



CONSUMER AFFAIRS COMMISSION

An agency of the Ministry of Industry, Commerce, Agriculture and Fisheries  
"Protecting Your Rights, Securing Our Future"

# Consumer Matters

ISSUE 013 MARCH 2018

## The CAC— Another year of Achievements: *\$24.72-M recovered on behalf of consumers*

The Consumer Affairs Commission (CAC) secured over **\$24.72-million** in refunds and compensation on behalf of aggrieved consumers during the 2017/18 Financial Year. The sum was recovered during the Commission's resolution of **1,454** cases of the **1,704** handled during the period which translates to a resolution rate of **85.32%**.

The top three complaint categories identified were: **Electrical Equipment & Appliances** with **32.67%**, followed by **Other Services** which amounted to **14.87%** and **Utilities** with **13.97%**. It is important to note that these results closely pattern what has been evidenced over the last few years, with occasional changes of these categories.

As it relates to the top three categories which yielded the most monetary compensation, these were: **Automotive** \$11.7-million; **Electrical Equipment & Appliances** \$3.9-million and **Other Services** \$3.7-million.

The Commission also handled 730 requests for advice and information which represent an increase of 39% over the previous period when 525 requests were facilitated.

Mrs. Dolsie Allen, Chief Executive Officer at the CAC, is encouraging consumers to be vigilant when purchasing goods and services in the marketplace. "Our database has consistently shown that the **Electrical Equipment and Appliances** category continues to top the list as the area that consumers complain the most about. Meanwhile, the **Automotive** category has the largest refunds and compensation secured on behalf of consumers. I am therefore urging consumers to do their due diligence by ensuring that items purchased are in good working order before they leave the store and if this is not possible, as soon as a fault has been detected, report it to the vendor."

She advised consumers that, "When purchasing expensive items like automobiles, it is imperative that a certified mechanic examines the vehicle." Mrs. Allen also noted that, "Above all else, consumers must demand their receipt and warranty."



**#BetterDigitalWorld**  
**WCRD 2018**

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# World Consumer Rights Day 2018

World Consumer Rights Day (WCRD) is celebrated annually on March 15 under a theme presented by Consumers International (CI). As the consumer representative body and a member of CI, Jamaica's participation was led by the Consumer Affairs Commission (CAC).

CI selects the theme based on international trends, discussions and matters of importance to consumers. Member countries adapt the theme and if necessary, tailor to national situations.

The theme for 2018 was: ***Making Digital Marketplaces Fairer: Access, Protection and Security*** which aimed to promote digital marketplaces that are more accessible, safer and fairer for consumers across the globe.

*E-commerce, or buying products and services online, has transformed the way we consume. Consumers with a connected device and a payment method can buy anything from music to take-away; book transport and accommodation; or buy tickets to events. This new way to trade has opened up a vast array of choice for consumers and enhanced convenience on a scale never seen before.*

*However, along with benefits, e-commerce raises key issues for consumers such as: access to fair and secure markets, being sure there is redress when things go wrong, and being exposed to scams and fraud. Because of this, the consumer movement must work to ensure that digital marketplaces are fairer for everyone. – CI, Amanda Long, President*

## World Consumer Rights Day 2018

### List of Activities

#### Sunday March 11, 2018

National Consumers League (NCL) Church Service  
New Beulah Moravian Church, Mandeville

#### (Monday – Friday) March 12-16, 2018

Exhibitions/Library Displays

Parish Libraries in: Mandeville, St. Elizabeth, Santa Cruz, St. James, Hanover, Westmoreland, Morant Bay, Portland, St. Mary, St. Catherine, Portmore, Clarendon, Old Harbour, Kingston & St. Andrew, Falmouth Square in association with the Trelawney Chamber of Commerce and also the Yallas High School on the day.

#### Tuesday March 15, 2018

Seminar and Exhibition 9:00 am – 4:00 pm

Knutsford Court Hotel

RJR 94.5 FM "Hotline" Outside Broadcast 10:00 am – 2:00 pm

In Jamaica, as internationally, consumers are susceptible to security and privacy when conducting electronic transactions. In the absence of legislation, there is some difficulty in seeking redress for across the border settlement where providers reside in another jurisdiction as well as issues pertaining to data protection.

