



CONSUMER WATCH

Protecting the rights and interests of consumers



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2009 Budget gives consumers less to cheer about this Christmas

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'Raising economic growth and alleviating poverty' is what the 2009 budget expects to achieve for Fiji. The \$1.7 billion budget ranges from increased spending on infrastructure, announcement of tax free regions in the economically deprived areas, support measures aimed at reducing the administrative burden for business and massive tax incentives offered to attract foreign investment to the country.

In fact, the budget is difficult to criticize from an economic perspective as it contains some welcomed improvements to raise economic growth. However, from the consumer perspective the budget falls significantly short of ensuring major benefits to consumers because some revenue measures adopted will result in consumers digging deeper into their pockets to afford goods and services.

To assist low income consumers the government has retained in its 2009 budget the policy measures announced in May 2008 but which only came into effect on 1st June 2008. The policy measures were:

- ① increase in the income threshold from \$9,000 to \$15,000;
- ② zero rating of Value Added Tax on locally produced eggs; and
- ③ reduction in duty on

basic food items including white rice, brown rice, sardines, tuna, mackerel, other canned fish, and refined oil.

The above measures were announced in light of the rise of global food prices which was having a direct implication on food prices in the domestic marketplace. Increase in the income threshold coupled with the removal of duty for basic food items was expected to enormously benefit at least 19,000 low income earning consumers whereby prices of basic food items would have lowered in supermarkets and therefore increasing the affordability of consumers. However, the Council's market surveillance data comprising price comparisons from before and after the duty and VAT removal indicates that traders have failed to reflect the expected lower prices on the announced basic food items. Table 1 shows how the prices of basic food items have continued to escalate despite the new policy measures announced. (Cont'd Pg 2)

Product	Qty	June08	July08	Aug08	Sept08	Oct08	Nov08	% Change
Cooking Oil								
Punjas soya bean oil	750ml	2.69	2.69	2.69	3.55	3.50	3.39	↑ 26.02%
Golden soya bean oil	750ml	2.69	2.69	2.69	3.12	3.32	3.32	↑ 23.42%
Golden canola oil	750ml	3.61	3.59	3.59	3.59	3.51	3.53	↓ 2.22%
Golden drop canola oil	750ml	2.45	o/s	2.41	o/s	2.74	2.74	↑ 11.84%
Golden drop soya bean oil	750ml	2.46	o/s	2.74	o/s	2.74	o/s	↑ 11.38% (from June08 - Oct08)
Rice								
Punjas long grain siam rice	4kg	9.50	9.02	9.02	8.91	8.87	8.85	↓ 6.84%
Punjas long grain siam rice	10kg	22.40	20.59	20.28	20.42	18.70	18.39	↓ 17.90%
FMF premium long grain rice	10kg	19.67	18.42	o/s	19.56	19.97	19.53	↓ 0.71%
FMF sungrown rice	10kg	20.85	17.83	17.83	18.40	19.24	18.68	↓ 10.41%
Canned Fish								
Angel tin fish	425g	1.59	1.53	1.53	1.65	1.67	1.74	↑ 9.43%
Ocean mackerel	425g	1.48	1.54	1.47	1.74	1.55	1.77	↑ 19.59%
Sunbell Tuna	170g	0.78	0.77	0.78	0.82	0.84	0.84	↑ 7.69%

The above table indicates the percentage change in the average prices of zero rated items from June 2008 to November 2008. These basic food items are regarded as zero rated items; as there is no VAT or duty charged. For example, the price of punjas soya bean oil has increased by 26.02% and Ocean mackerel has increased by 19.59% in November this year. It clearly indicates that the removal of VAT and duty from these items has not been effective in bringing the prices of the mentioned food items down. Instead, prices have soared to the detriment of the very consumers the policy is meant to protect by pushing their purchasing power beyond affordable levels. The question to ask then is why the policy measures taken in May 2008 have remained ineffective as

proven by the Council's market surveillance data. Now that a stay decision has been made on the policy measures, who will ensure that the very target of these policy measures, the low income consumers, benefit from them, let alone those who earn less than \$9,000?

To further worsen the purchasing power and affordability of consumers, the government has revised the tariff band on goods from 27 percent to 32 percent as a revenue measure for 2009. The increase would see the prices of thousands of consumer goods soar to unaffordable levels. Table 2 is an example of just some goods that will fetch higher prices from 1st January 2009, noting the inclusion of some essential goods used by consumers in every household like toilet paper, sanitary pads, soap etc.



Table 2: Tariff increase on goods from 27% to 32%

Sanitary pads, tampons	Corned meat	Tobacco	Leather items	Meat of bovine animals chilled or fresh
Liver	Cane sugar	Cement	Plywood	Cartoon boxes and cases
Milk and cream	Maple syrup	Certain chemicals	Laminated wood	Certain notebooks, diaries, blog papers
Yoghurt	Molasses	Paint	Windows posts and beams	Binders
Butter	Chewing gum	Deodorant blocks	Doors	Filter paper
Tomatoes	Chocolate	Incense sticks	Bamboo and ratine products	Tray dishes
Cauliflower	Pasta	Candles	Paper board	Napkin liners
Cabbage	Cereal products	Soap	Envelopes	Knitted fabrics
Lettuce	Crease bread	Tubes and pipes	Post cards	Jackets, over coats, blazers, skirts, dresses, bathrobes, pyjamas, panties, briefs, singlets, pullovers, track suits, swim wear, panty wears, tights, belts
Carrots	Ginger bread	Drinking straws	Boxes	Blankets, bed linen, curtains, tarpaulins.
Turnips	Biscuits and sweet biscuits	Fittings	Toilet paper	Footwear
Peas	Jam	Stoppers, leads and caps	Handkerchief, tissue papers	Head gear
Beans	Alcohol	Table and kitchen wares	Leather items	Sanitary pads
Potatoes	Ice cream	Apparel and clothing accessories	Plywood	Cartoon boxes and cases
Legumes	Mineral and air rated waters	Plates	Laminated wood	Certain notebooks, diaries, blog papers
Ham	Sparkling wine	All types of tyres	Windows posts and beams	Binders
Roofing sheets	Louvers	Nails, tacks, drawing pins, corrugated nails	Iron or steel articles	Cast iron (enameled or non enameled)
Louver frames	Pre fabricated buildings	Furniture	Mattress	Sale boats, motor boards (other than outboard motor boats).
Toys	Brooms & brushes	Office or school supplies	Soya sauce	Printed fabrics

The government has labeled these items as 'luxury goods' or 'sin goods' which deserve increased prices so as to "encourage import substitution of local products, dampen demand and provide stimulus to domestic industries". However, for consumers this measure could pose a serious inflationary effect and have a negative bearing on consumer affordability and choice of the goods. Of not too much of a concern is the increase in the duty on unhealthy goods like chewing gums, chocolate, snacks, lollies, ice cream and fizzy drinks purely for the reasons of the high rate of non-communicable diseases prevalent in Fiji. The high duty would essentially act as a deterrent to purchasing and consuming unhealthy goods.

