



CONSUMER MATTERS



J\$4.8 MILLION SECURED FOR CONSUMERS IN FIRST QUARTER

The Consumer Affairs Commission secured over **J\$4.8 Million** on behalf of aggrieved consumers during the First Quarter (April – June) of the 2021/22 Financial Year. During the period, **603** cases were handled and **137** requests for advice provided. The top three complaints during the period were **Electrical Equipment & Appliances 27.30%**; **Utilities 20.55%** and **Other Services 11.66%**.

Consumer complaints over the period generally followed what has been observed in previous periods, with Electrical Equipment & Appliances accounting for almost a third of the complaint categories. However, there have been increases noted in complaints about telecommunication issues. This is against the background that many activities are now occupying the virtual space and there is increased reliance on such providers to offer expanded services.

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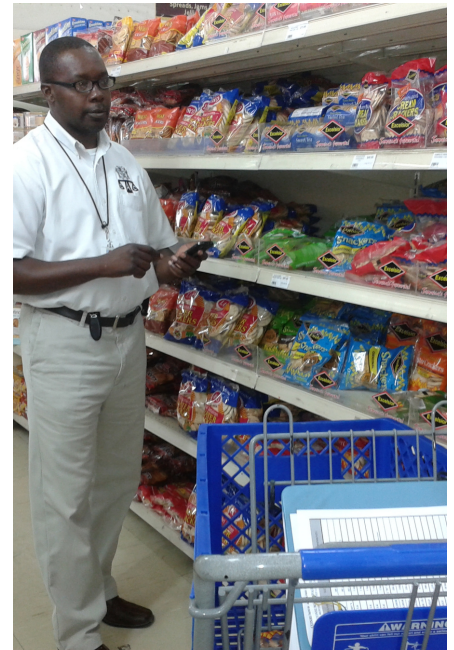
NO PRICE CONTROL OF BASIC FOOD ITEMS IN JAMAICA

There are no regulations or legislation to control the price of basic food items in Jamaica. In July 1970, the Prices Commission's mandate was to regulate the prices at which goods and services were sold, by rigorously monitoring retail outlets - shops, supermarkets and bars.

In 1980, the period of heavy Price Control ended and by 1990 most items were decontrolled. By Cabinet decision in 1992, there was an official name change heralding the birth of the Consumer Affairs Commission (CAC).

The Consumer Affairs Commission operates under the Consumer Protection Act (CPA) 2005 Amended 2012. The CPA, outlines the legal obligations of both businesses and consumers in the marketplace. It empowers the Commission to initiate investigations where it sees the need and file criminal and civil proceedings in its own name, on behalf of consumers who are adversely affected by any breach of the CPA.

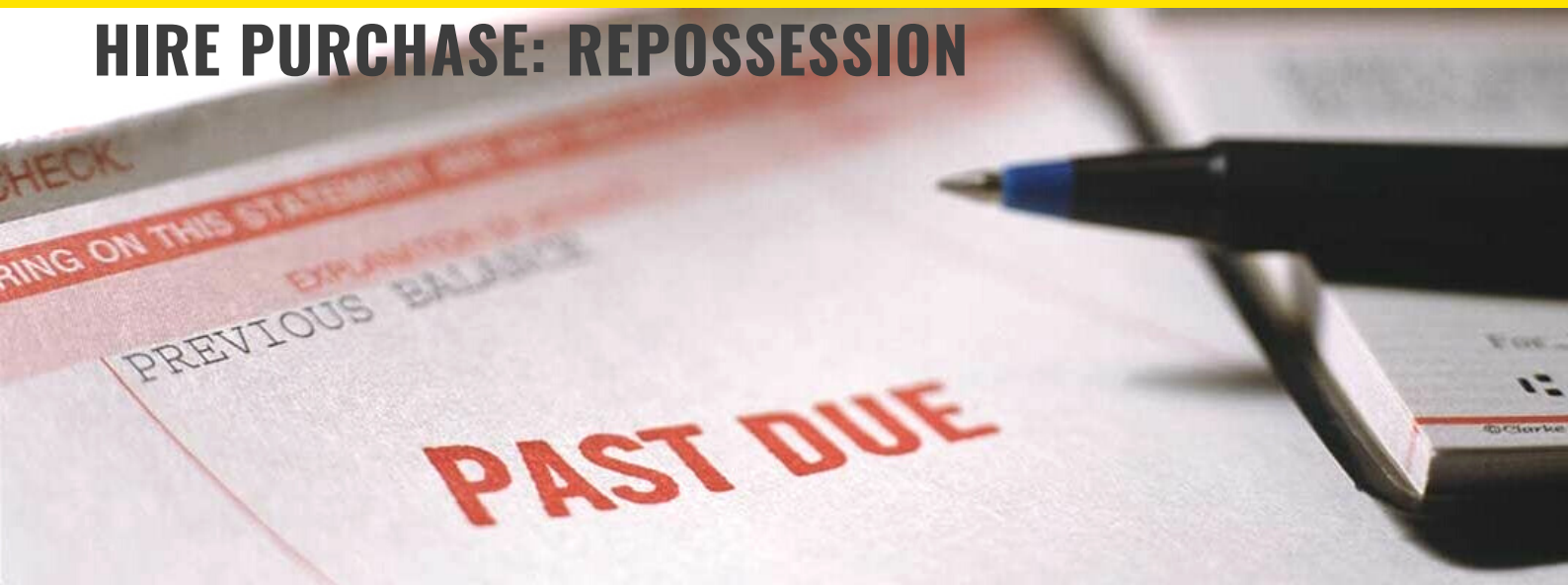
The 2012 Amendment of the Act gave birth to the establishment of an independent the Consumer Protection Tribunal. It is a quasi-judicial body which has the power to make decisions concerning the rights of the parties brought before it. It has been intrinsically established to hear and determine matters in breach of the CPA, that are not settled through mediation. The provider or the consumer may refer such unresolved matters to the Consumer Protection Tribunal.



