



STANDING COMMITTEE ON SOCIAL AFFAIRS

**REVIEW REPORT ON CONSUMER COUNCIL OF FIJI 2015 ANNUAL
REPORT**



**PARLIAMENT OF THE REPUBLIC OF FIJI
Parliamentary Paper No. 24 of 2018**

Monday, 5th March, 2018

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CHAIRMAN'S FOREWORD

I am pleased to present the Committee report on the assessment made to the Consumer Council of Fiji's 2015 Annual Report.

The assessment made to the Consumer Council of Fiji 2015 Annual Report was done in accordance with Section 109 (2)(b) of the Standing Orders of Parliament, in which the Standing Committee on Social Affairs is mandated to look into issues related to health, education, social services, labour, culture, media and their administration.

The Committee in its first reading through the Annual Report had agreed to invite the Chief Executive Officer (CEO) of the Consumer Council to brief the Committee on their performance in 2015.

On Thursday 12th October 2017, the CEO had appeared to the Committee and briefly presented the Council's achievements and all the aspects of their work. During the enquiry, the Committee had raised some questions in regards to the operation of the Consumer Council of Fiji which includes:

- Consumers response towards the usage of the national help line;
- The functions of the Community Consumer Advisory Group (CCAG);
- How the Council conduct its public awareness;
- The Council's action towards counterfeit and expiry goods;
- Purpose of the Fiji Mediation Centre;
- Number of awareness and Workshops undertaken;
- Issues of concern on second hand vehicle (odometer winding) and clothing; and
- How duty reduction from Government were abused by some traders for their profit gain.

The Committee appreciates the responses received from the Council in addressing the issues raised and act as an advocate in protecting the rights and interests of consumers in Fiji.

The Committee observed that in 2015, the Consumer Council of Fiji had registered 1672 complaints with a monetary value of \$4,739,691 and recovered about \$3,429,561 by solving 1374 complaints.

The Standing Committee on Social Affairs had reviewed the Consumer Council of Fiji 2015 Annual Report and recommends that the House take note of its report.

I thank the Honourable Members' contribution towards the scrutiny of the Annual Report and the formulation of this bipartisan Report.

With these words, on behalf of the Standing Committee on Social Affairs I commend this Report to Parliament.



Hon. Viam Pillay
Chairperson of the Social Affairs Standing Committee

RECOMMENDATION:

The Standing Committee on Social Affairs has conducted a review of the Consumer Council of Fiji Limited 2015 Annual Report and has no matters to bring to the attention of the House. The Committee recommends that the House take note of its report.

INTRODUCTION

The Consumer Council of Fiji (CCF) is a statutory body established under the Consumer Council of Fiji Act 1976 which are controlled by a Board of Directors (6 Members) appointed by the Minister of Industry, Trade and Tourism. Its role is that of a watchdog to ensure protection of consumer rights and interests and to promote practices and a commercial environment, which should benefit consumers, businessman, traders and professionals alike. Under the legislative requirements of the Act, the Council is guided by the General Principles and Guidelines for Consumer Protection of the United Nations.

The Council's Offices in Fiji are located in Labasa, Lautoka and Suva with a total staff of 22. Under the Act, the Council states the functions of the Council shall ensure that the interests of consumers of goods and services are promoted and protected.

The Committee in its proceeding on 12th October, 2017 noted that the mandate of the Council is to protect the rights and interests of consumers through advocating and lobbies enforcement agencies and policy makers to bring about reforms for the benefit of all consumers. It is the consumers' only independent forum that represents their needs and interests.

GENDER ANALYSIS

Gender is a critical dimension to parliamentary scrutiny. Under Standing Order 110 (2) where a committee conducts an activity listed in clause (1), the Committee shall ensure full consideration will be given to the principle of gender equality so as to ensure all matters are considered with regard to the impact and benefit on both men and women equally.

The Committee considered the issue of equal opportunity for all citizens including women and men when consulted the CEO of Consumer Council of Fiji and during the deliberation and the formulation of this Report.

The Committee is pleased with the Consumer Council's position in playing a significant role towards the protection of all consumer's interest and rights (men and women) in Fiji.

CONCLUSION

To conclude, the Committee is pleased with the overall performance of the Consumer Council of Fiji in promoting the interest and rights of all consumers.

Although there is still much to do, the Council is particularly proud to have been a catalyst and a key player that aims to put the interests of consumers at the heart of all that it does. It realizes that much more needs to be done to strengthen Fiji's consumer protection laws and redress mechanisms which are critical to the well-being of consumers. While we wait for such reforms, the Council is committed to protecting consumer rights and educating them about their responsibilities.

As the Fijian economy continues to grow, the Council want consumers to be able to look ahead with renewed hope and resilience. The Council will continue to play a positive and assertive role in achieving a marketplace where consumers are well informed, confident and protected from unlawful, deceptive, misleading or otherwise objectionable practices. The Consumer Council of Fiji's response on the issues raised was positive in terms of looking after all consumer issues and is not confined to any particular sector or issue and further it also lobbies on behalf of consumers on a range of issues.

Finally, the Committee has fulfilled its mandate in examining the Consumer Council's 2015 Annual Report and commended the position of the Council towards all Consumers in Fiji.

SIGNATURES OF MEMBERS OF THE SOCIAL AFFAIRS STANDING COMMITTEE

.....
Hon. Viam Pillay
(Chairperson)

.....
Hon. Veena Bhatnagar
(Deputy Chairperson)

.....
Hon. Salote Radrodro
(Member)

.....
Hon. Anare T. Vadei
(Member)

.....
Hon. Ruveni Nadalo
(Alternate Member for Hon. Mohammed M. A Dean)

APPENDICES

APPENDIX 1: LIST OF ACRONYMS

Acronyms	Meaning
SO	Standing Orders
CCF	Consumer Council of Fiji
CEO	Chief Executive Officer
CCAG	Community Consumer Advisory Group

CONSUMER COUNCIL OF FIJI 2015 ANNUAL REPORT



Consumer Council of Fiji
12 Oct 2017

Presentation made to Standing Committee on Social Affairs

Presentation Outline

- About the Organisation
- Policies
- Organisation Structure
- Budget Allocation
- Programs and Projects
- Achievements
- Challenges



ABOUT THE ORGANISATION

- Consumer Council of Fiji Act – 1976
- Government Statutory Organization
- MITT→Board→CEO
- 6 Board Members
- 3 Offices in Fiji: Lautoka, Suva & Labasa
- Staff (total 22)
 - Suva (16)
 - Lautoka (3)
 - Labasa (3)

FUNCTIONS OF THE COUNCIL

- Section 6 of the Act outlines the functions of the Council. **Section 6(1) states:**

"The functions of the Council shall be to do all such acts and things which it may consider necessary or expedient to ensure that the interests of consumers of goods and services are promoted and protected".

