

Rights & Responsibilities of the Consumer

Consumer Rights

Consumer Rights

1962 President Kennedy presented
four basic consumer rights to
congress

Right to
Safety

Right to
be
Informed

Right to
Choose

Right to
be Heard

Right To Safety

When a consumer makes a purchase they have the right to know that that product is not dangerous

Right to Safety

Food & Drug Administration (FDA)

Sets and enforces standards for foods, drugs, & cosmetics

Have the right to stop a sale if it is found to be harmful or hazardous

Require safety warning to be put on hazardous products

Consumer Product Safety Commission

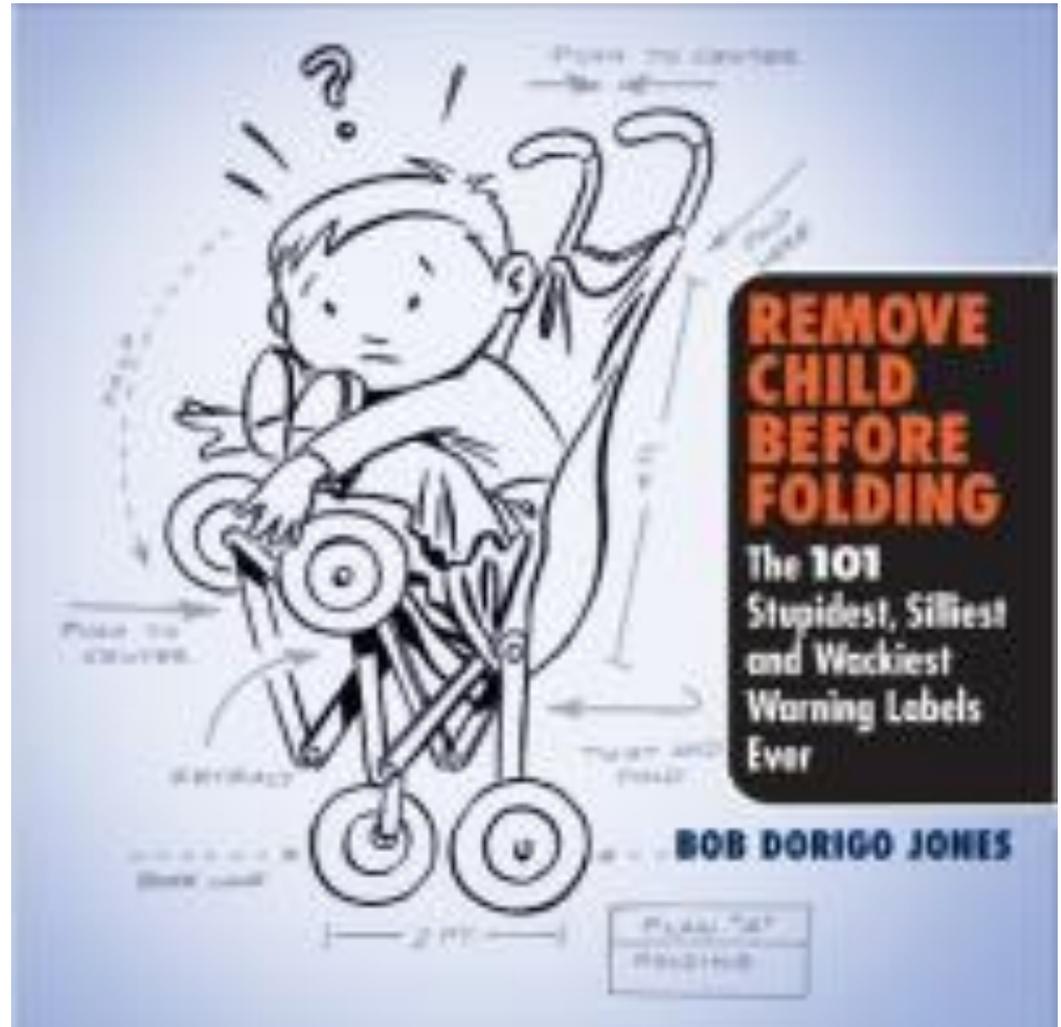
Enforce safety standards of products including appliances, toys, and tools

Investigate complaints from consumers

Prevents unsafe products from being sold

Warning Labels

The Right to Safety





On a bicycle -
"Removing the wheel can influence
the performance of the bicycle"



On a toilet brush-
"Do not use for personal hygiene."



