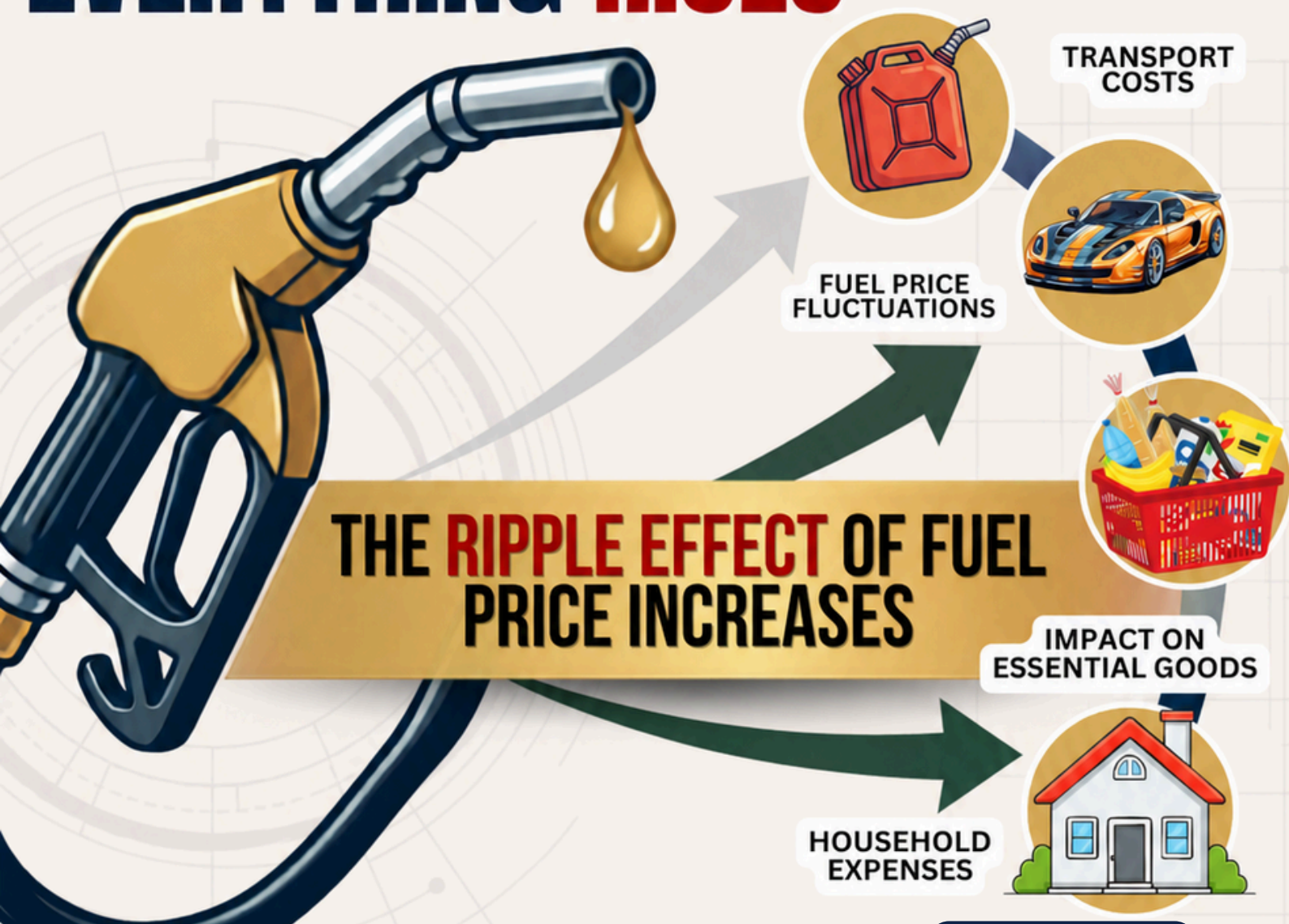


WHEN FUEL PRICE RISES, EVERYTHING RISES



**COST OF
LIVING
SPECIAL
EDITION**

LATEST FUEL PRICES (VITI LEVU MAXIMUMS):



MOTOR SPIRIT
(UNLEADED)

\$3.93
PER LITRE



LPG (12KG)

\$46.60
PER CYLINDER



DIESEL

\$4.58
PER LITRE

INSIDE THIS EDITION



PANIC AT THE PUMP

4 months from the fuel shock - what happened and how we've adapted.



BUSES VS TAXI: WHICH ACTUALLY SAVES YOU MONEY?

We compare fares, costs and convenience.



TOP 10 COMPLAINTS

What Fijian consumers are reporting right now.



NATIONAL BUDGET 2026-2027

What it means for consumers and your household budget.



Protecting Consumers in Times of Uncertainty



Seema Shandil
Chief Executive Officer

The first half of 2026 has been a stark reminder of how interconnected our world has become. For Fijian households, international events and supply chain disruptions have hit home through a sharp fuel crisis that has sent shockwaves through every sector of our economy. As fuel costs rise, so do the costs of transportation, food, utilities, and everyday essentials.

The Consumer Council of Fiji sees you. We hear you. We are standing with you.

Our Commitment to You

Throughout this challenging period, we have remained steadfast in our mission. Every complaint we receive represents a real person seeking fairness and relief. We do not treat these cases as statistics, we treat them as the human stories they are. Our commitment is simple: we will continue to be your voice, advocate for your rights, and hold businesses accountable.

Navigating the Fuel Crisis: Practical Guidance

During times of market instability, panic can cause as much damage as the crisis itself. We urge Fijian consumers to move from reactive spending to proactive vigilance.

1. Practice Resource Prioritisation: Review household budgets carefully. Prioritise essential needs over discretionary wants. Consider carpooling, combining trips, and improving energy efficiency at home.
2. Reject Speculative Buying: Avoid panic buying or hoarding. This creates artificial shortages that unscrupulous traders can exploit. Buy what you need, when you need it.
3. Rely on Verified Information: Base your decisions on official announcements, not social media speculation. Always check with the Council before acting on unverified claims.
4. Be the Eyes and Ears of the Market: Compare prices, scrutinise receipts, and report price gouging or conditional selling. Your reports are evidence that helps us protect others.

The Macroeconomic Reality

The domestic market is feeling the strain of external shocks from geopolitical tensions and shipping disruptions. The Reserve Bank has revised our growth forecast down, with inflation climbing from 1.8% in March to 3.9% in May with analysts warning year-end inflation could exceed 6%. As a result, consumer spending is slowing, and businesses report cautious retail activity.

What Consumers Should Expect

Energy, utility, and transport costs will remain elevated for the foreseeable future. We caution the public against reacting to unverified financial rumours. The Council will remain unyielding in its market surveillance, no trader will be allowed to use "global inflation" as a smokescreen to exploit Fijian families.

Our Commitment to Vigilance

We will continue to monitor prices, investigate complaints, and take action against non-compliant traders. We will push for stronger consumer protection laws, greater transparency, and more effective enforcement. We are building partnerships across sectors to create systemic change that benefits all consumers.

From the Council

Like all Fijians, we are consumers too. We feel the pinch at the supermarket. We worry about rising bills. This is not just a professional mission, it is deeply personal. We are inspired daily by the resilience of Fijian families, and that hope fuels our work. We extend our sincere gratitude to our consumers, stakeholders, and dedicated staff. Your engagement and trust make our mission possible.

PANIC AT THE PUMP:

4 MONTHS ON FROM THE FUEL SHOCK

It began with a whisper on social media, rapidly spiraling into a wave of anxiety that gripped service stations across Fiji.

