The prices of millions of goods and services are expected to drop with the reduction of Value Added Tax (VAT) from 15 per cent to 9 per cent, come 1 January 2016.

The VAT reduction will ease the financial burden on consumers and put money back in their pockets. As the first-time-ever reduction in the consumption tax, the 6% drop is a particularly welcome relief.

Consumers, however, will now be paying VAT on the previously exempt items: tinned fish, flour, rice, powdered milk, tea, cooking oil, kerosene and prescribed medicine. The VAT reduction on other items such as potatoes, garlic, butter, liquid milk, onions, breakfast crackers, etc. and other non-food items like soap, toothpaste, toilet paper, which are items that all households purchase on a weekly or monthly basis, will offset the increase in VAT on the six basic items plus kerosene and prescribed medicine.

As these decreases should also mean a drop in the cost of doing business, retailers are expected to pass this, too, on to consumers.

For a long time now, the cost of living has been breaking the backs of the low-income earners and middle-class consumers as they struggle to make ends meet for their families, educate their children, pay medical bills for their grandparents, pay for their home or car loans, and also try to save a few dollars for the rainy days. Now, with a VAT reduction, applied to all goods and services, consumers can expect their dollar to buy more.

We should expect to see prices drop in restaurant services (as prices of groceries will drop), entertainment, medical bills, household goods such as furniture, hair and beauty salon services, car repair costs, construction services and all other services we use on a daily basis.

Consumers should also expect decreases in the prices of fuel and LPG gas (apart from kerosene) due to the reduction in VAT.

With the new school year, parents can again expect a massive reduction in prices of stationery, uniforms, bags, shoes, water bottles and the cost of making nutritious lunches.

Consumers must also note that government has reduced duty on certain products.

There is something for everyone, even for the babies, as parents will be able to buy diapers at a cheaper price, together with baby bottles and infant formulae, and for the elderly, sanitary diapers, while multivitamins, and sugar testing kits and strips, will reflect the drop, which will benefit diabetics and others who want to control their blood sugar as a preventative measure.

Some of the items on which duty has been reduced are tea, new tyres, fabrics, baby garments, luxury goods, deodorants, furniture and mattresses, items such as buttons, zippers, and sanitary pads and undergarments for both men and women.

“When VAT is reduced, we must ensure that consumers benefit. We are not reducing VAT to increase profit margins for retailers; we are reducing VAT to put more purchasing power in the hands of ordinary Fijians” — Minister for Finance, Hon. Aiyaz Sayed-Khaiyum
CEO’s Message

Last 11 Months of 2015

2015, another momentous year for the Fijian consumers!

Possibly the best news came early in November with the Government announcing the setting up of a Hotline, a toll-free telephone service for consumers to lodge complaints against those unscrupulous traders and retailers who fail to adjust to the price changes and pass down tax and duty reductions on goods and services.

The Council, for years now, has lobbied determinedly for State intervention to ensure tougher monitoring measures are put in place so that the traders and retailers pass on the duty reductions to the consumers. When the Government cuts down on duty and reduces VAT, it has the plight of consumers at heart – to ensure consumers’ purchasing power is strengthened. We particularly welcome the introduction of a penalty of $50,000 – and upon conviction, to a fine of up to $100,000 or 5 years’ imprisonment – for traders who do not comply with the laws. This is an accomplished for the Council as for years now we have been calling for tougher measures to make the marketplace fairer.

This stance taken by the State will help everybody across the economy to enjoy tax reductions, especially the 6% VAT and other duty reductions, which must trickle down to the consumers. We are pleased with the Government’s initiative in reducing duty on items such as deodorants, baby garments, adult underpants, skin care products, sanitary pads and diapers. This will again ease the financial burden consumers are asked to bear.

While we are celebrating positive changes, it is appropriate to note that another area of focus this year has been the financial services sector. The Council embarked on a campaign to create public awareness on consumer rights and responsibilities when accessing financial services. With the support of the Anne Fransen Fund, we organised two workshops and one rural-based community visit in the Northern and the Western divisions to educate consumers on home loans, budgeting, debt to income ratio, and rights and responsibilities under the Consumer Credit Act. This area requires more work as we still have consumers who have hefty loans hanging over their heads; yet they shy away from coming forward to seek help.

Consumers need to recognise that they must come forward to seek help rather than sitting and waiting for things to happen.

Heath care was another crucial area in 2015 that kept the Council on its toes. Service delivery by health staff remained high on our agenda. We also continued to work closely with the Alliance for Healthy Living to keep the momentum going on the campaign against the marketing of sugar-sweetened beverages to children. We are yet again thankful to the Government for introducing the 5 cents per litre tax on sugar-sweetened drinks which now adds up to 10c per litre with 5 cents per litre announced in 2014 budget, and the 6% Health Levy on tobacco and alcohol. This will certainly help in containing non-communicable diseases (NCDs) which are testing our nation grievously.

The phrase, ‘Justice Delayed is Justice Denied’ yet again sets the platform for the highly-debated subject of Third Party Insurance claims. Every year, we have hundreds of people suffering in silence after sustaining injuries in road accidents and not being fairly compensated for the physical, emotional and psychological stress that they endure. We are lobbying for a reform in this area so that accident victims are compensated quickly before they become a burden to the state or their family and relatives with no fault of theirs.

The setting up of the Fiji Mediation Centre on 14 October 2015 with the induction of the 14 accredited mediators was a very positive and significant step for Fijian Consumers now have a choice between mediation and court proceeding when looking at resolving their issues. This form of dispute resolution process has been proven around the world to be the best when it comes to disagreement between two parties.

Shoddy goods, landlord and tenancy injustices, high utility bills, second-hand vehicles, mobile phone and internet services, and complaints related to food and drinks and the hair and beauty industry kept the Council’s complaints division (Alternative Dispute Resolution and Consumer Advisory Service) team busy. They recorded an overwhelming 1490 complaints from 1 January to 30 November 2015 with a total monetary value of $3,098,160.84. We saw 1,272 cases resolved through mediation, and were able to see $1,490,287.76 restored to aggrieved consumers.

It was most pleasing that the Council was represented at the 20th Consumers International (CI) World Congress, which took place in Brasilia, Brazil, 18–21 November 2015 under the theme ‘Unlocking Consumer Power’. A new vision for the global marketplace. World Congress was also an opportunity to launch partnerships and campaigns and continue advocacy work with members. The Consumer Council of Fiji was also elected as a CI Council member, and it is the first Pacific Island country to be at the helm of CI governance.

We look forward to 2016, especially with the Hotline an opportunity for the Fijian consumers to make a difference in the marketplace.

With these words, I wish all consumers a safe and a joyous Christmas and a happy and prosperous 2016. To all traders and retailers – do the right thing by adjusting the prices of goods and services, come 1 January 2016.

Premila Kumar
Chief Executive Officer
The Government has committed $150,000 in 2016 for the Consumer Council to establish and run a hotline for consumers to report on unscrupulous traders and service providers who do not reduce prices in line with the new VAT rate.

In 2013, when making its submission for the 2014 National Budget, the Council had provided evidence and highlighted the fact that the benefits of duty and tax reductions were not being passed on to consumers as reduced retail prices of goods and services. Government in 2014 set up a joint monitoring taskforce involving FRCA, Ministry of Finance, Fiji Commerce Commission and Ministry of Industry, Trade and Tourism to monitor to the prices of goods that had attracted duty reductions as per government budget policy.

For 2016, the government has gone a step further by providing financial support to the Council to open a hotline so that consumers (the general public) can provide information on traders not complying with the new reduced VAT by 6% ie from 15% to 9%.

The Council expects traders and service providers to decrease retail prices as the government has reduced duty and Value Added Tax (VAT) on certain products. That government has also introduced measures to ensure traders pass down the duty reductions to the consumers is indeed good news. One demonstration of this is the introduction of a penalty of $50,000 and upon conviction to a fine of up to $100,000 or 5 years’ imprisonment for traders who do not comply with the laws. The consumer hotline service will help bring to light those unscrupulous traders, retailers and key players in the business community that do not pass down tax and duty reductions on goods and services.

The hope is to have the toll-free hotline running in the first week of January 2016 a good start to a new year. The Council will ensure that the hotline is accessible to all consumers no matter which telephone provider they subscribe to.

WE ARE MAKING CHANGE HAPPEN!

<table>
<thead>
<tr>
<th>What Council requested in its 2016 National Budget Submission</th>
<th>Government Response</th>
</tr>
</thead>
</table>
| Fiscal duty should be reduced or removed from imported new clothes, sanitary pads, skin- and hair care products, shaving gear, and deodorants | Duty reduced on:  
- sanitary pads, napkins for babies, 32% > 0  
- baby garments, 32% > 15%  
- deodorants, antiperspirants, 15% > 5%  
- skin/hair care products, 32% > 15%  
- pre-shave, shaving and after-shave preparations, 32% > 15%  
- fabrics, 5% > Free |
| Place glucometers and strips under price control and cap the wholesale mark up to 5% and retail mark up to 5% | Duty reduced from 5% to Zero on glucometers, testing kits and diabetic strips |
| Initiatives to control and reduce non-communicable diseases through higher taxes on sugar-sweetened beverages, alcohol and tobacco | Excise duty increased on tobacco and alcohol by 12.5%  
- Health tax of 6% on tobacco and alcohol  
- Excise duty on sugar-sweetened beverages doubled from 5 cents per litre to 10 cents per litre |

Mediation, A Constructive and Pragmatic Way Forward

The Council has been lobbying for the setting up of such mechanism for years now, as many consumers cannot afford litigation or they cannot stretch their time to run around seeking justice. Now with the FMC, consumers and businesses can come face to face in the spirit of reasoned dialogue, to discuss their problem and find a mutually satisfactory middle ground.

