



CONSUMER COUNCIL OF FIJI

BALANCING THE SCALE  
TO UPHOLD CONSUMERS'  
RIGHTS

**JANUARY-JULY**  
2016 REPORT

Parliamentary Paper  
Number 92 of 2017



## VISION

To build an assertive consumer movement in Fiji.

## MISSION

Making the consumer voice count.

## OUR VALUES

### Consumer Satisfaction

- Effective and quality services to our consumers at all times; and
- Respond to consumer complaints and queries with utmost respect and human dignity.

### Professional Excellence

- Inculcate teamwork, cooperation and self-discipline;
- Foster open and honest communication;
- Value new ideas and seek ways of doing things better;
- Exercise enthusiasm and compassion towards our work;
- Maintain high standards of ethical conduct;
- Being accountable, transparent and responsible; and
- Value and enhance the cooperation and goodwill of counterpart organizations in Government, civil societies and external partners.

### Employee Satisfaction

- Provide reliable, rewarding and challenging environment for Council employees; and
- Offer equal opportunity for employees to utilize their full potential for quality performance and excellence.

### Our Principles

- Campaign fearlessly to change the policies and practices that adversely affect consumer interests;
- Maintain a highly disciplined, result-oriented focus that maximises impact for consumers;
- Maintain neutrality in resolving consumer complaints; and
- Build strong financial management and sound operating procedures.

### About the Consumer Council of Fiji

The Consumer Council of Fiji (CCOF) is a statutory organisation established under the Consumer Council of Fiji Act -1976 (Cap 235). The Council is funded by taxpayers, through the Ministry of Industry, Trade and Tourism. CCOF provides the external pressure as a watchdog to create a fair and just delivery of goods and services. First and foremost, the Council is an advocacy organisation. It campaigns to bring about changes by lobbying the Government, businesses and regulators for the introduction of legislation that will improve consumers' welfare. The Council tackles unfair practices and exposes companies, regulators and service providers that fail consumers.

The Council wishes to see consumers at the heart of policy making. It will do more than simply draw attention to problems. It will champion creative solutions that improve consumers' lives.

## Council Services

### 1. Campaigns, Information & Media Division

- Empowers consumers and equips them with confidence, information and skills needed to make appropriate choices; and
- Mount campaign on key consumer issues to raise awareness and educate consumers to become participative, critical and competent in the delivery of goods and services.

### 2. Alternative Dispute Resolution & Consumer Advisory Division

- Assist consumers in resolving complaints through ADR processes with traders and service providers;
- Provide advisory services to consumers on any enquiries on products and services; and
- Provide debt management and consumer credit advisory services to financially unsophisticated consumers.

### 3. Research & Policy Analysis Division

- Conduct research and prepare submissions on new or amended legislations or proposed price increases of goods and services;
- Conduct research and prepare issues papers on key consumer concerns;
- Propose necessary changes to the respective laws, policies, practices, and standards, to ensure consumer issues are taken into consideration; and
- Conduct market surveillance to establish products prices, labeling, safety, etc.

### 4. National Consumer Helpline

- Provide information related to consumer protection laws, consumer protection agencies, consumer redress mechanisms, tax and VAT issues, price controlled goods and queries raised on other goods and services;
- Undertake research/investigation on key consumer issues/concerns raised through NCH;
- Guide consumers in finding solutions to problems related to products & services;
- Solve consumer complaints lodged through NCH;
- Assist consumers to file complaints against traders and service providers with appropriate authorities such as SCT;
- Empower consumers to use NCH to lodge or discuss consumer issues or concerns;
- Raise awareness on why consumers should use NCH to lodge their complaints; and
- Educate consumers on their rights and responsibilities.



CONSUMER COUNCIL OF FIJI



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# Consumer Council of Fiji

www.consumersfiji.org



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5 December 2017

Hon. Faiyaz Koya  
Minister for Industry, Trade and Tourism  
Level 3, Civic Towers, Victoria Parade  
Suva

Dear Minister

**Re: Consumer Council of Fiji Report and Audited Accounts for the seven months, 1 January to 31 July 2016**

To coincide with the financial year of the Government and in accordance with Section 16 (1) of the Consumer Council Act, I submit the following:

- (a) The Council's Operational Report for the period 1 January 2016 to 31 July 2016; and
- (b) The Audited Accounts for the period 1 January 2016 to 31 July 2016.

Yours Faithfully



.....  
Raman Dahia  
Chair

Member, Consumers International (CI)  
Member, Standards Association of New Zealand (SANZ)

# BOARD OF DIRECTORS



## Mr. Raman Dahia, Chair

Mr. Dahia is the Chief Liaison Officer of Fiji International, a golf tournament co-sanctioned by PGA Australasia and One Asia. He is a Director/Shareholder of Dahia Shoes/Footwear Industries. An accountant by profession, Mr. Dahia, a Rotarian, is also a past president of the Fiji–New Zealand Business Council. He has also served on the executive boards of the Samabula Health Centre, Fiji TCF Council, Fiji Exporters Club and the Employers Manufacturing Training Group. Mr. Dahia has been Chair of the Council since 2013.



## Mr. Vimal Kumar

A career banker, who joined the Bank of New Zealand (BNZ) in Fiji in 1973. He became part of the Australia and New Zealand Banking Group Ltd following its takeover of BNZ in Fiji in 1990. In 2002, he joined Home Finance Company as Manager Credit during its transition from Home Finance Company to the re-branded HFC Finance. He has been a member of the Jaycees, Apex and Rotary Clubs and has also served on Committees and Boards for various other village sports, schools, temples and social clubs in the Lautoka and Nadi areas. He is currently a Director/Shareholder of Daiichi Auto House Ltd, a motor vehicle spare parts dealer in Fiji. He has been a member of the Council since 2013.



## Ms. Deepa Mohini Lal

Ms. Lal has 14 years of experience in the food industry. She worked for Nestlé Fiji Limited for four years as a Laboratory Technician and as Factory Hygienist. She also served at Atlantic and Pacific Packaging Company Limited (a subsidiary of Flour Mills of Fiji Limited) for three years as Quality Assurance Manager. For the past seven years, Ms. Lal has been employed by FMF Foods Limited as the Group Quality Assurance Manager. She has been a member of the Council since 2013.



## Ms. Rosarine Lagi

Ms. Lagi is a private legal practitioner and lecturer in Law at the University of Fiji. She has worked in various capacities in both the private and public sector. She is a former accountant, tax auditor, intelligence officer, forensic investigator and fraud examiner. Ms. Lagi has also been part of various Boards, including Housing Authority of Fiji, Public Rental Board and Transparency International (Fiji). She has a Master's in Business Administration from the Central Queensland University, Bachelor of Arts, Bachelor of Laws, Professional Diploma in Legislative Drafting, Diploma in Education from The University of the South Pacific (USP) and Graduate Diploma in Legal Practice from University of Fiji.

# BOARD OF DIRECTORS



## Mr. Arunesh Chand

Mr. Arunesh Chand is a businessman by profession. He holds a Bachelor's degree in Marine Science and Master's degree in Governance from USP. He is on the verge of completing his PhD in Climate Change Governance as well. He has previously served in various government ministries and with the Fiji National University before starting his own business in 2012. He also serves as Board Chairman for Aspire Network Fiji.



## Ms. Elizabeth Jane Algar

A Strategic Management Consultant, Ms. Algar has over 20 years of corporate executive experience in the private and public sectors including corporate management, education, aviation, retail and hospitality. She has completed projects with Cardno MDF Fiji Enterprise Engine, iTaukei Affairs, IUCN and the Ministry of Education TEST Section. Prior to her appointment with the Council, she was the Corporate Services Manager for the International Federation of Red Cross (IFRC). Ms. Algar has also worked at Australia Pacific Technical College (APTC) - a development program funded by Australian Aid, and at Strategic Air Services Australia and Air Pacific. She holds a Master's in Business Administration, a Post Graduate Diploma for General Managers and a Post Graduate Certificate in Human Resources from USP. She is currently pursuing a Master's in Diplomacy & International Relations. Ms. Algar is also a qualified Trainer and Chef.



## Mr. Mohammed Gani

Mr. Gani has more than 14 years of extensive commercial experience. He is currently the Country Manager-Fiji & the Pacific Islands at Brother International (NZ) Ltd. He previously spent 9 years at the TFL group with his last position being the National Manager Retail & Customer Service. He holds multiple qualifications in the fields of Business, Engineering, Finance, Management and IT. He has a Master of Business Administration, Post Graduate Diploma in Management & Public Administration, Post Graduate Certificate in Financial Administration, Bachelor of Electronics Engineering from Pakistan, and, is currently pursuing a Master's in Commerce. Mr. Gani has a keen interest in community development work with a special focus on youth empowerment initiatives to which he dedicates a substantial amount of his spare time.

# FUNCTIONS AND ORGANISATIONAL STRUCTURE

## FUNCTIONS OF THE COUNCIL

Section 6 of the Consumer Council Act stipulates the functions of the Council. The Council is required to do such acts and things it considers necessary or expedient to ensure that the interests of the consumers of goods and services are promoted and protected. These functions include:

- Advising the Minister on such matters affecting the interests of the consumers;
- Making representations to the Government or to any other person/organisations on any issues affecting the interests of consumers;
- Collecting, collating and disseminating information in respect of matters affecting the interests of consumers;
- Supporting or maintaining legal proceedings initiated by

a consumer, where such support is deemed necessary;

- Conducting research and investigations into matters affecting consumers;
- Advising and assisting consumers on matters affecting their interests;
- Co-operating with any person, association or organisation outside Fiji having similar functions and becoming a member of or affiliate to any international organisation concerned with consumer matters; and
- Soliciting and accepting for the purposes of the Council any money, land, or other property from the Government, any local authority, public body, organisation, or person by way of grant, subsidy, donation, gift, or otherwise.

### CHIEF EXECUTIVE OFFICER



## CHAIR'S MESSAGE



Raman Dahia | Chair

I am pleased to present the January to July Report for 2016. This period was both challenging and successful for the Consumer Council of Fiji. The Ministry of Industry, Trade and Tourism (MITT) appointed the Council's Board members for a 3-year term. The Council's Board of Directors included four new members (Elizabeth Algar, Mohammed Gani, Arunesh Chand and Rosie Lagi) and 2 members (Vimal Kumar and Deepa Lal) were re-appointed.

There is no doubt that the first seven months of 2016 were a turbulent period in Fiji's history with the strongest cyclone ever recorded. TC Winston left a trail of destruction, the effects of which are being felt to this very day by consumers.

However, robust consumption and investment activity continued in this period and was mainly due to the Government-backed initiative to allow members to draw from their Fiji National Provident Fund (FNPF) accounts to support rehabilitation.

Against such a challenging backdrop, the Consumer Council of Fiji continued to advocate on key consumer issues as it was evident that certain traders were engaged in price gouging after the cyclone. It was also found that a large number of consumers lost their homes because they could not obtain cyclone/flood insurance cover due to high premium rates, the high cost of meeting all the requirements to obtain an engineer's cyclone certificate, or, because there was no insurance product offered to low-income earners. In this regard, the Council decided to have more discussion with key stakeholders involved in property insurance.

The passing of the Fair Reporting of Credit Act of 2016 by the Parliament was another achievement the Council was proud to be a part of, as it had been lobbying for the past 10 years to regulate the Data Bureau Limited (DBL).

The month of July was historic for the Council as the country's first ever National Consumer Helpline (NCH) was launched by the Attorney-General and Minister of Economy, Hon. Aiyaz Sayed-Khaiyum. A massive media campaign was launched, with the Council partnering with four media organisations (The Fiji Times, Fiji Sun, FBC and Fiji TV) to publicise the toll-free number and for NCH-related articles to be published/broadcast free of charge.

It is envisaged that the NCH will be a useful medium for consumers to report on traders/retailers and service providers that do not make adjustments to retail prices when Government

reduces duties on goods and services. The purpose of duty reduction by Government is to ensure that the benefits are passed on to consumers.

The Council is grateful to the Government for increasing the Council's annual budget to exceed one million dollars for the first time ever, since the Council was established in 1976. This clearly indicates the Government's commitment to consumer protection.

During this period, the Council received donor funds for two projects. We thank our donors, namely, the European Union (EU) and the Anne Fransen Fund (AFF) through the Dutch Government. These donors financially assisted the Council in setting up the Fiji Mediation Centre and in raising awareness on the consumer financial protection laws and redress mechanisms.

On behalf of the Board, I would also like to thank the Minister for Industry, Trade & Tourism and his Permanent Secretary for their support in increasing the government grant and for furthering consumer protection.

I sincerely thank the Chief Executive Officer of the Consumer Council of Fiji and her management team and staff who have worked both smart and hard to achieve the deliverables outlined in the Service Agreement. My fellow Board members also deserve praise for setting high standards in the guidance of, and, monitoring the progress of the Council.

The Council is grateful for the trust and respect that consumers have placed in it. We will continue to reflect and represent the views of consumers and work to protect their interests.

The coming financial year will be an important one for consumers. The Council's strategy is sound and its management is focused. We look forward to working closely with the Government to ensure that the consumer voice is heard in the formulation of policies, enactment of laws and regulations as well as other reforms.

I wish the Council a very productive 2016-2017 financial year.

A handwritten signature in blue ink, appearing to read 'Raman', written over a horizontal line.

Raman Dahia  
Chair, Consumer Council of Fiji

# CHIEF EXECUTIVE OFFICER'S REPORT

## A MIXED BAG OF GAINS AND LOSSES



Premila Kumar | Chief Executive Officer

I am pleased to present the Council's achievements for the period 1 January to 31 July 2016, against the targets outlined in our Service Agreement.

Two momentous achievements brought smiles to the faces of Fijians during this period. A State-intervention saw the enactment of the Fair Reporting of Credit Act of 2016 to regulate Data Bureau Ltd, followed by the launch of Fiji's first ever National Consumer Helpline - a toll-free telephone service that provides direct access to consumers irrespective of where they live in Fiji and which mobile phone network they subscribe to.

The nation also saw a reduction in the VAT (Value Added Tax) rate. There was much enthusiasm and excitement among consumers with the implementation of the new 9 percent VAT rate, reduced from the previous 15 percent. This was a key Government initiative to ease the cost of living for all Fijians. This taxation reform kept the Council on its toes, requiring us to step up surveillance in the marketplace. We carried out vigorous media campaigns to remind consumers to keep a close watch on their receipts to check if the new VAT rate had been applied.

This effort was, however, derailed by the upheaval caused by Tropical Cyclone Winston, the Southern Hemisphere's strongest storm ever, which cost the nation 42 lives and made many families homeless, ripping away their livelihoods. This unprecedented catastrophe impacted our economy as well, with the effects still being felt by ordinary consumers. They have had to dig deeper into their pockets to make ends meet. A glaring example was the skyrocketing prices of fresh vegetables; a bundle of bananas which used to cost \$2.00 was being sold for 5 times more. The Government also announced a national strategy to address the economic crisis. This resulted in a change in the financial year with the announcement of the 2016/2017 National Budget on 22 June 2016. A number of significant announcements were made in order to rebuild and recover after TC Winston.

In the midst of these trying times, the Council still managed to achieve its key performance indicators, met most of its targets and kept working to improve on its service-delivery by reaching out to particularly the vulnerable and disabled.

The Council's highly energetic team remained focused on resolving consumer complaints and providing sound advice to Fijians who sought redress for unfair treatment

in the marketplace. The Council registered a total of 1,365 cases during the seven months of 2016, worth \$2,963,326. About \$1,551,212 million was recovered from traders/service-providers and given back to consumers. In addition to this, the Council also pro-actively provided advisories where it found that the consumers were likely to be most affected.

### NOTABLE ACHIEVEMENTS

#### VAT Monitoring

The Council played a lead role with the Fiji Revenue and Customs Authority (FRCA) and the Fiji Commerce Commission (FCC) to monitor and assist in exposing those unscrupulous traders and service providers that did not pass on the gains from the VAT reduction to consumers. By 31 May 2016, the Council had compiled a total of 148 VAT-related complaints and queries. Consequently, FRCA collected \$700,000 in fines from supermarkets, a cinema company, stores, restaurants and car dealers for non-compliance.

