

Traders under spotlight

Continuous market surveillance by the Consumer Council of Fiji (CCoF) over a 3 month period (August to October) revealed an appalling amount of non-compliant traders and service providers. Out of the 648 traders/services providers inspected, 59% were not in compliance to one or more of the consumer protection laws in place. The survey was conducted in the Central, Western and Northern Division.

In a nutshell, almost 6 out of every 10 business inspected were non-compliant to consumer protection laws; indicating a high level of 'profit-first, consumers last' attitude of businesses.

From the survey, one of the major concerns was the highest number of non-compliance is in the area of food and drinks. Many traders continued to defy food safety regulations and were found retailing expired food items, tempering with expiry dates, selling prohibited food items, selling priced control items above regulated price and food establishments preparing food in unhygienic conditions. Addressing complaints relating to food and drinks is on the Council's top priority given that these products end up on consumers dining table.

Meanwhile issues such as sale of expired and banned food products demonstrated the acute need for dishing out penalties and other enforcement action; especially against repeat offenders.

The Council flagged these cases to the respective Municipal Council's and Ministry of Health and Medical Services with request for stringent actions to ensure consumers right to safety and a fair marketplace is held paramount.



Consumer Watch

THE VOICE OF CONSUMERS



Spike in consumer complaints worries Council

Over the past month, consumers have been reminded to be extremely cautious and exercise proper due diligence when forking out money from their pockets as we tread into the much-awaited festive season. This is after a 11% increase in the number of complaints registered in the 3 month period (August to October) compared to the same period last year. A total of 1,313 complaints were registered with a monetary value of \$1.3 million.

This notable increase serves as a reminder to consumers that as we enter the festive period, they should remain vigilant at all times, and "dot all the i's and cross all the t's" when trusting others with their hard-earned money. It is critical that consumers are cognizant of what is happening in the current marketplace to ensure they are safeguarded from certain traders who are always looking to capitalize on the vulnerability of consumers via unethical means. (Read more on page 4)



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“Dot all the i’s and cross all the t’s” this Christmas

It is that time of the year when towns and cities will be bustling with shoppers moving around to check the ‘specials’, discounts and promotions which will be on offer – all in the spirit to celebrate Christmas.

It is no doubt that this year’s Christmas will be a lot different than last year as consumers finally get to celebrate Christmas without masks and health restrictions. For this reason, the spirit of festivities is evidently high in the air as all businesses and retailers are colorfully advertising dynamic deals, zero-dollar deposits, crazy sales and many other promotions that usually flood our town and cities during this time of the year.

During such festive times, it has also been noted that many consumers look forward to purchasing household goods such as electronic items, mobile gadgets and other white goods that they have had their eyes on the entire year. However, with this increased demand, there is also an increase in the number of traders engaging in profiteering and unethical behavior during this season. This is evident with hike in the number of complaints reported during the festive period in previous years. To provide some context, the Council registered 1400 complaints during the 2021 festive season.

Upon an analysis of the complaints received during the 2021 festive season, major areas of concerns noted were food and drinks, e-commerce and misleading advertisements.

Festive season is a time when family and friends get together, share meals, engage in merry making and let go of their stringent healthy diet; indulging Christmas cakes and other baked goods. This means most consumers fill up their carts with food and drinks when out shopping however, at times are left disappointed with their purchase. This is because many traders defy food safety regulations by retailing expired food items and tempering with expiry dates, selling prohibited food items, selling priced control items above regulated price and food establishments preparing food in unhygienic conditions.

Hence, this festive season, addressing complaints relating to food and drinks is on the Council’s top priority given that these products end up on consumers dining table.

Furthermore, at times many consumers do not get time go out and about to shop given their busy schedules hence, prefer to make purchases on their smart phone through e-commerce platforms; including social media. However, consumers are often left out of pocket when products purchased online either does not show up, is of unmerchantable quality or is not what was advertised. This is reflected by the increasing number of complaints registered at the Council relating to e-commerce and reflects the profiteering behavior of certain players present online. For this reason, whilst the Council is monitoring online platforms, consumers need to be wary of whom they engage with online. Consumers must be responsible and only deal with known and reputable traders; preferably someone they have successfully engaged with before.

Unfortunately, whether it be online or in a brick-and-mortar store setting, a common recurring theme which consumers usually encounter is misleading advertisements; meant to lure consumers and take advantage of the shopping hype to get rid of their old stock or give an illusion of sales and discounts. As consumers, we can easily be overwhelmed with the such promotions like the “50% off “and “buy one get one free deals”; whether misleading or not and often end up buying items they do not need. Hence, consumers must plan their budget, make a shopping list and stick to it. As a mandatory due diligence, especially during this festive season, consumers must properly read and understand sales advertisements, product information and promotions that are advertised by businesses. Questions must be asked in order to understand the product better and to ensure its value for their money.



Another alluring tactic used by certain traders during this shopping season is ‘Buy Now Pay Later’ promotions. This increasingly popular – but potentially risky – payment plan is enabling shoppers to rationalize a definite “No way” into a “Well, maybe just this once.” How? An expensive gadget which a consumer typically will not consider purchasing becomes a real possibility with Buy Now Pay Later by making a partial upfront payment and the rest in installment. However, this may promote impulse buying and place consumers in debt with possible high interests. Therefore, consumers need to be wary when engaging in this particular sales scheme.

Finally, the Council will continue to conduct surveillance street by street, shop by shop throughout the festive season in order to ensure products on shelves are worth consumers hard-earned money. We will also be issuing alerts on issues discovered in the marketplace so that consumers are aware and can make informed decisions. Hence, be rest assured that as usual the Council will remain steadfast in fighting for your rights!

On behalf of the Consumer Council of Fiji team, I wish everyone a safe and blessed festive season.

Council Mounts Pressure on Supermarkets

For the past 18 months, the trade practices of supermarkets have been in focus with the Consumer Council of Fiji. Through consumer complaints and market surveillance, the Council has discovered numerous dubious and unethical conduct being practiced by several supermarkets; many of them being repeat offenders. The issues discovered, actions taken by the Council and further information is provided below.

Misleading Supermarket Offers: Are You Getting a Real Deal?

Most consumers look forward to weekend supermarket specials to get the best deals around however, whilst doing so, consumers must look beneath the bright coloured and tempting special price tags to avoid being deceived.

Two for \$4, only \$1, was \$4 now \$2 are the signs heralding discounts familiar to thrifty shoppers up and down the country; especially during weekend, holidays and festive seasons. In fact, the Council through its market surveillance, has seen that in many instances, dubious special prices and multi-buy deals costs shoppers more than buying the same items when not on the so-called discounts. In a case uncovered by the Council, a supermarket had placed bright special signs on the shelves for food items however, when these signs were lifted, it was discovered that the original prices of these items were the same as supposedly special prices.

Supermarkets are employing a whole host of sneaky tricks to get their hands-on consumer's hard-earned cash. Special signs have become the new norm in supermarket aisles. When walking around the supermarket aisles, it's likely consumers will be inundated with lots of brightly coloured signs for 'top deals', 'lowest prices ever' or other not-to-be-missed deals. But beneath the bright colours and tempting signs, are the supermarket offers we see genuine? And do they give us value for money?

Are Consumers Paying for Meat or Fat?

