

CCAA Receives 7 Complaints in November; 4 Resolved, 3 Under Investigation

In November, the Competition & Consumer Affairs Authority (CCAA) received a total of seven complaints. Of these, four have been successfully resolved, while the remaining three are still under investigation and undergoing the redress process.

The resolved complaints were addressed through mediation, ensuring that both parties reached a satisfactory resolution. One complaint, which raised concerns about a suspected Ponzi scheme operated by Cash Credit Trading, has been referred to the Royal Monetary Authority (RMA) for further investigation.

The CCAA continues to monitor and act on consumer grievances, working in collaboration with other authorities to ensure consumer protection and fair market practices.

Fig. 1: Number of complaints received in November by type of complaint



- *Access to healthy and safe goods & services*
- *Accurate & truthful information about goods & services*
- *Fair & equitable treatment by Businesses*
- *Choose products and services at competitive prices*
- *Get redressal against unfair business practices*



WORD OF THE MONTH

WARRANTY: A guarantee to repair or replace a faulty product within a window of time after purchase

Market Inspections Across Four Dzongkhags: Ensuring Compliance with Consumer Protection Standards

A total of 485 business entities across four Dzongkhags—Trashigang, Trashiyangtse, Punakha, and Gasa—were inspected in November 2024 (Fig. II). Detailed report on the market surveillance conducted in Trashigang and Trashiyangtse is available via the following link: [Market Surveillance Report](#).

The primary objective of these market inspections is to assess compliance with the minimum market standards enshrined in the Consumer Protection Rules and Regulations (CPRR), 2015 (Fig. III).

Fig. II: Numbers of different types of businesses covered in the four Dzongkhags

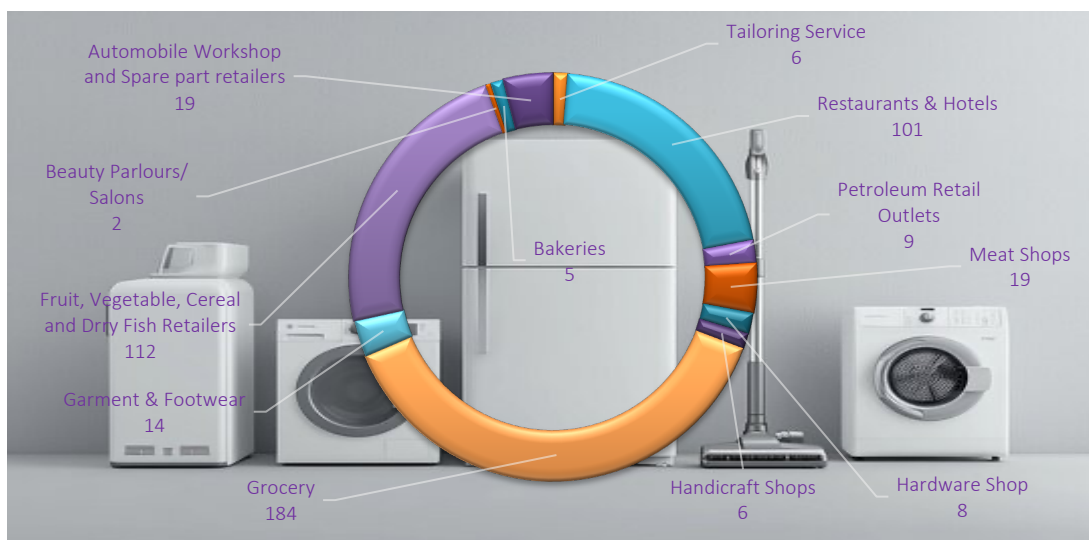


Fig. III: Minimum market standards



Dispute Settlement Committee Resolves Consumer Complaint Over Vehicle Repair Delays

On November 18, 2024, the Dispute Settlement Committee (DSC) of Thimphu convened to address a consumer complaint mediated by the CCAA regarding economic losses incurred due to delays in vehicle repairs.

Despite initial mediation efforts, the parties were unable to reach a resolution, prompting the matter to be escalated to the DSC for further review. During the hearing, the service provider requested a brief period to discuss the issue internally in hopes of resolving the dispute outside of the committee's intervention. The DSC agreed, granting the service provider 10 days to explore a potential resolution. On November 28, 2024, both parties informed the DSC that they had successfully reached an agreement independently. The service provider agreed to compensate the complainant for the delay by covering the equivalent of eight months' worth of loan payments, totaling Nu. 248,900. Additionally, the service provider committed to continuing the monthly payments until the vehicle was fully repaired.

With this resolution in place, the DSC formally closed the case, expressing satisfaction that the dispute was resolved amicably.

The CCAA has formed DSCs in all Dzongkhags and Thromdes, with members drawn from both public sector and private sector. Disputes between consumers and businesses that cannot be resolved through mediation are referred to the DSC, which issues a verdict based on the available evidence. If either party is dissatisfied with the outcome, they may seek resolution through the courts.

Tips for Buying Electronic Gadgets

Buying electronic gadgets can be costly and overwhelming, especially with so many options available. Here are some essential tips to help you make the best purchase for your needs.

1. Set a Budget

Electronics can be expensive, so it's important to set a budget before you start shopping. Compare prices across different brands, and consider the features, styles, and sizes that match both your needs and budget.

2. Identify Your Needs

Before buying, ask yourself why you need the item. It's easy to be swayed by flashy designs or sales, but the gadget must meet your specific requirements. Focus on functionality over appearance.

3. Consider Your Space

For bulky electronics, check the product's dimensions to ensure it will fit comfortably in your home. Measure the space where you plan to place the item and compare it to the product's size.

4. Read Customer Reviews

Customer reviews can provide valuable insights into a product's performance. Take time to read reviews, especially when shopping online, to understand the experiences of others who have used the product.

5. Check Power Consumption

Some gadgets consume a lot of power, which can lead to higher electricity bills. Compare the power usage of similar products and choose one that balances efficiency with performance.

6. Avoid Impulse Buying

It's easy to buy something based on impulse, especially if it's on sale or looks appealing. Take your time to evaluate features, compare options, and avoid making a hasty decision.

7. Review Product Specifications

Study the product description and specifications before purchasing. The more features a gadget has, the higher the price. Only pay for the features you'll actually use. If a simpler model meets your needs, choose that one instead of paying extra for advanced options.

8. Observe the Product in Action

If possible, observe the gadget in action at a store or through videos online. This can give you a better sense of its performance and whether it suits your needs.

9. Negotiate for a Better Price

Don't hesitate to negotiate, especially if you're buying multiple items. Many electronics stores offer discounts or special deals if you buy in bulk or during promotions.