#### Closure of Data Bureau Limited

Decade-long lobbying by the Council to have the Data Bureau Limited regulated, finally saw the enactment of the Fair Reporting of Credit Act 2016, which came into effect on 27 May 2016. The handing over of credit history data to the Reserve Bank of Fiji meant a new start for consumers. This was a big win for consumers and a major achievement for the Council - a result of 10 long years of lobbying to get the Data Bureau regulated. This line of business needed a proper legislative structure and ground rules, particularly when peoples' sensitive financial details were being traded.

#### Launch of National Consumer Helpline (NCH)

NCH is a government initiative to assist consumers to file complaints through the toll-free number 155 by using any telecommunications company. For the first time ever, Fijian consumers were able to lodge complaints or raise the alarm regarding unfair trade practices taking place in the marketplace.

A massive media campaign was launched, with the Council partnering with four media organisations (The Fiji Times, Fiji Sun, FBC and Fiji TV) to publicise the toll-free number and to publish NCH articles free of charge. The NCH has already proven to be a success as the Council has been inundated with complaints/queries from across the country since its launch on 14 July 2016. From 14 to 31 July, the Council received 683 calls, of which 306 calls were noted to be genuine.

## Banks Error Rectified

The Council unveiled yet another reckless practice by six commercial banks operating in Fiji.

A complaint driven snap-check by the Council revealed that all banks had committed an error in the application of the 'Resident Interest Withholding Tax' (RIWT) on interest earned by their customers. All six banks (BSP, Westpac, Baroda, HFC, Bred Bank and ANZ) charged incorrect RIWT on interest earned. FRCA imposed a reduced 10% RIWT effective from 1 January 2016 but the banks continued to charge 20%. The Council brought this to the attention of the banks as well as FRCA and RBF to rectify the error. Two media releases were issued to highlight the issue and to advise the consumers to check their respective bank statements.

## JEVIC reintroduced

The Council advocated for the re-introduction of JEVIC (Japan Export Vehicle Inspection Centre) to ensure Fijian consumers have access to quality second-hand vehicles imported from Japan. Effective from 15 August 2016, vehicles imported from Japan would pass through the watchful eyes of JEVIC before being shipped to Fiji. JEVIC assessment will identify structurally non-compliant vehicles with significant damage from/corrosion/fire/flood, have the odometer verified against the vehicle and its export certificate, and, ensure the vehicle is not a stolen vehicle before it reaches Fiji.

## Fiji Mediation Centre

Another good news was the setting up of the Fiji Mediation Centre (FMC) which is now operational, with consumers and businesses slowly opting to use the services of the FMC. The Council is greatly indebted to its donor-partner, the European Union (EU), for supporting the promotion and awareness of mediation as a mechanism to resolve complaints and the importance of the role of FMC. The Council organised a Mediators' Forum and a Stakeholders' Seminar jointly with the Judicial Department to create awareness so that consumers and businesses can use the FMC to resolve disputes.

## Counterfeit Cosmetics

With the Council's intervention, a local boutique was exposed and taken to task for selling fake make-up products. The Council carried out investigations against Tulips Beauty & Fashion. The boutique had advertised that the MAC Cosmetics retailed were authentic. The Council wrote to the original MAC Cosmetics Company based in New York through its official website. The company responded that Tulips Beauty & Fashion was not their customer and it was retailing fake MAC Cosmetics. The online web page through which the company was ordering and receiving goods in Fiji was shut down due to the legal efforts of the New York-based parent MAC Company.

## World Consumer Rights Day

The Council celebrated the 2016 World Consumer Rights Day (WCRD) with the theme, 'Stop Misuse of Antibiotics' by partnering with the Ministry of Health and Medical Services and the World Health Organization (WHO) to create awareness on this issue. The Council produced fact sheets (in three languages) to inform and educate consumers and medical practitioners on how they could help combat the emerging superbugs that are making antibiotics less effective.

The Fijian Government also expressed support for the CI's call to have 15 March (WCRD) declared as United Nations International Day.

## Biosecurity and Council sign MOU

The Biosecurity Authority of Fiji (BAF) and Consumer Council of Fiji signed a Memorandum of Understanding (MOU) to enable sharing of information and cooperation between both agencies for the benefit of the Fijian consumers.

## CONTROVERSIES

### Sky Pacific

The Council took a strong stand against Sky Pacific for the poor delivery of services particularly the poor quality of its telecast after Sky was acquired by Digicel in April 2016. Frustrated subscribers continued to contact the Council, expressing their disgust over the manner in which Sky Pacific was showing the programs. Subscribers were getting 'scrambled channels' and an unorganised program menu. After several rounds of meetings and exchanges of emails, Digicel assured the Council that they would fix the problem areas. The Council continued to keep tab on the issue.

### Cyclone Insurance Excess

The Housing Authority had increased its cyclone insurance excess from \$1,250 to \$2000 without informing the consumers. The Authority admitted its error and agreed to refund the difference of \$750 to all affected consumers.

## Conclusion

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. While the Council has achieved much, it believes that the enforcement of the nation's consumer protection laws is critical and central to the well-being and protection of consumers.

The Council remains indebted to the Government, its donor partners - the European Union and the CI - for their financial support. The Council's relationship with EU has been a critical success factor in its campaign on debt management service and on mediation through the Fiji Mediation Centre.

I also express my gratitude to the Council Board members for their guidance and foresightedness and also to my team whose hard work and enthusiasm make it all possible.

I also thank our line Minister, the Permanent Secretary for Industry, Trade and Tourism, government ministries and departments and consumer protection agencies for their support to the Council.

Special thanks go to Fijian consumers for being vigilant and having the courage to come forward with their complaints. Whilst I am very pleased with the level of interest and interaction of the many supportive consumers, I feel that many more consumers can do a lot to support the Council to better its delivery of services by raising their voices on issues that affect them. They need to provide evidence of instances where some traders and service providers may have treated them unfairly.

The remaining 2016 will be all about making a greater difference in the lives of Fijians.

Thank you.



**Premila Kumar**

Chief Executive Officer

# MANAGEMENT



**Premila Kumar**  
Chief Executive Officer



**Bindula Devi**  
Manager - Projects/Human Resources



**Watesoni Nata**  
Manager - Research & Policy Analyst (RPA)



**Mithleshni Gurdayal**  
Manager - Campaigns, Information and Media (CIM)



**Gitanjali Pillay**  
Manager - Alternative Dispute Resolution (ADR) and  
Consumer Advisory Services (CAS)



**Kushal Prasad**  
Manager - National Consumer Helpline (NCH)

# 2016 HIGHLIGHTS

## JANUARY – JULY

### ➤ Goal 1: Improve consumers' ability to make informed decisions

#### Provide consumers with the knowledge and skills

- **4605** consumers received information and advice from the Council on a face-to-face basis.
- A total of **897** consumers benefitted directly from the **15** mobile units.
- **15** Community Visits benefitted **357** participants.
- **20** Workshops aided **1064** consumers. **13** were request-based while **7** were self-initiated.
- **19** School & **3** Lecture visits enabled **2256** students to learn about their consumer rights and responsibilities.
- **31** students were assisted with school projects and assignments

#### Disseminate information

A total of **566** newsletters, **325** brochures, **453** posters & factsheets were distributed to interested consumers.

- **223** News Articles including **198** English, **20** *i-Taukei* and **5** Hindi articles were published in the print media covering **135** issues.
- **2,560** Radio Programs were conducted for a total of **3,143** minutes covering **216** issues. **851** programs were conducted in English, **906** in Hindi and **783** in the *i-taukei* language with **20** School Broadcasting Units. (SBU)
- **426** TV Programmes on **46** issues – **111** News, **297** TV Commercials and **18** Talk Back shows (**8** Aaina, **6** Na Vakekeli, **3** "4 the Record" & **1** Speak Your Mind)
- **41** Press Releases were issued on **38** issues and **31** media requests were responded to.
- **75** Advisory Articles – **34** Features, **29** Shoppers Article, **12** Focus/ Shipping/ Property Guide/Properties/ Sun Wheel articles have been published.
- Newspapers published a total of **223** articles in all three languages.
- **9411** friends on the Council's Facebook page. Facebook friends increased by 117%.
- **342** articles covering **167** issues were posted on **26** websites.

#### Mount campaigns on key consumer issues

- **World Consumer Rights Day (WCRD)** – 2016 WCRD was marked with the theme, "Stop Misuse of Antibiotics". 1105 Facebook friends were reached regarding the WCRD theme. Radio, TV and print media was used to highlight and create awareness on the theme. 3000 copies of a factsheet were produced on "Stop Misuse of Antibiotics".
- **Car Safety Campaign** – Ongoing activity. An introductory article on CI's campaign on "Stop the Crash" partnership has been published in the June Consumer Watch.

#### Production of Consumer Awareness materials

- **3000** copies of "Mediation in Fiji" brochures were produced.
- **3000** copies of factsheets were published in three different languages on "Stop Misuse of Antibiotics".
- **2000** copies of *Consumer Watch* were published and widely circulated to report on current events involving unethical business practice such as scams, defective products, safety concerns and so forth.

#### Educate and inform traders and service providers

- **4** service providers (Tanoa Waterfront Hotel, Land Transport Authority, Reddy Group of Companies, Real Estate Agents Licensing Board) were educated about the Council, Consumer laws, Consumer rights and responsibilities.



The Council conducts school visits to enable students to learn about their consumer rights and responsibilities.

## Goal 2: Drive change to benefit consumers

### Advising the Minister on issues that affect consumers

- One Issues Paper was prepared on “Misuse of Antibiotics” for WCRD that described current practices, actual examples or case studies pertaining to the subject matter and related regulatory and supervisory issues and challenges.

### Making representations on issues affecting the interests of consumers

- 7 submissions made on review and changes in law and price control orders. 3 were made to Fiji Commerce Commission, 1 to Ministry of Industry, Trade and Tourism, 1 to Ministry of Finance and 2 to the Standing Committees, Parliament of Republic of Fiji.

### Conducting research and investigations into matters affecting consumer

- 74 minor research tasks undertaken which were complaints driven and from regular market surveillance.

### Conduct research in partnership with regional and international organisations

- 1 international survey was carried out with Consumers International.
- 3 proposals submitted for funding. One to Australian High Commission for its Direct Aid Program (DAP), two to Consumers International for Korea Green Foundation – 2016 Green Asia Grant Application and 2016 Green Action Fund.

### Assist in the establishment of the proposed Consumer Complaints/Compensation Tribunal

- The Consumer Protection Bill is in its draft stages.

### Conduct market surveillance to establish product prices and compliance with product labelling and safety requirements and misrepresentation

- 73 trader and 29 service provider visits were made.
- 66 letters were written to the regulatory agencies, 116 letters issued to traders and 49 letters to service providers.
- 100 traders & service providers immediately rectified problems (expired food items, damaged items, labelling issues, etc.)
- 97 traders/service providers responded to the letters.
- 25 advertisements were scrutinised for misleading information, non-disclosures etc. Amendments were made to the misleading advertisement by traders/service providers.

### Engagements to safeguard and promote consumer interests and influence the decision-making processes of public and private sector groups

- 89 key engagements during the year
  - Boards and Committees: 8
  - Trader & Service Provider Engagements: 9
  - Engagement with Regulators: 16
  - Stakeholder Consultations and Forums: 23
  - Other Engagements: 26
  - National Workshops: 6
  - International/Regional Engagement: 1



The theme for the 2016 World Consumer Rights Day (WCRD) was “Stop Misuse of Antibiotics”.

## ➤ Goal 3: Solve consumer complaints through Alternative Dispute Resolution (ADR), advisory services and legal representation

### Resolve consumer complaints through mediation

- **1365** cases were registered worth **\$2,963,326**. An average of 195 complaints per month.
- **1011** complaints were solved through mediation, and **\$1,551,212** was recovered for the consumers.
- **74%** of the cases were successfully resolved through mediation. A total of 101 mediation meetings.

### Advise and assist consumers

- **1113** consumers attended for advice/enquiries including advice/enquiries from CIM Mobile Units. **782** enquiries made in Suva, **213** in Lautoka and **118** in Labasa.

### Refer cases to other consumer protection agencies

- **134** cases were referred to other authorities. **111** cases from Suva, **15** cases from Lautoka and **8** cases from Labasa.
- **60** cases were referred to the SCT. **35** cases from Suva, **22** cases from Lautoka and **3** cases from Labasa.

### Support and maintain legal proceedings

- **36** consumers were assisted in filling up of SCT forms. Suva office assisted **22**, Lautoka **13** and Labasa **1**.

### Debt management and consumer credit advisory services

- **29** cases where advice given was on financial products. Suva recorded **26**, Lautoka **3**.
- **23** consumers were assisted with restructure. Suva assisted **17**, Lautoka **4** & Labasa **2**.
- **5** presentations were done on Debt Management and Consumer Advisory Services to the community at large. Lautoka **3** & Labasa **2**.



The Council, with the support of the European Union and in conjunction with the Judicial Department held a seminar on the added value of Mediation – a form of Alternative Dispute Resolution.

## Goal 4: Solve consumer complaints received through National Consumer Helpline

### Develop Policies and Procedures

- A draft policy on "National Consumer Helpline (NCH)" was drawn for further discussion and finalised.

### Advise and assist consumers

- 683 calls were received from 14 to 31 July 2016.
- 29.4% of genuine complaints were solved.

### Refer cases to other consumer protection agencies

- 10 cases were referred to other authorities i.e. Fiji Commerce Commission.

### Manage and update National Consumer Helpline Database

- 306 complaints were entered into the database. 63 advises were given, 125 complaints were registered and 118 consumers were contacted to provide documentation/evidence to resolve their complaints.



# CAMPAIGNS, INFORMATION & MEDIA



## ➤ Goal 1: Improve consumers' ability to make informed decisions

Consumers today engage in complex markets that are continuously expanding their information base and rapidly increasing their choice of products. The need for consumers to have access to quality and up-to-date information is vital to ensure the best protection and the ability to choose wisely and make informed decisions. Relevant education is critical in empowering consumers to assert their rights in encountering unfair trade practices.

The Council has continued to take an integrated approach towards consumer education and awareness by sharing information through school visits, lectures at tertiary institutions, workshops, community visits, mobile units, and social and the mainstream media. At all times, the Council has sought to ensure that dissemination of information and awareness reaches the widest possible audience.

Social media has emerged as one of the most used mediums by consumers, hence the Council has used this platform to raise awareness, publish advisories, interact with the consumers with regard to their complaints and keep them engaged on the Council's major activities.

### **Objective 1: Provide consumers with the practical knowledge and skills to be more critical and competent when buying goods and services**

Consumers can be provided with the best of all protections through a well-conducted education programme, which can prove to be crucial in building confidence so that the consumers do not fall victim to fraudulent, misleading or unfair trade practices particularly given the complexities that markets operate in today. It is imperative that consumers and businesses know about their rights and responsibilities. To achieve this objective, the Council conducted the following activities:

- **Mobile Units** – The aim of the mobile unit is to reach out to consumers in person especially those who are unable to visit the Council's Head Office or the Regional Offices in the Western and Northern divisions. This approach has proved to be effective and resourceful as the Council reached out to 897 consumers during this period. It should be noted that 486 males and 411 females directly benefited from this.

**Table 1: Consumer Advisory Mobile Units**

January – July 2016	Central/ Eastern	Western	Northern	Total
Number of Mobile Units	5	6	4	<b>15</b>
Number of Participants	329	303	265	<b>897</b>
Number of Males	173	159	154	<b>486</b>
Number of Females	156	144	111	<b>411</b>
Number of Complaints lodged	-	-	5	<b>5</b>
Number of cases where advice was sought	46	64	67	<b>177</b>

- **Community Visits:** One of the core objectives of the Council is to reach out and support the most vulnerable and disadvantaged consumers living in informal settlements and villages. The Council targeted women's clubs as part of its community visits, informing them of their rights and responsibilities as consumers. A total of 15 communities were visited during this period – these included the Catholic Young Women's Group, Marist Champagnat Institute Staff, Basden (Anglican) College Staff, members of Muanivatu Settlement, members of Jittu Estate, Lovu Sangam Teachers, Maharishi College Staff, food vendors from Lautoka City Council, Senior Citizens Ba Community Centre, Lautoka Muslim Primary Staff, Sigatoka Andhra Sangam College Staff, Sigatoka Methodist College Staff, Vunimoli Mothers' Club, Rualago Womens' Group and Nasekula Village.