The demand for lamb products is quite high in Fiji as it is widely consumed, however, concerns raised by consumers and issues discovered by the Council during market surveillance paints a very worrisome picture about the lamb products being retailed to consumers.

An influx of complaints on lamb products over the past several months prompted the Consumer Council of Fiji (CCoF) to conduct a survey early this year. The objective of this survey was to determine if consumers are getting value for their money when purchasing lamb products such as lamb chops, lamb shanks, lamb necks and curry pieces.

The major issue which is plaguing supermarket freezers is the excessive fat in lamb products. Looking at these products, it seems like certain supermarkets are not retailing meat but fat to consumers. The current prices of lamb chops range from \$22 to \$27 per Kg. This is an outrageous amount of money being forked out of consumers' pockets for a product which is mostly fat.

The type of fat riddled lamb products being retailed by certain supermarkets does not belong in display freezers and must not be offered to consumers. As a result of continuous market surveillance and spot checks by the Council, a few supermarkets have taken heed of the Council's warnings and have improved the quality of lamb products. However, some have not shown any signs of improvement.

The Council has also been continuously flagging all cases related to meat and other food products to the Ministry of Health and Medical Services' Food Unit as well as the Municipal Council and has called for greater action in terms of enforcement.

Is it a Supermarket or a Breeding Ground?

Cleanliness affects the entire shopping process. Consumers prefer a cleaner retail store over a dirty one. An unclean establishment can make people feel uneasy and put their wellbeing at risk. When consumers do not feel comfortable, they are likely going to leave the place in a short amount of time.

Cleanliness and good hygiene also foster good food safety practices. The need to provide safe and healthy food in stores or supermarkets is one that cannot be overemphasized. It should be considered a top priority in every grocery store or supermarket where consumers frequently shop. Unkempt supermarkets or stores can be havens for various kinds of bacteria that can lead to health problems.



Here for you!

Spike in consumer complaints worries Council

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Given the high number of issues discovered by the Council pertaining to food and drinks; which is bound to increase during festive seasons, in October the Council launched a surveillance campaign dubbed 'Trader Watch'; a vigorous and intensive market surveillance program targeting businesses which attract high consumer demand during this season.

Complaints pertaining to food and drinks were at the top of the list and accounted for 10.8% of the total complaints registered during the period in focus.

Other top issues registered at the Council during this period pertained to landlord and tenancy, online shopping and public transport.

Out of the total complaints registered during these 3 months, the Council has successfully resolved 72% of the complaints while investigations, mediations and liaisons with other bodies are being conducted to resolve others. In instances where the respondents were not in favour of providing redress, the cases have been escalated to other enforcement bodies for further action.

From 27 May 2022 to 17 October 2022, the Consumer Council has helped many aggrieved consumers to save approximately \$1.2 million through successfully mediating and resolving their complaints. During this period the Council received a total of 1944 complaints with a dollar value of approximately \$1.45 million. The higher number of complaints received from consumers compared to the same period last year reflects increased awareness and confidence of consumers in the Council's ability to resolve issues through mediation, referrals and advices.

Resolving complaints is facilitated through the Council's Alternative Dispute Resolution and Consumer Advisory Division. An important part of the ADR division's activities is to follow-up on pending cases and the resolving figures indicate that the Council has been very successful on many levels. It is also interesting to note that there are a low number of weak cases (approximately 1% of cases registered) so far in 2022, which

indicates that many consumers are now well aware of their rights and the evidences they are expected to present when lodging their complaints.

Meanwhile, complaints pertaining to food and drinks were at the top of the reoccurring complaints list and accounted for 10.8% of the total complaints registered during the period in focus. The Council noted that many traders continued to defy regulations and were found to be selling expired food items, selling priced control items above regulated price and restaurants preparing food in unhygienic conditions. Complaints relating to food and drinks is astounding due to the malignancy of its effects on consumers. Issues such as sale of expired and banned products shows a high level of negligence and profiteering behavior. Hence, the Council, through social and mainstream media is religiously reminding consumers to be extremely vigilant as there is usually a high uptake of certain types of food and drinks during the festive season.

Landlord and tenancy cases made up the second highest number of complaints in the period under lens with 143 complaints registered. The complaints here were mostly of landlords refusing to refund bonds, tenants not given enough time to vacate the premises, renting unsuitable accommodation, sharing of facilities and non-issuance of receipts after payments.

The other complaints that made the top ten re-occurring list were against public service drivers and operators, online operators and electronic good retailers.

TOP 10 Complaints

1) FOOD AND DRINKS

- Expired food items
- Tempering of expiry dates
- Sale of thawed/ freezer burnt meat
- Sale of bread with mould growth
- Sale of food containing pests
- Sale of stale food
- Unhygienic conditions of food establishment
- Sale of bread without
- Sale of rotten onions and potatoes
- Sale of wilted vegetables



2) LANDLORD AND TENANCY MATTERS

- illegal and improper evictions;
- failure of landlords to issue tenancy agreements/receipts;
- landlords disconnecting utilities;
- landlords refusing bond refund
- Landlords failing to repair premises
- Verbal abuse by landlords
- Landlords invading tenants' privacy
- rent increase despite rent freeze order being in place
- landlords locking out tenants and their belongings



3) PUBLIC TRANSPORT

- Traders charging incorrect fares whereby commuters were overcharged
- Traders not servicing their routes in a timely manner
- Taxi operators refusing short runs
- Taxi operators charging increased fares
- Rude customer services
- Traders providing faded receipts
- Traders failing to provide receipt



4) ONLINE SHOPPING

- Traders accepting payments however, failing to deliver items
- Traders becoming non-responsive to consumers after accepting payments
- Traders blocking consumers contacts after acceptance of deposit
- Delivery charges not disclosed to consumers
- Misleading advertisements displayed on online business website/pages
- Items delivered are relatively different from items advertised
- Delays in delivery not communicated to consumers



5) Electronic Goods (Home)

- non-availability of spare parts or after sales services;
- long periods of time taken for repairs;
- products becoming defective shortly after use;
- warranty terms and conditions not being honoured
- repairs being conducted in a shoddy manner



6) ADVERTISEMENT AND PROMOTIONS

- Misleading advertisement and promotion
- Promotions end dates not disclosed
- Shelf price not reflected at pos price
- Hoarding
- Bait advertisements



7) Mobile products

- Sale of shoddy mobile products;
- poor customer service,
- warranties not being honoured on products,
- delay in repairs
- continued issues despite repairs being conducted
- non-availability of spare parts or after sales services.



8) OTHER FINANCIAL SERVICES (mpasia)

- Minimum spend imposed on MPAISA transaction
- Unregistered M-Paisa agents charging exorbitant withdrawal fees
- Unauthorised mpaisa transactions (scams)



9) VAT/STAMP DUTY / RECEIPTS

- Price controlled sold beyond regulated prices
- Issuance of faded /illegible receipts
- Traders failing to issue receipts



10) WATER - WAF

- WAF failing to cart water per service request
- Intermittent water supply
- WAF accepting payments for installation of water meters however, failing to install water meters
- Exorbitant water bills
- Waf failing to attend water leakage complaints



Consumer Complaints Resolved

Examples of “Poor Service Delivery” and “Defective Products”

Bug-roach hotel room

A consumer booked a room at Elixir Hotel & Serviced Apartments. To his/her dismay, the room was found in an insanitary condition – heavily infested with bed bugs and cockroaches. Upon highlighting the issue to the hotel staff, the consumer was checked-in to another room however, this room was also infested with bed bugs. Frustrated, the consumer immediately left the hotel and spent the night at a relative's place in Suva. Through the Council's intervention, the hotel immediately refunded \$275.00, the full amount paid for the room. The hotel was warned about the rooms' hygiene and the matter was also flagged to Suva City Council for enforcement action whereby a sanitary notice was issued. The notice disclosed a stringent timeframe in which the hotel was mandated to rectify the issue. A full compliance was noted during the follow-up inspection by both the Consumer Council and the Suva city council.



