

CONSUMER WATCH

THE VOICE OF CONSUMERS



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A New Strategic Direction

The post-pandemic consumer landscape has been transformed by major behavioural shifts on the part of consumers, in terms of how they live, work, play and shop. Key shifts in consumer behaviour – including the adoption of digitalised, home-centric lifestyles, increased concern about social and environmental responsibility, and a greater focus on value – have given rise to new consumer needs and priorities and necessitated the need for industries to rethink their strategies in order to stay relevant in the long term.

In line with this, the Council took proactive steps to reprioritize and adjust its focus areas to ensure it remains effective in ensuring a free and fair marketplace in Fiji. This readjustment is clearly reflected in the Council's 2023-2028 strategic plan which was launched by the Deputy Prime Minister and Minister for Trade, Cooperatives, SMEs and Communications Hon Manoa Kamikamica.

While this plan sets out very clear directions for the next five years, it is crucial to understand the trajectory, beginning with our foundation almost 46 years ago and building on our 2018 -2022 Strategic Plan. Based on our corporate purpose and stakeholder expectations and guided by our Act and policies, the Strategic Plan provides a road map for the coming years and an understanding of how we will effectively achieve our vision.

The Strategic Plan is an embodiment of the commitment of the Council in enhancing the welfare

of Fijians - promoting and safeguarding consumers from unfair and misleading market conduct and deterring abuse of buyer power.

The development of this plan involved multisectoral stakeholder meetings and reflections on the recent years' successes including thousands of cases registered, millions of dollars put back to Fijians who were wronged and the benefits that were reaped by consumers through the Council's work. The team also examined the challenges the Council faces, the increasing complexity in the marketplace, the need to identify strategies to empower consumer with up-to-date information and to deter unlawful business practices. The core of the new plan still reflects the Council's main functions: to educate consumers, traders and policy makers, to pursue research and analysis to stay abreast of market developments and make submissions to push for policy changes and advise and assist consumers on matters relating to their interest.



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Adapting to Change, Empowering Consumers



Bula Vinaka!

The last 6 months proved to be an eventful one for the Council as we embarked on new escapades; further building blocks to a stronger consumer protection regime in Fiji. The consumer landscape continued to show evident changes in the first half of the year, exacerbated by the post pandemic socio-economic situation, and continued impacts of the Russia-Ukraine war, increased inflation and other international factors. To ensure that the Council's priorities and focus areas are agile in response to these changes, the Council developed a new strategic plan to guide its work over the next 5 years. The 2023-2028 strategic plan which was developed after extensive consultation with external stakeholders' places greater focus on strengthening corporate effectiveness and performances, empowering consumers to make informed, confident and affordable buying decisions, protecting the consumer's interest and rights from unethical acts/practices in the marketplace and driving and incorporating innovative changes to benefit consumers.

The Council also celebrated the World Consumer Rights Day 2023 in March with the theme 'Empowering Consumers through Clean Energy Transition.' Amid the greatest cost-of-living crisis in a generation and as the energy world grapples with supply and climate issues, consumers have a core role to play in supporting and pushing for a just transition. Therefore, during the WCRD celebrations, the Council brought together various stakeholders for robust discussions on how the choices we make each day as consumers have the potential to accelerate transformative changes for the planet, and called on government and businesses to provide greater support for people making these changes. We emphasize the need to work hand in hand in order to discuss the energy issues and develop effective and sustainable path to clean energy transition.

At the policy level, the Council continued to fulfill its mandate to represent consumer voice and push for consumer positive policy changes. The Council has made submissions for the 2023-2024 budget; soon to be announced by the government. In its submission, the Council has called for initiatives to ensure the purchasing power of consumers is maintained, if not, further increased. In response to speculation about increases in VAT, the Council has strongly recommended that there should not be any increase in the VAT for food items given that consumers are already fighting inflationary pressures. However, the Council has called for the increase of taxes on products containing high sugar and salt content to act as a deterrent against the consumption of such products and the growing crisis of non-communicable diseases in Fiji. The Council has also called for the introduction of e-commerce legislation given the increased tendency of consumers to shop online and a corresponding increase in the number of online scams and shoddy businesses.

Apart from pushing for policy changes, the Council continued to build the financial literacy capacity of Fijian consumers. This is being done through the Council's project 'Financial Resilient Fijians' made possible through funding and support by United Nations Capital Development Fund's (UNCDF) Pacific Insurance and Climate Adaptation Programme (PICAP). This focus on financial literacy is in line with the development and launch of Fiji's (and the Pacific's) first ever parametric insurance. Therefore, this project is based on the inkling that financial awareness and competency are key to adoption and usage of financial services, particularly insurance. The project focuses on building awareness, financial literacy and competency among Fijian consumers, and prepares them to meaningfully access their increased financial literacy to make informed decisions about parametric insurance.

Shifting gears towards consumer protection issues in the market place, the Council is receiving an alarming number of cases pertaining to scammers and fraudulent practices on social media platforms. This includes rental scams, lottery scams, misleading advertisements, fly-by-night operators and other financial scams. We continue to issue alerts on such scams in order to ensure consumers remain abreast of these issues, and in exceptional cases, reveal the identities of scammers via mainstream media and social media platforms. We are working with relevant enforcement bodies including the Criminal Investigations Division of the Fiji Police force to ensure that consumers are protected against such scammers.

Finally, as we embark on the second half of this year, the Council is ensuring consumers that we will continue to fearlessly fight for your rights and interests and ensure a safe and fair marketplace for all.
Vinaka.

“
*Our personal consumer choices have ecological,
social and spiritual consequences.*

-David Suzuki, World Consumer Rights Day.



A Wallet Full of Surprises

The Council continues to raise awareness on the lack of security and consumer protection laws governing mobile wallet platforms such as M-Paisa and MyCash. Many Fijians still feel unsafe using these platforms. This has been further reinforced by the number of complaints registered at the Council pertaining to such platforms. The fact that others can fraudulently access a person's Mobile wallet and local hoax messages requesting 'One Time Passwords' (OTP) has even compelled the Council to conduct a nationwide campaign warning consumers never to share their OTP with another person.

The Council has received a total of 211 complaints in relation to E-Wallets since 2019, with a monetary value of over \$13,000. These complaints do not include the complaints or grievances flagged to other organizations, letters to the editor, the traders and agents. Many passive consumers particularly in the rural and semi urban areas have also relayed their challenges during the Council's community awareness sessions and hope their challenges would be resolved.