The Council reached 357 consumers, of which 104 were males and 253 were females.



The Council conducts Mobile Units to reach out to consumers who are unable to visit the Council's offices.

**Table 2: Community Visits**

January – July 2016	Central/ Eastern	Western	Northern	Total
Number of community visits	5	7	3	15
Total number of participants	151	150	56	357
Total number of females	122	94	37	253
Total number of males	29	56	19	104

- **Workshops:** Formal workshops provide a platform to discuss important and pertinent consumer issues. Twenty (20) workshops were held which attracted 1,064 participants. This included 628 males and 436 females. The Council received requests from 13 different organisations to speak on consumer-related issues such as Consumer Rights and Responsibilities, Landlord and Tenancy, Role of Consumer Protection in Poverty Reduction and Consumer Complaints in Real Estate Industry. Refer to Annex 1 for details.

**Table 3: Workshops**

January – July 2016	Central/ Eastern	Western	Northern	Total
Number of workshops	13	4	3	20
Total number of participants	782	199	83	1,064
Total number of females	282	104	50	436
Total number of males	500	95	33	628

- **Visit to Schools and Tertiary Institutions:** It is important to reach out to children at a very young age so that they are able to grasp their rights and responsibilities as child consumers and remember them as adult consumers in the future. As a result, schools become an important platform for teaching children about consumer-related issues so that they are able to acquire the knowledge and skills required to be responsible consumers in the future. The Council visited 19 schools which saw 2,172 participants comprising 1,064 males and 1,108 females who learned about consumer rights and responsibilities.
- The Council conducted 3 lecture sessions which benefitted 84 participants, of which 28 were males and 56 females from The University of the South Pacific, APTECH Computing School and Vishan InfoTech. The issues included ethics and values, consumer protection laws, and consumer rights and responsibilities including the role of the Consumer Council.
- A total of 31 members of the public including school students visited the Council's library to seek information for school assignments and research projects.

**Objective 2: Disseminate information on matters affecting the interest of consumers**

These days, information is readily available for consumers through various modes such as newspapers, television, radio or electronic media. The Council continued to

**Table 4: Consumer Education Outreach Programme**

Programme	No. of People Advised/ Informed	Newsletter	Brochures	Posters & factsheets
Mobile Unit	897	157	246	167
Community Visit	357	180	30	115
Workshops	1,064	118	47	69
School Visit	2,172	67	-	97
Lecture Visits	84	44	2	5
Public Assisted	31	-	-	-
<b>TOTAL</b>	<b>4,605</b>	<b>566</b>	<b>325</b>	<b>453</b>

maintain its visibility across various platforms through press conferences, talkback shows on radio and television and press releases. The Council issued 41 press releases on 38 different issues during January – July 2016. It was also able to respond quickly and strategically to many issues affecting the interests of consumers that came up in the media. Reaching consumers swiftly and accurately helped in building the confidence that consumers need to operate in increasingly complex markets.

- **Radio:** A total of 2,560 radio programmes were conducted, of which 318 radio commercials on the Fiji Mediation Centre were broadcast on all 6 FBC radio stations. A total of 98 radio commercials on the National Consumer Helpline were aired free of charge by FBC. Other radio programmes covered 216 issues which included cybercrime concerns, Justice of Peace (JP), Data Bureau, tenancy issues, Fiji Electricity Authority (FEA) subsidy, home loan rates, Consumer Credit Act and awareness on the Council's recently launched National Consumer Helpline. 851 radio programmes were conducted in the English language, 783 in i-Taukei and 906 in Hindi. In addition to these, 20 radio programmes were recorded for the School Broadcasting Units particularly for students and teachers.

**Table 5: Press Releases**

Key Press Releases Issued from January–July 2017	
Reduce VAT or face the law, Traders told	Price of Cigarettes
Council calls for a drop in Taxi Fare	Enjoy Suva-on-Sale with Caution
Bread Prices Still Not Reduced	Get Your Act Together – Council tells Digicel
Price increases by Restaurants, Bistros and Coffee Shops	Council Warns of Counterfeit Cosmetics
Mobile Operators Playing up with VAT	Improve Sky Pacific Services
The Pink Window Creations, reappears as Desi Fashion House	Stop blaming shortage for increasing vegetables prices
Use and Abuse of Antibiotics	New VAT rate applies to State and Municipal fees/charges

**Table 6: Radio Programmes**

Language	Radio Programmes	No. of Issues
English	851	57
School Broadcasting Unit (English)	20	20
I-Taukei	783	71
Hindi	906	68
<b>Total</b>	<b>2,560</b>	<b>216</b>

- **Television:** To raise awareness on the Fiji Mediation Centre (FMC), the Council ran 109 TV commercials on FBC TV and Fiji TV. This was done to encourage consumers and businesses to use the FMC for dispute resolution. During the launch of the National Consumer Helpline, FBC TV and Fiji TV ran 188 promotions as part of their Corporate Social Responsibility (CSR) to raise awareness on the number 155 being the toll-free number for consumers to lodge their complaints through. Twenty TV commercials were aired on hardship clause and debt-to-income ratio under the Anne Fransen Fund (AFF). In addition to commercials, 110 news articles featured on FBC TV and Fiji TV and 18 talkback shows.
- **Cinema Advertisements:** This is a good platform to raise awareness on key important issues. The Council ran commercials on FMC in 14 cinemas halls with 1,400 screenings of the advertisement.
- **Print Media:** Newspapers published a total of 298 articles in all three languages covering 149 different issues such as rent freeze order, caution on car insurance, reading food labels, unfair traders, price control, antibiotics use and Toyota vehicle

**Table 8: Newspaper articles**

Language	No. of articles	No. of issues	No. of PR	No. of MR	No. of advice	No. of News Articles	Letters to the editor	Other (supplements, ads)
English	269	149	41	31	71	175	21	2
I- Taukei (translated)	23	22	19	-	3	20	-	-
Hindi (translated)	6	5	4	-	1	5	-	-

**Table 7: TV News/Interviews/Commercials**

TV Programmes from January-July 2016	No. of Issues	No. of Coverage
Fiji TV News	15	48
FBC TV News	19	62
Talkback Shows	8	18
Commercial	3	297
Others-ABC News	1	1
<b>Total</b>	<b>46</b>	<b>426</b>

recall. Twenty (20) articles on consumer issues were published in the i-Taukei newspaper and 5 articles in the Hindi newspaper.

- **Website:** The Council's website www.consumersfiji.org was updated regularly to keep its visitors informed on the work done by the Council. All Press Releases issued to the media including feature articles were updated regularly on the Council's website. A total of 342 articles were also published on 26 different websites covering 167 issues.
- **Facebook:** Consumers continue to engage with the Council's Facebook page through regular posts. This platform allows consumers to share their views and raise concerns on consumer related matters.

**Table 9: Website**

No. of Website	No. of Issues Covered	Total no. of articles Online
26	167	342



**Table 10: Top 5 issues debated on the Council's Facebook page**

Post
The Pink Window Creations reappears as Desi Fashion House
Stop blaming shortage for increasing vegetable prices
Toyota Recalls Car - Fiji Times link shared
New law gives consumers a clean slate
Negligent Banks - Thousands of consumers affected

**Publications**

- **Consumer Watch:** A total of 2000 copies of Volume 34 of Consumer Watch was published covering the January-July 2016 period. Key issues and activities were reported during the period, which included the signing of a Memorandum of Understanding (MOU) between the Council and Biosecurity Authority of Fiji (BAF) which saw the strengthening of information sharing such as non-compliance of VAT reduction; misuse of antibiotics and others between the two organisations.
- **Factsheets:** A factsheet on "Stop Misuse of Antibiotics" was produced. A total of 3000 factsheets were produced in 3 languages. These factsheets were used by the Council to raise awareness on the effects of misusing antibiotics.
- **Brochures:** Around 3000 copies of "Mediation in Fiji" brochures were produced in 3 languages. These brochures aimed to raise awareness on the role of the Fiji Mediation Centre (FMC) and the types of problems it can resolve through mediation.

**Objective 3: Mount campaigns on key consumer issues to raise awareness and to educate consumers to become participative, critical and competent in assessing goods and services.**

The Council conducted the following campaigns during this period:

- **World Consumer Rights Day (WCRD):** The Council celebrated the 2016 World Consumer Rights Day (WCRD) with the theme, 'Stop Misuse of Antibiotics' in conjunction with the Ministry of Health and Medical Services and the World Health Organization (WHO). A press conference was organised with key stakeholders to raise awareness on misuse of antibiotics. Newspaper supplements with 16 articles were published in the Fiji Times and Fiji Sun respectively. The key messages during WCRD were that consumers should not spend their money to buy

antibiotics from the counter and should complete the antibiotics dose as prescribed by the doctors. Secondly, that doctors and nurses should avoid over-prescribing antibiotics and only give them to patients in genuine need.

- **Car Safety campaign:** To complement Consumers International's (CI) campaign on car safety, an introductory article on "Stop the Crash" partnership was published in the June 2016 edition of *Consumer Watch*. An advisory article on 'Car Safety' was also published on 9 July 2016 in *The Fiji Times*.

**Objective 4: Educate and inform traders and service providers about consumer protection**

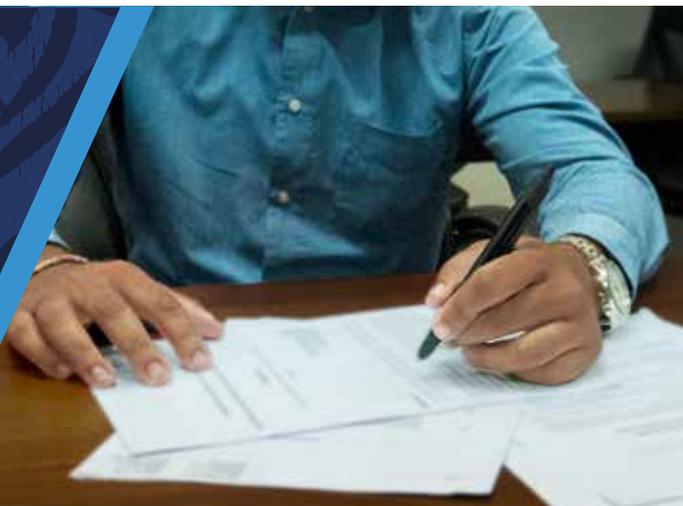
The Council reached out to traders and service providers, educating and informing them on consumer laws, trader rights and responsibilities, redress mechanisms and cases of unfair trade practices. The Council works closely with the traders and service providers to assist consumers to get value for their money.

**Table 11: Awareness Programmes with Traders/Service Providers**

Name of Organisation	Topic(s) discussed	Location
Tanoa Waterfront Hotel	<ul style="list-style-type: none"> <li>• About the Council</li> <li>• Consumer Responsibility/Roles</li> <li>• Complaints Handling</li> <li>• Landlord/Tenancy</li> <li>• Hire Purchase</li> </ul>	Lautoka
Land Transport Authority	<ul style="list-style-type: none"> <li>• Problems faced by consumers after buying second hand vehicles</li> </ul>	Valelevu LTA Office
Reddy Group of Companies	<ul style="list-style-type: none"> <li>• About the Council</li> <li>• Consumer/Trader/Responsibility/Roles</li> <li>• Complaints Handling</li> <li>• Landlord/Tenancy</li> <li>• Hire Purchase</li> </ul>	Lautoka
Real Estate Agents Licensing Board	<ul style="list-style-type: none"> <li>• Consumer Complaints in Real Estate Industry</li> </ul>	Nadi



# RESEARCH & POLICY ANALYSIS



## ➤ Goal 2: Drive change to benefit consumers

For a thorough understanding of the root causes of the problems that arise between consumers and traders, the Council engages in evidence-based research, prepares issues papers on key consumer concerns, and, conducts market surveillance to protect consumers from unscrupulous traders and service providers.

### **Objective 1: Advising the Minister on issues that affect consumers**

Issues papers assist the Council in lobbying for change in policies as well as raise awareness on the extent of the problem and what consumers can do to better protect themselves.

The Council prepared one issues paper during this period which focused on the 2016 World Consumer Rights Day (WCRD) theme on "Misuse of Antibiotics". This paper captured the reasons and the behaviour of various stakeholders (Consumers, Medical Practitioners/Health Workers, Farmers, etc.) when it comes to prescribing and using antibiotics. The Council's key concern was that many consumers believe that antibiotics can cure every illness. As a result, they take antibiotics for quick relief or use someone else's leftover antibiotics.

### **Objective 2: Making representations to the Government or to any other persons or organisations on issues affecting the interests of consumers**

The Council endeavors to have consumers positioned at the core of policy which prioritises consumer issues and ensures fairness in the trading system. The Council makes submissions and representations to the Government, policymakers, regulators and other relevant bodies on issues affecting consumers. The written submissions ensure that the consumer voice is heard in the formulation of policies, enactment of laws and regulations or other reforms.

- **Submissions:** The Council made 7 submissions on price control orders and the enactment or review of laws. These submissions focused on striking a balance between producers and consumers. The Council saw the opportunity to prepare a submission for 2016 -2017 National Budget submission to ensure the consumer voice is also heard on the high cost of living. The list of submissions made by the Council is shown in Table 12.

**Table 12: Submissions**

No.	To	About
1.	Fiji Commerce Commission	Submission on Review of Commerce (Control of Prices for Supply of Electricity and Ancillary Services) Order 2015
2.	Ministry of Industry, Trade and Tourism	Submission on Proposal for Enactment of Hairdressers Registration Act
3.	Fiji Commerce Commission	Submission on Review of Commerce (Control of Prices for Aeronautical Services Amendment) Order 2013
4.	Standing Committee on Justice, Law and Human Rights, Parliament of Republic of Fiji	Submission on Fiji Interchange Network (Payments) Bill 2016
5.	Standing Committee on Social Affairs, Parliament of Republic of Fiji	Submission on Review of Higher Education (Amendment) Bill 2016
6.	Ministry of Finance	Submission on 2016 – 2017 National Budget for Consumers
7.	Fiji Commerce Commission	Review of Commerce (Control of Prices for Hardware Items) Order 2013



The Council investigates consumer complaints and conducts research.

## Impact of Submissions

Five requests that were made by the Council on behalf of consumers in its Budget submission, were accepted by the Government. These are included in Table 13.

**Table 13: Impacts from National Budget Submissions**

No.	Council's Request	Results
1.	Government to remove the 3% credit card levy	Levy of 3 %was removed from 1st August, 2016
2.	Government to introduce 15% health tax on energy drinks to deter younger generation of drinkers and assist in reducing risks of NCDs.	Excise tax for sugar sweetened drinks was increased by 20 cents per litre
3.	Consider a variable tax rate on SSBs based on composition of added sugar/100ml as consumed	
4.	Off-shore vehicle inspection and certification system such as JEVIC should be implemented	JEVIC reintroduced effective from 15 August 2016
5.	Government to speed up the setting up of the Consumer Complaints/Compensation Tribunal	\$200,000 was allocated towards setting up of the Tribunal

## Standards Development Work

A questionnaire on Consumer Services was completed and submitted to the Department of National Trade Measurement and Standards for submission to ISO Committee on Consumer Policy (ISO/COPOLCO). The Council highlighted the areas where consumers lodge most complaints and the services that cause the greatest loss and/or harm to consumers. It was suggested that an international standard was required to ensure airline passengers are compensated in the same way, no matter which airline consumers use. Suggestions were also made to develop standards for cabin bags for the different classes, to avoid consumers facing problems with different airlines.

### Objective 3: Conducting research and investigation into matters affecting consumers

#### Minor research and investigations

A total of 74 minor research tasks was conducted during the seven months of 2016. These were prompted by consumer complaints, observations from market surveillance, or were undertaken to support the Council's advocacy work and policy submissions. Refer to Annex 2 for details on issues covered.