(Cont'd Pg 3)

Reading between the budget lines

(Cont'd from Pg 2)

Additional revenue measures adopted include the increase of fiscal duty on multi-wick kerosene stoves and spare parts from 5% to 32%. For whatever reason, the kerosene stoves has become a target of additional duty and this deserves an explanation as the high duty would greatly impact consumers especially those in the rural and outer islands who continue to rely on kerosene stoves for their cooking. To this effect, this measure does not seem to be pro-poor for this sector of consumers.

The duty on petroleum products was reduced in June 2008 to curb the soaring cost of fuel prices and cushion the impact on consumers. However, government has reverted to normal duty rates on petroleum products as yet another revenue collec-

tion measure and the duty charged will be for motor spirits 44c/ltr, diesel 18c/ltr and motor spirits used for blending pre-mixed outboard fuel 27c/ltr. The government has rationalized the duty increase to declining prices of petroleum products in the global market and hence, is expecting the low prices to trickle to the consumer level at the retail end. Irrespective of the falling global prices, reverting to the normal high duty on petroleum products would mean consumers in Fiji would not be able to enjoy the 'real' low prices at the pump. The introduction of a road user levy that is to be differentiated by vehicle category and classification on all vehicles from 1st January, 2009 is an increased burden on vehicle owners as well as consumers traveling on public service transportation. The

levy questions the purpose of the Wheel Tax that is a compulsory payment made to the Land Transport Authority by vehicle owners. The public service vehicles would surely burden consumers with the levy in addition to the fare charged.

Overall, the budget measures are spread to affect as many sectors of the economy as possible. The real question is: Will the proposed measures be sufficient in raising economic growth and alleviating poverty? Economic growth perhaps, but from the consumer perspective there are no real spectacular measures that's pro-consumer. Instead, the 2009 budget will see the poor dig deep into their worn out wallets, deeper into their savings and perhaps even deeper into their superannuation fund.

Duty going up	Duty going down
<ul style="list-style-type: none"> ■ Light bulbs ■ Multi-wick kerosene stoves & its spare parts ■ Mobile phones ■ Diesel, motor spirits & premixed outboard fuel ■ Golf cars and similar vehicles ■ Chicken & chicken products ■ Used/reconditioned concrete mixture lorries ■ Goods including food items not under price control (duty increased from 27% to 32%) 	<ul style="list-style-type: none"> ■ Used/reconditioned concrete mixture lorries ■ Used/reconditioned lorries fitted with ladders ■ Pasta & biscuits ■ Specialized earth moving machines and prime movers (concrete mixers, lorries, cranes, straddle, carriers, work trucks etc) ■ Trailers and semitrailers ■ LPG taxis (zero duty) ■ Specialized fishing gear, fish baits & equipment (zero duty) ■ Specialized fishing vessels (zero duty) ■ Water storage tanks ■ Full cream powdered milk in bulk, liquid milk in bulk & bulk butter. ■ Renewable energy goods (wind, solar, hydro, geothermal, biomass)



Rent freeze on residential properties to stay in 2009

In the 2009 Budget announcement government has lifted the price control or the rent freeze on commercial properties only and not on residential properties. This means that rent freeze on residential properties remain until further notice. Property owners of residential dwellings who have let out their premises for rent to individuals cannot increase rent charges of their tenants.

Landlords of residential dwellings should refrain from advising their tenants of possible rent increments from next year. They should adhere to the rent freeze directive that was put in place in June 2008 and

any non compliance can expose residential landlords to prosecution by the Prices and Incomes Board (PIB).

Property owners are at liberty to establish any amount of rent at the initial stage of letting out their premises. However, under the Counter-Inflation Act they are held accountable to the Prices and Incomes Board when seeking to increase the rent rate.

PIB exists to protect tenants from unauthorised rent increases. Tenants are encouraged to approach the office of the PIB or contact them on 3309266 to lodge their complaints if they are subjected to an unfair rent increase.

Zero duty for LPG vehicles but Council issues caution

Fiji Taxi Union general secretary Rishi Ram has commended the fiscal duty reduction on LPG vehicles from 27% to zero duty announced in the 2009 Budget. However, the Council is concerned that given the duty concession some unfamiliar brands of LPG vehicles may be imported and sold to consumers here. Consumer complaints statistics indicate that complaints regarding LPG taxis relate mostly to no availability of back-up services and spare parts. Vehicle mechanics are also known to lack the technical or mechanical knowledge to diagnose or fix problems related to unfamiliar vehicle brands. LPG vehicle owners have been denied back up services from their car dealers as happened to a complainant who bought his LPG vehicle now being used as a taxi, from Automart car dealer in Suva. He was only able to operate his taxi for nine months after purchase when its regulator defaulted. The complainant returned to seek back up service from Automart but there was no such service being provided. The complainant went back and forth from the car dealer to his financier and to other vehicle repair garages for two months. He sought the assistance of independent mechanics who were unable to diagnose his vehicle problem. Through enquiry with the FTU general secretary it was related that only Safeway Electronics provides such

back up service for LPG vehicles and not any car dealer. As such, LPG vehicle owners do not have any choice in the company or the price they pay to have the problems in their vehicles fixed.

A further concern is the attempt by some car dealers to fraudulently obtain money from gullible consumers by proposing to facilitate the financing of their vehicles. Through consumer complaints, the Council has learnt that consumers often are misled into signing bank documents without having the terms and conditions properly explained about taking out a loan, the amount of interest to be charged, the penalty for defaulting in payments etc. In the above-mentioned case, the complainant is unsuspecting of the amount of loan sought on his behalf by the car dealer. Unfortunately, these kinds of consumers end up with a huge debt to pay. In such cases, consumers are unable to shop for the bank that offers a better interest rate and instead end up paying loans arranged for them by the car dealer.

The Council has expressed its concerns in the past regarding some car dealers ripping off consumers by selling vehicles of inferior quality that are disguised with a few cosmetic changes such as spray painting and altering the mileage read-



ing so that it shows a lower figure than has actually been covered. The number of used car dealers has undoubtedly increased around the country, and so has the number of consumer complaints pertaining to unscrupulous purchase deals registered with the Council. In addressing consumer complaints, the Council is concerned about the quality and safety of imported second-hand vehicles. As duty will be free for LPG vehicles from now the Council forewarns buyers to be vigilant in their purchase of LPG vehicles and inform themselves thoroughly about its make and the availability of spare parts and back up services. Consumer responsibility should be exercised.

