

CONSUMER WATCH

THE VOICE OF CONSUMERS

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The Biggest Financial Scam in Modern Fiji



The year 2023 will be remembered for a bitter event- the EbayShop Online Recruitment Scam. This scheme, which enticed consumers with a promise of riches, successfully looted millions from the pockets of unsuspecting consumers. Fijians are still reeling from its impact, counting the cost of this smoothly executed con job resulting in lost savings and disrupted lives.

The Council saw the looming storm and issued a clarion call for vigilance, prompting this year's most extensive social and mainstream media campaign, driven by a single mission: warning, educating, and urging consumers not to participate in the EbayShop Online Recruitment Scheme.



"We tirelessly sounded the alarm on this issue for months, urging proactive measures to protect consumers from the clutches of this deceptive scheme."

-Seema Shandil

Month after month, the Council's warnings resonated across the nation, echoing in living rooms and on digital screens, underlining the treacherous nature of pyramid schemes. And then it happened. The Ebay Shop Online Recruitment Scheme, a financial house of cards built on promises of quick riches, came crashing down. The impact triggered a national outcry, as the scale of the scam became apparent. Many had quit their jobs, drawn in by the false promise of easy money. Countless individuals had risked their entire life savings, some up to \$33,000 per person, believing in the scheme's deceptive assurances of prosperity. The desperate hope for financial security led some to gamble away money meant to treat life-threatening illnesses.

- **948 Complaints as of November 30th 2023**
- **Monetary value: \$1.6 million.**

As we navigate through these tumultuous times, the Council continues to actively collaborate with the Multi-Interagency Taskforce, a coalition of key agencies dedicated to developing comprehensive strategies and actions to address the EbayShop Online Pyramid Scheme and similar scams.

The story of the EbayShop Online Recruitment Scheme is a sobering reminder of the devastating impact financial scams can have on the lives of ordinary consumers. The lessons learned from this unfortunate incident are profound: the importance of consumer education and vigilance, the consequences of impulsive investments, and the critical need for collective action in consumer solidarity.

CEO'S MESSAGE: COMBATING SCAMS & FOSTERING A GREENER FUTURE



Bula Vinaka,

Over the past six months, the Council has been hard at work addressing the concerns and challenges faced by consumers across Fiji. It is with both concern and determination that I bring you an update on the consumer landscape, as we've navigated through a period riddled with scams, fraudulent activities, and the ever-growing importance of environmental responsibility.

In this time-frame, the Council has received an astonishing 2000 complaints, highlighting the diversity of issues that our consumers face daily. What's most alarming is that nearly half of these complaints were related to scams, revealing a trend where millions of dollars were unjustly taken from the pockets of hardworking Fijians. The last six months have indeed been riddled with scams, and we've been working hard to combat these threats.

The infamous EbayShop Online Recruitment pyramid scheme left many consumers reeling from its devastating impact. The Viber impersonation scam exploited the trust of individuals in various sectors, causing financial hardship to unsuspecting victims. Mobile wallet scams have emerged as a growing concern, as scammers manipulate e-wallet details and one-time passwords to steal money from consumers.

In response to this surge in scams, the Council ramped up its efforts on creating awareness among Fijians about scams becoming more and more prevalent in the new digital era. We embarked on the biggest social media and mainstream media campaign yet, and began sounding the alarm. Utilizing the Council's extensive network within the grassroots communities, media houses and business houses, we created awareness on pyramid schemes and other popular scams through press releases, advisories, newspaper feature articles, interviews on talkback shows, community visits, mobile units, trader visits, school visits and through social media.

Unfortunately, in spite of the Council's numerous warnings unsuspecting consumers have fallen victim to scams in record numbers this year. The trend is still very much prevalent and this is an area in which we will continue to strive relentlessly to protect Fijians. The

Council is actively engaged with the Multi-Agency Taskforce on Scams, a collaborative effort aimed at addressing these devastating schemes efficiently. The taskforce is also taking significant steps towards the establishment of a National Scam Watch Center, which will serve as a beacon of hope in the fight against fraud and scams.

Additional to its mandate, the Council also carries out short- and long-term projects in collaboration with donor partners. These projects are often carried out among remote communities which are in need of some form of assistance. Under this initiative, we also launched the GreenSpark project, which embodies our commitment to environmental responsibility. Through this initiative, we conducted tree planting activities, distributed solar lights to households, and fostered partnerships with education institutions. These actions are more than just initiatives; they are impactful steps towards a greener and more sustainable future for Fiji. This transition to cleaner energy benefits both the environment and the economic well-being of our communities. Additionally, our partnerships with educational institutions are building a generation of environmentally-conscious citizens.

As we move forward, the Council remains committed to safeguarding the rights and interests of consumers. We encourage you to stay vigilant, exercise caution, and verify the authenticity of any financial transactions. Remember, your security and peace of mind are paramount.

In closing, the challenges we've faced over the past six months have only fueled our determination to serve you better and address the issues that matter most. We will continue to work tirelessly for your benefit, fostering a sustainable, scam-free future for all. Together, we can overcome these challenges and build a better tomorrow.

Sincerely,
Seema Shandil

ALTERNATIVE DISPUTE RESOLUTION & CONSUMER ADVISORY



The Consumer Council of Fiji employs a swift, cost effective, impartial and adaptive Alternative Dispute Resolution (ADR) method as a tool to settle consumer disputes. Each year, the Council handles numerous cases involving consumers and traders from various parts of Fiji who find themselves in disputes that necessitate intervention from the ADR division of the Council. These consumers seek assistance for a variety of reasons - including receiving subpar services, purchasing products or services that did not meet standards, lack of information regarding a product or service, or simply desiring an apology or assurance that steps will be taken to prevent future occurrences and protect other consumers.

When a consumer claim arises, the ADR division aims to rectify this imbalance by empowering consumers with information that enables them to become assertive when making purchases. These rights also mean that every Fijian can take comfort in knowing they have the same entitlement to fair treatment when buying goods and services anywhere in Fiji – whether in a supermarket or through an online store.

Between 1st June and 31st October 2023, the Council registered a total of 2952 complaints with a combined monetary value of \$4,822,938.83. Out of these, the Council successfully resolved 1672 cases, securing \$2,093,790.13 for aggrieved consumers. The Council endeavours to resolve as many complaints as possible, but there were instances where resolution was not feasible due to unscrupulous behaviour of traders. Consequently, the Council referred 1202 to various agencies and authorised based on the circumstances and jurisdiction of the cases.

A total of 41 complaints were directed to the Small Claims Tribunal (SCT), where consumers sought compensation from uncooperative traders who did not cooperate in providing satisfactory redress. In these instances, the Council assisted consumers in filing appropriate claims against the concerned traders. Additionally, the Council recorded a total of 138 weak cases where consumers failed to provide necessary documentations to support their complaints or neglected to respond to the Council request for clarifications.