Your Right

Right to safety

- To be provided a safe and hygienic accommodation services which does not compromise your health and safety.

Your Responsibility

To take action

- To be assertive and demand for hygienic accommodation by hotels; and
- To report instances where hotel rooms are in unhygienic conditions.



The wrath of rash

A consumer purchased Amolin baby cream from Superdrug Pharmacy on in July 2022 for the toddler. Upon application of the cream, she noticed the skin reaction, compelling her to check the expiry date. To her astonishment, it was noted that the cream had expired in May 2022. The consumer immediately returned to the pharmacy and raised her grievance and also highlighted the matter with the Council. The Council's intervention resulted in the pharmacy offering a redress which included a full refund for the product and the medical treatment costs for the child. Indignantly, he rejected the redress and asked the Council to escalate the case to the enforcement authority so that stringent action can be taken and such unethical practices can be eradicated from the marketplace.

Your Right

Right to safety

- To be sold products which are not expired and does not pose any potential health risks;

Your Responsibility

To be critically aware and take action

- To be vigilant and always check the expiry dates of products before purchase; and
- To be assertive and lodge complaints against traders retailing expired products.

An uneventful 'time'

A consumer purchased a Detroit Automatic Ripcurl watch worth \$469 from Jacks of Fiji which malfunctioned twice within the warranty period. Jacks of Fiji repaired the watch in both instances. Despite the two repairs the watch malfunctioned again.

Furthermore, Jacks of Fiji also failed to communicate with their customer regarding the status of the watch in a timely manner. Despondently, the consumer reached out to the Council; which resulted in the watch replaced with a new one.

Your right

Right to redress Right to be heard

- To be sold products that are of merchantable quality which lasts for a reasonable amount of time;
- To be provided amicable redress for faulty/defective items; and

Your responsibility'

Be assertive and take action

- To always raise issues relating to defective products with traders; and
- To lodge complaint with the Council if the redress is not satisfactory.



What to look out for in the marketplace?

Hair salons Under Spotlight

Over the past 6 months, the Council received several complaints whereby consumers were left in anguish due to hair loss and scalp damage after their visit to hair salons. The 56 complaints registered at the Council in the last 18 months indicates the prevalence of similar issues and triggered an inspection campaign by the Council; which has revealed baffling results.

The inspections discovered that certain salons were making use of beauty products which were expired, contained no or coded expiry dates and used products with foreign labelling.

Out of the 19 salons surveyed in Central, Western and Northern Division in August 2022, 26% were found using products which were expired or had no/coded expiry dates whilst 42% were utilizing products with foreign labelling. Alarmingly, salons were also failing to inform consumers about the products which are applied on them.

The use of expired product or products with no or coded (Julian coding) expiry dates is particularly concerning as this is not only outright illegal but may also contribute to the issues which consumers are facing; scalp damage and hair loss.

The Council, through social and mainstream media has reminded

Astrology Shams on the rise



Over the last few months, the Council has sent out alerts to consumers to refrain from indulging self-proclaimed astrologers with claims of life altering prowess. This was triggered after the Council discovered that several pages on social media are making claims to fix personal and professional problems; with reports that consumers are falling victim to this sham and shelling hundreds of dollars out of their hard-earned cash.

In one of the cases investigated by the Consumer Council of Fiji (CCoF), an individual, who was facing some personal problems was lured by a Facebook advertisement of an astrologer claiming to have abilities to get rid of the same. The consumer paid \$300 to the astrologer however, when her personal issues were not resolved, she queried with the astrologer who demanded an additional \$1800. The consumer refused and demanded a full refund – a portion of which is still pending.

The Council has come out strongly reminding consumers that no self-proclaimed astrologer has the ability to change the course of their life in

exchange for money. This is simply a scam meant to prey on the gullible.

The Council had also discovered that certain astrology services are being promoted on social media via paid advertising using taglines such as “Marriage problems, business/work problems, money problems” and “Want to get black magic and bad luck removed?”. This shows the level of investment scammers are making and indicates a high level of engagement from consumers.

The Council issued a stark reminder to these imposters that such claims and practices is a breach of the Crimes Act of 2009 and the Council will not only be naming and shaming such phony services but will be referring them to the Fiji Police Force.



consumers to be assertive and ask questions about the products labelling, expiry dates and other pertinent information when visiting salons. Consumers were also encouraged to demand for receipts as proof of service in case there is a need for redress.

The Council will continue to monitor salons during its routine market surveillance.

Consumer Council and Nasinu and Nausori Town Councils' Strengthen Relationship

The Consumer Council of Fiji (CCOF), Nausori Town Council and Nasinu Town Council (NTC) earlier this year (29/09/22) signed a Memorandum of Understanding (MOU) which now enables the three organisations to share information, provide relevant trainings and collaboratively investigate and solve consumer complaints.

With a growing number of complaints pertaining to food and drinks, restaurants, supermarkets and compliance with other relevant legislations, the MOU provides a framework to investigate and efficiently resolve complaints in the best interest of Fijian consumers. It also allows for the exchange of vital information to support investigation processes. The MOU reaffirms and enhances the longstanding

partnership between the two organisations.

The MOU ensures that complaints relating to restaurants, supermarkets and other relating services would not only be investigated and relevant actions taken but would also allow for the development and implementation of effective and efficient enforcement strategies to curtail such issues in the future.

With the signing of the MOU, the three organisations urged the food industry to maintain proper hygiene while preparing and handling food and assured consumers that continuous monitoring and enforcement would be carried out to ensure that food safety and hygiene training are being implemented by food service operators.



'Trader Watch' Program Launched to Beef-Up Surveillance



With the onset of the festive season, The Consumer Council of Fiji launched its festive season surveillance campaign dubbed 'Trader Watch' in October; a vigorous and intensive market surveillance program targeting businesses which attract high consumer demand during this season.

This special festive season program was triggered as the number of consumer complaints evidently inflates during this time of the year given the high level of consumer spending; indicating profiteering behavior of certain traders.

During the launch of the program, the Council had strongly reminded traders that the principles of good business practices must be strongly adhered to and any and all unscrupulous practices will be promptly communicated to consumers via social and mainstream media. The Council has also provided assurance that unscrupulous practices will not go unpunished as there would be aggressive push for enforcement actions against those found breaching the consumer protection laws.

Consumer Responsibility and Loans

An age-old mantra, 'Customer is King' is every consumer's favourite expression in the marketplace, yet we often overlook our duties and responsibilities as consumers. We must always keep in mind that consumer rights come with corresponding responsibilities. In this article, the Consumer Council of Fiji (CCoF) wishes to remind consumers of their responsibilities when dealing with financial institutions and taking loans.