CONSUMER COMPLAINTS STATISTICS

Consolidated complaints analysis from 1st January – 30th November 2008



	1 st QTR	2nd QTR	3 rd QTR	4 th QTR	Total
	Jan - Mar	Apr - Jun	July - Sep	Oct-Nov	Jan - Nov
Total of received and registered complaints.	388	426	445	293	1552
Complaints resolved and closed through Mediation	191	241	256	178	866
Referred and assisted for Small Claims Tribunal	47	47	36	17	147
Referred to other authorities	35	32	39	25	131
Weak cases	30	40	28	22	120
Advice (not registered)	94	72	63	64	293
Pending cases	85	66	86	51	288
Pending cases from previous months that were resolved	25	46	51	35	157
Total number of cases resolved for January to November 2008	191 + 25 216	241 + 46 287	256 + 51 307	178 + 35 213	1023

Consumer complaints increase in January-November 2008

Consumer complaints registered with the Consumer Council of Fiji in the eleven months of this year hit 1552, an increase of 251 cases from the total 1301 registered cases for the year in 2007. The number of complaints to be received in December month would raise the present total registered complaints figure.

Complaints relating to residential tenancy, electronic goods, mobile phone products and services, electricity services, hire purchase and lay-by, second hand products, food price hikes, and banks and other financial institutions form the top ten most complained about issues. The sale of fake and shoddy goods is also a major problem reported by consumers.

FEA complaints nature takes a twist

Consumer complaints against Fiji Electricity Authority (FEA) have taken a twist from the usual complaints relating to high bill estimates, non receipt of bills, and miscalculated bills. Some consumers have reported receiving credit bills, meaning that instead of owing FEA for their consumption of electricity, the electricity supplier owes them. While credit bills are great to receive, one such case shows that the consumer was in credit from January 2008 upto September 2008. However, the October bill surprised her with a huge debit bill of above \$300. Ironically, when the customer was receiving credit bills and had approached FEA to pay her bill with limited knowledge of her credit status, she was rudely told off by the FEA personnel for not understanding her bill. Is this how FEA treats its customers whom it owes? Such mistakes or miscalculations by FEA causes great inconvenience to consumers budgets.



Most complained issues for January to November 2008

1	Residential tenancy	365
2	Mobile phone products/services	107
3	Electronic goods	97
4	Electricity services(FEA)	53
5	Hire purchase/lay -by-	47
6	Second hand products	35
7	Food items	33
8	Non-food items	23
10	Banks & other financial institutions	21

Consolidated monetary value of registered complaints with the Consumer Council of Fiji for January to November 2008

MONTH	SUVA			LAUTOKA			LABASA		
	Registered Cases	Closed Cases	Cases Referred to SCT	Registered Cases	Closed Cases	Cases Referred To SCT	Registered Cases	Closed Cases	Cases Referred to SCT
JAN	\$28,867.00	\$14,678	\$15,292	\$31,728.91	\$27,063.91	\$890.00	\$31,666.13	\$12,959.38	NIL
FEB	\$79,561.84	\$17,018.76	\$33,700	\$8,661.12	\$11,688.12	\$973.00	\$45,361.86	\$4,724.68	\$4,856.93
MAR	\$55,013.26	\$28,569.00	\$10,014.50	\$12,471.92	\$10,822.92	\$1,649	\$84,759.38	\$43,855.38	\$1,400.00
APR	\$163,442.10	\$60,265.76	\$59,006.50	\$14,335.85	\$12,701.60	\$934.25	\$16,115.68	\$6,683.68	\$8,122.00
MAY	\$215,450.05	\$78,052.23	\$2,890.00	\$21,524.24	\$7,513.54	\$6658.00	\$65,716.61	\$29,787.61	\$5,405.00
JUNE	\$258,358.70	\$40,310.33	\$4,279.00	\$10,331.09	\$1,756.84	\$8571	\$6150.45	\$1735.63	\$4,414.82
JULY	\$237,577.85	\$20,167.03	\$16,160	\$31,402.27	\$11,466.07	\$1936.20	\$20,034.04	\$11,756.06	\$4,465.00
AUG	\$835,840.14	\$32,133.27	\$19,620.00	\$6768.56	\$1898.56	\$4270	\$2072.07	\$397.65	NIL
SEP	\$143,146.98	\$725,65.10	\$7446.30	\$57,882.09	\$37,365.22	\$20,516.87	\$13,258.68	\$6558.80	\$8164.30
OCT	\$173,871.49	\$19,831.42	\$1180	\$15,478.86	\$14,954.86	\$220	\$9,782.79	\$4,064.65	NIL
NOV	\$49212.33	\$15568.14	\$5657.00	\$14741.67	\$11009.68	\$3726.00	\$6682.80	\$4970.85	Nil
TOTAL	\$2,240,341.74	\$399,159.04	\$175,245.30	\$225,326.58	\$148,241.32	\$50,344.32	\$301,600.49	\$127,494.37	\$36,828.05

Explanatory Note

For the months January to November 2008, the Council registered a total of 1552 consumer complaints amounting to total monetary value of \$3,704,581.21. Relying solely on the alternative dispute resolution (ADR) process, the Council has been successful in providing 866 distressed consumers with simple, speedy and inexpensive redress. The resolved cases involve the monetary value of \$674,894.73. The figures are indicative of the Council's success rate on mediated consumer complaints, as consumers were able to avoid the lengthy processes of the traditional adversarial legal system at no cost and with the greatest degree of speed and fairness.



Complaints the Consumer Council of Fiji can help you with

If you have a consumer complaint, the office of the Consumer Council of Fiji ('Council') can assist in resolving it through alternative dispute resolution process (ADR). Our complaints and advisory service division staff will inform you of your rights and obligations and those of the trader/service provider as contained in the respective consumer protection legislations. We will also advise you about how to negotiate with the trader/service provider to fix the problem yourself. These services are free of charge.

First, you should try to resolve the problem by talking directly to the trader/service provider. Explain the problem and offer solutions that will satisfy you. If you are not successful, put the problem and your solutions in writing to the trader/service provider (addressed to the manager) and ask for a written response within a reasonable time limit. You must give the trader a reasonable opportunity to fix the problem.



Alleged pump error

Mr A walked into the Council office on 11th November 2008 infuriated at a service station attendant for allegedly filling his taxi with unleaded petrol instead of diesel. Within 10km of driving after filling at the pump, the taxi developed an acute knocking sound in the engine. Mr A returned to the pump site to inform the incident to the manager but before doing so Mr A states draining out the fuel. The manager was reluctant to address Mr A's complaint given the knowledge of his action earlier. He sought evidence of the wrong fuel being filled and only having provided some form of evidence was the manager willing to provide redress to Mr A. Mr A desired the service station manager to provide a new engine. The manager was willing to provide engine oil, engine tune up, diesel pump tune up, oil filter, fuel filter and mechanic's labor charge of \$50. Mr A is yet to make a decision on the offer as he seeks to consult his mechanic on whether to completely change the engine or accept the parts. The case is pending with the Council.