TOP 10 Complaints from 1st June to 31st October 2023

As we get closer to the end of 2023, a captivating tale of consumer challenges emerges, woven with threads of resilience and vigilance.



1 • eBAY RECRUITMENT SCAM SAGA:

945 complaints were received, exposing the intricacies of recruitment fraud, forming 32.01% of the total complaints.



2 • LANDLORD VS. TENANT DISPUTE:

193 complaints were recorded into our records, comprising 6.54 %.



3 • FOOD AND DRINK RELATED ISSUES:

Stories of flavours turning bitter! A total of 181 complaints were lodged at the Council, highlighting the challenges that consumers face; 6.13% of the total complaints.



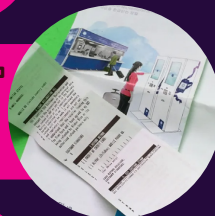
4 • ONLINE SHOPPING:

113 complainants raised their voices against deceptive online traders, amounting to 3.83% of the total complaints.



5 • TRANSPORT RELATED ISSUES:

During 96 rides, consumers navigated the intricate pathways of public transit, which accounts for 3.25% of all complaints.



6 • VAT/ RECEIPT/STAMP DUTY PROBLEMS:

Amounting to a total of 85 complaints, consumers have also highlighted the issues that persist with VAT receipts.



7 • ADVERTISING:

The allure of advertisements and perplexing promotions left 77 minds, in contemplation, hence accounting for 2.61% of the total complaints.



8 • HOUSEHOLD ELECTRICAL MYSTERIES:

69 complaints related to household electrical items were recorded, making 2.34% of the total complaints.



9 • COMPUTERS AND COMPUTER PRODUCTS:

Amounting to 2.2% of the total number of complaints, 65 consumers were left dissatisfied with the electronic items they had been sold.



10 • TOOLS:

63 complaints were received in the area of hardware and tools, highlighting issues within the construction industry.

Summary of the Top Ten:

In total, 1887 complaints were received in relation to a number of different issues. This underscores the need for more vigilance and advocacy in these areas.

The Council persists in its mission to embolden, empower, and protect consumers, advancing with unwavering determination, steadfast resolve, and an unshakable connection with the people of Fiji. Join us on this ongoing voyage, for the narrative persists, year after year, assuring that consumers retain their roles as the architects of their fates and the sentinels of their entitlements.

THE THREAT OF IMPERSONATION SCAMS

Over the past several months, Fiji has been grappling with an alarming surge in fraudulent impersonation scams. These deceptive schemes have shaken the financial well-being of countless Fijians, prompting the Consumer Council of Fiji to issue a series of urgent warnings to the public.

In these scams, cunning individuals impersonate prominent figures, wielding their authority and influence to manipulate innocent consumers. These perpetrators lurk in the shadows of online platforms, taking advantage of the trust people place in esteemed professionals. These schemes often involve fraudulent requests for funds under the pretense of investments or approvals from organizational heads, instructing subordinates to initiate money transfers. The Consumer Council of Fiji has been working tirelessly to combat these sophisticated impersonation frauds and protect consumers from financial harm.

Case in Point: Impersonating Authority

One particularly distressing case saw an impersonator assume the identity of Mr. Kamal Chetty, the CEO of Investment Fiji. Using Mr. Chetty's photo and identity, this fraudulent individual approached consumers with an enticing investment opportunity. Victims were promised an instant return of \$1000 on a \$500 investment via M-PAiSA. However, when the 48-hour deadline lapsed, they were hit with an additional \$1000 withdrawal fee. Screenshots of a Viber group revealed that multiple individuals were involved in encouraging others to participate in this fraudulent investment scheme, exposing the involvement of several perpetrators.

Exploiting Trust in Various Sectors

These impersonation scams aren't confined to any one sector. The perpetrators have posed as CEOs, Hotel Managers, and General Managers, ensnaring staff members into transferring money through mobile money and internet banking platforms. They have even ventured into the education sector, targeting teachers and influential figures.

In one case, a scammer manipulated a high school assistant principal by posing as an educational institution, luring him into clicking on a link sent via text messages. This seemingly innocuous action led to the hacking of his Viber account - demonstrating that the scam evolved in just few months. Subsequently, the scammer used his compromised account to extort money from teachers, who believed they were assisting a colleague in need.

Protection through Vigilance and Verification

The Council has expressed deep concern over the persistence of these fraudulent impersonation schemes and the financial hardship they inflict on unsuspecting consumers. The Council, through its aggressive advocacy, has stressed the importance of exercising extreme caution and verifying the identity of individuals before engaging in financial transactions.

Our advice is straight forward:

“If consumers receive messages from their supervisors, they must check whether the phone number from which they have received the messages belongs to their supervisors, or better yet, call their supervisors and verify.”

Furthermore, the Council urges the public to make normal cellular calls to individuals in question before transferring any money to ensure their identity, considering that the scammers sometimes answer calls made via Viber.

These impersonation scams have been a cause for alarm in Fiji. They've deceived countless consumers, causing financial distress and emotional turmoil. The Consumer Council of Fiji is committed to taking every possible measure to combat these scams, raise awareness, and protect consumers from falling victim to impersonation schemes. By staying vigilant and verifying the authenticity of online requests, consumers can play a pivotal role in safeguarding their hard-earned money and contributing to a safer digital environment.



COUNCIL STRONGLY OPPOSES EFL'S PROPOSED ELECTRICITY TARIFF INCREASE



A submission requesting for a substantial tariff rate hike from the sole energy provider, the Energy Fiji Limited (EFL) has sparked widespread concern due to its potential to significantly burden households already grappling with the escalating cost of living. Therefore, representing the collective voice of consumers, the Council presented a strong and persuasive counter-submission in reply to EFL's proposal for implementing new electricity charges. The Council unequivocally opposed this initiative, denouncing it as irresponsible.

The EFL's proposal, which included a substantial 32% tariff increase over the next four years, raised considerable concerns within Fiji. The Consumer Council of Fiji, as the voice of consumers, voiced its opposition to these new charges, deeming them unjustified. With inflation and recent Value Added Tax (VAT) increases already impacting the cost of living, the introduction of additional electricity charges by EFL was seen as an added burden that consumers should not bear.

Challenging EFL's Rationale

EFL's rationale for this tariff hike hinged on claims related to the growing adoption of rooftop solar systems, and the perceived reliance of these systems on EFL's grid as a backup. However, the Council had compelling counterarguments against this rationale. EFL charged a monthly fee to every grid-connected customer, known as the 'minimum domestic charge' (\$7.60 for residential customers) and the 'minimum commercial charge' (\$17.20 for commercial customers). These charges were applicable regardless of whether a household relied on EFL's grid or self-generated renewable energy sources. This brought into question the need for tariff increases, as consumers were already financially contributing by maintaining their grid connection.