#### Notable issues

##### Incorrect Application of Resident Interest Withholding Tax: Thousands of Consumers Affected

Consumers were wrongly charged Resident Interest Withholding Tax (RIWT) on interest earned on a Term Deposit Account. RIWT is a final tax which means that the gross amount of any interest income paid to a Fiji resident by a financial institution in Fiji must be taxed at a fixed rate imposed by FRCA.

A complaint-driven snap-check by the Council revealed that all six banks (BSP, Westpac, Baroda, HFC, Bred Bank and ANZ) had committed an error in the application of the

RIWT. FRCA imposed 10% RIWT effective 1 January 2016 but the banks continued to charge the old rate of 20%.

On 15 April 2016, the Council exposed ANZ for charging 31% RIWT effective from 1 January 2016, when in fact RIWT should have been 10% for 2016 and 20% for the period 2012 to 2015.

## Price Gouging after TC Winston

After tropical cyclone Winston, consumers experienced post-disaster price gouging on a range of goods including mill mix, a by-product of wheat which is used as animal feed.

It was found that the traders all around Fiji carried out an 'overnight price hike' on basic food items such as rice, flour, oil, tin fish, biscuits, sugar, toilet paper, toothpaste, soap and items such as candles, batteries, torch, and many more items.

This was not the time for traders to capitalise on consumers' miseries while they were trying to rebuild their lives.

Regarding mill mix, it was found that a number of traders in the Suva-Nausori corridor and in Lautoka and Labasa had increased the price of mill mix immediately after TC Winston. Based on the complaints, the Council investigated the matter to establish the reason for the price hike. The Council found that Punja & Sons Limited was selling a 35-kg bag at a wholesale rate of \$15.26 while FMF was trading at wholesale rate of \$13.08.

Punja & Sons Limited confirmed there was a shortage of mill mix while FMF stated they were able to meet the normal requirements of their customers. Both suppliers maintained that the supply of mill mix was dependent on flour production, which depends on market demand.

It was difficult to believe that the demand for flour had reduced after the cyclone. It was expected that flour production would be at its peak, hence supplying mill mix in the market unless there was a shortage of raw materials or the mills were damaged during the cyclone, which was not the case.

## The Pink Window Creations reappears as Desi Fashion House!

Consumers were duped for the third time by the owners of Pink Window Creations, now operating under the name Desi Fashion House. In the past, the Council had received 203 complaints with the monetary value of \$72,381 against this online boutique for taking full payments for orders they could not supply.

In early 2014, the Directors of Pink Window Creations had set up an online boutique with the name, *Fashion Bure*. This venture was short-lived following an advisory issued by the Council cautioning consumers to be aware when dealing with this new boutique given that the business was owned by the same person running Pink Window Creations.



Desi Fashion House Facebook page.



Snap surveys were conducted on selected jewellery stores to ascertain whether their weighing machines were calibrated.

In March 2016, the Council received confirmation on the resurfacing of Pink Window Creations with a new brand name, Desi Fashion House, operating through Facebook to sell ethnic Indian wear and fashion accessories.

This case was referred to Fiji Commerce Commission for breaching Section 88 (1) (a) (i) and (b) of the Commerce Commission Decree 2010 for "Accepting Payment without Being Able to Supply as Ordered".

### Jewellery stores weighing machines questionable

The Council conducted a complaints-driven snap survey covering sixteen jewellery stores in the Central, Northern and Western Divisions to establish whether their weighing machines were calibrated. It was found that the weighing machines in all sixteen stores surveyed did not have valid weighing stickers on their machines to indicate that they were calibrated by the Department of Weights and Measures.

Calibration ensures that these machines provide the accurate weight of gold and therefore prevents traders from tampering to manipulate for more profits.

The Council informed the Department of Weights and Measures of the findings of the survey for their action. Consumers were also advised to be cautious during their next visit to jewellery stores. They were told to check for the Department of Weights and Measures stamp (in the form of a sticker) that should be placed on the face of the scale before agreeing to have their jewellery weighed. The sticker should state the date, month and year, when the instrument was checked and whether it should have a 'coat of arms' and a serial number.

If the sticker stamp is missing or the date stated on the stamp has expired or there is no "coat of arms" or serial numbers, then consumers should report the matter to the Council or to the Department of Weights and Measures.

### Impacts

Below are some of the notable impacts from the Council's minor research and investigations which resulted in traders and service providers improving their services:

- Coca Cola Amatil Fiji Limited incorporated important points and comments raised by the Council on the final terms and conditions of its "Coke Peel & Win Cash" promotion. Suggested amendments were also carried out on the posters regarding this promotion.
- Biosecurity Authority of Fiji detained 2 consignments imported from USA under its import restrictions requirements. A consignment of Whey Products was released after the Council's intervention. The second consignment of 4 cartons of Glucerna Nutritional Drink was detained due to restrictions placed on supplementary formulated food. However, 3 cartons were released and a compensation of \$140 was offered as one carton was destroyed.



- The Council carried out investigations against Tulips Beauty & Fashion and conducted research on MAC Cosmetics retailed by them. The boutique had advertised that the MAC Cosmetics retailed were authentic. The Council wrote to the original MAC Cosmetics Company based in New York through its official website. The company responded that Tulips Beauty & Fashion was not their customer and was retailing fake MAC Cosmetics. The online web page through which the company was ordering and receiving goods in Fiji was shut down due to legal efforts of the original MAC Cosmetics manufacturer. The Council informed the consumers through a press release to be more vigilant when purchasing expensive makeup brands at unrealistically cheap prices.
- Ministry of Forests warned suppliers of timber to Vinod Patel & Co Ltd after a consumer notified the Council that poor quality timber lining was supplied. The Council sought assistance from the Ministry of Forests, which inspected and tested a sample of the timber and advised that since the wet treated timber was not fully dried, the pinhole borers had infested the timber. The Ministry warned the supplier to take precautionary measures during treatment and ensure that the entire process of treatment is properly executed before the product is sold to consumers. Vinod Patel & Co Ltd provided redress by supplying dried treated timber to the complainant's residence free of charge.

### Objective 4: Conduct research in partnership with regional and international organisations

The Council participated in Consumers International's (CI) Membership survey. The purpose of the survey was to provide up-to-date information about the Council and suggest what CI needs to do in the area of consumer protection internationally. The Council requested CI to lobby the United Nations to officially recognise the 'World Consumer Rights Day' on 15 March as the day for CI members to take action around the world.

### Objective 5: Conduct market surveillance to establish product prices and compliance with product labelling, safety requirements and misrepresentation

#### Market Surveillance

The Council conducted market surveillance to check for market manipulation, price rigging or insider trading (dobbing in) to ensure integrity and fairness principles are upheld for consumers in the trading environment. Trader and service provider visits allow the Council to observe and gain an insight into business practices, whether good or bad.

## Trader and Service Visits

The market surveillance team conducted a total of 102 trader and service provider visits during this period to check for pricing, expiry dates, labeling, product manipulation, etc. Such visits now involve direct on-site discussions with store managers and meetings with management for an effective resolution of the issues identified. Refer Table 14 for details:

**Table 14: Summary of Trader and Service Provider Visits**

Location	No. of Trader Visits	No. of Service Provider Visits	Total
Suva	32	15	47
Lautoka	24	7	31
Labasa	17	7	24
<b>TOTAL</b>	<b>73</b>	<b>29</b>	<b>102</b>

## Impacts

- A total of 100 traders and service providers immediately rectified problems (expired food items, damaged items, labelling issues) after the Council's intervention.
- Positive action was taken by the Health Department of Lautoka City Council after a survey conducted by the Council revealed that public health was being compromised by unhygienic practices. A workshop was organised with all market food sellers and bean cart operators to educate and advocate on food safety issues.
- The Ministry of Health conducted an inspection of the facilities of the two major flour manufacturing companies i.e. Punjas & Sons and Flour Mills of Fiji. This was proposed by the Council to resolve ongoing complaints by consumers regarding weevil and maggot infestations in flour and wheat products.
- The Ministry of Education amended its policy of free distribution of milk to Year One students in schools after the Council's intervention. The issue was the distribution of milk that had gone past its expiry date. The Council together with the Ministry discovered that such milk was indeed kept in school. A circular was sent by the Ministry of Education to all school heads regarding this and the policy was reviewed for amendment, as there was nothing mentioned on what action should be taken if in case, the milk has exceeded its 'Use By' date, or, if limited time is left before the expiry date.

## Advertisement monitoring

A total of 25 advertisements were monitored. Advertisement on print, radio, television, online and in-store posters, flyers and banners were monitored.

## Impacts

All 25 advertisements were either amended or in some cases, were removed altogether. For example, Priety Shopping Centre, N Solanki Ltd in Lautoka and Mahesh Syndicate in Suva had to remove misleading in-store notices that read: "6% discount on all items" and replaced it with a correct notice that read: "6% VAT reduction on all items".

## Objective 6: Engage with Government, regulators, policy makers, private sector, NGOs and civil society groups with the aim of safeguarding and promoting consumer interests

One of the key activities of the Council is to promote consumer interests by engaging with various stakeholders. From January to July 2016, the Council undertook a total of 89 engagements with government bodies, regulators, traders and service providers, including civil society groups. Refer to Annex 3 for more details.

**Table 15: Summary of Key Engagements**

KEY ENGAGEMENT	NO of ENGAGEMENTs
Boards and Committees	8
Trader & Service Provider Engagements	9
Engagement with Regulators	16
Stakeholder Consultations and Forums	23
Other Engagements (meetings related to the setting up of NCH; meetings with the Ministry of Justice regarding FMC; meetings with line ministry; etc.)	26
National Workshops	6
International/Regional Engagement	1
<b>TOTAL</b>	<b>89</b>

- **Government Boards and Committees:** The Council attended 8 meetings with various Government Boards and committees which included:
  - Food Task Force – Technical Advisory Group (Ministry of Health)
  - Fiji Mediation Centre Steering Committee (Ministry of Justice)
  - Fiji Pharmacy Profession Board (Ministry of Health)
- **Stakeholder Consultation and Forums:** As part of WCRD, the Council held consultations with the World Health Organisation (WHO) and the Ministry of Health and Medical Services to formalise the partnership, funding and campaign activities planned for the event. In addition, the Council also held consultations with the Parliamentary Standing Committee, Ministry of Economy and Ministry of Communications. The Council attended a total of 23 consultations and meetings.
- **Private Sector Engagement:** The Council had increased its engagement with the business community in an effort to address problems faced by consumers when buying goods and services. These engagements involved face-to-face meetings with traders and service providers on problems found in the Council's market surveillance and investigations work. These were opportunities for the Council to directly seek explanation or clarification from businesses in regard to unfair trade practices, systematic issues, compensation for aggrieved consumers etc.
- **Engagement with Regulators:** The Council also engaged with a total of 16 regulators. These engagements also involved the exchange of information and dialogue on problems faced by consumers and how to address these effectively.
- **International and Regional Engagements:** On the regional and international front, the Council participated in the meeting of the ACP-EU Follow-up Committee. This Committee is made up of 12 European Economic and Social Committee (EESC), and twelve African, Caribbean and Pacific (ACP) members. The ACP members are proposed by the international socio-professional organisations (international employer, trade union, farmer and consumer organisations) and the Consumer Council of Fiji was nominated by Consumers International (CI). The meeting revolved around the future of ACP-EU relations in the post-Cotonou framework, latest developments with Economic Partnership Agreements and climate change and its challenges for agriculture and food security.

Date/Venue	Event/ Meeting	Presentation/ Discussion Topic	Presenter/ Attendee
25 – 26 Jan Brussels, Belgium	ACP-EU Follow-up Committee meeting	1st meeting of the Follow-Up Committee 2015- 2018	Attendee: Premila Kumar

# ALTERNATIVE DISPUTE RESOLUTION



## ➤ Goal 3: Resolve consumer complaints through Alternative Dispute Resolution (ADR), Advisory Services and Legal Representation

When products malfunction or are defective only days after being purchased, consumers are affected because they are not getting value for their money. Every year, Fijian consumers lose millions of dollars through unfair trading practices.

Many consumers who have been duped by traders and service providers, have limited options for redress. Generally, consumers seek the Council's assistance in resolving their problems. The Council provides an affordable avenue for consumers who do not have the resources or time to go to Court to seek redress.

### Objective 1: Resolve consumer complaints through mediation with traders and service providers

A total of 1,011 complaints were resolved through mediation in the first seven months of 2016, representing a total monetary value of \$1,551,212.00. These figures were inclusive of complaints received from the Council's two regional offices – Lautoka and Labasa. A total of 1,365 complaints were received, worth \$2,963,326.

### Mediations held in January-July 2016

A total of 101 mediation meetings were held at the Council. Respondents and complainants were brought together with Council personnel for mediation to find a mutual solution to the problem.

Table 16: Summary of Consumer Complaints

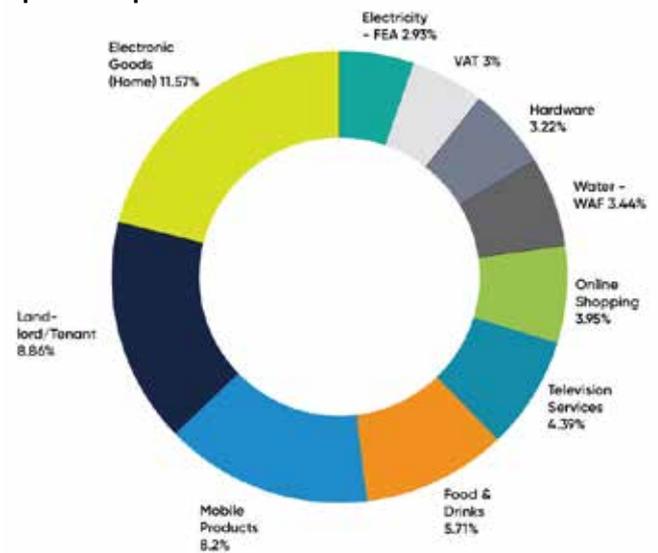
	CENTRAL	WESTERN	NORTHERN	TOTAL
Total number of received and registered complaints.	938	260	167	1365
Total number of cases (including pending cases) resolved in the Year	675	217	119	1011



The Council conducted 101 mediation meetings.

1. **Electronic goods** – Complaints regarding electronic goods (home) again topped the list of consumer complaints, with a total of 158 registered cases. After-sales service continues to be one of the major problems faced by consumers. Other complaints are related to the quality of products, non-availability of parts, delays in repair works and loss of items during repairs.
2. **Landlord and Tenancy** – A total of 121 complaints were received from tenants. Issues ranged from illegal notice to vacate premises, increase in rent despite the rental freeze, refusal to refund bond money, poor housing conditions and non-issuance of rental receipts. The Council has assisted these tenants by holding mediation with both parties and in most cases, an amicable solution was reached.
3. **Mobile Products** – Third on the list of complaints received were issues related to mobile products. A total of 112 complaints were received. Problems faced by consumers included defective screen tablets, duration of repairs and sale of shoddy and counterfeit goods.
4. **Food and Drinks** – A total of 78 food and drinks related complaints were received. The complaints ranged from dead insects found in freshly served food to expired products and incorrect packaging.
5. **Television services** – A total of 60 complaints were received during the transition in ownership of Sky Pacific to Digicel. The complaints were related to weak or no signal, outages, delayed installation despite full payment, and, poor customer service.
6. **Online shopping** – There were 54 complaints related to online shopping after Desi Fashion House, an online boutique, failed to supply goods to consumers who had already paid \$13,844. The online boutique sold Indian wear which were the same items sold by the then, Pink Window Creations in 2013.
7. **Water (WAF)** – A total of 47 complaints were received concerning estimated readings, faulty meters, incorrect billing, water supply disruptions, water pipe leakages, quality of customer service and lack of clarity in billing.
8. **Hardware** – There were 44 complaints related to supply of inferior quality building materials, tools and machinery.
9. **Value Added Tax (VAT)** – A total of 41 complaints were received pertaining to VAT where some traders failed to adjust VAT reduction from 15% to 9%. These cases, along with others which the Council established by comparing past receipts, were referred to FRCA for enforcement.
10. **Electricity (FEA)** – A total of 40 complaints were registered with the Council relating to the Fiji Electricity Authority. The nature of complaints mainly involved the high bills received by consumers due to estimated readings; meter readers not making honest attempts to carry out normal readings; power surges and blackouts resulting in damage to household appliances with no avenue for compensation; disconnections without proper notice; non-issuance of bills and bulk billing.