Businesses and consumers can save time and money and reduce emotional stress through early resolution of disputes. Prompt settlement of disputes saves money (and if they are not settled, they are referred to the court immediately). In addition, the process assures privacy and dignity: complainants and respondents can resolve the dispute outside of the glare of publicity, without having the details of the dispute and its resolution become public.

The Council will work closely with the Ministry of Justice in raising the awareness of consumers, traders and service providers on the existence, benefits and potential of FMC services.

This initiative is supported by the European Union (EU) under the project Strengthening Consumer Rights in Fiji through Advocacy and Enforcement of Consumer Protection Laws.

Good News for the Season of Giving and Thanksgiving!

Consumer Council of Fiji is proud and happy to inform the public that we now have in place a Fiji Mediation Centre (FMC).

It is good news indeed for both consumers and Fiji’s businesses and service providers. Now at last they can have access to an effective, inexpensive process of resolving disputes in a civil and timely manner. FMC will also provide mediatoy services dealing with family matters, insurance and financial matters.

Fourteen accredited mediators are available to act as facilitators at the request of the parties in dispute. Although this service will carry a fee, it is expected to be noticeably faster and less expensive than the alternative of taking the case to court.
20th Consumers International (CI) World Congress took place in Brasilia, Brazil, 18–21 November 2015, under the inspirational theme ‘Unlocking Consumer Power: A new vision for the global marketplace’.

The event was opened by Her Excellency, Dilma Rousseff, President of Brazil, who warmly greeted over 700 delegates from all over the world.

Amanda Long, Director General, Consumers International called on the CI membership to work together “to be more impactful in our fast changing world.”

“If CI and its Members can collaborate more effectively; if we can better coordinate our campaigning activities; if we can be a federation in deed as well as in name, then we too will be multinational in our reach and see our influence and impact multiply.”

Our Council chief executive officer, Ms. Premila Kumar, attended the World Congress in Brazil representing Fijian consumers.

Members from across the globe also shared their amazing campaign success stories covering a broad spectrum of consumer issues from financial services to redress and healthy diets.

At the World Congress, (CI) and the World Wide Web Foundation (Web Foundation announced a partnership starting the process for a ‘People’s Charter for the Internet’, which will be based on broad consultation with over 400 digital and consumer rights organisations across more than 120 countries.

The Charter comes in response to a subsequent global survey of Consumers International members, which found that 76% felt consumer protection was ineffective in the digital economy.

This partnership is an exciting development for consumer groups around the world because the Charter will establish clear international principles for a free, empowering, and open Web.

CI also made a call to global car manufacturers to make safety features in new cars to be universal, which would save thousands of lives every year. The discrepancies between cars made and sold in high income and middle and low income countries are glaring, with safety features taking a backseat to profit. Where regulations do not exist, cars lack even basic features such as airbags.

In countries without these regulations, unsafe cars are produced and sold where regulations prevent such vehicles being sold in high-income countries.

In Brasilia, Ministers of Transport and Health from around the world are adopting a declaration calling for all new motor vehicles to meet minimum safety regulations:

“Promote the adoption of policies and measures to implement United Nations vehicle safety regulations or equivalent national standards to ensure that all new motor vehicles meet applicable minimum regulations for occupant and other road users protection, with seat belts, air bags and active safety systems such as anti-lock braking system (ABS) and electronic stability control (ESC) fitted as standard.”

CI clearly stated that manufacturers have an essential role to play in reducing traffic fatalities and injuries. Car companies have an opportunity to demonstrate their concern for safety and to play a leading role in ensuring all vehicles comply with these minimum safety standards.

A new campaign was also launched to get Antibiotics Off the Menu, cutting antibiotics from the global meat supply. CI demanded that the three largest international restaurant chains, McDonald’s, Subway and KFC must stop serving meat and poultry from animals routinely given antibiotics used in human medicine.
Next time, you are planning to dye your hair – be cautious as some hair dye products in the market could be harmful.

When you buy your next pack of hair dye, spare a few minutes and read the labels looking out for active ingredients, such as Phenylenediamine (PPD) and Toluene-2, 5 diamine (PTD).

PPD is typically used in permanent (oxidative) hair colorants and is needed for almost all shades, but definitely for the darker shades. Almost all oxidative hair colorants contain a PPD type hair dye because they are the best way to achieve permanent hair colour and are the only way of successfully colouring grey hair.

International research has found that even a small amount of these sensitizers may trigger allergic skin reactions. Both PPD and PTD are classified as extreme sensitizers and even as low as 1% of these substances might cause allergic reaction in some people. In some countries, the use of PPD is strictly regulated in the cosmetics safety legislation that sets the maximum amount of PPD to be 2% in hair dyes. The harmful effects of PPD & PTD has prompted consumer movements to mount campaigns to caution consumers to select hair dye products carefully.

The Council also conducted a snap survey in Suva, Lautoka and Labasa and has found that most popular hair dye brands sold in our market contain the two sensitizers – PPD & PTD.

These skin sensitizers were found in nine different hair dye products: Godrej, Bigen, L’Oreal, Napro Palette, Black Pearl, Colourmate, Glamour Hair Colour Cream, Nice n Easy and Schwarzkopf.

However, there was no clear indication on the concentration levels of these two chemicals in the products. For instance, the labels indicated it had P-Phenylenediamine but the label did not disclose the percentage of PPD or PTD in the dye.

The harmful effects of PPD & PTD has prompted consumer movements to mount campaigns to caution consumers to select hair dye products carefully.

Global studies have proven that these two chemicals have seen extreme allergies and even a case in the United States is before court.

p-phenylenediamine has been banned in many European countries. In the past, consumers have highlighted to the Council about having side effects such as itchiness, rashes and burning of eyes and skin after using certain hair dyes. In extreme cases, black patches appear on the forehead and neck.

The Council is advising the traders/retailers and distributors to ensure that the hair dye products have clear warnings and usage instructions on all packaging. The active ingredients and the percentage must be clearly stated on the packaging of such products together with warning messages on possible allergic reactions in English and other language.

Consumers, one the other hand, must first test a product on their wrist or the back of their ear to determine if they are allergic to it. The golden rule is to read the label before buying and using their hair dye products. Here are some tips for consumers when using hair dyes:

- Read product instruction, ingredient list and their content details thoroughly before use, follow the recommended contact time and avoid prolonged application
- Avoid using hair dyes intended for professional use as their user instructions are usually more complicated
- Perform a skin allergy test on your skin before dyeing your hair. People with sensitive skin should avoid hair dye products containing PPD or PTD. Consider products with lower concentration of sensitizers or lighter shade if necessary
- Minimize the chance of skin allergy during hair dyeing by applying Vaseline to the hairline, ears, forehead and neck in advance
- Don’t apply heat or wrap cling film around the head which may increase chances of scalp sensitization
- Wear protective gloves when apply hair dye mixture and prevent direct skin contact
- People with skin diseases, or wound on scalp, pregnant women and breastfeeding mothers should stop hair dyeing temporarily.
Mouldy yoghurt

A consumer recently received more than he expected of his favourite flavour when he opened a container of Tiffany Greek Style yoghurt.

The yoghurt lover found a thumb-sized patch of black mould, just as he was eagerly anticipating taking his first spoonful.

He alerted the Council and the manufacturer, Foods Pacific Limited and was informed immediately that there may have been issues with storage by the retailer, MH. The manufacturer responded quickly to the Council’s request for action.

Foods Pacific compensated the complainant with two 1kg containers of Tiffany Greek Style yoghurt, which he was happy to receive.

The Council advised the company to be more vigilant in its production and delivery processes and also to work with its retailers to ensure proper storage of such chilled food items.

MHCC bakery practice under scrutiny

The MHCC bakery in Suva is one of the busiest in the capital. It is also a bakery about which the Council constantly receives complaints.

Last month, a customer purchased two loaves of white sliced bread but opening the wrapping at home revealed plentiful mould already well-established in the bread.

The Council’s investigations found that the mould was most probably caused by the bakery’s practice of plastic-wrapping hot, freshly baked and moist loaves instead of letting the bread cool and dry properly. How much longer does MHCC need to trade in this climate before realising the importance of recognising this elementary fact about baked goods?

MHCC bakery compensated the customer with 2 loaves of bread after the Council’s intervention.

We have asked the bakery staff to provide better quality bread and services. Let’s hope the eyes over their shoulders find no further cause for complaint.

Why monitor advertisements

Advertisement monitoring is, for the Council, an important activity directed towards ensuring that consumers are protected against misleading advertisements or advertisements where very important information is either presented inaccurately or simply not disclosed.

While the Council strives to monitor advertisements, it cannot do it all alone. We also rely heavily on sharp-eyed consumers to alert us if advertisements, in-store posters or promotions are spreading misleading information.

RB Patel corrects smartphone ad

In September, we found a newspaper advertisement from RB Patel in which a Samsung Galaxy Ace 3 smartphone was advertised for $199.

In fact, a consumer, overjoyed at spotting such a bargain, rushed to the store to buy the phone. Great was his disappointment to find the actual price tag of $399.