Some of the most common complaints received by the Council include; registered and unregistered agents charging consumers exorbitant fees as high as \$10.00 for withdrawal of funds, agents imposing a service fees and a minimum spending limit for the use of QR pay services, mobile money scams that involve sharing the One Time Passcode (OTP) in order to receive a share of a prize money, charging fees for payments made via a mobile transfer and the unavailability of registered agents in the rural communities.

In Fiji, transactions worth millions of dollars are done via mobile money wallets every week. Given the extent of use of this platform and the sheer volume of transactions performed using it, laws and regulations pertaining to its administration, use and terms and conditions is now imperative. The Council has made submissions and will continue to lobby for the same.

Fiji's Rental Scam Epidemic

Rental scams have become an alarming epidemic in Fiji, leaving unsuspecting individuals and families devastated both financially and emotionally. As the demand for rental properties rises, fraudsters have seized the opportunity to exploit the vulnerable, tarnishing the reputation of legitimate landlords and causing widespread distrust in the rental market. In this troubling scenario, prospective tenants are lured by enticing online advertisements offering affordable and desirable rental properties. However, these deceitful schemes often involve fictitious listings, fake landlords, and demands for upfront payments or deposits. Victims are left empty-handed, with their hard-earned money gone and dreams of secure housing shattered.

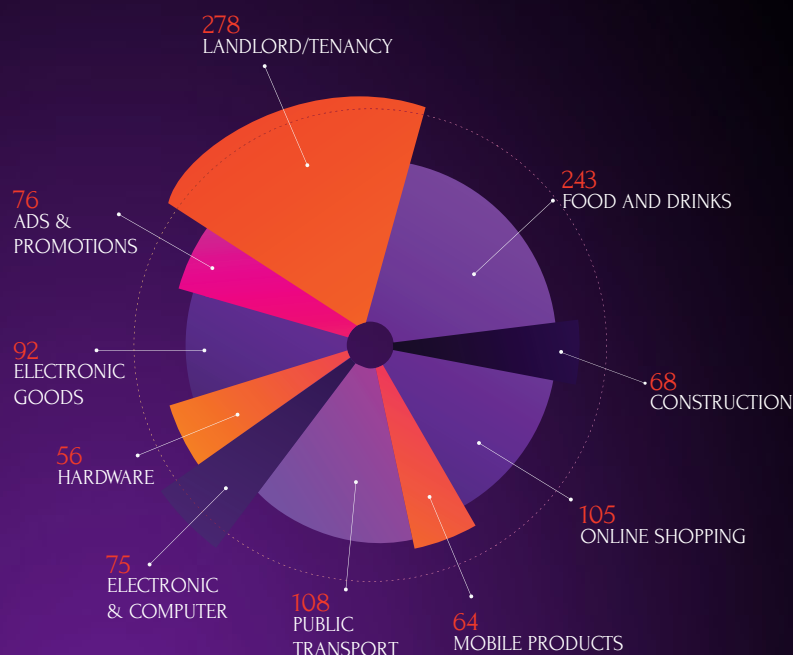
In a particularly concerning case before the Council, a woman in the Suva area was found to be scamming would-be renters, pretending to offer a property for rent and collecting money upfront, but failing to make good on her promise to provide any rental property. Till date, the Council has received over 12 complaints to a monetary value of over \$12,700 against this lady. The Council is currently working with the Fiji Police in getting restitution for the victims of this scam.



To combat this scourge, the Council has been working tirelessly to raise awareness and deal with the scammers. Campaigns are being conducted to empower tenants with knowledge on recognizing warning signs and verifying the legitimacy of rental listings. Enhanced background checks on landlords and stringent penalties for fraudulent activities are being advocated to deter scammers. Tenants must also remain vigilant, exercising caution when dealing with rental transactions. Verifying the identity and credentials of landlords, inspecting properties in person, and insisting on written agreements are essential steps to mitigate the risks of falling victim to rental scams.

Providing Quick and Amicable Redress; Putting Back Millions in Consumers Pockets

Quick, cheap, neutral and flexible alternative dispute resolution (ADR) mechanism of mediation played an important role in resolving consumer disputes at the Council. The Council engages in thousands of cases each year where consumers and traders in different parts of Fiji find themselves in a dispute which requires assistance from the Council. Thousands of consumers sought assistance from the Council over the last 5 months either because they were accorded unprofessional services; the product or service they purchased was not up to standard; lack of information was provided in relation to a product or service; or simply because of a desire to obtain an apology or reassurance that steps will be taken to prevent recurrence in order to prevent the situation happening to other consumers.



Generally, consumers are less aware of their rights in the marketplace than businesses. Should a consumer claim arise, the Council addresses this imbalance by providing consumers with representations of their rights and interest. Taken together, consumer rights means that consumers are protected when they spend their money, they are empowered to make informed purchases and are able to take proper actions when things go wrong. That also mean that every Fijian can take comfort in knowing they have the same right to be treated fairly when buying goods and services anywhere in Fiji – whether that be in the supermarket or via an online store.

The Council registered a total of 2253 complaints with a monetary value of \$2,377,042.74 for the period between 1 December 2022 to 31 May 2023. Out of the 2253 complaints registered, the Division was successful in resolving 1831 complaints securing \$1,628,685.80 for aggrieved consumers.

The Council endeavours to resolve as many complaints as possible however, there were some cases that could not be resolved in an amicable manner due to the unscrupulous nature of traders. Hence, the Council referred 216 complaints to different agencies and authorities depending on the facts and jurisdiction of the cases.

A total of 48 complaints were referred to the Small Claims Tribunal (SCT) whereby, consumers sought compensation from traders who refused to cooperate with the Council in offering satisfactory redress to consumers. In such cases, the Council assisted consumers to file appropriate claims against the traders concerned.

The Council also recorded a total of 117 weak cases where consumers failed to provide the necessary documents to substantiate their complaints or failed to revert to the Council on clarifications sought.