## Top 10 complaints received



## Impacts

- Since 1 January 2016, the Council recorded 148 VAT-related queries/complaints which were passed on to FRCA for enforcement. Consequently, FRCA charged 32 traders/service providers and collected \$700,000 in fines from supermarkets, a cinema company, stores, restaurants and car dealers.
- A complainant purchased a motor vehicle from Carpenters Motors for \$41,000. However, she did not receive the vehicle with the specifications as per the quotation provided to her. The quotation stated that the vehicle would have LED emitters on the side mirrors as a specification, however, the vehicle did not have LED emitters. The company stated that the LED emitter lights were an accessory rather than a specification as the part is fitted locally on the vehicle. Moreover, the make and model which the complainant purchased did not consist of this specification. Numerous emails were exchanged and meetings were conducted by the Council to resolve this matter after which Carpenters Motors provided a refund of \$1,350 to the complainant. They also agreed to install the LED emitter lights.
- A complainant purchased a phone on the 1st September 2015 for \$899 from Courts Fiji Ltd. A week after purchase, the phone was found to be defective. He returned the phone for repair and until January 2016, the phone still had not been repaired. The Council intervened on behalf of the complainant and enquired with the trader on the status of phone repair. The trader informed the Council that the phone was sent to Singapore for repairs and the complainant was given a temporary phone. After several follow ups, the respondent issued a replacement phone to the complainant.



Electronic goods and mobile products were two of the top ten complaints received.



- A complainant paid a visit to a dental clinic to have his tooth pulled and to have dentures inserted. He paid a sum of \$450.00 for the entire dental service. When the dentures were eventually given, the complainant couldn't wear them because they were ill-fitted and loose. They also fell out of his mouth on a few occasions causing embarrassment. The complainant had his dentures re-aligned on four occasions at the dental clinic and still the problem persisted. The complainant had gone to the extent of purchasing gel worth \$30.00 to apply to his gums prior to putting on his dentures. The complainant was left with no option but to request for a full refund due to the unsatisfactory services provided by the dental clinic. Through the Council's intervention and mediation, the complainant received his full refund of \$450.00.

### Objective 2: Advising and assisting consumers on matters affecting their interests

It is common for consumers to contact the Council to seek advice on the course of action they should take in relation to faulty goods, unsatisfactory services, disputes in relation to payment, residential tenancy issues or other general differences with a trader or service provider.

A total of 1113 advisories were sought from the Council; 782 consumers sought advice in the Central Division, 213 in the Western Division, 118 in the Northern Division, and, 169 advisories were sought via the Council's mobile units.

### Objective 3: Refer cases that come under the jurisdiction of other consumer protection agencies for their intervention

In cases where the mediation process has failed, the Council then referred these cases to other consumer protection agencies (CPAs) and authorities' due to their jurisdiction and for enforcement action.

**Table 17: Other Authorities that consumer complaints were referred to**

Other Authorities	Total No. of Complaints
Fiji Commerce Commission	109
Fiji Revenue and Customs Authority	17
Ministry of Justice	2
Town & City Councils	2
Ministry of Health	1
Reserve Bank of Fiji	1
Fiji National Provident Fund	1
Ministry of Local Government, Housing & Environment	1
<b>Total</b>	<b>134</b>

### Objective 4: Support and maintain legal proceedings contemplated or initiated by consumers where the Council deems such support necessary

The Council referred 60 complaints to the Small Claims Tribunal (SCT) with a monetary value of \$56,342.99 by assisting consumers with the filling up of SCT forms; 22 consumers were in Suva, 13 in Lautoka and 1 in Labasa.

### Objective 5: Provide debt management and consumer credit advisory services to financially illiterate consumers

The Debt Management and Consumer Advisory Services Unit at the Council provides financial advice on financial products; understanding of financial contracts; tips on borrowing; what to look out for when looking for a home loan, why demand a pre-disclosure statement; preparing budgets to understand income and expenditure; and, restructuring of consumer credit accounts with the relevant credit institution.

The Council provided advice to 29 consumers who sought assistance with respect to their financial situations and assistance was provided to 23 consumers who had their respective loan account repayments restructured.

**Table 18: Debt Management Statistics**

Advisories issued	<b>29</b>
Consumers assisted for restructure	<b>23</b>
Monetary Value of Restructure	<b>\$81,937.47</b>

### Impacts

- A complainant paid \$300.00 and applied to switch from the variable interest rate to the fixed interest rate. Unfortunately, BSP did not implement the change and continued to charge the account with the variable interest rate. It was only after the Council intervened, that BSP credited the account with \$2,201.71 as adjustment for the interest charged.
- A complainant entered into a hire purchase agreement to purchase a LED TV screen. The total amount payable as per the hire purchase agreement was \$3,904.20. However, a few months later, the complainant started to default his account repayments because of unemployment. As a result, the items were repossessed. The Complainant sought the Council's assistance and we were able to mediate for an additional 21 days' timeframe so that the complainant could nominate a buyer to purchase the items.



The Council referred consumer complaints which it could not resolve through mediation to other Consumer Protection Agencies (CPAs).

## National Consumer Helpline (NCH)

**Objective 6: Provide telephonic advice, information and guidance to consumers and to resolve, as best as possible, their concerns and grievances experienced in the marketplace through National Consumer Helpline**

The day, 14 July 2016 was momentous for the Council as the country's first ever National Consumer Helpline (NCH) was launched by the Attorney-General and Minister of Economy, Hon. Aiyaz Sayed Khaiyum to promote a fair, healthier and safer trading environment for consumers. This initiative aimed to support consumers who found it difficult to physically reach consumer protection organisations to lodge their complaints.

The launch was attended by key stakeholders such as the telecommunication companies and media partners. A media campaign was launched by partnering with four media organisations (The Fiji Times, Fiji Sun, FBC and Fiji TV) to publicise the toll-free number 155 and to publish National Consumer Helpline articles free of charge.

From 14 to 31 July, the Council received 683 calls. 306 calls were noted to be genuine whereas 377 calls were categorized as non-genuine (prank, blank, noisy, incomplete, etc.) calls.

**Table 19: Consolidated Complaints Analysis (NCH) From 14-31 July, 2016**

Particulars	Numbers
Number of total calls received	683
Number of genuine calls received	306
Total number of incomplete complaints ( Council awaits documentation)	118
Advice	63
Total number of received and registered complaints	125
Complaints resolved	27
Pending	88
Referred to other authorities	10



Attorney General and Minister for Economy, Hon. Aiyaz Sayed Khaiyum, launched Fiji's first ever National Consumer Helpline (NCH).

# GOVERNANCE, MANAGEMENT AND FINANCE



## GOAL 4: Foster a High Performance Organisation

### Governance and Management

The Council's corporate governance framework provides the organisation with the management processes to ensure that the Council remains a vibrant and valuable organisation for Fijian consumers. The framework also maintains performance standards and effective co-ordination mechanisms for the Council's operations and activities. This includes the establishment and development of effective internal controls on financial reporting. The framework encourages the prudent and efficient use of donor funds in accordance with good governance principles. In addition, the Council maintains and adheres to a healthy work environment with a work culture that promotes organisational pride and corporate social responsibility.

### Board Appointment

Pursuant to the Consumer Council of Fiji Act Cap 235, the power to appoint members of the Board is vested in the Minister for Industry, Trade and Tourism. The Board's primary responsibility is to provide appropriate direction to the institution for its day-to-day administration. The Board is also responsible for the overall governance of the Council. By virtue of Section 4 (9) of the Act, the Council is required to make rules governing its procedures. The Council has its Board Charter, which sets the procedures for the Board members to provide leadership to the management team. The Charter underlies and contributes to the Board's commitment to excellence, transparency and accountability.



Minister for Industry, Trade and Tourism, Hon. Faiyaz Koya and Permanent Secretary Mr. Shaheen Ali met the Council's Board and Management Team.

### Board Meetings

The Consumer Council of Fiji Act requires the Board to meet at least four times in a calendar year. The Council's Board of Directors was appointed on 12 April 2016 for a three-year term from 6 April 2016 to 6 April 2019. The Board comprises a Chairperson and six Members. Two Board meetings were held during this period. One Special Board Meeting was held on 28 April 2016 for the induction of Board members. The second Board meeting was held on 14 June 2016 where the Council invited the Minister for Industry, Trade and Tourism and the Permanent Secretary to meet with the Board and the Management Team to discuss issues pertaining to the Council.

### Policies and Plans

The Board approved a set of policies and plans for the smooth running of the Council. The following documents were reviewed in 2016 and approved by the Board:

- Induction Policy Manual;
- Human Resources Policy Manual;
- Finance and Asset Management Policy Manual;
- Administration Policy Manual;
- Strategic Plan 2016-2018; and
- Work Plan 2016

A new "Policy on Hire of Retirees at Consumer Council of Fiji" was drafted and adopted by the Board during its meeting on 14 June 2016.

### Staffing

As at 31 July 2016, the Council had 31 staff members working in its three offices in Suva (Central/Eastern), Lautoka (Western) and Labasa (Northern). The Council normally engages volunteers, student interns and proactive consumers to deliver its services as required by its legislation.

Three new positions were created to manage the National Consumer Helpline (NCH). During this period, the Council recruited 13 permanent staff and 2 temporary staff to fill in the vacant positions in relevant Divisions. Unfortunately, there is a high staff turnover rate at the Council, as there is a tendency for staff to move on, notwithstanding pay increases. Some leave because of incompetency and others, because of the lack of appreciation and understanding of the work that needs to be done.

## Staff Training/Capacity Building

The Council has invested in up-skilling its staff to ensure effective and efficient service delivery to the consumers. In 2016, staff attended 3 training programmes to upgrade their skills and knowledge. These were as reflected in the Table below:

**Table 20: Summary of Training Conducted**

Date	Training Programs/In-House Training
29 February – 1 March 2016	Gitanjali Pillay attended "Mediation Workshop" held at Grand Pacific Hotel, Suva.
17 June 2016	Mithleshni Gurdalay and Nanise Veikoso attended Technical Training on Content Upload with Datec Fiji Limited at Datec Training Centre.
11 July 2016	Ahilya Kumar received training on the payroll software

## Performance Management System

The Performance Management System was reviewed in February 2016. The system provides the vital components to assess employees and encourage a culture of continuous learning, alongside performance improvements. Staff performances were also assessed using the performance appraisal system. The Performance Appraisal Forms outlined the targets that were required to be achieved by the staff for the payment of bonuses.

## Office Renovation

The Suva Office was renovated mainly to cater for the staff of the NCH. In addition, a new room was constructed to conduct mediations.

## Staff and Management Meetings

Two staff briefings and three management meetings were held during the seven months. These forms of networking strengthens working relationships amongst different divisions and staff. It also enables the Council staff to be focused on its targets and outcomes. The staff were regularly updated on the new policies, plans, and consumerism; and also on the Board's and the CEO's expectations, including the assessment of the targets.

## Council's IT, Registry and Database Services

The Council outsourced its IT services to Datec Fiji Limited on a yearly contract basis. The Council's Complaints Management Database System was upgraded to include additional features. Datec Fiji Limited was further engaged to design a database for the Council's newly established NCH, which is now operational.

## National Consumer Helpline

The Council sought the services of Telecommunications Fiji Limited (TFL) to set up phone lines for all staff. Analogue and digital telephones in the offices were replaced with new ones and two new analogue phones were installed for the toll free line. The Council signed a Sales and Purchase Agreement for Equipment with TFL. An official signing of the Integrated Services Digital Network Agreement for the provision of toll free services between the Council and telecom providers (TFL, Vodafone & Digicel) took place at the Council during a press conference in July 2016.

## Finance

In 2016, the Council signed a Service Agreement with the Ministry for Industry, Trade and Tourism which outlined the key result areas (KRAs) and the targets that had to be achieved during the financial year. To deliver the targets, the Council received a Government grant of \$661,587 VIP.

## Anne Fransen Fund (AFF)

The Council also received donor funds from Anne Fransen Fund (AFF) for a sum of FJD \$22,026.43 in March 2015 for a project

titled "Right to Redress in Financial Services". The aim of the project was to empower and mobilise consumers to become knowledgeable of their rights and responsibilities related to consumer financial protection laws and redress mechanisms. Its aim was also to educate consumers on how to manage their personal debts and why they must not borrow beyond their means. This project started in 2015 and was completed in March 2016.

The Council used the funds to carry out the following activities in 2016:

- Produced and broadcast 30-second radio advertisements on "Hardship Clause" and "Debt-to-Income Ratio" in conjunction with FBC. The radio advertisements were aired from 7 December 2015 to 10 January 2016 across 6 radio stations (Radio Fiji 1, Radio Fiji 2, Gold FM, Mirchi FM, Bula FM, 2 Day FM) in English and vernacular (Hindi and I-Taukei) languages.
- Two television advertisements on the "Hardship Clause" and "Debt-to-Income Ratio" were aired from 17 December 2015 to 17 January 2016. These were 30 second advertisements aimed at educating consumers on the significant provisions in the Consumer Credit Act.

## European Union (EU) Project

The Council successfully completed the activities as planned under the EU Project. The Fiji Mediation Centre (FMC) Steering Committee comprising the Council and accredited mediators were appointed to oversee the logistics in the establishment of the Centre.

An Activity Plan was drafted, discussed and finalised between the Council and the Judicial Department to guide the activities planned for the establishment of the FMC. Based on the plan, the following activities were conducted:

- Mediators' Forum was organised on 4 March 2016 at the Judges' Common Room – Government Buildings, Suva. The workshop was primarily for the 14 accredited mediators of FMC. The objective of the event was to engage mediators in establishing minimum guidelines to regulate mediators and the mediation processes in Fiji. The topics for discussion were on Draft Policy and Procedures; Draft Fee Structure; Way Forward for the FMC (Public Awareness); Preliminary Issues by the Mediators; and Fiji Mediation Centre Draft Brochure Content.
- Radio, TV and Cinema advertisements on "Mediation and Fiji Mediation Centre" were prepared in the English, Hindi and I-Taukei languages. These were 30 second advertisements.
  - Cinema advertisements were aired in all 14 Cinemas (Village 6 Cinemas, Village 4 Cinemas and Damodar Event Cinemas) by Communications Fiji Limited.
  - Television advertisements were screened on 2 national television platforms – FBC and Fiji TV.
  - As for the radio advertisement, the same was run on 6 stations on FBC – Gold FM, 2 Day FM, Radio Fiji One, Bula FM, Radio Fiji Two and Mirchi FM.
  - 3,000 copies of a brochure titled "Mediation in Fiji" were produced in the English, Hindi and I-Taukei languages for different communities.
- A seminar for the business sector was organised on 26 May 2016 at Holiday Inn, Suva. The objective of the Seminar was to "Raise awareness on the use of Mediator Process and Fiji Mediation Centre for Dispute Resolution". The forum was officiated by Mr. Christoph Wager (Head of Cooperation) at the Delegation for the European Union. A total of 56 guests attended the event, which comprised representatives from banks and financial institutions, insurance Companies, the legal fraternity, NGOs, Judicial Department, hire purchase industry, Labour Department and academic institutions.

# Financial Statements



## OFFICE OF THE AUDITOR GENERAL

Excellence in Public Sector Auditing



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File: 1224/1

17 November 2017

Mr Raman Dahia  
The Chairman  
Consumer Council of Fiji  
4 Carnavon Street  
SUVA

Dear Mr Dahia

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### **FINANCIAL STATEMENTS – CONSUMER COUNCIL OF FIJI FOR THE SEVEN MONTHS PERIOD ENDED 31 JULY 2016**

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Audited financial statements for Consumer Council of Fiji for the seven months period ended 31 July 2016 together with my audit report on them are enclosed.

Particulars of the errors and omission arising from the audit have been forwarded to the management of the Council for necessary action.

