of Vesari Lami, purchased Digicel's Unwired Fiji 4G modem and paid \$49.95 per month for his internet bundle. However, he recently came to know that the respondent did not offer 4G network in Veisari, Lami, which was not advised to him while signing up at the initial stage of set-up four years back. Subsequently, he sought the Council's assistance in obtaining a refund for the modem purchased. The Council's immediate intervention led to the respondent making disclosures on their advertisements about the specific areas that provided 4G network coverage. They also gave assurance to the Council that the same would be disclosed on their contracts with clients. Furthermore, Vinal was provided a refund of \$149.00 after returning the modem.

Your Right

- To receive a refund if you opt to cancel lay-buy purchases within the lay-buy period.

Your Responsibility

- To be aware of the terms and conditions when buying items on lay-buy. Consumers must question policies and practices in place when purchasing items on lay-buy

6. Service outage in the area

Dorothy was frustrated with the telephone and internet outage in her area for almost 2 days. The issue was raised with Telecom Fiji Limited on multiple occasions, however they failed to resolve her complaint. Through the Council's intervention, the service was immediately restored, and the respondent passed a two-day rebate to compensate for the outage period.

Your Rights

- To receive the service that they have paid for. In the case of (un)planned outage, consumers have the right to be informed on the areas affected, outage timeframe, and reason(s) for paid service outage.

Your Responsibility

- To be assertive in situations where delivery of service has been prolonged. Should the business fail to assist a consumer with his/her grievance despite raising the issue numerous times, seek intervention from relevant authorities.





1. Non-Disclosure on Promotion Dates

Active Realtors Licensed Agent advertised on their Facebook Page a "Birthday Giveaway" whereby participants would go into the draw to win \$50 recharge. The advertisement also stated that there will be 10 winners. However, the start and end date of the promotion was not disclosed. The issue was rectified immediately after the Council raised it with the company

Before



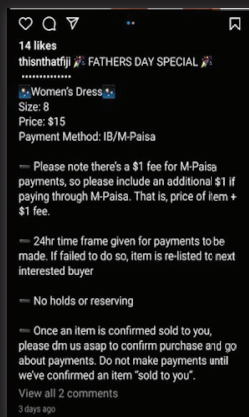
After



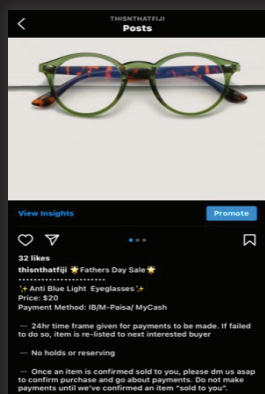
2. M-PAISA Withdrawal Fee for Online Payments

Thisnthat Fiji an online trader operating through Instagram was asking customers to pay an additional fee of \$1.00 for payments made for goods through M-PAISA. This is in contradiction to Vodafone's policy which allows consumers to make 3 transactions per day without any fee charged to them. The Council's intervention led to the respondent removing the fee. Thus, customers would no longer be required to pay an additional fee for online payments.

Before



After



3. Incorrect product description

In their Mother's Day catalogue, Prouds advertised STG Pearl Earring at a special price of \$39 (original \$49). However, the picture provided was of a pearl necklace instead. The Council highlighted this to the trader and informed that such practice amounts to misleading advertisements – which is illegal. The trader complied and amended the advertisement.

4. Combo deal displays different prices

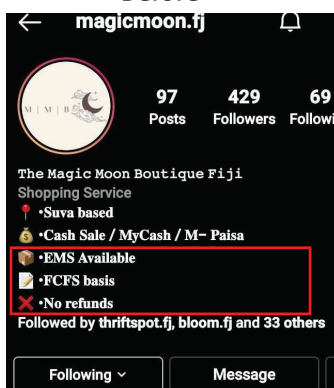
Damodar Cinemas advertised a "BAT COMBO" which included a medium popcorn; medium coke and a packet of Oreo at three different prices on Facebook. Subsequently, the Council inquired with the business

vwwho advised that the combo deal was priced differently for the three cinemas, namely Damodar City; Village 4 Lautoka and Village 6 Suva. The Council advised Damodar that that this information needs to be disclosed on their posts. Damodar thus, removed the mentioned posts.