Understanding loans

According to Investopedia, a loan is a form of debt incurred by an individual or other entity. The lender—usually a corporation or financial institution—advances a sum of money to the borrower. In return, the borrower agrees to a certain set of terms including any finance charges, interest, repayment date and other conditions. The loan can be secured (backed by the assets of the borrower) or unsecured (not backed by the assets of the borrower).

Most consumers use debt to fund purchases they would not otherwise be able to afford without saving for an extended period. While loans can be great financial tools when they are used properly, they can be great adversaries if consumers do not do their due diligence. At times consumers discover after taking loans from a financial institution that there were more competitive interests rates offered by other institutions or they are being subjected inflated loan fees - which they agreed to by signing the agreements.

Therefore, when taking loans, it is extremely important for consumers to exercise their responsibilities to ensure they get the best products in the market and are not subjected to unfair terms and conditions or high interest rates - when there maybe other banks offering low rates.

Consumer responsibility when taking loan

From 2017 to-date, the Consumer Council of Fiji has received 417 complaints pertaining to customer loans. Whilst, financial institutions have a high degree of responsibility towards their customers, we cannot be passive and forgo our responsibilities. A close look at the complaints lodged reveals that in some instances, had the customer exercised their responsibility and remained vigilant - they would not have faced issues with their financial institutions.

The following are some responsibilities which must be comprehended by customers when taking loans.

1. Responsibility to be aware about different products offered

Customers must not opt for the first financial product/institution they stumble across - they have the responsibility to

do comparative shopping. Comparing different products will cite the better option, backed with evidence and functionalities. By doing comparative shopping customers can end up saving thousands.

2. Responsibility to provide the financial institution with accurate, up-to-date information

It is your responsibility as a customer to provide your financial institution with the latest and accurate information - 'fully and truthfully'. If anything changes in your circumstances, it is your responsibility as a customer to timely inform your financial institution. This could be a change in your financial status, a change of location, or a change in any of the documents submitted as "Know-Your-Customer" (KYC) documents.

3. Responsibility to deal with only licensed financial institutions

It is also your responsibility to ensure that as a customer, you only deal with licensed financial institutions. Where a customer is not sure about the status of an entity, he/she contemplates dealing with, it is their responsibility to undertake the necessary due diligence, including making an inquiry with the Regulators. Consumers can contact the Consumer Council of Fiji or Reserve Bank of Fiji to check if a company is a licensed financial institution.

4. Responsibility to self-educate

The customer has a responsibility to educate themselves to appropriately manage their financial affairs and make informed financial decisions. This could be through conducting research across different platforms and on different topics to improve one's financial literacy. The customer should ensure that they obtain information from credible sources. This information could be for education purposes, or when a customer desires to know more about a specific financial product before using it.

Once you improve your financial literacy and competency as a customer, you can further negotiate for better terms for yourself. For instance, Mrs. X wants to take a loan and is aware that she can only pay back \$500 per month when considering other monthly expenses. In understanding her financial status and monthly obligations, Mrs. X could negotiate for a longer repayment period to meet monthly repayments and other living expenses.

5. Responsibility to seek clarity

It is the customer's responsibility to ensure that they seek clarity when "buying" a financial product. For instance, Mrs. X wants to take a personal loan for her daughter's wedding. While doing her research, she discovers that Bank A, Bank

B and Bank C offers similar products but with different terms and conditions. It is Mrs. X's responsibility to ask for clarity on the key terms, conditions and benefits of the different products. The customer can also request for the Key Facts Statement for the products which she can use to compare with products offered by other financial institutions.

6. Responsibility to understand terms and conditions before signing loan document

Customers must understand that loan agreements are an important part of borrowing money; they protect both the borrower and the lender. A loan agreement spells out the details of the transaction, including the loan amount, the interest rate and the terms.

In the era of clicking "I agree" on just about every terms-of-service agreement, it is important to read your loan documents carefully. Unlike technology privacy policies or other service contracts, your loan document is packed with details and requirements for your loan. Hence, customers need to be responsible and reach every page and between the lines of loan agreement to ensure they understand each term and condition.

Understanding a loan agreement comes down to simple awareness. Before you sign, ask your lender questions. If you are struggling to follow the more technical aspects, review it with an attorney or someone with knowledge in this area. Alternatively, consumers can also seek assistance from the Consumer Council of Fiji (CCoF) to better understand the terms and condition in their loan agreement.

7. Responsibility to report unethical, fraudulent practices/ misconduct

It is your responsibility as a consumer to report unethical practices, fraud or errors that occur in your dealings with your bank.

If you have been subjected to unfair terms/conditions or business practices, then reach out to the Consumer Council of Fiji immediately via toll free number 155



Council continues with initiatives

The Consumer Council of Fiji is part of a global campaign and a rising movement against unsustainable consumerism along with *Consumers International* - the membership organisation for consumer groups around the world. In order to promote sustainable consumerism, the Council and Consumers International collaborate each year to promote sustainable development and reduce poverty by promoting worldwide awareness and advocacy activities which encourage sustainable patterns of consumption and production. The key pillar of this enterprise is *Sharing Community*: ways that sharing and collaboration bring more equal and sustainable access to goods and services for the benefit of people and the planet.

In line with this initiative, the Consumer Council of Fiji is celebrated **Green Action Week** (GAW). GAW is celebrated internationally from 4th to 10th October every year.

What is Green Action Week about?

Green Action Week is built on three core premises:

- We face a crisis of people and planet. Globally, millions of people do not have equal access to sustainable goods and services we need for a decent life, and too much stress is being put on the planet - our shared home.
- There is an alternative: a sustainable future on a healthy planet. This crisis is fueled by unsustainable consumption and production. It is a system which is not natural but has been created by people - so people can change it. All over the world communities are proving that alternative methods can help us live in balance between people and planet.
- We can build this future through sharing community. 'Sharing community' is the concept Green Action Week focuses on to achieve a future for global citizens. When people collaborate and share goods and services, it brings communities closer together and brings social benefits that reduce our environmental impact at the same time. The

sharing community works for both the people and planet.

Why is the Council advocating on environmental issues?

The problems of the environment are essentially the problems of ordinary individuals. Whether in the sphere of human settlements, natural resources or pollution, it is the well-being or even survival of ordinary individuals that is at stake. Hence, where the environment is being damaged, the damage is being done by individuals - through unsustainable consumption and production. Therefore, collective action to protect the environment can only be achieved when there is a wide spread individual awareness of the environmental consequences of consumption and production among consumers.

Project R2R

In order to promote sustainable consumerism, every year Consumers International coordinates the Green Action Fund (GAF), a collaborative project by Consumers International and the Swedish Society for Nature Conservation (SSNC). This annual grant scheme strives to promote sustainable development and reduce poverty by promoting worldwide awareness and advocacy activities which encourage sustainable patterns of consumption and production. The Consumer Council of Fiji is proud to be one of the 26 countries - and the only Pacific Island Country in receipt of this grant to conduct a project titled 'From Ridge to Reef' (R2R) with the theme 'Sharing Community'. This funding is directly in line with the Green Action Week celebrations.

Threat to coral reef

According to a United Nations report, it is anticipated that 90 percent of the coral could disappear by 2050 affecting more than a quarter of the marine life. It is said that healthy corals buffer 97 percent of the shorelines from currents, waves, and storms, protecting lives and property.

