



CONSUMER AFFAIRS COMMISSION

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

Consumer Matters

ISSUE 017 JUNE 2019

Consumer Alert!™ Beware of motor vehicle pitfalls

It has come to the attention of the Consumer Affairs Commission (CAC) that consumers are purchasing vehicles that have the check engine light on. A check engine light can be an indicator for any number of problems. Consumers are therefore being urged to be more aware when making purchases and demand that vehicles be in good working order before driving away.


According to the Consumer Protection Act 2005 (Amended 2012), goods purchased by consumers must be fit for purpose. This means that the vehicle purchased should "provide to the consumer the benefit and uninterrupted [use] for which it was intended." Therefore when consumers take custody of a vehicle fresh off the lot, there is a reasonable expectation of safety and functionality; and that their vehicle will operate as it ought to and will not have the check engine light engaged hours or days after a purchase. The CAC recommends that consumers conduct a final inspection by their mechanic and auto electrician before they leave the dealership. It is also a good practice to take a picture of the dashboard prior to leaving.

However, if consumers were sold a vehicle whose check engine light becomes engaged shortly after leaving the dealership, they should immediately take a picture of the dashboard and return the vehicle to the dealer.

The CPA states that the dealer must provide an explicit warranty in relation to the vehicle whether new or

Cont'd Page 2





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Consumer Alert!®

**Talk your way to a
Lower Interest Rate
ON LOANS**

- 1 Check the Interest Rate your bank is offering to new customers.
- 2 Check the Interest Rate on your existing loan.
- 3 Ask your personal banker for the lowest rate applicable.
- 4 Make note of new promotions offering reduced rates and benefits.
- 5 Revisit these steps as necessary.
- 6 If your bank is unwilling to offer you a lower Interest Rate, consider switching lenders.
- 7 Always be persistent and polite.

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This Issue

- Consumer Alert!™ : Beware of motor vehicle pitfalls 1
- You can cancel something you bought on hire purchase 2
- Hurricane season 3
- Social media scams on the rise 4
- Complaints resolved 5
- Annual Textbook Survey 6
- Keeping Hydrated 7
- Healthy summer eating 8



You can cancel something you bought on hire purchase

You can cancel and return an item you are paying for through hire purchase at any time, but you might still owe money to the company from which you bought it.

'Hire purchase' is a type of borrowing where you agree to pay instalments for an item over a period of time. However, you do not own the item until you have paid off the agreed amount. It is often used for buying cars, furniture or large electrical appliances. If the agreement says you must buy the item at the end of the period, this is called 'conditional sale'.

If you are struggling to keep up the payments You might have other options example, paying a reduced amount over a longer period. Contact the company to discuss your situation, or get advice from the Consumer Affairs Commission. The company always prefers to collect the money than take back the goods.



Consumer Alert!™ Beware of motor vehicle pitfalls cont'd

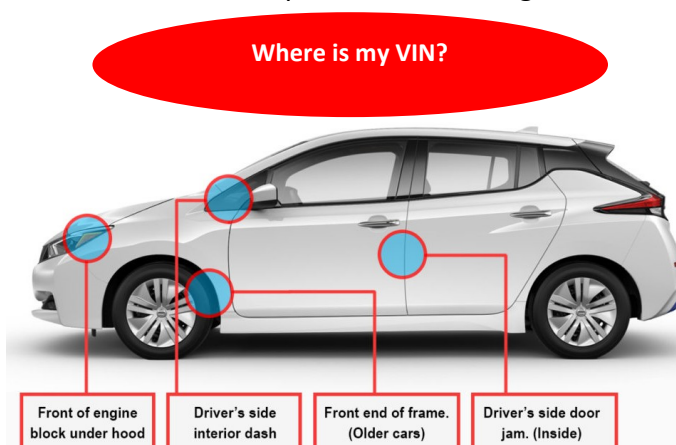
used. If this is not provided, an implied warranty of six months on parts and labour will be attached automatically to the transaction.

The Commission is also recommending that when the vehicle is returned to the dealer, that the consumer ensures that they receive a written diagnosis and the solution applied so that a proper maintenance record can be kept.

During the 2018/19 Financial Year, the Consumer Affairs Commission's database showed that the Motor Vehicles and Parts category yielded the most in terms of refund and compensation totalling over \$12.4 million.

