

## **CCAA Engages Private Educational Institutions on Consumer-Friendly Terms and Conditions**

A month ago, Competition and Consumer Affairs Authority (CCAA) published a study that evaluated consumer-friendliness of the Terms and Conditions (T&Cs) used by private educational institutions in Thimphu, with the goal of identifying gaps that negatively impact consumers and proposing actionable interventions to enhance protection. The review considered essential parameters including transparency, fairness, consumer rights, quality assurance, flexibility, financial transparency, dispute resolution mechanisms and data protection.

Findings from the review revealed several areas of concern—many institutions employed vague or restrictive clauses, particularly in refund and cancellation policies, and lacked clear provisions to uphold and protect consumer rights, leaving students and their families exposed to financial risks.

In order to share these findings and encourage reforms, the CCAA conducted an advocacy and consultation session with private educational institutes including college, medical institute, schools & ECCDs, based in Thimphu where more than 24 representatives including President, CEO, School Head, GM, other officials attended it.

The consultation aimed to align institutional T&Cs with the consumer protection principles, ensuring that education providers not only deliver knowledge but also uphold the rights and interests of consumers—particularly students and their families. During the session, participants were also sensitized on key provisions of the Consumer Protection Act of 2012 and the responsibilities of the service providers under the law.

CCAA hopes that this engagement will mark the beginning of a collaborative effort to foster transparency, accountability, and fairness in the private education sector in the country.