

Consumer Matters

ISSUE 005 DECEMBER 2015

Beware - Electrical equipment, appliances top 2015 consumer complaints


For the first six months of the 2015/2016 Financial Year, consumers complained mainly about Electrical Equipment and Appliances. With Christmas just around the corner, these items are usually bought as gifts for family and friends. However, given that this category of items is the most complained about, the Commission is urging consumers to be careful when making purchases of this nature as they also have a responsibility to be more vigilant about the purchases they make. Below are a few tips to help prevent you becoming another unsatisfied consumer:

- **Read all labels carefully.**
- **Test all appliances in the store if possible.**
- **Get a Guarantee or warranty for all appliances.**

As it relates to warranties, consumers should ensure that they are informed about exactly what the warranty covers and the period of that coverage. Some warranties may ask the consumer to pay for labour charges or to send big cumbersome items to distant places for repair. Check to determine if the conditions of the warranty are convenient for you before you make your purchase.

- **Observe the manufacturer's instructions in the use of any product purchased as abuse or misuse may void the warranty coverage.**
- **Ask about the return policy and warranty. Get a receipt and look for missing sales tax. Businesses selling inferior or unsafe products often don't report their sales.**
- **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.**

Further, if consumers are aware that substandard electrical items are being sold on the market, they should immediately report it to the Bureau of Standards Jamaica (BSJ) or the Consumer Affairs Commission.



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Get the facts before you take a loan this Christmas

Leading up to and during the Christmas period, there are many advertisements offering same-day loans, pay-day loans and quick loans. While these offers may seem attractive, consumers you need to be cautious as many of these “deals” are often unrealistic and are being offered by predatory loan companies, which, are not regulated.

These types of loan companies often practice over-lending to customers and sometimes impose excessive fees and onerous contract terms which once signed to, the consumer has to honour because it is a private contract. The most common is the requirement to pay a non-refundable processing fee. The loan application is frequently denied, as it is often used by unscrupulous lenders as a means of accumulating funds.

In instances where the loan is approved, consumers are faced with high loan repayments that are burdensome and some are not able to repay. As such, consumers find themselves in a bind when they are unable to make loan payments, and some may even go to other lenders — formal and informal — to get a new loan to repay the old one while accumulating more debt. The end result in situations like these is that consumers find themselves with payments that exceed their entire income.

If you are seeking a loan for the Christmas season this year, try to approach reputable organisations like banks and credit unions. However, before you do so, consider the purpose of the loan:

- **review the terms and conditions of the loan -including interest (add-on versus reducing balance) and processing fees;**
- **time period for repayment; and,**
- **other non-interest related charges**

Remember, Christmas is only one day of the year, and we at the CAC want you to enjoy the season. However, be mindful that after Christmas, all the other bills will have to be paid (rent, utilities, transportation, food as well as sending the children back to school).



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**If you think an advertisement is misleading or false, contact the
Consumer Affairs Commission**



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Importance of a receipt



The importance of asking for an official receipt on every purchase or payment made is not a common knowledge to all businesses and consumers. Some shops do not give you a receipt, but you have a right to get 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:

- **The amount paid by the consumer**
- **The date on which the purchase is made**
- **A description of the goods or services sold**
- **Where applicable, the professional fee charged; and,**
- **Such other information as may be prescribed.**

If this information is not there, then the vendor is not obeying the CPA, which clearly says that suppliers and service providers must give consumers a 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.

For businesses, the importance of a receipt translates to:

- **Completeness of records**
- **Claim as deduction or refund**
- **Facilitate Audit queries**
- **Hard evidence that the transaction took place**

Consumers,
demand your receipt!



**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)

Christmas Safety Tips

PURCHASING GIFTS

READ all labels carefully.

TEST all appliances in the store if possible.

GET a Guarantee or warranty for all appliances.

DO NOT sign hire purchase agreements without reading every word.

MAKE SURE that when you buy a gift, it can be changed if necessary either for another item or cash refund.

WHEN OUT AND ABOUT

CONTROL your social status: Resist the urge to broadcast to the whole world that you are not going to be home or are about to leave.