Functions of the Council

- **Advise** the Minister on such matters affecting the interests of the consumers
- **Make** representations to the Government or to any other person/organisations on any issues affecting the interests of consumers
- **Collect**, collate and disseminate information in respect of matters affecting the interests of consumers
- **Conduct** research and investigations into matters affecting consumers
- **Advise** and assist consumers on matters affecting their interests
- **Give evidence** at any investigation or inquiry
- **Support** or maintain legal proceedings contemplated or initiated by a consumer.

Council's Legal Mandate

- Protect the rights and interests of consumers.
- An advocacy organisation that lobbies with enforcement agencies and policy makers to bring about reforms for the benefit of all consumers.
- Council is consumers' only independent forum to represent their needs and interests. This is also recognized in the UN Guidelines.

Services offered by Council

- ❖ Campaigns, Media & Information Services
- ❖ Research and Policy Analysis
- ❖ Consumer Advisory & ADR Services
- ❖ Debt Management and Consumer Credit Advisory Services (Financial matters)

Policies in Place

The Council has 10 manuals in place. The following documents were reviewed in 2015:

- Strategic Plan 2016–2018: Developing the plan has been a real challenge, particularly with the level of awareness that the Council has created in the last eight years, which has led consumers to have greater expectations of the Council.
- Work Plan 2016: Based on the Strategic Plan, the Council developed the year's work plan to ensure emerging issues are captured, activities are planned and performance indicators are set for the year.
- Service Agreement 2016: The Council signed a Service Agreement with the Minister for Industry and Trade, which outlined the services to be delivered for the public based on the monies allocated.
- Furthermore, the following 4 manuals were reviewed during the year:
 - Induction Policy Manual;
 - Human Resources Policy Manual;
 - Finance and Asset Management Policy Manual; and
 - Alternative Dispute Resolution and Consumer Advisory Policy.

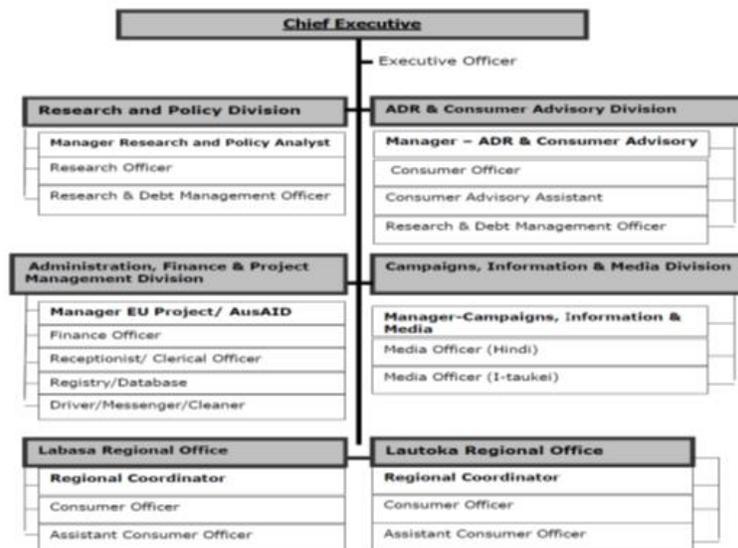
BUDGET ALLOCATION

Government Grant

- To deliver the targets, the Council received a Government grant of \$700,000 VIP which was not sufficient.
- The Council had to request additional grant of \$ 113,117 VIP during the year
- **The Total grant received in 2015 was \$ 813,117**

Donor Funding

- In 2015, the Council secured a total sum of \$22,026.43 from Anne Fransen Fund (AFF) for a project on Right to Redress in Financial Services” – empower consumers to become knowledgeable of their rights & responsibilities.



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**KPIs AS PER SERVICE AGREEMENT
1 JANUARY 2015 - 31 DECEMBER 2015**

Key Performance Indicators	Targets 2015	Actuals 2015	Comments
Consumer enquiries/advice	1000	1659	Achieved
Consumer Complaints Registered & attended to	1800	1672	
Consumer Complaints Solved Through Mediation	1000	1374	Achieved
Consumer Complaints Referred to SCT and Other CPAs	200	176	
Debt Management & Consumer Credit Advisory Services	60	75	Achieved
Expand and Strengthen CCAG	3	10	Achieved
Assist in the establishment of the Consumer Complaints and Compensation Tribunal	1	Consumer Tribunal not established	Not achieved
Community Visits	35	38	Achieved
Number of Workshops Assisted or Organised by the Council	25	32	Achieved

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**KPIs AS PER SERVICE AGREEMENT
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Complaints Referred to Other Authorities

Other Agencies	Total No. of Complaints
Fiji Commerce Commission	48
Ministry of Justice	2
Ministry of Health	5
Biosecurity of Fiji	1
Legal Practitioners	4
Reserve Bank of Fiji	3
Fiji Intelligence Unit	2
New Zealand Consumer Affairs	1
Fiji Medical and Dental Secretariat	2
Ministry of Industry, Trade & Tourism	2
Registrar of Money Lenders	1
Total	71

Top 10 complaints

1.	Electronic Goods (Home)	214
2.	Mobile products	169
3.	Landlord / Tenant	136
4.	Hardware	85
5.	Food & Drinks	76
6.	Internet Services	67
7.	Water - WAF	59
8.	Television Services	55
9.	Motor Vehicle (second hand)	54
10.	Clothing	48

Community Consumer Advisory Group (CCAG)

- The Council identified 3 new areas (Levuka, Naitasiri and Nasinu) to establish CCAG Members.
- Three active members were recruited, in addition to the seven who were appointed in 2014.
- A workshop on "Training of CCAG Members and the Consumer Council of Fiji Staff" was held on 26 February 2015 at Tanoa Plaza Hotel in Suva. The workshop aimed to educate the CCAG members on their roles and responsibilities in their communities.

KPIs AS PER SERVICE AGREEMENT 1 JANUARY 2015 - 31 DECEMBER 2015

Key Performance Indicators	Targets 2015	Actuals 2015	Comments
Mobile Advisory Unit	25	36	Achieved
School Visits	30	43	Achieved
Number of consumers assisted in projects, assignments and information	40	53	Achieved
New brochures/posters produced	1	3	Achieved
Radio programmes in English, Hindi and I-Taukei languages	1000	2699	Achieved
Radio programmes with School Broadcasting Units	30	30	Achieved
Number of Articles published in media	200	482	Achieved
Number of TV programmes/News Items	90	179	Achieved
Consumer Advisory Column	60	187	Achieved
Produce and distribute Consumer Watch half yearly	4000	4000	Achieved

Programmes/Projects for 2015

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Consumer Education Outreach Programme

Programme	No. of people advised
Mobile Unit	2,143
Community Visits	845
School Visits	3,940
Lecture Visits	384
Workshops	1,602
Public Assisted (Projects)	53
Total	8,967

Key Press Releases issued in 2015

Fix services first (Vodafone 4 G)	Be aware of major global vehicle recall
Beware of dodgy construction companies	Beware of Whisky tampering
Get vehicle valuation done before renewing insurance	Council welcomes \$10,000 fine on traders/retailers
Consumers' right to information, key to being healthy	Compare the prices when buying sugar testing machine, strips
Insurance profits on unfair policies	Thumbs Up, Digicel Fiji
Say No to 'Anti-Rain'	Council welcomes "Hotline"
Price Surveillance Taskforce	Torn-notes are still legal tender
Clarification on price increase, post-Budget announcement	Display and charge correct prices, traders warned
Barbers under the spotlight	Trader responsibility is vital

