



CONSUMER AFFAIRS COMMISSION

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

Consumer Matters

ISSUE 006 MARCH 2016

CAC secures \$27.1 million on behalf of aggrieved consumers

During the 2015/16 Financial Year, the Consumer Affairs Commission (CAC) secured **\$27.1** Million in refunds and compensation on behalf of aggrieved consumers who transacted business with providers in the marketplace. This emanated from dealing with **1,438** complaint cases submitted to the Commission during the period under review. The Commission's effort resulted in **1,161** cases being resolved, representing an **80.73%** resolution rate.

Of all complaints filed during the year, the **Electrical Equipment and Appliances** category dominated with **30.31%**; followed by Utilities with **14.36%**; and Other Services accounted for **11.50%**. This was a similar result to what has been evidenced over the past few years.

However, from a monetary perspective, the top three categories that contributed the most in refunds and compensation were Motor Vehicles and Parts with **\$18,120,110.00**; Other Services which totalled **\$2,356,377.06** and Utilities in the amount of **\$1,912,447.97**.

754 requests for advice and information were recorded, representing a marginal increase of **3.03%** over the previous year.

"Bad gas" complaints update



Regarding the "bad gas" matter, as at March 31, 2016 the Commission recorded approximately **406** "bad gas" complaints. The CAC is still awaiting the decision of the responsible Minister before proceeding further. The issue of "bad gas" complaints surfaced in November 2015 when consumers began making complaints to the Commission about petrol bought at service stations causing their vehicles to shut down. This continued into the last quarter of the 2015/16

Financial Year and is treated separately from the complaints information presented above. The reports prompted the Ministry of Science, Technology, Energy and Mining (MSTEM) now Ministry of Science, Energy and Technology (MSET) to spearhead the activities geared towards identifying the contaminant. The Commission was named to the Committee charged with examining the current processes governing the petrol trade, identifying any loopholes and making recommendations.

REDRESS

This Issue

- | | |
|--|---|
| • CAC secures \$27.1-M on behalf of aggrieved consumers | 1 |
| • World Consumer Rights Day 2016 | 2 |
| • WCRD 2016: A snapshot | 3 |
| • CAC consumer complaints process | 4 |
| • New label requirements coming for Jamaican importers of food to the US | 5 |
| • Mobile money and you | 5 |
| • How children develop money skills | 6 |
| • National, regional and international: CAC advocacy and support | 7 |
| • Summer safety tips for children | 8 |
| • CAC Scorecard as at March 2015/2016 | 8 |

WORLD CONSUMER RIGHTS DAY 2016

World Consumer Rights Day (WCRD) 2016

March 15

The Consumer Affairs Commission (CAC) joined the global community in celebrating World Consumer Rights Day (WCRD) on Tuesday March 15, 2016. Since March 15, 1983, World Consumer Rights Day has been celebrated annually. It provides an opportunity for each citizen to help to promote the basic rights of all consumers, and to demand that those rights are respected and protected. In addition, the occasion is used to mobilise consumers to take action against market abuses and social injustices.

The global theme was “Antibiotics off the menu”. However, in Jamaica, the opportunity was used to reinforce the basic rights and responsibilities of consumers under the theme “**Empower yourself, know your rights**”. The CAC therefore urged all consumers to be aware of their rights and responsibilities under the Consumer Protection Act 2005 (Amended 2012). Further, consumers were encouraged to be responsible when conducting transactions in the marketplace, in order to reduce the incidence of abuse of their rights.

*Below is the WCRD 2016 Message from the Honourable Karl Samuda,
Minister of Industry, Commerce, Agriculture and Fisheries in observation of the day.*



Today is being celebrated internationally as World Consumer Rights Day. In Jamaica, we are using this opportunity to reinforce the rights and responsibilities of consumers, under the theme, “**Empower yourself, know your rights**”. The global theme is “Antibiotics off the menu”.