E-complaints

You say: I would like to enquire why the Post Office is not phasing out the 1 and 2 cent coins the same as all other shops. I was going to be charged 45c for a 41c stamp. I was told they do not come down to 40c which is what other stores are required to do. Why not the Post Office? I was given the option of being given 4 one cent pieces which I took. Supermarkets and other shops are phasing out this currency and it's time the Post Office did the same.

B Turner, 04/11/08 via email

We say: The Reserve Bank of Fiji was informed of this issue which has since been addressed. Consumers can still use their 1c and 2c coins BUT only until 31st March 2009 after which date they will no longer be LEGAL TENDER coins. Contact the Reserve Bank of Fiji on 322 3404 for further information.

"As is where is" vehicle purchase cause owners distress



Ms D and Mr W bought vehicles from Native Holdings Limited and Autoworld respectively. They did note that the vehicles were being sold under 'As is where is' basis but lodged complaints with the Council after finding problems with their purchases. Ms D's vehicle had engine problems while Mr W's purchase required some major repairs, including change of tyres before being passed by the Land Transport Authority. Mr W sought for the repair bills amounting to above \$400 to be settled by Autoworld.

The Council registered the two complaints as 'weak cases' because the complainants had not exercised their consumer responsibility to check the

vehicles thoroughly and ensure its parts and fixtures were in good working conditions. Providing redress in cases where refurbished or second hand goods are involved is difficult for the Council to address. This is because consumer responsibility is most often not exercised and consumer protection for such purchases is inadequately legislated. Nonetheless, traders of refurbished goods are required under the Fair Trading legislation to inform consumer of the refurbished status of goods sold and point out areas of defects. With such knowledge the decision is then on the consumer go ahead with his or her purchase or walk away.

In addressing the above nature of consumer complaints, the Council is concerned about the quality and safety of imported second-hand vehicles. The nature of these complaints include breakdown of vehicles soon after its purchase, warranty provision of vehicle parts that is not properly communicated to the buyer, improper and cheap mechanical work, and the unavailability

Lodging your complaint with Consumer Council of Fiji (CCF)

If you have been unsuccessful in resolving the problem with the trader/service provider, then you should write or email to the CCF or, explain the problem and what you have done about it. If we can help, we will ask you to complete a 'Consumer Complaints' form and attach copies of the relevant documents (e.g. receipts and contracts). You can also access our complaints form from www.consumersfiji.org.

of certain spare parts. Consumers are constantly being ripped off and misinformed about their vehicle purchases. Consumers have also complained of vehicle parts being changed during their transaction without their knowledge.

Complaints against banks and financial institutions shoot up



The Council registered 27 customer complaints against banks and financial institutions for January to November 2008. The maximum number of complaints has to do with unexplained and high levels of fees and charges and the interest rates.

Although the Reserve Bank of Fiji regulates the Banking Act 1995, it is not mandated to regulate the fees and charges of the banks and financial institutions. The announcement to establish an office of the Financial Ombudsman was made in the 2008 national budget. This is a pragmatic solution to the many consumer complaints regarding banking and financial institutions. However, a year on and with complaints against banks and financial institutions shooting up, the Office is still being established. Meanwhile, with consumer getting more alert and demanding it is an opportunity for the banks and financial institutions to improve their services and put in a more customer friendly grievance redressal in place.



Consumer complaints data against banks and other financial institutions

Month	Complaint against	Nature of complaint	Monetary value	Complaint dealt by:	Centre
Jan	Colonial National Bank	Complainant had a fixed Account with Colonial but was still charged for bank deduction and cheque fees.	\$ 3,162.00	Mediation attempted successfully. Complainant had not authorized the bank to continue for another 6 months to effect these charges.	Suva
Feb	Westpac Bank	Complainant wanted a copy of the cheque he had issued. He was told to get police report but the police said it's a civil case and they can't help.	NA	Mediation attempted. Complainant referred back to bank to provide more details to facilitate the request.	Suva
Apr	Fiji Inland Revenue & Customs Authority	Complainant sent several letters to FIRCA regarding his tax matters but received no reply.	NA	Referred to other authorities (FIRCA) for action.	Suva
Apr	Colonial National Bank	Complainant wanted the bank to hold on to mortgage sale of his property as he was willing to make repayments but the bank declined.	NA	Referred to other authorities (Fair Trading Department) for action.	Suva
Apr	Colonial National Bank	Complainant was not informed nor authorization given to his bank to make a transfer from one account to the other.	\$5,000	Mediation attempted whereby the bank agreed to liaise with the complainant to sort his grievance.	Lautoka
Apr	Colonial National Bank	Complainant was denied withdrawal of his account without prior notice.	NA	Mediation attempted. The bank advised the complainant to deposit some money into her account to facilitate withdrawal.	Suva
May	Home Finance	Complainant was forced to increase loan deductions as interest rate had increased. Despite making more repayments his account balance was not reducing.	NA	Mediation attempted successfully. HFC maintained the old interest rate and repayments.	Suva
May	Dominion Finance	Complainant given only 28 days notice to clear arrears which the complainant wasn't aware of.	NA	Mediation attempted. Complainant was given time to pay and take the vehicle from Sakura Cars provided he clears the arrears.	Suva
May	Home Finance	Complainant wanted HFC to revert to old interest rate but HFC had invoked variable interest rate.	\$293.00	Mediation attempted successfully. HFC restructured the loan as long as complainant makes full repayment upon retirement.	Suva

