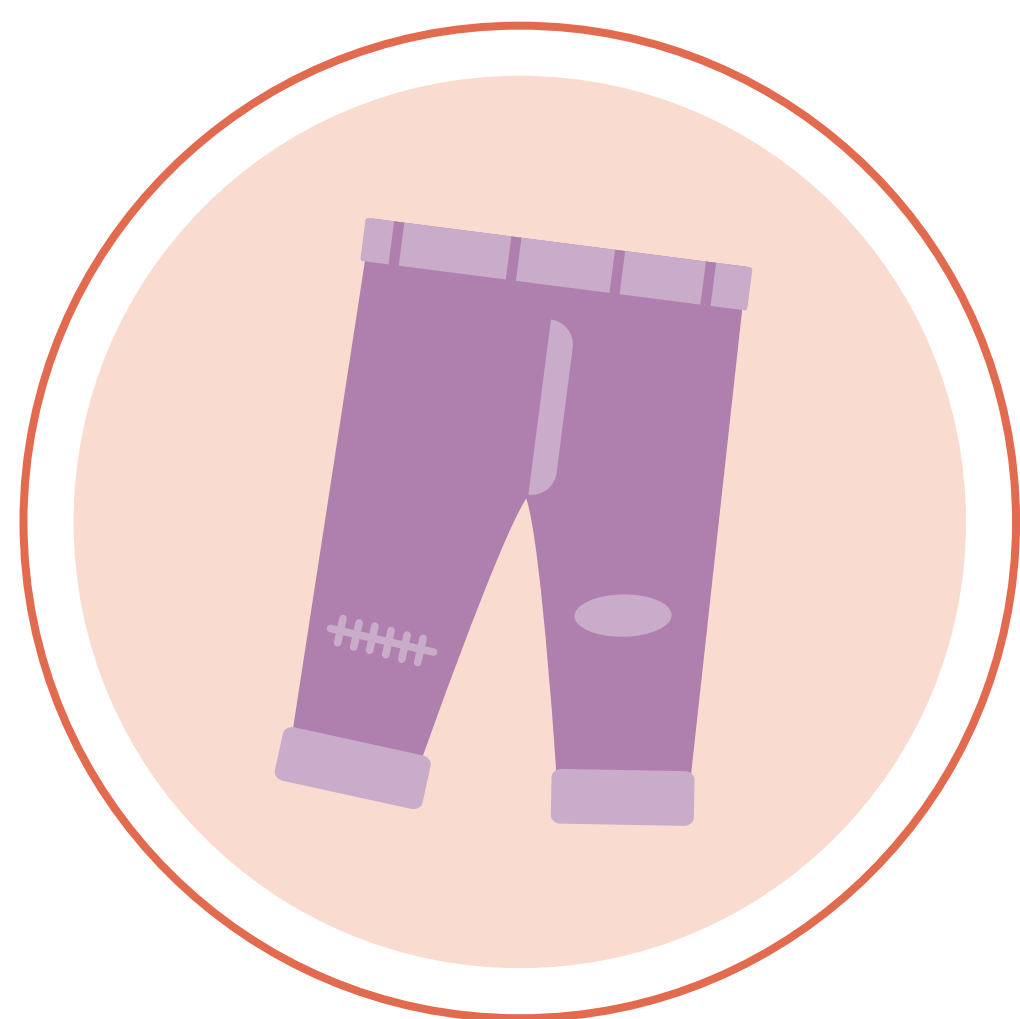


WHEN PURCHASING GOODS OR SERVICES, CONSUMERS MAY BE EXPOSED TO RISKS



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

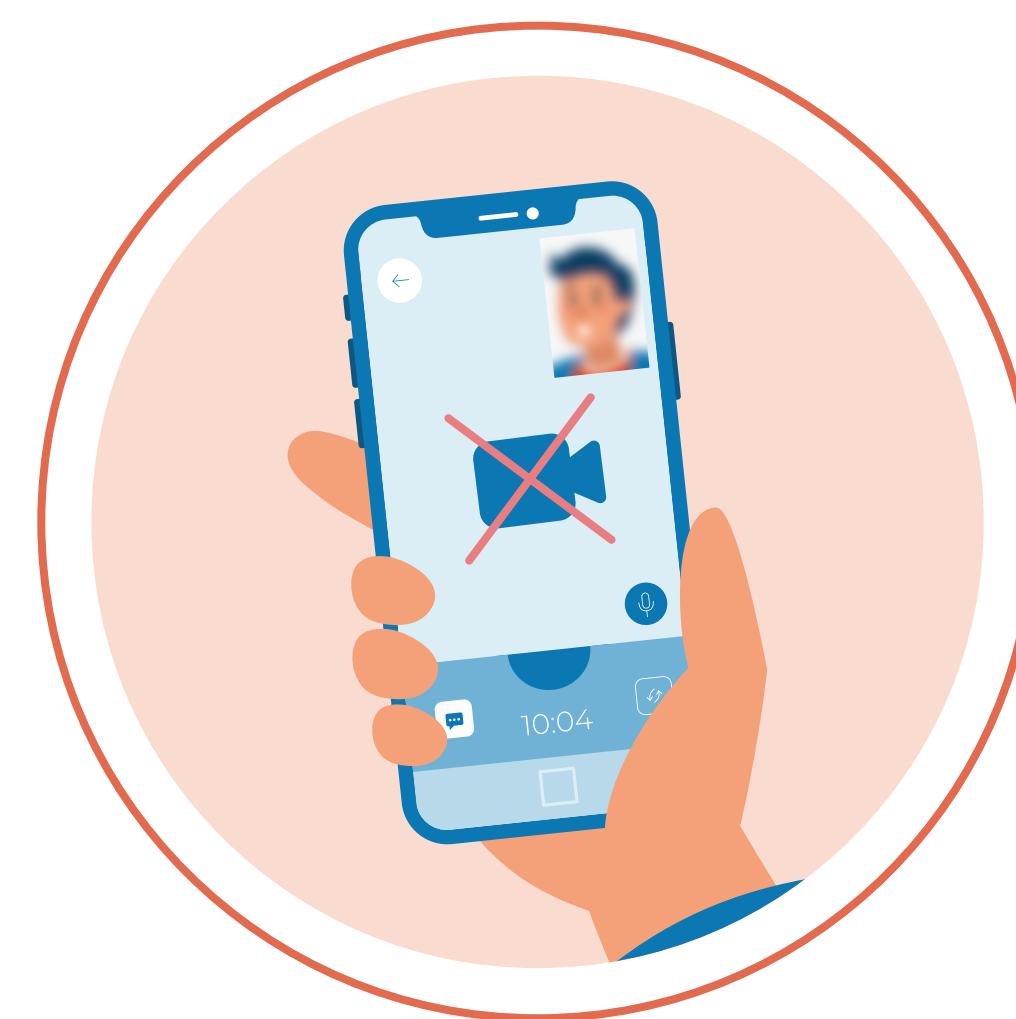