Honourable Karl Samuda,
Minister of Industry, Commerce,
Agriculture and Fisheries

“Jamaica’s capacity for growth needs both competitive supply and strong demand. Consumers must therefore be placed centrestage of Jamaican policies equal with businesses. We need empowered and confident consumers to fully engage in the marketplace and drive the Jamaican economy.”

Happy World Consumer Rights Day Jamaica!

The Consumer Affairs Commission
34 Trafalgar Road, Kingston 10, Jamaica
Tel: 1 876-906-5425 Fax: 1-876-906-7525 www.cac.gov.jm
www.facebook.com/cac.gov.jm

“Protecting Your Rights, Securing Our Future”

Consumer Rights

Since 1985, under the Charter of Rights of the Consumer and the United Nations Guidelines for Consumer Protection to which Jamaica is a signatory, there are eight consumer rights.

These are the right to:

1. Choose
2. Be informed
3. Be heard
4. Redress (fair refund, exchange or compensation)
5. The satisfaction of basic needs
6. A healthy environment
7. Consumer education
8. Safety

Consumer Responsibilities

Some of the consumer responsibilities are the need to:

1. Be aware
2. Gather all the information and facts
3. Think independently
4. Speak out
5. Complain
6. Be an ethical consumer
7. Respect the environment (support businesses and products that are environmentally friendly/sustainable)



World Consumer Rights Day 2016: A snapshot



Antibiotics off the menu: The global theme observed for WCRD 2016.



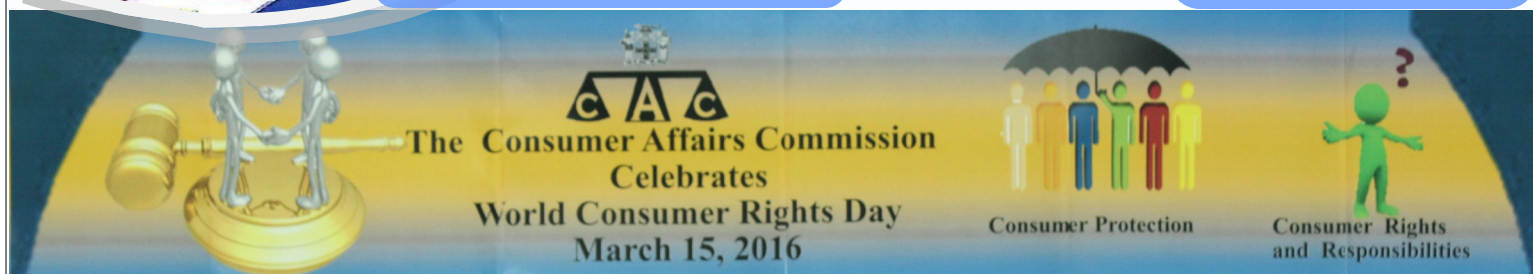
Students from Port Morant, Yallahs, Robert Lightbourne, Seaforth and Morant Bay High Schools in St Thomas, attending the WCRD Exhibition at the St Thomas Parish Library on WCRD 2016.