May	Home Finance	Complainant invested with HFC but they wouldn't release the certificate of investment.	\$ 20,000	Mediation attempted. HFC released the certificate of investment.	Suva
July	Fiji National Provident Fund	FNPF's error with education assistance resulted in complainant paying up late education fees.	\$120	Referred to Small Claims Tribunal as complainant was dissatisfied with FNPF service that he didn't want to mediate.	Lautoka
July	Dominion Finance	Complainant made a payment but was not issued receipt. Upon approval of finance was told to make another payment.	\$112	Complainant failed to provide relevant documents to support his case.	Suva
July	ANZ Bank	ANZ Bank not willing to install EFTPOS machine at GMR & Sons.	NA	Referred to other authorities (Fair Trading, Bank Association and Reserve Bank).	Suva
Aug	Carpenters Finance	Carpenters Finance charging for telephone calls made to customers.	\$187.61	Mediation attempted. Carpenters informed the charges are penalties to remind their customers to pay up their arrears.	Lautoka
Aug	Westpac Bank	Despite the complainant making repayments, account balance was not reducing.	\$280.00	Mediation attempted. Westpac invited complainant to clarify the account.	Suva
Aug	Fiji Development Bank	Complainant took a loan from FDB and complained that the interest rate was increasing.	\$ 33,000	FDB informed the complainant to visit them for clarification	Suva
Sept	Westpac Bank	Complainant did telegraphic transfer but it did not reach the receiver even after three weeks.	\$523	Mediation attempted. Westpac replied that receiver has received credit but it is less than what was paid as charges are deducted by bank.	Suva
Sept	Data Bureau	Data Bureau is holding complainants name in their credit list for 10 years even though the account is cleared.	NA	Mediation attempted. It was discovered that data Bureau's policy allows them to enlist consumers' details for 10 years even though their debt is cleared off. Consumer Council is in the process of reviewing Data Bureau and its legal standing.	Suva
Sept	Carpenters Finance	Complainant was asked to pay \$10.00 to issue a letter to process.	\$10	Mediation attempted. CF stated that it was a procedure to pay \$10 to write a letter as the letter is additional requirement needed by the consumer.	Lautoka
Sept	Credit Corporation	Complainant wanted Credit Corp to clarify rebate for early repayment with a letter of discharge on the Bill of Sale issued to him.	\$20,000	Mediation attempted. Credit Corp sent all letters requested to complainant.	Suva
Oct	Dominion Finance	Complainant was given two interest rates and was not disclosed all vital information	\$ 39,000	Referred to other authorities (Fair Trading Department) as the Respondent was not willing to cooperate.	Suva
Oct	Bank of Baroda	Transaction was made without complainant's prior knowledge.	\$240	Referred to Bank of Baroda for clarification	Suva
Nov	Colonial National Bank	Complainant was given false information through a misleading mortgage sale advertisement.	\$19,000	Mediation attempted. Bank is looking into the case where tender was awarded based on wrong information supplied in the advertisement.	Suva
Nov	Westpac Bank	Complainant went to Westpac to get a printed bank statement regarding her credit account but the Bank refused.	\$125	Mediation attempted. Westpac furnished a statement for the complainant.	Suva
Nov	Bank of Baroda	Complainant went to deposit cheque but was informed by the bank that they no longer accept such deposits.	\$389	Mediation attempted. The bank admitted it had not informed the complainant and transaction was approved.	Labasa
Nov	Fiji National Provident Fund	Complainant applied for housing loan it was delayed.	\$4,000	Mediation attempted successfully. Complainant had her loan approved on time.	Suva
Nov	ANZ Bank	Complainant was not informed that a fee for standing order would be charged and the officer had disclosed wrong amount for the fess.	\$301	Mediation attempted successfully. Bank apologized for the supply of wrong information and waived their charge.	Suva

“
If consumers are unhappy with their current account provider they should research other products on offer and switch to one that better suits their needs.
 Consumers who are dissatisfied are encouraged to shop around.”

PRODUCTS AND SERVICES

Consumers International Awards Bad Companies

Tesco – Sledgehammer Award for silencing criticism



Despite being one of the world's largest supermarket chains, Tesco seems intent on silencing even minor criticism of its global expansion plans. This year, the British retail giant is suing three Thai citizens

for an astonishing US\$34.32 million (plus interest) after they spoke out about the impact of Tesco's growth on local businesses and consumers.

Tesco have issued lawsuits on Jit Siratranont, Kamol Kamoltrakul and Nongnat Hanwilai for US\$28.6m, US\$2.86m, and US\$2.86m respectively for comments made in local media about the retailers' expansion in Thailand. A numerical error, which has since been publicly corrected, and an editorial article doubting Tesco's affection for Thai people enraged the retailer to the point of issuing the multimillion dollar lawsuits.

Kellogg's and Lego – Blindingly obvious danger Award for making Lego brick candy



Lego plastic building bricks are arguably one of the world's most popular toys, and will no doubt be on the

Christmas lists of many children once again this year. In a flash of marketing genius earlier this year Lego and Kellogg's came up with the idea of tapping into kids' love of Lego by releasing edible candy bricks made to look just like the real thing.

And credit to Kellogg's, Fun Snacks (aka Snack Stacks) really does look like Lego. While adults and the discerning child may be able to tell the difference, surely it's not worth the risk of a toddler mistaking the real thing for the yummy treat?

Eli Lilly – The Marketing Overdose Award for rampant promotion

Eli Lilly takes this year's Marketing Overdose Award for the promotion of its erectile dysfunction (ED) drug, Cialis. Global sales of the drug topped US\$1.1 billion in 2007, making it one of Lilly's biggest sellers. Those figures aren't surprising considering Lilly spent US\$152 million on public promotion of the drug in the USA alone.

ED is big business, yet many independent studies question the efficacy of drug treatments. Research by CI's US member organization, Consumers Union, earlier this year found that among men using an ED drug, less than half considered it effective in managing the condition. And one-third reported experiencing side effects. Yet Lilly is intent on vigorously promoting Cialis and time after time the company has been pulled up on its marketing tactics. We found 2008 to have been a particularly busy year.

The Awards

The Consumers International (CI) Bad Company Awards highlight irresponsible behaviour by some of the world's leading brands, drawing attention to notable consumer rights issues over the past 12 months.

Methodology

Nominations are submitted by CI member organisations, CI staff and invited third parties.

A judging panel, made up of the CI Secretariat and experts from CI member organisations, selects five winners against a broad set of criteria intended to highlight the abuse of consumer rights around the world.

Selection is based on the relative merits of entries and is not intended to be scientific or exhaustive.

Bad Company Awards 2008 Winners

Tesco – Sledgehammer Award for silencing criticism

Kellogg's and Lego – Blindingly obvious danger Award for making Lego brick candy

Eli Lilly – The Marketing Overdose Award for rampant promotion

Samsung – Nice little sideline Award for selling tanks, not just TVs

Toyota – Green-scrubbing Award for environmental impact



Recipients of Bad Award



Samsung – Nice little sideline Award for selling tanks, not just TVs

A diverse product range is the norm for multinational consumer brands. Electronics firms in particular can stretch from cell phone handsets to flat screen TVs. However, Samsung appears to be taking diversity to a whole new level with a highly profitable line in armoured tanks.

The standard bearer of Samsung-Techwin, the military manufacturing arm of the Korean electronics giant, is the K-9 Thunder howitzer tank. The K-9 is employed by, among others, The Republic of Korea army and the Turkish army.

Samsung's foray into military hardware is not new, and it is by no means the only high street name with ties to the defence industry. For instance car manufacturer Saab has made anti-tank guns, and Sony has a history of developing weapons guidance systems. But for consumers concerned about the social responsibility credentials of the brands they buy, it is important that such business ventures are measured against any ethical standards a company may claim to uphold.



Toyota – Green-scrubbing Award for environmental impact

A pariah of environmentalists, the car industry seems to have cornered the market in environmental doublespeak when it comes to green claims. There are countless culprits: Landrover, Renault and Volkswagen have all come in for recent criticism from the green lobby, consumer groups and advertising standards authorities for exaggerating the environmental credentials of their vehicles.

But we decided to give Toyota this year's Green-scrubbing Award for its consistent use of misleading slogans and contradictory marketing campaigns.