Awareness Programmes with Traders and Service Providers

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Name of the Organisation	Topic(s) Discussed	Location
Courts Fiji Ltd Staff	Debt Management and Consumer Credit Advisory Services	Vivass Plaza, Suva
Kasabias Limited	Consumer Rights and Responsibilities; Hardware Complaints and Customer Services	Kasabias, Suva
Land Transport Authority	Consumer Rights and Responsibilities; Hire Purchase; Debt Management and ills of Data Bureau	LTA Training Room, Valelevu
Bank of the South Pacific	Roles of the Council; Consumer Rights and Responsibilities; Debt Management and Consumer Credit Advisory Services and Residential Tenancy	BSP, Labasa
RC Manubhai Ltd Staff	Consumer Rights and Responsibilities; About the Council; Complaints on Hardware; Landlord and Tenants; Hire Purchase; Data Bureau; Customer care; Debt Management and Consumer Credit Advisory Services; Consumer Credit Act.	RC Manubhai's Conference Room, Suva, Lautoka and Namaka, Nadi
Ajax Spurway Fasteners Ltd	About the Council; Landlord and Tenants; Money Lending; Consumer Responsibilities and Consumer Credit Act	Lautoka and Namaka Nadi
Australia & New Banking Group Ltd (ANZ) Suva	Consumer Protection in Financial Services	Grand Pacific Hotel
Vinod Patel - Home and Living, Labasa	Hire Purchase; Customer Care and Consumer Credit Act	Labasa Town

TOP 5 ISSUES DEBATED ON SOCIAL MEDIA

Say No to Anti-Rain	Sunny Leone Spice it up Fiji Tour
Thumbs Up Digicel Fiji	Call to consumers to be cautious when buying bread at MH
Barbers under Spotlight	



**KPIs AS PER SERVICE AGREEMENT
1 JANUARY 2015 - 31 DECEMBER 2015**

Key Performance Indicators	Targets 2015	Actuals 2015	Comments
Conduct campaigns on key consumer issues	2 Campaigns	<ul style="list-style-type: none"> Broadband campaign factsheets; engaged with the media and consumers on internet speed, reliability and prices. Data Bureau The Council used media to highlight woes of Data Bureau and on the Council's stand on the irresponsible behavior of this institution and its members. 	The Council has been making budget submission for four years to regulate Data Bureau.
Complaints Driven Research	60	81	Achieved
Submission made on price change or change in laws	6	14	Achieved
Provide policy advice to the Minister	2	3	Achieved
Market Surveillance and raising awareness through trader and service provider visits	150	179	Achieved
Advertisement monitoring	30	35 Advertisements were monitored	117%
Key Engagements	100	122 key engagements	122%

SUBMISSIONS

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No	TO	ABOUT
1	Reserve Bank of Fiji	Comments on RBF Complaints Management Forum Terms of References
2	Fiji Commerce Commission	Submission on Proposed Tariff Increases by Fiji Ports Corporation Limited (FPCL)
3	Fiji Commerce Commission	Submission on Review of the Commerce (Control of Prices for Supply of Electricity and Ancillary Services) Order 2012
4	Fiji Commerce Commission	Submission on Review of the Commerce (Control of Prices for Cement Products) Order 2012
5	Fiji Medical Council Secretariat	Submission on Draft Medical Practitioner Code of Professional Conduct 2015
6	Fiji Commerce Commission	Review of Commerce (Control of Prices for the Supply of LPG in Fiji) Order 2012
7	Ministry of Strategic Planning	Submission on National 5-year and 20-year Development Plans
8	Fiji Commerce Commission	Review of Commerce (Control of Prices for Postal Services) Order 2012
9	Fiji Commerce Commission	Review of Commerce (Price Control) (Percentage Control of Prices for Food Items) Order 2012
10	Fiji Commerce Commission	Review of Commerce (Control of Prices for Reinforcement Steel Rods) Order 2012
11	Ministry of Finance	2016 National Budget Submission for consumers.
12	Ministry of Finance	2016 National Budget Submission on Glucometers to test diabetes
13	Fiji Commerce Commission	Review of Commerce (Control of Prices for Interconnection Services Rates Order 2012)
14	Attorney- General & Minister for Finance	Objection to the Government's proposed reinstatement of VAT on VAT-exempt basic food items and kerosene
TOTAL – 14 completed		

Programmes/Projects for 2015

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Key Engagements

KEY ENGAGEMENT	
Boards and Committees	16
Trader & Service Provider Engagements	31
Engagement with Regulators	18
Stakeholder Consultations and Forums	39
Other Engagements	7
National Workshops	4
International/Regional Engagement	7
TOTAL	122

Consumer Issues exposed in 2015

- Insurance Companies riding on the back of the public health system
- Compulsory Third Party Problematic
- Dodgy Construction Companies- Kindom Falekau Homes and International Wise Property Developments Fiji
- Dumping of Sugar Testing Machines

KPIs AS PER SERVICE AGREEMENT 1 JANUARY 2015 - 31 DECEMBER 2015

Key Performance Indicators	Targets 2015	Actuals 2015	Comments
<u>Regional & International Surveys & Researches</u>	2	3	Achieved
International Engagement in Standards Development Committees	1	1	Achieved
Key Engagements (Boards, Committee, Trader Engagements, etc)	100	124	Achieved

Programmes/Projects for 2015

1. DONOR FUNDED PROJECTS

Anne Fransen Fund

- The Council received FJD 22,026.43 from Anne Fransen Fund (AFF) in March 2015.
- Project Title was **"Right to Redress in Financial Services"**.
- Aim of the project - to empower consumers to understand their rights and responsibilities on consumer financial protection laws and redress mechanisms.
- Funds were used for the following activities:
 - Factsheets (5000 copies) in English and Vernacular - On "Rights and Responsibilities of a Consumer as a Borrower" and "Understanding Debt-to-Income Ratio".
 - 30-second radio advertisements on "Hardship Clause" and "Debt-to-Income Ratio" across 6 radio stations (Radio Fiji 1, Radio Fiji 2, Gold FM, Mirchi FM, Bula FM, 2 Day FM) in English and Vernacular languages.
 - Television advertisements on the 2 topics.
 - Workshops in Labasa, Seqaqa and Nadi on the theme: "Consumers Right to Redress in Financial Services".
 - An Open Forum on "Consumer's Right to Redress in Financial Services".

Programmes/Projects for 2015

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EUROPEAN UNION PROJECT

- The project was entitled: **"Creating Fair Marketplace for Consumers through Consumer Information Redress Mechanisms"**.
- One of the specific objectives of the project was amended to include assisting in the setting up of the Fiji Mediation Centre (FMC) and raising awareness to consumers and service providers on the services provided by FMC.
- The FMC was officially launched on 14 October 2015 by the Chief Justice at Government Buildings in Suva.