Through the Council’s intervention, RB Patel apologised for what they said was a printing error. RB Patel immediately substituted a corrective advertisement the next day. While RB Patel was very quick to put out a corrective advertisement, some other traders are not so responsible.

MHCC bakery compensated the customer with 2 loaves of bread after the Council’s intervention.
CONSUMER WATCH DECEMBER 2015

Consumer misled by Vodafone phone ad

We often use the old adages “Looks can be deceiving” and “Don’t judge a book by its cover” when we are judging other people. But you know, ‘old’ does not mean ‘wrong’ or ‘silly’. It may also mean ‘time-tested’ and ‘learned.

Consumers, then, would be well advised to keep such axiom in the forefront of their minds as important guiding principles when it comes to judging the truth behind advertisements. (What you see is not always what you get) and if it is thought that the cover may be all you see to make your judgment, then you can be sure someone will make sure that the cover looks pretty jolly good, with little regard for veracity.

Advertisements are not, unfortunately, about telling the truth. And because advertisements are designed to persuade consumers to buy a certain product or subscribe to a certain service, they have an enormous potential to mislead consumers.

Misleading illustrations or photos are one of the common methods that unscrupulous traders and service providers can employ to entice consumers to buy their products – because we all believe the camera doesn’t lie, don’t we? – and they do so quite unscrupulously. A good example is where the images of advertised products are manipulated so that the products look larger than they really are or are of a different model from the one being sold.

A consumer found this out after being enticed by a Vodafone advertisement for an Alcatel Pop 2.4 inch smartphone, and being infuriated enough to complain to us about it. The one-page ad published in the newspapers on 5 September misleadingly showed an Alcatel Pop 2 4.5 inch phone instead of the 4 inch phone on special for $159 (normal price $299). In short, the advertisement showed a bigger model of the same phone but linked it with the special price being offered for the smaller 4 inch phone. The phone actually shown in the advertisement was priced at $299.

The Council visited several Vodafone outlets and also researched the specifications of both phones, to confirm that the mobile retailer had in effect misled members of the public by using a photo of the wrong model in the advertisement.

Vodafone was forced to admit the error, whether they had made it wittingly or unwittingly, and an amended version of the advertisement was published on 12 September.

Same phone, same retailer, different prices!

Consumers should get into the habit of price hunting. It can mean savings, but as our market surveillance team found out, it can also help one detect pricing errors by the same retailer.

The team discovered a $200 price difference on the same smartphone sold by the same retailer at two of its branches. At the Digicel outlet at Damodar City on 28 October, a BlackBerry Z10 had a prepaid price tag of $1199 and a postpaid price of $574. The same phone (same model, colour etc) had a prepaid price tag of $999 and postpaid price of $374 at Digicel’s MHCC branch. This was a staggering $200 price difference.

The Council immediately informed Digicel, they apologised and amended the MHCC branch price to $1199. The company also informed the Council that they would look at any sales of the handset and take appropriate corrective action.

This is not the first time that Digicel has made the error. The Council had found a similar pricing difference for another smartphone earlier this year. Some lessons are harder to learn than others, it seems.
Injurious Effects of Estimated Billing

If a utility meter in your home is not read for some reason, you will receive an estimated bill based on prior usage. While an estimated bill does not measure actual usage, the bill will be adjusted as necessary after the next actual meter reading.

For many consumers, receipt of a bill based on estimated billing, be it for water or electricity, always creates an unsettled feeling that they are not being charged correctly—that is, on the basis of their usage. Since water meters continually track usage, when an actual meter reading is obtained (such as in a following billing period) then the customer’s bill is automatically adjusted.

If your usage is estimated for billing purposes because an actual meter reading could not be made, the estimate is generally based upon your historical usage patterns. Such estimates can be higher or lower than actual usage; however, bills self-correct in the billing cycle when the meter is actually read ensuring that what you pay for energy or water never exceeds your actual usage.

The Council has been receiving concerns and complaints regarding the services the Water Authority of Fiji (WAF) is providing. These complaints range widely estimated readings, faulty meter, incorrect bulk billing, water supply disruptions and water pipe leakage issues, general quality of customer service, lack of clarity in billing, high billing, electricity meters incapable of registering accurately, disruptions to power supply, not receiving bills on time and re-billing for units already paid. Billing-related complaints; however, stand out for both utility services.

In one of the cases handled by the Council, a consumer lodged a complaint claiming that his current bills are astronomically higher than the previous bills. He was billed $1274.69. WAF rectified a leakage issue thus revealed, changed the meter and adjusted the bill. In another case, the complainant stated that his water bills had risen alarmingly since the installation of a new meter, and sought clarification on the bills. He was billed $1713.65.

Presently, WAF’s domestic tariff is at 15 cents for the first 50 units (50,000 litres) and 44 cents for the next 50 units. Water consumed over 100 units is charged at 84 cents.

WAF should consider revising the current costs charged per litre as well, given that many working class consumers are already struggling with the rising cost of living. Water is a necessity for life, not an optional extra.

According to WAF, a bill is estimated if the meter stops functioning or is damaged. The estimated unit usage is determined by calculation of the average unit based on the last two normal usage readings, before the meter stopped or was damaged.

WAF says when a customer receives their water bill and sees the word estimate on the bill, they can either call 5777 and lodge a complaint for urgent replacement or visit their nearest customer care office.

How can consumers avoid getting an estimated bill?

Here are some ways to avoid getting an estimated bill:

- ensure the meter readers have access to your meter. For example by requesting a neighbour next door or a friend to give access to your premises;
- clear at least a one square metre area in front of the meter to allow someone access to read the meter or turn it off in case of an emergency;
- trim bushes and shrubs to allow convenient access to the meter. The reader has to be able to stand directly in front of the meter to obtain an accurate reading;
- tie your dogs when meter readers are in the vicinity to read meters;
- read your metre and call the utility company to give the readings.

Question

Three months ago, I went to a local dealer and paid cash for a four-year-old car. The car keeps breaking down—what are my rights and how should I approach the dealer?

Your right

When you purchase a second-hand car from a car dealer, you have the right to expect the car to:

- be of satisfactory quality (taking into account its age and mileage);
- meet any description given to you when you were buying it, and;
- be fit for the purpose (for example, to get you from A to B safely).

When you’ve bought a second-hand car you must consider the age, price, mileage, description applied, and all other relevant circumstances when trying to decide whether it’s of satisfactory quality.

If the second-hand car you’ve bought doesn’t meet one of these standards, you have the right to ask to return the car or have it repaired. It’s also worth remembering that these rights apply only to purchases from a dealer.

For private purchases the phrase ‘buyer beware or as is where is’ applies. Unless the private seller untruthfully answers any questions you’ve got about the car, they’re not under any legal obligation to declare the condition of the car to you when purchasing and you won’t be able to claim for repairs.

Time limit on claiming for second-hand car repairs:

It’s important to contact the dealer as soon as you notice a fault.

According to the Land Transport Regulations 2000, Section 31, the second hand vehicle dealers are expected to provide a mechanical warranty to the customers for not less than first 3 months or 6000 km, whichever comes first.

You can take the vehicle back within 3 months of purchase, the dealer can inspect and accept that there was a problem when the vehicle was sold and offer a refund or to repair or replace it.

After 3 months, it will be up to you to prove that there was a problem with the vehicle when it was sold to you. You’ll have to provide evidence of this so it may help to get an independent report which could establish the condition of the vehicle when it was sold.

Taking legal action for defects on a second-hand car:

You can take legal action for defects on second-hand vehicle if the trader isn’t willing to assist with redress. If your claim is worth more than the small claims tribunal limit of $5000, you have to face the court which means you will be paying more.

If you get a warranty with a second-hand car, you may be able to claim on that to get any problems fixed.
Got a Complaint? Thrash It Out with Us First!!!

Electronic Goods (Home), Mobile Products, Landlord/Tenancy, Hardware and Food & Drinks topped the list of categories against which the Consumer Council of Fiji received gripes in the last eleven months.

In a busy year, the Council registered a total number of 1490 complaints between 1 January 2015 and 30 November 2015. Of these 1490 grievances, the Council has managed to resolve 1272, a further 68 were referred to the Small Claims Tribunal, and 49 were referred to other authorities. Another 94 cases remain pending while the Council is organizing mediation in the hope of nudging negotiations towards resolution. The Council also recorded 7 weak cases as the complainants failed to provide evidence to substantiate their claim after lodging the complaint.

The registered complaints represent a monetary value of $3,098,160.84 and comprise a range of issues affecting consumers from across the country. Apart from the glitzy top five listed at the outset, other important areas in the eleven-month period include Internet Services, Water-WAF, Motor Vehicles (Second-Hand) and Television Services. Most of these complaints were resolved through intense negotiation, mediation, and lobbying. The Council believes in organizing mediation in the hope of nudging negotiations towards resolution. The Council also recorded 7 weak cases as the complainants failed to provide evidence to substantiate their claim after lodging the complaint.

Let us take Electronic Goods (Home) and Mobile Products as examples. Both categories remain pressing issues as consumers continue to come knocking on the Council doors wanting investigations of their grievances against the traders and the suppliers of these products in the market. In these cases, the items are claimed to be faulty or dysfunctioning, even right from the day of purchase. Product warranty is a major issue; it is truly amazing how often the proper functioning and the warranty expire at the same time! Following the policy line, the Council mediates to resolve the complaints.

