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**Press Release**

**‘Read Before You Sign’**

To enable consumers to make informed and wise decisions, the Consumer Council of Fiji has launched “Read Before You Sign’ campaign’ today.

Through this campaign, the Council would be educating and advising consumers to fully understand the cost of borrowing before taking loan. The aim is to empower consumers of their rights and responsibilities before accessing goods and services on credit. This campaign also urges consumers to demand for pre-disclosure before buying goods on credit.

Many consumers have suffered by losing their entire lives savings simply because they failed to read, analyse and understand their credit contract before signing it. It was too late for many when they realised what had happened. Consumers’ ignorance and irresponsible attitude is also a contributing factor to their credit sorrows which leaves them with a bad credit history.

An assessment of complaints lodged with the Council on credit services shows that many consumers do not understand their rights and responsibilities when borrowing credit or taking goods on credit. Despite this, they blindly sign the contracts.

Thus, the need for this campaign is now more than ever especially during such festive season when consumers access goods on credit due to tempting advertisements where consumers can take white goods home without paying a cent under “Zero Deposit” .

The campaign launched under Council’s AusAID funded project hopes to promote and encourage a holistic change in the way consumers borrow and manage their money. The Council will be heavily focusing on this in the coming weeks.

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**Premila Kumar**  
**Chief Executive Officer**