

CCAA MONTHLY

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CONSUMER PROTECTION

14 Complaints, 7 Resolved — and Nu. 181,000 Refunded to Consumers

Markets work only when consumers trust them. That trust, however, does not emerge spontaneously — it is built case by case, through the unglamorous work of receiving complaints, investigating them rigorously and ensuring that wronged consumers receive meaningful redress. February's caseload offered a clear illustration of this process in action.



Figure 1: Distribution of consumer complaints by category of violation

The CCAA received a total of 14 consumer complaints during the month. Ten of these were individual cases in which specific consumers sought remedies — refunds, replacements or corrective action — from businesses they believed had treated them unfairly. The remaining four were broader in character, raising systemic concerns about trade practices that affect not just a single buyer but the consuming public at large.

Two consumers received a combined refund of Nu. 181,000. A business was penalised Nu. 30,000 for unethical trade practices.

By the close of the reporting period, seven of the 14 cases had been successfully resolved. Among these, two affected consumers were facilitated a combined refund of Nu. 181,000 — a tangible outcome that underscores the practical value of lodging complaints with the Authority. In a separate enforcement action, the Internal Redressal Committee ruled to levy a

penalty of Nu. 30,000 on a business entity found to have engaged in unethical trade practices. The remaining resolved cases were brought to closure through mediation, targeted advisory guidance, and voluntary corrective undertakings by the businesses involved.

The other seven complaints remain under active investigation. The CCAA will continue to pursue each matter with the same commitment to fairness and proportionality that guides all its enforcement actions.

MARKET SURVEILLANCE

On the ground in Mongar and Lhuentse: What market surveillance revealed

Consumer protection does not begin and end at the complaints counter. Much of the real work happens in the marketplace itself — in the aisles of grocery shops, at F&V and meat shops, at automobile workshops, and at fuel retail outlets. In February, the CCAA took its enforcement work directly to businesses in two eastern dzongkhags, conducting on-site inspections designed to assess whether the basic rules of fair trading are being observed.



 *Yeshi Dema performing a regulatory check in a grocery in Monggar town*

Inspectors visited 224 business entities in Mongar Dzongkhag and a further 35 in Lhuentse Dzongkhag, examining compliance with requirements that may seem routine but carry real consequences for consumers: the clear display of prices, accurate product labelling, the use of properly calibrated weighing equipment, and the consistent issuance of purchase receipts. Six entities were found to be in breach of these standards — specifically for failing to issue receipts, neglecting proper price display and operating malfunctioning fuel nozzles. Corrective measures were applied on the spot.

259 businesses inspected. Six found in breach. Corrective action taken immediately.

What made this round of surveillance notable, however, was its expanded scope. Recognising that minimum regulatory checklists, while necessary, do not fully capture the quality of the

consumer experience, the inspection team went further. Businesses were also assessed on whether they maintain after-sales service policies, operate effective complaint-handling mechanisms and uphold standards of price transparency and billing accuracy. These dimensions — often invisible to a casual observer — speak directly to the kind of marketplace environment that determines whether consumers feel respected or exploited.

The recommendations arising from this exercise will be implemented progressively. The full surveillance report is available on the CCAA website.

POLICY RESEARCH

Has the benefits of GST reached the shelves? The CCAA investigates

When a government changes its tax system, there will be implications on the retail prices of goods. The single biggest concern for consumer is what happens to the prices? The Royal Government of Bhutan's introduction of a comprehensive Goods and Services Tax in January 2026 was a structural reform of the first order, replacing the previous tax framework with a unified system designed to eliminate cascading levies and create greater fiscal transparency. But good policy design and good consumer outcomes are not the same thing.

To examine the gap between the two, the CCAA undertook a comparative price study — measuring retail prices of essential commodities before the GST came into effect (December 2025) against prices observed in its immediate aftermath (February 2026). The study mapped price movements across product categories, examined regional variations between dzongkhags, assessed the degree to which tax reductions were passed through to end consumers rather than absorbed as business margins, and flagged commodities exhibiting notable price volatility.

The central question: when taxes fall, do prices follow — or do businesses quietly pocket the difference?

The report has been submitted to the Ministry for its review. The findings should help shape government response to protect consumer interests as the new tax regime matures.