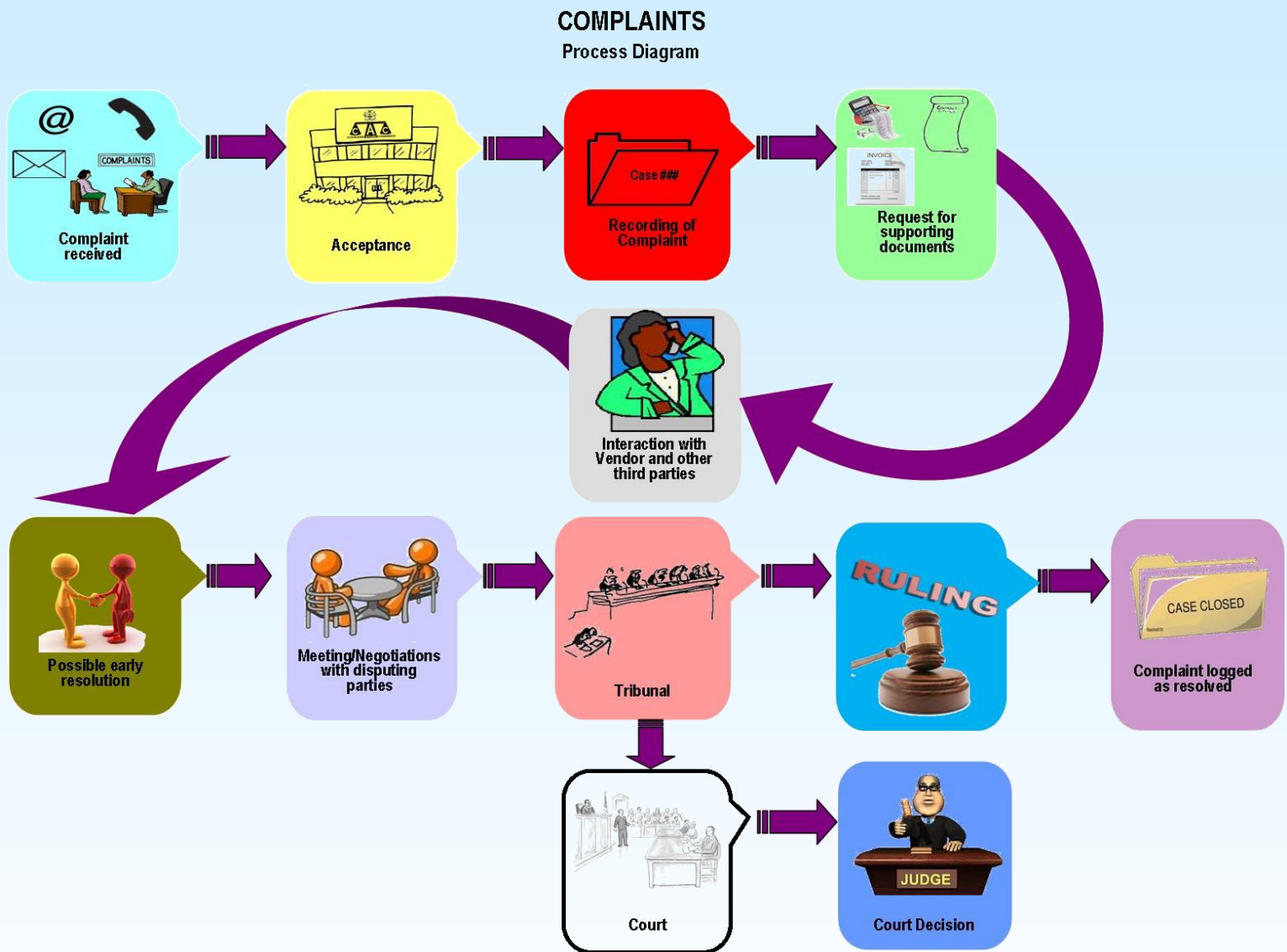
Ralston Patterson, CAC Outreach Officer, engages a consumer who is learning about standing up for her consumer rights!



A student from Seaforth High School in St Thomas, receiving her prize for answering a CAC question to the amusement of her high school friends.



CAC consumer complaints process...



Tips on how to complain successfully!

- | | |
|---------------------------|--|
| • Assemble all your facts | • Explain yourself clearly |
| • Complain promptly | • Stay Cool |
| • Call, visit or write | • Start with your Sales Representative |

If you have followed all the tips listed and the outcome is unsuccessful, then report the complaint to the CAC's Complaints department which will investigate on your behalf.

New label requirements coming for Jamaican importers of food to the US

Importers of food to the United States will soon have to meet new label requirements as the Food and Drug Administration has finalised its new Nutrition Facts label for packaged foods. The new label will reflect new scientific information, including the link between diet and chronic diseases like obesity and heart disease and will make it easier for consumers to make better informed food choices.