1 Different from the description



2 Of unacceptable quality



3 Unfit for purpose



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

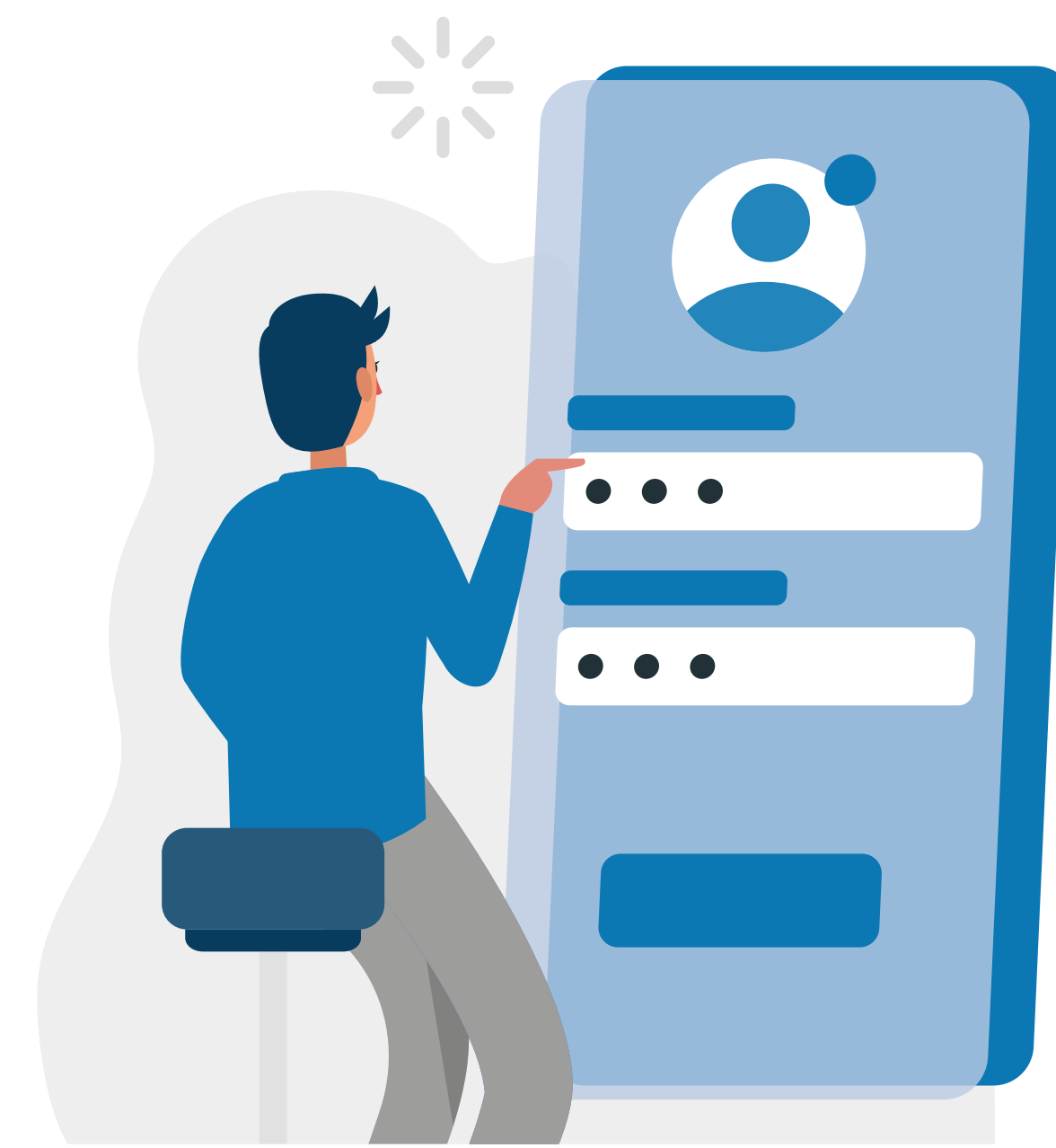
1 This is one of the basic consumer rights