The Council also questioned EFL's claims about potential maintenance cost transfers to low-income earners due to the rise of rooftop solar. The evidential basis for these claims remained unclear, and the counterintuitive nature of EFL's arguments raised several important questions. What criteria did EFL use to classify high and low-income earners? How did rooftop solar impact EFL's grid, and how many Fijian households primarily relied on such systems for their energy supply? What data supported EFL's claim of a significant shift to solar power?

Encouraging Renewable Energy Transition

The Council firmly believes that more households adopting renewable energy options could benefit both consumers and the environment. As Fijians transitioned to rooftop solar and other renewable sources, there was the potential to reduce EFL's fuel imports, making the supply of electricity

more cost-effective and easing the strain on existing infrastructure.

It was completely unfounded for EFL to suggest that consumers would be negatively impacted as a result of more households switching to rooftop solar. The transition to renewable energy aligned with the Sustainable Development Goals, a cornerstone of Fiji's national development agenda.

Alternative Funding Sources

EFL had argued that this tariff increase was essential to implement its 10-year Power Development Plan. However, the Council was skeptical about this claim and suggested alternative funding sources. It believed that EFL should explore avenues such as loans or government equity capital injection to fund its infrastructure projects.

However, the Council stressed that Fijians should not bear the full brunt of EFL's capital expenditure projects. Government support through equity capital injection, funded by recently increased VAT intended for infrastructure development, was also an option. We also noted that EFL declared a profit after tax of \$58.11 million in 2022.

Fixed Charges: An Added Burden

The Council's interpretation of the Tariff Submission revealed that EFL had proposed the introduction of a new tariff, in the form of a 'fixed charge. This fixed charge would amount to a flat rate of 65 cents per day for domestic customers, in addition to their normal electricity usage bill. For domestic customers, this proposed charge would amount to an additional \$19.50 in a 30-day billing period, further increasing the financial burden on consumers.

EFL had proposed a daily fixed charge of \$3.00 for commercial customers and varying charges from \$450.00 to \$4,500.00 for industrial customers, depending on tariff bands. These additional costs were likely to be passed on to consumers by businesses, further driving up prices.

In conclusion, the Consumer Council of Fiji continued to stand as a guardian of consumer rights and interests, vehemently opposing unjustified tariff increases and advocating for consumer-friendly policies. By challenging EFL's proposal and advocating for alternative funding methods, the Council aimed to alleviate the financial burden on consumers, allowing them to navigate these challenging economic times with greater ease and security.

COUNCIL DENOUNCES DECEPTIVE PRACTICES OF CERTAIN ALUMINIUM WORKS COMPANIES



In light of a substantial increase in complaints filed with the Council in recent times, the Consumer Council of Fiji has been actively monitoring the conditions within the aluminium works. Although legal action has been initiated against specific traders accused of defrauding their customers, the Council maintains that more comprehensive measures are necessary, given the widespread prevalence of fraud within the hardware supply sector.

Consumer complaints received by the Council have revealed an alarming trend of consumers falling victim to aluminium works companies in particular, that fail to deliver on their promises after accepting significant payments. A company based in Suva, has alone garnered 12 complaints since 2021, resulting in a cumulative financial loss of \$85,750 for affected consumers. Furthermore, the Council has received a total of 30 complaints against various aluminium works companies, amounting to a combined monetary loss of \$1.7 million for consumers.

There is a need for vigilance and due diligence among consumers. Consumers continue to fall prey to dishonest practices of certain aluminium works companies. The Council welcomes the actions taken by the Fiji Police Force so far and we encourage similar investigations and charges in the future. Such measures are essential to curb fraudulent practices and ensure a fair marketplace for all.

Alert: Beware of Unscrupulous Construction Companies

A strong warning has been issued to consumers regarding certain construction companies. A surge in cases related to this sector was noted, and consumers were urged to exercise caution to protect themselves from potential scams and substandard services.

Complaints related to construction companies have raised concerns over the past few years. Since 2021, the Council has received 231 complaints in this category, totalling nearly \$3 million in monetary value. Notably, 10 cases were recorded in the October alone. These complaints range from subpar work to projects remaining incomplete despite significant payments.

One consumer's unfortunate experience serves as a prime example: after paying \$54,000 for a renovation project, they were left with unfinished and substandard work. The Council's investigations revealed that although an agreement was in place, it failed to capture the project's scope of work adequately, leading to disputes and unsatisfactory results.

Consumers have faced issues with construction companies related to safety regulations, poor workmanship, and projects left unfinished despite receiving payments. Some

have invested substantial sums only to be disappointed with the final outcome. The Council emphasizes the importance of thorough research and credential verification when engaging the services of construction companies. Requesting references and reading reviews can help consumers make informed decisions.

Consumer Council Takes Action Against Second-Hand Spare Parts Dilemma



There are growing concerns regarding second-hand motor vehicle spare parts dealers. The issue has gained momentum as worries mount over the limited warranty terms often associated with these parts. Since 2021, the Council has received 261 complaints in this category, with 7 complaints recorded during the month of October alone.

Concerns have been voiced against dealers of second-hand spare parts, citing notable safety concerns. The use of counterfeit or inferior products in vehicles introduces a serious jeopardy to their overall safety. Malfunctioning brakes, flawed electrical components, and unreliable engine parts can cause severe and potentially disastrous consequences. Of particular note is an issue that the Council looked into very closely – the provision of brief warranty periods for spare parts. As an example, a consumer was afforded a meagre 7-day warranty for a second-hand ABS pump, despite its substantial cost of \$1500. Regrettably, the component ceased functioning on the 8th day, and no avenue for redress was given by the trader.

In response to these concerns, the Council emphasizes that consumers should consider investing a few extra dollars to acquire quality parts from authorized dealers. While it may seem like a costlier choice upfront, it ultimately proves to be more cost-effective in the long run. Reliability and durability are crucial factors when dealing with vehicle spare parts to ensure safe and problem-free driving experiences.

We therefore strongly urge consumers to exercise caution when considering the purchase of second-hand spare parts. Opt for authorized dealers or trusted sources to ensure the safety and reliability of these components.

UNETHICAL PRACTICES OF REGISTERED BUSINESSES REVEALED



A network of deception woven by a mere 10 registered businesses is tarnishing their respective sectors and leaving consumers devastated. Despite their official status, these businesses have demonstrated that being registered doesn't necessarily ensure ethical conduct, reliability, or compliance with consumer protection laws in Fiji.