Yours sincerely

Ajay Nand  
**AUDITOR GENERAL**

Encl.

**CONSUMER COUNCIL OF FIJI**  
**FINANCIAL STATEMENTS**  
**FOR THE SEVEN MONTHS PERIOD ENDED 31 JULY 2016**

**CONSUMER COUNCIL OF FIJI  
FINANCIAL STATEMENTS  
FOR THE SEVEN MONTHS PERIOD ENDED 31 JULY 2016**

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**CONSUMER COUNCIL OF FIJI**  
**STATEMENT BY DIRECTORS AND CHIEF EXECUTIVE OFFICER**  
**FINANCIAL STATEMENTS FOR THE SEVEN MONTHS PERIOD ENDED 31 JULY 2016**

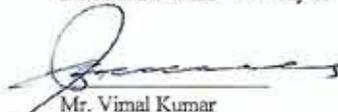
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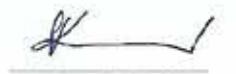
In accordance with a resolution of the Board of Directors and the Chief Executive Officer of the Consumer Council of Fiji, we state that in the our opinion:

- (i) the accompanying statement of financial position of the Council is drawn up so as to give a true and fair view of the state of affairs of the Council as at 31 July 2016;
- (ii) the accompanying statement of income and expenditure for operating grant and donor fund of the Council is drawn up so as to give a true and fair view of the results of the Council for the seven months period ended 31 July 2016;
- (iii) the accompanying statement of changes in accumulated funds of the Council is drawn up so as to give a true and fair view of the changes in equity of the Council for the seven months period ended 31 July 2016;
- (iv) the accompanying statement of cash flows of the Council is drawn up so as to give a true and fair view of the cash flows of the Council for the seven months period ended 31 July 2016;
- (v) at the date of this statement there are reasonable grounds to believe the Council will be able to pay its debts as and when they fall due; and
- (vi) all related party transactions have been adequately recorded in the books of the Council.

Signed for and on behalf of the Board and in accordance with a resolution of the directors.

Dated at Suva this 16 day of November 2017.

  
Mr. Vimal Kumar  
Director

  
Mrs. Premila Devi Kumar  
Chief Executive Officer

# OFFICE OF THE AUDITOR GENERAL

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## INDEPENDENT AUDITOR'S REPORT

### CONSUMER COUNCIL OF FIJI

I have audited the accompanying financial statements of Consumer Council of Fiji ("the Council"), which comprise the statement of financial position for the seven months period ended 31 July 2016, and the statement of income and expenditure, statement of changes in accumulated funds and statement of cash flows for the year then ended and a summary of significant accounting policies and other explanatory information as set out on notes 1 to 11.

#### *Directors and Management's Responsibility for the Financial Statements*

The directors and management are responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards for Small and Medium-sized Entities and the requirements of the Consumer Council Act, 1976. These responsibilities include: designing, implementing and maintaining internal controls relevant to the preparation and fair presentation of financial statements that are free from material mis-statements, whether due to fraud or error, selecting and applying appropriate accounting policies, and making accounting estimates that are reasonable in the circumstances.

#### *Auditor's Responsibility*

My responsibility is to express an opinion on these financial statements based on my audit. I have conducted my audit in accordance with International Standards on Auditing. Those standards require that I comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Council's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Council's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

#### *Audit Opinion*

In my opinion:

- a) proper books of account have been kept by Consumer Council of Fiji, as far as it appears from my examination of those books, and
- b) the accompanying financial statements which have been prepared in accordance with International Financial Reporting Standards for Small and Medium-sized Entities:

- i) are in agreement with the books of account; and
- ii) to the best of my information and according to the explanations given to me:
  - a) give a true and fair view of the state of affairs of Consumer Council of Fiji for the seven months period ended 31 July 2016 and of the results, and cash flows of Consumer Council of Fiji for the year ended on that date; and
  - b) give the information required by Consumer Council Act, 1976 in the manner so required.

  
Ajay Nand  
**AUDITOR GENERAL**



17 November 2017  
Suva, Fiji

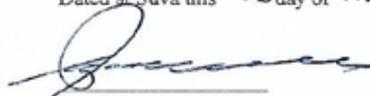
CONSUMER COUNCIL OF FIJI  
STATEMENT OF FINANCIAL POSITION  
AS AT 31 JULY 2016

	Notes	31 July 2016 (\$)	31 December 2015 (\$)
<b>Current Assets</b>			
Cash and cash equivalents	2	168,302	103,180
Receivables	3	11,329	11,791
Prepayments		6,164	1,570
VAT receivable		-	847
<b>Total Current Assets</b>		<b>185,795</b>	<b>117,388</b>
<b>Non Current Assets</b>			
Property, plant and equipment	4	136,462	93,050
<b>Total Non Current Assets</b>		<b>136,462</b>	<b>93,050</b>
<b>TOTAL ASSETS</b>		<b>322,257</b>	<b>210,438</b>
<b>Current Liabilities</b>			
Accounts payables	6	33,945	19,515
Provision for annual leave		16,686	11,120
Deferred grant		44,350	24,522
Unutilized capital government grant	7	67,890	-
VAT payable		4,920	-
<b>Total Current Liabilities</b>		<b>167,791</b>	<b>55,157</b>
<b>Non Current Liabilities</b>			
Deferred grant		92,111	68,528
<b>Total Non Current Liabilities</b>		<b>92,111</b>	<b>68,528</b>
<b>TOTAL LIABILITIES</b>		<b>259,902</b>	<b>123,685</b>
<b>NET ASSETS</b>		<b>62,355</b>	<b>86,753</b>
<b>TOTAL ACCUMULATED FUNDS</b>		<b>62,355</b>	<b>86,753</b>

(The accompanying notes are to be read in conjunction with the Financial Statements)

Signed for and on behalf of the Board and in accordance with a resolution of the directors.

Dated at Suva this 16 day of November 2017.

  
Mr. Vinal Kumar  
Director

  
Mrs. Premila Devi Kumar  
Chief Executive Officer

**CONSUMER COUNCIL OF FIJI**  
**STATEMENT OF INCOME AND EXPENDITURE (OPERATING GRANT)**  
**FOR THE SEVEN MONTHS ENDED 31 JULY 2016**

	31 July 2016 (S)	31 December 2015 (S)
<b>Income</b>		
Grant from Government of Fiji	564,144	663,274
Sundry income	6,658	808
Deferred grant income	22,175	24,522
<b>Total Income</b>	<b>592,977</b>	<b>688,604</b>
<b>Expenditure</b>		
Advertising	4,110	7,930
Annual leave	16,686	-
Audit fees	10,511	-
Bad debts written off	462	-
Bank charges	480	714
Consultants	-	3,420
Board allowances	3,586	-
Board expenses	1,658	107
Depreciation	22,175	24,522
Electricity and water	12,476	16,947
Entertainment	1,512	340
FNU levy	2,201	4,364
Insurance	8,366	6,969
IT support	5,210	4,654
Office expenses, stationery & publication	20,069	19,943
Research	228	37
Rent and rates	35,609	61,200
Repairs on office equipment, furniture & fittings	1,344	1,552
Running expenses - motor vehicles	4,878	7,945
Salaries, wages & related payments	316,065	443,211
FNPF expenses	35,195	41,028
Subscription	3,804	2,502
Sundries	1,310	1,147
Telephone & postage charges	8,165	11,851
Training & workshop expenses	550	435
Travelling expenses	3,122	11,154
World consumer rights day	3,621	2,244
National Consumer Helpline	44,453	-
<b>Total Expenditure</b>	<b>567,846</b>	<b>674,216</b>
<b>Net surplus for the period</b>	<b>25,131</b>	<b>14,388</b>

**CONSUMER COUNCIL OF FIJI  
STATEMENT OF INCOME AND EXPENDITURE (DONOR FUNDED)  
FOR THE SEVEN MONTHS ENDED 31 JULY 2016**

	Note	31 July 2016 (\$)	31 December 2015 (\$)
<b>Income</b>			
Grant from European union		66	32,494
Other Grants		9,095	22,072
<b>Total Income</b>	9	<u>9,161</u>	<u>54,566</u>
<b>Expenditure - European Union</b>			
Salaries (local staff)		-	171
Per Diem - Abroad		2,105	-
Per Diem - local		-	274
Local transportation		1,688	172
Consumables - office supplies		566	1,061
Publications		4,300	1,200
Financial services		49	78
Advertisement		30,437	-
Visibility		7,500	-
Costs of conferences		5,130	3,025
Other grant expenses		6,915	45,307
<b>Total Expenditure</b>		<u>58,690</u>	<u>51,288</u>
<b>Net (deficit)/ surplus for the period</b>		<u>(49,529)</u>	<u>3,278</u>

(The accompanying notes are to be read in conjunction with the Financial Statements)

**CONSUMER COUNCIL OF FIJI**  
**STATEMENT OF CHANGES IN ACCUMULATED FUNDS**  
**FOR THE SEVEN MONTHS ENDED 31 JULY 2016**

	31 July 2016 (S)	31 December 2015 (S)
Accumulated funds brought forward (Operating)	(57,548)	(71,936)
Net surplus for the period - Operating	25,131	14,388
	<u>(32,417)</u>	<u>(57,548)</u>
Accumulated funds brought forward (Donor Fund)	99,793	96,515
Net (deficit)/ surplus for the period - Donor funds	(49,529)	3,278
	<u>50,264</u>	<u>99,793</u>
<i>Add:</i> Asset Revaluation Reserve	44,508	44,508
Total Accumulated Fund	<u><u>62,355</u></u>	<u><u>86,753</u></u>

**CONSUMER COUNCIL OF FIJI  
STATEMENT OF CASH FLOWS  
FOR THE SEVEN MONTHS ENDED 31 JULY 2016**

	Notes	31 July 2016 (\$)	31 December 2015 (\$)
<b>Cash flows from Operating Activities</b>			
Receipts from Government and Other Donors		714,749	762,432
Payments to suppliers and employees		(583,561)	(711,822)
Bank charges		(480)	(712)
<b>Net cash provided by Operating Activities</b>	5	<u>130,708</u>	<u>49,898</u>
<b>Cash flows from Investing Activities</b>			
Payment for property, plant and equipment		(65,586)	(43,785)
<b>Net cash (used) in Investing Activities</b>		<u>(65,586)</u>	<u>(43,785)</u>
<b>Cash flows from Financing Activities</b>			
Deferred Grant Income		-	(43,785)
<b>Net cash (used) in Financing Activities</b>		<u>-</u>	<u>(43,785)</u>
<b>Net increase in cash &amp; cash Equivalents</b>		65,122	6,113
Cash and cash equivalent at the beginning of the year		103,180	97,067
<b>Cash and Cash Equivalent at the End of the Year</b>	3	<u>168,302</u>	<u>103,180</u>

(The accompanying notes are to be read in conjunction with the Financial Statements)

**CONSUMER COUNCIL OF FIJI  
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS  
FOR THE SEVEN MONTHS ENDED 31 JULY 2016**

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**Note 1: Summary of Significant Accounting Policies**

**(a) Statement of Compliance**

This financial statement prepared by Consumer Council of Fiji is in accordance with the IFRS for Small and Medium - sized Entities issued by the International Accounting Standards Board. The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

**(b) Critical Accounting Estimates and Judgments**

The preparation of the financial statements requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

**(c) Functional and Presentation Currency**

The financial statements are presented in Fijian currency, which is the Council's functional currency. All financial information presented in Fijian currency has been rounded to the nearest dollar.

**(d) Other Receivables**

Trade receivables are recognized initially at the transaction price.

**(e) Depreciation of Property, Plant and Equipment**

Property, plant and equipment is stated at historical cost less accumulated depreciation and any accumulated impairment losses. Historical cost includes expenditure that is directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by the management.

Depreciation has been provided using straight line method to write off the assets over their useful lives. The principal rates adopted are:

Furniture	10-15% per annum
Office equipment	10-25% per annum
Motor vehicle	20% per annum
Software	40% per annum

**(f) Other Payables**

Other payables are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

**(g) Income Tax**

The Council is exempted from income tax in accordance with the provisions of section 8 of the Consumer Council Act (Cap 235).

**CONSUMER COUNCIL OF FIJI**  
**NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D)**  
**FOR THE SEVEN MONTHS ENDED 31 JULY 2016**

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**Note 1: Summary of Significant Accounting Policies (con't)**

**(h) Value Added Tax (VAT)**

The financial statements have been prepared exclusive of VAT.

The net amount of valued added tax recoverable or payable to the Fiji Revenue & Customs Authority is included as part of the receivables or payables in the Statement of Financial Position.

**(i) Cash and Cash Equivalents**

For the purposes of cash flow statement, cash and cash equivalents comprise of cash on hand and cash at bank.

**(j) Employee Benefits**

All employees who are Fiji Citizens are members of the Fiji National Provident Fund, an independent statutory administered fund. The Council has no liability for current or past activities.

**(k) Provision of Annual Leave**

The amounts expected to be paid to employees for the pro-rata entitlement to long service, annual and sick leaves are accrued annually at current pay rates.

**(l) Government Grant**

Grants that compensate the Council for expenses incurred are recognized as revenue in the statement of income and expenditure on a systematic basis in the same periods in which the expenses are incurred. Grants that compensate the Council for the cost of an asset are recognized in the statement of income and expenditure as revenue on a systematic basis over the useful life of the asset.

**(m) Comparative Figures**

Previous years figures have been regrouped where necessary for comparison purposes.

**(n) Changes in the Financial Year**

The financial year end for Government was changed from 31 December to 31 July in accordance with the Financial Management (Amendment) Act 2016. Accordingly, the Council decided to change its financial year to be in-line with Government's financial year. The financial statements for the period ended 2016 reflect transactions for a seven-month period whereas the financial statements for the year ended 2015 is for a 12-month period.

**Note 2: Cash and cash equivalents**

	<b>31 July</b>	<b>31 December</b>
	<b>2016</b>	<b>2015</b>
	<b>(\$)</b>	<b>(\$)</b>
Cash on hand	600	600
Cash at bank: (Operating)	117,122	2,787
Cash at bank: (Donor funds)	33,552	31,056
Cash at bank: (EU Project)	17,028	68,737
	<u>168,302</u>	<u>103,180</u>

CONSUMER COUNCIL OF FIJI  
 NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D)  
 FOR THE SEVEN MONTHS ENDED 31 JULY 2016

Note 3: Receivables	31 July 2016 (\$)	31 December 2015 (\$)
Debtors	-	462
Refundable deposits	11,329	11,329
	<u>11,329</u>	<u>11,791</u>

Note 4: Property, Plant and Equipment

Fixed Assets are stated at cost and have been included in the accounts on the following basis:

**Furniture & Fittings**

Cost:

At 1 January	26,272	25,844
Additions	6,927	428
At 31 December	<u>33,199</u>	<u>26,272</u>

Depreciation and Impairment

At 1 January	18,931	16,060
Depreciation for the year	1,700	2,871
At 31 December	<u>20,631</u>	<u>18,931</u>

**Net Book Value**

<u>12,568</u>	<u>7,341</u>
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**Office Equipment**

Cost:

At 1 January	144,391	101,214
Additions	58,659	43,357
Disposals	-	(180)
At 31 December	<u>203,050</u>	<u>144,391</u>

Depreciation and Impairment

At 1 January	92,894	82,519
Depreciation for the year	14,040	10,555
Disposals	-	(180)
At 31 December	<u>106,934</u>	<u>92,894</u>

**Net Book Value**

<u>96,116</u>	<u>51,497</u>
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**Motor Vehicle**

Cost:

At 1 January	115,481	115,481
Additions	-	-
At 31 December	<u>115,481</u>	<u>115,481</u>

Depreciation and Impairment

At 1 January	81,268	70,172
Depreciation for the year	6,436	11,097
At 31 December	<u>87,704</u>	<u>81,269</u>

**Net Book Value**

<u>27,777</u>	<u>34,212</u>
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**Total Net Book Value**

<u>136,462</u>	<u>93,050</u>
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**CONSUMER COUNCIL OF FIJI**  
**NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D)**  
**FOR THE SEVEN MONTHS ENDED 31 JULY 2016**

**Note 5: Reconciliation of Net Cash provided by Operating Activities to Operating Surplus**

	31 July 2016 (\$)	31 December 2015 (\$)
Net surplus for the year (Operating)	25,131	14,388
Net (deficit)/surplus for the year (Donor)	(49,529)	3,278
Depreciation	22,175	24,522
Decrease in debtors	1,309	-
(Increase)/Decrease in prepayments	(4,594)	14
Decrease in VAT receivable	4,920	-
Increase/(Decrease) in accounts payables	14,430	(6,666)
Increase/(Decrease) in provision for annual leave	5,565	(4,901)
Increase in other liability	111,301	19,263
<b>Net Cash provided by Operating Activities</b>	<b>130,708</b>	<b>49,898</b>

**Note 6: Accounts Payables**

Accounts Payable	33,945	19,515
	<b>33,945</b>	<b>19,515</b>

**Note 7: Unutilized Capital Government Grant**

The Council on 06/07/16 received \$74,000 (VIP) as capital grant from the Government for the purchase of motor vehicle. The motor vehicle was acquired on 01/09/16.