Note: The images across are meant for illustrative purposes to show how the new Nutrition Facts label might look compared to the old label. Both labels represent fictional products. When the original hypothetical label was developed in 2014 (the image on the left-hand side), added sugars was not yet proposed so the "original" label shows 1g of sugar as an example. The image created for the "new" label (shown on the right-hand side) lists 12g total sugar and 10g added sugar to give an example of how added sugars would be broken out with a % Daily Value.

Manufacturers will need to use the new label by July 26, 2018. However, manufacturers with less than US\$10 million in annual food sales will have an additional year to comply.

For details, click on the following link:

http://www.fda.gov/Food/GuidanceRegulation/GuidanceDocumentsRegulatoryInformation/LabelingNutrition/ucm385663.htm?source=govdelivery&utm_medium=email&utm_source=govdelivery

Nutrition Facts		
Serving Size 2/3 cup (55g)		
Servings Per Container About 8		
Amount Per Serving		
Calories 230	Calories from Fat 72	
		% Daily Value*
Total Fat 8g		12%
Saturated Fat 1g		5%
Trans Fat 0g		
Cholesterol 0mg		0%
Sodium 160mg		7%
Total Carbohydrate 37g		12%
Dietary Fiber 4g		16%
Sugars 1g		
Protein 3g		
Vitamin A		10%
Vitamin C		8%
Calcium		20%
Iron		45%
* Percent Daily Values are based on a 2,000 calorie diet. Your daily value may be higher or lower depending on your calorie needs.		
	Calories:	2,000 2,500
Total Fat	Less than	65g 80g
Sat Fat	Less than	20g 25g
Cholesterol	Less than	300mg 300mg
Sodium	Less than	2,400mg 2,400mg
Total Carbohydrate		300g 375g
Dietary Fiber		25g 30g

Nutrition Facts		
8 servings per container		
Serving size 2/3 cup (55g)		
Amount per serving		
Calories	230	
		% Daily Value*
Total Fat 8g		10%
Saturated Fat 1g		5%
Trans Fat 0g		
Cholesterol 0mg		0%
Sodium 160mg		7%
Total Carbohydrate 37g		13%
Dietary Fiber 4g		14%
Total Sugars 12g		
Includes 10g Added Sugars		20%
Protein 3g		
Vitamin D 2mcg		10%
Calcium 260mg		20%
Iron 8mg		45%
Potassium 235mg		6%
* The % Daily Value (DV) tells you how much a nutrient in a serving of food contributes to a daily diet. 2,000 calories a day is used for general nutrition advice.		

Mobile money and you...

According to **Statista: The Statistics Portal**, the projected total number of mobile phone users in the world is 4.61 billion by 2016.

Within the context of mobile financial services, the use of mobile phones in Jamaica to transfer money electronically from one person to another or make payments, can arguably be said to be a ready made market. In Jamaica, consumers are already aware of remittance services and are frequent users. However, the area of mobile money is relatively new, and some companies have received or awaiting approval from the Bank of Jamaica to begin. As with every new product, there are pros and cons and mobile money is no different. **Consumers International**, the global umbrella group for consumer agencies and Non Governmental Organisations (NGOs) globally, working in conjunction with its partners in countries where mobile money has already been implemented, pointed out the need for standardisation in the following areas:

- Receipts after a transaction has been completed;
- Regulated mobile technological platform;
- Digital certificates to ensure that phones can be identified;
- Data security and privacy; and,
- A procedure to deal with mobile payments in the event of number termination, loss of phone and death.



CAC
CONSUMER AFFAIRS COMMISSION

An Agency of the Ministry of Industry, Investment & Commerce

FILING A COMPLAINT?

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

Was the matter unresolved?

Let's Talk!

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

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

34 Trafalgar Road, Kingston 10, Jamaica
Tel: 1 876-906-5425 • Fax: 1 876-906-7525
Email: info@cac.gov.jm • www.cac.gov.jm;
www.facebook.com/cac.gov.jm

How children develop

Money Skills

Kids and Money



Teaching Children to Save

According to the Consumer Financial Protection Bureau (CFPB) in the United States, most people get their money habits and skills from their parents and caregivers. (Probably you did too!) That's why we think it's important to give parents and caregivers some background in how children develop, financially.