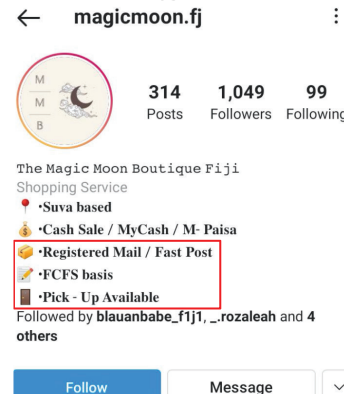
5. Exclusionary notice by social media operator

The Magic Moon Boutique which is operating on Instagram was found stating 'No Refunds>Returns' on its page. Such clauses are categorized as exclusionary clauses and illegal. The Council contacted this social media operator and informed the same after which, the statement was removed.

Before



After



6. Non-Disclosure of Original Price

Subrails had advertised on their Facebook Page 'Happy Diwali Deals' which contained a TCL 32" HD Android Smart LED TV at the cash price of \$899 price. The advertisements also claimed that consumers will save \$100 with the new price. However, the original price was missing from the advertisement. Upon seeking clarification, the Council was informed by the trader the TCL 32" HD Android Smart LED TV does not have a special price thus, the price remains at \$899. Subsequently, the advertisement was amended and the "Save \$100" was removed

Before



After





Ferrero Issues Recall on U.S. Easter Chocolates Linked to Salmonella Cases in Europe

Chocolate manufacturer Ferrero is recalling two of its products in the United States.

In a news release, Ferrero owned Kinder Chocolate stated the recall on the products were issued as a precautionary measure after cases of Salmonella were linked to the product in Europe.



"The products are being recalled because they were manufactured in a facility where Salmonella Typhimurium was detected," said the FDA in a statement Tuesday. "While there are no reports of illness in the United States to date, Ferrero is voluntarily recalling the products out of an abundance of caution due to reported cases of Salmonella in consumers that consumed products in Europe that were manufactured at the same facility."

Read more at:
<https://people.com/food/ferrero-issues-recall-on-easter-chocolates-due-to-link-between-products-and-salmonella-cases-in-europe/>

Consumer watchdog Case set to better shield online shoppers, deter unfair practices: Melvin Yong

SINGAPORE - Encouraging retailers to impose a cooling-off period for goods and services sold is one of the measures that the new president of the Consumers Association of Singapore (Case) Melvin Yong hopes to achieve.

For a start, he hopes that Case can work with hair, beauty and massage businesses to impose a five-day cooling-off period, which would allow consumers who regret their purchases to get a refund.

This will hopefully address complaints from consumers about being pressured to make purchases, such as package deals. "We hope these initiatives will lessen the risk of consumers losing their hard-earned money through hefty prepayments," Mr Yong said in a post on Case's blog, Case in Point, on Thursday (Sept 30).

Eventually, Case will also call for a mandatory cooling-off period for certain big-ticket, prepaid items, he added.

He also charted out some other key areas in consumer protection that Case will enhance and focus on.

In his post, he noted that the purchasing habits of consumers have changed drastically in recent years, and Case must "evolve in tandem" to better protect consumers.

<https://www.straitstimes.com/singapore/consumer/consumer-watchdog-case-set-to-better-shield-online-shoppers-deter-unfair>

Parents should avoid buying children toys with magnets for Christmas, paediatric surgeons urge

Pediatric surgeons are urging parents not to buy toys that include small, often brightly colored magnets as Christmas presents, following a dramatic rise in the number of children needing operations after swallowing them. Only 2% of children swallowing button batteries required surgery, but 42% of those who swallowed magnets required either keyhole surgery (laparoscopy) or more invasive laparotomy, which involves incisions in the abdominal wall to gain access to the gut.