The disconcerting figures present a grim scenario: a substantial 570 complaints have been lodged since 2022, revealing a trail of shattered trust and a significant monetary toll of \$750,000. This hard-earned money has been systematically drained from the pockets of unsuspecting consumers; a dire consequence of the dubious tactics employed by these businesses. While the Council has received well over 10,000 complaints since 2022 against more than 100 businesses, these 10 businesses are under scrutiny, highlighting the stark reality that certain registered businesses engage in 'profiteering' and 'conning' consumers out of their money. Their registered status serves as a mere facade, concealing their dubious practices.

Operating within crucial sectors such as construction, finance, clothing, and electronics, these unscrupulous entities have victimized consumers by selling subpar goods and services or, worse, failing to deliver goods after pocketing their victims' funds. The repercussions for the victims go beyond financial loss; they are left emotionally scarred by the very businesses they once trusted.

What's even more shocking is that, despite mounting evidence of their misdeeds, most of these rogue businesses continue to operate without consequence. This serves as a stark reminder that justice has yet to catch up with these unscrupulous traders. Yet, the Council re-iterates that it will continue to make referrals to the relevant bodies for enforcement action. Businesses have skillfully taken advantage of legal loopholes to avoid facing consequences. As they gain financial benefits through deceit, they adeptly navigate ambiguous legal territories to escape the reach of the law. One of their tactics involves registering as businesses, effectively creating a barrier that hinders law enforcement from pursuing charges under specific laws. Moreover, these clever entities offer subpar goods and services, deliberately removing the element of 'deception' and complicating legal action, all the while extracting money from unsuspecting consumers.

As the advocate for consumers, the Council is committed to taking proactive steps. Therefore, it persistently identifies the significant gaps that currently weaken consumer protection laws, creating opportunities for unscrupulous businesses to exploit. The aim is to advocate for essential policy changes that will serve as a deterrent and a robust barrier against the unethical activities that have adversely affected consumers for an extended period.



TRANSITIONING TO CLEANER ENERGY & REDUCING ENERGY CONSUMPTION:

A CONSUMER COUNCIL OF FIJI'S INITIATIVE IN THE PURSUIT OF A SUSTAINABLE FUTURE



The Consumer Council of Fiji, in alignment with its mission to advocate for sustainable consumerism and protect our environment, marked Green Action Week 2023 (GAW) with a series of impactful and engaging initiatives. As the world grapples with escalating climate change and environmental degradation, the Council intensified efforts to educate and empower communities, especially focusing on the transition to clean energy.

Green Action Week: An Environmental Call to Arms

Green Action Week, celebrated globally in the first week of October each year, is an international movement that advocates sustainable living, promoting practices that protect our planet. It underscores the importance of a 'Sharing Community' where collaboration and sharing of resources pave the way for a sustainable future, benefitting both humanity and the Earth.

This year's Green Action Week carried a profound message - the urgency to transition from traditional, fossil fuel-based energy consumption to cleaner, renewable alternatives. The need for this shift was underlined by the looming threat of climate change, particularly affecting vulnerable island nations like Fiji.

Taking Green Action to Villages and Schools

In line with the theme of Green Action Week, the Consumer Council of Fiji embarked on a journey to educate and engage communities on the significance of transitioning to clean energy. Tonia Village in Tailevu, Vatukarasa Village in Naitasiri, and Naqali Primary School became focal points of the Council's mission to spread awareness and advocate for sustainable energy practices.

The Council orchestrated extensive awareness sessions, delivering informative and interactive content to enlighten individuals on the benefits and methods of reducing energy consumption. Through engaging discussions, they emphasized simple yet impactful steps like switching to energy-saving lights and utilizing eco-friendly products.

To ensure a lasting impact and further promote environmental consciousness, tree planting initiatives were carried out in these locations. Trees play a crucial role in protecting our environment, and their significance in combating climate change cannot be overstated.



Council staff and residents of Tonia village, Tailevu engaged in tree planting initiative



Children and adults in Vatukarosa village, Naitasiri made a commitment towards transitioning to clean and greener energy

Partnerships for a Greener Tomorrow

Collaboration is key in effecting meaningful change. The Council collaborated with the Department of Energy in this noble endeavor. Stationery and merchandise promoting green energy were distributed during community engagements, instilling the values of energy conservation in young minds. Students were provided with pens and book stickers carrying messages that encouraged them to save energy, fostering a sense of responsibility towards our planet from an early age.

Our partnership in this project with the Department of Energy is an example of the power of collaboration. By fostering partnerships and engaging with communities and educational institutions, full attempts were made to inspire and empower individuals to make more sustainable choices in their daily lives.



Merewalesi Rokomalani from Pacific Recycling Foundation conducting training for the villages of Vatukorosia

Partnerships for a Greener Tomorrow

Effective change relies on collaboration. The Consumer Council of Fiji partnered with the Pacific Recycling Foundation and the Department of Energy to work together in this initiative. The 'Envisioning Workshop' featured enlightening awareness sessions from the Consumer Council of Fiji, Pacific Recycling Foundation and the Department of Energy. The Pacific Recycling Foundation provided valuable training on responsible waste disposal and emphasized the 3Rs: Reduce, Reuse, and Recycle. The Department of Energy shared insights on energy consumption in Fiji, introduced various renewable energy sources, and offered practical tips on conserving energy. The nurturing collaborations and active involvement of communities and educational institutions was aimed at inspiring individuals to adopt to more sustainable choices in their everyday lives.

This workshop aimed to promote sustainability, environmental responsibility, and clean energy practices, in an effort to empower communities and drive positive change. The knowledge shared during this workshop not only benefited Vatukorosia village but also serves as a shining example of how collective efforts can contribute to a greener and more sustainable future.

Green Action Week: Envisioning Workshop

The Council's month-long project concluded with an 'Envisioning Workshop' held at Vatukorosia village in Naitasiri on the 30th of October 2023. This workshop, attended by the participating members of the tree-planting initiative conducted by the Council earlier in October, highlighted the critical importance of sustainable consumerism and the direct impact consumers have on the environment through the products they choose to purchase and consume.



The Consumer Council of Fiji, Pacific Recycling Foundation and Department of Energy team with the villagers of Vatukorosia

Council Unveils New Energy-Saving Village Signboard in Vatukorosia



During the 'Envisioning Workshop,' the Consumer Council of Fiji proudly unveiled a new signboard in Vatukorosia village. This signboard serves as a powerful symbol of the village's commitment to sustainable consumerism, responsible energy use, and a brighter, greener future.