Ultimately, most adults seek financial well-being and CFPB's research shows that most persons feel they have financial well-being when they:

- Have control over day-to-day, month-to-month finances;
- Have the capacity to absorb a financial shock;
- Are on track to meet their financial goals; and,
- Have the financial freedom to make the choices that allow them to enjoy life.

The research also identified behaviours, knowledge, skills, and personal characteristics that appear to help people achieve greater financial well-being. It also considered the building blocks people tend to develop as children, which can have a lasting impact on financial well-being in adulthood.

Skills develop in stages

The three broad childhood developmental stages occur at various stages and are based on each child's maturity level.

Tips that can help

- ♦ Keep in mind that you're teaching about money (on purpose or not)
- ♦ Don't worry too much about things you don't know
- ♦ Try getting into the habit of thinking out loud during your day-to-day money and time management, so your kids can follow along.

Stage	What can develop during this time
Pre-elementary school Early childhood Ages 3-5 years	Executive function: The mental processes that enable us to plan for the future, focus our attention, remember information, and juggle multiple tasks.
Elementary to Primary/Preparatory Primary childhood Ages 6-12 years	Financial habits and norms: The attitudes and mental shortcuts that help us navigate our day-to-day financial lives.
High school and young adulthood Teen years and beyond Ages 13-21 years	Financial knowledge and decision-making skills: The ways in which we intentionally seek out and apply information, comparative alternatives, take action, and review the consequences.



One way to decrease your mortgage payments!

Did you know that if you have had your mortgage for a few years now, and with the current decline in mortgage rates, you can ask your mortgager for a rate cut? Yes you can! The mortgager may or may not be compliant with your request, but you will not know if you do not ask. Alternatively, explore the option of refinancing your mortgage with another financial entity where you can get a lower interest rate.

National, regional and international: CAC advocacy and support...



Ms Racquel Chambers (left) with Ms Amanda Long, Consumers International (CI) Director General on day 3 of CI's World Congress 2015 held in Brazil. The 20th Consumers International (CI) World Congress took place from 18-21 November under the theme 'Unlocking Consumer Power: A new vision for the global marketplace'. Amanda Long's opening speech called on the CI membership to work together to be more impactful in our fast changing world.



Mr Elroy Galbraith,
Research Officer/Economist, CAC

Mr Elroy Galbraith, Research Officer/Economist at the Consumer Affairs Commission was asked by the Ministry of Health to make an oral presentation of a study he conducted, at its Annual National Health Research Conference.

The objective of the study was to ascertain the effect of wives' participation in the workforce and the likelihood of their households to consume fast-food. One of the main conclusions from the study was that, **"The longer the wife worked outside the home, the more likely it was for the household to purchase food away from home."**

The presentation can be viewed in full online by using the following link :
http://prezi.com/a2bwtkmhle5h/?utm_campaign=share&utm_medium=copy&rc=ex0share



Mrs Dolsie Allen,
Chief Executive Officer, CAC

In February 2016, the Consumer Affairs Commission assisted the Commonwealth of the Bahamas with the establishment of its own Consumer Protection Commission. This was after the Bahamian Government reached out to the Jamaica's Consumer Affairs Commission for assistance after reviewing the regional landscape in terms of its established institutions of protection offered to its citizenry. Resulting from this was a two day fact-finding visit to

Jamaica to learn about the CAC's organisational structure, operations and the attending legislation. The Bahamian Government is seeking to establish its own Consumer Protection Commission as mandated by the legislation passed by the Bahamian legislature in 2006.

In our next Consumer Matters, we will provide a surprise update as we continue to inform you about the regional synergies taking place amongst our neighbouring partners as we all work towards making consumer protection a way of life for all.