The CAC conducts market surveillance, provides complaint resolution services and executes a vibrant consumer education programme.



HIRE PURCHASE: REPOSSESSION



Did you know that a vendor cannot repossess goods on hire purchase from a consumer unless the following conditions are met:

If **LESS THAN TWO-THIRDS** of the cost of the item is paid, it can be repossessed after the customer has been in arrears for **TWO MONTHS OR LONGER PERIOD** stated in the agreement.

If **TWO THIRDS OR MORE** of the debt has been paid, hire purchase repossession can only take place if the consumer is in arrears for **THREE MONTHS OR MORE**.

BEFORE REPOSSESSION CAN TAKE PLACE, the vendor has to serve notices stating that the account is in default and that he intends to repossess the item.

The notice of default should give the consumer **AT LEAST SEVEN (7) DAYS TO MAKE THE PAYMENT**.

ACTIONS OF BAILIFFS

Bailiffs may only enter the premises between the hours of **6:00 IN THE MORNING and 6:00 IN THE EVENING, MONDAY TO SATURDAY**.

While the consumer is still making payments, the selling or disposal of said goods cannot be done without the Vendor's permission. If you do, you will be committing a criminal offence.



Did you know that as a consumer you have 11 consumer rights? These rights also come with responsibilities.



ENERGY SAVING STRATEGIES



It is summer, the heat is on and we are living during a pandemic. The cost of oil on the global market is at its highest and this impacts the consumer's budget and purchasing power. With this in mind, the Consumer Affairs Commission is reminding consumers to strategise to survive. Today, we look at how to conserve energy.

AIR CONDITIONERS

The average 12000 BTU bedroom unit operated 6 hours a day will burn around 154 Kilowatt hours (kWh) a month. **Cost: Approximately \$5,236.00***

How to conserve

- Reduce the hours of use.
- Keep windows and doors closed when a/c is on.
- Keep condenser free of leaves, etc.
- Keep air filter clean.

FANS

The average standing fan running 6 hours a day will use approximately 11 Kilowatt hours (kWh) a month. **Cost: About \$374.00*.**

How to conserve

- Reduce the number of hours of use.
- Turn them off when not needed.

REFRIGERATORS

The average 16 cu. ft. Refrigerator burns about 60 kWh a month. **Cost: About \$2,040.00*.**

How to conserve

- Place refrigerator in a cool spot, away from heat sources.
- Do not open the refrigerator more often than necessary, or leave the door open.
- Organise food in the fridge to ensure good air circulation.
- Let hot foods cool before putting them in the fridge.
- Allow adequate space between the fridge and the wall, so air can flow freely around the condenser coil.

***Based on a rate of approximately \$40.00 per kWh**

Source: Jamaica Public Service Company

ARE YOU PREPARED?

HURRICANE SEASON

JUNE 1 - NOV 30

Take these steps to prepare yourself, and your loved ones from dangerous weather.

