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- CAC secures over J\$14-M - 2
- Talks underway to provide technical assistance to OECS - 3
- The new Micro Credit Act - 4
- Managing your budget during a pandemic - 5
- Guidelines for online Product Safety
- COVID-19 laboratory test prices - 7
- Cases resolved - 8

CAC SECURES OVER \$14 MILLION ON BEHALF OF CONSUMERS

The Consumer Affairs Commission secured over J\$14 Million in refunds and compensation during the the first two quarters of the 2021/22 Financial Year. It should be noted that the award of over \$7.5 Million recently made by the Consumer Protection Tribunal is not included in this amount.

During the period, the Commission handled **1,157 cases**, and provided advice in 262 matters.

The top three complaints category for the period under review were **Electrical Equipment & Appliances** which accounted for **29.12%** of all complaints; followed by **Utilities** which totalled **18.51%** and **Other Services 13.63%**.

The Consumer Affairs Commission is therefore urging consumers to be more vigilant when purchasing electrical equipment and appliances as this category consistently has the largest number of complaints. Below are a few tips that will assist in preventing pitfalls

- Make a budget.
- Check around for best prices – no impulsive buying.
- Read all labels and manuals carefully.
- Test all appliances in the store if possible.
- Get a written warranty for all appliances.
- If installation is required, it is best to utilise the services of a store or certified electrician.

Ensure you get a proper receipt AND THAT what is written on the receipt is what you have purchased/received – whether stainless steel, the right brand, the correct size and colour, among others.



Make sure that you are buying from a trustworthy source. It's a good sign if the business has been around for sometime, has good customer reviews, and offers warranties and customer support.



TALKS UNDERWAY TO PROVIDE TECHNICAL ASSISTANCE TO OECS



The Consumer Affairs Commission has begun discussions with the Organisation of Eastern Caribbean States (OECS) to provide technical assistance in developing and implementing their Consumer Protection Website.

In addition, the CAC is also considering the provision of technical assistance to the Saint Kitts and Nevis Consumer Affairs Department via the OECS.

Specifically, the Saint Kitts and Nevis Consumer Affairs Department is in the process of enacting consumer protection legislation which calls for structural and operational changes. The CAC will therefore be able to share from its experience and offer guidance in the crafting of its legislation as well as contribute to the organisation's operational structure.

The Consumer Affairs Commission has in the past provided technical assistance to other Caribbean and OECS countries. This is in an effort to further develop the consumer protection framework and empower consumers across region..



FUNDING SECURED FOR NATIONAL CONSUMER POLICY

The National Consumer Policy seeks to create an implementation plan that establishes a formal structure to enhance joint collaboration on consumer protection policies among Ministries, Departments and Agencies (MDAs) and other stakeholder groups whose work directly or indirectly relates to consumers. It is in this vein that the policy aims to develop a "Whole of Government" Consumer Affairs Programme, Budget and Business Plan; and formalise systems to enable Jamaica's compliance and cooperation on international and regional consumer protection policies. In addition, a framework for the development of Industry Codes and Guidelines will also be established.

Funding was recently secured to resume the development and implementation of the policy. As a result, the Consultation contract was signed with the expectation that deliverables will commence in the 2021/2022 Financial Year. The Planning Institute of Jamaica's Foundations for Competitiveness and Growth Project being implemented by JAMPRO and the Development Bank of Jamaica provided the funds.

THE NEW MICRO CREDIT ACT



The Consumer Affairs Commission was identified as the body which will be responsible for dealing with complaints against microcredit institutions under a new Microcredit Act 2021.

The objective of this Act is to license and regulate microcredit institutions that provide financing to individuals and micro, small and medium-sized enterprises (MSMEs). It was approved in the Senate on January 22, 2021.

The legislation seeks to among other things: discourage microcredit institutions from lending money at excessive interest rates that are not justified by the risk; outlaw predatory lending practices, threats, and intimidation; promote greater transparency and disclosure of pricing and terms of products and reduce the risk of the industry being used to facilitate money laundering.

