



CONSUMER MATTERS

ISSUE 2 • SEPTEMBER 2020



CAC SUPPLIES CARICOM WITH DATA

The Consumer Affairs Commission (CAC) has been providing information on the prices of the items listed in its common basket of goods to the CARICOM Competition Commission (CCC) on a monthly basis since July 2020.

The sharing of the data collected during the CAC's monthly grocery surveys includes items from the critical basic grocery survey, as well as items collected during the sanitation, hygiene and Protective equipment survey.

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The CCC in May 2020, established a Steering Committee to monitor a Regional Action Plan for Competition and Consumer Agencies in CARICOM due to the disruptive effect of the COVID-19 pandemic. The Plan was established with collaborative strategies for national competition and consumer protection authorities to mitigate the effects of the COVID-19 pandemic.

Both the Consumer Affairs Commission and the Fair Trading Commission were named Steering Committee lead agencies, responsible for overseeing the activities outlined under pillar #2 of the Action Plan: Competition and Consumer Advocacy.



CALL YOUR CREDITORS

If you think you may fall behind on your payments to either your financial entity or any other entity that you may have a debt, call and explain your situation.

"YOUR CREDITORS MAY ALLOW YOU TO TEMPORARILY DELAY OR ADJUST SOME PAYMENTS."

In some cases, you may be allowed to avoid interest charges. You may also be able to avoid negative credit reporting if you take up the offer before you become late on your payments.



Your Creditors may also offer long-term programs that allow you to pay back debt over a set period of time at a reduced interest rate. Many financial institutions are facing high call volumes because of the pandemic, so be prepared to experience long wait times before an agent attends to your call.

You can also check your Creditors' website to see if they have information that can help you, ways to communicate electronically, or online applications to help manage your debt.

"WHEN CONTACTING YOUR CREDITOR, BE PREPARED TO DISCUSS YOUR FINANCIAL AND EMPLOYMENT SITUATION, AS WELL AS HOW MUCH YOU CAN AFFORD TO PAY CONSIDERING YOUR INCOME, EXPENSES, AND ASSETS".

You may also ask them:

- Do you have programs for people experiencing financial loss due to the coronavirus pandemic?
- What are the financial consequences of enrolling in such a program?
- Will I owe more overall?
- Will this affect my credit limit?
- Will this affect my credit reports?
- If I am still having financial trouble at the end of the programme, what are my options?



CAC PROVIDES OECS WITH TECHNICAL ASSISTANCE

THE CONSUMER AFFAIRS COMMISSION IS RECOGNIZED AS A BEST PRACTICE IN THE REGION, WITH WELL-ESTABLISHED DATABASES AND ONLINE APPLICATIONS FOR SERVING CONSUMERS.

The Consumer Affairs Commission will be providing technical assistance to the Organisation of Eastern Caribbean States (OECS) Commission to improve the consumer protection environment in the territory.

Under the 11th European Development Fund (EDF) the OECS will be executing several initiatives and activities aimed at building capacity and improving efficiency in Consumer Affairs public offices in Member States as well as providing public advocacy support.

The CAC met with the OECS Commission virtually, where information was shared about the Agency's mobile app (which was launched in December 2019). In addition, other areas were explored for possible collaboration to support Member States in advancing consumer protection in the region.



FREE MEETING APPS ALTERNATIVES TO ZOOM

The Zoom videoconferencing app has become a highly popular means of keeping in touch for a world increasingly in isolation during the coronavirus pandemic, both for personal and professional meetings. However, did you know there are other free video conferencing apps that can be used instead of Zoom? The following list allows you to participate without having to actually register for the app, unless you're the host.

Skype Meet Now - Records the call for up to 30 days, can blur the background (if you have the app) and share presentations.

CISCO Webex - Up to 100 participants, unlimited timing for each meeting and call-in for audio.

Google Meet - 60-minute limit meeting time and up to 100 participants.

Microsoft Teams - Up to 300 participants, 45 minutes per call, unlimited chat messages and search.

Hangouts - Up to 10 participants and voice conversations can have up to 150 participants.

Starleaf - Up to 20 participants and forty-six minutes for each meeting.

Jitsi Meet - Up to 75 participants (up to 35 for the best experience), public or private chat, can blur the background (currently in beta), and integrates with Slack, Google Calendar, and Office 365.

