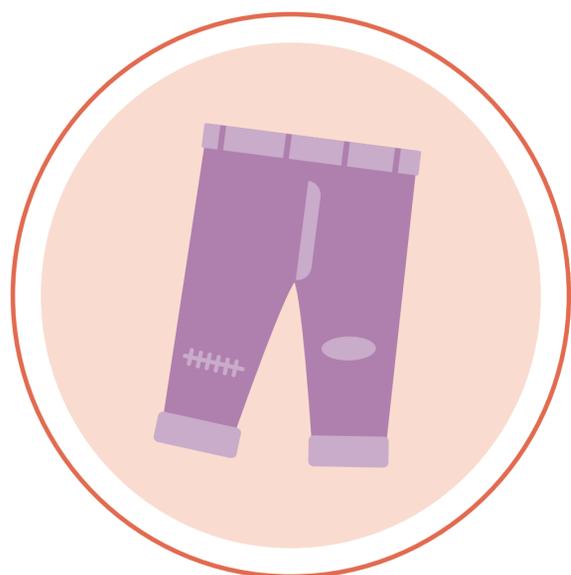


# WHEN PURCHASING GOODS OR SERVICES, CONSUMERS MAY BE EXPOSED TO RISKS



As a consumer, you could be harmed because of goods and services that are:

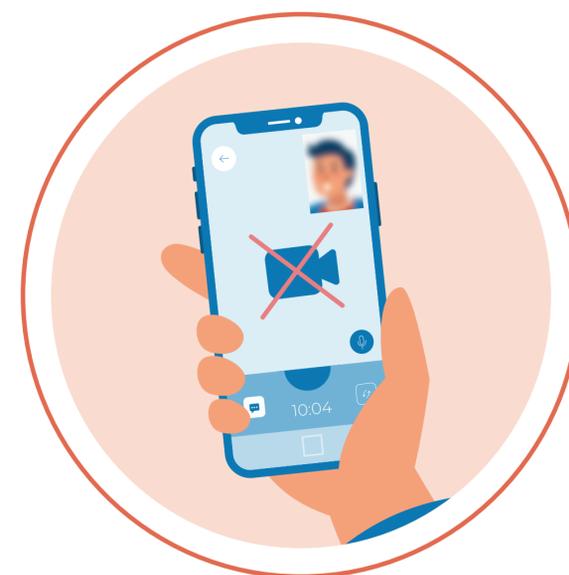
1 Different from the description



2 Of unacceptable quality



3 Unfit for purpose

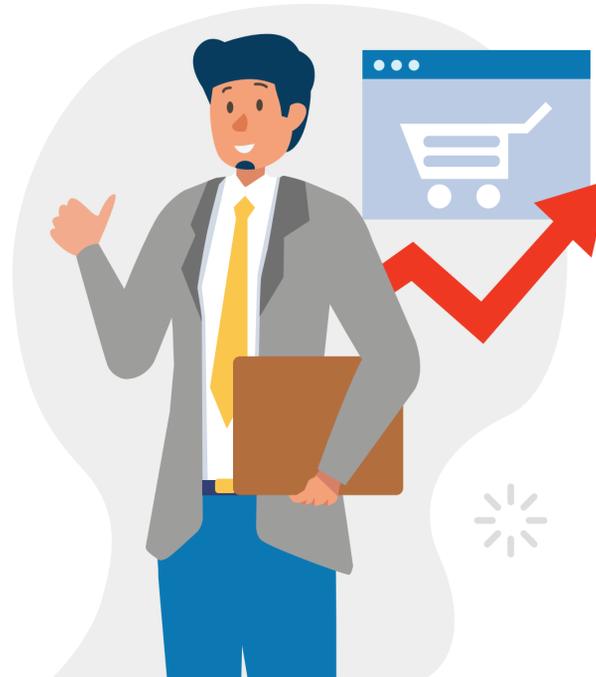


If harmed, consumers can seek **redress** (e.g. compensation) from the business:

