

# CHRISTMAS BUYERS' GUIDE

INFORMATION AND ADVICE FOR CONSUMERS

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## A GUIDE TO BUYING DURING THE CHRISTMAS PERIOD

Christmas is in the air and many persons are already in a festive mood. There are also many deals and discounts on offer geared towards getting consumers to spend. The Consumer Affairs Commission wants you to have a wonderful Christmas by being a smart consumer. This guide is geared towards helping you to achieve this goal by imparting information that will assist you in making informed decisions in the marketplace.

**MORE INSIDE**



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IF A  
**DEFECTIVE PRODUCT**  
CANNOT BE REPAIRED WITHIN  
A REASONABLE TIME...  
**IT MUST BE REPLACED  
OR A FULL REFUND  
GIVEN TO THE  
CONSUMER IMMEDIATELY**  
**"NO RESTOCKING FEES  
SHOULD APPLY"**

**CAC**  
CONSUMER AFFAIRS COMMISSION

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ON CONSUMER-RELATED  
ISSUES IN JAMAICA.

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# CUSTOMER COMPLAINTS

## Consumers complain mostly about "Other Services"

During the 2022/2023 Financial Year to Date (April to November), of the **1,029** complaints received by the Consumer Affairs Commission (CAC), the largest number of complaints were about **Other Services (finance, laundry, medical, hair, etc)** which accounted for **23.08%** of all complaints. The second most complained about category was **Electrical Equipment & Appliances** with **22.98%**, followed by **Utilities** with **13.73%**.

With four months to the close of the Financial Year, the Commission was able to secure **\$31,709,992.51** Million in Refunds and Compensation on behalf of aggrieved consumers for the Financial Year to Date.

The CAC is therefore reminding consumers to be vigilant when making purchases:

- Read all labels carefully.
- Test all appliances in the store if possible.
- Get a Guarantee or Warranty for all appliances stating exactly what the warranty covers and the period of that coverage.
- Observe the manufacturer's instructions in the use of the product purchased, as any abuse or misuse of the product may void the warranty coverage.
- Ask about the return, refund and exchange policy. Check your receipt to ensure that GCT is included. Businesses knowingly or unknowingly may sell inferior or unsafe products and offer to exclude the GCT as a discount.
- Trust your instincts. If the price is "too good to be true" it could be because the product is inferior or unsafe.
- Be extra vigilant when buying from an unknown source such as a street vendor, non-authorised dealer, discount stores, online retailer or individual.





# Do you really **NEED** that new appliance?

Since March 2020, our electrical appliances have been working in overdrive as we worked and learned from home due to the Covid 19 pandemic. As such, it is possible that the increased usage has taken a toll on our appliances. We see them working less efficiently or stop working altogether or stop working altogether. However, here are a few things you should consider before buying a new one:

- **REPAIR OR REPLACE?**

When an electrical appliance breaks at home, it is often easier to throw it away and buy a shiny new replacement. Before you discard your appliance, speak with an appliance repairer to ascertain the maintenance costs versus the cost of a new appliance.

- **LOOK AT THE ENERGY RATING**

Before buying in haste, please check whether the electrical item is energy efficient. Electrical appliances vary greatly in terms of energy usage. For maximum savings in the long run, aim for one that is labelled as an "energy saving" item. If you are buying electrical appliances online, you can often filter your search by energy rating.

- **COMPARE BEFORE YOU BUY**

Electrical appliances can be expensive, and it is important to shop around before making any final decisions. Take a look at the product details and compare things like the overall cost, the energy rating, warranty and customer reviews. Get comparing and see how much you can save.

- **CHECK THE SIZE**

Find an appliance that suits the needs of you and your family. For example, running a large washing machine for a small amount of clothes, will cost much more than a compact machine of the right size. Each machine will wash your clothes, but choosing the correct size will save you money on your water and electricity bills.

- **KEEP IT SIMPLE**

When it comes to choosing an electrical appliance, less is usually best. For washing machines, choose a model with a quick or economy wash option. This saves on your energy consumption. When choosing a refrigerator, consider the extra cost of functions like water and ice dispensers – this added luxury uses extra electricity.



- Create a budget. Set a limit for how much you will spend. Stick to it!
- Track your spending as you go so you don't end up overspending and ruining next month's budget.
- Rein in other spending. Christmas is expensive. If you do not have a Christmas Fund set aside, the first step is to move money around in your budget—spending less on some categories in December to make up for the extra Christmas celebrations
- Choose time over money. There's an old saying that goes, "It's the thought that counts." For some people, the thought of spending time together is better than a physical gift. You can save money this year by being intentional about being together, whether that's in person or virtually. This year, value experiences over accessories and conversations over clutter.
- Give fewer gifts. Not everyone needs a gift. This year, send your "tidings of comfort and joy" to some people on your list with a thoughtful card.
- And if you want to save even more money, have a kind conversation with your family members. Are you giving just to give? Do you want to cut back? A clear discussion about skipping presents this year for a shared meal and stocking stuffers instead could be just the thing both your family and finances need.
- Resist retail marketing. Don't let yourself get wrapped up in all the sales and spending. The real goal of a retailer is to get in on the projected multi-billion dollar holiday "magic."
- Stick with your budget—and shop wisely.