TOP 10 Complaints from 1st December 2022 to 31st May 2023

LANDLORD AND TENANCY MATTERS (278)

- 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 in place
- landlords locking out tenants and their belongings



FOOD AND DRINKS (243)

- 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



PUBLIC TRANSPORT (108)

- 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 service
- Traders providing faded receipts
- Traders failing to provide receipt



ONLINE SHOPPING (105)

- 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



ELECTRONICS GOODS (HOME) (92)

- Non-availability of spare parts or after sales services;
- Delays in repair services;
- products becoming defective shortly after purchase;
- warranty terms and conditions not being honoured;
- repairs being conducted in a shoddy manner



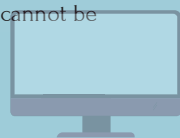
ADVERTISEMENT AND PROMOTIONS (76)

- Misleading advertisement and promotion
- Promotions end dates not disclosed
- Shelf price not reflected at P.O.S price
- Hoarding
- Bait advertisements



ELECTRONIC AND COMPUTER SERVICES (75)

- Repair of products conducted in a shoddy manner whereby, issues persist shortly after repairs;
- Delays in repairs;
- Unavailability of spare parts required for repairs;
- Traders offering trade in services however, failing to pay consumers for items purchased; and
- Delays in refunds in instances where items cannot be repaired.



CONSTRUCTION SERVICES (68)

- Traders accepting payments however, failing to provide construction/joinery services;
- Shoddy construction services provided;
- Traders abandoning job once payment for initial stages have been received;
- Fly -by -night online traders who block consumers contact details after accepting payment for services via online platforms; and
- Traders ignoring consumer follow ups.



MOBILE PRODUCTS (64)

- Sale of counterfeit products under the pretence of originals;
- Sale of shoddy mobile products which become defective shortly after purchase;
- Traders failing to honour warranty conditions;
- Lack of after sale services; and
- Poor customer service accorded by mobile product retailers.



HARDWARE (56)

- Traders accepting money however, failing to provide items;
- Sale of shoddy hardware materials;
- Delays in delivery of hardware materials;
- Misleading prices of hardware materials; and
- Traders failing to honour quotations



Consumer Protection Bodies Sign Historic MoU

On 14 February this year, the Council signed a historic Memorandum of Understanding with the Fijian Competition and Consumer Commission which now enables the two organisations to share information, collaboratively investigate and solve consumer complaints, conduct joint trader inspections and engage in other consumer protection initiatives.

Consumer Council Board Chair Mr Mohammed Gani, Chief Executive Officer Ms Seema Shandil, FCCC Board Chair Mr Isikeli Tikoduadua and Chief Executive Officer Mr Joel Abraham were present during the signing of the MOU.

The key objectives as per the MOU; allows the two organizations to conduct joint consumer advocacy or awareness to protect and promote the welfare of consumers, provide technical support to each other that are relevant to their area of expertise, disclose information in relation to the relevant laws, carry joint enforcement investigations or proceedings pertaining to the relevant laws, and conduct trainings.

With the growing number and complexity of issues arising in the marketplace, the MOU provides a framework to investigate and efficiently resolve complaints in the best interest of consumers. It also allows for the exchange of vital information to support investigation processes. The MOU reaffirms and enhances the already established partnership between the two organisations.

It also ensures that consumer complaints are 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.



Council Signs MoU to Promote Saving Culture Amongst Staff

The Council is at the forefront of promoting financial literacy and a culture of savings at the grassroots level and has led by example in the corporate sector by providing an additional platform to employees to save and invest for their future.

On April 19, the Council signed an MOU with Unit Trust of Fiji to promote the culture of saving and investing for their future through the execution of the Employee Investment Scheme.

Advocating on the need to be a financially prudent consumer is a key element of the Council's awareness programs and community engagements. In partnership with the Pacific Insurance and Climate Adaptation Program the Council has been advocating, creating awareness and conducting trainings on financial literacy in communities to create a culture of savings and good money management skills among consumers. This MOU partnership proves that we are practicing what we preach by availing convenient platform to our employees to save and invest; promoting personal money management.

QUERY & ADVICE



Dear CCoF,

I paid for a package from an online trader a month ago and I have yet to receive it. What can I do if the business keeps prolonging the delivery?

Dear Consumer,

Traders must ensure to deliver the goods within the timeframe promised to the consumer. Should they prolong the delivery, consumers have the right to raise their grievances and seek redress on the matter.



Dear CCoF,

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. Can they give this excuse for poor internet connectivity?

Dear Consumer,

Internet service providers must ensure to provide solutions or redress if consumers are faced with poor connectivity due to the high usage of the internet in the area. If you are facing internet connectivity issues, please feel free to lodge a complaint with us.



Dear CCoF,

Are online traders required to provide receipts for online transactions?

Dear Consumer,

Yes, traders are obliged to issue receipts for all transactions made, for records and evidence purposes in accordance with Section 55 of the Fijian Competition and Consumer Commission (FCCC) Act 2010.



Dear CCoF,

I found a cockroach in my meal purchased from a restaurant. What can the Council do to assist me?

Dear Consumer,

The Council will immediately conduct an inspection at the restaurant in question to identify possible food safety and hygiene issues. The Council's findings, together with your complaint, will be addressed to the owner/director/manager to rectify and obtain quick, just redress on your matter. Such findings will also be flagged to the relevant authorities, such as the municipal council and/or Ministry of Health Food Unit, for their enforcement action.



Dear CCoF,

I enrolled in a short course with a university. As per the course structure, four classes per week were scheduled however, the tutor 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.

Dear Consumer,

Yes, the Council can intervene in this matter. Universities or course providers provide a service that students pay for; hence, it makes them a consumer. Therefore, if students feel that they have been duped or misled, they have the right to seek the Council's assistance.



MoU for Research Collaboration

The Consumer Council of Fiji (CCoF) and the Asia-Pacific Applied Economics Association (APAEA) signed a Memorandum of Understanding (MoU) late last year to build a working relationship to jointly support and develop research activities that are mutually beneficial to both institutions. The MoU allows both institutions to undertake research that makes a difference to public policy.

The MoU signing was a significant achievement for both institutions and will further strengthen the research arm of the Council.

As the leading consumer advocacy organization in Fiji, the Council is mandated to conduct research on issues affecting consumers and make submissions based on its findings to the Government and other enforcement bodies. Through this new partnership,

the Council will polish its research capabilities that will ultimately help policy makers make informed decisions; in the interest of the consumers in Fiji.

The MoU is the testament of the Council's unification-focused approach of ensuring a fairer Fijian marketplace as well as APAEA's commitment towards helping contribute to positive public policy changes in the future.