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

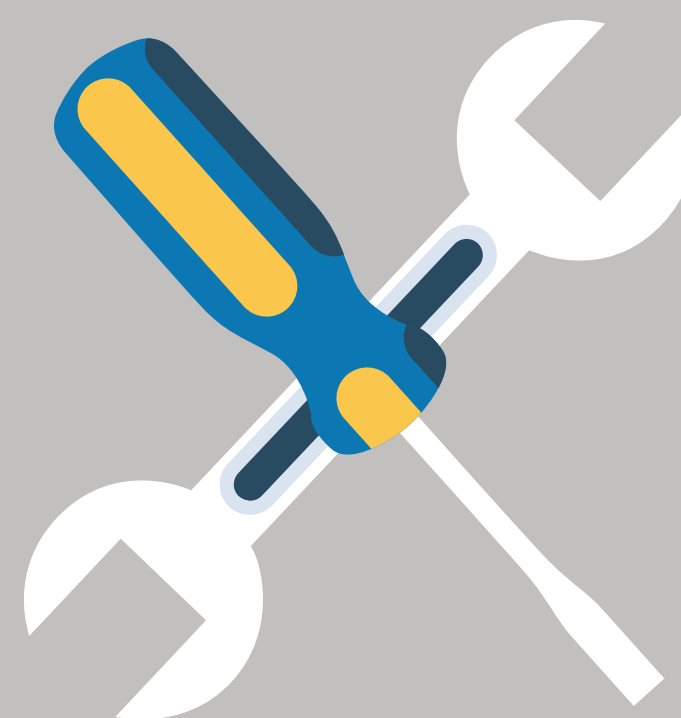


Common types of redress:

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:

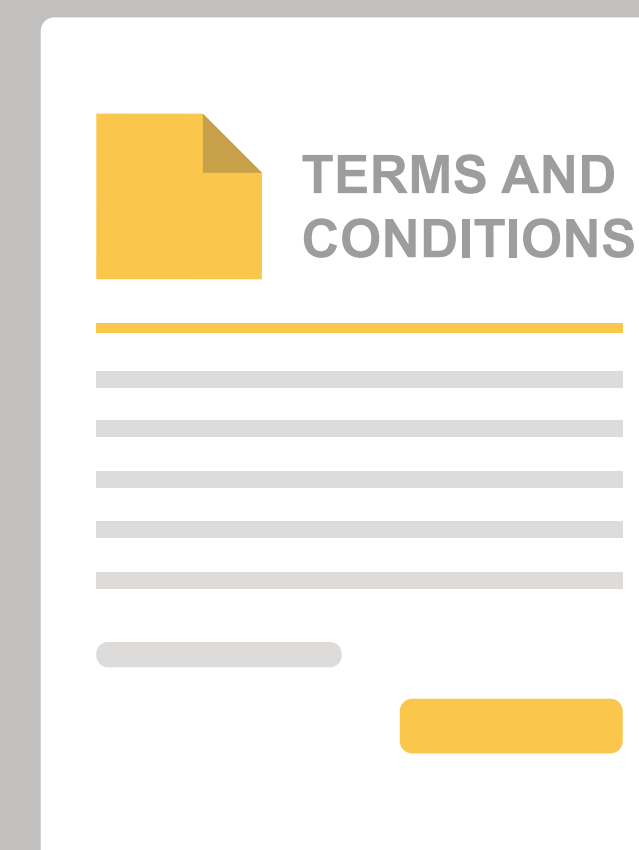
1 Engage in honest marketing and sales



2 Ensure the quality of goods and services



3 Apply fair terms and conditions



GOVERNMENT AGENCIES SHOULD PROTECT CONSUMER RIGHTS TO REDRESS




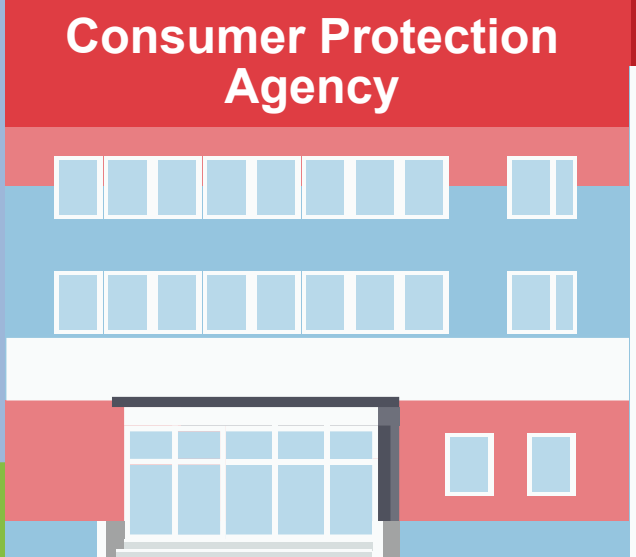



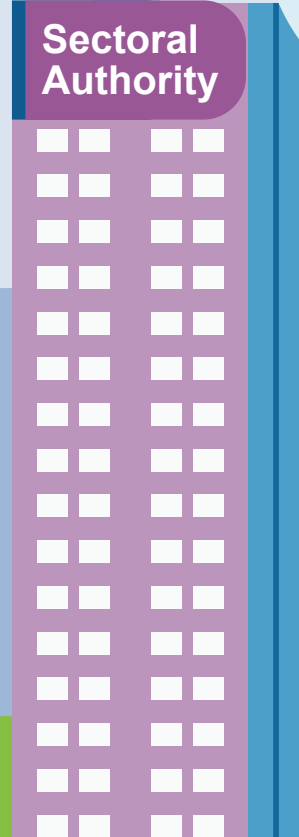


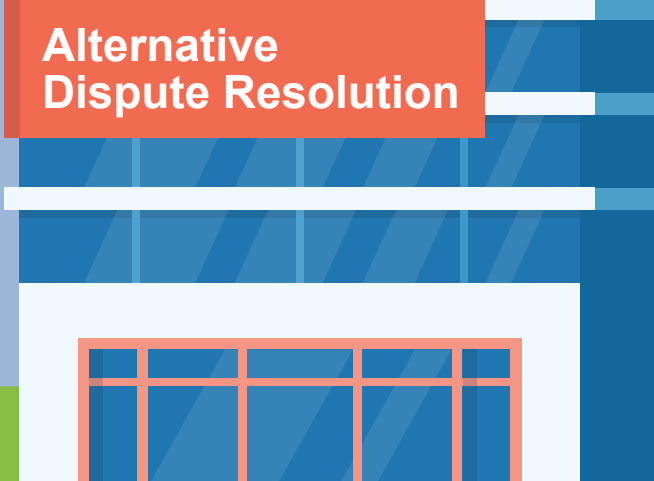



Government agencies should:

- 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



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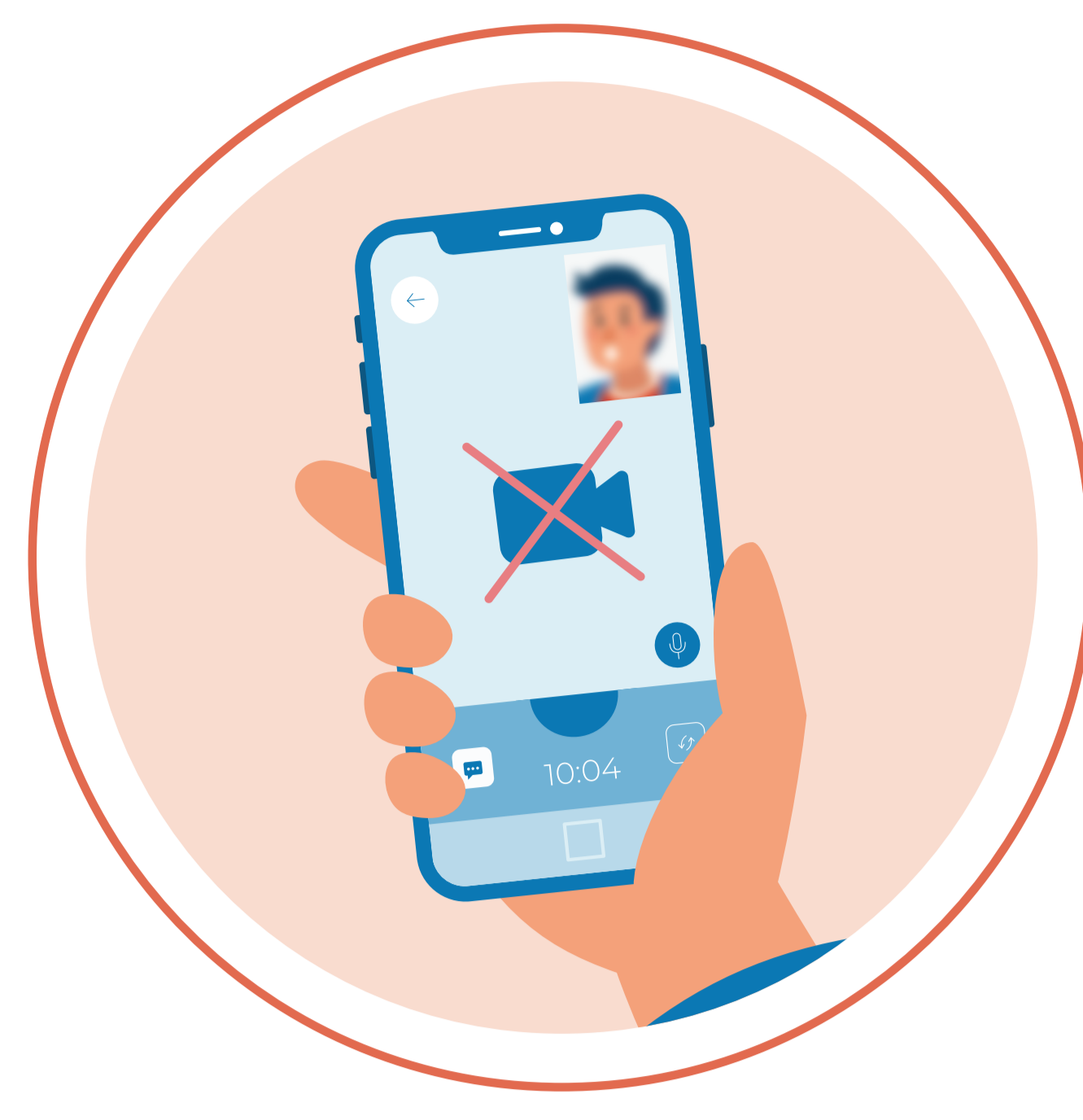
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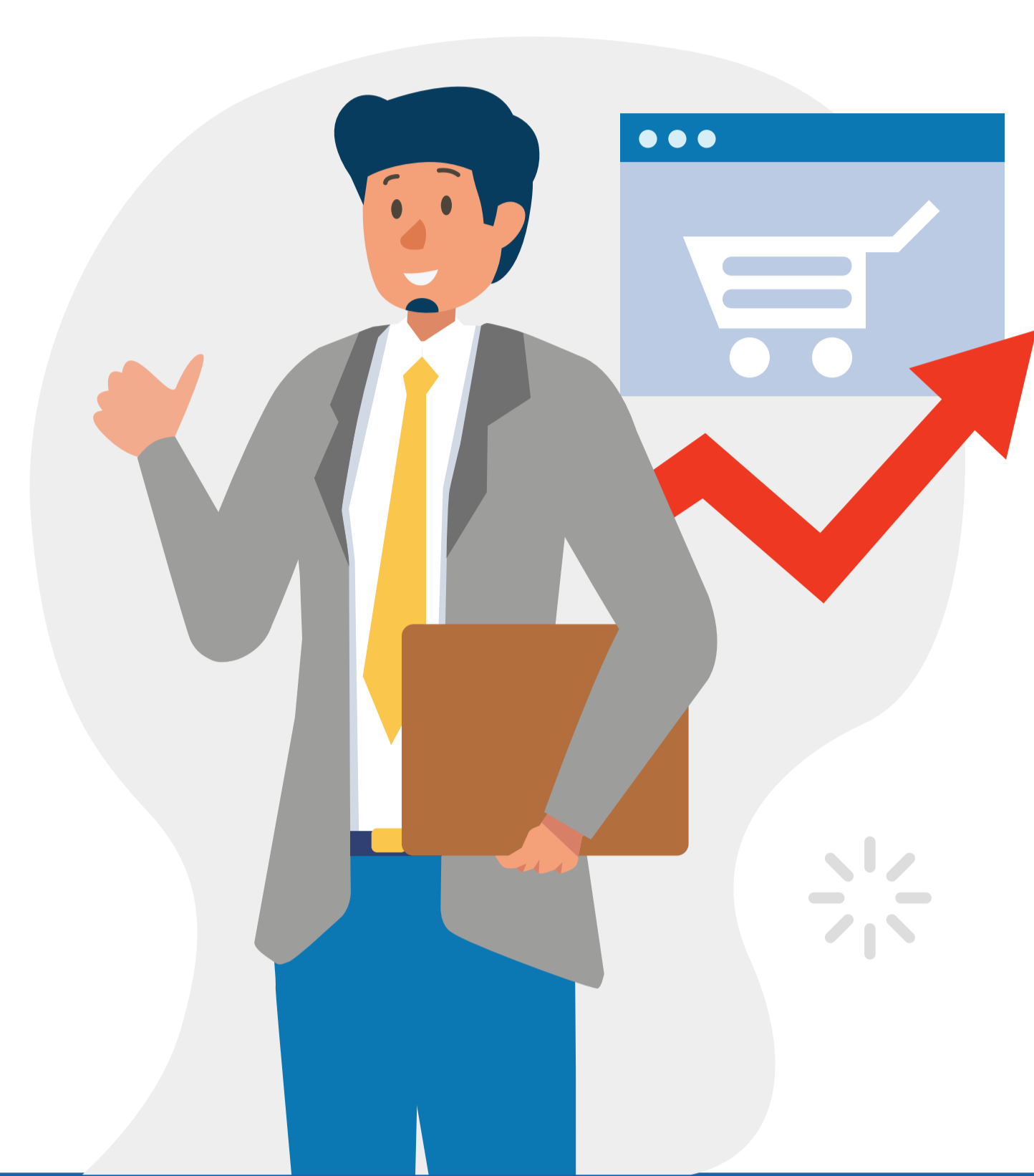


