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FEATURE ARTICLE

Wise Spending During Diwali Season: A Guide for Consumers

As Diwali approaches, the festive spirit fills the air with excitement, joy, and anticipation. People in Fiji are busy preparing for the celebrations, shopping for clothes, gifts, fireworks, and food. However, while preparing for the festivities, it is essential to remain vigilant when making purchases to avoid falling into consumer traps. Unfortunately, last year alone, the Consumer Council of Fiji received a total of 163 complaints during the Diwali season, with grievances valued at over \$15,000. These complaints highlight the need for consumers to exercise caution and make informed decisions when shopping.

With the rise in complaints ranging from the sale of expired products, discrepancies between displayed and charged prices, and damaged goods, it is imperative that consumers stay alert during this busy shopping season. This feature article will explore some of the key issues that were reported and the steps consumers can take to protect themselves from falling victim to such practices.

Common Complaints During Diwali Shopping

1. Expired Items

One of the major issues faced by consumers during the Diwali season is the sale of expired food items. Complaints received by the Consumer Council of Fiji revealed that some stores sold expired sweets, snacks, and even cooking ingredients, which is a serious health concern. There were also instances where products were infested with weevils, making them unsafe for consumption.

For example, last year, a family purchased a box of sweets from a local store for their Diwali prayers. Upon reaching home, they discovered that the sweets had a foul smell, and when they checked the packaging, they realized it had expired a month before. Despite the expiration, the product was still displayed on the shelves. After reporting the issue, they faced delays in getting a refund, highlighting the need for prompt consumer redressal systems during the festive season.

Tip: Before buying food items, always check the expiration date. Be particularly cautious with sweets, snacks, and other perishable items. If you spot expired products on display, report them immediately to the Consumer Council or local authorities.

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2. Damaged Fireworks in Stores

Fireworks are an essential part of Diwali celebrations, but unfortunately, not all fireworks available in stores meet safety standards. With our recent market surveillance, the Council found out that some consumers have reported that the fireworks they bought were damaged or faulty, posing significant risks to personal safety.

Tip: Check the packaging of fireworks before purchasing. Look for any signs of damage or tampering. Always ask for a receipt, as this will serve as proof in case you need to return defective products.

3. Jewellery Scams

During Diwali, many consumers invest in gold jewellery as part of the celebrations. However, some consumers have been duped into purchasing fake gold or poorly made items that tarnish quickly.

According to one of the complaints received by the Council, A consumer purchased a 22-carat gold jewellery set, consisting of a necklace and earrings, from a jeweller in \$2835.00. The seller assured the buyer that the set was made from 22-carat gold. However, when the consumer later had the jewellery appraised, it was revealed that the earrings were only 12.27 carats, and the necklace was 13.23 carats—far below the quality promised. This significant discrepancy highlights the potential for misrepresentation in the jewellery industry and raises serious concerns about the ethical practices of some sellers.

Tip: When purchasing jewellery, always ask for a certificate of authenticity. Ensure that the jewellery comes with a hallmark and buy from trusted, certified jewelers. Be wary of too-good-to-be-true offers.

4. Tailor Delays and Broken Promises

Many people opt for custom-made clothes during Diwali, but not all tailors deliver on time. Delays and poor-quality stitching were common complaints last year.

Tip: When using tailoring services, ensure you give the tailor ample time to complete the work. It is crucial to get accurate measurements and ensure that a clear agreement is in place, detailing the cost, design, and delivery date. Request a fitting session before final delivery to make necessary adjustments and avoid last-minute orders that may lead to rushed, poor-quality work. Always inspect the final product carefully for stitching and design accuracy before making the full payment.

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5. Layby and Refund Issues

Many consumers choose to purchase items through layby plans, especially for expensive purchases like electronics or jewelry. However, some stores fail to clarify their layby policies, leading to confusion and disputes over payments, refunds, and cancellations.

Tip: Always ensure you fully understand the layby terms before entering an agreement. Ask the store to provide a copy of that, especially regarding refunds and cancellations. Keep all payment receipts and documentation related to the layby.

Wise Spending Tips for Diwali

To ensure that you enjoy the festive season without any unpleasant surprises, here are some additional tips for wise spending during Diwali:

1. Check Price Tags and Receipts

Always double-check the price tag of items before making a purchase. After the transaction, immediately check the receipt to ensure you have been charged correctly. If you notice any discrepancies, raise the issue with the store manager before leaving.

2. Inspect Items Before Purchase

Whether you are buying clothes, jewelry, or home decor, thoroughly inspect the items before making a purchase. Some stores do not allow consumers to try on clothes, leaving them with poorly fitting or damaged items. If the store does not allow trying on clothes, carefully examine the fabric, seams, and stitching. For electronics, ensure that the product is in good working condition and comes with a warranty. For all purchases, ask about the store's return and refund policy in case of any defects.

3. Keep Your Receipts

In the event of faulty products or dissatisfaction, your receipt is your best defense when requesting a refund or exchange.

Always ask for a receipt, regardless of the size or price of the item. Safeguard your receipts and warranties in case you need to return an item after Diwali.

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4. Check Refund and Return Policy

Some stores have strict or unclear refund and return policies, leaving consumers frustrated when they try to return damaged or unwanted items.

Before making a purchase, ask about this. Ensure you understand how long you must return items and what conditions apply. Some stores may only offer store credit, while others may refuse returns on certain items altogether.

Conclusion

Diwali is a time for celebration and joy, but it is also a time when consumers need to be more vigilant. From expired goods and defective fireworks to fake jewelry and unreliable tailors, the risks of falling victim to poor business practices increase during this festive period. By staying informed and following the tips mentioned above, consumers can safeguard themselves against potential scams and enjoy a worry-free Diwali.

This Diwali, let us ensure that the festival remains a time of light and happiness, free from the shadows of poor consumer experiences. Wise spending and cautious purchasing will help you avoid unnecessary financial losses and ensure you get value for your money. The Consumer Council of Fiji is always here to assist you in addressing any grievances, so do not hesitate to report any misconduct or consumer rights violations. Stay safe, spend wisely, and have a prosperous Diwali!

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