With Fiji being surrounded by sea, most communities and individuals' resort to the marine environment for their food source and income. Currently with an elevated demand for food supply and significant increase in the cost of living, in order to put food on the table at times people can resort to unsustainable practices, hence harming the environment.

Whilst the issue of unsustainable fishing practices is extreme and detrimental, we often forget about our actions on land (ridge) which ultimately impacts the coral reefs. Practices such as employing adhesive detergents/chemicals in washing, burning and cutting down trees and improper disposal of consumer waste all contribute to the degradation of reefs. This is the impetus of the R2R



tives to protect environment

advocacy project; to create awareness among consumers on how their individual actions on ridge; through to the shorelines have an impact on reefs.

Council Celebrates Green Action Week with Villages

As part of the project "R2R" the Council celebrated Green Action Week. This year, this celebration was done through activities directly at community level. The villages involved in Green Action Week includes Qelekuro, Lawaki, Qoma and Delaikuku.

Tree planting to Inspire Protecting Our Reefs and Promote Food Security

This month, the Consumer Council of Fiji, with support from the Ministry of Forestry, visited the above-mentioned villages to raise awareness on how deforestation leads to the degradation of reefs.

In order to stress the importance of this, the Council with funding provided through
C o n s u m e r s

International and the Swedish Society for Nature Conservation (SSNC) initiated a reforestation effort in the selected villages. During this initiative, over 4000 mangroves were planted along with 600 native and fruit trees.

This initiative is also part of the Council's contribution towards global reforestation efforts, restoring lost forests, repairing damaged ecosystems and mitigating climate changes. Humans, animals and the environment depend upon trees for survival. Therefore, as deforestation continues, we must put back what we are taking away.

Trees and reef

Yes, trees do contribute to protection of coral reefs.

A study led by University of Queensland has found that nearly 85 percent of 5,500 coastal areas all over the world leach sediment to coral reefs. This phenomenon is currently the second largest threat to coral reefs after climate change. Scientists claim that increasing reforestation efforts in these regions could significantly reduce sediment run-off and protect reefs.

Excess sediment run-off along coastal areas is generally caused by land clearing and agrochemical pollution. The sediment causes a massive reduction in light levels, which are crucial for coral growth and reproduction.

"Increased sedimentation can cause aquatic ecosystems to be more sensitive to heat stress, which decreases the resilience of corals to pressures caused by climate change,"

explained lead author Dr. Andrés Suárez-Castro from University of Queensland's Centre for Biodiversity and Conservation Science.

Therefore, reforestation efforts such as the one initiated by the Council will positively contribute to the revitalization of our coral reefs.

Trees and food security

During the Council's reforestation initiative, along with native trees, certain fruit trees such as Guava, Mango, Lemon and Sour Soup were also planted. This was to "Kill two birds with one stone". By including fruit trees in the reforestation efforts, it will not only prevent sedimentation but will also contribute to the villages long term food security.

The project R2R and other similar enterprises are the Council's initiative to be part of a wider, global movement against unsustainable consumerism and to help consumers find practical solutions for global consumer issues.



Transforming Food Systems: For Consumers, By Consumers

Our relationship with food is dangerously imbalanced. We produce enough food but nearly 1 in 10 people still do not have sufficient to eat and 3 billion cannot afford a healthy diet. At the same time, we waste one-third of all food produced along with the natural resources that went into its production.

Our food and agricultural systems stretch planetary boundaries beyond their limits. By valuing quantity over quality and driving farmers to produce monocrops for low prices, we use the natural resources needed for sustained production and degrade the land, leading to climate change and extreme weather events.

As the coronavirus crisis unfolded, we started to understand how fragile our food systems are. We saw news stories of food destroyed, milk dumped and crops rotting in the fields, while consumers faced empty shelves. Our complicated global supply chains could not adapt fast enough to our changing realities.

To mend our damaged relationship with food, there are critical questions we need to answer:

1. How do we produce sufficient food that's healthy for both the people who produce it and the people who eat it?
2. How do we ensure our food systems are fair, resilient and equitable?
3. How can we feed our growing global population and protect our planet for generations to come?

Even attempting to answer these questions poses a hundred questions more. In a nutshell, it's not an easy task to accomplish and definitely cannot be achieved by one single person, organization or country. It requires people and organizations from across the sectors and the globe to come together, start talking and taking actions to transform our food system.

This is what the Consumer Council of Fiji and the Food and Agriculture Organization (FAO) of the United Nations, with support from the European Union initiated during the 2022 World Food Day celebrations on October 2022 in the form of a multisectoral panel discussion.

Why is the Council working towards transforming food systems?

The Council is creating platforms such as the panel discussion mentioned above because transforming our food systems is amongst the most powerful ways to change course into our future and make progress towards all 17 Sustainable Development Goals. Rebuilding the food systems of the world will also enable us to answer the UN Secretary-General's call to "build back better" from COVID-19. Subsequently, consumers are perhaps one of, if not the most important part of the food system, and as consumers we all must come together to bring about the transformation that the world needs.

Yes, we can bring about transformations!

Consumers hold the power to shift their demand to environmentally and socially responsible and nutritious products. This could lead to manufacturers bringing new products to market, empower farmers and input companies to adopt practices to meet health and nutritional needs, pressure governments to put the right policies in place, and motivate investors to invest in companies producing these products.

How do consumers shape food trends?

Through their behaviour and choices, consumers are key for the uptake of new solutions, products, services and business models - and even policies. Here are some examples:

- Food producers supply what the consumer demands - for example, the rise in vegetarianism and veganism in recent years has led to an increase in plant-based foods being served in restaurants and stocked in supermarkets. Even in Fiji, certain consumers are becoming conscious of what they consume; opting to choose products which are green or organic.
- Agrifood startups and businesses are responding to consumer concerns - for example, as consumers have become increasingly sceptical

over the safety, suitability and sustainability of the food they buy; certain businesses even in Fiji are responding to this new demand.

- Consumers influence food-related policy - for example, as awareness of the environmental concerns over plastic waste increased, consumers demanded eco-friendly solutions.

A three-tier multisectoral panel discussion on transforming agri-good system

To kickstart conversation on transforming Fiji's agro-food system and to bring light on the role of consumers, an edifying three tier panel discussion on 'The role of non-traditional groups of actors in the Agri-food systems transformation for more sustainable, healthy and affordable diets in Fiji' was successfully conducted by the Council last month.

About the panel discussion

This event aimed to deep dive into the role of three particular groups of actors: the academia, as a group that may provide innovative solutions and evidence from different fields of expertise for this positive transformation; the consumers, as key actors for this transformation from the demand perspective and the media, as those with an essential part to play in the dissemination of messages and raising awareness in the general public and consumers. The idea was to explore how these groups of actors may engage more efficiently with others in this multi-sectoral transformation, identify entry points for their action and get a better understanding on current challenges for participation and best ways to address these challenges. A particular emphasis was placed on how to achieve a more inclusive local food system transformation, which gives voice and opportunities to women and youth as key actors and leaders across the agri-food system, as well as emphasise the importance of innovation.

European Union Assures Support

Officially opening the event, the Head of Section for Economic Cooperation,

“In a world of plenty, it is a grave affront that hundreds of millions go to bed hungry each night.”

