

DOWNLOAD PDF CONSUMER RIGHTS FOR EVERYONE

Chapter 1 : *Right to security*

There are Six Consumer Rights which everyone should be aware of: Right to security. RTS among consumer rights means the right to be protected from the marketing of goods and services that are vital.

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Chapter 2 : Consumer Rights which everyone should be aware off - Legal Advice NRI

Consumer Rights that Everyone should Aware off!!! 15th March is World Consumer Rights Day (WCRD), it is an occasion for celebration and solidarity within the international consumer movement.

How to Sell a Medical Invention

The right to be informed: All pertinent facts must be presented to consumers so they can make informed buying choices. This guideline also protects against fake or misleading claims about anything from food to supplements. **The right to choose:** This means people should have access to a variety of products offered at different price points. The main idea here is to ensure competition in the marketplace. This prevents companies from monopolizing industries, which hampers consumer choice and pricing. Some major international companies have gotten into trouble with governments over this very issue, resulting in the payment of hefty fines and bad publicity. **The right to be heard:** This is the concept that consumers should be considered before the passage of policy or laws that may impact their interests. People can exercise this right by communicating their consumer-related issues directly with lawmakers, government agencies and even the companies themselves. The hope is that enough pressure placed on these parties can lead to meaningful results. This is easier than ever now, thanks to the explosion of social media networks.

Expansion of Consumer Rights In , the set of consumer protections grew. The United Nations General Assembly adopted the four rights endorsed by Kennedy and added four more, providing guidelines for protections to consumers worldwide, including in the U. **The right to satisfy basic needs:** **The right to redress:** This principle also allows consumers to seek recourse for any harm or wrongdoing by a company, in a court of law. **The right to consumer education:** This means consumers are entitled to information that will help them make educated decisions about products and services. This is important because buying decisions can impact personal finances. A series of poor, uneducated decisions by many could severely hurt an entire economy. Consumer education is usually easily accessible through several avenues, including public schools, government agency websites and nonprofit advocacy groups. **The right to a healthy environment:** People have the right to a safe community “ for work and play. This mainly means businesses should do their part to ensure a healthy environment, including curbing or eliminating pollution and adopting sustainability measures. Companies who knowingly violate this consumer right could face major fines and other punishments.

Your Responsibilities as a Consumer Consumers should make sure to educate themselves about their basic rights as consumers and what they mean in theory and practice. Beyond that, diligent consumers can actually help other consumers on the whole by reporting violations and defects. For example, after products are purchased, consumers should follow any safety guidelines before and during use. If any product defects come to light, the consumer should share concerns with the proper parties including the business in question and other consumers. Or, consumers who witness harmful corporate behavior can speak up and make reports to protect other consumers from similar harm in the future. If they believe they have personally been harmed by a product or wronged by a corporation, these consumers can take the proper steps to seek compensation, which in turn will force that corporation to update its practices.

Chapter 3 : Your Equal Credit Opportunity Rights | Consumer Information

World Consumer Rights Day (WCRD), according to blog.quintoapp.com, was first celebrated in and became an important annual occasion for mobilizing citizen action and solidarity within the international consumer movement.

There are Six Consumer Rights which everyone should be aware of: Right to security RTS among consumer rights means the right to be protected from the marketing of goods and services that are vital. The acquired products and services should meet not only their immediate needs but also meet long-term interests. Before purchasing, consumers should insist on the quality of goods as well as the guarantee of products and services. Right to be informed RTI among consumer rights means to be informed about the quality, quantity, potency, purity, standard and price of the goods to protect the consumer from unfair commercial practices. Customers should insist on obtaining all information about the product or service before making an election or decision. This will enable him to act wisely and responsibly and also allow him to fall prey to high-pressure sales techniques. Right to choose Means, if possible, to secure access to a variety of goods and services at competitive prices. In the case of monopolies, the right means to ensure a satisfactory quality and service at a fair price. It also includes the right to essential goods and services. This is because the unrestricted right of the minority to choose can be a denial for the majority of its fair share. This power can be better exercised in a competitive market where a variety of goods are available at competitive prices Right to be heard RTH among consumer rights means that the interests of the consumer are duly taken into account in appropriate forums. It also includes the right to be represented in various forums that are formed to take account of the well-being of consumers. Consumers should be non-political and non-commercial consumer organisations, represented in different committees established by the government and other bodies on consumer issues Right to seek Redressal Means the right to seek legal remedies against unfair commercial practices or unscrupulous exploitation of consumers. It also includes the right to a fair handling of the genuine complaints of the consumer. Consumers must complain about their real complaints. Sometimes their complaint can be of small value, but their impact on society as a whole can be very great. They can also take the help of consumer organisations in the search for compensation for their complaints. Right to education RTE among consumer rights means the right to acquire the knowledge and skills to be an informed consumer during life. The ignorance of consumers, especially rural consumers, is mainly responsible for their exploitation. They should know their rights and exercise them. Only then can true consumer protection be achieved with success.