Earlier this year, when the global energy shock first rippled through our small island economy, the scenes at the pumps were chaotic. Long queues of taxis, private sedans, and carrier trucks choked the main roads from Suva to Lautoka. Drivers sat in their vehicles for hours under the sweltering heat, anxious to fill their tanks before midnight deadlines. Gas cylinders were snapped up in a frenzy, and rumor-driven panic threatened to disrupt the daily flow of transport and commerce.

It was a stark reminder of Fiji's vulnerability as a "price taker" in the volatile international energy market. Driven by geopolitical conflicts in the Middle East and shipping bottlenecks in the Strait of Hormuz, global refined fuel and butane costs surged beyond anything seen in recent history.

FIJIAN FUEL PRICES: THE RISE TO RECORD HIGHS (VITI LEVU MAXIMUMS)

The immediate fallout was severe. The Reserve Bank of Fiji noted that the national inflation rate rose from a low of 1.8% in March to 3.9% as of May, with warnings that it could climb past 6% by year-end. Businesses saw profits squeezed, while the threat of runaway fare hikes and surging food prices became a daily concern for consumers. By May, these pressures were already being felt across households and the wider economy, raising serious concerns about affordability and cost-of-living stability.

FROM PANIC TO PRUDENCE

Six months down the track, the long lines at the petrol stations have dissipated. The initial panic has been replaced by something far more powerful: strategic consumer resilience.

Fijians have adapted out of necessity. Carpooling has transformed from an occasional favor into a daily routine for commuters. Families have systematically audited their energy habits, finding small efficiencies to trim electricity and gas use. More importantly, the wild speculation that initially fueled the crisis has largely been tuned out. Consumers are increasingly checking verified alerts from the Consumer Council and the Fijian Competition and Consumer Commission (FCCC) rather than reacting to unverified social media chatter.

On the regulatory front, the phased adjustment approach applied by authorities helped absorb what could have been a catastrophic economic shock, preventing diesel from instantly breaking past the \$4.50 mark earlier in the cycle.

THE SCALE OF THE SHOCK

The numbers tell a heavy story. Over successive regulatory reviews, the financial pressure on ordinary families mounted sharply. By the time the June price adjustments took effect, the domestic reality had shifted completely:



Motor Spirit (Unleaded)

Jumped by a massive 80 cents in a single month, climbing from \$3.13 to \$3.93 per litre.



Diesel

Suffered an even steeper 76-cent surge, driving prices up to a record high of \$4.58 per litre.



LPG (12kg Gas Cylinder)

Spiked from \$37.58 to \$46.60, directly inflating the cost of cooking for everyday households.



THE LESSONS OF 2026

We are not entirely out of the woods. Prices remain historically high, and the upcoming 2026-2027 National Budget announcement reflects a highly cautious, tight fiscal environment.

The "Panic at the Pump" era taught us a vital lesson: market awareness is a shield. When consumers refuse to participate in artificial panics, panic-buying stops, hoarding is prevented, and unscrupulous traders lose their chance to exploit the market. The crisis has forced a permanent evolution in how we budget, how we spend, and how we advocate for fair pricing in Fiji.

The Council's surveillance teams remain permanently deployed across the country, ensuring that while global pressures are real, local exploitation is stopped dead in its tracks.

CUSTOMER COMPLAINTS

TOP 10 CATEGORIES

NOVEMBER 2025 TO MAY 2026

COMPLAINTS (%)

WHAT CONSUMERS ARE REPORTING?

WHY ISSUE PERSISTS?

CONSUMER COUNCIL'S ACTIONS

LANDLORD /TENANT



300
(11.52%)



Bond refund disputes; unlawful evictions; illegal lockouts; failure to issue rental receipts; lack of written tenancy agreements; failure to do repair and maintenance; unsafe and unsanitary living conditions; utility disconnections; unreasonable tenancy restrictions; tenancy scams and rental fraud.

Fiji does not have a dedicated Residential Tenancies Act. There is no mandatory requirement for written tenancy agreements, no independent bond authority, limited regulation of minimum housing standards, and no specialist tenancy tribunal to provide affordable and accessible dispute resolution.

The Council mediates disputes involving bond refunds, unlawful evictions, rent increases, utility disconnections, and poor housing conditions. Through feature articles, media campaigns, consumer advisories, and stakeholder engagement, the Council continues to advocate for stronger tenancy laws, improved housing standards, mandatory tenancy agreements, and enhanced protections for both landlords and tenants.

FOOD & DRINKS



239
(11.25%)



Expired food products; contaminated food; damaged packaging; dented or bulging cans; pest infestations; weevils and insects in food products; spoiled meat and seafood; improper labelling; unhygienic food handling and storage practices.

Enforcement resources remain limited relative to the size of the market. Existing penalties may not always provide a sufficient deterrent and there is limited public disclosure of repeat offenders.

The Council conducts market surveillance, inspections, trader engagement, public advisories, and awareness campaigns on food safety. It collaborates with enforcement agencies, advocates for stronger food safety enforcement, greater transparency, publication of offenders, and improved compliance across the food sector.

ELECTRONIC GOODS (HOME)



124
(4.76%)



Faulty appliances; premature product failure; warranty disputes; refusal or delays in repairs; defective products; poor after-sales service; recurring defects; repair quality concerns; replacement and refund disputes; misleading warranty representations.

Consumers often face difficulties enforcing warranty rights, and there is limited regulation regarding repair turnaround times, replacement obligations, and after-sales service standards.

The Council secures repairs, replacements, refunds, and warranty compliance through mediation. It also educates consumers on their rights and advocates for stronger consumer guarantees, improved after-sales service standards, and greater retailer accountability.

PUBLIC TRANSPORT



115
(4.41%)



Fare overcharging; e-ticket/e-transport card issues; service delays; route deviations; failure to stop for passengers; unsafe driving; driver misconduct; poor vehicle conditions; refusal of card payments; irregular schedules.

Existing regulatory mechanisms focus largely on operational licensing and compliance, with limited consumer-centred performance standards and redress mechanisms.

The Council assists affected consumers, refers matters to relevant regulators, monitors service issues, and advocates for improved service reliability, better enforcement of transport regulations, greater accountability, and enhanced consumer protections within the sector.

ONLINE SHOPPING



97
(3.72%)



Non-delivery of goods; scams and fraudulent sellers; misleading advertisements; counterfeit products; defective products; delayed deliveries; refund disputes; wrong items supplied; blocked communication by sellers; lack of seller transparency.

Fiji's regulatory framework has not fully kept pace with the rapid growth of online commerce. Informal online sellers often operate outside traditional regulatory oversight, making enforcement difficult.

The Council undertakes extensive awareness campaigns on safe online shopping, scam prevention, and consumer rights. It mediates disputes where possible and advocates for stronger e-commerce regulations, greater transparency, seller accountability, and enhanced digital consumer protections.

CUSTOMER COMPLAINTS

TOP 10 CATEGORIES

NOVEMBER 2025 TO MAY 2026

COMPLAINTS
(%)

WHAT CONSUMERS ARE
REPORTING?

WHY ISSUE PERSISTS?

CONSUMER COUNCIL'S ACTIONS

ADVERTISEMENTS & PROMOTIONS

DON'T
MISS OUT!



95
(3.65%)



Misleading discounts; false advertising; inaccurate pricing; hidden terms and conditions; bait advertising; misleading promotional claims; pricing discrepancies; failure to honour advertised promotions.

Proactive monitoring of promotional activities remains challenging, while some businesses continue to exploit gaps in pricing transparency and consumer awareness.