The CAC will also investigate complaints against microcredit institutions and formulate a Code of Conduct for the institutions on consumer-related matters. It is envisioned that the Code of Conduct will be completed during the 2021/22 Financial Year.

CASE MANAGEMENT SYSTEM UPGRADE

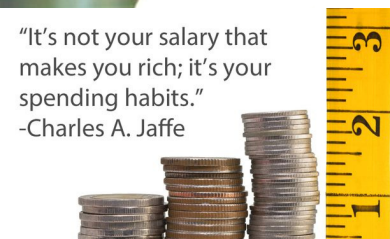
The Consumer Affairs Commission is currently upgrading its Case Management System for the Complaint portfolio.



The opportunity for the development and implementation of a new system arose through the upgrading of the Fair Trading Commission's own system, (an Enterprise Content Management System) which was being funded by the World Bank and overseen by the Planning Institute of Jamaica (PIOJ) and Jamaica Promotions Corporation (JAMPRO).

The Case Management System Implementation project officially began February 2021 with consulting firm LPA. As at the end of October 2021, the project was 60 per cent complete. It is expected that the new system will be fully operational at the beginning of the 2022/23 Financial Year.

MANAGING YOUR BUDGET DURING A PANDEMIC



"It's not your salary that makes you rich; it's your spending habits."
-Charles A. Jaffe

KEY TO SUCCESSFULLY MANAGING YOUR FINANCES AND SAFEGUARD YOUR PHYSICAL, EMOTIONAL, AND FINANCIAL HEALTH

AVAILABLE RESOURCES

Take advantage of any available resources apart from your savings put aside for emergencies.

COVID Care Grants

- * Many banks and financial institutions offer moratorium.
- * Payment plans and free services.

PRIORITIZE YOUR SPENDING PLAN

- Review your budget and organize spending based on priority.
- Create a realistic list of your expected "must-haves" monthly expenses: rent/mortgage, food, utilities, insurance, transportation and medication.

CONTACT CREDITORS/BANKS/CREDIT UNIONS

- Ask for help to stop eviction/sale of property
- Same for car loans, student loans, credit cards;
- Keep record of discussions. Write letter confirming the discussion/agreement.

Revisit your monthly budget and commit to regular savings to build or rebuild your emergency fund. Start gradually and set a goal to save for example \$1,000, Then keep saving until you have three months of your living expenses put away to handle future emergencies.



GUIDELINES FOR ONLINE PRODUCT SAFETY

Consumers International has launched their **Guidelines for Online Product Safety**. These were developed by independent organisations representing consumer rights, to address the urgent need for consumer protection in e-commerce.

The Guidelines react to the current state of digital markets where there is a lack of safety and transparency found in products sold online to consumers. The Guidelines present global recommendations for action from governments and businesses to ensure the rights and needs of consumers are built into the design of e-commerce regulations and practices.

The right to safety for consumers is enshrined globally as one of consumers' needs within the United Nations Guidelines for Consumer Protection. Ensuring access to safe products is a top issue for consumer organisations around the world.

Most consumers believe that shopping online is safe, and that product safety is enforced as much as in traditional markets. However, shopping online currently carries a risk for consumers, who may not be equipped to evaluate the safety of each individual product. Protection and enforcement in the safety across all products are key. This can enable consumers to be confident in trusting the products and services they buy are safe for their intended use.

This year, global e-commerce sales are expected to reach \$4.2 trillion. Whilst consumers' reliance on e-commerce continues to grow – a trend exacerbated by the global COVID-19 pandemic – it has also elevated the risks of consumers being exposed to unsafe products sold by online marketplaces. Regulation and enforcement are falling behind in addressing these potential harms for consumers. Consumers International are calling for global, harmonised, and collaborative actions from decision-makers. The link to the Guide can be found on CI's website at www.consumersinternational.org.