APAEA has a proud history of joint research collaborations with several institutions including public policy organisations, universities, and central banks in the Asia-Pacific region, and by partnering with the CCoF allows APAEA to expand on its Fiji focus. In Fiji, APAEA is working with institutions such as the RBF, FCCC, TSLS, and the Fiji Higher Education Commission.



Fiji Pharmaceutical and Biomedical Services (FPBS) Stakeholder Meeting

The Consumer Council of Fiji (CCoF) CEO in her capacity as the Chair of the Fiji Medicinal Products Board delivered the opening remarks at the Fiji Pharmaceutical and Biomedical Services (FPBS) Stakeholder meeting held in late 2022.

During the opening Ms Shandil highlighted the need to improve access to safe, effective, and quality medicines and other health technologies, which is a critical public health priority and a fundamental requisite for achieving Universal Health Coverage and the Sustainable Development Goals.

The CEO also highlighted that as medical products are

essential in the prevention, diagnosis and treatment of disease, the consequences of substandard and falsified medical products can be life threatening. This is a concern, as users of medical products are not usually in a position to judge their quality. The interests and safety of the public must therefore fall on us regulators, health care professionals and policy custodians that ensure that only products in legal trade are available and that marketed products are safe, perform as claimed and are of assured quality. Ms Shandil thanked the participants for attending the workshop and urged everyone to have a fruitful discussion.

Marketing Standards by Universities

The education sector in Fiji is witnessing a rise in unethical marketing practices and misleading or deceptive advertising, compromising students' ability to make informed decisions. The Consumer Council of Fiji has voiced concerns about the consequences of such practices on students. Common transgressions include advertising courses that institutions cannot deliver, making false claims about rankings and international recognition, misleading students about employability, and promoting unaccredited courses. Students are urged to be vigilant and conduct independent research, compare options, seek second opinions, and verify course authenticity.

Institutions must refrain from advertising courses they cannot deliver and should provide transparent evidence for any claims made. Misleading statements about employability must be clarified, and institutions should disclose accreditation status. On the other hand, students must question claims about rankings and international recognition, ensuring that universities disclose the limitations of such claims. Students are encouraged to conduct thorough research, compare options, seek advice from others, and verify course authenticity.

The Consumer Council of Fiji aims to tackle unethical marketing practices by monitoring platforms, conducting research, and potentially make a submissions calling for the introduction of marketing standards for universities. Students who experience unethical marketing can seek assistance from the Council and lodge complaints. By promoting ethical marketing and empowering students with accurate information, the education sector in Fiji can create a transparent and trustworthy environment for prospective students.

Misleading Prices

The Consumer Council of Fiji has exposed numerous instances of misleading prices and advertisements in supermarkets, totaling 574 cases from August 2022 to March 2023. These misleading practices have been uncovered through continuous surveillance, consumer complaints, and monitoring by the Council. Supermarkets are failing to meet the requirements of fair and ethical pricing, as outlined in the Fijian Competition and Consumer Act. Issues identified include deceptive "specials" where consumers don't save money, advertised deals not reflecting at the point of sale, and combo offers that don't provide better value compared to purchasing items individually.

The Council has put supermarkets in the spotlight for employing sneaky tactics to exploit consumers. Brightly colored signs advertising "top deals" or "lowest prices ever" have become commonplace in store aisles, but beneath the enticing promotions, the Council questions the genuineness and value for money. Supermarkets have commonly attributed the misleading prices and advertisements to IT glitches or human errors – such excuses are no longer acceptable.

The Council has reminded supermarkets and businesses that engaging in misleading practices is illegal under Sections 77-78 of the Fijian Competition and Consumer Act. Supermarkets need to understand the cost-of-living pressures faced by consumers and to act responsibly by providing transparent and fair pricing. The Council vows to strictly monitor supermarkets' adherence to regulations and expects them to prioritize ethical practices that benefit consumers.

World Consumer Rights Day 2023: Empowering

March 15 is perhaps one of the most important dates in the Consumer Council of Fiji's calendar; a day which celebrates and champions the rights of consumers in Fiji and globally – the World Consumer Rights Day (WCRD). Celebrating the day is a chance to demand that the rights of all consumers are respected and protected and to protest against market abuses and social injustices which undermine those rights.

The Council has been spearheading the national WCRD celebrations for 4 decades; as the voice of consumers and the custodians of consumer rights in Fiji. Over these years, the Council has advocated for the rights and interests of consumers, lobbied for policy changes and launched awareness campaigns on critical consumer issues.

This year, the theme for WCRD is 'Empowering Consumers through Clean Energy Transitions'. To preserve a livable climate, greenhouse-gas emissions must be reduced by half by 2030 and to net zero by 2050. Bold, fast, and wide-ranging action needs to be taken by governments and businesses. The transition to a low-carbon world also requires the participation of consumers. For this reason, the Council is not only raising awareness on clean energy, but is also initiating productive discussions with policy makers and industry players to promote clean energy.

In order to sustain daily life and promote economic and human development, the world needs energy. Over 26,000 terawatt-hours of electricity were generated globally in 2019. A variety of energy sources, primarily fossil fuels but also nuclear energy and renewables like solar, hydro, and wind, are used to generate this electricity.

The need for clean energy transitions

The largest contributor to global greenhouse gas emissions is energy use and production. Countries all over the world are actively working toward a clean energy transition by changing how energy is produced because greenhouse gases are the primary cause of climate change. The transition to clean energy entails moving energy production away from sources that emit a lot of greenhouse gases, like fossil fuels, and toward sources that emit very few or no greenhouse gases. Among these clean sources are nuclear power, hydropower, wind power, and solar

power.

The Paris Agreement, an international agreement between more than 180 countries that are members of the United Nations Framework Convention on Climate Change, established the direction of the global transition to clean energy (UNFCCC). The main objective of the agreement is to promote the use of low carbon energy sources in order to reduce greenhouse gas emissions and keep the rise in global average temperatures well below 2°C relative to pre-industrial levels.

With around two thirds of the world's electricity still coming from burning fossil fuels, reaching these climate goals by 2050 will require at least 80% of electricity to be shifted to low carbon sources, according to the International Energy Agency (IEA).



Empowering Consumers through Clean Energy Transitions

Why consumers?

The opportunity for consumers to accelerate clean energy transitions is currently being missed. Consumers need to be supported and empowered to overcome consistent technological, infrastructural, financial, regulatory and knowledge related barriers, which stand in the way of transformative action. These are essential to delivering change at the pace and scale required to avoid catastrophic climate change. What is the role of consumers – the largest group of economic stakeholders – in these changes? How can they be protected and empowered in clean energy transitions?