**Note 8: Related Parties**

**(a) Identity of related parties**

The Council incurs and bears the cost of the Consumer Council of Fiji meetings and provides allowances to non-civil servant and benefits to the members of the Council as determined by the Council with the approval of the Minister in accordance with the Consumer Council Act 1976.

The following were the Council board members up to the date of this report:

Mr. Raman Dahia	Chairman	Reappointed on 06 April 2016
Ms. Deepa Mohini Lal	Member	Reappointed on 06 April 2016
Ms. Rosie Lagi	Member	Appointed on 06 April 2016
Ms. Elizabeth Jane Algar	Member	Appointed on 06 April 2016
Mr. Vimal Kumar	Member	Reappointed on 06 April 2016
Mr. Mohammed Gani	Member	Appointed on 06 April 2016
Mr. Arunesh A Chand	Member	Appointed on 06 April 2016
Dr. Salesi Savou	Member	Term expired on 20 February 2016

**(b) Transactions with Related Parties**

Transactions with related parties during the seven months period ended 31 July 2016 with approximate transaction value are summarized as follows:

	31 July 2016 (\$)	31 December 2015 (\$)
Board Expenses	1,658	107

**CONSUMER COUNCIL OF FIJI**  
**NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS**  
**FOR THE SEVEN MONTHS ENDED 31 JULY 2016**

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**Note 8: Related Parties (con't)**

**(c) Key Management Personnel**

Key management personnel are those persons having authority and responsibility for planning, directing, and controlling the activities of the entity, directly or indirectly, including any directors (whether executive or otherwise) of the entity.

	<b>31 July 2016 (S)</b>	<b>31 December 2015 (S)</b>
Key management personnel expenses	<u>123,566</u>	<u>192,853</u>

Key management personnel includes the Chief Executive Officer, Manager Research and Policy Analysis, Manager Campaigns, Information & Media, Manager Human Resources & Projects and Manager Alternative Dispute Resolution and Consumer Advisory.

**Note 9: Other Donor grants:**

EU Project # 1	5,351	32,488
EU Project # 2	3,810	6
Anne Fransen Fund	-	22,072
	<u>9,161</u>	<u>54,566</u>

The project funded by European Union is aimed to create fair marketplace for consumers through consumer information and redress mechanisms. The funding allows the creation of assertive consumer movement where consumers can hold traders and service providers to account for poor quality products and poor service delivery.

**Note 10: Principal Activities**

The principal purpose of the Council is to provide the protection and promotion of consumer interests, informing consumers of their rights and responsibilities and mobilizing consumers to achieve fairness and safety in the marketplace.

**Note 11: Council Details**

**(a) Registered Office and Located Place of Operation**

The registered office and place of operation of the Council is located at:  
 4 Carnarvon Street  
 Private Mail Bag  
 Suva

**(b) Staff Establishment**

As at balance date, total of 31 employees were employed by the Council.

# ANNEX 1: WORKSHOPS

Date	Name of the Workshop	Topics	Location
05/02	Tuvalu High Commission	Consumer Rights and Responsibilities Landlord and Tenancy	USP, Laucala Bay
09/02	Bureau of Statistics	Role of the Council Consumer Rights & Responsibilities Residential Tenancy Debt Management	Labasa
13/02	Kiribati High Commission	Consumer Rights and Responsibilities Landlord and Tenancy	USP, Laucala Bay
04/03	Mediators' Forum	Draft Code of Conduct Draft Policy and Procedures Fee Structure Way Forward for FMC	Judges Common Room
15/03	2016 World Consumer Rights Day	Stop the Misuse of Antibiotics	Tanoa Plaza Hotel
18/03	University of Fiji on "Consumer Literacy"	World Consumer Rights Day theme Consumer Responsibility/Roles Complaint Handling	Saweni, Lautoka
06/04	Fiji Commerce Commission	Common Issues in Tenancy	Studio 6
19/04	Koroipita Fiji	About Consumer Council Consumer Responsibility/Roles Complaint Handling Complaint Statistics Consumer Credit Act Debt Management Money Lending	Koroipita Hall, Lautoka
22/04	Dialogue Fiji	Role of Consumer Protection in Poverty Reduction	The Pearl Resort
05/05	Fiji Commerce Commission	White Goods Markets in Fiji Consumer Complaints in regards to White Goods	Studio 6
11/05	Tanoa Waterfront Hotel Staff	About the Council Consumer Responsibility/Roles Complaint Handling Landlord/Tenancy Hire Purchase	Lautoka
26/05	Fiji Mediation Centre Stakeholders Seminar	Mediators and the Role of Mediators Mediation in Practice Process and Procedures of Fiji Mediation Centre Use of Mediation to Resolve Disputes	Holiday Inn
31/05	Dialogue Fiji	Role of Consumer Protection in Poverty Reduction	Northpole Hotel, Labasa
08/06	Land Transport Authority	Introduction of JEVIC	Valelevu LTA Office
21/06	Reddy Group of Companies Staff	About Consumer Council Consumer Responsibility/Roles Complaint Handling Landlord/Tenancy Hire Purchase	Lautoka
27/06	Real Estate Agents Licensing Board Workshop	Consumer Complaints in Real Estate Industry	Nadi
14/07	Launch of National Consumer Helpline	National Consumer Helpline	Tanoa Plaza Hotel, Suva
14/07	Methodist Church in Fiji	Resolving disputes through Mediation	Epworth Hall, Suva
25/07	REALB 2016 National Workshop	Consumer Complaints in Real Estate Industries	Novotel Hotel, Lami
27/07	Save the Children's Fund Workshop	Consumer Rights & Responsibilities	MOE Conference Room, Labasa

## ANNEX 2: MINOR RESEARCH

ISSUES	
Monitor pricing after 6% VAT implication on zero rated food items and other essential goods.	Food safety/quality – Fake invoice issued
Complaint driven- traders selling 400g white long loaf bread above PCO price.	Food safety/quality – piece of glass in Punjas Scotch Finger.
Back to school exercise book price survey	Price of garlic relatively high
Charged \$33.20 for realignment of sky dish	Food safety/quality – Crest Chicken #16 partially infected
Two different prices for Amoxicillin tablets at pharmacies around Suva area	Food safety/health issue – insects on tables and floor
Retailing counterfeit MAC products claiming it to be original.	Johnson & Johnson baby products contains cancer causing agents
Dark brown matter (rodent waste) found in FMF breakfast crackers	Food safety/quality – ½ inch nail found in Hot Cross Bun
Consumers choice of purchase denied and misconduct shown	250ml Rewa fresh milk carried a 'Use-by date' of 18 Mar 16. Product despite being expired was given out for consumption to children under "Free Milk" scheme by MOE
Bimonthly price survey for basic food items, chicken availability and imported fruits & vegetables (Feb, Apr, Jun)	Examine the operation of petrol pump/air gauge and sanitary standards for lavatories (Feb, Apr, Jun)
Smartphone survey	Compare the FVP price with the supermarket price and monitor the availability of products listed on FVP listing.
Product Quality – Fuel (Petroleum) contained kerosene	Complaint driven survey – unhygienic practices (no hand gloves and hair net worn) by bean cart operators when serving consumers
Johnson & Johnson bath Milk & Flea carried date marking of 23/06/15 – Consumer assumed it was the expiry date which was in fact the 'manufacturing date marking'.	Complainants found weevil-infested flour and semolina on a number of occasions
Receipt not issued	Complaint driven survey – Consumers were charged bread slicing fee of \$0.05
Large sliced bread containing air gaps. Not properly prepared and baked.	Complaint driven survey – to compare date marking on milk (liquid and full cream) for both imported and local brands
Price difference in small sliced bread at different vicinities and fermentation process of dough not practiced	Complainant found a fly baked in sausage roll
Consignment containing Whey Products detained by BAF.	Food safety – a piece of string was baked in Fine Fare Breakfast Crackers
Unhygienic practices	Consumers reported fuel pumps were tampered
Food safety – Mortein spray kept where dough is prepared for baking	To analyze whether the grades assigned to restaurants are appropriate or not and monitor discrepancies in the grading process
Consignment detained- 4 cartons of Glucerna nutritional drink imported from USA	Food quality – Complainant purchased four serves of chilli chicken and found it to be stale
Product authenticity – fake Britney Spears Believe Spray	Food safety – a piece of metal found in Tiffany cream biscuits orange flavored
Complaint driven research – Pineapple Spray Survey – used as ripening agent named EPRG – Surveyed hardware and farm chemical stores in Central, Western and Northern division. Two retailers AgChem (Lami) and Farm Chemical (Lautoka) was found selling this product.	Analyse FEA's prepay billing system and examine its fees and charges
Complaint driven investigation on cardamom seeds sold at Shop N Save supermarket having other impurities in it like metal pieces, flower seeds and other seeds.	Food safety – Foreign matter found in 326g Oxford corned beef
Complaint driven research, traders selling kerosene above PCO price.	Complaint driven survey – traders selling kerosene above PCO prices
Bottled water sold at increased price	Product safety: Unsealed bottle caps
Food safety/quality – Discrepancies in a can of Skipper Tuna 425g. Actual tuna content weighed 224g while remaining 200g was water and oil	Complaint driven investigations on gas cylinder hose quality and certification

ISSUES	
Complaint driven investigation on availability and price of 3inch paint brushes in hardware stores in Central and Northern Division	Comparison of the following fees and charges: <ul style="list-style-type: none"> <li>• Special answer fee</li> <li>• Term Deposit Break Fee</li> <li>• Resident Interest Withholding Tax</li> </ul>
To compare and contrast prices for selected hardware items for 2015 and 2016.	Sanitary Pad Survey -To determine whether reduction in custom duty from 32% to 0% and VAT from 15% to 9% was reflected in the purchase prices
Complaint driven investigation - To check the availability of Mycophenolate mofetil in pharmacies	Complainant purchased treated timber lining and found termite infestation and noted pin holes on the outer surface.
Complaint driven investigations to check on consignment storage and safety at CDP Lautoka and Nadi	Complaint driven research – Survey the terms and conditions of major car park facilities in the Suva City vicinity
Complaint driven survey – to determine whether warranty was provided on bed bug infestation	Post Budget Survey – obtain quotation on all second-hand hybrid vehicles with prices and specifications clearly outlined.
Product quality - Sunshine Jelly (raspberry) 100g had more sugar content	Post Budget Survey – on prices of modems from internet providers as duty reduction was announced
Product Quality - Blood Pressure machine claimed to be giving incorrect BP reading	Post Budget Survey – survey on prices of vape mats in the market as duty reduction was announced
Complaint driven survey on kerosene contamination	Post Budget Survey – Survey prices of surgical glove as duty reduction was announced
Complaint driven survey on availability of roofing iron	Survey the number of stores, type of clothes sold and price.
Comparison of Fees/ Charges between Personal Cheque Account, Credit Card Account and Debit Card Account.	Complaint driven research – carried out BP monitoring for 3 persons using the complaint BP machine against the BP monitors in pharmacy, govt. health Centre and private medical center

## ANNEX 3: KEY ENGAGEMENTS

No.	Date	Officer(s)	Topic/Issues	Meeting with
<b>BOARDS AND COMMITTEES</b>				
1	10/03	Sujeeta Reddy	Food Taskforce – Technical Advisory Group (FT-TAG)	FT-TAG members
2	14/03	Bindula Devi	Discuss Way Forward for FMC	FMC Steering Committee
3	13/04	Sujeeta Reddy	Food Taskforce – Technical Advisory Group (FT-TAG)	FT-TAG members
4	21/04	Premila Kumar	Skype Call with Amanda Long – On CI matters	Amanda Long, Director General, Consumers International
5	05/05	Bindula Devi	Fiji Pharmacy Profession Board Meeting	Fiji Pharmacy Profession Board
6	11/05	Kushal Prasad	Food Taskforce – Technical Advisory Group (FT-TAG)	FT-TAG members
7	20/05	Bindula Devi	FMC Steering Committee Meeting	FMC Committee
8	27/07	Watesoni Nata	Food Taskforce – Technical Advisory Group (FT-TAG)	FT-TAG members
<b>TRADER &amp; SERVICE PROVIDER ENGAGEMENTS</b>				
9	12/01	Bindula Devi/Sujeeta Reddy	Coke Peel & Win Cash Terms Conditions Fiji Coke Cash Promotion – Coca Cola Amatil Pty Limited	Felisha Tuiloma and Elton Varomue – Coca Cola Amatil and Rajneel Kumar – Vodafone
10	18/02	Premila Kumar/Mithleshni Gurdayal	Super Rugby Channel	Geoffery Smith – CEO Fiji TV
11	02/03	Premila Kumar/Mithleshni Gurdayal/Sujeeta Reddy	Sky Pacific Issues	Digicel CEO – Darren McLean and Fiji TV CEO – Geoffery Smith
12	15/04	Kushal Prasad/ Sujeeta Reddy	Discuss issues regarding weevil infestation complaints	Patrick Kumar – General Manager Operations and Mr. Nandu Naidu – Operations Manager – Punja & Sons
13	20/04	Kushal Prasad/ Sujeeta Reddy	Discuss issues regarding weevil infestation complaints	Jim Taneila – Operations Manager and Ashnil Chand – Quality Assurance Officer – Flour Mills of Fiji.
14	29/04	Premila Kumar/ Kushal Prasad /Sujeeta Reddy	Discussion on S26 Milk Formula complaint	Maurice Gunnell – Country Manager and Doreen Sharan – Medical Delegate – Infant formula – Nestle (Fiji) Limited
15	19/05	Premila Kumar/ Kushal Prasad	Discussion on introduction of a new Television services by MaiTV	Anil Reddy – General Manager MaiTV and Michael Taylor – Click TV