Pictured from L-R: Stephen Wedderburn, Chief Technical Officer, Ministry of Industry, Investment and Commerce; Dolsie Allen, Chief Executive Officer, Consumer Affairs Commission; Senator Jerome Gomez, Chairman, Consumer Protection Commission, Bahamas; Michelle Parkins, Director of Commerce, Ministry of Industry, Investment and Commerce and Philip Beneby Deputy Chairman, Consumer Protection Commission, Bahamas.

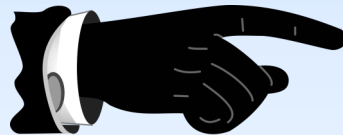
Summer safety tips for children



Drowning is a leading, but preventable, cause of death for children, especially during the summer time. Here are a few basic water safety tips to help prevent situations that might lead to drowning:

- ⇒ Have your child swim where there is a lifeguard.
- ⇒ Do not leave toys in or near a pool area as it may attract children.
- ⇒ Never leave a child unattended in or near water.
- ⇒ Learn how to swim; it's fun and good exercise.
- ⇒ Do not play or swim near drains, pipes and other openings in pools.
- ⇒ Do not unlock a locked gate to get into the pool.
- ⇒ Never attempt to rescue someone if you cannot swim.
- ⇒ Do not go in unlit water...like the beach at night.

Scorecard for the Financial Year March 2015/2016



CONSUMER AFFAIRS COMMISSION

Head Office

34 Trafalgar Road, Kingston 10
Tel: 1.876.906.5425 | 906.8568 | 906.0813 Toll Free: 1.888.991.4470
Fax: 1.876.906.7525 Email: info@cac.gov.jm | Website: www.cac.gov.jm

Montego Bay Branch

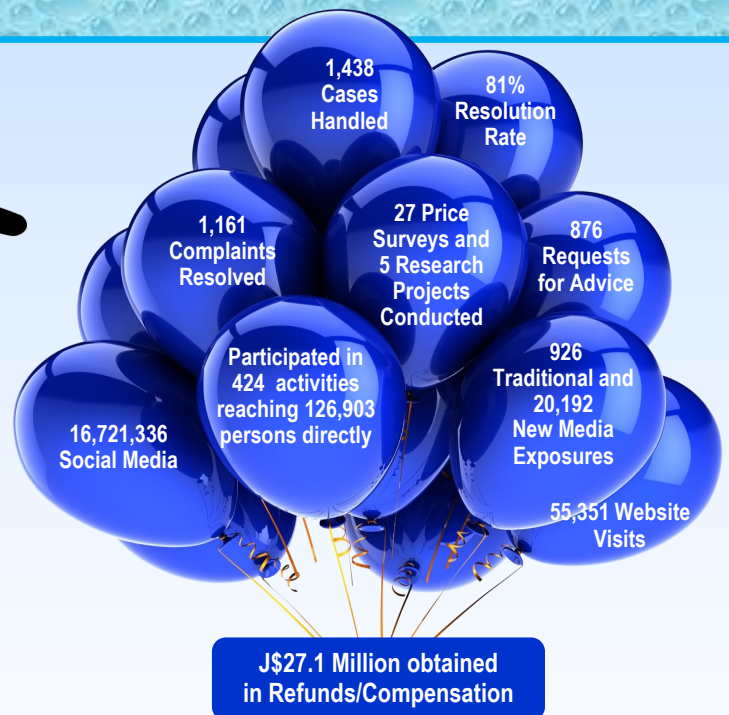
30 Market Street, Montego Bay, St. James
Tel: 1.876.940.6154 | Toll Free: 1.888.991.4470 Fax: 1.876.979.1036

Mandeville Branch

RADA Office
23 Caledonia Road, Mandeville
Tel: 1.876.625.0487 | Toll Free: 1.888.991.4470 | Fax: 1.876.961.0032

"Protecting your Rights, Securing our Future"

Consumer Matters
ISSUE 006 MARCH 2016



Pass it on...Tex' mi NOW!! CAC Alert