The Consumer Council of Fiji staff together with the villages of Vatukorosia unveiled a new sign board – committing to be energy-savers

Empowering Vatukorosia Village Through Sustainable Energy



The Consumer Council of Fiji Manager Campaigns Information and Media Vinash Singh (left) handing over solar light to the Turaga in Koro of Vatukorosia Village Jone Turaganivalu (middle) along with the Council's Media Office Varanisesse Vakula (right)

As part of the Council's "Green Spark" initiative, which is dedicated to fostering sustainable consumerism and facilitating a transition to clean energy practices, the Council distributed solar lights to each of the 40 household in Vatukorosia village, located in the Naitasiri region. This initiative goes beyond the mere distribution of solar lights; it carries with it a host of benefits and objectives.

The "Green Spark" initiative underscores the importance of sustainability in today's world. Providing solar lights enables households in Vatukorosia to access clean and renewable energy, reducing their reliance on traditional, non-renewable sources. This shift towards clean energy sources helps the environment by reducing carbon emissions and positively impacts the residents' daily lives.

These solar lights are more than just a source of illumination; they represent a significant step towards improved living conditions. Access to clean energy contributes to enhanced safety, security, and well-being, allowing residents to be more productive and participate in activities after sunset. Moreover, the reduction in energy costs through solar power can lead to considerable economic benefits for households.

The Consumer Council of Fiji's recent initiatives highlight the importance of transitioning to cleaner energy and reducing energy consumption for the betterment of both consumers and the environment. By fostering sustainable consumerism and responsible energy use, the Council is taking steps towards a greener and more sustainable future. It is our collective responsibility to make mindful choices that have a positive impact on our environment and the well-being of our communities.



"I am so grateful for the assistance the Council has provided Vatukorosia village. For installing a new village signboard which the villagers are so happy for, and for the solar lights. For the village of Vatukorosia, this is something we struggle with, especially when we have blackouts and because there are still some villagers who do not have power yet. These solar lights will bring light and also help us to save electricity." Jone Turaganivalu

CONSUMER COUNCIL OF FIJI TAKES A STAND AGAINST UNFAIR PRICING PRACTICES FOLLOWING VAT INCREASE



The VAT increase was implemented to tackle economic challenges and enhance government revenue without unduly impacting consumers. Unfortunately, certain unethical businesses took advantage of this situation, engaging in profiteering practices that jeopardize the economic well-being of Fiji's citizens.

Following the VAT increase from 9% to 15%, concerns were raised about unfair pricing practices, specifically related to common items such as newspapers and mobile phone recharge top-ups. Consumers reported instances of a few traders charging prices that exceeded the clearly marked VIP (VAT Inclusive Price) labels on these products, raising questions about the integrity of fair business practices and consumer protection laws.

For instance, a consumer brought attention to a situation in which a trader sold a local newspaper for \$1.58, with an additional 8 cents charged as VAT. However, the original price of \$1.50 already included VAT. In another instance, a trader charged a consumer \$26.67 for a recharge card worth \$25.00, justifying the extra \$1.67 as additional VAT. These instances highlight the existing confusion regarding the proper administration of VAT, despite efforts to clarify.

Hence, questions were raised regarding the obligations of all traders to adhere to the new VAT regime ethically, maintain fair business conduct, ensure transparency in transactions, and establish equitable pricing.

The Council delved into a post budget survey in August which revealed concerning results, exposing certain businesses taking advantage of the 6% increase in VAT to unjustly implement exorbitant price hikes. Certain products witnessed alarming price increases, ranging from 25% up to a staggering 40%, creating an unjust burden on consumers across the Central division.

A comprehensive survey was also conducted with the aim of analyzing price trends across various industries and geographical regions and ascertain the concerns raised. The notable rise in prices was predominantly concentrated in the Central division, suggesting that businesses in this area have been placing undue burdens on consumers amid an already

challenging economic period. In stark contrast, the survey conducted in the Western division revealed only minor price changes by traders, including supermarkets.

In rectifying these pricing discrepancies, the Council worked in collaboration with traders to promptly address these inconsistencies, guaranteeing fairness in pricing for consumers.

The Council underscores that when there is a substantial shift in tax regimes, it is the responsibility of authorities to educate both consumers and traders to ensure fair and ethical application. Subsequently, rigorous monitoring should be implemented to ensure adherence, hence would continue to push for such actions in order to protect the rights of consumers.

As a core function, the Council continues to conduct surveillance and inspections, and advocacy to ensure that consumers remained educated and informed to conduct comparative shopping to ensure they get the best.



CONSUMER COUNCIL & REALB STRENGTHEN PARTNERSHIP WITH MOU SIGNING



In a significant move aimed at safeguarding consumer interests and raising standards within the real estate industry, the Consumer Council of Fiji (CCoF) and the Real Estate Agents Licensing Board (REALB) have solidified their partnership through the signing of a Memorandum of Understanding (MoU). The MoU, marked a collaborative effort to address consumer and real estate agent issues, promote transparency, and enhance professionalism within the real estate market.

The key provisions of the MoU included shared responsibilities for consumer awareness. CCoF and REALB would jointly conduct advocacy and awareness campaigns on consumer welfare and rights, while also addressing challenges faced by real estate agents. The collaboration extended to technical support, with both organizations providing expertise and guidance to each other on matters relevant to the industry's framework. This collective approach aimed to enhance their ability to enforce regulations effectively, ensuring the best outcomes for consumers and real estate professionals alike.

This partnership was established in light of the ongoing efforts by the Consumer Council to raise awareness and advocate for issues related to property purchases, leasing, and tenancy. Consumers have continued to face significant challenges in these areas. The MoU also included resource sharing to conduct training sessions, capacity-building programs, and awareness campaigns as needed. The two organizations would collaborate on research projects focused on consumer protection and real estate-related matters.

Upon signing the MoU, Council CEO Seema Shandil highlighted the Council's commitment to protecting consumer rights and promoting best practices in the real estate industry. "By working together, we will better address consumer concerns, establish a fair marketplace, and empower consumers to make informed decisions," said Ms. Shandil.

Recognizing the importance of continuous learning and improvement, REALB warmly welcomed the opportunity for collaboration to foster professional development and maintain a consumer-friendly real estate sector.

REALB's Registrar, Mr. Peni Komainavoka, emphasized the significance of collaboration in an industry that is continually evolving. "This partnership will allow us to combine our strengths, expertise, and capabilities in our shared vision for building a robust real estate sector that is responsible and ethical in all its dealings with the public," Mr. Komainavoka stated.



Mobile Scams:

YOUR QUERY: I've received unsolicited texts and calls from unknown mobile numbers. How should I handle this?

OUR ADVICE: Block unwanted contacts, report scam texts or calls to your mobile network service provider, and avoid sharing personal information with unknown sources. Report any potential scams to the Consumer Council of Fiji.

Landlord Tenancy Issues:

YOUR QUERY: My landlord is not maintaining the property adequately. What can I do to address the issue?