Investment and Agriculture at the European Union Delegation for the Pacific, Ms Barbara Riksen stressed the EU’s continued commitment in addressing key challenges in the agricultural food systems in the Pacific including in Fiji.



to market, empower farmers and input companies to adopt practices to meet health and nutritional needs, pressure governments to put the right policies in place, and motivate investors to invest in companies producing these products. – so, if included in dialogues they can and have the power to influence the sustainable transformation of our agri-food systems through their market demand, sometimes determining what food will be produced and by what methods.

FAO’s Policy Officer Ms Itziar Gonzalez during her address at the event echoed that the current agri-food systems globally are underperforming not being able to provide sustainable, healthy and affordable diets for all, and the Fiji agri-food systems are not the exception.

“In order to transform agri-food systems for more sustainable, healthy and affordable diets in Fiji, a holistic approach should be adopted. A wide array of national and international stakeholders is therefore called to contribute from their distinctive mandates. In this, both Fiji and the European Union share the same ambition. The same multi-stakeholder approach is adopted in Europe’s “Farm to Fork Strategy – For a fair, healthy and environmental-friendly food system”. This Strategy forms the foundation of cooperation programmes between Fiji and the European Union,” said Ms Riksen.

Meanwhile the FAO Assistant Representative Ms Joann Young also emphasized the need for cross sectoral collaboration to address the challenges and hurdles existing in our agri-food systems.



CCoF Chief Executive Officer Ms Seema Shandil who was one of the panellists at the event emphasized the crucial role which consumers play in transforming agri-food systems and called on consumers to make smart and conscious decisions.



“Consumers must be at the heart of solutions. More than 7.7 billion consumers worldwide hold the power to shift 100-year-old consumption patterns to meet the needs for a better future. As they hold the power to shift their demand to environmentally and socially responsible and nutritious products,” stated Ms Shandil.

“The COVID-19 pandemic and other concomitant crises, as for example those related to natural phenomena, have affected the people’s lives due to impacts to the tourism, labour market, remittances and international trade. But they may offer an opportunity to rethink the agri-food system and find transformative solutions to emerge and build back better,” added Ms Gonzalez.

Ms Shandil further added that consumer inclusion can lead to manufacturers bringing new products

“From Government bodies, farmers, manufacturers, retailers, consumers, academic to media; we all need to work in tandem as transforming our agri-food systems follows the concept of the three-legged stool; even if one actor or issue is not taken into account; all else can potentially fail,” stated Ms Young.

The Council is ever committed to continue working tirelessly to help transform Fiji’s food systems and will continue to engage with policy makers, government bodies, private sector and consumers to ensure a collective and concerted effort.



THUMBS UP – THE GOOD

Refund despite no warranty

A consumer sought the Council's assistance in obtaining refund for a tyre which had leakage in the internal walls after short use. The consumer purchased the tyre from Auto Parts Co Ltd who had denied redress to the consumer on the basis that tyres are not covered under warranty due to their nature and unfavourable road conditions. Upon the Council's intervention, the consumer was provided a refund despite no warranty coverage on the tyre.



Interest Waived Goodbye

A consumer purchased a laptop on hire purchase from Courts. Unfortunately, the laptop was stolen after a short time hence, the consumer reached out to the Council requesting if the interest on the hire purchase could be waived. Upon reaching out, Courts informed the Council that theft was not covered per the hire purchase insurance terms and conditions. However, Courts, in good faith agreed to waive interest charges of \$472.60 on the consumers hire purchase account.

Luncheon Turns Nasty!

A consumer started feasting on Whaley's Lamb & Garlic Luncheon which he purchased from New World IGA however, realized that it gave a foul smell and tasted unusual. The consumer approached the Council for assistance despite not having a receipt

or any other proof of purchase. New World IGA provided a replacement for the Luncheon when approached by the Council.

Corned Maggots Instead of Corned Beef

After opening a carton of Farmers Corned Beef purchased from Rajendra's Foodtown Supermarket, a consumer noticed that the cans were damaged and infested with maggots. The Council intervened and raised the matter with the supermarket and the manufacturer. Both the parties apologised and the manufacturer compensated the consumer with a carton of Farmers Corned Beef and \$120.00 for transportation.



THUMBS DOWN – THE BAD

Computer Hub – A Shrine for Laptops

The Council continues to receive complaints against the Computer Hub for retailing faulty laptops. Despite the Council's numerous attempts at seeking redress for all the consumers, only a few consumers were refunded. Due to continuous false promises and lack of compliance, the Council referred Computer Hub for enforcement actions.

Expectation Outcome

Mirror Mirror on the Lanhenga; Which Trader Denies Consumer their Rightful Redress?

A consumer bought an alluring lehenga suit from Meenos which had a stunning mirror works engrained on it. After a few days of purchase, the consumer wore the lehenga to a wedding and to her disappointment, she noticed that the mirror works was coming off. She immediately raised her concerns to the Council. Numerous effort by the Council to get a redress for remained futile, Meenos was referred for enforcement actions.

Balayage Hair Colour Gone Wrong

A consumer came across a social media advertisement by The Edge Hair and Beauty Salon which showcased their handwork on one of their customers – a striking hair dye of purple balayage. Impressed by their work and the hair colour in the advertisement, the consumer approached the salon to get her hair dyed the same colour. She was advised that bleaching on the hair would be required in order get the desired colour to which she agreed to. Much

to the consumer's disappointment, the hair colour was not as expected. Therefore, she sought the Council's assistance for a full refund.

Unfortunately, the salon refused to provide a full refund of \$150 and offered \$50 as compensation which the consumer rejected. This matter has been escalated for enforcement action.



Back To School - The Smart Way

Prepping for the new school. Consumer advice to parents and guardians

As parents and students will be busy again after the festive season with back-to-school shopping, the Council deems that the shoppers should consider the following.

- Prepare a school list – of all that is required. Sit down with your child and go over the list together. This will help crosscheck the items needed as well as assist the child to get organized. Also do an inventory check at home to find out if stationeries from previous years can be reused.
- Shop around and avoid buying all children's education items at one shop, unless it means a lower shopping bill than buying from different outlets. While retailers may use promotions to encourage one-stop-shopping, it is advisable for parents to compare prices of individual items.
- Pre-plan the schooling needs of your child. Distinguish needs from wants.
- Students are urged reuse school bags, shoes and uniforms from past year if it is in good condition.
- Do not purchase items because of aesthetic reasons but for the functionality and durability of the product. Consumers should not be fooled by the premium pricing, nor should they be easily swayed by the extravagant decorations and novel accessories.
- Consumers must check their receipts for cash price displayed and paid prices. Besides checking the receipt, you must keep the receipt as well for any redress you might need in the future.

SMART ALERT!

Parents must look out for 'exclusive dealing' practices at their child's school. This has become a common practice during the start of new school year where students and parents are forced to buy uniforms, shoes, stationery and other schooling needs from certain businesses only which is identified by schools. This engagement is called 'exclusive dealings' and is illegal. Exclusive dealing is prohibited under the FCCC Act.

- Parents should view their back-to-school shopping as an "investment" rather than a one-off affair. When purchasing items, they should buy quality items that would last long and provide value for money.
- Do not rely on last minute sales. If possible, keep a copy of the school list handy and purchase the items as and when they go on specials. This can be done while consumers continue with their other errands. Also, seek after-sales policies such as warranties, refund, and replacement.