Chapter 4 : Consumer Rights | Attorney General

Consumer Rights for Everyone is in essence what it promises to be: Everyman-s guide to consumer awareness. It addresses certain basic questions which all of us have asked ourselves at one time or the other: what does a telephone subscriber do when he gets inflated bills for a period when his phone was not even in working order?

Besides this statutory recognition, COPRA has succeeded in bringing about revolutionary judicial reforms by providing juristic quasi-judicial courts solely for redressal of consumer grievances where a price has been paid , for adjudication within a limited time frame of 90 to days. The rights of basic needs and healthy environment could not be provided in COPRA as these symbolised the aspiration of the poor and the disadvantaged, and were not the subject matter of priced commodities and services available in the market place. Yet, inspite of pulsating movements, the rights of consumers could and were trampled on and often. There existed a vacuum in the definition of rights. It was often seen that boycotts would be spontaneous or organised in an adversarial situation, examples of, which are numerous. On an occasion in Calcutta a boycott of fish was successfully organised and the marketing cartel had to bow down, by cutting the inflated prices, rather than store rotting fish. This right was the ultimate one, to be used when all methods fail. And many a times they do: This right inherently signifies consumer unity as an individual consumer can be helpless or even apathetic, and it is a collective action that succeeds. While the right to boycott epitomises the enability of consumer rights, the right to basic needs remained abstract. In the interlude, a new Union Government in India raised a debate to recognise the right to work, as a fundamental right on the one hand, and advocating self employment schemes for everyone, including the poor, on the other. One of the greatest achievements of the Indian consumer movement is the enactment of the dynamic consumer law: Coming 39 years after Independence, it has acknowledged the rampant consumer abuses, including those of the government owned public utilities like telephones, transport, power etc. These utilities, in the first place, were created as state monopolies ostensibly to protect consumers! Also, COPRA has encouraged active consumer bodies to demand, and perhaps see in the near future, independent Public Utility Regulatory Commissions to debate costing, pricing and promote competition. This confidence emanates from the empowerment of voluntary organisations in COPRA and other consumer laws. While right to information is enshrined in COPRA, addition of the enlarged Right to Know in the fundamental rights chapter of the Indian Constitution would only result in meaningful empowerment - no more tight rope walking, but total glasnost. Today India is the only country in the world, which has exclusive courts for consumer redressal. In the same year, these developments inspired Jim Sugarman, a noted US consumer activist and a close associate of Ralph Nader, to candidly observe: And tragic because of one surprise which our bureaucrats sprung onto the bill, a matter which was not even discussed in the high power working group of the Central Consumer Protection Council. The law then proposed a limitation of one year to file complaints, where none existed. An utter nonsense, which goes beyond the principles of our well established Limitations Act of , wherein courts cannot be approached after the expiry of three years of the last cause of action. Since there was no limitation period prescribed under COPRA, in one matter, the apex consumer court, the National Commission had pronounced that the principles of the Limitations Act do not apply but can be relied upon, though not religiously. This proposal would not only have put consumers at a terrible disadvantage but also annoy them badly. Most warranties and guarantees on goods expire in one year, and manufacturers often drag on many consumers during this period by attending to complaints, instead of setting it right or replacing or refunding the price of the defective goods. Under this situation, expecting consumers to meet a deadline will be very irritating. Granted that delayed complaints can be entertained, but that would mean a set of lengthy arguments on just the admissibility of the case. Fourthly, the law also enables consumers to file class action complaints, which incidentally always existed, but there can be no basis to determine the deadline in such matters. For instance, if the Motor Vehicles Act, provides for certain mandatory safety features which have been ignored by manufacturers; after research, we decide to file a complaint what would be the limitation period? Due to these arguments and lobbying the time limit was revised to two years, when the ordinance was put on the table of the parliament. Rather than adopt the words:

This would mean that the consumer courts will only entertain complaints relating to: In a beacon case involving a plot: UP Avas evam Vikas Nigam, the National Commission had held that the dispute is covered as a deficiency in the service of housing. The Supreme Court upheld the orders of the National Commission. Among several other recommendations of the Central Council, another major one has also been diluted. In view of several protests by consumers, the council had agreed to recommend incorporation of an open, democratic and a transparent process of selection of the non-official members of consumer courts. The recommendation was that a selection committee headed by the minister and consisting of the secretary in charge of the department, a nominee of the chief justice of the state high court and two consumer activists one a woman would be the right form. The bill now proposes a committee headed by the President of the state commission and the consumer affairs secretary and the state law secretary. It is thus heavily loaded against transparency. Presence of two activists would have perhaps changed the odds. However the president of the State Commission can only be appointed after consultation with the Chief Justice of the concerned high court, but those who know, consultation does not mean consent or concurrence. On several occasions, in spite of opposition, people have been appointed, after the so-called consultation. Consumer rights were to be put in a separate chapter so that violations of the same could be an additional ground, if not the basis of a complaint. Services rendered by public health care system and civic bodies were to be covered, as they are not charities but are run from the taxpayer money. So that consumer could get value for money and these white elephants are brought to heel. The union health ministry prevailed. Lawyers were to be debarred except when the complainant had engaged one, or with his consent or if the consumer court directed the parties to engage lawyers, when questions of law were involved. This was recommended because lawyers often delay the settlement of cases by court craft etc. Apparently the belligerent lawyers lobby proved stronger. Writ jurisdiction of high courts has to be excluded by bringing COPRA under Article B of the constitution as their interference, particularly the Calcutta High Court, delays the proceedings especially when an hierarchy of appeals is provided under COPRA where the Supreme Court is the ultimate arbiter. Empowering Consumer Courts by giving them the authority to order cease and desist, or interim injunction or take suo motu action of its own accord and on its own information like the MRTP Commission, so as to meet the ends of justice have not been incorporated. For, bureaucrats felt that it would give unbridled power to over district fora and 30 state commissions and that would have created havoc. This type of case is a freak but without such power our consumer courts will be hamstrung in protecting the consumers interest, as it were. Section 14 of COPRA says this Act will apply to all goods and services, therefore under the definition of services, where illustrations are given, it was understood that it was an all inclusive definition and exclusions had to be specified. But this has also not been inserted in the amendment bill. However there are many welcome steps, though confused as well, which will take the consumer movement considerably forward. This will entitle consumers and consumer groups to challenge harmful goods, provided a law says so, like the BVO case when this toxic chemical was banned but continued to be used in soft drinks like Limca, Gold Spot etc. But the clause does not empower consumers to challenge hazards in services. For instance the Electricity Act provides for certain safety measures to be adopted by the suppliers, but consumers may not be able to challenge it. A major beneficial change has been added to cover agreements for purchase, as against the earlier provision for only goods or services actually purchased. This would cover disputes relating to booking of flats, cars, scooters and similar contracts, where delivery has not been made. Restrictive trade practices have been added, also enabling the courts to stop these, as well as unfair trade practices. Monetary jurisdiction of a district forum has been raised to Rs 5 lakh, while that of a state commission to Rs 20 lakh. Beyond this, the National Commission. Age limit of the members of the state commissions has been fixed at 67, while that of the national commission at No mention of the age limits of members of the district forums. Complaints against goods purchased for commercial purpose will ordinarily not be adjudicable under COPRA save and except where such goods in dispute have been purchased by a self-employed businessperson like a taxi owner-driver. Costs would be awardable to consumers or their organisations that win cases. Simultaneously consumers who file frivolous or vexatious complaints could be penalised with a fine of upto Rs 10, Following the Supreme Court order, in the Common Cause Vs Union of India case, administrative control of district fora will now be under the state

commissions, who will in turn report to the National Commission. A proper reporting system and procedures will also be incorporated. Lastly, a quiet change has been incorporated to redefine the department of civil supplies as consumer affairs, which is what we in the consumer movement have been shouting for a long time.