TONGA



KIRIBATI

We're Making Change Happen!

Key Achievements Through Advocacy and Budget Submissions²⁹

- Duty reduced from 5% to 0% on glucometers, testing kits and diabetic strips - **Budget submission 2015**;
- Duty reduction on items such as deodorants and antiperspirants from 15% to 5% - **Budget submission 2015**;
- Duty reduction from 32% to 15% on perfume, cosmetics, make-up preparations, pre-shave, shaving and after shave preparations- **Budget submission 2015**;
- Reduction of duty on sanitary pads from 32% to 0% - **Budget submission 2010, 2013, 2014 & 2015**;
- Reduction of duty on personal garments (underpants and briefs) from 32% to 5% - **Budget submission 2015**;
- Introduction of 5cents per litre health levy on carbonated and sugar sweetened drinks – **Budget submission 2014, 2015**;
- Introduction of 6% health levy – **Budget submission 2015**;
- 2 year warranty given by Fisher and Paykel to all Pacific consumers – correspondence with Fisher & Paykel NZ on discriminatory practice.

Key Achievements

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- At the Consumers International's (CI) World Congress, the Council was elected as a CI Council member at the General Assembly.
- Fiji is the first and only country in the Pacific that will actively participate at international level in an advisory role to the CI Board for next 4 years.
- The Council was also nominated to ACP-EU follow-up committee of the European Economic and Social Committee (EESC) from November 2015 for 3 years as a consumer representative.



Challenges Faced

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- Lack of complaints culture in Fiji and "laid back" attitude of consumers: Consumers are often too complacent and do not proactively raise issues of concern.
- Changing the mindset: It was equally important to change the mindsets of private sector and the policy makers that consumers are equal partners in the economic growth and development because consumer confidence help stimulate economic activity.
- Lack of Solidarity: Fijian consumers lack the initiative to take action in solidarity with others on issues affecting them. Thus, the burden falls heavily on the Council. The Consumers should support efforts when it concerns their rights.
- Lack of Enforcement of laws OR Consumers decide to settle out of Court.
- Compensation: Laws need to be enacted to allow aggrieved consumers to seek compensation from unscrupulous traders and service providers.

APPENDIX 3: VERBATIM NOTES

VERBATIM NOTES OF THE MEETING OF THE STANDING COMMITTEE ON SOCIAL AFFAIRS HELD AT THE COMMITTEE ROOM (EAST WING), PARLIAMENT PRECINCTS, GOVERNMENT BUILDINGS ON, 12th OCTOBER, 2017 AT 2.00 P.M.

Submittee: Consumer Council of Fiji

In Attendance

1. Ms. Premila Kumar – Chief Executive Officer
 2. Ms. Bindula Devi – Senior Manager Corporate
 3. Mr. Soneel Ram – Manager Campaigns, Information and Media
-

DEPUTY CHAIRPERSON.- Honourable Members once again welcome to the meeting. Today we have the pleasure of having a very strong woman, I should say, the CEO of Consumer Council of Fiji, Ms. Premila Kumar with us, and along with her she has the Senior Manager Corporate, Ms. Bindula Devi and of course we have got the Manager Campaigns, Information and Media, Mr. Soneel Ram an ex-colleague of mine. Welcome to the meeting Ms. Kumar and thank you for your time.

On my right from the Secretariat we have Ms. Leba and Honourable Ruveni Nadalo. On my left is Mr. Savenaca Koro from Secretariat and Honourable Member Anare Vadei.

Once again welcome to the meeting and as all of us know we will be deliberating on the 2015 Annual Report of Consumer Council of Fiji. So, I give the floor to you Ms. Kumar for the presentation.

MS. P. KUMAR.- Honourable Members, thank you for this opportunity. When I received the letter there were certain things outlined for us to present on, so I have taken the queues from there and I will be talking about the organisation itself, the policies that we have in place, the type of organisation structure we have, the budget allocation, programmes and projects that we were involved in, our achievements and some of the challenges that we have faced during the year.

About the organisation, Consumer Council of Fiji was established under Consumer Council of Fiji Act 1976. We are a government statutory organisation and we come under Ministry of Industry, Trade and Tourism which appoints the board and the board appoints the CEO. In 2015 there were only 4 board members and their term expired in February 2015. We have 3 offices, the main office or the headquarters we call is based in Suva, and two regional offices based in Lautoka and Labasa. In 2015 we had a staff of 22, Suva had 16, Lautoka 3 and Labasa 3.

The functions of the Council, again I would like to emphasise that Section 6 of the Act outlines the functions of the Council and Section 6(1) very clearly states and I quote:

“The function of the Council shall be to do all such acts and things which it may consider necessary or expedient to ensure that the interest of consumers of goods and services are promoted and protected.”

So, it is not just the goods but services as well.

Going further, the key functions are:

- Advise the Minister on matters affecting the interest of the consumers;
- Make representation to the Government or any other organisation on any issues affecting the interest of consumers;
- Collect, collate and disseminate information in respect of matters affecting consumers;
- Conduct research and investigations;
- Advise and assist consumers;
- Give evidence at any investigation or inquiry; and
- Support consumers when they decide to take legal action against any trader or service provider. We cannot initiate but we can support the consumer.

So, all in all Council's legal mandate is to;

1. Safeguard consumers interest;
2. Educate consumers on their rights and responsibilities;
3. Empower consumers towards a fair and safe market place.

So, what we do, we actually voice out and highlight issues of importance, and the organisation itself looks into general consumer issues and we are not confined to any particular sector or issue. Overall the organisation is an advocacy one, we are not an enforcement agency and as an advocacy organisation worldwide, the key role of any advocacy organisation is to lobby with enforcement agencies and policy makers to bring about reforms for the benefit of all consumers. Consumer Council is consumer's only forum to represent their needs and interest which is also recognised in the UN guidelines, in other words, this organisation was established for consumers and not for anyone else; not for traders, not for the business sector, et cetera.

Now, there are four key areas where we provide our services to consumers. One of our divisions mainly deals with campaigns, media and information services. Through this division we disseminate information, then we have Research and Policy Analysis Division. They conduct research, we prepare policy papers as well as issues papers. Consumer advisory and ADR services, this is where all mediations are held when we receive complaints. Finally a new service that we introduced in 2012 which was the Debt Management and Consumer Credit Advisory Services which mainly deals with financial matters.

Our policies in place, we have ten manuals in place and in 2015 we reviewed our strategic plans, we had put in place our work plan, we also worked on our service agreement and there were other four manuals which were reviewed during the year like Induction Policy Manual, Human Resource Policy Manual, Finance and Asset Management Policy Manual and ADR Policy Manual.

This is the structure that we have under each division, we have got that only many number of staff as you can see.