Motor Vehicle Tip

If possible, check the vehicle history via its **Vehicle Identification Number (VIN)** before purchasing car from the dealership. If you have already made a down payment on the car, look on the pro forma that you received when you made your deposit.




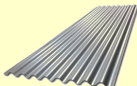

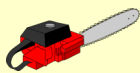


The 2019 Atlantic **hurricane season** began on June 1 and will end on November 30. As is customary, the Consumer Affairs Commission conducts a number of surveys. Among them, market surveillance activities to ensure the availability levels of certain hardware items during the hurricane season. The Commission can report that:

- Carib Plus Cement was the only type of cement that was available in the majority of stores surveyed (87%).
- Imported Cement had an availability level of 13%, and Carib Cement Type 1 (OPC) was available in nine percent (9%) of the stores surveyed.
- Building Treated Dressed Lumber (2x4x16) was highly available in 93% of outlets surveyed.
- Groove and Tongue Treated Dressed Lumber (1x8x16) and Building Untreated Rough Lumber had available levels of 82% and 80% respectively.
- Both Short Edge (S4S) Untreated Dressed Lumber (1x6x18) and Groove and Tongue Untreated Dressed Lumber (1x8x18) had low availabilities of 2%.
- All Concrete, Finishing and Wire/Head Nails were available in more than 90% of the stores surveyed.
- Sixty-seven percent (67%) of stores had Zinc Nails (with washer), while Zinc Nails (without washer) were available in 44% of outlets.
- All sizes of Zinc Sheets surveyed were available in at least 84% of the stores.
- Forty-four percent (44%) of hardware outlets had Tarpaulin in stock.
- The 6-inch Twist Hurricane Straps were available in 80% of outlets surveyed and the L-Strap Hurricane Straps 12-inch and 6-inch were scarce.

For more details of the Commission's Hardware Survey, please visit our website at www.cac.gov.jm

Hurricane Preparedness Tips: Home

1	Do make a thorough check of the roof of your house, hurricane shutters, hooks and latches. Repair where necessary.	
2	Make sure that galvanized sheeting on the roof of your house is properly fastened.	
3	Keep handy a supply of lumber, plywood, timber, etc. for battening down purposes.	
4	Trim trees that touch power lines or hang over the house and other buildings.	

Social Media scams on the rise



CATFISH: fraudsters create fake profiles to make contact with individuals and lure them into an online relationship. They take time to build trust, then ask consumers to send money or share personal details.



CRYPTOCURRENCY: fake advertisements, news articles or messages tempt consumers into investing in cryptocurrency, such as bitcoin. Consumers lose their investment, have their personal details stolen, or both.



CLICKBAIT SCAM: social media posts with 'exciting celebrity news' encourage consumers to click on links or hidden URLs. These lead to an external site which downloads malware to the victim's computer.



CASH GRABS: a fraudster hacks into someone's social media account, then sends messages to their friends claiming to be in desperate need of help and asking them to send them money. For example, in the 'stranded traveller' scam a 'friend' on holiday has had their wallet stolen and needs money to get home.



FAKE COMPETITIONS OR GIVEAWAYS: fraudsters pose as a legitimate business, usually on Facebook, asking users to 'like and share' posts or click on links to win non-existent prizes. 'Like-farming' allows scammers to build followers, who they can target with spam or scams. Clicking links could download malware.



MEMBERSHIP SCAMS: a consumer is invited to join a fake group or fan page and is required to share personal details, send premium text messages or pay for membership.



QUIZ SCAMS: a consumer sees an innocent looking 'fun quiz' on a friend's feed. They are asked to enter details such as their mother's maiden name, birthday month and first pet's name - often used in account security questions - to create their own 'Superhero' or 'Rockstar' name. This is an attempt to 'phish' for personal data.



SUBSCRIPTION TRAPS: a consumer is directed to sign up for a product or service which they never receive, Ongoing debits are made from their account, or they are targeted with demands for payment.

There are three billion active users of social media, such as Facebook, Twitter, WhatsApp and Instagram, with numbers increasing at an estimated one million each day.

The widespread use of social media provides many opportunities for criminals to connect with consumers and commit fraud, using a range of tactics.

Scammers are constantly devising new and innovative ways to trick people out of money or harvest personal data, which can be used for financial gain.