# TIS THE SEASON TO BE CYBER SAFE

Whether you are the buyer or the seller, there are a number of ways you can protect yourself—and your wallet.

## Being Cybersafe

- Do not click on any suspicious links or attachments in emails, on websites, or on social media. Phishing scams and similar crimes get you to click on links and give up personal information like your name, password, and bank account number. In some cases, you may unknowingly download malware to your device.
- Be especially wary if a company asks you to update your password or account information. Look up the company's phone number on your own and call the company.
- Check each website's URL to make sure it's legitimate and secure. A site you are buying from should have **http"s"** in the web address. If it does not, do not enter your information on that site.



- If you are purchasing from a company for the first time, do your research and check reviews.
- Verify the legitimacy of a buyer or seller before moving forward with a purchase. If you are using an online marketplace or auction website, check their feedback rating.

**Be wary of buyers and sellers with 100% positive feedback or mostly unfavourable feedback ratings or no ratings at all.**



# HOW TO AVOID HOLIDAY SCAMS

## **Know who you are buying from or selling to:**

- Avoid sellers who act as authorized dealers or factory representatives of popular items in countries where there would be no such deals.
- Be wary of sellers who post an auction or advertisement as if they reside in Jamaica, then respond to questions by stating they are out of the country on business, family emergency, or similar reasons.
- Avoid buyers who request their purchase be shipped using a certain method to avoid customs or taxes inside another country.

## **Be careful how you pay.**

- Never wire money directly to a seller.
- Avoid paying for items with pre-paid gift cards. In these scams, a seller will ask you to send them a gift card number and PIN. Instead of using that gift card for your payment, the scammer will steal the funds, and you'll never receive your item.
- Use a credit card when shopping online and check your statement regularly. If you see a suspicious transaction, contact your credit card company to dispute the charge.

## **Monitor the shipping process.**

- Always get tracking numbers for items you buy online, so you can make sure they have been shipped and can follow the delivery process.
- Be wary of any credit card purchases where the address of the cardholder does not match the shipping address when you are selling. Always receive the cardholder's authorization before shipping any products.



**And remember: If it seems too good to be true, it probably is.**



# DID YOU COLLECT YOUR RECEIPT?

Demanding an official receipt after every purchase or payment made is important to all businesses and consumers. Local shops do not produce receipts, but you have a right to ask for one, no matter where you shop. It is your proof of purchase and is required in the event you need to make a claim. The Consumer Protection Act (CPA) says that the receipt must have certain basic information, like:

**Vendor's Name and Address**

**Date of Purchase**

**Item(s) Description**

*(The information provided should clearly distinguish the product from any other, example, the use of a serial number)*

**Amount Paid**

**Any additional Fees**

*(Example transportation, installation and prescription costs charged)*

If this information is missing, then the vendor is in breach of the CPA. Suppliers and service providers must give consumers a valid receipt for goods or services purchased. A vendor who fails to provide a receipt would have committed an offence and is therefore liable on summary conviction before a Resident Magistrate to a fine not exceeding Fifty Thousand Dollars (J\$50,000) or to imprisonment for a term of thirty (30) days or to both such fine and imprisonment.



# BUYER'S REMORSE AND REFUNDS

The Consumer Affairs Commission is urging consumers to do their homework before making a purchase. This reduces the chance of experiencing buyer's remorse. Sometimes consumers purchase a product or service and wished they had not, especially when the transaction is costly and they fear that they have made a wrong choice. This also occurs when consumers believe when they have spent too much money, or have been overly influenced by the vendor or simply have a change of heart.

In instances like these, and as long as the consumer has left the vendor's store, the Consumer Protection Act section 24, sub-section 4 states that:



**A consumer who acquires a good that in every way is similar or identical to the one requested or described and declared by the provider, shall not be entitled to a refund if, having left the place from which the provider sold the good, the consumer for any reason decides that he no longer wants it.**

It is also important that consumers be vigilant and find out the store's refund/exchange policy prior to making a purchase. Signs which state "no refund, no exchange" are in fact invalid as there are provisions under the Consumer Protection Act which allow for items to be returned and a refund obtained in the event that the consumer's right has been breached.