Consumer Alert™

Prices at Approved /Accredited /Pre-Accredited Private Laboratories /Medical Facilities Testing for SARS-CoV-2 in Jamaica as at November 19, 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 TEST		ANTIGEN TEST		PCR TEST	ANTIGEN TEST
			(J\$)	(US\$)	(J\$)	(US\$)		
KINGSTON AND ST. ANDREW								
3D Gynaecology Limited	✓	✓	\$19,500		\$5,500		24 Hours	30 Minutes
AIDS Health Foundation	X	✓			\$5,000			20 Minutes
Andrew's Memorial Hospital	X	✓			\$5,000			24 Hours
BioMedical Caledonia Laboratory Ltd.	✓	✓	\$20,000		\$5,000		48 Hours	Same Day
Central Medical Laboratory	X	✓			\$8,000			Same Day
Dunrobin Medical and Wellness Centre ⁽¹⁾	✓	✓	\$17,500		\$6,000 (In Office)		24 Hours	15 Minutes
					\$7,000 (In Drive Thru)			
Epione Health Limited	X	✓			\$7,500			20-30 Minutes
Fairo Medical and Dermatology Centre	✓	✓	\$22,000		\$5,000		24-48 Hours	1 Hour
Fleet Diagnostic Laboratory	X	✓			\$8,000			30 Minutes
Health Plus Associates	X	✓			\$5,000			15 Minutes
Health Plus Pharmacy	X	✓			\$7,000			15-20 Minutes
Health Renew Medical Center	✓	✓	\$18,500		\$5,000		24 Hours	15 Minutes
Josk Medical Laboratory Services	✓	✓	\$20,000		\$4,900		48 Hours	15 Minutes
Justmedz Medical Centre	X	✓			\$5,000			15 Minutes
LRI Medical Laboratory Limited ⁽²⁾	✓	✓	\$15,000		\$6,500		24 Hours	1 Hour
MD Link ⁽⁴⁾	✓	✓	\$22,000 (In Office)	\$145 (In Office)	\$7,500 (In Office)	\$50 (In Office)	48 Hours	30 Minutes
			\$15,000 (In Drive Thru)	\$100 (In Drive Thru)	\$4,000 (In Drive Thru)	\$25 (In Drive Thru)	48 Hours	30 Minutes
Micro Labs Limited	✓	✓	\$10,500		\$7,000		48 Hours	4 Hours
Pure Jamaica Medical Center ⁽⁵⁾	✓	✓	\$17,000		\$5,000		24-48 Hours	15 Minutes
R.K Medical Diagnostic Laboratory (NMIA)	✓	✓	\$15,000	\$100	\$7,500	\$50	24 Hours	15-45 Minutes
Suretime Emergency Medical Services Ltd ⁽⁶⁾	✓	✓						
Technological Solutions Limited ⁽⁷⁾	✓	✓	\$18,500	\$120	\$6,000	\$40	24-36 Hours	2-3 Hours
Vein Centers of Jamaica	X	✓			\$5,500			15 Minutes
Winchester Medical and Surgical Institute ⁽⁸⁾	✓	✓	\$15,000		\$5,000 (Weekdays)		24-48 Hours	3 Hours
					\$6,000 (Weekends)			
Windsor Wellness Centre	✓	✓	\$18,000		\$4,900		24-48 Hours	30 Minutes
CARIGEN ⁽⁹⁾								
MANCHESTER								
Hargreaves Memorial Hospital (2006) Ltd.	X	✓			\$7,000 (Walk-In)			20 Minutes
MD Link ⁽⁴⁾	✓	✓	\$22,000	\$145	\$7,500	\$50	48 Hours	30 Minutes
Micro Labs Limited	✓	✓	\$10,500		\$7,000		48 Hours	4 Hours
ST. JAMES								
Baywest Hospital	✓	✓	\$15,000	\$100	\$5,000	\$35	24 Hours	1 Hour