KEEP all purses and bags zipped and snapped closed.

DO NOT flash large amounts of cash when paying for merchandise.

DO NOT leave valuables in plain view in your vehicle.

MAKE SURE that your car keys are in hand when you are about to return to your vehicle.

ALWAYS lock your vehicle when you are driving or not.

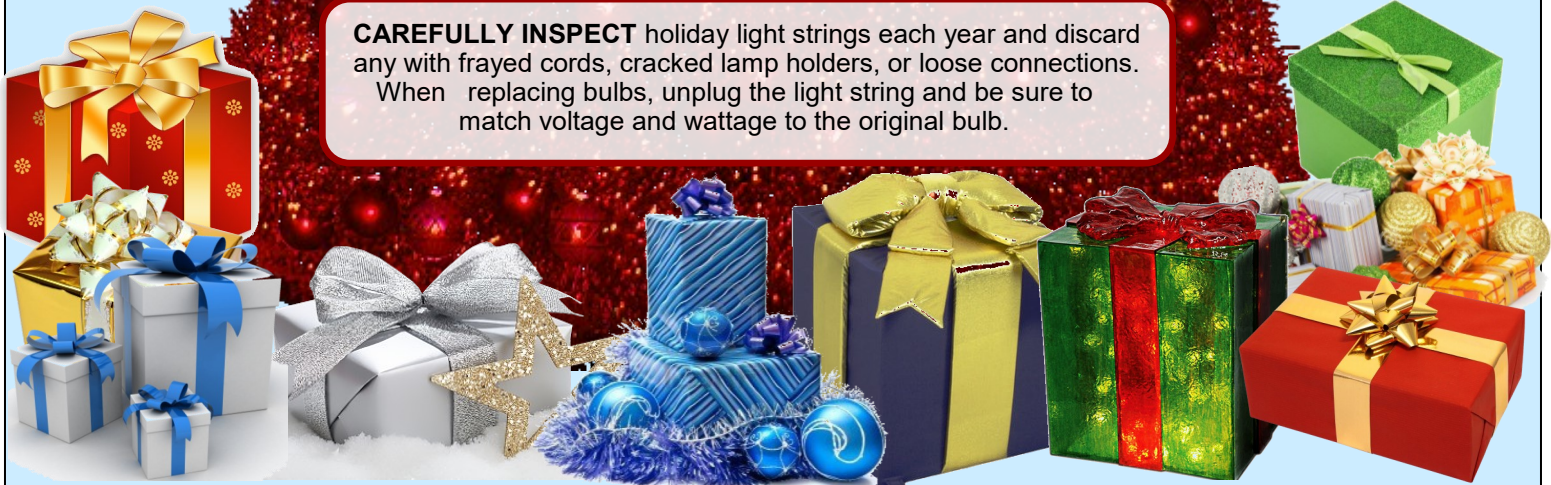
AT HOME

NEVER leave young children alone with candles, lamps and matches.

DO NOT OVERLOAD electric plugs with too many appliances, or with lights for Christmas trees.

UNPLUG Christmas tree lights when you leave the house or going to bed.

CAREFULLY INSPECT holiday light strings each year and discard any with frayed cords, cracked lamp holders, or loose connections. When replacing bulbs, unplug the light string and be sure to match voltage and wattage to the original bulb.



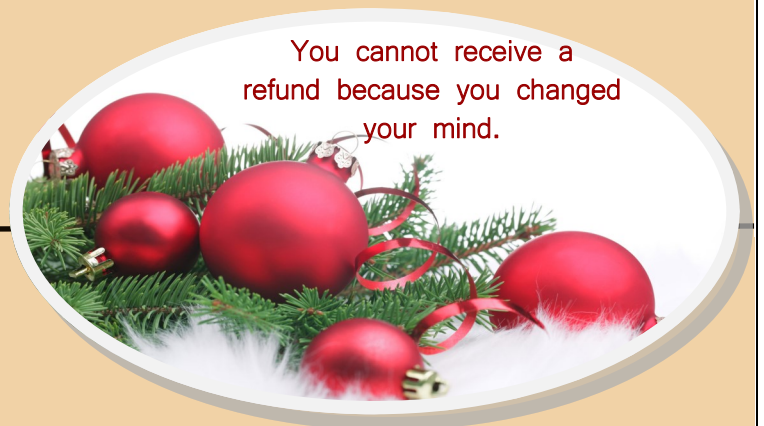


Buyer's remorse and refunds

Have you just bought a product or service and wished you had not? There is a phrase for that, and it is called "buyer's remorse". This sometimes occur when a consumer has made a costly purchase and fear that they have made a wrong choice, spent too much money, think that they 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.