These are discussions currently taking place in Jamaica and the Commission in recognising the timeliness of the theme, staged a seminar and mini-expo at the Knutsford Court Hotel. This involved presentations from experts, professionals, legislators and service providers discussing the impact of the digital marketplace on the lives of consumers. The Commission targeted 150 persons to be in attendance, however, over 170 persons were present.

# World Consumer Rights Day 2018 Message

The Honourable Karl Samuda, Minister of Industry, Commerce, Agriculture and Fisheries observed World Consumer Rights Day 2018 with a Message which was published in the Jamaica Gleaner and Jamaica Observer as well as aired on all television and radio stations in time allotted for government broadcasts on Thursday March 15, 2018.



The graphic features a blue and yellow background. At the top center is the CAC logo (Consumer Affairs Commission) with the text "An Agency of the Ministry of Industry, Commerce, Agriculture and Fisheries" and "Protecting your Rights, Securing our Future". Below this is the title "World Consumer Rights Day 2018 Message" in bold black text. To the left is a portrait of The Hon. Karl Samuda, Minister of Industry, Commerce, Agriculture and Fisheries, CD, MP. To the right of the portrait is a paragraph of text: "Jamaica is poised to take advantage of the emerging digital economy due to its telecommunications infrastructure and high mobile technology penetration. In recent years, mobile shopping has been on the rise, with consumers increasingly using their mobile devices for various online shopping and digital transactions. On this World Consumer Rights Day 2018, the theme is 'Making Digital Marketplaces Fairer: Access, Security and Protection'. Consumers now have a larger marketplace within which to conduct business and are actively engaged in this digital economy. However, with expanded choices, it is imperative that consumers exercise more responsibility by carrying out the necessary due diligence when using digital platforms. This is of particular importance when conducting cross-border transactions, as the rules and responsibilities of utilising this space still require more legislation and clarity. Therefore while we embrace the vast potential for economic growth, we also urge consumers to be vigilant while exercising their choices. Today, Jamaica joins the rest of the global community in observing World Consumer Rights Day 2018. Happy World Consumer Rights Day Jamaica!"

**World Consumer Rights Day 2018 Message**

Jamaica is poised to take advantage of the emerging digital economy due to its telecommunications infrastructure and high mobile technology penetration. In recent years, mobile shopping has been on the rise, with consumers increasingly using their mobile devices for various online shopping and digital transactions.

On this World Consumer Rights Day 2018, the theme is "Making Digital Marketplaces Fairer: Access, Security and Protection". Consumers now have a larger marketplace within which to conduct business and are actively engaged in this digital economy. However, with expanded choices, it is imperative that consumers exercise more responsibility by carrying out the necessary due diligence when using digital platforms. This is of particular importance when conducting cross-border transactions, as the rules and responsibilities of utilising this space still require more legislation and clarity. Therefore while we embrace the vast potential for economic growth, we also urge consumers to be vigilant while exercising their choices.

Today, Jamaica joins the rest of the global community in observing World Consumer Rights Day 2018.

*Happy World Consumer Rights Day Jamaica!*

The Hon. Karl Samuda, Minister of Industry, Commerce, Agriculture and Fisheries, CD, MP

In addition, the World Consumer Rights Day 2018 Message was read at church services, schools and associations beginning from Sunday March 11, 2018.

The World Consumer Rights Day 2017 message which was published in the Jamaica Gleaner and Jamaica Observer on Thursday March 15, 2017.

The Honourable Karl Samuda, Minister of Industry, Commerce, Agriculture and Fisheries provided the annual World Consumer Rights Day Message which was aired on all radio and television stations in time allotted for government broadcasts on Thursday March 15, 2017.



The graphic features a dark background with a blurred image of a person. The title "World Consumer Rights Day 2018 Message" is written in large, bold, white and yellow text. Below the title is a portrait of The Hon. Karl Samuda, Minister of Industry, Commerce, Agriculture & Fisheries. To the right of the portrait is his name and title in white text.