Landlord/Tenancy complaints today are still in the top five complaints registered at the Council. People from all walks of life have to rent premises with ridiculously long lists of conditions attached to their tenancy agreements, some of which are extremely unfair, dubious and unbelievable. Tenants have sought help from the Council when their landlords have given them illegal 7 days’ notice to vacate the premises or have been locked out of their homes. Landlords have also refused to refund rental bonds, giving all sorts of unjust or unjustified quotations for wear and tear. The latest trend noted by the Council is that some landlords go to the extent of disconnecting the water and electricity supply to the tenants’ flats. Dealing with such unscrupulous landlords is not easy but the Council makes an effort to contact them, listen to their side of the story and persuade them on board for mediation with the tenants to work out an amicable resolution.

Hardware-related complaints are mostly to do with untimely supply of goods ordered; substandard tools and machinery that fail to last a week, and the supply of shoddy building material. Dissatisfaction with the internet service providers has been simmering, even threatening to blow, as consumers continually raise concerns about Connect’s frequently disrupted services. And Unwired Fiji’s constant billing glitches have remained on our query list as well. It’s all about accuracy and professionalism; consumers want the full value for their money.

Water (WAF) complaints continue to run hot; consumers country-wide have expressed a constant stream of grave concerns about how WAF has been billing them lately. Consumers face continual water disruptions, water disconnection despite bills having been paid, low water pressure, VAT charges on estimated bills, and customers not receiving bills even though they claim to have provided proper addresses to WAF.

Given all these seemingly justifiable grouches, the Consumer Council of Fiji is strengthening its advocacy and negotiations on consumer vigilance. After all, the well-informed and vigilant consumer is the best-protected consumer. All the well-informed and vigilant consumer is the best-protected consumer. At the same time, we urge consumers to come forward should the need arise, with whatever goods and service related complaints they encounter.

### Consumer Complaints Received, 1 January to 30 November 2015

<table>
<thead>
<tr>
<th>No.</th>
<th>Issues</th>
<th>No. Of Cases Registered</th>
<th>Percentage of top 10 Complaints Received</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Electronic Goods (Home)</td>
<td>194</td>
<td>13.02%</td>
</tr>
<tr>
<td>2</td>
<td>Mobile products</td>
<td>151</td>
<td>10.13%</td>
</tr>
<tr>
<td>3</td>
<td>Landlord / Tenant</td>
<td>119</td>
<td>7.98%</td>
</tr>
<tr>
<td>4</td>
<td>Hardware</td>
<td>75</td>
<td>5.03%</td>
</tr>
<tr>
<td>5</td>
<td>Food &amp; Drinks</td>
<td>72</td>
<td>4.83%</td>
</tr>
<tr>
<td>6</td>
<td>Internet Services</td>
<td>57</td>
<td>3.82%</td>
</tr>
<tr>
<td>7</td>
<td>Water – WAF</td>
<td>51</td>
<td>3.42%</td>
</tr>
<tr>
<td>8</td>
<td>Clothing</td>
<td>45</td>
<td>3.02%</td>
</tr>
<tr>
<td>9</td>
<td>Motor Vehicle (second-hand)</td>
<td>45</td>
<td>3.02%</td>
</tr>
<tr>
<td>10</td>
<td>Television Services</td>
<td>44</td>
<td>2.95%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>853</td>
<td>57.22%</td>
</tr>
</tbody>
</table>

### Monetary Value of Complaints Received, 1 January–30 November 2015

- Registered Cases: $3,098,160.84
- Resolved Cases through Mediation: $1,490,287.76
- Cases Referred to Small Claims Tribunal: $70,299.85
The Debt Management and Consumer Credit Advisory Service is now in its fourth year of operation at the Council as it continues to receive remarkable recognition from consumers at large. Under this programme, the Council – by mediating appropriate changes to their repayment terms and conditions – provides a cost free service to consumers who are faced with genuine financial hardships that prevent them from satisfactorily making their account repayments.

As per Section 66 of the Consumer Credit Act (1999), the Council is able to render this service by mediating the following on your behalf:

1. a repayment holiday
2. a postponement in repayments dates
3. a reduction in the amount of each repayment and an increase in the credit term.

As eleven months of the year 2015 have elapsed, the Council has noted that forty-one consumers have come to us seeking advice with various issues pertaining to either their own debt or that of a family or friend. The Council has also been very successful with the mediation of twenty-two restructure requests that were made this year. These restructured accounts have a total monetary value of $285,663.80.

While the Council has been able to assist those consumers who came forward with their grievances, it is evident that many others are suffering in silence, as the hire purchase companies continue to display items available for resale after repossession, and banks and other financial institutions continue regular advertisement in the local dailies of properties and vehicles on mortgage sale.

There may also be consumers who sought assistance from their credit-providers on their own but failed to receive more than little or no assistance at all. The Council strongly urges consumers to be adamant and not to lose out on their hard-earned money that has been channelled into account repayments in the hope of attaining full ownership of goods and services secured under the credit contract. It is best that consumers who are facing financial difficulties make immediate use of this free of charge service that the Council offers throughout Fiji from its regional offices, which are based in Suva, Lautoka and Labasa. Consumers must note that a ‘sooner rather than later’ approach is best when it comes to financial difficulties being faced with account repayments.

Some very general but common signs that can show that you are in trouble with your repayments can include the following:

1. having to choose between which repayments to make, or missing repayments completely
2. receiving text messages or phone calls on overdue accounts or visitsations by bailiffs
3. not knowing how much money is in your savings account
4. borrowing more to make purchases or taking on more debts to repay another debt
5. avoiding opening bills and credit statements
6. juggling between repayments.

These are just some signs, but you should not limit yourself to these in recognising that you are in financial hardship. The two case studies here provide a good benchmark in taking proactive steps both in resolving possible problems in the future and in avoiding incurring penalty fees or charges.

**Case Study One**

**Repayment Holiday**

Vasiti wanted to purchase a vehicle worth $17000.00. Because she did not have the required amount of funds with her, she opted to finance the purchase of the vehicle on credit with Credit Corpora tion Limited.

Upon making an application for the credit, Vasiti was quite satisfied with the terms and conditions of the offer being made available to her by the credit provider. As per the terms and conditions, Vasiti would now be required to meet a monthly repayment of $507.97 for a term of three years.

As she was quite certain that she would easily be able to pay off the credit within the agreed-upon timeframe, a very confident Vasiti did not give any consideration to any possible financial distress that could befall her in the days to come.

Vasiti soon found herself quite distressed, as she began to encounter problems with her vehicle. She was caught in a situation where she would have to dig deeper into her pocket to arrange for the repair works to the vehicle. With her existing financial commitments to the debt repayments and her family’s survival needs, Vasiti could not see a way out of her problem.

As she desperately made financial arrangements to pay for the repair works on the vehicle, this was being done at the cost of defaulting on her account repayments; she found herself with more problems. Her account went into arrears of $2,031 and she was issued with a fourteen-day demand notice.

**Solution**

Given Vasiti’s predicament, the Council was able to negotiate a one-month repayment holiday to clear off her arrears.

**Case Study Two**

**Loan Repayment Extension**

Sanjay was employed as an apprentice at a garage and had longed to purchase a Smartphone. He came across a good promotional sale being held at a popular retail outlet. There, he found a phone that much suited his likes.

As Sanjay was now mesmerised with the features of the phone, the fact that he could purchase it on credit was much of an additional bonus to his intentions. He did delay in making enquiries as he was firm about purchasing the item.

Courts Fiji Limited’s offer required Sanjay to meet a monthly repayment of $60 for a six-month term. The offer was a good deal for Sanjay to ignore. He immediately accepted the terms and conditions of the credit contract.
Unfortunately, when making the purchase on credit, a very impulsive Sanjay had not given any consideration to his existing financial status. Sanjay was the sole breadwinner of his household and bore the responsibility for an elderly grandmother.

As Sanjay did not fully understand the repercussions of defaulting on payments, he did not utilise his income in a proper manner. Soon, he found himself in a lot of financial difficulty when he attempted to juggle between the normal account repayments and catering for the needs of his family. His situation was made even worse as he now had to arrange for more funds to clear the arrears of $195 in his account.

Apart from being distressed about the arrears in his account, Sanjay found himself quite embarrassed as a bailiff attempted to repossess his beloved phone. Now very certain that his item would be repossessed if he did not take any immediate action, Sanjay, in desperation, sought the Council’s assistance.

**Solution**

Upon the Council’s intervention, the credit-provider agreed to provide Sanjay more time to clear the arrears in his account. Sanjay agreed to meet a lower repayment of $40 per week until the arrears are cleared, before reverting to his original repayments.

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**Data Bureau Limited to be regulated**

The Council welcomes the Government’s initiative to regulate the Fiji Data Bureau Limited as they have been compromising thousands of consumers’ right to privacy by trading their personal financial data.

At a recent Open Forum on the theme, Consumer’s Right to Redress in Financial Services, Attorney-General and Minister for Finance, Hon. Aiyaz Sayed-Khaiyum had announced that the Data Bureau Limited does not have any legislative framework nor does it have any legislative backing, thus it needs to be regulated.

He said people were forced to consent to the Data Bureau system and they (Government) would be looking at the whole basis of the Data Bureau itself in the new year as well as “why and how all other financial institutions should use it”.

Council CEO, Ms. Premila Kumar says the Government has to make the Data Bureau Limited more accountable as sometimes they wrongfully penalize consumers.