Research has shown that demand-side changes could reduce greenhouse gas emissions by up to 70% by 2050. In practice, this means consumers everywhere are making changes to how they travel, cook and heat, cool and power their homes. People can trigger transformative changes by adopting low-carbon alternatives – like carpooling or using public transport instead of a private vehicle – and improving other existing such as heavy reliance of fossil fuel.

The opportunities for people and planet are clear. Whilst the Council will continue to work with industry stakeholders to address issues relating to availability, affordability and accessibility to clean energy and corresponding products; the Council is calling on consumers to begin this transition at household level. Remember, even the simplest of actions can go a long way in clean energy transition. Consumers could be the missing catalyst for change.

Council engages policy makers, regulators and industry players

During the WCRD celebrations in March, the Council brought together stakeholders, consumers and other actors in the energy sector to engage in robust discussions on how this can be achieved. This was done in the form of a panel discussion. The Chief Guest for the event was the Deputy Prime Minister and Minister for Trade, Cooperatives, SMEs and Communications Hon Manoa Kamikamica.

While officially opening the celebrations, Hon Kamikamica stressed that as leaders in different sectors, all players must step up and invest in transition towards cleaner energy. We cannot sit on our laurels and expect developed countries to change their actions! We must lead by example! Hon. Kamikamica stressed the importance of clean energy and the role of consumers, private sector players, industries and the government in bring about impactful changes.

“Our vision is for a clean, green and equitable energy future. The rapid transition to renewable energy will be good for people and the planet. Therefore, I would like to assure all that your Government is committed to accelerating the transition to clean energy. Over the next few years, we will focus on amplifying the current policies relating to clean energy and work hand in hand with stakeholders such as yourselves to map a greener path for Fiji.” said Hon Kamikamica.

While delivering her remarks at the celebration, Consumer Council of Fiji Chief Executive Ms Seema Shandil said amid the greatest cost-of-living crisis in a generation and as the energy world grapples with supply and climate issues, consumers have a core role to play in supporting and pushing for a just transition.

“This World Consumer Rights Day, we are trying to demonstrate how the choices we make each day as consumers, in how we travel, cook, or heat or cool our homes, have the potential to accelerate transformative changes for the planet, and to call on governments and business to provide greater support for people making these changes. We need to work hand in hand in order to discuss the energy issues and develop effective and sustainable path to clean energy transition,” stated Ms Shandil.

Ms Shandil further stressed that the opportunities for people and planet are clear. But there are many challenges such as availability, affordability and accessibility to clean energy and corresponding products needs to be overcome and lack of consumer empowerment. Consumers also need to have access to relevant knowledge and information on the need and opportunities for the transition.





The Red Flags to Look Out For

When Eating at a Restaurant:

- ▶ **Poor cleanliness:** Pay attention to the overall cleanliness of the restaurant, including tables, floors, restrooms, and utensils. If you notice dirty or unsanitary conditions, it may be a sign of subpar hygiene standards.
- ▶ **Inattentive or unprofessional staff:** Observe how the staff interacts with customers. If they are inattentive, rude, or unprofessional, it could be an indication of poor service throughout your meal.
- ▶ **Long waiting times:** Excessive waiting times for food, beverages, or seating, especially when the restaurant is not busy, might suggest inefficiency in the kitchen or understaffing.
- ▶ **Inconsistent pricing:** Inconsistent or unclear pricing can lead to surprises when you receive the bill. Make sure the menu prices match the prices you are charged, and be cautious of any hidden fees or unexpected charges.

Shopping at a Supermarket:

- ▶ **Poor food storage and handling:** Pay attention to how the supermarket handles perishable items like meat, seafood, and dairy products. Look out for expired products, improper refrigeration, or items left out of the required temperature zones.
- ▶ **Dirty or disorganized aisles:** If the supermarket has cluttered or dirty aisles with spilled products, debris, or unattended spills, it may indicate a lack of cleanliness and attention to maintaining a hygienic shopping environment.
- ▶ **Inadequate product labeling:** Check if the supermarket provides clear and accurate labels on products, including ingredients, nutritional information, and expiration dates. Absence or illegibility of labels can make it difficult to make informed purchasing decisions.

Dealing with Landlords:

- ▶ **Neglecting property maintenance:** Pay attention to the condition of the property during your initial viewing or inspection. If you notice signs of neglect, such as broken fixtures, leaking pipes, or pests, it could indicate that the landlord is not proactive in maintaining the property.
- ▶ **Unreasonable rental terms or frequent changes:** Be cautious if the landlord presents you with unreasonable rental terms, such as excessive rent increases, unexpected additional charges, or frequent changes to the lease agreement. This may suggest a lack of transparency or fairness in their business practices.
- ▶ **Refusal to provide written agreements or receipts:** A reliable landlord should always provide written rental agreements and receipts for rent payments or deposits. If the landlord refuses to provide such documentation, it raises concerns about their professionalism and adherence to legal requirements.
- ▶ **Poor reputation or negative reviews:** Research the landlord's reputation by checking online reviews or talking to previous or current tenants if possible. Consistent negative feedback regarding unresponsive behavior, unfair practices, or failure to address maintenance issues is a clear red flag.

Navigating the Path to New Horizons: The Rise of Immigration and Visa Consultants

In a world fueled by aspirations and opportunities, the pursuit of a better life propels individuals and families to seek permanent residency abroad. Yet, the intricate web of immigration regulations and the ever-changing landscape pose formidable challenges. Immigration and visa consultancy services have emerged in Fiji as a guiding light, providing expertise and assistance. While these services can be invaluable, it is essential to be aware of potential pitfalls and exercise caution in the pursuit of one's dreams.

Embarking on the immigration journey can be overwhelming, especially for those Fijians unacquainted with the intricacies of the process. The stakes are high, as a simple mistake or oversight can lead to visa rejections and delays, derailing aspirations. Many turn to immigration and visa consultancy services for expert guidance, which includes navigating applications, gathering documents, and securing essential accommodations or employment. However, blind trust can be risky, as fraudulent individuals and organizations exploit vulnerable seekers, leaving them with shattered dreams and financial losses.