RESTAURANT CAMPAIGN UPDATE

The Council has received and registered 22 complaints against restaurant operators from around the country since its campaign was launched on 19th August 2008. The Council campaign came to a close on 30th November 2008 but work on the introduction of the food grading system will continue by the Council in conjunction with the Suva City Council's Health Services Department.

The Food Grading System will be trialed as a pilot project with 20 restaurant operators in the Suva municipality before lobbying further to draw recognition and seek eventual implementation of the system at the national level.

Restaurant complaint

My partner bought a serve of chicken palau and extra fish from the food court at MH Virass Plaza. When the serving lady picked fish from the warmer there was a beetle like insect on it. We told her then that we didn't want the fish. Since we were really hungry we agreed to get the palau only. One bite of the palau and I was able to tell that the palau had gone bad. I checked the food with my fork and also found 2 dead flies in the serving.

I took the serve back and asked for a refund but was denied by the owner of the restaurant. Such unhygienic restaurants should be closed down.

Complaint lodged via Council's website by Preeti, Suva



Picture of chicken defrosting but note the washing sponge inside.

Caution! If borrowing from moneylenders

Thinking of borrowing money this festive season? The Council would like to caution you if you are intending to approach moneylenders. The financial difficulty facing consumers is the push factor towards moneylenders to source funding for various purposes. The festive season sees a hive of activities take place as people prepare to take trips for vacation or to meet and spend time with friends, family and relatives and to enjoy in feasting, partying and exchanging of gifts. While most people may have saved up for their festive activities throughout the year, there are many others who tend to rely on moneylenders for money to spend.

In a nationwide study that was commissioned by the Council in August 2007 on the Moneylending Industry in Fiji, the Council learnt that most consumers borrowed money from unregistered moneylenders that resulted in problematic transactions. While consumers had generally expressed a positive impression of their moneylender and showed appreciation of the availability of immediate credit, the main causes of borrower dissatisfaction were high interest rates, feeling of being cheated by moneylenders and harsh or unreasonable terms and conditions of the loans.

The study further established the need for consumers to borrow money from moneylenders whereby the single largest reason for borrowing was to handle cash flow problems in the household. This included meeting daily family needs (27.6%) and children's education needs (15.2%) as well as payment of utility bills (5.7%). One other specific reason for borrowing was to meet

funeral needs (12.4%), which was especially true for ethnic Fijian borrowers. Other reasons people borrowed from moneylenders included:

- Pocket expenses
- Drinking/ Fare/ Socializing
- Fundraising (Methodist)
- Father's Bus Fare
- For visa arrangement
- For Travelling to Village
- Payment for Gang Cane- cutter
- Shortage of Paying debts
- Payment of rent
- Bus fare for the week; and
- Fundraising for Mataqali.

Consumers are urged to think thoroughly about their reasons to borrow money from moneylenders this festive season and to avoid borrowing altogether if the reasoning isn't good. However, if there is a genuine need to borrow then consumers should deal only with registered moneylenders to avoid getting into unfortunate dealings. Consumers as well as moneylenders are encouraged to thoroughly inform themselves on the Moneylenders Act 1978. It is important that moneylenders and borrowers know their rights and responsibilities contained in the Act prior to engaging in a transaction.

Important information that borrowers and moneylenders should be aware of in the legislation are:

- The moneylender must be registered on an annual basis through the Registrar of Moneylenders and hold a license under his or her name (the list for 2008 can be obtained from the Registrar of Compa-

nies or a copy is available at the Consumer Council of Fiji offices).

- A written contract between the moneylender and the borrower must be made and duly signed for the purpose of borrowing. Any money lent before a contract is made or before a contract is signed cannot be enforced. The contract should contain information about the

- date of the loan;
- principal amount loaned or borrowed; rate of interest;
- parties name, address and contact details;
- duration of loan;
- repayment start and finish date; and
- parties signatures.

- The moneylender must provide the borrower a stamped receipt for repayments made as proof of evidence or payment.

- The maximum interest that can be charged by a moneylender is 12 percent per annum.

Consumers are encouraged to exercise consumer responsibility and walk away from moneylenders who are not registered or carry a license, not sign a contract that contains dissatisfactory terms and conditions, and not deal with a moneylender that charges more than 12 percent interest per annum on the amount borrowed unless you oblige to a higher interest being charged. Consumers and moneylenders are encouraged to seek prior information about their rights and responsibilities contained in the Moneylenders Act from the office of the Consumer Council of Fiji.

Your rights

when buying on hire purchase

When you buy goods on hire purchase (HP), your rights are covered under the Consumer Credit Act 1999 (Amendment Act 2006).

Your rights when buying on Hire Purchase

With other forms of credit, such as a loan or credit card, the goods you have bought belong to you straight away. When you use HP:

You don't legally own the goods until you've paid back all the money you owe. This means that you cannot modify or sell them without the lender's permission;

Your hire purchase company will own the goods until the final payment is made;

The company can take the goods back if you don't keep up your repayments;

You will be liable for any damage caused to the goods during the contract period.

Under a hire purchase (HP) agreement, you pay an initial deposit followed by monthly payments (a portion of the money you borrowed plus interest) over an agreed period.

Read the small print

Lenders must give you key information about the contract that you can take away and consider before you buy.

The HP contract you have been given to sign must state in plain language what is expected of you and how much you will pay.

All hire purchase agreements contain conditions and warranties. The agreement must show:

- The date when hiring commences;
- The number of installments to be paid;
- The amount of each installment;
- The time for the payment of each installment; and
- An address where the goods are to be kept.

The agreement must also show the following:

- the cash price of the goods;
- the hire purchase price;
- a description of the goods;
- your protection under the Consumer Credit Act;

- expenses for insurance;
- annual percentage rate of interest;
- calculation of interest charges
- calculation of default interest;
- total amount payable;
- the HP Company's right to sell the goods; and
- that the goods are of merchantable quality.

Hire Purchase Contract

The hire purchase contract should conform to the requirements of the Consumer Credit Act 1999 (Amendment Act 2006). Where a contract is altered, or an addition made, then the

contract is void if, after signing, alterations or additions are made without obtaining the debtors signature.

You should ask to have separate contracts for each item purchased on hire purchase. This way you can easily clear an item if you have readily available cash. If you have four items are all lumped together under one contract, then it becomes impossible to clear the items quickly

Ending your contract early

You can terminate your hire purchase agreement and return the goods at any time by writing to the lender. You may be charged cancellation fees. The company then has the right to sell your goods. If the company sells the goods at a profit, it must refund the balance to you. If the company makes a loss, it can recover the difference from you.

Completing your payment early

You can pay off your loan early and keep the goods. Contact your lender and find out how much this will cost. You will be entitled to a rebate on future charges. Rule 78 in the Consumer Credit Act is applied for calculations. Credit agreements should include examples of how much it will cost to pay early at different times.