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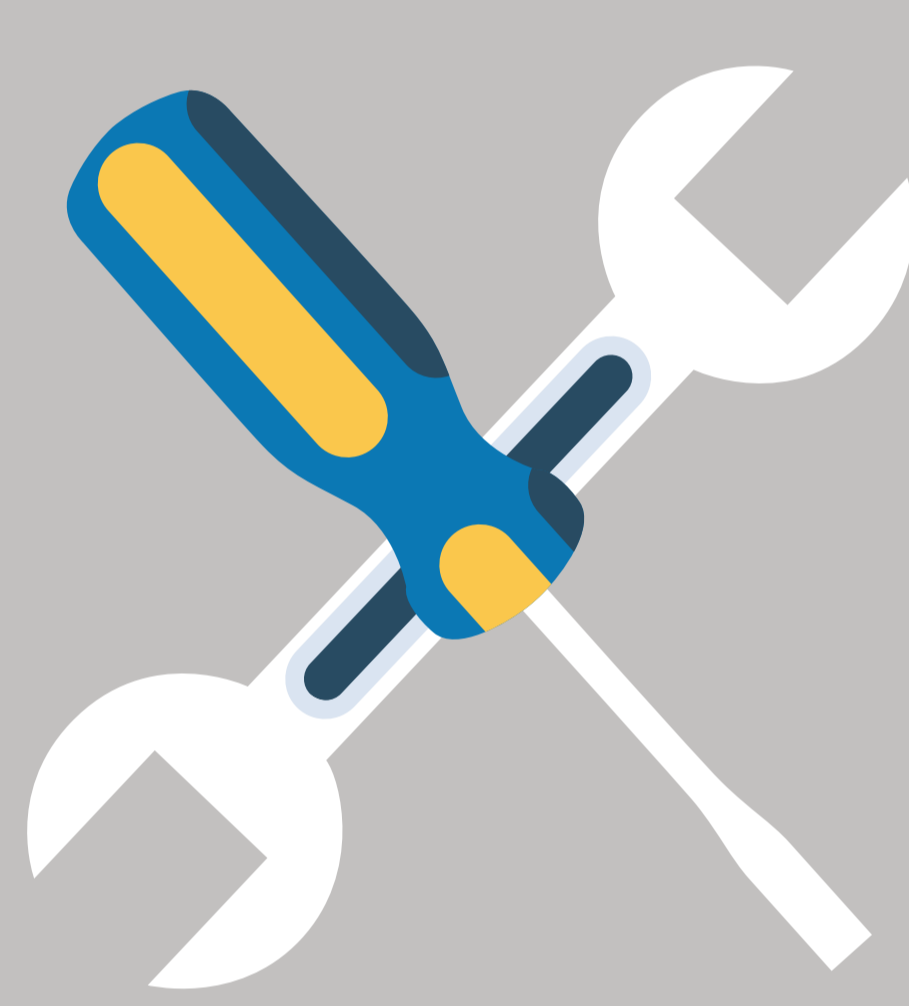
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