OUR ADVICE: Communicate your concerns in writing, review your tenancy agreement to determine who is responsible for repairs, and document any issues or necessary repairs. Seek assistance from the Consumer Council of Fiji.

Internet Connection Woes:

YOUR QUERY: My internet provider is not delivering the promised speed. What can I do?

OUR ADVICE: Contact your internet service provider, document speed test results and outages, and reach out to the Consumer Council of Fiji if the issue remains unresolved.

Debt Issues:

YOUR QUERY: I'm being harassed by debt collectors. What are my rights?

OUR ADVICE: Understand your rights under the Consumer Credit Act 1999, request written communication from debt collectors, and dispute any inaccurate or unfair claims. Contact our Debt Management and Consumer Advisory Services Team at the toll-free line 155 for assistance.

Utility Bill Soars:

YOUR QUERY: My utility bills are soaring! What can I do?

OUR ADVICE: Contact your service provider to address your grievances, and if they remain unattended, reach out to the Consumer Council of Fiji.

Debt Management Assistance:

YOUR QUERY: I'm overwhelmed by debt as I recently lost my job and am the sole breadwinner for my family. How can I manage it effectively?

OUR ADVICE: Create a budget to track expenses, consider debt consolidation options, negotiate with your credit providers for lower interest rates, and seek assistance from the Consumer Council of Fiji if your concerns remain unaddressed.

YOUR 5 QUERIES, OUR 5 ADVICES

Your Query

I enrolled in a short course with a university. As per the course structure, four classes per week were scheduled. However, the tutor only took the class occasionally whereby he attended 1-2 classes per week. Can the Council intervene in this matter? I expected the university to adequately deliver the service after taking my payment.

Our Advice

Yes, the Council can intervene in this matter. Universities or course providers provide a service that students pay for. Hence, it is a consumer issue. Universities and other tertiary education service providers cannot provide substandard services as they often charge very high fees, and students who pay for University services should expect to get the full value for their money.

Your Query

I came across an astrologer who claimed to possess the ability to fix my personal issues. Is it trustworthy for me to engage in his service?

Our Advice

No. Consumers must be vigilant and avoid dealings with such individuals. If consumers come across individuals making claims to fix their personal issues or get rid of black magic, they must report them to the Council immediately. It should be known that astrologers cannot change an individual's destiny. Such claims are often made fraudulently.

Your Query

I have been facing poor internet connectivity whenever I am home. The internet service provider advised that it was due to the high utilization of the internet in my area. Yet, nothing has been done to resolve the issue.

Our Advice

Internet service providers must ensure to provide solutions or redress if consumers are faced with poor connectivity due to high internet traffic in the area. Additionally, consumers must be given the option to switch to another service provider and discontinue the service, getting a refund for any unused data.

Your Query

Can I return a product if I found the same product retailed at another store at a cheaper price?

Our Advice

This is a change of mind; therefore, traders are not obliged to provide redress for returned products. However, some traders have return policies that allow consumers to return the product within certain days provided certain conditions are met.

Your Query

I have purchased meat from the supermarket; however, it was of substandard quality. Can the Council intervene in this matter?

Our Advice

Yes, the Council can intervene in this matter. Traders/supermarkets are mandated to retail goods of merchantable or edible quality. If consumers perceive that they did not receive the value of the goods (meat) they have paid for; they have the right to seek the Council's assistance.

CONSUMER RIGHTS & CONSUMER RESPONSIBILITIES



Hotel Woes

The complainant made an advanced telephone reservation with Hot Spring Hotel for a stay on August 15, 2023, booking three standard rooms at \$120 each. However, upon arrival, there were no reservations under his name, and all standard rooms were occupied. Having no other accommodation options, the complainant paid \$450 for alternative rooms. He also experienced: i) Malfunctioning air conditioning in his room, with the hotel offering to move him to a different room, which he declined due to separation from his children's room; and ii) Visible mold issues on the room's ceiling.

Despite raising these concerns with the hotel, Mr. Sharma did not receive a satisfactory response, leading him to lodge a complaint with the Council. After Council intervention, he was refunded \$150.

Consumer Rights:

The Right to Be Heard: Consumers have the right to voice their grievances when they believe they have been treated unfairly by businesses, essential to prevent business misconduct.

Consumer Responsibilities:

The Responsibility to Complain: It is the duty of consumers to raise concerns and inform businesses about dissatisfaction with a product or service, promoting accountability and service improvement.

Unjust Payment Default Interest

The complainant brought to the Council's attention that Konitiki Finance (the respondent) had charged her payment default interest (PDI) on four occasions, even though her payments were made consistently on time. Consequently, she sought the Council's intervention to request justifications from the respondent regarding the \$350 in PDI charges debited to her loan account. The Council promptly raised the matter with the respondent, who explained that the charges were imposed due to non-payments from the previous year. However, acting in good faith, the respondent decided to waive the \$350 in charges.

Consumer Rights:

The Right to Be Informed: Consumers have the right to access information and facts necessary for making informed choices and decisions.

Consumer Responsibilities:

The Responsibility to Be Critically Aware: It is the responsibility of consumers to exercise critical awareness and actively seek crucial information about products and services they intend to purchase, promoting informed decision-making.

Problematic Car

The complainant purchased a 2009 Nissan X Trail from Palas Automart in June 2022. Within a year of use, when the warranty had already expired, the complainant noted that the vehicle showed various issues. After seeking maintenance and diagnosis services from several mechanics, multiple safety concerns were identified with the suspension of the vehicle. Upon raising the issue with the respondent, the complainant was denied assistance, citing the expired warranty. After the Council's intervention, the respondent agreed to cover the repair costs.

Consumer Rights:

The Right to Safety: Consumers have the right to prompt repairs or replacements when products pose safety risks.

Consumer Responsibilities:

The Responsibility to Take Action: Consumers have the responsibility to advocate for themselves and take action to ensure they receive fair treatment.

Debt Restructure for Social Welfare Recipient

A 65-year-old social welfare recipient approached the Council seeking assistance in restructuring his debt. He had two hire purchase accounts with Vision Investment Ptd, trading as Courts Fiji Ltd (the respondent), one for a Hisense 5kg Twin Tub washer and the other for a Samsung A03 Core phone. The complainant was making monthly payments of \$29 for the washer and \$21 for the phone. Given his financial and health distress and lack of support from his children, the complainant requested a reduction in monthly payments. The Council liaised with the respondent, resulting in revised monthly payments of \$20 for the washer and \$15 for the phone.

CONSUMER RIGHTS & CONSUMER RESPONSIBILITIES



Consumer Rights:

The Right to Be Heard: Consumers have the right to be heard when requesting debt restructuring. Financial hardship, unemployment, illness, or other valid reasons are examples of circumstances changing beyond the power and control of the consumer.