What Fijian Consumers Are Asking



Dear CCoF,

I am renting a flat however, the roof of the premise leaks whenever it rains. I have raised the issue with the landlord several times but he has not repaired the roof. Can I refuse to pay rent until the repairs are completed?



Dear Consumer,

As a responsible tenant, you must continue paying rent for occupation of rental premises. If the landlord fails to attend to repairs, consumers have the right to lodge a complaint with the Council however, should not cease paying rent.

Dear CCoF,

I purchased a brand-new laptop however, when I downloaded a programme, the laptop crashed and would not start. I requested the trader to repair the issue however, I was told to pay for it with the justification that software failure was not covered under warranty. Can the trader ask me to pay for repairs?



Dear Consumer,

Carefully read the warranty documents to ascertain if software failure was exempted from the warranty coverage. If it explicitly states that software failure is not covered under warranty then the trader is right to charge for repairs. However, if the same is not stated in the warranty documents, then you have a course of action against the trader.

Dear CCoF,

I am planning to engage a contractor to renovate my house. However, I read in the news that many contractors fail to complete the renovation works and become uncontactable afterwards. I am afraid that my contractor will do the same. What can I do?

Dear Consumer,

To reduce the occurrence of such incidents, it is always important to do your own research on the contractor to have a better understanding of their reliability and reputation. For example, you may wish to look for past customers and enquire about the service standards of the contractor. It is also important to obtain quotations from different contractors so that you will have a better idea of the industry rates. Do note that negotiating for progressive payment (making payment after the completion of each stage of work) will help you to reduce your losses if something goes wrong. It is advisable to have a written agreement in place detailing scope of work; costs involved; contact details (physical/phone/email) of the contractor and time frame involved in the construction process. Also demand for receipts for any payments made to the contractor.



Dear CCoF

I was quoted \$15.90 for a bag of cement. Two weeks after receiving the quotation, I decided to purchase the cement. I was surprised when the trader told me that the price had increased to \$19.50 due to increase in freight charges. Can the trader charge me extra even though the quotation period was valid for one month from the date of issuance?



Dear Consumer,

This would depend on whether the trader had clearly disclosed in the quotations that prices may vary due to factors beyond their control. If the trader had not disclosed this fact in writing, then they are obliged to provide you the cement at the quoted price with the quotation validity period.

Dear CCoF

I was running late for a meeting and hence, hailed a taxi at the Suva bus stand. I asked the driver to drop me at Holiday Inn, Suva. To my astonishment, I was denied service with the driver saying it was only a short-run. Are taxi drivers allowed to do that?

Dear Consumer,

No, taxi drivers cannot refuse short runs. This is a clear breach of the Land Transport (Public Service Vehicles) Regulations 2000. We recommend to note down the taxi registration number, the date and time of the incident and submit these details to the Council for further action.



Almost half the groceries in our trolley are things we didn't plan to buy. We all need some advice when it comes to healthy eating and Christmas is one such occasion to exercise caution and common sense.

Little Homework - Make a Shopping List:

Planning before you head off to the supermarket will help you shop more economically. Take the time to do a quick inventory of your kitchen to determine the food that you need. Prepare your shopping list wisely, preferably after reading the newspaper and other advertisements on social media for the best deals. Studies show that having a shopping list saves at least 10 per-cent by helping you avoid impulse buys.

Choosing the Right Store: For basic grocery needs many grocery stores and supermarkets now offer excellent product and price selection, frequent shoppers programs, and loyalty giveaways. However, for bulk buying, you may want to tackle the wholesalers where you will find that the non-perishable items are often sold at unbeatable prices

Eat First - Please Don't Go Hungry!

Grocery stores know the power of the sweet smell of freshly baked bread. Just one sniff will ignite the appetite and send even the most hardened shopper down the aisle grabbing for anything that looks good. Remember, everything looks good when our stomachs are screaming, "feed me!"

Setting Limits on Impulse Buying:

Avoiding spontaneous shopping trips is one of the best deterrents to impulse buying. A well thought out shopping list that you stick to will help cut-down on grabbing for things that you do not need. In addition, giving yourself enough time to shop will help prevent dashing in and reaching for the first item that you come to. Setting a dollar limit for impulse buying will help soothe the craving without busting the budget

Comparison Shopping:

To determine the true value of a product, read the unit price, not just package price. The unit price information is usually on a sticker located on the shelf [only in certain supermarkets] that holds the item. The package price only tells you the cost of the entire item. The unit price shows the cost per gram, milliliter, etc. Taking a moment to compare this information in similar products will help you get the best value for your dollar.

Also, be certain to check "expiration" and "use by" dates for the freshest products

Learn to Be a Label Reader:

Reading the product label is the best way to find out more than what is advertised on the box. Ingredients are listed in order by the quantity actually used when making the product. The ingredients used the most are listed first. So, for example, if you are looking for avocado dip you will want to see avocados listed in the first part of the ingredient list, not the last part. If you are looking to cut fat from your diet, watch being sold with words such as lite or fat-free which have a broad usage allowance. By reading the label, you can get a better idea of what the fat to calorie ratio is as well as other valuable nutritional information. Keep an eye out for partially hydrogenated oils (the dreaded trans fats), saturated fat, cholesterol, and excess sodium and sugar.

Beware of Marketing Strategies: Avoid marketing ploys designed to draw your attention to a particular product. Knowing some of the tricks of the trade will ultimately save you money.

Watch the Scanner: It may mean you need to put down the magazine but this is not the place to get lax. Keeping

INFORMATION IS POWER

Arm yourself with the RIGHT information when going out shopping this Christmas

your eyes peeled to the scanner has dual advantages. First, it will keep the cashier more alert. Secondly, it will allow you to stop the checkout process if an item is showing the incorrect price. Keeping the store catalogue nearby is also helpful in disputing and incorrect price.

Shop solo: If you can, leave kids at home. You spend 10 to 40 percent more with them along. Without kids, you're less apt to load up on junk, and you probably won't buy as much.



Microbes – friend or foe?

Some microbes are essential to life, while others cause sickness in plants and animals, including humans. For decades, the global health system has kept most infectious diseases under control, thanks to vaccines and antibiotic and antiviral medicines. However, it's estimated that growing antimicrobial resistance has the potential to kill 10 million people globally per year by 2050.

What is antimicrobial resistance?

Any use of antibiotics automatically creates resistance. Antibiotics are designed to either kill or inhibit the growth of disease-causing microbes such as bacteria. These microbes react to this threat – as to any threat from their environment – by evolving. Random mutations (changes in the microbe's genetic makeup) occur, and some may be resistant to the antibiotic. As these microbes continue to be exposed to the antibiotic, it becomes more common. Meanwhile, successive mutations allow the microbe to become resistant to ever-higher concentrations of the antibiotic medicine. It can also gain resistance via gene transfer from other microbes, even between microbes of different species.

Breaking it down

In layman's terms, if you continuously take antibiotics (even ones as common as amoxicillin) whenever you feel a little under the weather, the effectiveness of the antibiotics will wear off.

Meaning, the antibiotic will stop having any effect on you overtime.

This is because the diseases causing microbes such as bacteria which made you feel unwell becomes resistant to the antibiotic which you have been taking. This resistant strain then spreads to other people around you; making antibiotic useless for other people as well.