The immigration landscape is constantly evolving, with countries like Australia, New Zealand, Canada, and the United States witnessing increased demand due to relaxed immigration policies. Amidst these changes, Fijians must stay informed, but relying solely on immigration and visa consultants can also have pitfalls. Not all service providers are reputable, transparent, or trustworthy, and unsuspecting individuals have fallen victim to scams and unscrupulous practices. Therefore, it is crucial to exercise caution and undertake thorough research before engaging a consultancy service.

Instances of fraud and deception within the immigration and visa consultancy industry have cast a shadow on the hopes of many prospective immigrants. Reports abound of individuals who have been swindled out of their hard-earned money, received incomplete or incorrect applications, and faced the heartbreak of rejected visas. The dangers are real, and it is imperative to shed light on the risks, urging individuals to approach immigration and visa consultancy services with utmost vigilance.

To safeguard against potential risks, prospective immigrants must conduct thorough due diligence. Research the reputation and credibility of immigration and visa consultancy services, seek testimonials, and verify their track record of successful outcomes. Look for transparency in their operations, including clear communication, ethical practices, and adherence to legal guidelines. Seeking recommendations from trusted sources and consulting with immigration authorities can provide further insights.

While immigration and visa consultancy services hold the promise of fulfilling dreams and facilitating the immigration process, it is crucial to be aware of the potential risks involved. By exercising caution, conducting thorough research, and approaching these services with vigilance, prospective immigrants can mitigate the dangers and increase the likelihood of a successful outcome. Remember, safeguarding one's dreams requires not only hope and determination but also a critical eye and a discerning mind.

Thumbs Up

Mr Karan purchased a steam iron from Subrail's Furniture in October 2022. After a month's use, he noticed that the iron was not heating. When the matter was highlighted to the respondent, the iron was given for diagnosis. After three weeks, the complainant was informed that there were liquid damages to the iron and as such he will be required to pay for repairs. The complainant disputed this and lodged his complaint with the Council. When the Council mediated, the respondent provided a full refund to the complainant.

Mr. Shelvin purchased a 4-seal plug for his car worth \$40 from Ba Motor Parts in Lautoka. After liaising with his mechanic, he was advised that the parts will not fit in his vehicle. The complainant returned the parts to the respondent within 15 minutes of purchase but was refused refund as the parts were freighted from Nadi. Upon negotiations by the Council, the respondent provided a full refund to the complainant despite a change of mind.

Mr Rakanace purchased a solar system valued at \$5,000 from Anwell Ltd which started to manifest technical issues shortly after purchase. The Council's investigations revealed that the wiring of the solar system was tampered with indicating physical damage. Despite this, the respondent repaired the system free of charge.

Mr Robert engaged the services of Fiji Airways to deliver his brand new 58" Ultra HD Android TV from Australia to Fiji. When the complainant received the package on 04.12.22, he noted that his brand-new TV was damaged. Upon raising the matter with the respondent, no positive response was received. The Council's mediated between the two parties which resulted in the complainant being compensated \$1000 AUD for the damaged TV.

Thumbs Down

Ms Dhan paid \$142 to Shalen Kumar's Store for a new gas cylinder which was to be delivered at a later date. The respondent delivered the cylinder to the complainant's residence in her absence and unfortunately, the cylinder was stolen. The Council intervened and the respondent was willing to refund \$42 however, the complainant sought \$100 as compensation. Therefore, the case was referred to Small Claims Tribunal on the complainant's request.

A consumer saw an advertisement on Facebook for a laptop for \$900. Seeing this as a lucrative deal, the consumer paid a deposit of \$350 via his e-wallet. Unfortunately, the seller failed to supply the laptop. Efforts made by the Council to contact or track down the seller provided futile and the case was referred for enforcement action.

Ms Vaulin ordered 32 t-shirts from Authentic Graphic & Signage. The complainant paid \$960 via M-paisa to the respondent who failed to deliver the items and was not responding to the complainant's calls and messages. The Council's efforts to contact the respondent via phone calls numerous times also provided futile as the number was not reachable hence, the matter was referred to the Criminal Investigations Department for enforcement action.

Ms Singh purchased a handbag online from Lusiana Roturou which unfortunately, was not delivered to her. Despite numerous follow-ups, there was no positive response and the respondent further ignored the complainant's follow ups. Despite the Council's effort, no redress was provided to the complainant as the respondent's contact details and whereabouts were not known. The case was therefore, referred for enforcement action.

Driving Schools Should Provide the Best Customer Service

The Fiji Driving School Association Annual General Meeting was officiated by the Consumer Council CEO Seema Shandil in March 2023. During her address, the Council CEO emphasized the need for collaboration to enhance consumer interest.

“We recognize that both consumers and businesses play a crucial role in the economy. Thus, we always try to forge good, lasting partnerships with industry players such as yourselves. We want to work together in order to address any issues there may be.”

In addition, she emphasized that being key players in the driving school sector, they possessed a deeper understanding of the market compared to others. She encouraged association members to collaborate and engage in discussions to develop standardized practices and procedures aimed at addressing the issue effectively. By coming together and sharing their expertise, they can collectively work towards implementing comprehensive solutions.



Students Encouraged to Excel

The Consumer Council CEO was the Chief Guest at Ahmadiyya Muslim College Annual Prize Giving Ceremony in December 2022.

“I would like to congratulate each and every student who will be receiving an award today and those who are completing their high school studies. This is a defining moment for all of you. It is a day of a celebration – a day when you look back on the many challenges you have overcome, and look forward to those that lie ahead; whether it is heading to the next school academic year or to tertiary education, knowing that you have the skills and knowledge needed to meet them,” said Ms. Shandil while addressing the school.

Ms Shandil also acknowledged the students who were not recipients of any awards and reminded them that their accomplishments are also no small feat.

“For the students not receiving an award today, I want to reaffirm and assure you that you are also champions and winners in your own right. My advice to you is, continue to persevere, remain focussed and do not lose hope – remember, some of the greatest leaders ever to have lived came from the most difficult backgrounds and faced the most obstacles – that is what instils humbleness and gratitude in you,” stated Ms. Shandil.

Parents were also reminded to continue to play their part in the education of their children.

Case Studies

1) Mr. Sad purchased an Eliz brand watch from Jacks of Fiji worth \$111.30. Unfortunately, the watch stopped working within the warranty period. The respondent replaced the watch however, failed to provide any warranty on the replacement. The Council's intervention resulted in the respondent providing a 1-year warranty on the replacement watch.