Chapter 5 : Consumer rights are everyone's rights - The Point Newspaper, Banjul, The Gambia

The term "consumer rights" is more than just a vague idea. It represents a set of globally recognized protections developed to defend consumers from corporate abuse. Thanks to the Consumer Bill of Rights, today's consumers have access to eight essential tools that protect them while interacting with companies and their products and services.

Discourage you from applying or reject your application because of your race, color, religion, national origin, sex, marital status, age, or because you receive public assistance. Consider your race, sex, or national origin, although you may be asked to disclose this information if you want to. It helps federal agencies enforce anti-discrimination laws. A creditor may consider your immigration status and whether you have the right to stay in the country long enough to repay the debt. Impose different terms or conditions, like a higher interest rate or higher fees, on a loan based on your race, color, religion, national origin, sex, marital status, age, or because you receive public assistance. A creditor may use only the terms: A creditor in any state may ask for this information if you apply for a joint account or one secured by property. Ask for information about your spouse, except: Ask about your plans for having or raising children, but they can ask questions about expenses related to your dependents. A creditor may ask if you have to pay alimony, child support, or separate maintenance payments. Consider your race, color, religion, national origin, sex, marital status or whether you get public assistance. Consider your age, unless: A credit scoring system assigns points to answers you give on credit applications. For example, your length of employment might be scored differently depending on your age. Consider whether you have a telephone account in your name. A creditor may consider whether you have a phone. Consider the racial composition of the neighborhood where you want to buy, refinance or improve a house with money you are borrowing. Refuse to consider reliable public assistance income the same way as other income. Discount income because of your sex or marital status. A creditor may not assume a woman of childbearing age will stop working to raise children. Discount or refuse to consider income because it comes from part-time employment, Social Security, pensions, or annuities. Refuse to consider reliable alimony, child support, or separate maintenance payments. A creditor may ask you for proof that you receive this income consistently. Have a cosigner other than your spouse, if one is necessary. Know whether your application was accepted or rejected within 30 days of filing a complete application. Know why your application was rejected. The creditor must tell you the specific reason for the rejection or that you are entitled to learn the reason if you ask within 60 days. An acceptable reason might be: Learn the specific reason you were offered less favorable terms than you applied for, but only if you reject these terms. Find out why your account was closed or why the terms of the account were made less favorable, unless the account was inactive or you failed to make payments as agreed. A Special Note To Women A good credit history "a record of your bill payments" often is necessary to get credit. This can hurt many married, separated, divorced, and widowed women. National credit reporting companies sell the information in your report to creditors, insurers, employers, and other businesses that, in turn, use it to evaluate your applications for credit, insurance, employment, or renting a home. The Fair Credit Reporting Act FCRA requires each of the three nationwide credit reporting companies "Equifax, Experian, and TransUnion" to give you a free copy of your credit report, at your request, once every 12 months. To order your report, visit annualcreditreport.com. Sometimes you can persuade the creditor to reconsider your application. Consider suing the creditor in federal district court. Or you might consider finding others with the same claim, and getting together to file a class action suit. An attorney can advise you on how to proceed. Report violations to the appropriate government agency. This article was previously available as Equal Credit Opportunity: Understanding Your Rights Under the Law.

Chapter 6 : Consumer, tech and civil rights groups form Broadband Connects America coalition - Telecomp

Consumer rights and consumer protection law provides a way for individuals to fight back against abusive business practices. These laws are designed to hold sellers of goods and services accountable when they seek to profit by taking advantage of a consumer's lack of information or bargaining power.

Chapter 7 : Right to food - Wikipedia

ABOUT THE BOOK: Consumer Rights for Everyone is in essence what it promises to be: Everyman's guide to consumer awareness. It addresses certain basic questions which all of us have asked ourselves at one time or the other: what does a telephone subscriber do when he gets inflated bills for a period when his phone was not even in working order?

Chapter 8 : Consumer Rights For Everyone by Pushpa Girimaji , , at Mlbd Books

Credit and Your Consumer Rights. 1 A good credit rating is very important. Businesses Everyone who participates in the decision to grant credit, including real.

Chapter 9 : Consumer Protection Division

The new Consumer Rights Act has introduced specific new rights to protect you when buying digital content (it's Part 1, Chapter 3, if you want to look it up). Before the act came into force on 1 Oct (or still, for anything bought before then) you didn't have separate rights for digital content - you had to use the goods and service.