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**You will pay less for these items**

<table>
<thead>
<tr>
<th>Product</th>
<th>Change in Duty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Raw materials (fabric, thread, buttons, zippers and other items that make up the garment)</td>
<td>0 duty</td>
</tr>
<tr>
<td>Quad Bikes</td>
<td>15% to 5%</td>
</tr>
<tr>
<td>Motor Cycles</td>
<td>15% to 5%</td>
</tr>
<tr>
<td>Bicycles</td>
<td>5% to 0%</td>
</tr>
<tr>
<td>Vehicles (Mini Bus carrying 10–22 passengers)</td>
<td>32% to 5%</td>
</tr>
<tr>
<td>New tyres</td>
<td>32% to 5%</td>
</tr>
<tr>
<td>Tea</td>
<td>15% to 5%</td>
</tr>
<tr>
<td>Testing kits &amp; diabetic strips</td>
<td>5% to 0 duty</td>
</tr>
<tr>
<td>Sewing machines</td>
<td>0 duty</td>
</tr>
<tr>
<td>Day-old chicks</td>
<td>5% to 0 duty</td>
</tr>
<tr>
<td>Underpants and briefs</td>
<td>32% to 5%</td>
</tr>
<tr>
<td>Baby Garments</td>
<td>32% to 5%</td>
</tr>
<tr>
<td>Sanitary Pads, Tampons and Diapers</td>
<td>0 duty</td>
</tr>
<tr>
<td>Luxury Goods – • Perfume • Beauty or makeup preparations for care of skin</td>
<td>32% to 15%</td>
</tr>
<tr>
<td>• Pre-shave, shaving or after shave preparations • Cameras and camcorders • Sunglass • Binoculars • Video &amp; electronic games • Watches • iPod, MP3 and MP4 players • Jewelry</td>
<td>32% to 15%</td>
</tr>
<tr>
<td>Deodorants</td>
<td>15% to 5%</td>
</tr>
<tr>
<td>Wireless Modern</td>
<td>5% to 0</td>
</tr>
<tr>
<td>Furniture for Schools and Religious Organizations</td>
<td>32% to 5% for 1 year only</td>
</tr>
</tbody>
</table>

**You will pay more for these items**

<table>
<thead>
<tr>
<th>Product</th>
<th>Duty Increases</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tobacco and alcohol</td>
<td>18.5% (12.5% Excise Duty and 6% Health Levy)</td>
</tr>
<tr>
<td>Sugar-sweetened drinks</td>
<td>5 cents to 10 cents a litre</td>
</tr>
<tr>
<td>Second-hand tyres</td>
<td>$16/tyre to $30/tyre</td>
</tr>
<tr>
<td>Credit Card levy</td>
<td>2% to 3%</td>
</tr>
<tr>
<td>Service Tax Turnover (bistros, coffee shops and restaurants, hotels with annual gross turnover of $500,000 and over)</td>
<td>5%–10%</td>
</tr>
</tbody>
</table>

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**Continued from page 1 - Cover Story**

There should also be decreases in taxi fares (VAT-approved operators). Also, all FEA consumers should look to lower electricity bills from January 2016 onwards, considering the VAT rate reduction from 15 per cent to 9 per cent.

Consumers with a combined household income of less than $30,000 and using less than or equal to 95 kilowatts per month will qualify for the revised subsidy, meaning that government will pay part of their electricity bill.

The subsidy will be more targeted, that is, it will apply more to the poor and the disadvantaged in society. As of now the government subsidy is applied across the board to any household (regardless of their combined income) with monthly electricity usage of below 85 kilowatts.

The Government has also expanded the list of prescribed medicines available under the free medicine initiative from 72 to 142 items.

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Council CEO, Ms. Premila Kumar says the Government has to make the Data Bureau Limited more accountable as sometimes they wrongfully penalize consumers.
It's festive season - a time to spend and we may run short of cash. One of the easier ways to get some is by borrowing from a moneylender. But, do you know you could fall into a vicious cycle - tangled in debt.

Nemani's wants started growing by the day while he was working around the town, seeing more and more enticing possibilities for things to do with money. Before long, he had developed into a habitual borrower. He repeatedly found himself in a financial jam and resorted to his neighbouring friend Sam, who was a licensed moneylender.

Over a period of time, Nemani became Sam's favourite customer as he was borrowing money regularly. Because Nemani had been borrowing so often, Sam would readily provide a loan without ensuring that the previously borrowed amount was paid off in full. This enabled Nemani to obtain several more loan advances on his existing account. This might have looked like a good deal but it was actually a nasty quagmire.

Nemani spent most of his money paying-off the existing debt he had with Sam. To cater for his increasing financial needs, he had no other choice but to borrow more money. He was soon tired of this borrowing routine and wanted to find a way out of this problem. However, he quickly came to realise that getting out of this cycle was even more difficult than he had anticipated: the loan amount just did not seem to decrease.

Not being able to find a way out of his problem, a desperate Nemani sought the Council's assistance.

It was discovered that Sam had been overcharging interest at the rate of twenty per cent per week, although the law allows only twelve per cent interest per annum. The Council called for mediation between the borrower and the money lender. In the course of mediation, the Council discovered that no written contract had been entered into and no receipts were provided upon Nemani's repayments, to keep track of the loan account. To make matters worse, neither the borrower nor the lender could provide accurate details of the account as there was no proper record keeping of the transaction.

Given the Council's intervention, Sam agreed to the borrower's proposal to write-off all amounts owed by Nemani up until the date of the mediation. This at least restored Nemani's peace of mind and happiness. Perhaps Sam also learned a bitter lesson.

What you should know:
- Moneylenders must be registered by the Registrar of Moneylenders through the Registrar of Companies. It is unlawful to provide moneylending services to someone without a moneylender's license.
- The moneylenders can only charge 12% interest per annum on the loan amounts.
- The moneylender and the borrower should enter into a written agreement for the purpose of borrowing which should contain the following:
  - date of loan
  - loan amount
  - interest rate
  - parties name, address, contact details and signature
  - duration of the moneylending contract
  - loan payment starts and finish date
- Moneylenders must issue receipts of all repayments made.
- Borrowers must get a record book separate from the moneylending agreement which shows the reducing loan balance and the total number of payments due.
- Moneylenders to provide details of the remaining balance left to clear.
- If the borrower fails to pay one or more instalments due under the lending agreement, legal action may be taken by the moneylender.
- Moneylenders should give you information regarding how the money lending system works before you sign an agreement, so that you know what you are signing up to:
  - the amount borrowed or the credit limit
  - the interest rate per annum
  - how much you will have to pay, (the amount of the instalments and how often payments are due)

The Consumer Council of Fiji is warning consumers against the use of Anti-Rain, a windscreen cleaning product, commonly used to bring sparkle to vehicles.

Our concern follows recent out-cry from three people who suffered skin burns, swellings, nasty blisters and laceration occurring on their fingers after using Anti-Rain to clean their vehicles. A lab test conducted by the Institute of Applied Science at the University of the South Pacific on a sample of Anti-Rain showed a high amount of sulfuric acid. Sulfuric acid is capable of causing very severe burns, especially when it is at high concentrations.

The burns have caused the complainants sleepless nights, extreme mental discomfort, financial loss with high medical bills and inability to do any work. In one case, the medical report states: “Patient has been assessed as having 2nd degree chemical burns on both thumbs and index fingers while the other fingertips was assessed as having 1st degree chemical burns.”

In all the cases, the Anti-Rain windscreen cleaner was purchased for $35 per bottle from Colormarket Limited, which is located in Samabula.
Restrict the sale of killer-chemicals

Where is Trader Responsibility?

As suicide rates in Fiji rise towards national crisis levels, all eyes are now on the traders and retailers who are engaged in the sale of hazardous chemicals such as paraquat, gramoxone, and other herbicides.

The recent paraquat deaths of three primary school pupils have set the agenda for debate on the conditions under which these and other toxic chemicals are sold.

Should traders and retailers be unsupervised in the sale of harmful and life-threatening chemicals? Should they be able to sell them even - and especially - to children? Shouldn't the traders recognise some responsibility in curbing the suicide numbers?

Fiji's suicide statistics for this year give little cause for comfort. 80 people took their lives from January to August alone. The youthfulness of these anguished people is even more disturbing: 30 of them were between the ages of 17 and 25 years while 10 were under 16 years of age. The whole society must be jolted into recognizing the urgent need to act positively.

Perhaps Fiji should consider following the lead of Samoa, Sri Lanka and elsewhere in the world, introducing a permit system to control sales of the killer chemical to some extent. Such a system is in place in Samoa and credited with helping to reduce the number of children buying that substance.

Council's position:

At the Consumer Council, we are approaching the problem from two directions. First, we are saying that we must have adequate regulations in place. The current pesticide law developed in 1971, is totally outdated and in need of scrutiny and revision; paying due attention to registration and marketing of paraquat and all other hazardous chemicals. New and adequate legislation must be developed to cover a range of issues: accurate and transparent description and labeling and instructions that are basic to a chemical's safe use; safety measures; harmful side effects; and the proscription of selling it to minors. All these matters must be addressed, in informative but accessible language.

The second angle is, of course, the immediate one of trader responsibility. Every company consists of people, and behind the counters are people who are selling, and when children walk in these are the adults who are selling the substances to the children. So this is clearly a front line in the action. The traders and retailers, if they take precautions, will obviously have it in their power to prevent the youngsters from buying that substance.