**DO NOT BE EAGER
TO PARTICIPATE
OR
TO PROVIDE
PERSONAL DATA.**



Complaints Resolved

A clean ending to a dirty situation

The complainant reported that he took two (2) suits to be cleaned by the vendor. Upon collection of the cleaned items, he noticed that the black suit was discoloured. This was brought to the attention of the manager who offered a refund of the cost of cleaning. The complainant rejected the offer indicating that the suit had cost **\$19,566.00**. He requested the intervention of the CAC.

The CAC contacted the vendor regarding the complaint.

The vendor's attention was directed to the terms and condition on the receipt issued which stated that ***"in the unlikely event an item is damaged in the cleaning process, (vendor) will pay up to 10 times the amount charged for the cleaning of the item."***

Following the Commission's intervention, refund totalling **\$21,292.00** (\$19,566.00 + \$2,070.00) was given to the complainant.



Real or Fake???



The complainant reported that he purchased disc pads from the vendor and in less than two months they were worn. He was initially told that they were genuine parts but based on the short life span, he questioned whether they were in fact the genuine article. He approached the vendor regarding redress but this was denied.

The Commission made contact with the vendor and following the intervention, the complainant was offered a full refund in the amount of **\$22,000.00**. He thanked the Commission for the assistance.

Better late than never???

Not in a contractual relationship...

The complainant reported that she purchased a refrigerator for her daughter in March 2019; however the item was not delivered until two weeks later. When the item arrived, it was dented.

The delivery man refused to take back the item.

The Commission contacted the vendor who requested additional time to provide a replacement.

The vendor reneged on the agreement hence a full refund was requested by the Commission.

The complainant subsequently received a refund in the amount of **\$35,000.00**.





Annual Textbook Survey in progress

The Consumer Affairs Commission (CAC) is once again preparing to conduct our annual School Textbook Survey, which is scheduled for the period July 24 to July 31, 2019.

The exercise, which is in keeping with our mandate of informing and educating consumers, is usually carried out prior to the beginning of the new academic year and seeks to provide important information to parents and guardians for their children's/wards' back to school preparation. The survey will target 92 retailers of textbooks islandwide and cover 152 titles. These include 91 secondary, 51 primary and 10 infant levels textbooks covering over 19 subject areas.

This year's exercise included a major review* of the Primary Level books as the MOEYI implemented the new curriculum for primary and secondary schools. As such, the CAC replaced 21 of the 30 primary level titles surveyed last year with revised or new texts.

We also added another 21 new titles which includes an entire section dedicated to Primary Exit Profile (PEP) Practice Books (which has 7 approved titles). At the Secondary Level, two titles were added to the Religious Education books, one Needlework book was removed and one Agriculture text was replaced. At the Infant Level, 3 texts were removed. These changes represent a 14% increase (133 in 2018 to 152 in 2019) in the number of books surveyed (Secondary ↑1%; Primary ↑70%; Infant ↓23%).

The survey results will be published online at www.cac.gov.jm and at <https://www.facebook.com/cac.gov.jm>. The publication of the prices and outlets is aimed at assisting "early bird" shoppers in making informed choices and cashing in on old stock prices and other available discounts.

The CAC encourages parents to verify book titles and editions with the schools prior to purchase to ensure the books are still relevant, in accordance with the recent amendments of the National Standards Curriculum.

***Resource:** Evaluation & Utilization/Media Services Unit of the Ministry of Education Youth and Information (MOEYI). The National Standards Curriculum (NSC) replaces the Revised Primary Curriculum (RPC) and the National Curriculum for Grades 7-9, formerly referred to as the Reform of Secondary Education (ROSE).



SUBJECT AREAS
Agriculture
Business
Caribbean Studies
Communication Studies
Economics
Electrical Installation
English Language
English Literature
Foreign Languages
Geography
Guidance and Counselling
History
Home Economics
Mathematics
Metal Work
Natural Science
Religious Education
Sociology
Technical Drawing



Keep hydrated this

The amount of water a person needs depends on climatic conditions, clothing worn, types of work you are engaged in and exercise intensity and duration. Thirst is not the best indicator that you need to drink. **If you are thirsty, you are already dehydrated.**