Budget Allocation, we received a Government grant of \$700,000 and obviously during that particular year in 2015 we realised that \$700,000 was not sufficient because of other issues that surfaced during that year. Firstly, our operational cost over the years increased and we needed additional fund to meet our operational cost. Secondly, as part of the auditor's recommendation, we had to transit our accounts to a new system called IFRS system which is International Financial Reporting Standards. So, we needed money for that and unfortunately in 2015, Microsoft withdrew the support for Windows programme, so for that we had to change most of our hardware. Then we made a request to the Government for an additional grant of \$113,000 so total grant we received was \$813,117.

During that year we also received a sum of \$22,000 from Anne Fransen Fund (AFF) and this particular donor project specifically targeted financial services and our theme was "Right to Redress in Financial Services".

I would like to talk about the KPIs as per the Service from 1st January to 31st December. The targets were set for 2015 and you can see the actuals. In a number of areas we achieved all our targets, there are certain targets that we could not achieve because it is not dependant on the Council, and it is dependent on outside factors. For example, complaints registered and attended to. Our target was 1,800 but only 1,672 consumers came to the Council.

Then another area where you can see we have not achieved our target is the establishment of the Consumer Complaints and Compensation Tribunal. This is yet to be established but in the target we included that because we wanted to do awareness raising but because the legislation is still in the draft stages, we could not do that.

For the ADR and Consumer Advisory Services in 2015 we registered 1,672 complaints with a monetary value of around \$4.7 million, that is, 139 complaints per month and we recovered \$3.4 million by solving 1,374 complaints. So the success rate for the mediation was 82.2 percent and to do that we had to conduct 201 mediation meetings during the year.

For the Debt Management Services which I am very proud of because looking at the Consumer Credit Act and the way the legislation is being managed, we felt that there was a need to establish a particular unit within the organisation to assist consumers who face problems with their hire purchase or home loans or otherwise borrowing from money lenders and so forth. So in 2015, 51 consumers came forward for advice and we assisted 24 consumers in restructuring their loan account with the monetary value of about \$1.7 million.

The top 10 complaints, the first on the list is electronic goods. This are the home ware products, refrigerators, microwaves, TV, et cetera. Unfortunately electronic goods have always been in the first top three complaints and we all know the reason as well because when we did our research on hire purchase, something came out very clearly was that there are factories without brands in the China market where the traders go in and get their products and that same factory is producing something else. So there is no accountability of such products.

Number two was the mobile product. We have got counterfeit mobile products, tablets, et cetera, being sold in the market which is giving a lot of headache to consumers.

Landlord and tenancy, hardware – shoddy hardware products are being sold or the delivery is not on time. Food and drinks is another area, internet services, Water Authority of Fiji (WAF) where they do not send the bills on time, they are over charging and there are many other issues with WAF. Television services, bills are paid on time but there is disconnection, disruption in the services, the quality needs to be improved. We also received 54 complaints against second hand vehicles and 48 against clothing.

As part of our target, we had to identify three new areas to establish our Community Consumer Advisory Group (CCAG). This is a new initiative that we started under the European Union project and the idea was to have the CCAG members in the community so that if community members are facing problems the CCAG members can bring it to the attention of the Council. So in 2015 we established CCAG member in Levuka, Naitasiri and Nasinu and we had already recruited 7 in 2014, so the total is 10. We had a workshop to train the CCAG members which was really to educate the CCAG members on their terms of reference and for them to understand the role and responsibilities that they need to follow when they are out in the community.

The other KPIs, as you can see Mobile Advisory Unit, we do school visits and in all these areas we have achieved our targets. New brochures were produced although the target was one but we did three and this was only possible through donor funding. We produced two brochures, one was on the Hardship Clause which is in the Consumer Credit Act because a lot of consumers do not know what the Hardship Clause is. If they face difficulty then the legislation protects them and the financial services sector needs to provide some options to the consumers and not just put the house on mortgagee sale or repossess items. So there are certain procedures in the Consumer Credit Act.

We also tried to educate consumers on debt-to-income ratio. How do you calculate debt, how much should you borrow, et cetera?

Consumer Education Outreach Programme, I just want to highlight that in real sense through our Mobile Unit we reached out to 2,143 consumers, but in all the total number of people, one to one level, we reached out to about 8,967 consumers. We also issued a number of key press releases during 2015 but these are the main ones that we wanted to bring to your attention.

One was the Vodafone's 4G network, consumers were facing problems with that. We had to issue not only press release but we also had to put out consumer alert in the newspaper regarding construction companies. There were two construction companies that were dodgy and they had in fact swindled a large sum of money; one company left our shores whereas the other company very smartly the partners broke away and each one of them opened up their own construction company and no one is taking this issue seriously.

Then we talked about insurance profits on unfair policies, price surveillance taskforce that was setup by the Government and we looked at the barber shops around the country as well because they were not providing their service in a hygienic manner. They were using the same razor blade and same gear without cleaning them up properly or sterilising them and that was not acceptable.

We do not only do awareness programmes for consumers, we also do awareness programmes for traders and service providers and the reason being that we need to educate traders and service providers on customer service so that we can make this organisation more customer centric. And for

that we had done our awareness campaign with Courts, Kasabias, Land Transport Authority, BSP, RC Manubhai, Ajax Fasteners, ANZ Bank and Vinod Patel.

There were five issues debated on social media which were of importance to consumers. First one was, “Say No to Anti-Rain” and you can see the picture there where a consumer bought the anti-rain for the vehicle to clean up the glass et cetera and he ended up with blisters. This case is actually in the court and the Council is attending court along with the consumer to provide redress to the consumer.

Some more KPIs, conduct campaigns on key consumer issues. There were two campaigns that we looked at, one was the broadband campaign and the other one was Data Bureau. Data Bureau has been on our agenda for a very long time and in 2015 again we highlighted the issue of Data Bureau when we had our workshop on financial services.

Complaints-driven research, we had conducted 81 and we made 14 submissions instead of 6 so in all these areas we were able to achieve our targets. We made submissions to various organisations as you can see in the list and it was either to do with price control issues or on policy matter, for example, Code of Conduct - professional conduct for doctors. We had looked at a budget submission on how we can put in consumer’s request to the Government and not only that, we had also put in our objection for the removal of the VAT exempted basic food item list.

Key engagements

122 key engagements, in other words, we were representing Consumer Council in boards and committees; we had trader and service provider engagements where they requested for a meeting with the Council; engagement with regulators; and stakeholder consultation forums

Consumer Issues exposed in 2015

The first one on our list was the insurance company riding on the back of the public health system. This was a main issue for the Council. We found that insured patients were sent to public hospitals and the Ministry of Health was actually collaborating more with the private hospitals like Zen and Nasese.

So, our argument was that public hospital is funded by taxpayers and insurance companies are there collecting premiums so why should they be sending their patients to the public system when we already have a private system? If we do not have a private system, I understand, but we have a private system then why should premium paid consumers be seeking assistance from the public system?

Then we also talked about compulsory third party insurance being problematic. This is one area that we started working on from 2007.

Dodgy Construction Companies. We did highlight Kingdom Falekau Homes and International Wise Property Development Fiji. One is a foreign investor and the other one was obviously a local company.