**World Consumer Rights Day  
2018 Message**

Hon. Karl Samuda  
Minister of Industry, Commerce,  
Agriculture & Fisheries



# World Consumer Rights Day 2018

*"Making Digital Marketplaces Fairer: Access, Security and Protection"*

## Seminar and Exhibition



Mr. Kent Gammon, Chairman of the Consumer Affairs Commission (CAC) has the full attention of Mrs. Dolsie Allen, CEO and (left) Mr. Vivian Brown, Director General who delivered the Hon. Karl Samuda's World Consumer Rights Day 2018 address.



Mr. Kent Gammon, Chairman of the Consumer Affairs Commission (CAC) was interviewed by Mrs. Emily Shields, host of RJR's 94.5 FM programme "Hotline", at the Outside Broadcast which was also on location at the Knutsford Court Hotel on World Consumer Rights day 2018.



L-R: Mr. Vivian Brown, Director General who delivered the World Consumer Rights Day 2018 address on behalf of the Hon. Karl Samuda, Minister of Industry, Commerce, Agriculture and Fisheries is joined by the Commission's Board Directors—Ms. Michelle Parkins, Ms. Daenia Ashpole and Mr. Damali Thomas. Also sharing in the moment (centre) is Mr. Douglas Webster, Executive Director, Trade Board.



Mr. Jermaine Blake provided the cultural entertainment to a very receptive audience.



2nd left: Mr. Vernon Derby, Board Director at the Consumer Affairs Commission interacted with the team from the University of the Commonwealth Caribbean.



Dr. Parris Lyew-Ayee, Jr., Director, Mona GeolInformatics Institute at the University of the West Indies presented on Jamaica's Digital Economy.



# World Consumer Rights Day 2018

*"Making Digital Marketplaces Fairer: Access, Security and Protection"*

## Seminar and Exhibition



Mr. Gordon Swaby, CEO/Founder, Edufocal Limited presented on the area of "E-Commerce & Internet Access: Online or Offline?"



Dr. Moniphia Hewling, Head of the Jamaica Cyber Incident Response Team (JaCIRT), Ministry of Science, Energy and Technology addressed the topic of "Security and Protection: Dream or Reality".



Ms. Latoya Halstead, Director of Communications at the Consumer Affairs Commission was interviewed by Mrs. Emily Shields, host of the RJR 94.5 programme "Hotline".



Mr. David Miller, Executive Director at the Fair Trading Commission greets Mr. Vivian Brown, Director General at the Ministry of Industry, Commerce, Agriculture and Fisheries while Mrs. Dolsie Allen, CEO at the Consumer Affairs Commission and Mr. Charles Douglas, Legal and Regulatory and Inter-connections Network, CARIMAC , University of the West Indies share in the moment.



L-R: Dolsie Allen CEO, CAC; Ricardo Dystant Senior Manager, eBanking JN Bank; Dr. Moniphia Hewling, Head of the Jamaica Cyber Incident Response Team (JaCIRT), Ministry of Science, Energy and Technology, Assistant Superintendent Warren Williams, Head of the Communication Forensics and Cybercrime Division , Jamaica Constabulary Force and Mr. Morland Wilson, Director Consumer Affairs Commission in discussion about a card.



L-R: Presenters - Professor Anthony Clayton, Alcan Professor, Caribbean Sustainable Development Institute at the University at the West Indies and Mr. Kevin Bourke, Head of New Business Development, Brawta Living and Ms. Ingrid Riley, Moderator and CEO, SiliconCaribe Media sharing in a light moment.





# #BetterDigitalWorld WCRD 2018



1. Bureau of Standards Jamaica
2. Broadcasting Commission Jamaica
3. University of Technology Jamaica
4. Digicel
5. Heart Foundation of Jamaica
6. Diabetes Association of Jamaica
7. Students from Church Teachers' College
8. Students from Ardenne High School