"If children swallow one magnet it will probably pass through their body harmlessly but if they swallow two or more magnets, especially at different times, the magnets, which are increasingly very powerful, are forced together in the intestines, squeezing the tissue so that the blood supply is cut off. Significant damage can be caused within hours with holes being made in the children's intestines which cause the children to be unwell, and sometimes seriously ill, with many requiring complex operations to remove the magnets and requiring long periods of recovery time in hospital," says Mr Thakkar.

The Children's Surgery Foundation issued the warning as research showed a five-fold increase in children swallowing magnets in the last five years.

Read more on

<https://www.news-medical.net/news/20211208/Parents-should-avoid-buying-children-toys-with-magnets-for-Christmas-pediatric-surgeons-urge.aspx>

2022 Recalls of Food Products Associated with Peanut Butter from J.M. Smucker Company due to the Potential Risk of Salmonella

The FDA, along with CDC and state and local partners, are investigating a multistate outbreak of Salmonella Senftenberg infections linked to certain Jif peanut butter products produced at the J.M. Smucker Company facility in Lexington, Kentucky.

CDC's review of epidemiological information indicates that five out of five people reported consuming peanut butter and four of the five people specifically reported consuming different varieties of Jif brand peanut butter prior to becoming ill. FDA conducted Whole Genome Sequencing (WGS) analysis on an environmental sample collected at the Lexington, KY, J.M. Smucker Company facility in 2010. The analysis shows that this 2010 environmental sample matches the strain causing illnesses in this current outbreak. Epidemiologic evidence indicates that Jif brand peanut butter produced in the J.M. Smucker Company facility located in Lexington, KY, is the likely cause of illnesses in this outbreak.

Read more on:

<https://www.fda.gov/safety/major-product-recalls/2022-recalls-food-products-associated-peanut-butter-jm-smucker-company-due-potential-risk-salmonella>

Launch of standardized rental car agreement

In order to raise the standard of service and address common consumer issues in the rental car industry, the Fiji Rental Car Association (FRCA) has developed a standardized contractual agreement which is now being used by all its members. The Association had also incorporated suggestions and recommendations from the Council whilst developing the agreement.

The agreement was launched by the Consumer Council of Fiji Chief Executive Officer Ms Seema Shandil during the Fiji Rental Car Association annual general meeting in March. During the launch, Ms Shandil highlighted that the document was expected to existing issues in the rental car sector and thanked the Association for taking this proactive approach. “We anticipate that this agreement will be the stepping stone towards the reduction of the many consumer complaints given that it is quite fair and balanced. The standardized agreement will not only benefit consumers, but will also protect the interests of the rental business at the same time,” said Ms Shandil.



Minister for Commerce, Trade, Tourism and Transport Hon Faiyaz Koya also applauded the association for raising the standard of operation.

“The Ministry and Land Transport Authority have taken on board proposals to improve the rental car businesses in Fiji,” he said.

Real estate urged to market responsibly on digital platforms

With the increasing number of real estate companies and agents using digital platforms to market their products and services, the Consumer Council reminded the industry stakeholders that they must always engage in ethical digital marketing. During her address at the Real Estate Agents conference in May, Consumer Council of Fiji Chief Executive Officer Ms Seema Shandil said that whilst the Council has not received any major complaints from consumers pertaining to digital marketing in the real estate sector, there is a need to act swiftly to ensure that issues prevalently in digital marketing in other sectors do not rear its ugly head.