# WARRANTIES

A warranty is a written guarantee, issued to the purchaser of a good or service by its manufacturer, promising to repair or replace it if necessary within a specified period of time.

In Jamaica, Section 21 (6) of the the Consumer Protection Act 2005 (Amended 2012) provides the consumer with an automatic six months on parts and labour. states that:

YOU therefore have a right to a SIX MONTH WARRANTY IN THE ABSENCE OF ONE offered by the vendor upon purchase of all items.

It is for this reason that it is important that you ask for a warranty, especially in instances where you are purchasing high value items.



- **Warranties are extra promises that a business makes about the quality of a product or how it will fix any problems with a product or service.**
- **Warranties apply in addition to consumer rights to a repair, replacement or refund when there is a problem with a product or service.**
- **Businesses must honour their warranties, and must include certain information in any warranties against defects.**
- **Businesses must not pressure or mislead consumers to buy an extended warranty.**

# HIRE PURCHASE FACTS

## **Read the fine print before signing any agreement.**

Hire Purchase Agreements allow for seasonal indulgence without the immediate obligation of paying in full. However, these agreements which may come across as quick solutions can instead be a minefield of trouble if consumers do not follow the rules. Why? Consumers neglect to read the fine print or the main details on their hire purchase contracts. It is only after an issue develops between the provider and the consumer that the consumer becomes aware of what is on the contract.

As such, consumers are being advised to slow down, get a clear understanding of what is involved and take the time to read before they affix their signature. Consumers should also ensure that they safely retain receipts, agreements and other documents relating to their hire purchase transactions. Consumers are urged to pay the required instalments with the agreed interest to the supplier within the stipulated time frame. Consumers should bear in mind that “possession is not ownership” and that it is unlawful to dispose or sell any part of the item until you have fully paid off the agreed price.

## ***Reminders***

- The ownership of the good passes only when the consumer has paid off the last instalment of the good.
- Under the hire purchase agreement the buyer can return the good to the supplier if he or she does not want to continue with the agreement;
- The purchaser who has taken the good on hire purchase terms cannot transfer the good to a third party since he or she does not have ownership of the item and
- The supplier can, at any time, repossess the good in cases of delinquency in obtaining payment of instalments.



# ROBBERY PREVENTION TIPS

*Jamaica Constabulary Force*

- Ensure that valuable personal possessions (e.g. cash and high end electronic devices) are properly secured or concealed. We encourage persons transporting large sums of cash to utilize cash escort services offered by private security companies.
- Thieves are utilising motorcycles and other vehicles to commit robberies. Be aware of your surroundings, avoid using devices like earphones while commuting. Trust your judgement, if you feel there may be a threat, go somewhere safe such as your nearest police station.
- Avoid wearing excessive jewelry, particularly gold, especially when walking in areas with high pedestrian traffic.
- Always ensure that your house and car keys are easily accessible to minimize the time it takes to enter homes and vehicles.
- Walk in well-lit areas and avoid walking alone. If you think you are being followed, trust your instincts and proceed to a crowded area, maintain your vigilance and go to the nearest police station if possible.
- Do not leave valuable items on motor vehicle seats or areas within the vehicle that make them visible to passers-by.
- Persons using Automated Teller Machines (ATM) are also urged to be vigilant and protect their debit/credit card information. Avoid using ATMs in secluded areas.
- Travelers are urged to be alert at the airport and be mindful of people who are not legitimately authorized to load and unload vehicles or provide transportation.
- If you believe you are being followed, proceed to a busy location and contact the Police immediately.



**W**

Window  
locks



**I**

Indoor lights  
on timer switches



**D**

Double or deadbolts  
fitted to doors



**E**

Exterior lights  
on a sensor

# WHEN TO PURCHASE A NEW MATTRESS



Have you been wondering if it is time to replace your mattress? If you are unsure, here are a few guidelines to assist you in the decision making process.

- Your mattress is more than eight years old.
- You wake up with aches and pains in your back or joints.
- Your sleep is restless; you toss and turn or wake up frequently at night.
- Your mattress shows visible signs of wear and tear, that is, sagging.
- You feel the coils when lying on your bed.
- Your mattress doesn't support your body in the places you need support.
- You hear noises/creaks when moving around.

- You roll toward the middle of the bed or you easily roll off the edge of the bed.
- You've outgrown your current mattress size or want to upgrade.
- Your body or sleeping position has changed recently.
- You're moving and would like a fresh start for your bed.

## Choosing a Firmness

Firmness is a crucial aspect of a mattress. Depending on your desired comfort level, you can choose from ultra-plush to extra-firm. For the best sleeping results, you want the mattress to contour to the curves of your body while providing enough support to maintain neutral alignment. It is recommended that you choose the firmness based on your personal sleeping habits.

