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PRESS RELEASE

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Consumer Education Workshop

With the aim to educate and empower the consumers, the Consumer Council will be carrying out a 2 day workshop in the Western division this week.

The workshop will enable consumers to understand their rights and obligations under the Consumer Credit Act and guide them on to how to apply their rights under various circumstances.

Buying things on Hire Purchase and taking Home Loan are the two prime activities which a consumer gets involved in at some point of time and being in the dark simply denies them of their rights.

Knowing your rights is as important as being knowledgeable about a subject that concerns you as a consumer. The invited participants from consumer networks/groups, community and religious leaders will through the whole day workshop learn the basics of how a credit system works, will be made aware of the obligations of a credit provider and the equal opportunities they have when accessing goods on credit.

The Council has received a significant number of complaints on hire purchase buying and the request for information on how home loans should work. The 2 key presentations in the workshop will focus on these topics.

The workshop will provide information such as what information should be disclosed in writing prior to entering into hire purchase or taking home loan or buying a vehicle; receiving insurance policy on home loans and rebates if paid early; if vehicle or home is sold by the credit provider then what information must be disclosed after sale to the consumers, information on interest, repossession etc.

As such the need to empower consumers with the knowledge of the Consumer Credit Act will not only protect the consumer from unfair tactics used by traders but also explain what consumer responsibility is.

The first workshop will be held in Nadi on Thursday October 13th, 2011 at Capricon Hotel from 9am to 4pm while the one in Lautoka will be on Friday October 14th, 2011 at Tanoa Waterfront Hotel from 9am-4pm.

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Mrs. Premila Kumar
Chief Executive officer