The Council investigates complaints, engages with traders to rectify misleading practices, educates consumers on their rights, and advocates for stronger enforcement of fair trading and advertising standards.

CUSTOMER SERVICES



80
(3.07%)



Poor complaint handling; delayed responses; unresolved complaints; rude or unprofessional conduct; lack of follow-up; failure to provide information; poor communication; inadequate customer support.

There are limited industry-wide standards governing complaint handling and customer service performance across many sectors.

The Council mediates disputes, promotes best-practice customer service standards, conducts awareness campaigns, and advocates for stronger complaint management systems, greater accountability, and improved consumer-focused service delivery. Council also provides customer service trainings.

MOBILE PRODUCTS



71
(2.73%)



Defective mobile phones; battery issues; warranty disputes; repair delays; software faults; network-related complaints; replacement disputes; misleading product representations; poor after-sales support.

Consumers frequently encounter difficulties enforcing warranty rights, while repair standards and disclosure obligations regarding replacement parts remain limited.

The Council assists consumers in obtaining repairs, replacements, refunds, and warranty enforcement. It also undertakes public awareness initiatives and advocates for stronger after-sales service obligations and improved protections relating to mobile products.

CONSTRUCTION SERVICES



66
(2.53%)



Poor workmanship; project delays; incomplete works; cost escalations; contractual disputes; defective construction; failure to meet specifications; abandonment of projects; payment disputes.

Fiji lacks a comprehensive consumer-focused framework regulating contractor conduct, workmanship standards, mandatory disclosure obligations, and consumer redress mechanisms within the construction industry.

The Council mediates disputes involving delays, defective workmanship, and contractual disagreements. It also raises consumer awareness regarding construction contracts, advocates for stronger contractor regulation, clearer contractual standards, enhanced accountability, and legislative reforms aimed at strengthening consumer protection within the construction sector.

HOTEL SERVICES



59
(2.26%)



Booking errors; cancellation disputes; refund disputes; poor accommodation standards; misleading advertisements; overbooking; service quality issues; undisclosed fees; discrepancies between advertised and actual facilities.

Existing regulatory frameworks primarily focus on licensing and tourism standards, with limited consumer-specific mechanisms addressing service failures, cancellations, compensation, and dispute resolution within the hotel industry.

The Council assists consumers in resolving disputes relating to bookings, refunds, service quality, and accommodation issues. It engages with service providers, promotes consumer awareness of their rights, and advocates for greater transparency, accountability, and higher service standards across the hospitality sector.

WORLD CONSUMER RIGHTS DAY

BUILDING A SAFER AND MORE RESILIENT FIJI



◆ Keynote address by Hon. Esrom Immanuel.

◆ Theme: Safe Product, Confident Consumers.

◆ Focus on strengthening product safety controls and Fiji's borders.

World Consumer Rights Day (WCRD) is celebrated annually on 15 March to raise awareness on critical consumer issues and recognise the important role consumers play in the global economy. This year, the Consumer Council of Fiji marked the occasion under the theme *"Safe Products, Confident Consumers,"* highlighting the urgent need for stronger product safety measures in Fiji.

Delivering the keynote address, Minister for Commerce and Business Development, Esrom Immanuel stressed that product safety is not only a consumer issue, but also an economic and environmental priority. He stated that quality products protect families, reduce waste and contribute to a more sustainable and resilient Fiji.

The Minister further emphasized the Government's commitment to strengthening product safety controls at Fiji's borders to prevent unsafe and substandard goods from entering the local market.

The Consumer Council of Fiji also raised concerns regarding the increasing circulation of counterfeit and faulty products globally. In her WCRD message, the Council's Chief Executive Officer warned that Fiji, as a highly trade-dependent nation, remains vulnerable to unsafe imports and called for stronger collaboration between regulators, businesses and consumers.

The Council revealed that between 2023 and early 2026, it received 1,596 complaints relating to faulty products valued at approximately \$1.29 million. Most complaints involved electronic goods and mobile devices, while higher-value items such as furniture and hardware also placed significant financial pressure on households.

Consumers were encouraged to remain vigilant, make informed purchasing decisions and report unsafe products to the Council. The celebration concluded with a collective call for stronger product safety standards to ensure safer markets and more confident consumers across Fiji.



PRODUCT SAFETY CHALLENGES IN FIJI

Unsafe and substandard products continue to pose serious risks to Fijian consumers. From electrical appliances and toys to cosmetics and vehicle spare parts, product safety failures are increasingly affecting households across the country.



ELECTRICAL GOODS AND FIRE RISKS

Electrical appliances and mobile accessories remain one of the Council's biggest concerns. Faulty chargers, counterfeit batteries and poor-quality wiring can overheat and cause fires. The National Fire Authority has consistently identified electrical faults as a leading cause of structural fires in Fiji.



TOY SAFETY AND ONLINE SHOPPING

The Council has identified toys sold without proper age warnings, labels or safety instructions. Products containing button batteries or detachable small parts can create serious choking and burn hazards for children. Consumers are urged to remain cautious when purchasing toys online.



BEAUTY PRODUCTS AND HIDDEN CHEMICALS

Counterfeit cosmetics and skin-lightening creams remain a growing concern in Fiji. Some products may contain harmful chemicals such as mercury, which can damage the skin, kidneys and nervous system. Consumers should avoid products without proper labels or ingredient information.



VEHICLE SAFETY AND SPARE PARTS

Poor-quality tyres, brake pads and electrical components can place drivers and passengers at risk. Consumers are encouraged to purchase certified spare parts and remain aware of vehicle recalls and safety standards.



This year's World Consumer Rights Day theme, "Safe Products, Confident Consumers," reminds all consumers that safety is a fundamental right. By staying informed and reporting unsafe products, Fijians can help create a safer marketplace for everyone.

STREET TALK: THE HUMAN IMPACT OF THE FUEL CRISIS

Fijians speak out on the rising cost of living.

Every day, consumers across Fiji face decisions about how to manage their household budgets amid rising living costs. To better understand these challenges, we took to the streets and communities and asked a simple question: "How has the ongoing fuel crisis affected you or your family?" The responses reveal the real-life impact of rising fuel prices on households, workers, students, and businesses. From increased transport and food costs to concerns about affordability and financial security, these firsthand accounts highlight how changes in fuel prices continue to influence daily life across the country.

Through Street Talk, we provide a platform for consumers to share their experiences and perspectives, offering a snapshot of the issues that matter most to ordinary Fijians.



"I'm starting to notice market prices creeping up. The vegetables and goods I buy to sell are costing more, and customers are also struggling. It's worrying because when transport costs increase, the effects eventually reach everyone."

Market Vendor



"Every time fuel prices go up, I feel it immediately. I have to carefully plan every dollar, and now I find myself putting items back on supermarket shelves because I simply can't afford everything my family needs. It's stressful knowing that basic necessities keep becoming more expensive."

Mother of Two



"Living in a rural area means we depend heavily on transport. Visiting town for groceries, medical appointments, or family matters now costs much more. We've had to cut back on travel and plan every trip carefully."

Rural Resident



"I live on a fixed pension, so there is no extra income when costs rise. The fuel crisis has made me worry about the future because every increase seems to affect the price of food, transport, and services. Some months are harder than others, and I have to make difficult choices."

Elderly Pensioner



"As a student, I rely on a strict budget. The increase in transport costs means I sometimes skip activities or trips that are important for my studies. It feels like opportunities are becoming more expensive to access."