We agree that there are other means of taking a life, but if we can thwart some of the ways of enabling children to have easy access to dangerous chemicals that would clearly be a way to go.

Common modes used to commit suicide in Fiji

<table>
<thead>
<tr>
<th>Methodology</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
<th>2015 till August</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hanging</td>
<td>77</td>
<td>67</td>
<td>85</td>
<td>57</td>
<td>286</td>
</tr>
<tr>
<td>Burns</td>
<td>18</td>
<td>5</td>
<td>7</td>
<td>9</td>
<td>39</td>
</tr>
<tr>
<td>Paraquat</td>
<td>22</td>
<td>21</td>
<td>23</td>
<td>19</td>
<td>85(19%)</td>
</tr>
<tr>
<td>Chemical ingestion</td>
<td>7</td>
<td>9</td>
<td>3</td>
<td>3</td>
<td>25(6)</td>
</tr>
<tr>
<td>Total</td>
<td>124</td>
<td>105</td>
<td>118</td>
<td>89</td>
<td>436</td>
</tr>
</tbody>
</table>

Source: Fiji Police
CHOOSING SAFE TOYS

For many children, the anticipation of Christmas revolves around their hopes for new and wonderful toys. Some mums and dads save for a whole year to be able to give the perfect toys as gifts for their adorable children.

Shopping for toys can be exciting fun, but it can also be frustrating. There can be thousands of toys to choose from in one store, and it’s important to choose the right toy for the child’s age. Toys that are meant for older children can be frustrating and or dangerous for younger children. Toys intended for younger children can disappoint older children and perhaps push them to cause wilful damage.

It is crucial that parents give their children a safe toy rather than just any piece to please them – or worse, to please the parents! Buying the right toy for a child includes thinking about the safety issues. Look for quality design and construction in all toys for all ages. Make sure that all directions or instructions are clear to you and – when appropriate – to the child. Plastic wrappings on toys should be discarded at once, before they become deadly playthings.

Be a label reader. Look for and heed age recommendations, such as ‘Not recommended for children under three’. Look for other safety labels including ‘Flame retardant/Flame resistant’ on fabric products and ‘Washable/hygienic materials’ on stuffed toys and dolls. LABELS ARE ONLY GUIDELINES. Parents need to check carefully.

Over the years, some toy dolls have been found to contain phthalates. Phthalates are chemicals used to soften PVC plastic material and have been linked to cancer and reproductive problems. Play cosmetic sets and polymer clays for crafts may contain these chemicals. Again, check the label and avoid toys that are not ‘phthalate-free.’

If you are concerned, take the toy away from your children until you are sure it is safe for them to play with. Keep hold of receipts and return the toy to the store if you are not fully satisfied.

Keep toys intended for older children away from younger children – such toys may injure young children.

Electric toys that are improperly constructed, wired or misused can shock or burn. Electric toys must meet mandatory requirements for maximum surface temperatures, electrical construction and prominent warning labels. Electric toys with heating elements are recommended only for children over eight years old. Children should be taught to use electric toys properly, cautiously and under adult supervision.

Teach your kids the safety rules for the use of tools, equipment and outdoor toys. Be sure they have the proper safety equipment for wheel toys and helmets and knee pads.

With technological advancement, some parents are choosing to give video games to their children. Parents are advised to be aware of the content of the media their children are engaging with. Parents should view the material and use reviews by appropriate agencies as well. This is important as a good deal of research has shown that exposure to violence in video games may lead to behaviour problems in children.

Two big companies in Fiji who sell a huge number of toys during Christmas had this to say:

MH Group Retail and Marketing Director, Kunaseelan Sabaratna
MH generally buys its toys from Asian markets, which contain warnings and cautionary notes supplied by the manufacturers. In terms of standards in place regulating the types of toys, they are governed by the orders and declarations made under Fiji’s Trade Standards and Quality Control Decree 1992.

There are no specific standard regulations on toy dolls. The standards of all items including toys sold are subject to other consumer / trading oriented legislation in force.

‘To be precise, there are no specific regulations on the standard of dolls, and there have been no recalls of toy dolls sold.’

Rup Investments Limited, Deputy General Manager, Sanjay Narayan
‘No recalls to date. We sell the standard plastic dolls for many years, which are on display in all our retail shops’.

The Shonky Award for Drinking the Kool-Aid
Coca-Cola Company

Times seem to have been pretty tough for the Coca-Cola Company of late. The makers of Australia’s and the world’s most popular soft drink raked in only a paltry $46bn in revenue in 2014. Give or take...

That’s slightly down from the previous two years, and we understand that desperate times call for desperate measures.

Maybe that’s why Coca-Cola is funding the Global Energy Balance Network (GEBN), an organisation whose ties to ‘Big Soda’ are Artfully hidden. (Although, it does mention in the fine print on its website that the group is partly funded by an ‘unrestricted gift from The Coca-Cola Company’.) It all reminds us a bit of Big Tobacco...

The network says it’s dedicated to helping end obesity, but tacitly cautions against focusing too much on bad eating habits.

It’s not that humans are drinking too many sugary soft drinks – one of the main drivers of the current obesity epidemic – it’s that we have to improve our understanding of ‘energy balance’... or something like that.

In a scientific revelation right up there with the discovery of penicillin, the GEBN website carefully explains that you gain weight when you take in more calories than you burn off, and vice-versa. The suggestion is that we shouldn’t (or needn’t) stop gulping down cans of Coke, we should simply exercise more.

So we had to take issue with the GEBN – in the form of a Shonky – which we think looks a lot like a fizzy font of self-serving pseudo-science.

CHRISTMAS SHOPPING: DON’T LET THIS BREAK YOU

It’s that time of year again and you are worrying about whether the cash in hand will be enough to express the love you feel for all the family and friends you want to embrace. But keep your feet on the ground. Don’t let it ruin your life! Here are a few tips to assist you.

Make sure you always shop around. If you are planning to spend on your loved ones, you can still find a special gift to impress them on Christmas morning and stay within your budget. The recipients value your love, not the price tag.

Christmas as a religious festival is an expression of hope, rejoicing and grateful celebration of the caring creator god. As a festive season it brings families together to enjoy each other’s company.

Yet Christmas has become typically one of the most stressful events in the year. The expense of catering and buying gifts, the pressure of last minute shopping, and the heightened expectations of family togetherness can all combine to undermine our best intentions.

Gift giving – the exchange of tokens of our love and close bonds with family and friends – is established as an important part of the modern Christmas. Don’t let it become a crushing burden.

Consumers are reminded to collect receipts of all their purchases and to seek prior information and knowledge of the product they intend to buy. In particular when buying presents, consumers should ask about the ‘exchange or refund policy’ from the trader.

Consumers intending to purchase items using the hire purchase method are advised to be especially careful about the terms and conditions of the hire purchase agreement. Some shops are known to entice consumers with zero or low deposits on hire purchase items, so consumers will need to make smart decisions about their intended purchase. If a deal looks too good to be true, it probably is too good to be true! Avoid the trap. And avoid impulse buying.

Christmas doesn’t have to be a financial headache if you plan ahead. Here are some other shopping tricks and tips to get you started. (These will not go out of date so keep them firmly in mind for next year too.)

Have a Budget

Christmas comes around each year, at the same time. So let Christmas presents figure into your household or personal budget for the entire year, instead of just trying to find extra money somehow every November or December.

Ask yourself: How much can you afford to spend this season? Failing to set realistic spending limits can lead to uncontrolled shopping sprees – and debt. How much will you spend on gifts, decorations, food or travel? Set limits for each, and find the discipline to stay within them.

Decide on Your Christmas List

Some people shop only for close family and friends. Other people put together Christmas presents for co-workers, kids’ teachers, and more. Decide on what you are comfortable with. Keep a general idea of how much you will spend on each person. For instance, you will probably spend more money on your immediate family than on a co-worker or vice versa.

Does every gift really need a bow or expensive wrapping? Do gift bags have to have bells on them? Ditch the embellishments and streamline your giftwrapping. Really, most of it ends up in the trash anyway.

Procrastinating

Have done with procrastinating – now. Do not put it off! Many people end up shopping last-minute because they put off the inevitable until they have no choice left. Instead, make a plan with solid dates and timelines. Don’t keep making excuses. It can help to have someone who is good about shopping to keep you on-track and honest (with yourself).

Avoid impulse buys

It’s easy to get swept up by loud music, Christmas jingles and enticing advertisements when in festive mood. But don’t be fooled into buying things you don’t need. Stick to your list.

Get Creative- Initiate a Tradition

Going homemade can be a great way to add a personal touch to your shopping list. Put your talent to use. Why not bake a cake, cookies, or indulge in other art and craft work which you are good at.

Plan for next year by taking advantage of post-holiday sales

The weeks after Christmas are the best time to stock up on things like wrapping paper, tableware and decorations, as many retailers will try to sell off their holiday stocks and will often offer big discounts on Christmas trimmings.

Manage all this well and you should be set for a happier, more meaningful, less stressful festive season surrounded by your nearest and dearest and really enjoying just being all together.
Customer Care is a buzz phrase in the business world and it is widely known that the level of customer service a company provides can make all the difference in customer satisfaction. Once you make customers feel truly special, you have built customer loyalty for life—they will keep coming back to you.