Repossession by the Hire Purchase Company (lender)

If you fail to make two payments, the hire purchase company can repossess the goods through court order. However, before repossessing, the Company should serve you with a repossession notice. After receiving the notice you will have 21 days within which to make the payment and claim the item back.

If you claim the item within the 21 day notice period, you will not be required to pay any: cost for repossession; incidental costs; and cost of storage.

If the person who hired the goods becomes deceased, then repossession should not take place unless there have been four payment arrears.

If you have missed making one payment, the hire purchase company may provide you with a 51 days notice before repossessing the goods.

Selling repossessed goods

The hire purchase company cannot sell the repossessed goods until 21 days has passed. If during the 21 days, the hirer pays the Com-

pany the amount owing or remedies any other breach and pays reasonable costs to the Company, then he/she is entitled to re-hire and take back possession of the goods in question.

If you can't afford the repayments

Contact your lender as soon as possible, as it may be possible to renegotiate the deal.

If you are having problems keeping up with repayments it may be cheaper in the long run to hand the goods back. Seek advice on this.

Warranty of goods

Manufacturers' warranties are provided free of charge at the point of sale of all goods and come with a promise to repair or replace goods if they become defective within a given period. It often falls on the retailer to effect the warranty.

Extended Warranty

You may be offered an extended warranty at the point of sale by traders when you buy expensive goods, such as a washing machine or television. They are essentially contracts that cover you for the cost of repairs or a replacement and typically extend the manufacturer's guarantee by a certain period. Some also include protection against accidental damage and, in a few cases, insurance against theft.

Extended warranties have come under fire from consumer groups for being poor value for money. Generally, it will be expensive compared to the amount you would be likely to pay out in repair costs. They can cost up to 50% of the purchase price of the item they cover.

It is important to weigh up the likely costs of repairing your appliance against the cost of an extended warranty, particularly as modern electrical appliances are generally reliable. Your appliance may need to break down three or four times within three years to get value from the extended warranty.

Some sales staff give the impression that you must take out an extended warranty immediately, but it makes more sense to check exactly what the warranty does and does not cover and whether it is actually necessary.

Complaining about goods bought on hire purchase

If you are unhappy with goods that you have bought on hire purchase, you can complain to the hire purchase company where you bought the goods or you can complain to the Department of Fair Trading and Consumer Affairs on phone number 330 5411 or visit their office at Naibati House, 9 Goodenough St, Suva.

Supermarket "loyalty" programs: Rewards for the wealthy



With so many card programs now being introduced, Fiji consumers may soon have a hard time finding a grocery store that doesn't require customers to register for a card to receive advertised sale prices.

If you ask the stores, they will tell you that the card programs are designed to help them "reward our valuable customers with better prices." Though this sounds nice on the surface, what the stores won't tell you is that the phrase "valuable customers" is an industry code word meaning "shoppers who spend the most money in our stores." The truth is that cards are designed to identify and reward the wealthiest shoppers or the ones who spend a lot of money while the rest of shoppers particularly those at the lower end of the income scale may soon find their access to affordable food dwindling.

Although expensive advertising and in-store promotion convince shoppers that the cards are there to save them large amounts of money, the stores see the cards as data collection devices designed to help them keep track of who buys what. This information is then used strategically to raise prices and increase profits. Here's how it works:

Each time you scan a card, every item you purchase is recorded into a computer file linked with data from your card application. Eventually, based on many shopping trips over time, a picture begins to emerge of your shopping habits and household characteristics. This is then linked to broader "market segments" based



on age, race, income level, family size and neighborhood. The real goal is to determine how profitable each market segment is to the store, and to treat customers in those segments accordingly.

Though we all have to eat, supermarkets have been scrambling to cater to the wealthiest shoppers ever since researchers discovered that 75% of a store's

profits come from the top 30% of its customers. Cards help the supermarket identify those big spenders and keep the stores well stocked with the products they like to buy. The result is that items preferred by "top" customers begin appearing in greater numbers on the store shelves, while low-cost items that are the staples of poor get squeezed off the shelf to make room for the food of the elite.

The loyalty marketing experts who sell card programs to the supermarkets encourage this phenomenon. Card information is also used to set prices, with big spenders setting the standard for what everyone else must pay. An item that once sold for .99 cents may be raised to \$1.99 if card data shows that the high profit customers will still buy it at that price. As new technology allows card programs to grow more sophisticated, such customer segmentation will grow deeper.

But what about savings, don't they make it all worthwhile? Disturbingly, our research found that not only do shoppers not save money, they actually wind up paying more with card discounts than they had with regular sales before. Think about it. Is the Velveeta cheese with a manufacturer's suggested retail price of \$3.99 printed right on the label really a bargain when the store raises the non-card price to \$5.99 and offers a card "discount" price of \$3.99?

Source: SearchCRM.techtarget.com

Market surveillance report

On 13th November 2008 a concerned consumer alerted the Council that Food for Less supermarket operating on Rodwell Road, opposite the Suva bus station was drying bags of wet, weevil infested rice and refilling them for sale to consumers.

After sighting the repacking and capturing it on camera, the Council's market surveillance staff approached the manager of the supermarket to seek an explanation for their action.

The manager denied the bags of rice belonged to the supermarket and that the people engaged in the drying and repacking were his staff. However, following our intervention, the manager had the rice removed from the supermarket yard despite his denial.





Na bisinisi ni soli dre e Viti (Money Lending)

Me kua ni volitaki vakatabakidua ena dua na vanua, nai sulu kei nai yaya ni vuli ni yabaki vou

E sa veivakadreti ka veivakasalataki tale tiko ga na matabose ni dauvolivoli, kina na matabose ni veikoronivuli eso, ena kena laki vakarautaki ga nai yaya se isulu ni vuli ena dua na sitoa, se kabani.

E laurai ni sa vaka me matau sara tiko mai na cakacaka oqo, ena nodra sa vinakata na veimatabose se komiti ni koronivuli me dua ga na vanua e vakarautaki kina nai sulu ni vuli, na kena ivava, na kato, ka vakakina nai vakatakilakila ni koronivuli se na monogram. Ena so na koronivuli e ra sa vakayacora tiko mai na veika oqo, e bau laki oka tale ga kina na veva ni vuli e ra vakayagataka na gone.

Ni tekivu e dua nai wasewase ni vuli ni dua na yabaki vou, keitou dau ciqoma ena matabose ni dauvolivoli na kudru mai vei ira na itubutubu, ena mataqali veivoli se veidinadinati vakaoqo.

Ena gauna mada ga oqo, e sa yaco tiko mai eso na kauwai, ni ra qai laki tiko nai tubutubu ena siga ni tu vakaitutu se soli cocovi, e sa soli tiko mai nai lavelave ni veika e dodonu me ra rawata yani na gone ena yabaki vou ni vuli ka tarava. E sa volai tale tiko ga mai kina na veika e gadevi kei na veivanua e dodonu me na laki kau mai kina. E tiko enai tikidua oya na veika me voli me baleta na yabaki ni vuli ka tarava, 2009.