Hydration tips

1. Drink enough water to prevent thirst.
2. **Invest in a reusable water bottle.** If you're mindful of keeping the bottle nearby, you'll be much more likely to sip throughout the day.
3. **Infuse with flavour.** Whether you prefer limes, lemons, oranges, berries, or cucumbers, infusing your water with fresh fruit can make for a refreshing beverage, without any added artificial sweeteners or preservatives.
4. **Stick with H₂O.** Yes, juices, milk, and herbal teas can all help hydrate your body—even caffeinated drinks (in moderation) can provide you with much-needed water. However, water is what your body is really craving, so you might as well go straight to the source. Sticking with H₂O will help you skip the unnecessary sugars, additives, and caffeine found in other drinks.
5. **Make a water schedule.** If it feels impossible to drink 64 ounces in a single day, you may want to come up with a hydrating schedule. As soon as you wake up, make it a point to drink 10 ounces of water—after a night of fasting, your body will appreciate a morning quencher. Drinking a predetermined number of ounces throughout the day (such as at meals, and before, during, and after a workout) can also keep you on track.
6. **Eat your way to hydration.** The good news is that only 70-80% of your daily hydration needs to come from water; 20-30% should actually come from food! All whole fruits and vegetables contain some amount of water. Munch on these top picks for maximum benefit:
 - 97% water: Cucumbers
 - 95% water: Tomatoes
 - 93% water: Red, yellow, green bell peppers
 - 92% water: Watermelon
 - 91% water: Broccoli
 - 90% water: Grapefruit
7. **Go for the coconut.** Coconut water is mineral-rich and packed with potassium, magnesium, sodium, and calcium. Coconut water can replenish lost fluids and electrolytes from exercise and hot summer temperatures. Try freezing coconut water ice cubes or pops for a refreshing, hydrating summer treat.



HEALTHY SUMMER EATING

JAMAICAN PINEAPPLE DRINK

In this traditional Jamaican drink recipe sugar, lime, and ginger are added to water that has been boiled with pineapple skins and then chilled. Next time you peel a pineapple, save the skin and make this refreshing pineapple drink.

Ingredients

- 1 pineapple (use peeled skin only)
- 1 1/4 cup of sugar
- 6 green limes
- 1 finger of ginger
- 5 cups of water.



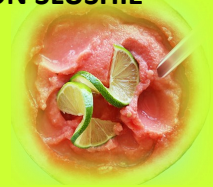
Instructions

1. Wash the pineapple well with water before you peel. Peel the pineapple.
2. Boil the pineapple's skin in 5 cups hot water for 8 to 12 minutes.
3. Let the water cool and then blend with skins until smooth.
4. Strain the mixture a couple of times using a spoon to press the liquid from the blended mixture through the strainer and into a clean bowl. Discard the pressed residue each time you strain.
5. Add the rest of the ingredients and stir.
6. Refrigerate until it is cold. **Serve with ice.**

COCONUT LIME WATERMELON SLUSHIE

Ingredients

- 4 cups frozen watermelon
- 1 medium lime (juiced)
- 1/3 cup light coconut milk
- 1/2 cup watermelon juice (plus more to ease blending or use coconut water)
- 1 Tbsp. sweetener of choice (optional maple syrup or honey)



Instructions

Halve a ripe seedless watermelon and scoop out rounded Tablespoon amounts (or cube with a knife). Arrange on a parchment-lined baking sheet. Freeze until firm - about 3-4 hours.

In the meantime, halve another small seedless watermelon and add the fruit (leaving the rind behind) to a blender. Blend on high, adding a touch of water if needed, until completely smooth and pureed.

OPTIONAL: Drape a large, thin dish towel over a mixing bowl and pour over juice. Then gather corners, lift up and squeeze the juice out leaving the pulp behind - there shouldn't be much, but this makes the juice extra smooth. Transfer to a mason jar, cover, and refrigerate - should keep for 3-4 days, or more.

Once watermelon is frozen, add 4 cups (amount as original recipe is written), coconut milk, lime juice, and watermelon juice to a blender and blend on low until creamy and smooth. You will need to scrape down the sides and blend on low to encourage it along. If it has trouble blending, add a bit more watermelon juice, but not too much or it will become too thin.

Once the slushie is blended and smooth, taste and adjust flavour as needed. Add more coconut milk for creaminess, lime for brightness, sweetener of choice to sweeten. Blend and sample again - repeat as needed.

Serve in empty watermelon rinds or chilled serving glasses and garnish with a lime wedge.

This recipe serves 2 generously. Best when fresh!

TIP: Freeze leftovers in Popsicle moulds.

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