The antibiotic consumption behavior

Easy access to antibiotics and their consequential misuse and overuse by consumers is a big challenge worldwide. Some people are unable or

ANTIMICROBIAL RESISTANCE IN A NUTSHELL

4 Things To Know

AMR is one of the most urgent threats to public health. AAR is a "one health" problem and connects to the health of people, animals, and the environment.

1. AMR occurs when germs defeat the drugs designed to kill them.

It does NOT mean the body is resistant to antibiotics

2. AMR can affect people at any stage of life.

Infections caused by resistant germs are difficult—sometimes impossible—to treat. In many cases, these infections require extended hospital stays, additional follow-up doctor visits, and the use of treatments that may be costly and potentially toxic to the patient

3. Healthy habits can protect you from infections and help stop germs from spreading.

Get recommended vaccines, keep hands and wounds clean, and take good care of chronic conditions, like diabetes.

4. Antibiotics save human and animal lives. Any time antibiotics are used, they can lead to side effects and resistance.

Antibiotics do not work on viruses, such as colds and the flu. Talk to your healthcare provider or veterinarian about whether antibiotics are needed.

unwilling to see a doctor for medical advice so, they opt to take the already available antibiotics without a clear diagnosis and prescription.

Instead of trained and qualified medical professionals, consumers tend to rely on their own perceived knowledge and experience or the advice of their family, friends, and neighbours. Some consumers may also put pressure on pharmacists to sell them antibiotics over the counter without a doctor's prescription. This irrational use of antibiotics can lead to antimicrobial resistance (AMR). Over time the spread of AMR in society renders many antibiotics, used to treat many common bacterial infections, ineffective.

The Consumer Council of Fiji creates a Multisectoral Platform for AMR discussion

Key facts – adapted from WHO

- Antimicrobial resistance (AMR) is a global health and development threat. It requires urgent multisectoral action in order to achieve the Sustainable Development Goals (SDGs).
- WHO has declared that AMR is one of the top 10 global public health threats facing humanity.
- Misuse and overuse of antimicrobials are the main drivers in the development of drug-resistant pathogens.
- Lack of clean water and sanitation and inadequate infection prevention and control promotes the spread of microbes, some of which can be resistant to antimicrobial treatment.
- The cost of AMR to the economy is significant. In addition to death and disability, prolonged illness results in longer hospital stays, the need for more expensive medicines and financial challenges for those impacted.

Given the alarming facts stated above by WHO, the Council is kickstarting an advocacy campaign in order to raise awareness on AMR and the responsibility of consumers in trying to prevent a future pandemic arising from AMR.

In order to address this issue and create awareness surrounding it, there is a need to get different stakeholders together to share ideas, research, propose policies and launch campaign on AMR. To do this, the Council conducted a multisectoral three tier panel discussion on 'The Role of Policy, Practitioners, Academia and Consumers in Addressing Public Health Threat Due to Antimicrobial Resistance' this week (30 November 2022).

The event dived deep into the role of three particular groups or thematic areas: research and knowledge building, as a group that may provide innovative solutions and evidence from different fields of expertise for this positive transformation; the consumers, as key actors in AMR through consumption and policy and practitioners.

The aim of this panel discussion was to explore how these groups of actors may engage more efficiently with others in this multi-sectoral behemoth of a task, identify entry points for their action and get a better understanding on current challenges for participation and best ways to address these challenges.



Whilst officially opening the event, the Head of Wellness, Ministry of Health and Medical Services, Dr Devina Nand stressed that misuse of antibiotics is among the main drivers underpinning the development of AMR. Resistance to last-line antibiotics also compromises the effectiveness of life saving medical interventions.

"Fiji is committed to adopting the One Health Approach against AMR now and onwards to 2030. This is more critical than ever with the global fight against COVID and other emerging diseases. Fiji became the first Pacific Island country to develop and launch a National Action Plan for AMR. The Fiji National Action Plan of 2015 emphasises the One Health agenda recognizing the quadripartite forum that needs to work cohesively to combat AMR in the country," stated Dr Nand.

CCoF Chief Executive Officer Ms Seema Shandil in her opening address emphasized that as antimicrobial resistance is increasing, it is vital to encourage consumers to change and adopt smarter antibiotic behaviour. Despite World Health Organization's efforts to combat antibiotic resistance and their emphasis on the importance of public involvement, the role of consumers has been overlooked.



"The manifold responsibility for antibiotic resistance extends across different actors, including food retailers and consumers. Given this shared responsibility, a cohesive action is required without pushing responsibility on a particular group. To overcome this status quo situation, we not only draw attention to the potential role of individual responsibility to adopt smart antibiotic behaviour but also to empower them; this is what the Council has ventured into," stated Ms Shandil.

Ms Shandil also highlighted that conditions must be put in place to enable consumers' critical evaluation of the health-related and ethical aspects

... if you continuously take antibiotics (even ones as common as amoxicillin) whenever you feel a little under the weather, the effectiveness of the antibiotics will wear off. Meaning, the antibiotic will stop having any effect on you overtime.

of their consumption choices. Such behaviour is now being promoted and will be facilitated using digital innovations to support informed choices, in store and online.

Meanwhile, the Council's Manager Alternative Dispute Resolution - Ms Jessica Lal who was one of the panelists in the consumer segment of discussions highlighted that improving awareness and understanding of AMR through effective communication, education and training is imperative now more than ever.



"One way to help deal with AMR is to promote behavioural change, including consumer behaviour. Generally, consumers' understanding of antibiotic resistance is characterised by misconceptions and low levels of awareness and knowledge. Public knowledge regarding the harms of AMR and its implications is generally limited. Hence, the Council is striving to address this gap and build a consumer movement which is conscious of the consumption-health relationship," stated Ms Lal.

The Council will be advocating and creating awareness on AMR via social and mainstream media together with directly visiting communities with other stakeholders.

Consumer Voice

Hear what your fellow consumers have share regarding shopping this festive season



Be assertive! If you do not get a fair deal from businesses, do not just remain silent, Fight for your rights, fight for your hard-earned money.

Navneet Chandra, Suva



Be careful when purchasing Christmas cakes. In previous years I have purchased cakes which had mold. Inspect wherever possible and always keep your receipts as proof of purchase.

Astuti, Suva



My advice to consumers in this festive season is to invest time to conduct comparison shopping and to carefully inspect on the state & expiry date of products they wish to purchase to avoid any inconveniences. I would also recommend consumers to work according to their personal/family budgets so money can be spent wisely and impulsive buying can be avoided."

Merry Christmas and a Happy New Year!

Veniana Tuituba



I would urge everyone not to forget the less fortunate this Christmas when indulging in the commercialization of festivities. Do visit ashram's and centers which caters for the less fortunate. Share the spirit of Christmas.

Ravi, Tamavua



We are all aware that this Christmas we will attempt to take advantage of the deals that traders have to offer! However, when it comes to purchasing items on sale, we must be assertive. To get the best deal in town, I recommend that all consumers do comparative shopping. You do not want to be disappointed after making a purchase.

Shayal Chand, Caubati



For this year's Christmas, I will be having my family over. Probably do a lovo and catch up on life as we celebrate the holiday. A tip for consumers during this festive season would be to avoid last minute shopping. It will be a very busy week, therefore to avoid disappointment, let's take advantage of these black Fridays that supermarkets are having, if you want to stay within the budget.

Josephine Seli

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