Na mataqali veivoli vakaoqo, e sega ni tiki ni lawa na FAIR TRADING ACT ni 1998 – ka solia tu vei keda na dodonu me da lewa na veika eda via volia kei na vanua e da via volivoli mai kina.

Oqo e sa na sega tale ga ni solia na galala vei ira nai tubutubu me ra lewa na vanua e ra via volivoli se vakayagataka kina na nodrai lavo, me veiraurau kei nanodra rawaka vakailavo ena dua na macawa, macawa rua, se ena loma ni dua na vula.

E vakabauta na matabose ni dauvolivoli ni dodonu me na soli na galala vei ira nai tubutubu me ra lewa na veika e ra volia vei ira na luvedra, ka ra kila deivaki tale ga ni ra na rawaka vakavinaka sara kina ena nodra vuli, ka sega ni vakatotoganitaki tiko ena dua na e sega na betena, se me uasivi cake mai nai naki ni nodra vakaua tiko na gone ki koronivuli, oya me ra laki vuli.

Na kauwai e tiko me baleta nai sulu, e so na marama e ra dau cula-cula vinaka, ka rawa tale ga me ra cula nai sulu se kala ni vuli me baleta ira na luvedra, ka sega ni yaga me laki cula kece tiko ga mai vakadua mai na dua na vanua, ka sau levu saran a kenai sau.

Ena gauna oqo e rawa ni tukuna na matabose ni dauvolivoli ni sa dredre na gauna ni laurai vata kei na rawaka ni bula vakailavo, ka sa dodonu me na raici vakayalomatua na veika e baleta na vuli, ka me kakua ni vakaliuci tiko na veika e rawa sara ga ni vakalailaitaki ena vuli.

E sa volavola oti tale ga na noda matabose ni dauvolivoli kina vale ni volavola ni vunivola tudei ni VULI me vakaraitaka kina na nona kauwai ena vuku ni tikina oqo.

Keitou nanuma ni dodonu me na yavala tale ga na Commerce Commission me na raica na mataqalai veidinadinati vakaoqo, ke rawa ni tarovi, ka o ni sa vakaroti tale ga nai tubutubu mo ni tukuna na veika oqo kina Minisitiri ni VULI se kina COMMERCE COMMISSION kevaka e vakayacori vakakina na veika oqo mai na so na koronivuli ena noda vanua.

E da sa vakauqeti tiko me da raica vakayalomatua sara na tikina oqo, me vaka ni levu sara na veikoronivuli ka da mai vakadadamuria tiko ena gauna oqo. Me kakua ni bibi sara e dua tale na ka mai na nodra qaravi ga na gone, tuberi ka ra vakavulici vinaka me ra lewenivanua vinaka.

स्कूली अधिकारियों को एक्स्कलूसिफ डिलिंग को लेकर चेतावनी

कौंसिल ऑफ फीजी उन स्कूली अधिकारियों को चेतावनी दे रही है जो कुछ कम्पनियों के साथ मिलकर एक्स्कलूसिफ डिलिंग करते हैं। कौंसिल चाहती है कि ऐसा अगले साल ना हो क्योंकि इसका भारी असर माता पिताओं पर पड़ता है। पिछले कुछ सालों में कुछ स्कूल कुछ कम्पनियों के साथ मिलकर स्कूली कपड़े, किताबें और यहाँ तक कि जूते जैसे सामानों का एक्स्कलूसिफ डिलिंग करते हैं।

हर साल माता पिताओं द्वारा इस सम्बन्ध में कौंसिल के पास शिकायत दर्ज कराई जाती है और अगले साल के लिए भी इस सम्बन्ध में शिकायतें आनी शुरू हो गई हैं।



DID YOU KNOW?

The Reserve Bank of Fiji will stop issuing the 1-cent and 2-cent coins from 13 October 2008. This will mean that your total purchase will now be rounded off to the nearest 5-cent.

Remember, only the total value of your purchase will be rounded and NOT the price of individual items.

You can still use your 1c and 2c coins BUT only until 31st March 2009 after which date they will no longer be LEGAL TENDER coins. The coins will not be recognized for payment of goods and services.

Contact the Reserve Bank of Fiji on 322 3404 or the Consumer Council on 330 0792 for further information.

School Management warned against exclusive deals

School managements are reminded against engaging in exclusive deals with companies for the supply of students school requirements for the school year in 2009. It has become a common practice by school managements in recent years to approach specific companies and seek them to exclusively supply specially designed school uniforms, bags, shoes and stationery that carries the school emblem and motto.

Exclusive dealing practice is an offence under the Fair Trading (Amended) Act 1998. School managements and principals are breaching the rights of parents and guardians to choice in the marketplace and preventing them from taking advantage of benefiting from comparison shopping at affordable costs. While a certain standard is desired by schools, a parent or guardian's right to have his or her child's uniform sewn or to reuse the blank pages of old exercise books should be respected. School management and principals need to be mindful of the difficulty parents, guardians and students are facing in the present economic environment.

एक्स्कलूसिफ डिलिंग जैसा व्यवहार FAIR TRADING (AMENDED) ACT 1998 के तहत अपराध माना गया है। कौंसिल इस बात को लेकर चिंतित है कि कई स्कूल के अधिकारी यह अपराध कर रहे हैं। एक्स्कलूसिफ डिलिंग जैसे व्यवहार करने से माता पिताओं को बाज़ार में कम दामों में अपने बच्चों के लिए खरीदबीन करने से वंचित किया जाता है। कौंसिल इस बात को नकारती नहीं है कि विभिन्न स्कूलों द्वारा एक स्टैण्डर्ड रखने के लिए ऐसा किया जाता है लेकिन महँगाई के इस ज़माने में अगर माता पिता अपने बच्चों के लिए बाज़ार से कम दामों में खरीदबीन करना चाहते हैं तो वे ऐसा कर सकते हैं और यह उनका अधिकार भी है।

इस सम्बन्ध में ठोस कदम उठाया जाए इसके लिए कौंसिल ने शिक्षा मन्त्रालय को पत्र लिखा है। और एक्स्कलूसिफ डिलिंग को लेकर कोई शिकायत दर्ज करना चाहता है तो वे शिक्षा मन्त्रालय या फिर COMMERCE COMMISSION के दफ्तर को सम्पर्क कर सकते हैं।

CONSUMER WATCH is the quarterly newsletter of the Consumer Council of Fiji.

It is aimed at creating awareness, educating and informing consumers on consumer issues. Consumer comments and other literally contributions are welcomed. The editor reserves the right to edit the contributions for legal, space or other reasonable reasons. Articles may be reproduced only for non-profit purposes and due acknowledgement given to cited sources.

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