We exposed the dumping of sugar testing machines in the market where the pharmacists were bringing in obsolete sugar testing machines and they sold it to consumers and after a year when the consumers went back asking for the strips, they said, “ Oh, sorry but we do not have strips because the company is no longer producing those strips.” So, what do they do with the machine?

Other KPIs

Regional and international surveys and researchers we were engaged in and we also part of one international standards committee which was on second hand goods.

From the Donor Funded Projects

We received \$22,000 from Anne Fransen Fund (AFF). The real aim of the project was to empower consumers to understand their rights and responsibilities on consumer financial protection laws and redress mechanism.

So, with \$22,000 what we did, we produced 5,000 copies of factsheets in English and Vernacular on “Rights and Responsibilities of a Consumer as a Borrower” and mainly we targeted the Hardship Clause and understanding debt-to-income ratio.

We did a 30-second radio advertisement on the Hardship Clause and Debt-To-Income Ratio.

Television advertisement also on the two topics and workshop in Labasa, Seaqaqa and Nadi and we had an open forum on “Consumers Right to Redress in Financial Services.” In this open forum, we basically invited all the financial institutions and we talked about any progress from 2010 when the Council actually held its World Consumer Rights Day on financial services and we highlighted some of the issues. So, we wanted to see whether they had really made an effort to bring about change.

European Union Project

We were running this EU Project titled “Creating Fair Marketplace for Consumers through Consumer Information Redress Mechanisms.”

We had a specific objective and what we did was we wanted to help the Judiciary in the setting up of Fiji Mediation Centre (FMC) because one thing we realised that in any marketplace consumers will definitely face problems but then where can they go for redress. Court should be the last option, so for that reason we assisted Judiciary in the setting up of FMC. We also raised awareness on the subject matter.

Besides that in the region there are other countries who are interested in the work that we do in Fiji and we have been providing attachment at the Council and in 2015 we provided attachment to a Tongan Delegation as well as Kiribati. They are from the Ministry of Commerce and Co-operatives. They were attached to the Council for two weeks and for the Tongans they stayed with us for one week to learn the work that we do in Fiji.

Also I want to share the key achievements that we have achieved through advocacy and budget submissions. Every year we always do a budget submission and in the budget submission we

request the Government for certain consideration towards consumers. When the budget announcement was made, we have seen that number of our submissions were accepted.

- i) Duty reduced from 5 percent to 0 percent on glucometers, testing kits and diabetic strips. This was the research we did and we highlighted the issue of obsolete machines been dumped and the duty being charged on the management of diabetes;
- ii) Duty reduction on items such as deodorants and antiperspirants from 15 percent to 5 percent;
- iii) Duty reduction on perfumes, cosmetics, makeup from 32 percent to 15 percent;
- iv) Duty reduction on sanitary pads from 32 percent to 0 percent.

You can see this particular subject we have been raising from 2010, 2013, 2014 and 2015. So it took four years for the Government to consider what we were asking for.

- v) Reduction of duty on personal garments from 32 percent to 5 percent;
- vi) We also made a Budget submission on the introduction of duty on carbonated, that is, sugar sweetened beverages. This was mainly done from Non Communicable Diseases (NCD) perspective.

The other achievement I would like to share with everyone and this is really very interesting is to do with Fisher and Paykel.

Fisher and Paykel is a company based in New Zealand. So, when we conducted our hire purchase research, one thing surfaced that there was a discriminatory practice used by Fisher and Paykel.

Fisher and Paykel to Australian and New Zealand consumers, they were giving a two-year warranty period, but for all Pacific Island countries, they were giving only one year. So, I wrote to Fisher and Paykel and I challenged them that they cannot be discriminatory in their business. They need to recognise the Pacific consumers as well. If they will not do that then I will go at the international level. And through all that, finally they agreed to a two-year warranty. So, today Fisher and Paykel in the Pacific are providing a two-year warranty to consumers.

Other key achievements at international level:

- The Consumers International's (CI), for the first time the Council was elected as a CI member at the General Assembly in 2015.
- Fiji is the first and only country in the Pacific that will actively participate at international level in an advisory role to the CI Board for the next four years and this was through an election process, it was not any other way.
- The Council was also nominated to the ACP-EU follow-up committee of the European Economic and Social Committee (EESC) and we are on that committee for the next 3 years.

Last slide, we are going to talk about the challenges faced

Some of the challenges faced by consumers:

- Changing the mind-set. I believe it is equally important to change the mind-set of the private sector and the policy makers that consumers are equal partners in the economic growth and development because consumer confidence actually stimulates economic activity. Previously in any forum you just hear business confidence, private sector confidence and consumers were not part of that discussion, but gradually we have seen some changes where they talk about consumer confidence.
- Lack of solidarity within Fijian consumers. Actually the burden falls heavily on the Council. We have seen that on a number of issues the consumers will not come on board. They will rather sit and criticise but when the gains come about, then they become silent. A good example would be the Damodar car park saga. When the fee or the charges was introduced, the Council openly talked about at least giving one hour free car park. There were consumers who negatively talked about the Council that why are you asking for free services? But ultimately when our request was considered by the Damodar car parks, we had put it on our *Facebook*, suddenly there is comment from those who were criticising. So, we have to develop more of the solidarity within the consumer group.
- Lack of enforcement of laws and when the efforts are being made to enforce the law, for example, Fiji Commerce Commission takes the matter to court, then what happens, consumers then settle out of the court. And when they settle out of court that means the law is not tested in the court and that is another drawback. Compensation is a major issue because there is no law that talks about compensation being given to consumers. Any compensation, you have to go to court for that. The trader can be charged for unscrupulous behaviour but the consumers will not be given compensation. You have to fight your compensation case in the court, so that is another challenge. That is all about my presentation and thank you for listening.

DEPUTY CHAIRPERSON.- Thank you very much Ms. Kumar for your very enlightening and comprehensive presentation on the 2015 Annual Report. At this juncture I would like to welcome our Chairman, Honourable V. Pillay. He was slightly late because he had to do to the hospital for his fracture. Thank you and welcome Sir, to the meeting.

Ms. Kumar as I was saying, as we went through the 2015 Annual Report I found the report to be very comprehensive as well and I think come 2015 you achieved a lot. Basically I would like to commend you and your team for your efforts and I would like to congratulate on your achievements as well. Thank you very much.

You are doing a lot for the general consumers but as you have mentioned that there were challenges; the solidarity amongst the consumers are not there, I think there needs to be more advocacy on that aspect and of course the change mind-set is difficult, especially adult mind-sets and people do ride on others shoulders because if someone complains, I gain. That is the culture which really needs to be changed because we have also noticed that people sometimes do not find time or I do not have the time to go and lodge a complaint but I believe you have got a helpline now. So, I want to know how the helpline is working. People are dropping in complaints?

MS. P. KUMAR.- Yes. Our National Consumer Helpline is working well. We are receiving complaints on our National Consumer Helpline. But again our culture is not the complaining type. They will not complain face to face but they will complain behind your back. Meaning, why you did not do this; why you did not do that rather than bringing the issue to the Council's attention.