On washing machine-
"Do not put any person in this washer"
(No cats either.)



On car sun shield—
"Do not drive with shield in place."



On aerosol cheese can—
"Remove cap."



On a Sears hairdryer -
"Do not use while sleeping."

The Right To Safety

An iron-on T-shirt transfer warns:

- "Do not iron on while wearing shirt."

A label on a baby-stroller featuring a small storage pouch warns:

- "Do not put child in bag."

One manufacturer of letter openers recommends:

- "Caution: Safety goggles recommended."

A warning on Vanishing Fabric Marker:

- "The Vanishing Fabric Marker should not be used as a writing instrument for signing checks or any legal documents."

The Right to Safety

A warning on an electric drill made for carpenters says:

- “This product not intended for use as a dental drill.”

The label on a bottle of drain cleaner warns:

- “If you do not understand, or cannot read, all directions, cautions and warnings, do not use this product.”

A smoke detector warns:

- “Do not use the Silence Feature in emergency situations. It will not extinguish a fire.”

The Right to Safety

A popular scooter for children warns:

- "This product moves when used."

The label on an electric hand blender promoted for use in "blending, whipping, chopping and dicing," warns:

- "Never remove food or other items from the blades while the product is operating."

A digital thermometer that can be used to take a person's temperature several different ways warns:

- "Once used rectally, the thermometer should not be used orally."

The Right to Safety

A snow blower warns:

- "Do not use snow blower on roof."

A popular manufactured fireplace log warns:

- "Caution - Risk of Fire"

A 13-inch wheel on a wheelbarrow warns:

- "Not intended for highway use"

The Right to Safety

A 12-inch rack for storing CD's warns:

- "Do not use as a ladder."

A cartridge for a laser printer warns:

- "Do not eat toner"

A can of self-defense pepper spray warns users:

- "May irritate eyes"

A warning on a pair of shin guards:

- "Shin pads cannot protect any part of the body they do not cover."

Right to be Informed

Right to be protected against false and misleading information about goods and services

Advertising, product care booklets, product labels, articles in newspapers and magazines provide the consumer with information about the product.

Remember claims that sound too good to be true probably are

Nothing is free—somehow you will be paying for it so read the fine print!

Be Informed--Read Financial Contracts!!!

Contracts

An agreement between two or more parties that is enforceable by law

Disclosure

Statements required by law that provide full information about a financial institution's policies

Electronic funds transfer policies, lending policies, interest crediting, and compliance with banking regulations

Grace Period

The time between the billing date and the payment due date when no interest is charged

Right to Be Informed--*Reading Contracts*

Finance Charge

- The amount charged just to use a credit card

Late Fees

- A fee charged when a cardholder does not make the minimum monthly payment by the due date

Increased Interest Rate

- The interest rate charged to the person increases if the payment is late

Right To be Informed

Reading Contracts

Balance Calculation Method

The method used to determine the balance for which finance charges are accumulated

Average daily balance excluding new purchases

Average daily balance including new purchases with a grace period

Average daily balance including new purchases with no grace period

Two-cycle average daily balance including new purchases

Right to Choose

The right to be exposed to a variety of goods and services at competitive prices

This law prevents monopolies:

When a product is available through only one company

Causes the company to higher prices and lower quality products

Right to be Heard

When a product or services is not satisfactory the consumer has the right to complain

Call consumer
complaint
office

Enlist the help
of the Better
Business
Bureau & the
State Bureau
of Consumer
Protection

Speak up—Let
your likes and
dislikes know

Consumer Complaint Letter

Your name, address, home and work telephone numbers and account number where applicable.

The name of the person(s) you are writing to, their title, the company name and address.

Important facts about the purchase.

Date and place of the purchase

Product information:

Model or serial number, size, color, and any other important information.

Complaint Letter

If you are writing to complain about a service, describe the service which you received.



Clarify the subject of the complaint and clearly describe the problem



State your expectations.

- What do you want done about the problem and how long are you willing to wait to have it resolved?

Complaint Letter

Include copies of all important documents:

- Bills,
- Sales receipts, etc.

Results from a complaint letter may not come quickly.

Be persistent.

If you find that you have directed the letter to someone who seems to be unable to assist you, then redirect the letter to someone else who can better assist you.