Lessons:

Consumers have a right to receive a fair settlement of just claims, including compensation for misrepresentation, shoddy goods or unsatisfactory services. However consumers should assert themselves and act to ensure that they get a fair deal. As long as they remain passive, they will be exploited.

2) The Cakaulevu Women's Club from Lakeba Village purchased a solar power system worth \$3,665 from Dawn Renewable Energy and further paid them \$1400 for installation of the same. The happiness of enjoying this cost-effective energy system was short lived when it malfunctioned. During investigations, the respondent claimed that the warranty was deemed void due to physical damage (dead lizard found on the mother board of the inverter causing it to malfunction). Therefore, the complainant was requested to pay \$528 for a new inverter.

After a mediation facilitated by the Council between the parties, the respondent installed a new inverter free of cost.



Lessons:

Everyone has the right to have their concerns heard and represented which should receive due consideration from businesses. It is important for consumers to express and file a complaint in relation to their dissatisfaction with goods and services in a sincere and fair manner.

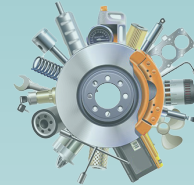
3) Mr. Smiley purchased a water blaster worth \$1556.80 under hire purchase from Vision Motors trading as Courts Fiji Limited, Lautoka. The blaster developed faults (blaster gun leakage) within 6 months of use. The unit was replaced but the issue persisted. Upon diagnosis, the respondent quoted the complainant \$581 in repair costs. Frustrated with the response, the complainant sought the Council's assistance in seeking redress from the respondent as he had paid \$200 under the hire purchase account. After the Council's intervention, the complainant was fully refunded.



Lessons:

Consumers have the right to an effective and fair redressal mechanism for products which are not fit for purpose. People must be fearless to speak out on grievances and inform traders of their dissatisfaction with goods. They should seek the assistance of the Council when their grievances are ignored by service providers.

4) Mr Sun purchased a second-hand engine from Veisari Pick a Part worth \$500. The complainant later realised that he was sold a defective engine, hence, notified the respondent of the issue but was denied redress. The complainant was fully refunded upon the Council's intervention.



Lessons:

Consumers have the right to be sold products which are of merchantable quality and businesses should not ignore the loss suffered on purchase of defective goods and services. Consumers should defend themselves in instances where their interests are not upheld by traders. They should be confident and act to ensure they get a just deal.

5) Mr Kidding paid Mohammed Faiyaz Ullah a sum of \$4350 as deposit for a piece of land. After doing some excavation works, the complainant discovered that the land did not belong to the respondent hence, sought the Council's assistance. Upon the Council's intervention, the respondent fully refunded the complainant within a day.



Lessons

Everyone has the right to be given factual and accurate information needed to make an informed choice and to be protected against dishonest or misleading advertising and labelling. Consumers must obtain all the necessary information prior to making a purchase. This includes thorough research and awareness on products and services and should not rely solely on advertisements or information provided by sellers.

6) Cancellation on Hotel Stay due to Poor Facilities

Ms Moon booked and paid for 3 nights' accommodation at Club Fiji Resort, Nadi however, she was not satisfied with the condition of the room. Dissatisfied with the facility, the complainant cancelled her stay at Club Fiji Resort and demanded for a refund which the resort was hesitant to provide. With the Council's intervention, the respondent provided a full refund of \$787.50.



Lessons:

Consumers have the right to be compensated for misrepresentation, and unsatisfactory services. They have the responsibility to raise their voice and inform the businesses of their dissatisfaction with a product or service.

7) Interlink Shipping Services

Mr Fluffy, bought a ticket to travel via Interlink shipping services. However, the complainant had to reschedule his trip. Under the respondent's terms and conditions, the tickets were only valid for 1 month. As a result, the complainant lobbied for an extension, whereby he was endowed an extension of 2 more weeks only. Due to the complainant not having a specified date for travel, the respondent deemed his ticket void. Upon the Council's intervention, the complainant was refunded \$192.00 after a penalty of 45% was deducted from the total amount paid.



Lessons:

Consumers have the right to receive fair settlement of just claims; this includes being compensated for misrepresentation and unsatisfactory service. They must be assertive to speak out their grievances and inform businesses should they be dissatisfied with the goods or service. Further, consumers can seek the Council's assistance when traders (including service providers) deny redress.

8) Bad Acrylic Job Ruins Customer's Nails

Pretty visited The Shiner Nail Lounge to undergo acrylic nail extensions with gel polish amounting to \$75.00. However, her nail extensions broke 5 days later. The complainant visited the respondent for a refix, and encountered the same issue within 2 weeks. The respondent offered to provide a discount to the complainant for her next appointment, which she refused as she no longer trusted the respondent's service. Subsequently, the complainant sought the Council's assistance. After the Council intervention, the complainant was provided with a refund instantly.

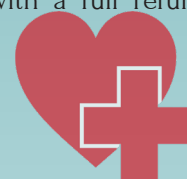


Lessons:

Consumers have the right to effectual and fair redressal mechanisms for products and services that are not up to par. They have the responsibility to ensure that they are assertive; to avoid being exploited by traders. Consumers ought to inform businesses if they are dissatisfied with their products or services.

9) Expired Glucose Test Strip

Sulu purchased a packet of Codefree Blood Glucose Test Strip from Hyperchem Pharmacy. However, she noticed a discrepancy in the blood glucose results. She proceeded to check the expiration date and discovered that the strips had expired. Hence, she sought the Council's intervention, whereby she was provided with a full refund and an apology.

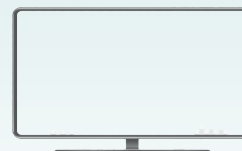


Lessons:

The right to redress and to be compensated for misrepresentation, shoddy goods or unsatisfactory services, is a right of every consumer. They have the responsibility to be assertive and inform the business and other consumers of dissatisfaction with a product or service in a fair and honest manner.

10) Paid Television Service not rendered

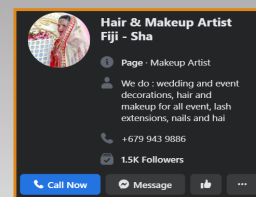
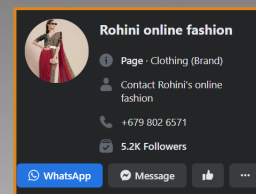
Suli paid \$100 for subscription to Walesi to view live soccer matches being aired on a special channel. However, at the time of the scheduled soccer match, another program was being aired. When the complainant highlighted the issue with the respondent, he was informed that the respondent had not received any payment; hence, the same could not be aired on his channel. Additionally, the respondent demanded a receipt as proof of purchase. The complainant explicated that the receipt was damaged as it was soaked in the rain. Hence, he sought the Council's assistance. The Council intervened and requested the respondent to track the complainant's payment on their system by matching with the serial number of the complainant's Walesi set. After verifying their records, the respondent provided a full refund to the complainant.