# World Consumer Rights Day 2018

*"Making Digital Marketplaces Fairer: Access, Security and Protection"*

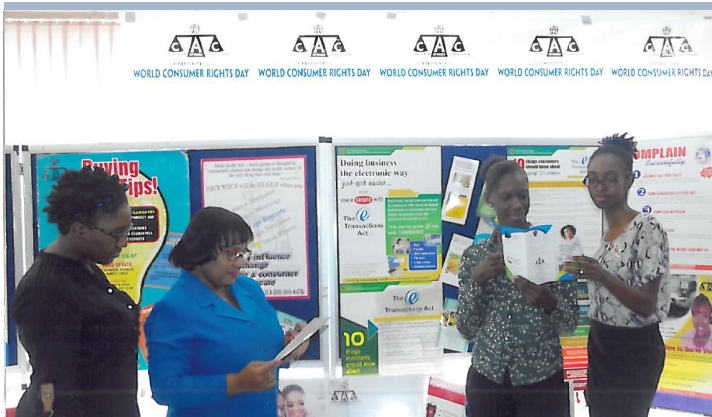
## Library Displays and Presentations



His Worship the Mayor of St. Mary Mr. Richard Creary is the centre of attention as he converses with Mr. Ralston Patterson, Field Officer, Consumer Affairs Commission at the Social Development Commission's (SDC) Creative Arts and Skills Festival held on at the Claude Johnson Park in Port Maria, St. Mary. Sharing in the moment is Mr. Sharwin Reynolds, SDC Parish Manager, St. Mary.



Students from the Seaforth High School viewing the World Consumer Rights Day exhibition at the St. Thomas Parish Library on March 16, 2018



(2nd left): Ms. Haidee Wilson, Senior Librarian at the St. Thomas Parish Library and other team members made sure to get first hand information from the World Consumer Rights Day exhibit.



Mr. Ralston Patterson, Field Officer, Consumer Affairs Commission sharing information with Dr. Morais Guy, Member of Parliament for Western St. Mary at the Social Development Commission's Creative Arts and Skills Festival at the Claude Johnson Park in Port Maria, St. Mary.



**Making Digital Marketplaces Fairer:  
Access, Security  
and Protection**





**The following tips are recommended to prevent consumers from being ripped off by online stores:**

1. It is important to note that anyone can set up an online shop. Therefore, before you place an order online, confirm that the shop has a physical address and a phone number where you can reach someone if you have problems with your order. Conduct your own background check by looking at sites dedicated to reviewing e-stores. If the store is not reviewed or does not have favorable reviews do not use it.
2. Online ads that offer deals on luxury items at low prices can be part of a scheme to take your money and give you nothing in return. Scammers falsely use well-known name brands in their ads for clothing, shoes, online games, and other expensive items to entice you. Scammers know that people looking for a good deal may be tempted to click on their links. Therefore, avoid online ads that offer luxury brands at ridiculously low prices.
3. Avoid clicking on pop-up ads which can download viruses, spyware, malware, and other unwanted software to your computer. Shop on familiar, trusted websites.
4. If the seller requires payment through a wire transfer or by you giving them numbers off a gift card or prepaid card, that's a scam. Legitimate sellers will not restrict payment to those methods.
5. Never order anything online using your credit card from a site that does not have SSL (secure sockets layer) encryption installed. Typically, the URL for the site will start with **HTTPS://** (instead of just **HTTP://**) and an icon of a locked padlock will appear in the status bar at the bottom of your Web browser. Never give anyone your credit card information via email. PayPal, however, is still a safe way to make a payment.
6. Online stores do not require a lot of personal information (Example TRN, NIS and Birth Date) to conduct business. If a scammer gets this information and combine it with your credit card number for purchases, they can do a lot of damage. Therefore always refrain from giving up too much information.
7. Do not use public computers to make purchases. If you do, remember to log out every time you use a public terminal, even if you are just checking email. However, if you are using your own laptop to shop while you are out, remember to place your back against a wall to prevent potential scammers from looking over your shoulder to see your information.

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### Consumer Matters

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8. Be cautious of persons with other devices in your vicinity as they can capture your information without your permission or knowledge. Example, the use of Bluetooth to transfer information quite readily.

9. Only utilise WiFi connections that are secure.

10. Never leave your computer unattended while using any online or investment service.

10. Fraudulent email warning: your financial institution will never call you to validate personal information such as your username, password or account numbers.

11. Phishing emails – be on the lookout for phishing email which may ask that you click on a link or provide your personal information.

12. Monitor card transactions frequently.