University Student



"The hardest part is seeing my children ask for things and having to say no more often. The cost of living was already high, and the fuel crisis has added another layer of pressure. You work hard, but it feels like your money doesn't go as far as it used to."

Father & Sole Breadwinner



"I constantly think about how to make my pay last until the next payday. Fuel prices might seem like a distant issue to some people, but for families like mine, it affects everything from bus fares to food prices. The stress can be overwhelming."

Single Mother



"Fuel is my livelihood. When prices rise, I earn less because a larger portion of my income goes straight into the fuel tank. Some days I wonder how long I can continue if costs keep increasing."

Taxi Driver



"We're trying to build a future for our family, but rising costs make it difficult to save. Diapers, formula, groceries, and transport all seem to cost more. It feels like every price increase pushes our goals further away."

Young Couple with a New-Born

"After paying for fuel and other essentials, there is very little left over. What concerns me most is the uncertainty. You don't know how much prices will rise next month, and that makes it difficult to plan for the future."

Healthcare Worker



The responses featured in this edition of Street Talk demonstrate that the effects of rising fuel prices extend far beyond the fuel pump. Consumers spoke of increasing transport expenses, higher food costs, tighter household budgets, and growing concerns about financial stability. While the impact varies from person to person, a common theme emerged: many consumers are finding it increasingly difficult to make their income stretch far enough to meet everyday needs. These experiences highlight the interconnected nature of fuel costs and the broader cost of living, reinforcing the importance of informed consumer choices, careful budgeting, and continued efforts to support household resilience during periods of economic uncertainty.

NATIONAL BUDGET 2026-2027

PUTTING CONSUMERS AT THE CENTRE OF ECONOMIC DECISION-MAKING

EVERY BUDGET TELLS A STORY

It reveals a government's priorities, identifies national challenges, and outlines the path it intends to take over the coming year. While economists may focus on fiscal deficits, revenue forecasts and growth projections, consumers often judge a budget using a much simpler measure.

"CAN I AFFORD TO LIVE?"

For many households across Fiji, that question has become increasingly important.

The first half of 2026 has been characterised by growing cost-of-living pressures. Global fuel market instability, imported inflation, rising transportation costs, food affordability concerns and increasing household expenses have combined to create financial strain for many consumers.

Against this backdrop, the **Consumer Council of Fiji** submitted its recommendations for the 2026-2027 National Budget.

As the statutory representative of consumers in Fiji, the Council's role extends beyond complaint resolution. Through market surveillance, consumer research, trader visits, price monitoring, product scrutiny and direct engagement with consumers, the Council gains valuable insight into the realities facing households throughout the country.

These experiences formed the foundation of the Council's budget submission.

OUR RECOMMENDATIONS: THE SOLUTIONS FOR EVERYDAY CUSTOMERS

1 COST-OF-LIVING RELIEF

- Ongoing global fuel market instability and imported inflation push up transport, logistics, agriculture and retail costs.
- Recommend temporary reductions in fuel duties.
- Suspend VAT on diesel and petrol.
- Provide targeted measures to reduce transportation-related costs.

Eases inflationary pressures so consumers keep more of their purchasing power.

2 BUILDING ENERGY SECURITY

- Zero-rated VAT on solar panels, batteries, inverters, and related infrastructure.
- Tax incentives for business investing in renewable energy systems
- Targeted assistance for low-income households to access solar technology.
- Lower long-term energy costs free up income for other essential needs.

More affordable energy for households and a more secure future.

3 FOOD SECURITY STARTS AT HOME

- Expand fertiliser subsidies.
- Support farm-to-market logistics.
- Reduce market-related costs for vendors.
- Encourage household gardening and small-scale food production.
- Strengthen local food production and reduce reliance on imports.

More local food, better availability, and improved affordability.

4 FAIRER AND MORE TRANSPARENT PRICING

- Establish a certified Price-Watch platform for selected essential goods.
- Strengthen monitoring of grocery market structures.
- Consider Maximum Retail Price frameworks for essential items where market concentration affects affordability.

Greater transparency and choice, helping consumers make informed decisions.

5 HEALTHIER CONSUMERS, HEALTHIER COMMUNITIES

- Strengthen food labelling requirements.
- Incentivise healthier food alternatives.
- Support physical activity initiatives.
- Reduce poor nutrition, sugar, and salt intake and the burden of non-communicable diseases.

Better health outcomes and lower long-term costs for families, communities, and the healthcare system.

6 SAFER PRODUCTS FOR CONSUMERS

- Make pre-market conformity certification mandatory.
- Strengthen importer accountability.
- Establish a national product-recall framework.
- Keep unsafe and substandard products out of the marketplace.

Safer products and stronger protection for every consumer.

7 HOUSING AND TENANCY PROTECTION

- Fast-track modern landlord and tenancy legislation.
- Provide certainty, fairness, and protection for both tenants and landlords.
- Strengthen tenancy protection.
- Improve bond-management systems.
- Provide clearer and more effective dispute-resolution mechanisms.

Fair treatment and security for tenants and landlords - and greater housing stability.

8 DIGITAL BANKING AND FINANCIAL INCLUSION

- Stronger regulation of card surcharges and greater transparency around banking charges.
- Support least-cost routing.
- Remove unnecessary costs on basic banking services.
- Ensure financial inclusion empowers consumers - not burdens them.

Lower banking costs and broader access to financial services for all.

A BUDGET THAT WORKS FOR CONSUMERS

The Council's submission ultimately reflects a simple principle. Economic policy should improve the lives of consumers. Every recommendation within the submission is grounded in real experiences, real complaints and real concerns raised by Fijian consumers. Whether the issue is food affordability, energy security, product safety, housing, financial services or healthcare, the common objective remains the same. To ensure that consumers are not merely participants in the economy, but beneficiaries of its growth.

YOUR VOICE MATTERS

TURNING CUSTOMER COMPLAINTS INTO SOLUTIONS

Every complaint has a story. Behind every concern is a consumer seeking fairness, accountability, and a solution. In this edition of Consumer Watch, we highlight real experiences from consumers across Fiji, showing how speaking up can lead to positive change.

Grab a cup of tea (priced correctly, we hope), and let's dive into the victories, the villain arcs, and the "please try again" moments from Fiji's marketplace.



THE SILENT SATELLITE – SKY PACIFIC

What happened: A consumer lost TV signal for an extended period. Despite reporting the issue, help was slow to arrive.

The resolution: Sky Pacific replaced the faulty dish component and provided an \$82.34 rebate for the disrupted service.

The lesson: Report service disruptions immediately. Keep records, they help secure fair compensation.



THE MISMATCHED PIE PRICE – HOT BREAD KITCHEN

What happened: An apple pie was displayed at \$2.10 but ran up as \$3.37 at the counter.

The resolution: Hot Bread Kitchen corrected the error and offered a \$10.00 voucher as a goodwill gesture.

The lesson: Check prices at the point of sale. If something doesn't match, ask politely, and keep your receipt.



THE KAVA WITH AN UNUSUAL TEXTURE – AMAR SINGH AND SONS

What happened: A shop owner in an outer island noticed his kava had an odd texture and taste. Customers suspected it was mixed with flour.

The resolution: Amar Singh and Sons acknowledged the batch came from another supplier due to a stock shortage. They reimbursed the taxi fare in addition to a prior refund.

The lesson: If a product feels off, speak up. Buy from reputable sources whenever possible.



THE WARRANTY THAT STAYED INVISIBLE – VINAYAK SHOE MART

What happened: A one-year in-store warranty was advertised, but the written terms were not provided.