DEPUTY CHAIRPERSON.- What do you think could be the solution to that?

MS. P. KUMAR.- The solution is we just have to work on such matters and gradually change the mind-set.

DEPUTY CHAIRPERSON.- Before I give the opportunity to our Honourable Members to question, I have a question here. You did speak about Community Consumer Advisory Group (CCAG), I would like you to shed more light on that. Is it really working, how is it functioning, what is its role?

MS. P. KUMAR.- For the Community Consumer Advisory Group it is established in 10 areas and it is a voluntary service but there is no money attached to it but there is a terms of reference which guides the member towards his or her work. Some of the things that a CCAG member does is, for example, in the community if they come across any particular problem; for example, if the Water Authority went in and cut the meter for 20 houses in that area. So that is when the CCAG officer will contact the Council.

DEPUTY CHAIRPERSON.- So they work like watchdogs?

MS. P. KUMAR.- Yes, they are the eyes and ears on the ground.

DEPUTY CHAIRPERSON.- Are they vigilant?

MS. P. KUMAR.- They are very much vigilant. They also help us in organising workshops in their area. They are able to give us information as and when it arises, so we are able to keep tab. For example, in Taveuni we have got a member, we have got a member in Levuka. Now, these are the areas we will not be able to access on a daily basis. These members have got internet and one of them is a school teacher; very active. So he is able to bring those issues to the attention of the Council and so we are able to reach out.

DEPUTY CHAIRPERSON.- People on the ground are aware that they can go to these people and lodge complaints through them?

MS. P. KUMAR.- Yes.

DEPUTY CHAIRPERSON.- Another one is the Fiji Mediation Centre (FMC), I believe it was launched on 14th October, 2015. Would you like to tell me more about the functions or the purpose of setting up the FMC?

MS. P. KUMAR. - Fiji Mediation Centre is an alternative mechanism for arbitration. What it does is, it just brings the two parties on good faith then negotiation takes place if they have an issue.

And through the negotiation they are able to solve the complaint and in this particular case the parties can choose their mediator.

So the mediator is chosen by both the parties and both the parties have to agree to go into mediation. They have to pay us a very small amount of money for this mediation exercise. There are a number of cases that FMC has actually solved through mediation. High Court is also referring some of the cases back to FMC.

DEPUTY CHAIRPERSON.- Basically it is doing something like the Small Claims Tribunal?

MS. P. KUMAR.- FMC is at a little higher level because the monetary value is not \$5,000, it is much bigger. It can be thousands of dollars like \$100,000 and \$200,000 and dispute is not necessarily just consumer and trader, it can be between traders as well. So such issues can go to the FMC.

DEPUTY CHAIRPERSON.- How well is this facility utilised?

MS. P. KUMAR.- I must say that within a very short period the FMC is able to house themselves at Tabatolu House. They have got their whole infrastructure for this particular work. I would say it is not just relying on the general public to bring their matters to FMC but also the High Court is using FMC to resolve some of the cases because it is always a win-win situation rather than having bad blood between the two parties.

DEPUTY CHAIRPERSON.- Do they have a set of staff there?

MS. P. KUMAR.- They have got very well trained mediators. These mediators are not just from the Government sector, it is also from the private sector. There are lawyers who are qualified mediators, an accountant is a qualified mediator. From my organisation, I have Ms. Bindula who is a qualified mediator. They were trained by the Singapore Mediation Centre. They had to sit for an exam and pass that exam. It was a whole process through which they got their registration. So as mediators, they have got their own little forum where they discuss matters. But then from the Government perspective, they have got the full infrastructure to support these mediators.

DEPUTY CHAIRPERSON.- Thank you so much. Just one last and a small question. What is the response from the traders and service providers when you approach them for workshops?

MS. P. KUMAR.- In fact in most cases traders have been making a request. For example ANZ Bank, they came to us and said that we would like to get a feedback from Consumer Council. We have done a similar workshop for Fiji National Provident Fund because sometimes as a service provider they tend to think that what they are doing is best for the consumers, but we are able to give that feedback in terms of how many complaints we have received, the nature of complaints, how they could have resolved the complaints, and why those complaints were not resolved in that manner. So, that is one part of it and also focusing on making the organisation more customer centric where each and every part of the organisation focuses on the consumer and not just customer care, people who sit in the front line because that frustrates the consumer. When you go and meet the customer care person, they will

only smile at you and give you few answers but that frustrates you because they do not know the answer and if they do not get the support from other staff, then they would not be able to service the consumer.

DEPUTY CHAIRPERSON.- Thank you very much for all the answers. Honourable Members, do you have any questions?

HON. A.T. VADEL.- Thank you Deputy Chairperson. I would like to thank the CEO and the team for coming forward to present their 2015 Annual Report. I have got only two questions.

The first one is, considering the number of awareness being raised and the number of complaints still coming to Consumer Council, can you explain the reason why there is an increase in the number of complaints? We did address those complaints in a number of years because considering the number of awareness, trainings and media releases complaints were still coming in. Do you know what the real problem is?

MS. P. KUMAR.- I think it is a good sign to me if the complaints are coming to the Council. Good sign in the sense that consumers know their rights and they are exercising their rights. In any market place we do expect many issues that consumers will face and traders will try and make their money anyhow, it is expected. But previously the consumers did not know their rights, they did not know where to go, they did not know what to do. So, they would either agree with the trader or disregard or walk away but now they do not do that.

There are a number of cases where consumers are able to solve their own case. In other words they do not even bring it to the Council which is a good sign, that means they are empowered and they are able to deal with their cases. I can take you back to 2005 and 2006 where the total number of complaints for the whole year was just around 250, compared to the way the complaints number has gone up and now with the National Consumer Helpline, the complaints number have increased further.

HON. A.T. VADEL.- My next question Ms. Kumar is on fake goods and non-genuine products in the market. What is the Council doing about this issue now because I have seen a lot of fake tee-shirts, footwear, et cetera around?

MS. P. KUMAR.- For the counterfeit goods, I understand there is an office established to look at counterfeit goods, this is under the International Trade Agreements. Because there is a lack of enforcement, you can call it, and for that reason, anyone can bring in counterfeit goods and sell it to consumers. In fact counterfeit goods have increased in nature of products as well, it is not just what we can visible inspect like for example, tee-shirt we just know, but perfumes, how would you know that the perfume is counterfeit. How would you know that the makeups are counterfeit because some of these makeups are made in a backyard laboratory, where they are using very dangerous chemicals and they are being dumped into countries like ours and other countries who really do not have a proper border control?

So, it is a struggle and as I have mentioned earlier on, the Councils work is advocacy which means we can only highlight the issues as and when it comes. If you can recall in 2012 we had this Consumer Policy Committee (COPOLCO) meeting which came under International Standards Organisation (ISO) and they held their first ever meeting or workshop in the region that is in Fiji and the

whole theme of that workshop was on “Counterfeit Goods”. They are now developing standards to counteract that but still it is a very difficult area to control.

HON. A.T. VADEI.- My last question on still on counterfeit goods - medicines, expired ones. What is the Council doing about those?