We urge businesses to make customer care the norm and we encourage consumers to appreciate such good businesses which value their customers. Below is a list of such businesses that have shown respect and care to our consumers.

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**Tigers Wine & Dine Compensates customer**

A very hungry Ritesh together with his family order Prawn Pizza at Tigers Wine & Dine, Lautoka, paying a sum of $82.50. The chef paid no heed to their order and instead gave them the Bula Combination Pizza, which contained beef. The family, who don’t consume beef, ate the pizza unaware it contained beef. After sharing it around and taking a couple of bites, they realised that they had eaten beef. They advised the restaurant and were informed that they will be provided with another prawn Pizza, for free. Not satisfied with the redress provided, a frustrated Ritesh sought the assistance of the Council. Upon the Council’s intervention, Tigers Wine & Dine compensated Ritesh with $100.

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**Digicel**

The mobile monopoly breaker won over its rivals on two rounds recently. In June, it became the first mobile network in Fiji to offer rollover data to prepay customers. The data rollover service means prepay customers are able to keep their unused data rolling for the next time when they renew their existing data plan before it expires or when they opt multiple times while having an existing data plan. In October, Digicel again made another ground-breaking offer – providing Double UP free credit that prepay customers can use to call or text off-net or other networks, and even to selected overseas countries if they top up their credit with $6 or more. Free credit offered by the mobile service providers is normally restricted to their own respective networks.

Consumers have long complained to the Council about the loss of unused data on their phones and the restrictions on the use of free credit. This was one issues raised during the Council’s World Consumer Rights Day celebrations ‘Fix Our Phone Rights’ in 2014.

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**Vodafone Labasa for replacing the battery of the mobile phone**

Thirty-six-year-old fast fingers, Shalendra Pil-lay, who is extremely fond of mobile phones, purchased one worth $139 from the Vodafone roadshow team in Labasa but within a fortnight the screen of the phone went blank. When he complained to Vodafone he was told that nothing could be done as he purchased the phone from the road show. Upon the Council’s intervention, the battery of the phone was replaced.

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**Sports World for replacing a faulty soccer ball**

It takes skill to be a soccer player. Forty-six-year-old doting father, Rohit Anand, purchased a Puma soccer ball worth $32 from Sports World, Labasa to encourage his soccer-enthusiastic son. Within one week of playing the game with the newly purchased soccer ball, the ball showed signs of air leakages. Distraught, Rohit went to the respondent for redress. He was denied redness, he knocked on the doors of the Council. Upon the Council’s intervention, Rohit was provided a replacement soccer ball of the same value, for which his smile was as wide as the goal mouth!

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**New World Supermarket for providing a replacement**

Thirty-six-year-old Mo-sese Raiole of Dreketi purchased an electric jug worth $19.95 from New World Supermarket in Labasa. Within a week, the electric jug stopped serving its purpose as it could not turn on. Moseese gave his electric jug to the respondent to be repaired, as it was under warranty. Moseese was told to follow up on the repairs after a week. From then on, every week Moseese checked and was turned down, as it was not repaired. Moseese had spent about $40 in bus fares every week Tired of running around, Moseese sought the services of the Coun-

cil. Upon mediation, Moseese was given a brand new electric jug of the same value, as replacement.

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**Atlas Trading – for providing a refund for a TV antenna**

Retired fifty-eight-year old Kumaran, who is extremely fond of mobile phones, turned to JK Jewellers seeking an explanation, Sandhya noticed that 18ct was engraved on the link of the chain. Sandhya, a big fan of shimmer and shine, decided to show her family with the same glint that she was fond of. So in August, Sandhya’s son was turning ten years old, and she purchased a 22ct gold chain worth $800 as a birth-day gift. Few days after the purchase, Sandhya noticed that 18ct was engraved on the link of the chain. Sandhya, returned to JK Jewellers seeking an explanation; she was informed that the 18ct link was attached ‘in error’ to the 22ct gold chain she purchased. Frustrated rather than satisfied with this explanation, Sandhya lodged a complaint with the Council, to get a full refund as she felt cheated. With Council’s mediation, JK Jewellers refunded the full amount.
It is unfortunate that some businesses/traders do not believe in “Customer Care” or show no importance to consumer protection; they forget that they owe a duty of care to those giving them business. Business ethics, fair practice, responsibility and honesty should be the buzz words for all traders.

At the end of the day, all consumers deserve a fair deal in exchange for their hard earned cash and if that’s not given to them, consumers have all the right to seek redress.
YOUR VOICE

**Sunny Leone – Spice It Up Fiji Tour**

Please note, I’m not happy with the outcome of the Sunny Leone Show. Firstly it started 30 mins late and there were lots of poor lighting and sound and music issues. Even our friends told us that in Nadi she came on the stage about 5 times but in Suva she just came 3 times and seemed incomplete due to the hiccups in the music; the show looked incomplete and not worth it.

Sunny’s frustration could be clearly shown when she requested for her baby doll song and the DJ’s were not able to play. She went off the stage and did not come back.

I hope you take this further as we see our money wasted.

Sunil Kant

**Council’s Response**

The Council has also received concerns and complaints from consumers who have expressed disappointment over the manner in which the Sunny Leone show was organized.

According to many who called our office, complained that the standard of show was poor and not worth the ticket prices charged. The ticket prices for the Suva show was $40, $80 and $100 where as in Nadi it was $35 and $75.

These concerned consumers expressed dismay over the stage presence of the Bollywood actress who appeared only three times on the stage during her performance at the Suva show.

The show also ended abruptly as Sunny Leone was not happy when her popular ‘Baby Doll’ number could not be played by DJ after several attempts. She did not even join the rest of the artists on the stage at the end of the show in Suva.

The show started thirty minutes late with poor lighting, sound and music. Seating arrangement was not done properly as much of the actions took place behind the speakers that obstructed the view.

Much of the stage time was occupied by local artists and the complainants have stated that they did not pay $100 to watch local artists and repeated moves of Akshat Singh and Vikas Sawant when the promoters kept informing the public that they are bringing the most entertaining show the country has ever seen.

There was a huge gap in terms of what people expected to see based on the way the show was promoted when compared to the actual performance.

Based on the complaints received from consumers the council has written to the organizers of the show, Communications Fiji Limited for their responses.

The council believes that whilst it is good to promote overseas shows in the country, it is important that artists that come here should ensure that audience is exposed to a full show by them and not be dominated by local artists. There needs to be strict guidelines set for such shows as well as its accurate promotions rather than hyping it to an extent that the final show is a disappointment judging from this show.
CI writes to CEO of Volkswagen (VW)

Consumers International (CI) has written to the new CEO of Volkswagen to highlight consumer organisations expectations following the company’s rigging of emissions tests on its diesel cars.

As Volkswagen starts to outline its plans for a recall of cars, CI has called for the company to be proactive in keeping all consumers informed and to pay compensation for all losses incurred as a result of the company’s actions.

CI is also demanding that all consumers of VW cars are treated equally and fairly regardless of where they purchased their car or where they live.

Several CI Members have written to VW since the scandal erupted. Consumers International has reviewed these communications and is highlighting core issues raised by a number of CI member organisations.

As well as writing to VW, CI has written to ten more of the world’s largest car companies calling on them to rapidly investigate whether any of their cars are also fitted with technology that affects emissions following the company’s rigging of emissions tests on its diesel cars.

CI’s Director General, Amanda Long said “It is vital that VW and all car companies take action to restore consumer trust in their industry. Consumers expect complete openness from the companies with regards to what has happened and proactive steps to be taken to rectify problems and compensate them for any losses incurred.”


World Obesity Day puts the spotlight on a growing health crisis

New figures indicate 27 billion adults worldwide will be overweight by 2025, up from 2 billion in 2014.

The figures were released by the World Obesity Federation on 11 October 2015:

World Obesity Day. On current trends, 177 million adults worldwide will be severely obese and in need of treatment by 2025.

In 2012 governments around the world made a commitment to halt the rise in obesity and to bring down the prevalence of overweight and obesity to 2010 levels by the year 2025.

Consumers International (CI), along with World Obesity Federation, has previously called for tougher action from governments to make it easier for consumers around the world to choose healthier diets. Since 2014 we have advocated for a legally binding global framework to commit governments to take action to help prevent obesity and other diet-related diseases.

Recommended actions include introducing tougher regulations to protect children from the marketing of unhealthy food, to ensure schools promote healthy eating, to insist on properly informative food labelling, to introduce taxes and subsidies to make healthier food more affordable, and to discourage the purchase of unhealthy foods.


Don’t stop eating RED MEAT, just reduce the consumption: WHO

A recent World Health Organization (WHO) study stated that consumption of red meat and processed meat increases cancer risk but they now release their clarification on this statement.

A recent statement from the WHO states, “The International Agency for Research on Cancer (IARC) did not ask people to stop eating processed meats; rather it indicated that reducing consumption of these products can reduce the risk of colorectal cancer.”

WHO suggests that consuming processed meats and red meat could be related to colorectal cancer? The Department of Health advises people who eat more than 90 grams (cooked weight) of red and processed meat a day to cut down to 70 grams due to the risk related to bowel cancer.

The IARC isn’t shying away from what it claimed earlier but simply interpreting what it meant, explained John Robinson, National Cattlemen’s Beef Association director of communications, in a phone interview.

Robinson added, “They are clarifying their first statement after receiving a number of queries and concerns and they are clarifying what the IARC’s role is in all this.”