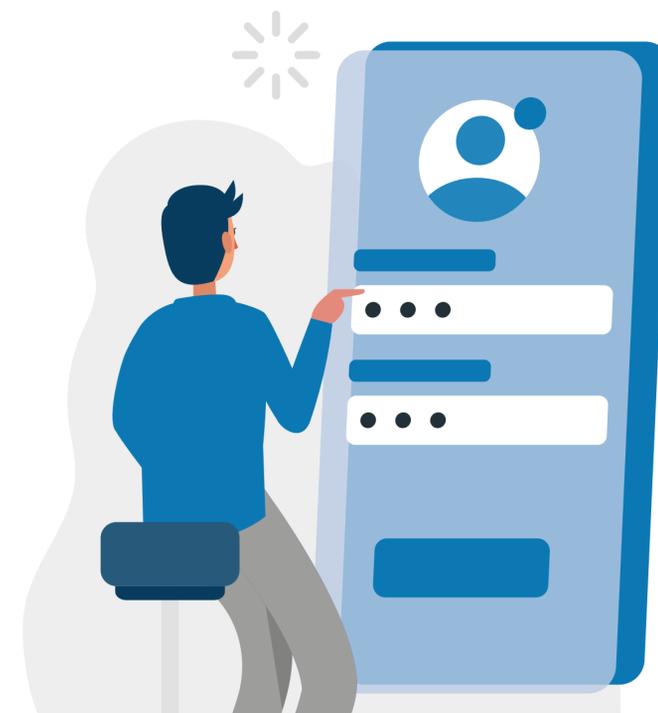
1 This is one of the basic consumer rights



2 It keeps business behaviour in check



3 It should be affordable and easy to access



# CONSUMERS HAVE THE RIGHT TO COMPLAIN AND GET REDRESS



As a consumer, you can file a complaint by:

**1** Directly approaching the business



**2** Consulting with relevant institutions or bodies(\*)



(\*) e.g. consumer protection agencies, sectoral authorities, consumer associations

**3** Bringing your claim to an alternative dispute resolution body or the court

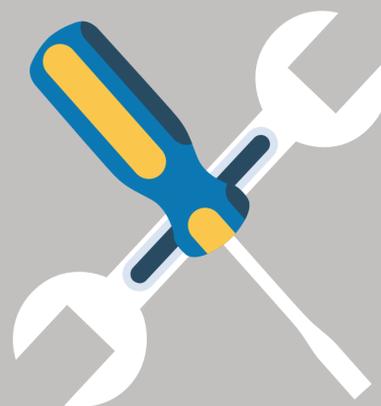


Common types of redress:

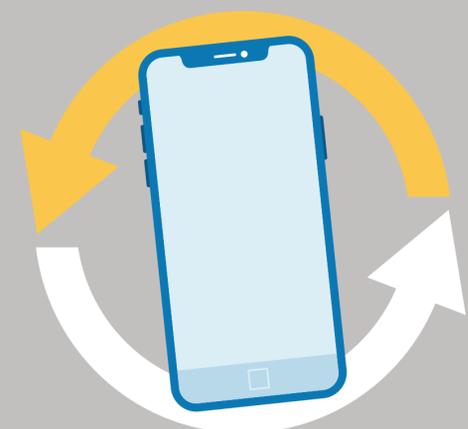
**1** Refund



**2** Repair



**3** Replacement



# BUSINESSES SHOULD PROVIDE CHANNELS TO HANDLE COMPLAINTS

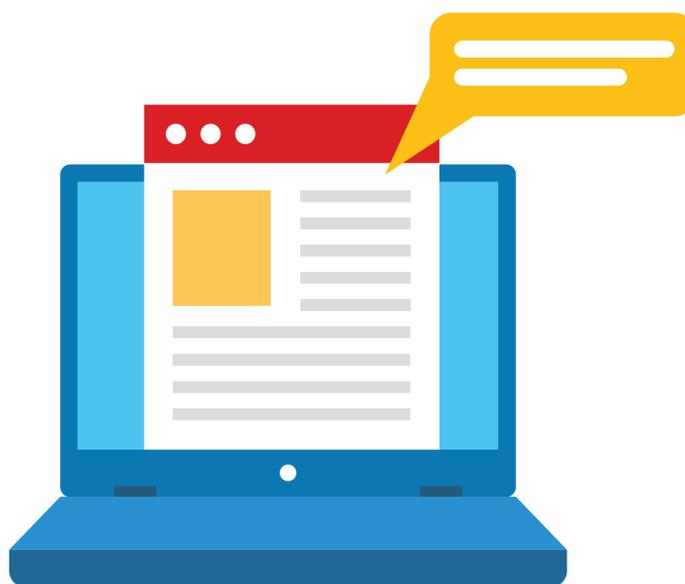


As a business, you are responsible for:

**1** Setting up a customer care hotline or centre



**2** Clearly explaining conditions or compensation\*



**3** Providing appropriate redress\*



*(\*)based on warranties and guarantees*

Be a responsible business and reduce consumer complaints:

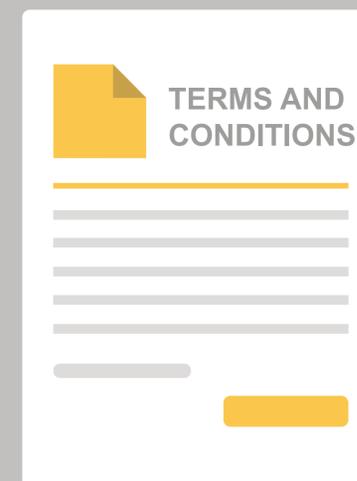
**1** Engage in honest marketing and sales



**2** Ensure the quality of goods and services



**3** Apply fair terms and conditions

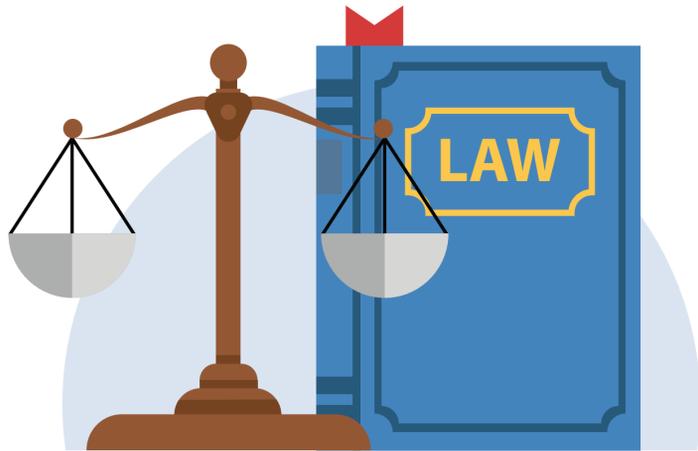


# GOVERNMENT AGENCIES SHOULD PROTECT CONSUMER RIGHTS TO REDRESS



## Government agencies should:

- 1** Develop laws and regulations on consumer redress
- 2** Define institutional mandates and mechanisms
- 3** Direct consumers to redress options



## Channels for consumer complaints:

- 1** Consumer protection agencies and/or associations
- 2** Sectoral authorities/regulators
- 3** Alternative dispute resolution bodies
- 4** Courts



# CONSUMER REDRESS



## WHEN PURCHASING GOODS OR SERVICES, CONSUMERS MAY BE EXPOSED TO RISKS

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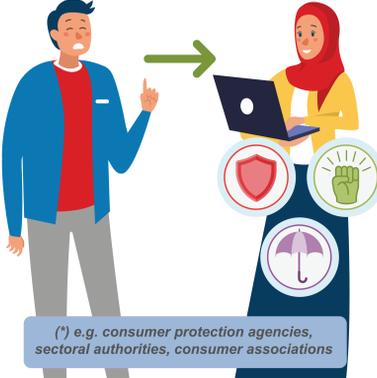
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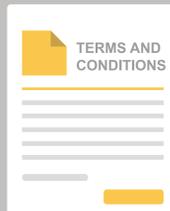
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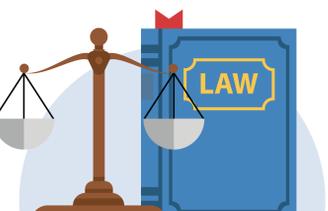
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