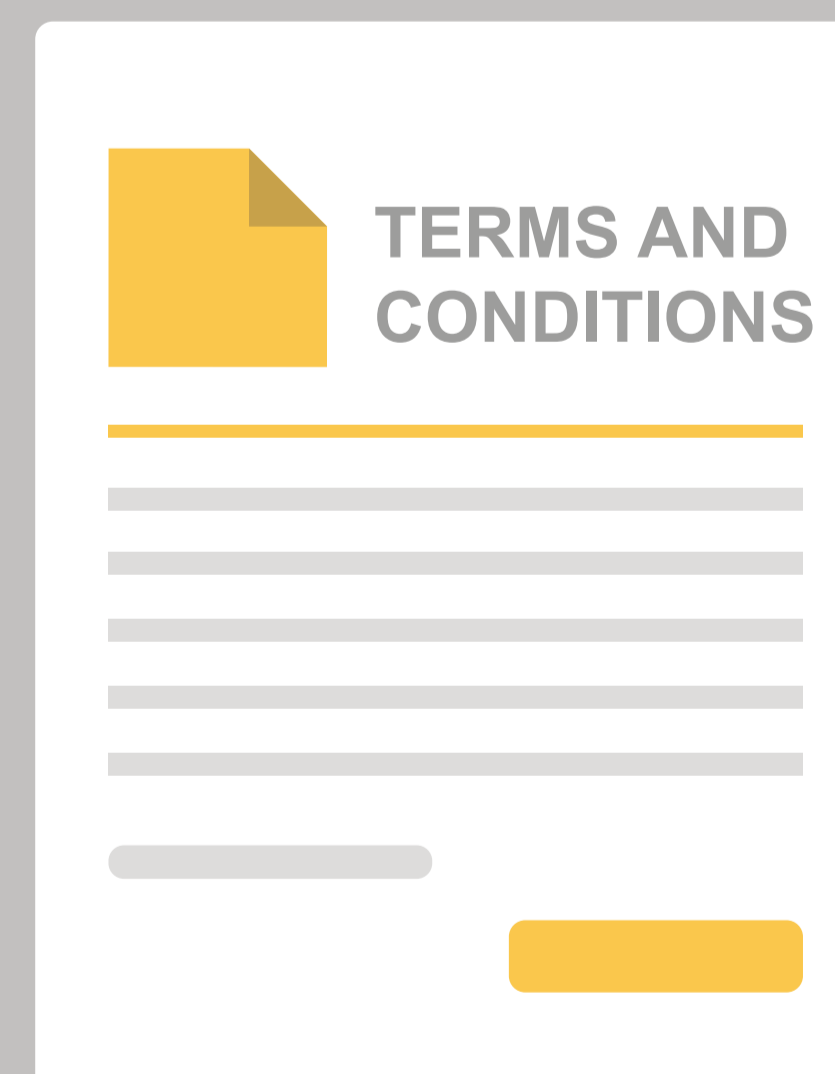
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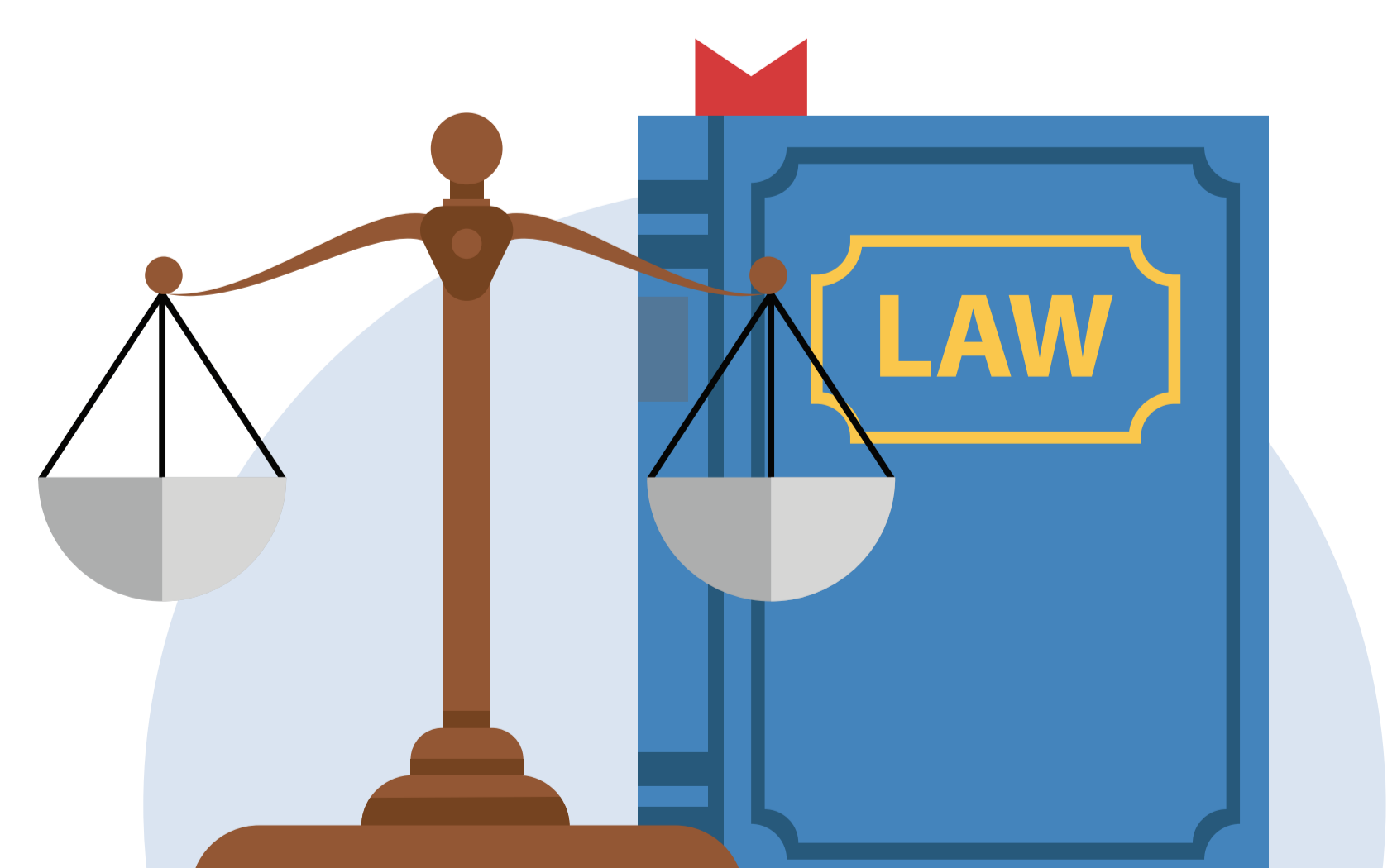