BioMedical Caledonia Laboratory Ltd.	✓	✓	\$20,000		\$5,000		48 Hours	Same Day
Fairview Medical	X	✓			\$5,500			30 Minutes
GWEST Corporation Ltd	X	✓			\$4,950			30 Minutes
Hospiten	✓	✓	\$12,000	\$75	\$4,500	\$30	24 Hours	24 Hours
I-Doc Concierge Wellness Services Limited ⁽¹⁰⁾	✓	✓	\$17,000	\$120	\$7,000	\$50	24-48 Hours	Same Day
J&J Pharmacy Limited	✓	✓	\$18,000		\$6,000		24 Hours	10-15 Minutes
MD Link ⁽⁴⁾	✓	✓	\$22,000	\$145	\$7,500	\$50	48 Hours	30 Minutes
Micro Labs Limited	✓	✓	\$10,500		\$7,000		48 Hours	4 Hours
Next Generation Medical ⁽¹¹⁾	✓	✓	\$15,000		\$5,000		6-12 Hours	15 Minutes
Oneness Health Centre Limited	✓	✓	\$15,000	\$100	\$4,000	\$30	24 Hours	30 Minutes
Oneness Medical Clinic	X	✓			\$7,000			30 Minutes
Pulseline Family Medical Center ⁽¹²⁾	X	✓			\$8,000			15-30 Minutes
R.K Medical Diagnostic Laboratory (Baywest)	✓	✓	\$15,000	\$100	\$5,000	\$35	24-48 Hours	30 Minutes
R.K Medical Diagnostic Laboratory (Fairview)	✓	✓	\$15,000	\$100	\$5,000	\$35	24-48 Hours	15-30 Minutes
Sekhmet Medical Limited	✓	✓	\$16,000		\$5,000		24 Hours	15 Minutes
ST. ANN								
Complete Care Medical Centre	X	✓			\$6,000			15 Minutes
I-Doc Concierge Wellness Services Limited ⁽¹⁰⁾	✓	✓	\$17,000	\$120	\$7,000	\$50	24-48 Hours	Same Day
Lifeline Medical & Diagnostic Centre	X	✓			\$8,000			15 Minutes
MD Link ⁽⁴⁾	✓	✓	\$22,000	\$145	\$7,500	\$50	48 Hours	30 Minutes
ST. CATHERINE								
3D Gynaecology Ltd.	✓	✓	\$19,500		\$5,500		24 Hours	30 Minutes-1 Hour
Compassionate Care Medical Centre	X	✓			\$5,000			15 Minutes
Dr. Garg Medical Practice ⁽¹³⁾	X	✓			\$7,000			20-30 Minutes
Leya Med Diagnostic Laboratory	X	✓			\$6,000			15 Minutes
Portmore Healthcare Complex Limited	X	✓			\$6,000			30 Minutes
Wellcare Medical Services (Ewarton)	✓	✓	\$19,500		\$6,500		24-36 Hours	15-20 Minutes
Wellcare Medical Services (Spanish Town)	✓	✓	\$19,500		\$6,500		24-36 Hours	15-20 Minutes
CLARENDON								
SB Medical Centre	X	✓			\$8,500			30 Minutes
Shimac Laboratory Services	✓	✓	\$16,500		\$5,000		24 Hours	30 Minutes-1 Hour
Sunshine Pharmacy Limited	X	✓			\$10,500			30 Minutes
Vamsi Medical Centre	X	✓			\$6,000			30 Minutes
WESTMORELAND								
Bio-Tech Medical Laboratory	✓	✓	\$22,000		\$7,500		24 Hours	30 Minutes
I-Doc Concierge Wellness Services Limited ⁽¹⁰⁾	✓	✓	\$17,000	\$120	\$7,000	\$50	24-48 Hours	Same Day
Royale Medical Company Hospital & Clinics	X	✓			\$7,000			30 Minutes
R.K Medical Diagnostic Laboratory (Sav.)	✓	✓	\$15,000	\$100	\$7,500	\$50	24 Hours	20-30 Minutes

