

Consumer Protection in Pakistan



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What is Consumer Protection?

Consumer protection is a group of laws and organizations designed to ensure the rights of consumers as well as fair trade competition and the free flow of truthful information in the marketplace.



Objectives of Consumer Protection

Objective-1

The main objective of Consumer Protection is to provide speedy and simple redressal to consumer disputes

Objective-2

It is one of the benevolent pieces of legislation intended to protect the consumer at large from exploitation

Objective-3

Providing for the establishment of consumer council and other authorities.



SOME IMPORTANT DEFINITIONS



CONSUMER

- Any person who buys goods or services for a consideration
- Any person means individual company, group/ association of people
- User of such goods and services



GOODS

- Movable property including shares, stocks, growing crops
- Forming part of the land
- Excluding actionable claims and money
- Tangible in Nature



SERVICES

- Service is made available to potential users
- e.g: Provision of facilities - banking, financing, insurance, transport, supply of electrical energy, board or/and lodging



COMPLAINT

- Complaint is a statement made in writing by a person competent to file it
- It contains the allegations in detail
- Made in view to obtain relief
- Consumer or consumers
- Voluntary consumer association
- Government which may be Central or State
- In case of death: Legal Heir, Beneficiary, Husband, Relative can file a complaint

Rights of Consumer



Structure

Islamabad

- 1 Consumer Court
- 1 Consumer Council

Punjab

- 11 Courts
- 11 Consumer Councils

KPK

- 1 Consumer Courts
- No council

Sindh

- No Consumer Courts
- No Councils

Baluchistan

- No Consumer Courts
- No Councils



Council Structure

- **The Chairman** **-Appointed by Federal Government**
- **MNA** **-Member**
- **Chief Commissioner, Islamabad (ICT)** **-Member**
- **Chairman CDA** **-Member**
- **03 representative consumer association Islamabad** **-Member**
- **A Shopkeeper, Vender OR manufacturer** *- Recommended by*
Chamber of Commerce and Industries **-Member**
- **Representative of the Finance Divisions** **-Member**
- **Ministry of Health** **-Member**
- **Ministry of Food, Agriculture and Production** **-Member**
- **Lady Social worker** **-Member**



List of Issues

- **Absence of federal/national consumer protection policy.**
- **Ineffective implementation of existing provincial consumer protection laws.**
- **Ineffective implementation of PSQCA standards and quality specifications.**
- **Ineffective implementation of price controls.**
- **Insufficient legal and judicial understanding of consumer protection law and competition law.**
- **Lack of awareness among consumers about their rights.**
- **Lack of consultative mechanisms, involving industry stakeholders as well as consumer representatives, for proposing reform for government policies affecting consumers (including price regulation).**
- **Absence of regulatory bodies to oversee the pre- and post-contractual relationship between the consumer and the supplier.**
- **Difficulty of regulation owing to large informal economy.**



Consumer Protection Laws and acts

The Islamabad Consumer Protection Act 1995

The NWFP Consumer Protection Act 1997,

The Balochistan Consumer Protection Act 2003,

The Punjab Consumer Protection Act 2005

Sindh Consumer Protection Ordinance 2007

No Laws in FATA, PATA or the Northern Areas



Supporting Laws

- Pure Food Ordinance 1960
- West Pakistan Slaughter Control Act 1963
- The Cantonment Pure Food Act 1966
- The Pakistan Hotels and Restaurant Act 1976
- Price Control and Prevention of Profiteering and Hoarding Act 1977
- Pakistan Standards and Quality Control Authority Act 1996
 - PSQCA has 26,764 standard specifications generally conforming to the WTO regime –(The adoption of PSQCA standards is voluntary)
 - Testing facilities and personnel are inadequate and standards are inconsistently applied.
- The Fish Inspection and Quality Control Act 1998.
- Pakistan has the Competition Act 2010

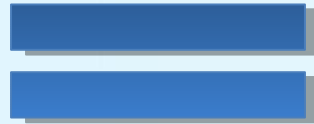


How to lodge a complaint?

- **Keep Original receipts and warrantee cards**
- **15 Day Notice to the Seller**
- **Application on plane paper with Name, Contact No., Address and the Complaint.**
- **Attach the Notice, Warrantee card and purchasing receipt with the application.**
- **Send it to the Nearest District Consumer Council.**
- **Council will send notice to the seller through the District Police Officer**
- **If seller satisfied the Council- Council will dispose off the Case**
- **If not, the council will ask the applicant what he/she wants?**
- **If the seller disagrees with the decision- Case will be transferred to the court**
- **Lawyer fee, compensation by seller.**



Consumer Is The King



Recommendations..

Federal level consumer protection policy

Effective enforcement of existing laws

General awareness programs by Government

Government should establish effective and functional laboratories for testing products

Engagement of Political Parties and Elected Representatives

Government should appoint shop inspectors

Media should play its role.

Traders must inform consumers about their rights

The Government need to lay down quality standards to provide minimum specifications for goods

Speedy Redressal



THANK

YOU!



ANY
QUESTIONS

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