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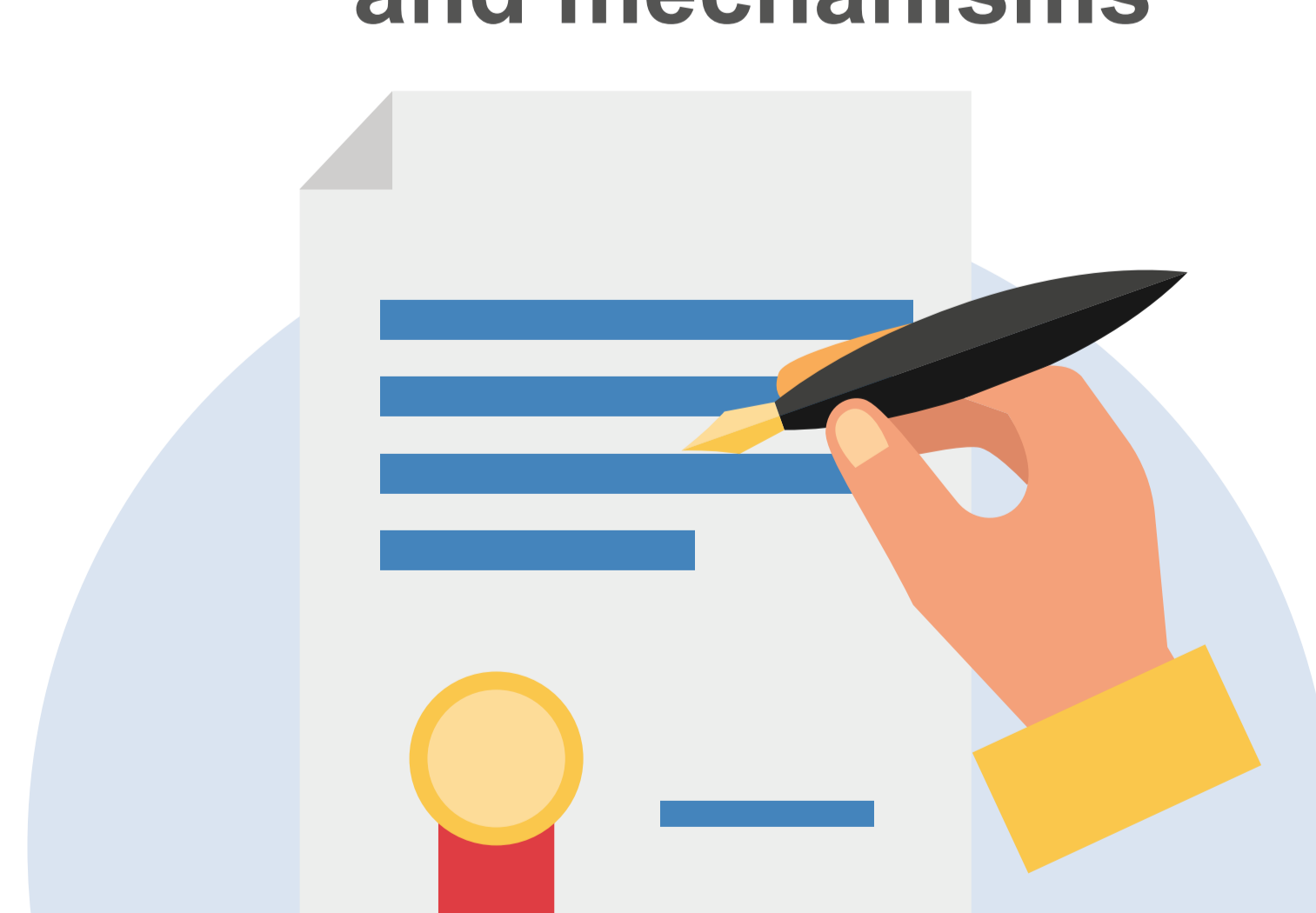
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