MS. P. KUMAR.- For the medicine, I must say that the consumers in Fiji are very well protected because our medicines just do not come from anywhere. We are following the Australia and New Zealand standards so because those standards are being followed and the Ministry of Health scrutinises the medicine that comes into Fiji so we are very well protected with regards to counterfeit medication. Because it is very well controlled and it is all about the health and safety of a consumer, that has been taken care of but unfortunately other counterfeit goods are not taken as seriously as what we see in the medicine area.

DEPUTY CHAIRPERSON.- Thank you Honourable Vadei and thank you Madam CEO. Any other questions?

HON. R.N. NADALO.- Thank you Madam CEO. Just looking at the top ten complaints, you have number 9 as motor vehicle (second hand), and number 10 is clothing. Would you like to enlighten the Committee on these two areas, please?

MS. P. KUMAR.- Let us start with motor vehicle (second hand cars). It is a well-established fact that second hand cars have got a lot of problems because the second hand dealers were just buying the cars, putting them into a container and sending to Fiji. There were no checks being done offshore so the problems were, for example, auto metre rewinding. There were stolen vehicles being sent to Fiji then there were issues relating to the mechanical aspects of the car; what consumers saw is what they did not get. So, there were a lot of unscrupulous behaviour within the second hand car dealers and the Council was pushing for only one thing and that was, that all the checks should be done offshore before the shipment arrives in Fiji and that is what we call the JEVIC system.

Ultimately in 2016, the JEVIC system was introduced, this is the Japanese Inspection System. So, any vehicle that leaves the offshore is checked where they take the pictures, look at the history of the vehicle, get all the data, record the auto meter, everything and that information is sent to LTA and FRCS. So, when the vehicles come to our shores and if someone tries to play around, which they did despite the JEVIC system where they did wind up the auto meter, we were able to cross check that information with the help of FRCS and LTA. This matter is before the courts. So, that is to do with the second hand.

For clothing, the issues are the price and quality; the buttons are missing, the stitches are not there, so it is poor quality product, for instance, one wash the colour comes out or it shrinks.

DEPUTY CHAIRPERSON.- Any other questions, Honourable Members?

HON. R.N. NADALO.- Thank you Madam. In your 2015 Annual Report it is mentioned that some unethical traders and service providers used duty and VAT reductions as a means of extra profit. Would you like to elaborate to the Committee on that, Madam? Thank you.

MS. P. KUMAR.- In fact it is an ongoing issue - forever and ever. The main problem here is that whenever the duty were reduced on goods and services, it was not passed onto consumers. It was seen as an extra profit for the trader and I have been in several budget forums where I have seen the traders pleading with the Government on behalf of the consumers. For example, they will say, “Our young children need chocolates, we should reduce the duty of chocolates” but when we monitor the market, the duty has come down but the price have remained the same or in fact it has increased. So who has pocketed that duty reduction, it is the traders. So what happens here, the Government did not benefit and neither did the consumers. So that was our major concern throughout.

If you recall there was a duty reduction on new vehicles and on mobile phones. We monitored the market and saw that the price either remained the same or it increased. From there onwards the Council has been very active on this particular issue like we have been always highlighting. The Government is taking this issue very seriously and you have seen that from 2015 till now a number of measures have been put in place. One good measure is, there is a Monitoring Committee, and then the Government increased the fines. If anyone is caught doing that, 100,000 and five years behind bars.

Recently you may have heard a number of cases which surfaced where some of the traders were not paying their duty or taxes to the Government. So that is what we meant.

DEPUTY CHAIRPERSON.- Thank you, Honourable Nadalo. Before we end this meeting Madam CEO, out of all your challenges, what would you say is the greatest challenge that the Council faces?

MS. P. KUMAR.- Too many, meaning that it is all about being selfish. So if I raise an issue and it is of interest to the consumers they will talk good about you. If I raise an issue and it is good for the trader, they will pat you on the back, well done. But if I talk about an issue and it affects one particular trader, the same trader who was patting me, because it is their issue, they are negative now. So it creates that animosity and frustration, but then we are not here to pacify anyone, we are here to do our job and we just do our job very seriously.

A good example I would say is Fiji Accident Compensation Commission which will be established. The very people that I knew in the insurance sector, they are now very upset with Consumer Council of Fiji. Well, I am not here to please people. People need to understand the real reason as to what was the purpose of compulsory third party insurance. It was not to create employment, it was not to generate profit but it was to look after the victims and if the victims are still waiting for compensation that means the system is not working. So obviously some of my friends in the insurance sector they are very upset with me so that becomes the challenging part of things.

DEPUTY CHAIRPERSON.- Madam CEO, this is just slightly out of the box, in this new fiscal year I want to know if you have some new strategies and plans in place for more awareness and advocacy.

MS. P. KUMAR.- Every year we do have awareness and advocacy work, no doubt about that. Even this year we have got awareness and advocacy work and we also get funding from overseas as and when possible to do our awareness programmes and the last chunk of money came

from the European Union where we analysed each and every legislation to raise awareness. You may have seen that every Saturday's *Fiji Times* and I thank *Fiji Times* for that, they are giving us half a page for us to bring about awareness on consumer issues. We are using TV, we are using social media, we are using press releases, community visit, mobile units, and workshop, in other words we have not left anything yet and we are also working with other agencies and as you know awareness programme is not cheap; it costs a lot of money. However, we are still going out and compared to where we were and where we are now, I would say that awareness programmes has worked looking at the results. Whether awareness programme has worked for consumers or I would say directly or indirectly, we can talk about it. Indirectly is through the budget submissions that we are making and the Government is changing the policy so consumers have benefited and we continuously raise awareness on such subject matter.

DEPUTY CHAIRPERSON.- Thank you. Honourable Vadei one last question.

HON. A.T. VADEI.- When I look at your awareness and all the trainings that you have conducted, there are a lot of women attending rather than the males.

MS. P. KUMAR.- No, we have both.

HON. A.T. VADEI.- In 2015.

MS. P. KUMAR.- Maybe in 2015.

HON. A.T. VADEI.- Yes, maybe in 2015. What I am going to ask is whether that was the number that you invited or those who were interested in coming?

MS. P. KUMAR.- Actually what we do, we put out a press release on a particular workshop we are holding or we put it on our *Facebook* page and it is sort of an invitation to the public. We have seen that a lot of men also attending the workshop, even youth groups attending the workshop, so it is an open invitation that we put out. I must say that when you have these community visits and workshops, et cetera, we are using another strategy now and our strategy is that we will not impose on consumers. We would rather request for an invite from them so that they are interested and they know precisely what they want to hear from us so we are using it the other way around now.

DEPUTY CHAIRPERSON.- Honourable Members, there being no other questions this brings us to the end of the session with the Consumer Council of Fiji. Thank you once again CEO, Madam Premila Kumar, Mrs. Bindula Devi and Mr. Soneel Ram . Thank you for your time and for availing yourselves. Please do join us for tea before you leave. Thank you.

The Committee adjourned at 2.57 p.m.