When situations like these occur, it is left to the discretion of the vendor/provider. So in future, the Commission is urging consumers to do their homework before making a purchase, so the chances of experiencing buyer's remorse is reduced.



Rightfully obtaining redress

As the yuletide season approaches, many consumers will be making purchases. In so doing however, the Consumer Affairs Commission is urging consumers to use their knowledge wisely, be vigilant and selective when conducting any transaction. Unfortunately, at this time of year in particular, some merchants are so busy that they do not write receipts, or they offer bargains where discounts are given but no receipts provided. However, without a receipt, there is no proof that the item was purchased from a particular establishment or individual. This therefore means that if there is no receipt, the redress is more difficult to obtain.

Regarding the issue of refund and the return of items, it is important that consumers be vigilant and find out the store's policy prior to making a purchase. Signs which state "no refund, no exchange" are in fact illegal as there are provisions under the Consumer Protection Act which allow for items to be returned and a refund obtained in the event that something goes wrong.

On the matter of hire purchase arrangements, it is important that consumers read and understand the terms and conditions of the contract before signing. Although the documents are often long with fine prints, consumers should take the time to read, ask the relevant questions and get clarifications on the areas that are unclear. Remember, once you sign the document, you will be obligated to adhere to the terms and conditions in the contract.



Mashed Sweet Potato with Cheese

Ingredients

- 3 lbs sweet potatoes, boiled and mashed
- 1 cup crushed pineapple, drained
- 2 Tbsp salted butter, room temperature
- 1/2 tsp ground cinnamon
- 1/4 tsp grated nutmeg
- Salt and pepper to taste
- 1 cup shredded cheese
- 5 - 6 slices pineapple rings (optional)
- 1 Tbsp melted butter (unsalted)



Method

1. Preheat oven to 350 degrees F
2. Combine mashed sweet potatoes, crushed pineapple, room temperature butter, cinnamon, nutmeg, salt and pepper to taste. Mix thoroughly.
3. Transfer mixture to a greased 8 x 8-inch casserole dish.
4. Arrange pineapple slices on top of mixture and place a cherry in the center of each pineapple ring.
5. Brush the entire top of the pie with the melted butter, sprinkle cheese and bake for 40 minutes or until golden brown.
6. Let pie cool until warm or room temperature before serving.

Sorrel Chutney

Ingredients

- 7 cups of sorrel
- 2 ½ cups brown sugar 2 ½ cups water
- 2 small onion (diced finely)
- 1 garlic clove (minced)
- 2 inch piece of ginger (finely grated)
- 1 lime (juiced)
- 1 tbsp white cane vinegar
- ¾ cup golden raisins
- 7 pimento (allspice) grains, crushed
- 2 yellow Scotch Bonnet pepper (de-seeded & finely chopped)



Method

1. Wash sorrel thoroughly, using the fingers to lift it from the water.
2. Put into stainless steel container and set aside.
3. Combine water, brown sugar, pimentos, ginger and garlic in a large saucepan.
4. Cook over high heat for five minutes then reduce to a simmer.
5. Add sorrel, raisins, lime juice, vinegar and scotch bonnet
6. Stir all the ingredients.
7. Cover, cook and stir occasionally until the mixture has a jam consistency.
8. Remove from heat and chill in refrigerator for at least 3 hours before serving.
9. Place chutney in spotlessly clean jars for storage. The flavour improves after a couple days.
10. This chutney can be stored in the refrigerator for 1-2 months.



CONSUMER AFFAIRS COMMISSION

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