The resolution: Vinayak Shoe Mart provided the warranty terms in writing to ensure clarity.

The lesson: Always ask for warranty details in writing before you pay.



THE VOUCHER THAT COULDN'T BE USED – BONDWELL FIJI

What happened: A consumer tried to use a \$100 voucher during a Black Friday sale, but conflicting terms and conditions blocked it.

The resolution: Bondwell clarified the voucher restrictions and updated their website to avoid future confusion.

The lesson: Read the fine print on vouchers. If something seems unclear, ask before you commit.

YOUR VOICE MATTERS

TURNING CUSTOMER COMPLAINTS INTO SOLUTIONS

Behind every resolved complaint is a consumer who chose to speak up. Through dialogue, mediation, and collaboration, the Council's Alternative Dispute Resolution (ADR) process continues to turn consumer concerns into positive outcomes.



THE LAPTOP THAT WOULD NOT GIVE UP.

A consumer purchased a laptop from Tappoo Fiji, expecting a reliable device for everyday use. However, shortly after purchase, the laptop began experiencing recurring technical issues. Despite several repair attempts, the problems continued, causing significant inconvenience.

A resolution was reached when the trader acknowledged the recurring faults and offered a free upgrade to a higher-model laptop. The replacement was fully set up and delivered directly to the consumer's residence.

Consumer Takeaway: Consumers are entitled to goods that are of acceptable quality, durable, and fit for purpose.

Consumer Tip: Always keep your receipts, warranty information, and records of repair requests. These documents help consumers seek fair redress when problems arise.



WHEN THE SCREEN WENT BLANK, CONSUMER RIGHTS CAME INTO FOCUS

A consumer purchased an LG 65-inch television from Subrail Furniture with the expectation of quality and reliability. However, the television later developed recurring software faults. Although repairs were carried out, the issues continued.

After the matter was brought to the trader's attention, a replacement television was provided. The new unit was tested in the consumer's presence before being accepted, bringing the matter to a satisfactory conclusion.

Consumer Takeaway: A product should not continue to fail after repeated repairs. Consumers have the right to seek appropriate remedies.

Consumer Tip: Report recurring faults early and keep records of all communication with businesses.



A TRUCK, A SAFETY CONCERN, AND A ROAD TO RESOLUTION

A consumer purchased a 3-tonne Mitsubishi Canter truck for \$38,000, expecting a safe and reliable vehicle. Soon after purchase, engine warning lights appeared and the vehicle began shaking while being driven. Despite repairs, the concerns persisted.

Further inspections were conducted, and additional repairs were completed, including work on the electrical wiring and vehicle fittings. The truck was test-driven before being returned to the consumer, ensuring the issues had been addressed.

Consumer Takeaway: Consumers have the right to receive vehicles that are safe, roadworthy, and suitable for their intended purpose.

Consumer Tip: Do not delay reporting vehicle defects. Early reporting can help prevent further complications.



WHEN A CHAINSAW WOULD NOT START

A consumer purchased a chainsaw, expecting it to be ready for use. However, when the product was first operated, it failed to start. The consumer requested a refund or replacement, but repairs were initially proposed.

A full replacement was secured after it was identified that the original chainsaw had not been properly assembled at the point of sale. The trader provided a brand-new unit, assembled and tested before delivery.

Consumer Takeaway: Products should be properly assembled, safe, and ready for use at the time of purchase.

Consumer Tip: Before leaving the store, consumers should check products and request demonstrations where necessary.



THE DELIVERY THAT COULD NOT WAIT

A consumer purchased 60 construction posts from Kasabias Pte Limited but experienced delays in receiving the goods despite several follow-ups. The delay caused inconvenience as the materials were required for construction purposes.

The matter was raised with the trader, and arrangements were made for all 60 construction posts to be delivered directly to the consumer's address. The issue was successfully resolved.

Consumer Takeaway: Consumers have the right to receive goods within agreed or reasonable timeframes.

Consumer Tip: Always keep receipts, invoices, and delivery arrangements as proof when following up on delayed goods.



Using Behavioural Economics To Beat the Squeeze During the Fuel Crisis



Think back to the last time you pulled up to the service station, looked at the fuel display, and felt a knot form in your stomach. When prices rise, our immediate instinct is to panic, feel stressed, and promise ourselves, "Starting tomorrow, I am going to be incredibly strict with my budget."

Yet by next week, that willpower fades. We make an impulse buy at the supermarket checkout, or we take an unnecessary drive because we are tired. Then comes the guilt.

If this sounds familiar, I have some good news for you: You aren't undisciplined. You are just human.

To navigate this high-cost economy, we need to stop relying on raw willpower and start understanding Behavioural Economics. This is a field of study that looks at how real people actually make decisions, rather than how perfectly rational robots would. Our brains are hardwired with shortcuts and psychological traps.

If you learn to recognise these traps, you can build a psychological shield to cushion your wallet against the fuel crisis and rising costs. Let's unmask three major mental traps and see how to flip them to our advantage.



1 Scarcity Tunnelling

When fuel and food prices skyrocket, our brains experience what psychologists call "Scarcity Tunnelling." When you are intensely worried about a major expense (like a massive fuel bill), your brain focuses entirely on that one problem inside a narrow "tunnel."

The Trap:

Inside the tunnel, you lose your long-term perspective. You expend all your mental energy stressing about the price at the pump, which leaves you mentally exhausted. Since your brain is tired, you make poor financial choices elsewhere, like ordering expensive takeout because you're too drained to cook, or neglecting smaller household bills.

The Behavioural Cushion:

Break the tunnel by automating the small stuff. Don't waste daily mental energy deciding whether to save. Set up automatic transfers to a separate account the day you get paid, even if it is just a tiny amount. By taking the decision out of your hands, you protect your brain from "decision fatigue."

2 Present Bias

Humans are terribly wired for time. We value immediate rewards far more than future rewards. This is called Present Bias.

The Trap:

When you are at the service station and see a tempting snack at the counter, your "Present Self" wants the instant happiness hit. Your "Future Self", the one who has to adjust the budget in two weeks, is abstract and feels like a stranger. Present Bias is why we choose short-term convenience over long-term savings, even when we know times are tough.

The Behavioural Cushion:

Make the future emotional. Don't just save money for a vague "emergency." Name your savings goal explicitly after something that matters to you (e.g., "Archana's Wedding Fund" or "Future Crisis Fund"). When you visualise what you are sacrificing for, it creates an immediate emotional counterweight to the impulse buy.

3 Choice Overload & Friction

Economists used to think that giving consumers more choices was always a good thing. Behavioural economists proved the opposite: too many choices cause paralysis, and humans will almost always default to whatever option requires the least effort.

The Trap:

If managing your budget requires maintaining a complex spreadsheet, tracking every cent, and constantly calculating fuel-to-kilometre ratios, you will eventually quit. It requires too much "friction."

The Behavioural Cushion:

Use friction to your advantage by making bad habits hard and good habits automatic. Delete your saved card details from online shopping apps. Forcing yourself to manually find your card and type in 16 digits creates a behavioural speed bump that stops impulse spending. That extra step forces a conscious choice: "Do I really need this or can I do without it?"



The Takeaway

Beat the market by mastering your mind. The ongoing cost-of-living crisis is a heavy burden, and no one is denying how difficult it is to balance a budget right now. But remember: market forces are designed to exploit human psychology.

By understanding how your brain works, you can alter your environment, reduce financial friction, and make smart choices the easiest path to take. You've got this!

NO MORE “TAP TAX”

Australia Bans Credit Card Surcharges

What you see is what you pay.