“After careful analysis and categorization of online complaints, our digital media monitoring and looking at issues found internationally in digital marketing in the real sector internationally we confidently say that the major concern and issue in digital marketing is Misleading Advertisements,” said Ms Shandil. Advertising is seen as misleading if it involves false, misleading or deceptive information that is likely to cause the average consumer to act in a way they might otherwise not. During her address Ms Shandil highlighted the common types of misleading advertisements both locally and internationally and the good digital marketing principles which real estate agents must adhere to.

One Health Approach

The Antimicrobial Resistance (AMR) is a Public Health concern that requires multi-sectoral interventions to mitigate its effects. AMR occurs when bacteria, viruses, fungi, and parasites change over time and no longer respond to medicines making infections harder to treat and augmenting the risk of disease spread, severe illness and death (World Health Organization, 2021). In aspiration to combat such lingering issues, AMR is sheltered under the ‘One Health Approach’ that considers and regulates medications and its disposal to the environment, human and animals.

The Council, in conjunction with pertinent stakeholders, is actively involved in the ‘One Health Approach’ that focuses on creating awareness in communities through various communication tools and platforms (social and main stream media, and community outreach programs). Such advocacy will arm consumers with relevant information pertinent to the use of antibiotics and their health and will have a ripple effect.



BEING A FINANCIALLY SAVVY CONSUMER

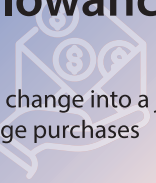
Pay Yourself First

Save money for yourself first! What that means is whenever you get your salary, the first thing you should do is put a part of it away as savings for yourself. You can do this by creating a separate savings account for this very purpose.



Give yourself an allowance and stick with it.

At the end of each day, put your loose change into a jar. This can be used to as a deposit for large purchases such as a car.



Create A Budget

Estimate how much you will spend on what and ensure you stick to your budget. We can all plan for most of our recurring expenses and not doing it is a financial negligence.



Don't carry a lot of cash—or credit cards—in your wallet

Impulse spending is harder if you have to go to the bank machine to get money.



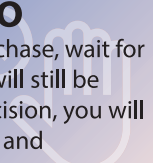
Create An Emergency Fund

Unlike your savings, the emergency fund is for real crisis situations such as medical emergencies, loss of a job or even a recession. Make sure you create a separate fund for this – it could even be a Fixed Deposit to ensure you aren't tempted to touch it outside of emergency situations.



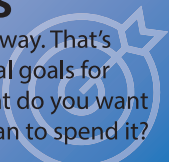
Wait for a day or two

Whenever you want to make a large purchase, wait for a day or two. Any worthwhile purchase will still be there tomorrow. By sleeping on your decision, you will give yourself more time to think about it and potentially avoid an impulsive decision.



Set Financial Goals

Money is useless unless spent the right way. That's why it's important for you to set financial goals for yourself. Ask yourself question like: What do you want to do with your money? How do you plan to spend it?



Make your own

Instead of buying a coffee every day, make your own. If you spend only \$5 on a cup of coffee every working day, that adds up to \$1300 per year.



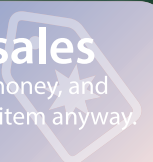
Save your change

At the end of each day, put your loose change into a jar. This can be used to as a deposit for large purchases such as a car.



Do not be lured by sales

Only buy things on sale if you have the money, and only if you were planning on buying the item anyway.



HEAD OFFICE

Level 5 Vanua house
Victoria Parade
Private Mail Bag Suva
Phone 330 0792/ 331 0183
CEO: 330 5864
Fax: 330 0115
Email: complaints@consumersfiji.org

LAUTOKA WEST

Site 4 Popular Building
Vidilo Street
P.O Box 5396, Lautoka
Phone: 666 4987
Email: consumerltk@connect.com.fj

LABASA/NORTH

Level 1, Lot 41 Raza Properties Ltd
Nasekula Road
P.O BOX 64, Labasa
Phone: 881 2559
Email: colbs@connect.com.fj



NATIONAL CONSUMER HELPLINE 155



GET IT ON
Google Play