Whereby - Up to four participants in free version, screen-sharing, YouTube integration and ability to "lock" rooms.

Skype Meet Now

CISCO Webex

Google Meet

Microsoft Teams

Hangouts

Starleaf

Jitsi Meet

Whereby

CONSUMER SHOPPING HACKS

Consumers should prepare and plan before undertaking shopping trips. If it is unavoidable that you must visit a store, ensure you know its exact location and prices of the items/products. Quite a number of these establishments also advertise whether via social media, texts or in the newspapers.

Utilise stores that offer online facilities in terms of pricing and availability; and, also take advantage of curbside delivery as much as possible.

Consumers are also encouraged to buy in bulk by networking with family members.

The Consumer Affairs Commission (CAC) also has prices of many items on our website (www.cac.gov.jm) and our app, CACJamaica, via the Price Enquiry Tool, as there can be significant differences based on location.

SHOPPING AROUND MADE EASY!

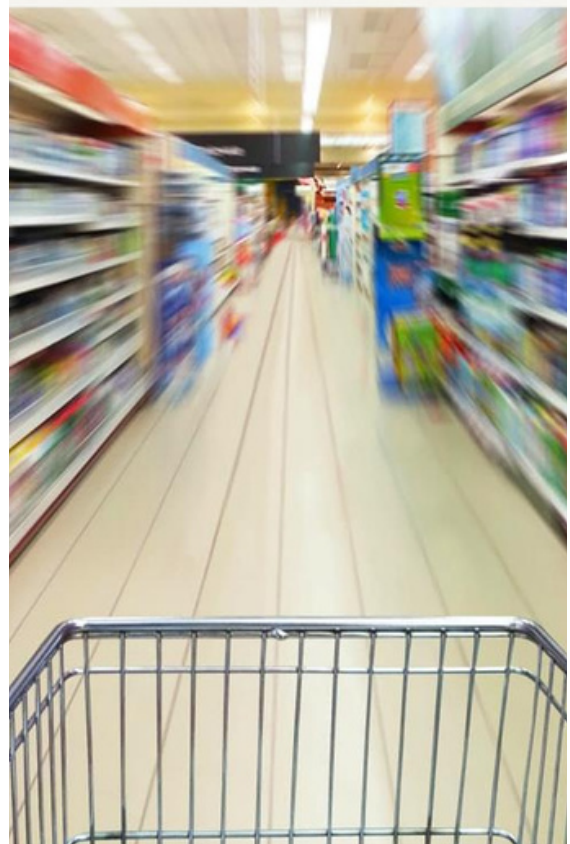
Use the PRICE ENQUIRY TOOL.

for the BEST PRICES.

Visit the website at www.cac.gov.jm



GROCERY SHOPPING HACKS



CARICOM
competition
commission



AIRLINE TRAVEL SURVEY:

Consumer Experience with Claiming Refunds



What has been your experience?

CLICK THE LINK BELOW TO PARTICIPATE IN THE ONLINE SURVEY

<https://www.surveymonkey.com/r/FS5YZVQ>

NO CONFIDENTIAL OR SENSITIVE INFORMATION WILL BE CAPTURED

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*

CONSUMER ALERT!

STOP PRICE GOUGING

YOU COULD BE FINED UP TO \$2,000,000

On **March 31, 2020**, it was officially declared a criminal offence for a person to resell:

- items used, or intended for use, as food or drink by a person
- personal care items, such as soap, cleaning products, antibacterial products, toiletries, alcohol, hand, sanitizers, bleach and gloves
- medical supplies, including surgical masks and prescription and non-prescription medication to another person at a price higher than the price charge immediately before the coming into force of the Disaster Risk Management (Declaration of Disaster Area) Order, 2020

REPORT PRICE GOUGING

Contact the **Consumer Affairs Commission**

☎ 876-906-5425 or 876-619-4222

✉ info@cac.gov.jm

🌐 www.consumersaffairsjamaica.gov.jm



SCAN TO DOWNLOAD THE
CAC APP FROM THE
GOOGLE PLAYSTORE



THINK!!

T = is it True?

H = is it Helpful?

I = is it Inspiring?

N = is it Nice?

K = is it Kind?

The Consumer Affairs Commission is a government agency established to inform, educate and empower consumers to protect themselves in the marketplace. The CAC operates under the Consumer Protection Act 2005 (Amended 2012) in conjunction with several other laws and regulations.

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