Have An Emergency Plan

Create an emergency plan and review it with everyone in your home. Make sure everyone knows the safest location in the home. If you are in a low lying area and prone to flooding, seek shelter before rain begins.



Stock Up On Supplies

Be sure to have the proper necessities, such as: water, blankets, first aid kits, flashlights, batteries, radios, medications, and any pet care items.



Secure Your Home

Collect loose outdoor items, secure all doors on your property, and find a safe location for your vehicle.



Follow Emergency Instructions

Follow all instructions from authorities regarding evacuation or other safety protocols. Check radio, television or other media outlets for emergency information.



Have an Evacuation Route

Make sure you know your evacuation route before the hurricane hits and keep a full tank of gas.



Protect Important Documents

Make sure important documents such as ID cards and other vital information are placed in a secured, waterproof container.



THE VIGILANT CONSUMER



The vigilant consumer is astute, aware and cautious when conducting business. Here are a few tips to help you continue being savvy consumer:

- Check the use, care and price of the product.
- Check items for damage if possible, before leaving the store.
- Ask about the store's return policy (if not written on the receipt).
- Do research on the product/company before purchasing.
- Shop around for best prices – no impulsive buying.
- Shop around for quality products – sometimes inferior goods are passed off to unsuspecting consumers at a low price.
- Review contracts thoroughly before signing – ensuring that the terms of the contracts are understood.
- Make sure you receive the manufacturer's warranty.
- Ensure that what is written on the receipt is what you have purchased/received – whether stainless steel, the right brand or the correct color.
- Ensure you get a proper receipt.





Consumer Alert™

Prices at Approved /Accredited /Pre-Accredited Private Laboratories /Medical Facilities Testing for SARS-CoV-2 in Jamaica as at June 16, 2021