From October 2026, that becomes law for Australian card users.



If you've ever tapped your credit card only to see an extra 1.5% or more added at checkout, you know the feeling. That small sting is called a surcharge, and Australia is about to outlaw it.

What Australia is Doing!



From 1 October 2026, the Reserve Bank of Australia (RBA) will ban businesses from adding any surcharge on Visa, Mastercard, and debit card payments. The rule is simple: the price on the sticker or menu must be the final price.

The surcharge ban, is projected to save Australian consumers approximately AUD 1.6 billion each year in card payment fees. Based on RBA estimates, this represents an average saving of around AUD 60 per cardholder annually. The RBA admitted surcharges “no longer work as intended” and are poorly disclosed. Consumers hate them, and even small businesses struggle with confusing rules.

To make the ban fair, Australia is also cutting the underlying fees that merchants pay to banks. Credit card interchange fees drop from 0.8% to 0.3%. Debit card fees become a flat 8 cents or 0.16%, whichever is lower. That saves businesses about \$910 million annually, so they don't have to raise prices.

Is Everyone Happy? Not Quite

Small business groups worry they will absorb costs they can't avoid. Banks may cut rewards programs or lift account fees. But the RBA's view is clear: hidden checkout taxes have no place in a modern payment system.

What this means for Fiji?

Here at home, credit card surcharges are still common, and often much higher than the real cost of processing. Tourists and locals have reported resort surcharges of 5% or more on card payments, well above the actual merchant fee of 1.5–3.5%.

The irony? Fiji already had a “no surcharge” rule. In 2012, the Reserve Bank of Fiji ruled that merchants could not add card surcharges. But without strong enforcement, the rule was quietly ignored and later withdrawn.

Today, many Fijians still discover a surcharge only after they have tapped their card, too late to choose another payment method. That is exactly the problem Australia has decided to fix.

Could Fiji do the same?

Yes, but with care. A simple ban without lowering merchant fees could force shops and restaurants to raise base prices. Fiji's smaller banking market means less competition to drive down costs. However, Australia's move proves that change is possible. The first step is transparency: every business should display card fees before a customer pays. The second step is enforcement: a rule without penalties is just a suggestion.

The Council will keep watching. If Australia can kill the “tap tax”, there is no reason Fiji cannot aim for the same fair, upfront prices for every consumer.



Read more!

What you can do today?

Always ask before you tap: “Is there a surcharge? How much?” If a fee seems unfair or hidden, report it to your bank and the Consumer Council. Your tap should not cost you extra.

IS IT TIME TO GO SOLAR?

BALANCING UPFRONT COSTS AGAINST EVERYDAY SAVINGS

Fijian households are feeling the squeeze. With global fuel volatility hitting our shores and the recent approval of an interim fuel surcharge, electricity costs have risen for anyone using over 100 units a month. Energy Fiji Limited (EFL) still relies on imported diesel for nearly 40% of its power generation, global oil shocks have the potential to land straight on our monthly bills. The solution isn't necessarily spending \$15,000+ to completely disconnect from the grid. Instead, smart local consumers are turning to a smarter, bite-sized strategy: strategic solar integration.

By targeting the heaviest power-draining appliances in your home with dedicated, affordable solar items, you can slash your EFL bill to a negligible amount while keeping upfront costs low.

The "Partial Solar" Strategy: Targeting the Bog Visual Drains

You don't need a massive rooftop array to see immediate relief. The smartest way to start is by replacing specific, high-load household demands with standalone solar products.

By targeting these specific areas, you intercept the units before they register on your EFL meter.

Shopping Guide: Where to Invest for Maximum Return

The global solar market has changed dramatically. Thanks to manufacturing breakthroughs, basic solar equipment is roughly 60% cheaper than it was a decade ago. High-quality, durable solar items are readily available across retail stores in Suva, Lautoka, and Labasa.

Here is exactly what items to look for to execute a targeted solar switch:

1 Standalone Solar Water Heaters (Roof-Mounted)



- **The Concept:** Instead of using an electric element to heat water, direct sun exposure heats water tubes.
- **The Saving:** Instantly cuts out one of the largest single contributors to your electricity bill.

2 Off-Grid Solar LED Outdoor & Security Lighting



- **The Concept:** All-in-one floodlights and gate lights featuring built-in mini solar panels and lithium batteries. They charge by day and automatically turn on at night.
- **The Saving:** Ensures your outdoor lighting costs zero units.

3 Solar-Powered Attic Fans & Small Solar Air Conditioners



- **The Concept:** Daytime cooling powered directly by a couple of dedicated rooftop panels. When the sun shines hottest, the cooling works hardest.
- **The Saving:** Reduces or eliminates the high daytime consumption spikes.

4 Portable "Solar Generator" Power Stations



- **The Concept:** Compact plug-and-play lithium battery boxes paired with 1 or 2 foldable solar panels. You can plug your fridge, TV, and essential appliances.
- **The Saving:** Provides backup power and offsets usage during peak hours.



Crunching the Numbers: Upfront Cost vs. Monthly Payback

Let's look at a realistic scenario for a mid-sized Fijian household consuming roughly 350 units (kWh) of electricity per month. Under the current tiered tariff structure, consuming over 300 units pushes you into the highest domestic pricing bracket (36 cents per unit + fuel surcharges).

Targeted Solar Investment	Average Upfront Cost (FJD)	Monthly EFL Reduction	Estimated Payback Period
Solar Hot Water System	\$1,800 – \$2,500	\$40 – \$60	3 to 4 Years
6x Solar Security Floodlights	\$300 – \$500	\$15 – \$25	1.5 to 2 Years
Plug-and-Play Solar Station (for Fridge/TV)	\$1,200 – \$2,000	\$35 – \$55	3 Years
Total Smart Package	~\$3,800	~\$115 / month	Less than 3 Years



Consumer Warning: Always look for suppliers offering a minimum 2-year warranty on batteries and 10 years on solar panels. Cheap, unbranded solar items without local warranties frequently fail after one rainy season, wiping out your potential savings.

How to Step Safely into Solar

1. Audit Your EFL Bill

Check your monthly consumption tracker. If you are consistently using over 100 units, you are paying top-tier rates. Note down your average monthly cost as your baseline.



2. Swap the Low-Hanging Fruit

Start by moving all outdoor compound and security lights to standalone solar LEDs. These require zero wiring and immediately lower your baseline night-time consumption.



3. Address the Heavy Lifters

Invest in a solar hot water system or transition daytime appliances (like computers or secondary fridges) to a dedicated, small-scale solar array or power station.



4. Monitor and Maintain

Keep panels free from dust and debris (especially after heavy downpours or dry spells) to ensure they operate at maximum absorption efficiency.

Transitioning to a lower bill doesn't have to happen overnight. Think of it as a step-by-step process of upgrading your household's energy independence.

WHAT'S REALLY IN YOUR GLASS? THE DRINK CHOICES THAT COULD SHAPE YOUR HEALTH

From supermarket shelves to restaurant tables, the drinks we choose every day can have a powerful impact on our health. While some beverages nourish the body with vitamins and minerals, others can quietly load us with excess sugar, artificial additives, and empty calories. With non-communicable diseases (NCDs) such as diabetes, heart disease, and hypertension affecting thousands of Fijians, making informed choices about what we drink is more important than ever.



Fresh Fruit Drink VS Fizzy Drink

What's the Difference? (Side-by-side comparison)

 Many drinks may look refreshing, but what's inside the bottle can tell a very different story.



Fresh Fruit Drink

A homemade fresh fruit drink can provide important nutrients that support good health.