No.	Date	Officer(s)	Topic/Issues	Meeting with
16	23/05	Kushal Prasad/ Sujeeta Reddy	Discussion on exclusionary notice	Filipe and Allan Waihong-China outlet
17	09/06	Premila Kumar/Bindula Devi/ Kushal Prasad/ Gitanjali Pillay	Sky Pacific Services	Darren Mclean – Digicel CEO
<b>ENGAGEMENT WITH REGULATORS</b>				
18	06/01	Premila Kumar/ Mithleshni Gurdayal/Rayvin Prasad	Meeting on VAT penalties	Mr. Visvanath Das, CEO, Fiji Revenue Customs Authority
19	11/01	Sujeeta Reddy	Expired Crest Chicken at MH Supermarket Outlets	Alipate Momoka and Moape of Ministry of Health Food Unit
20	17/02	Premila Kumar/ Bindula Devi/Kushal Prasad/ Sujeeta Reddy	BAF report on shop surveillance findings	BAF Executive Chairman – Mr. Khan and Team Leader Trade Facilitation
21	17/02	Premila Kumar/Ranjaline Reddy/Caroline Koto/ Ahilya Kumar	Short code for consumer helpline	Tevita Navila – TAF
22	24/02	Bindula Devi	FMC Mediators' Forum	Chief Registrar
23	24/02	Bindula Devi	FMC Mediators' Forum	Justice Suresh Chandra
24	06/04	Sujeeta Reddy	Meeting for Food Authorities – Municipal Councils	Municipal Health Officers from Lami, Suva, Nausori and Alipate Momoka and Moape of Ministry of Health, Food Unit
25	21/04	Kushal Prasad	HIA Discussion on stakeholder analysis for the progress of regulations on food and beverage marketing in Fiji	HIA members and FT-TAG members
26	05/05	Mithleshni Gurdayal	Discussion on Fiji AMR Action Plan 2015	Ministry of Health and Medical Services
27	06/05	Watesoni Nata	Discussion on the quality of ply wood	Mr. Uwate Vuravakavonu – Timber Inspector, Ministry of Forestry
28	06/05	Bindula Devi	Discussion on logistics for Seminar on Fiji Mediation Centre	Chief Registrar
29	09/05	Premila Kumar	Discussion on Fiji Sodium Intervention Assessment Project	Dr. Jacqui Webster – CPOND
30	14/06	Rayvin Prasad	REALB National Workshop Prep meeting	REALB and stakeholders
31	16/06	Bindula Devi	Discussion on the 2015 Evaluation of FICAC's awareness raising programmes	Peniasi Mualaulau – Principal Corruption Prevention Officer, Virisine Marayawa – Team Leader Monitoring & Evaluation, Kara Bibi – Data Collections Officer –FICAC
32	30/06	Kushal Prasad	Discussions on unethical practices of second – hand car dealers	Faiyum Ali – GM Engineering, Land Transport Authority
33	29/07	James Vakacabeqoli	Discussion on unhygienic practices noted at BBQ Chicken, Lautoka.	Mr. Salendra Singh, Senior Health Inspector, Lautoka City Council.
<b>STAKEHOLDER CONSULTATIONS AND FORUMS</b>				
34	03/02	Mithleshni Gurdayal/ Kushal Prasad	WCRD Meeting to discuss a way forward to celebrate the 2016 WCRD	WHO rep (Asaeli Raikarakaba) and Ministry of Health & Medical Services reps, Jeremaia Matakai and Nargina Macalinas
35	05/02	Mithleshni Gurdayal	WCRD Meeting to discuss funding/logistics for the 2016 WCRD celebrations	Government Pharmacy (Jeremaia Matakai and Nargina Macalinas)
36	10/02	Premila Kumar/Mithleshni Gurdayal/ Kushal Prasad	WCRD Meeting to form a working committee to discuss the progress on how WHO and Ministry of Health & Medical Services were going to contribute towards the 2016 WCRD celebration	WHO rep (Asaeli Raikarakaba) and Ministry of Health & Medical Services reps, Jeremaia Matakai and Nargina Macalinas
37	16/02	Premila Kumar/Mithleshni Gurdayal/ Kushal Prasad	WCRD Committee Meeting to formalize the partnership, funding and campaign activities planned for the day	Director, Public Health, Dr Eric Rafai, Jeremaia Matakai and Nargina Macalinas
38	03/03	Premila Kumar/Bindula Devi/Kushal Prasad/ Rayvin Prasad	Presentation to the Parliament Standing Committee on Justice, Law & Human Rights to present the Council's view on Fiji Interchange Network (Payment) Bill 2016	Parliament Standing Committee –Parliament Committee Room
39	11/03	Premila Kumar/Mithleshni Gurdayal/Bindula Devi	Discussion in relation to upcoming National Dialogue Conference	Nilesh Lal – Executive Director – Dialogue Fiji

No.	Date	Officer(s)	Topic/Issues	Meeting with
40	16/03	Bindula Devi / Mithleshni Gundayal/ Rayvin Prasad	Policies by Reserve Bank of Fiji and Consumer Protection issues	Consultants from Bankable Frontier Associates
41	05/04	Premila Kumar	Consultation on possible social impacts of PACER Plus	Alipate Tavo – Trade Policy Officer, OCTA, Vanuatu and Dr. Colin Zhuawa – Economic Adviser – Trade, OCTA, Vanuatu
42	29/04	Bindula Devi/Ahilya Kumar	Discussion on EU Project progress	Delegation of the European Union for the Pacific
43	05/05	Bindula Devi/Ahilya Kumar	To discuss EU Project addendum	Shaleshni Prasad - Economics and Social Sectors and Ashni Prasad - Finance, Contracts & Audit Section - Delegation of the European Union for the Pacific
44	28/05	Premila Kumar	2016-2017 National budget Forum Nadi	Ministry of Finance
45	04/06	Watesoni Nata	2016-2017 National budget Forum - Northern	Ministry of Finance
46	15/06	Premila Kumar/Rayvin Prasad	National Consultation on Reducing Inequality	UN ESCAP, Ministry of Finance, NGOs and other participants
47	22/06	Mithleshni Gundayal	2016-2017 National Budget Lock-up session	Ministry of Finance
48	22/06	Premila Kumar	Attend 2016-2017 National budget address	Parliament of the Republic of Fiji Islands, Government Building, Suva
49	18/07	Premila Kumar/ Mithleshni Gundayal/ Rayvin Prasad	Discussion on upcoming CCOF Insurance Industry Workshop	Partarp Singh – South Pacific Engineers Association
50	18/07	Premila Kumar/Mithleshni Gundayal/ Rayvin Prasad	Discussion on upcoming CCOF Insurance Industry Workshop	Ilyaz Koya – Marsh Insurance Ltd
51	18/07	Premila Kumar/ Rayvin Prasad	Introduction of new General Manager of Tower Insurance and Discussion on upcoming CCOF Insurance Industry Workshop	Sarah Jane Wild – General Manager Tower Insurance and Peni Bolatui – National Underwriting Manager.
52	18/07	Premila Kumar	Discussion based on consumer perspective regarding changes in the mobile telecommunications landscape in Fiji	Heather Horst & Prof. Robert Foster from Australian Research Council
53	22/07	Premila Kumar/Bindula Devi/Rayvin Prasad	Discussion on upcoming CCOF Insurance Industry Workshop	Praneel Tiwari – Chief Executive Officer and Mr. Roheet Nand – Unity Insurance Brokers
54	27/07	Premila Kumar/Rayvin Prasad	Discussion on upcoming CCOF Insurance Industry Workshop	Stuart Murray – Suva Branch Manager – AON Insurance
55	28/07	Bindula Devi/ Watesoni Nata/ Gitanjali Pillay	Consultation for Review of Commerce Commission Decree 2010 (“CCD2010”) and current operations of the Commission with the assistance of Asian Development Bank (“ADB”)	Dr. Andrew Simpson – ADB Consultant
56	29/07	Watesoni Nata	Phase 2 Consultations for Fiji’s National Cyber Security Strategy Project	Ministry of Communications and its stakeholders
<b>OTHER ENGAGEMENTS</b>				
57	11/01	Premila Kumar	Annual Sports Awards Judges 1st Meeting	Judging Panel- Fiji Sports Council
58	13/01	Premila Kumar/ Bindula Devi	EU Project Activities for FMC	Chief Registrar -Mr. Yohan Liyanage
59	13/01	Premila Kumar/ Bindula Devi	Discussion on Fiji Mediation Centre	Chief Registrar - Mr. Yohan Liyanage
60	18/01	Premila Kumar	Annual Sports Awards Judges Meeting	Fiji Sports Council
61	19/01	Bindula Devi/ Mithleshni Gundayal	FMC Awareness Raising Activities	FMC Secretary -Vilikesa Gauqau
62	19/01	Premila Kumar	Annual Sports Awards Judges Meeting	Fiji Sports Council
63	08/02	Premila Kumar	Annual Sports Awards Judges Meeting	ANZ House
64	09/02	Premila Kumar/ Meenakshni Kumari/ Caroline Koto	Toll Free Line	Salveen Singh – National Sales Manager – TFL
65	18/02	Premila Kumar/Ranjaline Reddy/Caroline Koto/ Ahilya Kumar	Short code for consumer helpline	Sanjay Maharaj and Salveen Singh of TFL, Tevita Navila – TAF
66	24/03	Premila Kumar/Ranjaline Reddy/Ahilya Kumar	Toll Free line billing issues	Vodafone – Shailendra Prasad; Digicel – Rahul Anand; TFL – Salveen Singh & TAF – Tevita Navila

No.	Date	Officer(s)	Topic/Issues	Meeting with
67	14/04	Premila Kumar	Invitation for Malhana Product Launch	Saffron Tandoori Restaurant
68	13/04	Kushal Prasad	Designing of Database Form for Consumer Helpline	Kunal Chand & Asheel Singh – Datec Fiji Ltd
69	20/04	Kushal Prasad	Discuss the Consumer Helpline Database Form and Reports	Kunal Chand & Asheel Singh – Datec Fiji Ltd
70	29/04	Premila Kumar/Ranjaline Reddy/Caroline Koto/Ahilya Kumar	Council IT Issues	Ateen Kumar – General Manager, Amit Rawat, Tobe Azikiwe - Datec Fiji Limited
71	02/05	Premila Kumar	Meeting to discuss Council matters	PS – Ministry of Industry, Trade and Tourism – Mr. Shaheen Ali
72	10/05	Bindula Devi/ Mithleshni Gurdayal	Meeting to discuss on presentation session for FMC seminar	ABIF Chairman – Kevin McCarthy
73	11/05	Bindula Devi/ Mithleshni Gurdayal	Meeting to discuss on presentation session for FMC seminar	Justice Kamal Kumar
74	27/05	Premila Kumar/ Bindula Devi/ Ranjaline Reddy/ Ahilya Kumar/Caroline Koto	TFL Contract discussion	Mohammed Gani – Board member
75	08/06	Ranjaline Reddy/Caroline Koto	Meeting to discuss set-up of Child Helpline Fiji	Jiokapeci Baledrokadroka – Project Manager/Senior Counsellor of Medical Services Pacific
76	09/06	Premila Kumar/Bindula Devi/ Ahilya Kumar/ Ranjaline Reddy/ Caroline Koto	TFL Call rates and agreement	Vinit Chand – Acting CEO TFL Sanjay Maharaj – GM TFL Salveen Singh – National Sales Manager - TFL
77	09/06	Premila Kumar/Bindula Devi	Digicel Call Rates on offer for Consumer Helpline	Darren Mclean – CEO, Digicel Fiji Ltd
78	13/06	Premila Kumar	Vodafone Call Rates on offer for Consumer Helpline	Shailendra Prasad – Vodafone Fiji Limited
79	20/06	Premila Kumar/ Sujeeta Reddy	Muslim consumer issues – abuse of “Halal” labelling	A Qayyum Khan – Secretary and Tabish Akbar – President of Fiji Muslim League.
80	21/06	Premila Kumar	Signing of Biosecurity Authority of Fiji MOU	Council Board Members, BAF Board and Management
81	13/07	Premila Kumar	Signing of National Consumer Helpline Contract	Representatives of Vodafone, Digicel and TFL and Media organizations
82	27/07	Premila Kumar/Ranjaline Reddy	Discuss on KPIs and targets to finalize the Councils 2016 – 17 Grant Agreement	Wilisoni Jiuta – Senior Economist and Pritika Kumar – Economic Planning Officer – Ministry of Industry, Trade and Tourism.
<b>NATIONAL WORKSHOPS</b>				
83	28/01	Sanjeev Sharma	Stakeholders Workshop	Stakeholders from Ministry of Youth and Sports
84	03/02	Sujeeta Reddy	Workshop organized by Fiji Commerce Commission - "Know your Import and Export Charges"	FCC, BAF team, FPTCL team and other stakeholders
85	13/05	Bindula Devi	Small Claims Tribunal Referees’ Workshop 2016	Ministry of Justice
86	28/06	Sujeeta Reddy	Cancer Control Planning Workshop	Ministry of Health and Medical Services and other NGOs
87	29/07	Gitanjali Pillay	Launching of National Transport Planning Database & Transport Policies	Ministry of Infrastructure & Transport, Land Transport Authority and its stakeholders
88	29/07	Sujeeta Reddy	Walesi Channel Lottery – Unveiling of the new Channel Lineup on the Walesi Platform	Ministry of Information, Media organization and stakeholders
<b>INTERNATIONAL/REGIONAL ENGAGEMENT</b>				
89	25 – 26 Jan Brussels, Belgium	ACP-EU Follow-up Committee meeting	1st meeting of the Follow-Up Committee 2015-2018	Attendee: Premila Kumar

# WE'RE MAKING CHANGE HAPPEN!

Some of our key achievements through advocacy and Budgetary submissions over the years:



## January - July 2016

- Removal of 3% credit card levy - Budget submission 2016
- Excise tax for sugar sweetened drinks was increased by 20 cents per litre - Budget submission 2016
- Off-shore vehicle inspection and certification system (JEVIC) introduced - Budget submission 2016/advocacy and lobbying from 2013

## 2015

- 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 5 cents 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

## 2014

- Setting up a Task Force to monitor prices of duty reduced items to ensure duty reduction is passed on to consumers - Budget Submission 2011 & 2014
- Establishment of a Consumer Compensation Tribunal - Budget submission from 2008
- Government imposes 5 cents per litre excise duty on sugar-sweetened drinks in an effort to reduce non-communicable diseases (NCDs) - Budget Submission 2014
- Zero fiscal duty on adult sanitary diapers to assist the elderly - Budget submission 2010 & 2014
- Reduction of stamp duty for residential tenancy from \$500 to \$10 - Advocacy/lobbying 2014

## 2013

- Personal income tax threshold increased to \$16,000 - Budget submissions 2010 & 2013
- Increase excise duty for ready-to-drink (RTD) alcohol mixtures from \$1.03 to \$1.13/litre - Budget submissions, NCDs advocacy/lobbying from 2012.

## 2012

- \$300,000 allocated for low-income and rural households that cannot afford upfront fees for water meter connections - Budget submission 2012.
- Personal income tax reductions: lower band reduced from 25% to 7%, middle income band from 31% to 18% - Budget submission 2012.
- Fiscal duty on unhealthy palm oil up from 15% to 32% - Budget submission 2010-2012.
- RTD alcohol mixtures excise duty increased by \$0.03/litre - Budget submission 2012.

- Reduction in fiscal duty on imported fruits and vegetables from 32% to 5% – Budget submission 2012.
- LPG placed under price control by Fiji Commerce Commission, with 17% to 20% drop in cooking gas prices – Submission to FCC requesting price control on gas in 2010, and Budget submission 2008.
- Rolled out debt management and consumer advisory services after additional grant given by the government.
- FCC undertook a review of boat fares and freight charges – Budget submission 2009 – 2011.
- RBF removed six different banking fees and placed maximum limits on 5 types of fees. Advocacy on CCF report on 'Banking Services in Fiji: From Consumers' perspective' and submission 2010 to FCC.
- RBF introduced 'no surcharge rule' for debit and credit cards – submission to RBF 2012.

## 2011

- FCC established new price control order on essential medicines – Budget submission 2011, research-based advocacy on medicines, CCF Report "Prices and Practices: Pharmaceutical Survey 2010".
- Ministry of Education established a new school fees structure – Budget submission 2011 and advocacy.
- E-ticketing introduced to curb pilferage in bus industry – Budget submission 2009 and advocacy.

## 2010

- Merger of consumer protection agencies – Advocacy from 2006.
- Zero fiscal duty on shelled peas – CCF advocacy/lobbying on rise in cost of living.

## 2009

- FCC removed FEA's fuel surcharge from the billing system – CCF advocacy/lobbying against FEA's fuel surcharge.

## 2008

- Launch of Council's website for consumers to lodge complaints online.
- Zero VAT on locally produced eggs – submission to Ministry of Finance.
- Reduction in duty of basic food items such as rice, tin fish and refined oil – submission to Ministry of Finance.

## 2007

- FEA fuel surcharge dropped by 43% from 4.97 to 2.68 cents per unit – CCF advocacy/lobbying against FEA's fuel surcharge.

## 2006

- VAT removed from milk, tea, flour, sharp, rice, edible oils, canned fish and kerosene (household only) – CCF advocacy/lobbying against rise in cost of living after fuel price hikes.
- Reduction in FEA fuel surcharge from 6.51 to 4.97 cents per unit – CCF advocacy/lobbying against FEA's fuel surcharge.



CONSUMER COUNCIL OF FIJI

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