NAME OF LABORATORY	TYPE OF COVID-19 TESTS CONDUCTED		PRICES OF COVID-19 TESTS CONDUCTED				TURN AROUND TIME FOR TEST RESULTS	
	PCR TEST	ANTIGEN TEST	PCR		ANTIGEN		PCR TEST	ANTIGEN TEST
			(J\$)	(US\$)	(J\$)	(US\$)		
KINGSTON AND ST. ANDREW								
3D Gynaecology Limited	✓	✓	\$21,500		\$8,000		24-48 Hours	30 Minutes
AIDS Health Foundation	X	✓			\$8,000			15-20 Minutes
Andrew's Memorial Hospital	X	✓			\$7,000			12 Hours
BioMedical Caledonia Laboratory Ltd. ^[2]	✓	✓	\$25,000		\$8,000	\$60	48-72 Hours	Same Day
Central Medical Laboratory	X	✓			\$8,000			24 Hours
Dunrobin Medical and Wellness Centre ^[3]	✓	✓	\$23,000		\$8,000 (Doctor's Office) \$9,000 (Drive Through)		24 Hours	20-30 Minutes
Epione Health Limited	X	✓			\$8,500			30 Minutes
Fleet Diagnostic Laboratory	X	✓			\$8,000			24 Hours
Health Plus Associates	X	✓			\$8,000			15-20 Minutes
Health Renew Medical Center	X	✓			\$7,500			15 Minutes
Josk Medical Laboratory Services ^[4]	✓	✓	\$22,000		\$7,500		24-48 Hours	20 Minutes
LRI Medical Laboratory Limited	✓	✓	\$20,500		\$7,500		24 Hours	1 Hour
MD Link ^[5]	✓	✓	\$22,000	\$145	\$7,500	\$50	24-48 Hours	30 Minutes
Microlabs Limited	✓	✓	\$20,000		\$7,000		48 Hours	Same Day
Pure Jamaica Medical Center ^[6]	✓	✓	\$22,500		\$8,500		24 Hours	15-30 Minutes
R.K Medical Diagnostic Laboratory (NMIA)	✓	✓	\$22,500	\$150	\$7,500	\$50	48-72 Hours	15-45 Minutes
Technological Solutions Limited ^[7]	✓	✓	\$22,500	\$150	\$7,500	\$50	22-36 Hours	Same Day
Vein Centers of Jamaica	X	✓			\$7,000			15 Minutes
Winchester Medical and Surgical Institute	X	✓			\$7,000 (Weekdays) \$8500 (Weekends)			1 Hour
Windsor Wellness Centre	✓	✓	\$21,000		\$7,500		48 Hours	30 Minutes
CARIGEN ^[8]								
MANDEVILLE								
Microlabs Limited	✓	✓	\$20,000		\$7,000		48 Hours	Same Day
MONTGO BAY								
Baywest Hospital	✓	✓	\$15,000	\$150	\$7,500	\$50	48-72 Hours	24 Hours
BioMedical Caledonia Laboratory Ltd. ^[2]	X	✓			\$7,000	\$50		3 Hours
Fairview Medical ^[9]								
Hospiten	✓	✓	\$15,000	\$150	\$5,000	\$45	24 Hours	24 Hours
I-Doc Concierge Wellness Services Limited	✓	✓	\$28,000	\$200	\$7,000	\$50	24-48 Hours	Same Day
J&J Pharmacy Limited	X	✓			\$7,500			15-20 Minutes
MD Link ^[5]	✓	✓	\$22,000	\$145	\$7,500	\$50	24-48 Hours	30 Minutes
Microlabs Limited	✓	✓	\$20,000		\$7,000		48 Hours	Same Day
Oneness Health Centre Limited	✓	✓	\$22,500		\$7,500		24-48 Hours	1 Hour
Pulseline Family Medical Center	X	✓			\$8,000			15 Minutes
R.K Medical Diagnostic Laboratory (Baywest)	✓	✓	\$22,500		\$7,500		24-48 Hours	30 Minutes
R.K Medical Diagnostic Laboratory (Fairview)	✓	✓	\$22,500		\$7,500		24-48 Hours	30 Minutes
Sekhmet Medical Limited ^[10]	✓	✓	\$30,000	\$200	\$7,000		48 Hours	15 Minutes
ST. ANN								
Complete Care Medical Centre	X	✓			\$7,000			15 Minutes
I Doc Concierge Wellness Services Limited	X	✓			\$7,000	\$50		Same Day
Island Doctors Elite Medical Centre Limited								
MD Link ^[5]	✓	✓	\$22,000	\$145	\$7,500	\$50	24-48 Hours	30 Minutes
ST. CATHERINE								
Compassionate Care Medical Centre	✓	✓	\$23,000		\$7,000		24 Hours	15 Minutes
Wellcare Medical Services (Ewarton Branch)	✓	✓	\$23,500		\$8,000		24 Hours	5-10 Minutes
Wellcare Medical Services (Spanish Town Branch)	✓	✓	\$23,500		\$8,000		24 Hours	5-10 Minutes
CLARENDON								
SB Medical Centre	X	✓			\$8,500			Same Day
Shimac Laboratory Services	X	✓			\$7,500			1-2 Hours
Sunshine Pharmacy Limited	✓	✓	\$20,000		\$7,500		24- 48 Hours	15 Minutes
WESTMORELAND								
I-Doc Concierge Wellness Services Limited	✓	✓	\$20,000	\$200	\$7,000	\$50	24-48 Hours	Same Day
R.K Medical Diagnostic Laboratory (Sav.)	✓	✓	\$22,500		\$7,500		36 Hours	30 Minutes

Key:

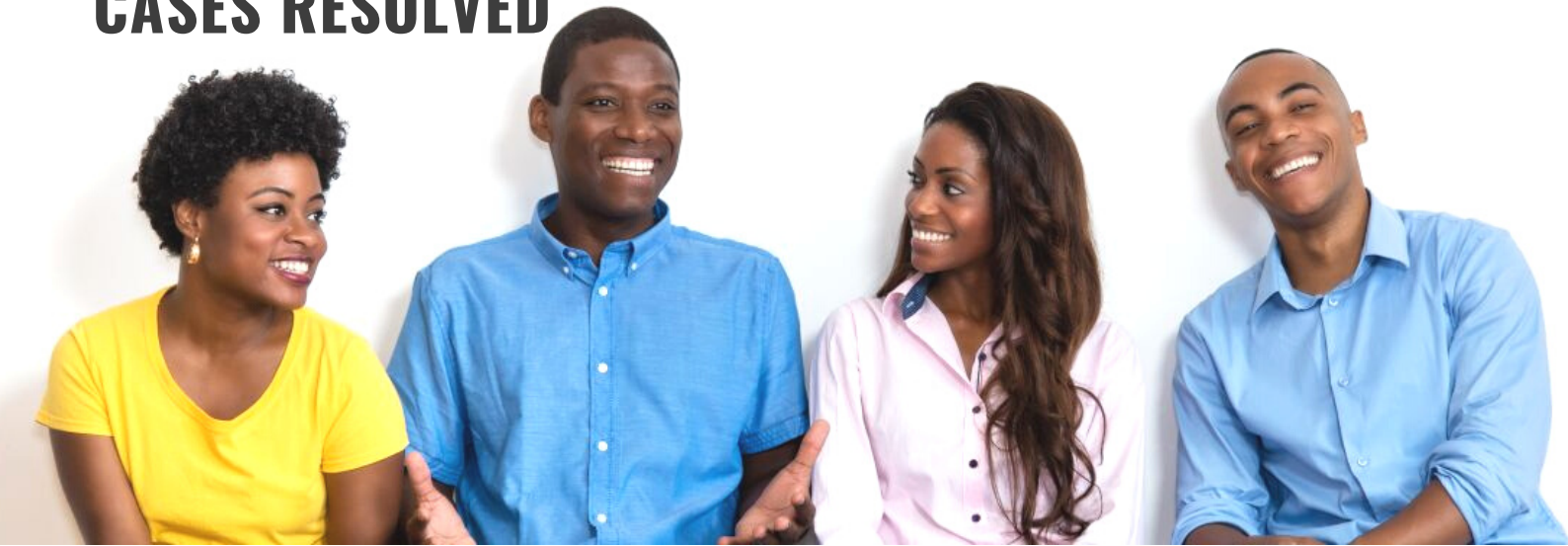
- Cells highlighted in red signify the highest price for that particular item, amongst the outlets surveyed in that parish.
- Cells highlighted in green signify the lowest price for that particular item, amongst the outlets surveyed in that parish.
- Blank cells indicate that no price observations were made for that particular item, amongst the outlets surveyed in that parish.

Notes:

- Telephone Survey conducted by the Consumer Affairs Commission (CAC) between June 14 and 16, 2021.
- BioMedical Kingston only does PCR testing with a referral from a doctor. PCR Testing for travelling purposes is not conducted. The PCR test is not done in Montego Bay.
- In-Office testing is only done if you are travelling and asymptomatic. Testing is only done between the hours of 11:00 am and 2:00 pm. Dunrobin Medical and Wellness Centre offers express PCR testing at a cost of \$26,000 (results in 12 hours).
- Josk Medical Laboratory offers group testing at \$7,000 when there is more than one person being tested.
- MDLink offers concierge antigen testing at your home, office and hotel; at a cost of \$10,000 (70 USD). MD Link also offers Express Drive Through testing at 168 Old Hope Road, Kingston 6.
- Pure Jamaica offers express PCR testing (12 Hours) at a cost of \$27,000. They also offer home visit PCR testing at a cost of \$30,000 (results in 24 Hours); the cost of express PCR Results for home visits (12 hours) is \$33,000.
- Technological Solutions offers express PCR results (under 24 hours) at a cost of \$37,500 (250 USD). A Covid-19 Antibody Test is also offered at a cost of \$8,500, with a 24 hour turn around time for results.
- No price data was obtained from this facility.
- The cost of the PCR test on the weekend is \$45,000 (300 USD).
- The table will be updated periodically when verified price data becomes available.
- List of approved laboratories obtained from MoHW website; accredited lab and pre-accredited medical entities obtained from the JANAAC website.
- Telephone verification obtained for all prices.

CONSUMER AFFAIRS COMMISSION COVID-19 SURVEILLANCE

CASES RESOLVED



Half baked?

The complainant purchased a wall oven from a popular Appliance store. Following installation by the vendor's technician, the item malfunctioned. All repair efforts met with minimal success and required parts that could not be sourced easily. The CAC intervened and following negotiations a full refund of \$343,000 was made.

Can't get it right?

The complainant reported that she purchased a Samsung Refrigerator which, shortly thereafter, began to malfunction. When contacted, the vendor sent a technician to effect repairs. Even after several technician visits by the technician, the unit was still not functioning as it should.

The Commission made contact with the vendor and following on discussions, an agreement was reached to provide an exchange valued at \$188,000.

Not fit for purpose!

The complainant reported that the furniture was commissioned to be made including a bed. When the items were delivered, she noted that the finish was very poor and wanted it redone. In addition, within a short time the bed broke. She demanded redress. The CAC intervened and a cash refund in the amount of \$283,000 was given and a table valued at \$35,000 added as a gift. The complainant expressed her gratitude for the role of the CAC.

The CAC operates
under the
Consumer
Protection Act
2005 Amended
2012

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*

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