Healthy ingredients commonly found in fresh fruit drinks:

-  Fresh fruits (pineapple, watermelon, mango, orange)
-  Water or coconut water
-  Natural fibre from fruit pulp
-  Vitamins and antioxidants (especially Vitamin C)

VS

Fizzy Drink

Many soft drinks contain ingredients that add flavour and shelf life but provide little nutritional value.

Common ingredients found in fizzy drinks:

-  Added sugar or high-fructose corn syrup
-  Artificial flavourings
-  Food colourings
-  Acids and preservatives

 A single can of soft drink can contain several teaspoons of added sugar. Regular consumption may contribute to weight gain, tooth decay, cause a spike in blood sugar, and increase the risk of heart disease.

Choosing water or a fresh fruit-based drink more often can help reduce sugar intake while supporting overall health and wellbeing.



THE SWEET & SALTY TRAP

Why Are Restaurant Meals Getting Sweeter and Saltier?



Have you ever noticed that some takeaway meals seem more flavourful and more addictive than they used to be? Across the world, food manufacturers and restaurants often rely on sugar, salt, and fats to enhance taste, improve customer satisfaction, and encourage repeat purchases. While these ingredients make food more appealing,

consuming them in excess can have serious health consequences. In Fiji, changing lifestyles and increased reliance on convenience foods have contributed to higher consumption of processed and restaurant-prepared meals. These foods are often higher in sodium, sugar, and unhealthy fats than meals prepared at home.

What Consumers Should Know

Many restaurant and takeaway foods may contain:

-  Hidden salt in sauces, seasonings, and marinades
-  Added sugar in drinks, dressings, and sauces
-  Large portion sizes
-  Highly processed ingredients

 These factors can increase overall daily intake of sodium, sugar, and calories without consumers realising it.

Making Healthier Choices When Eating Out

Consumers can take simple steps to reduce their intake of excess salt and sugar:

-  Choose water instead of sugary drinks
-  Request less sauce or dressing
-  Select meals with vegetables, fruits, and lean proteins
-  Limit highly processed side dishes
-  Share large portions when possible
-  Check nutrition information when available



The Bottom Line

Healthy choices do not mean giving up convenience or enjoyment.


→


Whether selecting a drink from the supermarket or ordering a meal from a takeaway outlet, being aware of what is in our food and beverages helps us make informed decisions.

 Every healthier choice today is an investment in a healthier tomorrow.

CONSUMER RANTS

WHAT ARE CONSUMERS REALLY SAYING?

Consumers across Fiji are increasingly using social media to share their frustrations, concerns, and experiences in the marketplace. While the issues vary, several common themes continue to emerge.



Saii T Buadromo

Tenants are being taken advantage of because there is no proper legislation in place. This market is under Agricultural Landlord & Tenants Holding. There is none for residents. That is why real Estate thrives, because there is no proper legislation and no human resources to monitor rent prices and all. Only tenants suffers. I remember, when I asked one 2br flat for \$1200, landlord only wants vegetarian tenants. Another one, 2br flat for \$1500, doesn't want any kids, only couples. This is the disparity in this market and must be regulated.

2d Like Reply Send message 2 🙄



Mohini Lata

Nowadays We Have To Think Of Our Needs Only Not Wants

5d Love Reply Send message 1 ❤️



Aryan Nadi Fiji

I have experienced this in all major Supermarket's and went back to get refund few times.. In such cases they should also compensate for transport cost and time ...

2w Like Reply Hide 👍



Priya Chand

What if there are notices across the supermarket, stating "Please note, system price is always correct"? Lautoka RB Patel have those notices in every aisle

3w Like Reply Hide 👍



Aryan Nadi Fiji

This year alone I have almost a dozen refunds as I always verify and cross check receipts when shopping especially in the big Supermarket's after being systematically robbed by them a few times last year.

3w Like Reply Hide Edited 👍



PRICING PROBLEMS

Shelf prices don't match checkout prices. Many consumers are getting refunds after paying more than they should.



HOUSING CONCERNS

High rent, unfair conditions and no proper protection for tenants. Many feel powerless in today's rental market.



COST OF LIVING PRESSURE

Fuel, transport, food and essentials keep getting more expensive. Household budgets are under stress.



LACK OF TRANSPARENCY

Notices saying "system price is correct" are frustrating consumers who expect fair and accurate pricing.



COMPLAINTS UNRESOLVED

Consumers feel their complaints are not taken seriously or resolved in a timely manner.

Underlying many of these concerns is a common expectation: consumers want fairness, accurate information, and confidence that businesses will honour their rights. Whether discussing supermarket pricing, housing challenges, or everyday expenses, consumers are calling for greater transparency, accountability, and consumer-focused practices.

THE MESSAGE IS CLEAR, CONSUMERS ARE PAYING ATTENTION, SPEAKING UP, AND EXPECTING BETTER.

CONSUMER Myth Busters

THE THINGS YOU HEAR AT THE COUNTER... VS THE TRUTH!

1 MYTH: "NO RECEIPT MEANS NO CONSUMER RIGHTS."

BUSTED!



FACT: RECEIPTS ARE IMPORTANT, BUT CONSUMERS MAY STILL PROVE A PURCHASE THROUGH BANK STATEMENTS, ONLINE TRANSFERS, SCREENSHOTS, WARRANTY CARDS, DELIVERY RECORDS, OR MESSAGES.

2 MYTH: "ITEMS ON SALE CANNOT BE RETURNED."

BUSTED!



FACT: A DISCOUNTED PRICE DOES NOT REMOVE YOUR RIGHTS. SALE ITEMS CAN STILL BE ADDRESSED IF THEY ARE FAULTY, UNSAFE, OR NOT AS DESCRIBED.

3 MYTH: "A 'NO REFUNDS' SIGN MEANS I HAVE NO OPTIONS."

BUSTED!



FACT: TRADERS CANNOT AVOID RESPONSIBILITY FOR FAULTY, UNSAFE, OR MISREPRESENTED GOODS BY DISPLAYING A "NO REFUNDS" SIGN.

4 MYTH: "THE PRICE AT THE COUNTER IS ALWAYS THE FINAL PRICE."

BUSTED!



FACT: IF A PRODUCT IS DISPLAYED WITH A PRICE, CONSUMERS HAVE THE RIGHT TO QUESTION INCORRECT OR MISLEADING PRICE INFORMATION.

5 MYTH: "MISTAKES HAPPEN, SO BUSINESSES ARE NOT RESPONSIBLE."

BUSTED!



FACT: WHEN A TRADER'S MISTAKE CAUSES LOSS OR DAMAGE, CONSUMERS CAN REQUEST APPROPRIATE SOLUTIONS.

6 MYTH: "IF A TRADER PRESSURES ME INTO EXTRA SERVICES, I MUST PAY."

BUSTED!



FACT: CONSUMERS SHOULD AGREE BEFORE PAYING FOR ADDITIONAL SERVICES. YOU ONLY PAY FOR WHAT YOU ACCEPTED.

7 MYTH: "ONCE I TRANSFER MONEY ONLINE, THERE IS NOTHING I CAN DO."

BUSTED!



FACT: CONSUMERS SHOULD IMMEDIATELY REPORT SUSPICIOUS TRANSACTIONS, SCAMS, OR NON-DELIVERY ISSUES TO THEIR BANK, MOBILE MONEY PROVIDER, POLICE, OR THE CONSUMER COUNCIL.

8 MYTH: "DEPOSITS ARE ALWAYS NON-REFUNDABLE."

BUSTED!