Remember to get information about your warranty:

- How long will the warranty last?
- Are there any special services associated with the purchase, example, making an appointment to have free home visits for a scheduled period of time to turn the mattress over. This will help to retain the shape of the mattress.



# TIPS FOR PURCHASING CUSTOM MADE FURNITURE

Most furniture is manufactured to standard measurements. However, if you decide to order custom made furniture, consider the following:

- Furniture style and dimensions
- Type of wood, fabric and hardware
- Colour choices (fabric and wood finish)
- The manner of construction and assembly
- Your personal preferences and lifestyle needs
- Establishing milestones or progress checkpoints

Always check the specific dimensions of an item you are purchasing to make sure it fits your needs.

## **Standard Furniture Measurements**

There are standard measurements for specific furniture. Ensure that you measure your space at home before going to the store to make a purchase. Walk with a tape measure to compare the size of the space at home with that of the item in the store.





# CHOOSING THE RIGHT TECHNICIAN TO REPAIR YOUR APPLIANCE



Appliances need to be in good condition for maximum usage. Unfortunately, some get damaged for various reasons. This doesn't mean you throw them away and buy new ones. You can repair and continue using them. In this case, it is best to hire a professional technician with in-depth knowledge. Here are a few tips for choosing the right appliance repair technician.

## **Consider Experience**

No one wants to work with an inexperienced technician because the person may not fix the most technical issues. This is why it is best to hire an experienced technician with several years of experience in the field. Well-versed technicians know what to do when fixing appliances and will do all it takes to offer exceptional service.

## **Check the Pricing**

Appliance repair technicians charge different prices for various reasons such as quality of service, experience, location, etc. When looking for a technician, check their pricing structure and be sure you can afford the cost. You can ask for multiple estimates from three to four different technicians and choose the one you can afford.

## **Licenses and Certifications**

It is crucial to hire a trained and certified technician to ensure quality repair services. So, make sure those you are considering have the required licenses and certifications necessary in appliance repair.

## **Reviews and Referrals**

Another way to help you choose the right appliance repair expert is to check for customer reviews or testimonials. In so doing, you can find out whether a previous customer's experience with the repair technician is favourable or not.

You can also ask your friends and family for their own recommendations for more concrete and reliable feedback.

Following the above tips will help you hire a qualified appliance repair technician that will give you value for your money.



# SUB-STANDARD GOODS OR SERVICES? NO THANK YOU!

Do not make a decision or sign an agreement or make a down-payment “to hold” a product based on a photograph or digital representation of the item on social media.

- Always read the Agreement then read it again before you sign.
- Get clear, written warranty conditions about the after sales service and refund policy of the store.
- Observe the store environment.
- Read the product's labels (note the manufacturer's name, location and return policy).
- Test devices on the spot, in store, before purchase.
- Take photos of the product Bar Code and or ID Number – especially Smart TVs. Look for fishline or herring-bone cracks which may appear in the corners of large Smart devices.
- Match your record of the Barcode and ID Number with the item delivered to your home.
- Does the store appear to be in transition?
- Does the store have a written Return or Service Policy?
- Does the store have display areas for DIY items sold in boxes?
- Before purchase of Electronic Devices in-store, please note the following:



**Some merchants may offer a deal and a receipt which do not reflect the transaction. Do not accept it.**

## **Safeguard:**

Shop in stores which offer high quality service.

Buy the RECOMMENDED BRANDS that are known and recognizable.

Buy brands for which the parts are available.

Buy brands that are known by the network of technicians in Jamaica or your location

## **If the Product is a Used Car?**

Have a mechanic check and test drive the car BEFORE you make a decision.

**Ask for a WRITTEN WARRANTY.**

# HOW AND WHERE TO FILE A COMPLAINT

- Assemble All Your Facts
- Complain Promptly
- Call, Visit or Write
- Explain Yourself Clearly
- Stay Cool
- Start With Your Sales Representative

If you are unsuccessful, contact the Consumer Affairs Commission.

## FILING A COMPLAINT?

Consumers, do you have a complaint about a service or product?

Was the matter unresolved?



## Let's Talk!

Contact the Consumer Affairs Commission where we will seek to resolve your issue under the **Consumer Protection Act**.

*The CAC...Protecting Your Rights,  
Securing Our Future*



## AVOID ONLINE SCAMS

### DO NOT

- ✘ Use unsecure WiFi networks and websites
- ✘ Click on WhatsApp payment link
- ✘ Send banking details via email

### — DO —

- ✓ Use URLs with a locked padlock and https
- ✓ Use a secure password (no names or special dates)
- ✓ Limit personal information on social media

#### CONSUMER AFFAIRS COMMISSION

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