Consumer Responsibilities:

Critical Awareness: To be responsible and provide the correct information. Consumers must be aware of their obligations, including providing adequate information, genuine claims, and documentary evidence to support their difficulties in making repayments.

Tampering with Production Date of Baked Good

A consumer purchased two packets of soft roll buns (6s) from the Extra Supermarket (respondent). However, upon opening the packages at home, she discovered that the buns were stale. Upon closer inspection of the production date, she realized that another sticker had been placed on top of the original one. Seeking the Council's assistance, the intervention resulted in the respondent providing a replacement along with a \$50 shopping voucher to the complainant. The respondent also took disciplinary action against the staff members responsible for incorrectly placing the sticker.

Consumer Right:

The Right to Safety: Consumers have the right to goods which are fresh and safe to consume. Consuming expired goods can lead to food poisoning and other detrimental health issues. Consumers also have the right to access accurate information and facts needed to make informed choices and decisions.

Consumer Responsibilities

The Responsibility to be critically aware, when making purchases. When buying, consumers have a responsibility to gather information and facts available about a product or service, for example, closely scrutinizing the expiry date. Being proactive in understanding the products and services they purchase helps consumers make informed choices and protect their rights.

Hair Removal Machine Malfunction

Ms Nancy (complainant) purchased a laser facial hair removal machine from Blue Cocoa Store, Nadi (respondent). Whilst using the machine, the complainant noticed it became overheated and caused rashes on her face. The complainant highlighted the matter to the respondent but was denied redress thus, the matter was addressed to the Council. Upon the Council's intervention, the complainant was issued a credit note worth the value of the machine which she used to purchase other items from the store

Consumer right: To safety

Consumers have the right to be protected against products, processes and services which poses a risk to their health and safety.

Your responsibility

To be critically aware

Consumers must be aware of what they are purchasing and question the quality of the products and services they intend to purchase.

NAVIGATING BACK-TO-SCHOOL SHOPPING: TIPS & PRIORITIES



As the back-to-school season dawns upon Fiji, parents are gearing up for the annual ritual of school supply shopping. While the excitement of a new academic year is palpable, the process can pose financial challenges. However, a recent announcement by the government offering back-to-school assistance of \$200 per child has provided a much-needed financial boost. The Council welcomes this initiative, recognizing the significant impact it will have on easing the financial burden on families. Here is a list of things that parents and children should be mindful of while doing back to school shopping.

Challenges:

Cost Pressures: Back-to-school shopping can strain the family budget, especially with the increasing costs of school supplies, uniforms, and textbooks.

Limited Options:

Depending on the location, the availability of specific items may be limited, leading to higher prices and reduced choices for parents. This is particularly challenging with school uniforms, and exclusive dealing, which is strongly discouraged by the Council.

Peer Pressure:

Children often desire the latest trends in school supplies, which can put additional pressure on parents to spend beyond their planned budget.

Tips for Saving Money:

Budget Planning: Create a comprehensive budget that includes all anticipated expenses, from uniforms to stationery. Stick to this budget to avoid overspending.

Early Bird Discounts: Take advantage of early sales and discounts offered by retailers. Planning ahead allows for strategic purchases during promotional periods.

Quality Over Quantity: Prioritize quality over quantity, especially for items like backpacks and shoes. Investing in durable, long-lasting products can save money in the long run.

Second-Hand Options: Explore second-hand bookstores or uniform exchanges within local communities. Gently used items can be significantly more affordable.

Priorities for Parents:

Essential Supplies: Ensure that the basic necessities, such as notebooks, pens, and pencils, are at the top of the shopping list. These are the core items necessary for classroom success.

Uniforms and Footwear: Prioritize the purchase of school uniforms and comfortable, durable footwear. A well-fitted uniform and sturdy shoes contribute to a positive and focused learning environment.

Technology Considerations: If applicable, consider the technological needs of your child. Some schools may require specific devices or software, so confirm these requirements in advance.

Things Children Should Know:

Budget Awareness: Educate children about the budget constraints and involve them in decision-making. This helps instill financial responsibility from a young age.

Care for Possessions:

Teach children the value of taking care of their school supplies. Emphasize the importance of responsible ownership to avoid unnecessary replacements.

Prioritizing Needs Over Wants:

Encourage children to understand the difference between needs and wants. While trendy accessories may be appealing, focusing on essential items is key.

Navigating back-to-school shopping in Fiji can be a rewarding experience with careful planning, government assistance, and a focus on priorities. By addressing challenges head-on and implementing money-saving strategies, parents can set the stage for a successful and stress-free academic year.

PROTECTING YOUR FINANCES: PONZI AND INVESTMENT SCHEMES



In today's world of financial opportunities and uncertainties, the allure of quick profits can sometimes cloud our judgment. Unfortunately, this has led to a rise in Ponzi and investment schemes that promise incredible returns but often result in financial ruin for unsuspecting investors. In this article, we will delve into the workings of Ponzi and investment schemes, highlighting their pitfalls and urging readers to steer clear of these risky endeavours.

Understanding Ponzi Schemes

Named after Charles Ponzi, who orchestrated one of the most infamous schemes in the early 20th century, Ponzi schemes are fraudulent investment schemes that promise high returns to investors while relying on the continuous influx of new investors' funds to pay earlier investors. The returns paid to early investors are not generated from legitimate profits or investments, but rather from the contributions of subsequent investors. This creates a house of cards that inevitably collapses once the flow of new investors dries up.

Red Flags of Ponzi Schemes

1. Unrealistic Returns: One of the most glaring signs of a Ponzi scheme is the promise of consistently high returns, often exceeding market norms. Remember, if an investment seems too good to be true, it probably is.

2. Lack of Transparency: Ponzi operators often provide vague or evasive explanations about how the returns are generated. Legitimate investments are built on transparency and should be able to explain their strategies clearly. For instance, an entity in Fiji was luring people to invest with them (terming it as 'working deposit') claiming that they process orders of Ebay. However, the Council has received confirmation from Ebay that they had no affiliation with the entity based in Fiji.

3. Pressure to Recruit: Ponzi schemes often encourage investors to bring in new recruits to expand the scheme. This recruitment-based model sustains the illusion of profitability for a while but is ultimately unsustainable. The scheme which ran in Fiji claimed to be processing orders of international e-commerce platforms, and was terming this recruitment as 'sending invites' to other people. However, this was just a smokescreen for recruitment.

The Dangers of Investment Schemes

While not all investment schemes are Ponzi schemes, there are plenty of dubious investment opportunities that can lead to substantial losses. These schemes typically promise significant returns without adequately explaining how those returns will be generated. They prey on the desire for quick wealth and exploit the lack of financial knowledge among investors.