FACT: WHETHER A DEPOSIT CAN BE REFUNDED DEPENDS ON THE AGREEMENT AND CIRCUMSTANCES SURROUNDING THE TRANSACTION.

9 MYTH: "PRODUCTS ADVERTISED ON SOCIAL MEDIA ARE ALWAYS GENUINE."



FACT: SOME PRODUCTS SOLD ONLINE MAY BE COUNTERFEIT, UNSAFE, REFURBISHED, OR DIFFERENT FROM WHAT WAS ADVERTISED.

BUSTED!

SURVIVING THE SURGE

REAL STORIES. REAL SACRIFICES. REAL CONSUMERS.

For many Fijians, rising fuel prices are no longer only a transport issue. The impact is being felt through household expenses, access to essential services, businesses, and everyday decisions.

To understand how consumers are coping with increasing fuel costs, the Consumer Council of Fiji spoke with residents from the **Northern Division**. Their experiences highlight how families and communities are adjusting to changing financial pressures.

1 INTERVIEW ONE



TRANSPORT COSTS ARE CHANGING DAILY HABITS

Rental Company Supervisor, 42, Vunivau, Labasa

“ I have parked my personal car at home and am travelling by bus. Groceries have also become expensive.” ”

Like many consumers, rising fuel prices have influenced the way some travel and manage household expenses. Choosing public transport over private vehicle use has become one way to reduce costs.



2 INTERVIEW TWO



RURAL COMMUNITIES FACE HIGHER EMERGENCY TRAVEL COSTS

Justice of the Peace, 63, Vunivutu Village

“ Living in the village, I used to pay around \$30 for a trip when a family member fell ill. Now that same trip costs around \$50.” ”

For consumers living in rural areas, higher fuel prices can increase the cost of accessing essential services, particularly during emergencies when immediate transportation is required.



3 INTERVIEW THREE



HOUSEHOLDS ARE TURNING TO LOWER-COST ALTERNATIVES

Cashier

“ Cooking gas has become so expensive that I now have to resort to using firewood.” ”

As the cost-of-living rises, some families are returning to traditional methods to manage household expenses.



4 INTERVIEW FOUR



MANY FAMILIES ARE FEELING THE PRESSURE

Civil Servant, Delailabasa

“ We are trying, but it's becoming harder each month. ”

For this consumer, rising costs mean making more careful spending decisions and finding ways to stretch the household budget further each month.



KEY THEMES FROM THE INTERVIEWS



✓ Using public transport more frequently



✓ Reducing personal travel



✓ Adjusting household spending



✓ Seeking lower-cost alternatives



✓ Managing family budgets more carefully

CONSUMER INSIGHT

Although each consumer shared a different experience, a common theme emerged: rising fuel prices are influencing daily decisions and placing additional pressure on household finances. For some, it means relying more on public transport. For others, it means paying more for essential travel, changing household habits, or finding ways to manage increasingly tight budgets.

These stories demonstrate that the impact of fuel price increases extends far beyond the service station, affecting consumers, families, and communities across Fiji.

STAY INFORMED

Scan the QR Code

✓ Real-Time Fuel Price Updates



UPCOMING SALES IN THE NEXT 6 MONTHS



With major sales events approaching over the next six months, consumers will be exposed to countless promotions promising huge savings. While some offers provide genuine value, others are designed to encourage impulse spending. Arm yourself with knowledge. Before buying, learn the common shopping traps and take control of your choices.

	1 TRAP 1: DISCOUNTED DUDS	Big discounts do not always mean good value. Some sale items are old, poor-performing, or unwanted stock.	✓ Check reviews ✓ Compare quality ✓ Ask: Would I buy this if it wasn't on sale?	
	2 TRAP 2: FAKE URGENCY	"Only 2 lefts!" • "Sale ends today!" - Retailers often create pressure to rush decisions.	✓ Pause ✓ Compare prices ✓ Remember: another sale is usually around the corner	
	3 TRAP 3: BRAND BLINDNESS	- Don't buy solely because of a famous brand. - Products from the same brand can vary greatly in quality and performance.	✓ Compare alternatives ✓ Check independent reviews ✓ Focus on value, not logos	
	4 TRAP 4: COSTLY ADD-ONS	Extended warranties, shipping protection, and checkout extras can increase your bill.	✓ Read the fine print ✓ Check your existing consumer rights ✓ Remove unnecessary extras	
	5 TRAP 5: SCAM SHOPPING SITES	Fake websites often appear during major sales events.	✓ Check website addresses carefully ✓ Avoid deals that seem too good to be true ✓ Use trusted retailers	

SMART SHOPPING FLOW



SMART CHOICES

1 SMART CHOICE 1: CHECK PRICE HISTORY Always check if the "discount" is real or inflated before the sale. ✓ Compare past prices ✓ Use price tracking tools if available ✓ Avoid fake markdowns	2 SMART CHOICE 2: SHOP WITH A PLAN Go into sales knowing exactly what you need. ✓ Make a shopping list ✓ Set a budget before browsing ✓ Avoid unplanned purchases	3 SMART CHOICE 3: FOCUS ON NEEDS, NOT WANTS Buy essentials first, not impulse wants. ✓ Ask: Do I really need this? ✓ Delay non-essential purchases ✓ Prioritise necessities	4 SMART CHOICE 4: DO THE MATH Compare value properly, not just discount percentages. ✓ Check unit price or cost per use ✓ Compare different brands ✓ Calculate actual savings	5 SMART CHOICE 5: CONSIDER THE TRUE COST The final price is more than the sticker price. ✓ Include delivery and add-ons ✓ Factor in warranties and extras ✓ Think long-term value
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10 SMART CONSUMER TIPS

SIMPLE HABITS FOR SMARTER SPENDING AND BETTER LIVING

In today's consumer-driven world, making informed purchasing decisions is more important than ever. Smart consumers do more than buy products; they compare options, evaluate quality, understand their rights, and spend responsibly. By adopting a few practical habits, individuals can save money, avoid common pitfalls, and make purchases that provide long-term value. The following ten consumer tips serve as a guide to help shoppers become more informed, responsible, and confident in their everyday buying decisions.



1 BUDGET YOUR MONEY

Create a monthly budget and track your income and expenses. A budget helps you prioritize needs, avoid overspending, and achieve your financial goals.



2 MAKE A LIST AND STICK TO IT

Plan your purchases in advance and follow your shopping list to avoid impulse buying and unnecessary spending.



3 CHECK LABELS CAREFULLY

Read product labels for ingredients, expiry dates, safety information, and usage instructions before purchasing.



4 AVOID UNNECESSARY DEBT

Use credit responsibly and only borrow money for purchases you can realistically afford to repay.



5 WATCH OUT FOR SCAMS

Be cautious of offers that seem too good to be true and verify sellers or websites before making payments.



5 WATCH OUT FOR SCAMS

Be cautious of offers that seem too good to be true and verify sellers or websites before making payments.



6 KEEP YOUR RECEIPTS

Store receipts safely as proof of purchase for returns, exchanges, warranties, or future expense tracking.



7 SAVE ENERGY, SAVE MONEY

Reduce household expenses by switching off unused appliances and choosing energy-efficient products.



8 COMPARE BEFORE YOU BUY

Compare prices, features, and customer reviews from different stores or websites to ensure you get the best value for your money.



9 REDUCE, REUSE, RECYCLE

Choose durable and environmentally friendly products that can be reused or recycled to reduce waste.



10 KNOW YOUR RIGHTS

Understand consumer protection laws and your rights regarding product quality, refunds, and fair treatment.



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