Lessons:

Consumers have the right to have fair settlement of claims; for services that are not up to par. They have the responsibility to ensure that they raise their grievances against businesses when they experience that they are being exploited. Consumers must inform businesses of the same to ensure that their voices are heard fairly.

Online Scammers Exposed



The Council has received complaints against an individual operating on social media as 'Hair & Makeup Artist Fiji – Sha' and 'Elite Wedding & Event's Fiji.' Consumers have reported that the individual operating these pages solicits payments for bridal makeup, makeup services, or event setup and decoration, but subsequently vanishes after receiving deposits ranging from \$400 to \$600. The said individual was previously operating as 'Golden events' which also practiced similar unscrupulous practices.

Another trader that has caused concern is 'Unique Styles Fiji,' an online shopping page, operational on Instagram and TikTok. This trader purchases items from off-shore shopping platforms and re-sells them to Fijian consumers. However, consumers report that the purchased items never reach them on time. Due to these delays, individuals are left with no option but to seek a refund, only to be met with more delays in receiving the money that they are rightfully entitled to. In one instance, a customer paid \$80 for two smart watches in May 2022 and had to wait an entire year before he was given a refund.

Similarly, consumers are being alerted against engaging with 'Rohini Online Fashions,' based out of Lautoka, purporting to retail ladies' Indian attire. The Council has received an astonishing 36 complaints against this individual in the last 11 months for taking hundreds of dollars from consumers but failing to supply goods; often using delaying tactics. In relation to hardware products, 'Express Hardware Wholesalers' has also been accused of taking thousands of dollars from unsuspecting consumers for the supply of hardware materials but failing to deliver the same.

Complaints have also been registered against a driving instructor who advertises his services on social media using the aliases 'Hemant's Driving School,' 'Hamen Driving School,' and 'Sandeep Reddy Driving School,' having accumulated 6 complaints against him. Complainants allege that this person presents himself as a driving instructor and accepts payment for driving classes. However, once the payment is made, he fails to deliver the promised driving lessons or provide a refund to his customers.

International News

1. Australian Banks take initiative to stop scammers in 'real time'

Australia's banks have introduced a new tool to combat the transfer of funds to scammers in almost real-time. The Australian Banking Association (ABA) announced the launch of the Fraud Reporting Exchange (FRX) platform, which enables customers to report fraudulent payments as they occur during the transfer process to another bank. The platform enhances the chances of freezing the funds and returning them to the customers, thereby preventing scammers from absconding with Australian money.

In 2022, Australians experienced a record-high financial loss due to scams, with billions of dollars reportedly stolen from bank accounts, according to the Australian Competition and Consumer Commission (ACCC). The Australian Securities and Investments Commission (ASIC) recently released a critical report on the responses of the four major banks (ANZ, Commonwealth Bank, NAB, and Westpac) to the scam threat.

The report highlighted the significant impact of scams on Australians and revealed that the four major banks only reimbursed 2 to 5 percent of customer losses, totaling around \$21 million in compensation. In the 2021-22 financial year, over \$558 million was lost collectively by approximately 31,100 customers of the four major banks due to scams. The report also indicated that the banks collectively prevented just 13 percent of scam payments.

Consumer rights groups have welcomed the platform; however, Stephanie Tonkin, CEO of the Consumer Action Law Centre, emphasized the need to focus on preventing scams in the first place and mandating reimbursement through legislation.

Tonkin stated that consumers should not bear the responsibility of reporting scams and called for banks to invest in preventive measures. These measures include slowing down payment systems to allow for verification, checking for the use of "mule accounts," and implementing provisions to detect criminal activity. Tonkin also proposed that banks should be obligated to reimburse customers who fall victim to scams without any negligence or criminal conduct on their part.

Source: Herald Sun, Australia.

2. Social media firms should reimburse online fraud victims, say UK bankers

The CEO of UK Finance, David Postings, has urged social media companies to reimburse victims of online fraud, claiming that they profit from scams occurring on their platforms. According to UK Finance's fraud report, 78% of authorized push payment scams, which involve tricking victims into approving fraudulent transactions, originated online, with around three-quarters of those starting on social media.

Postings expressed the view that the burden of reimbursement should be shared and highlighted that currently, only the banking sector provides reimbursements. He called on tech companies to contribute financially, given their profit from online fraud.

TSB, in response to the UK Finance report, also urged social media firms to take financial responsibility for scams occurring on their platforms. Paul Davis, TSB's director of fraud prevention, emphasized the need for action from social media companies and phone companies to reduce fraud and take greater responsibility for user safety.

The report further revealed a significant increase in lost and stolen bank and credit card fraud due to the rise in the contactless spending limit to £100 per transaction and the wider acceptance of contactless payments. Fraud losses from criminals using lost and stolen cards surged by 30% to £100.2 million in 2022, surpassing £100 million for the first time. The number of reported incidents also rose by 23% to 401,343 cases. UK Finance attributed these increases to the higher contactless limits during the pandemic and the accelerated adoption of contactless payments amid the Covid-19 lockdowns.

Although the overall amount lost to fraud decreased by 8%, reaching £1.2 billion in 2022, UK Finance emphasized that too much money still ends up in the hands of criminals. Unauthorized fraud losses amounted to £726.9 million, a decrease of less than 1%, while authorized push payment losses reduced by 17% to £485.2 million. Measures such as two-factor authentication and confirmation of payee have helped in curbing fraud, but UK Finance emphasized the need for further action to prevent funds from reaching criminals.

Source: The Guardian

How to Save \$\$\$ at the Checkout Counter



01

Make a shopping list and stick to it.



02

Compare prices, even if it means visiting different supermarkets.



03

Avoid unnecessary extras and add-ons while shopping.



04

Check receipts for errors and incorrect prices.



05

Look for discounted items, every cent counts.



06

Consider cheaper, generic brands instead of expensive global brands.



07

Avoid peak shopping hours so you can take your time to make informed decisions.

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