Why You Should Never Invest in Ponzi Schemes:

Protecting Your Financial Future

While the allure of quick and impressive returns might make Ponzi schemes seem tempting, they are a grave danger to your financial well-being. The devastating consequences that follow investing in Ponzi schemes should serve as a stern warning against engaging in such fraudulent activities. Here's why you should never invest in Ponzi schemes and how to identify them.

1. Inevitable Financial Losses: Ponzi schemes are destined to collapse under their own weight. As the operator relies on recruiting new investors to pay returns to earlier participants, the scheme can only continue as long as new funds flow in. Once the recruitment slows down, the entire structure collapses, leaving the majority of investors with substantial financial losses.

2. Legal Consequences: Participating in a Ponzi scheme, even unknowingly, can have severe legal repercussions. Protecting your financial future means avoiding any involvement in schemes that could lead to legal trouble.

3. Destruction of Trust: Investors who fall prey to Ponzi schemes often experience not just financial loss, but also a deep betrayal of trust. Friends, family members, and colleagues can be drawn into these schemes due to personal recommendations, causing relationships to fracture as the scheme unravels.

4. Reinforces Unethical Behavior: Supporting Ponzi schemes inadvertently perpetuates unethical behavior and encourages fraudsters to continue preying on unsuspecting individuals. By refusing to invest in such schemes, you contribute to a safer financial environment for yourself and others.

Protecting Yourself

In today's digitalized world, consumers must take proactive action to protect themselves and their financial wellbeing. Consumers can do this via following actions:

1. Educate Yourself: The first line of defence against falling victim to Ponzi or investment schemes is education. Take the time to understand the investment opportunity thoroughly. If you don't understand it, don't invest.

2. Research and Verify: Always research the company or individual offering the investment. Check if they are registered with relevant regulatory bodies (note that if a business is simply registered, does not mean that their investment scheme is not a scam) and have a history of legitimate financial activities.

3. Seek Professional Advice: Consult with a qualified financial advisor before making any investment decisions. A professional can provide objective insights and help you navigate potential pitfalls. Or better yet, consumer the Council on toll-free number 155 and let us do the due diligence for you.

4. Avoid Pressure: Be wary of high-pressure sales tactics or promises of limited-time offers. Legitimate investments allow you to take your time before making a decision.

INTERNATIONAL NEWS



Qantas accused of 'ripping off' customers after posting record \$1.4bn half-year profit

Qantas has delivered a record \$1.43bn half-year profit on the back of huge demand from customers to fly again in a period also marked by high fares and flight delays.

Its chief executive, Alan Joyce, described the result as a "huge turnaround" after three turbulent pandemic years, and defended ticket prices which are still 20% above 2021 levels.

"What we are seeing is that as we add capacity back in, fares are moderating," Joyce said on Thursday. "There's plenty of competition. Qantas cannot dictate the airfares of the market."

The Labor senator Tony Sheldon said the airline was profiteering.

"There's nothing to celebrate in Qantas making massive profits by ripping off customers with extortionate airfares during a cost-of-living crisis," said Sheldon, the former national secretary at the Transport Workers' Union.

There has been a lot of turbulence at the national carrier over the pandemic years. Joyce's pay packet has remained robust throughout the period, despite customer fury about service failures, lost bags and cancelled flights.

Qantas is also seeking to overturn in the high court a finding that it illegally outsourced 1,700 ground handler jobs in the early months of the pandemic.

Read more

<https://www.theguardian.com/business/2023/feb/23/qantas-lower-fares-record-profit-alan-joyce>

Kia and Hyundai recall 3.3 million cars, tells owners to park outside

Korean automakers Hyundai and Kia are recalling 3.3 million used vehicles because they can catch fire while parked or while driving due to issues with the antilock brake system.

Hyundai models being recalled include sedans such as the Accent, Azera, Elantra, Genesis Coupe and Sonata along with the Tucson SUV. Recalled Kia models include its Optima and Soul sedans and Sportage SUV. The affected vehicles are from the model years 2010 to 2019.

The antilock brake system in the vehicle could leak brake fluid and create an electrical short which could then increase the risk of an engine compartment fire, federal safety officials said. The automakers said an O-ring in the antilock brake motor shaft can lose sealing strength over time due to the presence of moisture, dirt and dissolved metals in the brake fluid, causing leaks.

Owners of these car models should park the vehicle outside and away from structures until repairs can be made, according to the recall announcement from the National Highway Traffic Safety Administration.

Hyundai reported 21 fires in the affected vehicles in the U.S., and another 22 "thermal incidents" including smoke, burning and melting of parts, according to recall documents. Kia reported 10 fires and melting incidents.

Read more <https://www.cbsnews.com/news/kia-hyundai-cars-recall-park-outside/>



NAVIGATING CORPORATE EVENTS DURING THE FESTIVE SEASON: A CONSUMER ADVISORY



1

PLAN AHEAD

Be proactive in identifying potential corporate events relevant to your interests or business. This ensures that you have ample time to prepare and participate. In Fiji, the festive season means that many hotels and resorts are often at full capacity. A late booking may be costly, or not available at all.

2

EXPLORE PACKAGES & DISCOUNTS

Many businesses offer special holiday packages for corporate events. Explore these options to find cost-effective deals that suit your budget without compromising on quality.

3

NEGOTIATE FOR GROUP RATES

If you plan to attend a conference or a corporate retreat with a group of colleagues, negotiate group rates with event organizers or hotels. Group discounts are often available and can significantly reduce costs.

4

LEVERAGE LOYALTY PROGRAMS

Check if the venues or service providers have loyalty programs. Loyalty points and discounts accumulated throughout the year can be used during the holiday season, providing additional savings.

5

BE MINDFUL OF HIDDEN COSTS

Read the fine print and be aware of any hidden costs associated with corporate events, such as additional fees for amenities or services. Clarify all costs upfront to avoid unpleasant surprises.

6

SUPPORT LOCAL BUSINESSES

Consider supporting local businesses when planning corporate events. Local venues and service providers may offer unique experiences and personalized services, contributing to the local economy.

7

STAY INFORMED ABOUT CONSUMER RIGHTS

Familiarize yourself with consumer rights, especially regarding cancellations, refunds, and service quality. Being informed empowers you to assert your rights if necessary.

8

CONSIDER SUSTAINABILITY

Encourage corporate responsibility by choosing venues and service providers that prioritize sustainability. Opt for eco-friendly options and contribute to a positive environmental impact.

9

COMMUNICATE CLEARLY

Clearly communicate your expectations and requirements to event organizers. This helps in avoiding misunderstandings and ensures that the event meets your needs.

10

STAY CYBER- SAFE

For virtual events or online transactions, prioritize cybersecurity. Be cautious when sharing personal or financial information and use secure payment methods.

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NATIONAL CONSUMER HELPLINE: 155