Key:

- Cells highlighted in red signify the highest price for that test amongst the medical facilities surveyed in that parish.
- Cells highlighted in green signify the lowest price for that test amongst the medical facilities surveyed in that parish.
- Blank cells indicate that no price observations were made for that test amongst the medical facilities surveyed in that parish.

Notes:

- Telephone Survey conducted by the Consumer Affairs Commission (CAC) between November 15 and 19, 2021.
- Testing is done only between the hours of 8:40 am and 3:30 pm. Dunrobin Medical and Wellness Centre offers express PCR testing at a cost of \$19,500 (results in 12 hours).
- LRI Medical offers express PCR testing at a cost of \$18,000 for results in 12 hours and \$20,000 for results in 6 hours.
- MDLink offers concierge antigen testing at your home, office and hotel at a cost of \$10,000 (70 USD).
- Pure Jamaica offers express PCR testing (12 Hours) at a cost of \$22,000. They also offer home visit for PCR testing (at a cost of \$25,000) and Antigen Testing (at a cost of \$8,500).
- No price data was obtained from this facility.
- Technological Solutions offers express PCR results (under 24-hours) at a cost of \$33,500 (220 USD).
- Winchester Medical only conducts PCR testing on Mondays, Wednesdays, Thursdays and Fridays between the hours of 8:00 am and 2:00 pm. Antigen testing is done between the hours of 8:00 am and 4:00 pm on weekdays, and between the hours of 9:00 am and 1:00 pm on weekends.
- I-Doc Concierge Wellness Services Limited only conducts PCR testing between the hours of 9:00 am -11:00 am on Mondays, Wednesdays and Thursdays, and between the hours of 9:00 am-10:00 am on Fridays.
- Next Generation Medical offers a Covid Antibody test at a cost of \$9,500 (results are ready in 30 Minutes).
- Pulseline Family Medical Centre offers the Covid Antigen test at a cost of \$7,000 for subsequent visits.
- This publication 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

Since March 2020, the Consumer Affairs Commission (CAC) has increased its surveillance of consumer products whose demand and supply have been impacted by the global pandemic. The products include basic food items, sanitation & hygiene products, computer equipment, banking fees and petrol products. The passage of the Trade (Sale of Goods During Period of Declaration of Disaster Area) Order 2020, in March 2020 has empowered the CAC to conduct investigations into cases of price gouging as defined by the legislation. The current investigation focuses on the difference in the prices of SARS-CoV-2 testing in Jamaica. While the Commission is aware that various providers conduct PCR and antigen testing at various prices, we have provided the prices of these tests at Approved/Accredited/Pre-accredited laboratories and other medical facilities. Consumers are advised to report to the CAC, any excessive pricing observed in the marketplace.

CASES RESOLVED



Fit for Purpose?

The complainant reported that he purchased a backhoe in the amount of \$4 Million and cited several things being wrong with the unit including a bad battery and flat tyre. He wanted a refund. The CAC contacted the vendor with respect to the complaint. The vendor who turned out to be the brother of the complainant, explained that the unit was sold 'as is where is' and that his brother was aware that the business was being closed and all equipment sold. He further advised that the subject unit was promised to someone else and his brother begged him to sell the item to him. Despite this however, following the conversation with the CAC, compensation in the amount of \$100,000.00 was offered.

Manufacturer's Defect

The complainant reported that the television he purchased stopped working after three (3) months. It was claimed that the item was unplugged for nearly a week. The Commission made contact with the vendor and videos of the issues with the unit were forwarded. The store's Representative asked that the customer return the item and receipt. It was concluded to be a manufacturer's defect and a full refund in the amount of \$59,798.85 was provided.

Making Good!

The complainant reported that he purchased a motor vehicle in June 2021 in the amount of \$1,550,000.00 and did not have use of the vehicle for any time over 10 days. He was refused a refund and instead the unit taken in for repairs. The warranty was extended on a few occasions and a loaner unit was given during the time of repairs.

The CAC contacted the vendor regarding the complaint. They advised that a loaner was given and that the repairs were underway. A replacement transmission was installed and the unit was again functional. The complainant thanked the Commission for the intervention.

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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