The work, however, does not stop there. Acting on directions from the Ministry, the CCAA has now launched a follow-on study examining two phenomena that have drawn public attention since the GST's introduction: its impact on service-sector pricing, and the persistence of price rigidity in certain goods even where tax reductions should, in principle, have translated into lower costs for consumers. Understanding why prices sometimes refuse to fall — even when the economics say they should — is among the most important questions the Authority can pursue on behalf of the public. The findings will be published in due course.

CAPACITY BUILDING

From Bhutan to Singapore: Learning to regulate in the age of AI

Regulators who do not understand the technologies they regulate are regulators who cannot protect the people they serve. That conviction sits behind a growing international effort to equip consumer and competition authorities with the analytical vocabulary and institutional frameworks needed to navigate the digital economy — and in February, the CCAA was part of it.

Tshewang Penjor, Dy. Chief Trade Officer, who works in the Consumer Protection & Competition Enforcement Division (CPCED) participated in the Japan–Singapore Partnership Programme for the 21st Century (JSPP21), held from 2 to 6 February 2026 at IPOS International in Singapore. The programme, jointly supported by the governments of Japan and Singapore, brought together participants from across the region for an intensive week of instruction on artificial intelligence, blockchain, data governance, cybersecurity and intellectual property frameworks.



Japan-Singapore Partnership Programme for the 21st Century (JSPP21)
Fostering the Digital Economy through AI and Data Governance
2 to 6 February 2026



📷 *Tshewang Penjor, Dy. Chief Trade Officer attended the partnership program*

The agenda moved from the foundational to the applied: sessions covered digital economy architecture, FinTech adoption strategies, AI safety legislation in Japan, Singapore's Personal Data Protection Act and pathways to Industry 4.0 readiness. Site visits to the AECOM AI Innovation Center and the Data Science and AI Centre grounded the theoretical discussions in the practical realities of how these technologies are being deployed and governed in leading digital economies.

The lesson from Singapore: trustworthy AI is not an accident — it is the product of deliberate regulatory design, public-private collaboration and ethical governance.

For the CCAA, whose mandate increasingly extends into digital marketplaces, the programme offered both knowledge and perspective. As AI-driven platforms, algorithmic pricing and data-intensive business models become more prevalent in Bhutan's economy, the Authority's capacity to identify harm, assess risk, and enforce fair conduct in these environments will be among its most consequential responsibilities.

IN THE COMMUNITY

Contributing to nation building: volunteering at Gelephu Mindfulness City

For five days in late February — from the 21st to the 25th — CCAA staff set aside their usual work and joined thousands of fellow citizens in contributing to something larger than their daily mandates. The occasion was the fifth round of the GMC Volunteer Programme, organised to support the Gelephu Mindfulness City vision: an ambitious national initiative to build a new kind of city, one that integrates economic development with wellbeing, sustainability, and a distinctly Bhutanese sense of purpose.



📷 *Team CCAA posing for a group photo on the final day of voluntary work with the Team Coordinator*

The Authority's participation reflects a view it holds sincerely: that the mission of building fair, transparent markets and the mission of building a good society are not separate endeavours. They draw from the same source — a belief that institutions exist to serve people, and that serving people sometimes means showing up in person, with sleeves rolled up, far from the office.

Small steps. Shared purpose. Lasting impact.

It is a sentiment the team brought back with them to Thimphu.

INSIDE THE AUTHORITY

A warm welcome to Sonam Zangmo

Every institution is, at its core, made of people — and on 12 February 2026, the CCAA's team grew by one. Sonam Zangmo joined the Authority as Administrative Assistant, bringing with her the promise of strengthened operational support across the office's day-to-day functions.

Administration is the quiet infrastructure on which substantive work depends. Efficient coordination, well-managed documentation, and reliable operational processes are not merely logistical concerns — they are what allow technical staff to direct their full attention toward the CCAA's regulatory and consumer protection mandate without distraction. In that sense, Sonam's arrival is a genuine addition to the Authority's capacity.



 *Sonam is the newest member of Team CCAA*

The CCAA extends a warm welcome and looks forward to the contribution she will make in the months and years ahead.