Along with this information, there is evidence from additional scientific research, showing that several factors contribute in raising cancer risk and the finger can’t be pointed at one single cause for the dreaded disease. Nevertheless, evidence does show that there probably is a link between eating red and processed meat and the risk of bowel cancer. People who eat a lot of these meats are at higher risk of bowel cancer than those who eat small amounts.

In clarification, IARC said that it was set up half a century ago via a resolution of the World Health Assembly to act as an independent cancer agency, in terms of functionality under the auspices of WHO.

Processed meat, according to the IARC, is meat that has been changed by using preservation methods like salting, curing, fermentation, smoking, or other processes in order to add flavour and improve the shelf life. These meats were classified under Group 1 classification.

According to the IARC, Group 1 classification is the strongest possible designation: tobacco and asbestos, for instance bear this classification. The WHO also said, “Not all substances in the Group 1 classification are equally dangerous.”

Red meat, on the other hand, is described by the IARC as all mammalian muscle meats, like beef, mutton, horse, veal, pork, lamb and goat. Red meat was placed in a Group 2a cancer risk classification. Group 2a classification implies that ample proof is available from research to label red meat as probably cancer-causing.

The Council expects a general 6% decrease in prices of goods sold in the supermarkets based on its current surveyed prices. The surveys are held twice every quarter and cover a total of 16 supermarkets in Suva, Lautoka and Labasa.

In a snap analysis of prices, the Council took a total of 31 products that represent a typical household’s fortnightly shopping basket (see Table). The current average prices were compared with the likely prices coming into effect from 1st January 2016 when the new VAT rate kicks in and when previously exempted basic food products will incur VAT. The current shopping basket price of $136.16 will drop to $127.99 (a decrease of $8.17 or 6%) when using the 2016 VAT rate. So consumers should see a drop in the total prices of their groceries in the New Year.

While the VAT exempted basic food items (and kerosene) will all incur price increases of 9% due to the application of VAT, this will be offset by the decrease in prices of all other items. It must be noted that in the shopping basket illustrated here only 7 items out of 31 are the VAT exempted items. Consumers will also pay less for other items not in this list, which have also incurred reduced duty such as deodorants, luxury goods (e.g. perfumes), new tyres, wireless modems, etc.

The price analysis below is a conservative one. The price decreases may be more than the rates depicted in this table as there will be VAT adjustments throughout the whole product supply chain which includes transport and overhead costs incurred by the traders. A reduction in cost should translate to a reduction in retail prices of goods and services.

The Fiji Commerce Commission will also be adjusting the Price Control products in line with the VAT change. This will cover food items, fuel, selected hardware, medicines and other regulated products and services.

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**Prices are average prices from the supermarket survey of 5 major supermarkets in Suva City held on 23 November 2015. Only ‘normal’ prices are recorded. New VIP is calculated using the VAT Exclusive Price (VEP) of current items. VEP is first calculated by dividing the current VIP by 7.67, and subtracting this figure from the VIP. 9% is then applied on the VEP to arrive at the new VIP.**

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<table>
<thead>
<tr>
<th>No.</th>
<th>Item</th>
<th>Qty</th>
<th>New VIP</th>
<th>Old VIP</th>
<th>Difference $</th>
<th>% Difference</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Eggs - Large Ram Sami</td>
<td>660g</td>
<td>1</td>
<td>10.14</td>
<td>9.61</td>
<td>-0.53</td>
</tr>
<tr>
<td>2</td>
<td>Margarine - Golden</td>
<td>500g</td>
<td>1</td>
<td>2.98</td>
<td>2.83</td>
<td>-0.16</td>
</tr>
<tr>
<td>3</td>
<td>Powdered Milk - Rewa</td>
<td>450g</td>
<td>1</td>
<td>5.21</td>
<td>5.68</td>
<td>+0.47</td>
</tr>
<tr>
<td>4</td>
<td>Rewa Life Milk - White</td>
<td>1L</td>
<td>2</td>
<td>5.64</td>
<td>5.18</td>
<td>-0.28</td>
</tr>
<tr>
<td>5</td>
<td>Flour FMM – Normal</td>
<td>4kg</td>
<td>1</td>
<td>5.25</td>
<td>0.22</td>
<td>+0.47</td>
</tr>
<tr>
<td>6</td>
<td>Noodles - Maggie</td>
<td>5ptks</td>
<td>1</td>
<td>3.01</td>
<td>2.86</td>
<td>-0.16</td>
</tr>
<tr>
<td>7</td>
<td>Punjas long grain rice</td>
<td>4kg</td>
<td>1</td>
<td>5.79</td>
<td>6.31</td>
<td>+0.52</td>
</tr>
<tr>
<td>8</td>
<td>Dhal-supermarket packed</td>
<td>1kg</td>
<td>1</td>
<td>2.37</td>
<td>2.24</td>
<td>-0.12</td>
</tr>
<tr>
<td>9</td>
<td>Garlic</td>
<td>480/500g</td>
<td>1</td>
<td>2.35</td>
<td>2.22</td>
<td>-0.12</td>
</tr>
<tr>
<td>10</td>
<td>Onion</td>
<td>1kg</td>
<td>1</td>
<td>1.99</td>
<td>1.88</td>
<td>-0.10</td>
</tr>
<tr>
<td>11</td>
<td>Potatoes</td>
<td>1kg</td>
<td>2</td>
<td>3.37</td>
<td>3.20</td>
<td>-0.18</td>
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<tr>
<td>12</td>
<td>Carrot</td>
<td>1kg</td>
<td>1</td>
<td>3.40</td>
<td>3.22</td>
<td>-0.18</td>
</tr>
<tr>
<td>13</td>
<td>Soya bean oil-Golden</td>
<td>755ml</td>
<td>1</td>
<td>2.83</td>
<td>3.08</td>
<td>+0.25</td>
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<tr>
<td>14</td>
<td>Chicken-Crest #12</td>
<td>1kg</td>
<td>1</td>
<td>13.40</td>
<td>12.70</td>
<td>-0.70</td>
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<tr>
<td>15</td>
<td>Frozen Mixed Veg - Golden</td>
<td>500g</td>
<td>1</td>
<td>7.64</td>
<td>7.24</td>
<td>-0.40</td>
</tr>
<tr>
<td>16</td>
<td>Corned mutton-Golden Country</td>
<td>340g</td>
<td>2</td>
<td>9.72</td>
<td>9.21</td>
<td>-0.51</td>
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<tr>
<td>17</td>
<td>Tuna-Sunbell</td>
<td>170g</td>
<td>3</td>
<td>4.04</td>
<td>4.40</td>
<td>+0.36</td>
</tr>
<tr>
<td>18</td>
<td>Tin fish – Angel Mackerel</td>
<td>425g</td>
<td>2</td>
<td>5.64</td>
<td>6.15</td>
<td>+0.51</td>
</tr>
<tr>
<td>19</td>
<td>Tea Leaves – Punjas</td>
<td>200g</td>
<td>1</td>
<td>2.42</td>
<td>2.64</td>
<td>+0.22</td>
</tr>
<tr>
<td>20</td>
<td>Breakfast Crackers – Punjas</td>
<td>375g</td>
<td>2</td>
<td>3.10</td>
<td>2.94</td>
<td>-0.16</td>
</tr>
<tr>
<td>21</td>
<td>Rolled Oats – Golden Harvest</td>
<td>400g</td>
<td>2</td>
<td>5.28</td>
<td>5.01</td>
<td>-0.28</td>
</tr>
<tr>
<td>22</td>
<td>Sugar</td>
<td>2kg</td>
<td>1</td>
<td>3.67</td>
<td>3.29</td>
<td>-0.18</td>
</tr>
<tr>
<td>23</td>
<td>Bathing Soap, Bodyguard Refresh</td>
<td>90g</td>
<td>4</td>
<td>4.54</td>
<td>4.31</td>
<td>-0.24</td>
</tr>
<tr>
<td>24</td>
<td>Toilet Paper, Viti</td>
<td>Twin pack</td>
<td>1</td>
<td>2.33</td>
<td>2.21</td>
<td>-0.12</td>
</tr>
<tr>
<td>25</td>
<td>Toothpaste, Colgate maximum cav</td>
<td>140g</td>
<td>1</td>
<td>4.70</td>
<td>4.46</td>
<td>-0.25</td>
</tr>
<tr>
<td>26</td>
<td>Washing powder – Coral</td>
<td>910g</td>
<td>1</td>
<td>3.64</td>
<td>3.45</td>
<td>-0.19</td>
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<tr>
<td>27</td>
<td>Mosquito Coil-Zap</td>
<td>1pk</td>
<td>2</td>
<td>2.29</td>
<td>2.17</td>
<td>-0.12</td>
</tr>
<tr>
<td>28</td>
<td>Red Top Tomato Sauce</td>
<td>425g</td>
<td>1</td>
<td>2.15</td>
<td>2.03</td>
<td>-0.11</td>
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<tr>
<td>29</td>
<td>Scour – Novel</td>
<td>10’s pkt</td>
<td>1</td>
<td>2.08</td>
<td>1.98</td>
<td>-0.11</td>
</tr>
<tr>
<td>30</td>
<td>Milos</td>
<td>200g</td>
<td>1</td>
<td>4.09</td>
<td>3.87</td>
<td>-0.21</td>
</tr>
</tbody>
</table>

**TOTALS/AVERAGES** | 136.16 | 127.99 | -8.17 | -6.0

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