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 WHAT do 46-year-old Chandy Samuel, a former commercial director of a bank, and Diana Chee, 25, a part-time travel salesperson have in common? They are both ordinary consumers who decided to fight for their rights, all the way to the courts. Chee won a landmark decision when the Kuala Lumpur High Court declared that the terms and conditions of Citibank's credit cards that allowed it to charge the cardholder more than RM250 in cases where the card was stolen was illegal. Her credit card was stolen during the Matta Fair. She promptly reported the loss to the bank but the bank had however debited her account by RM1,859.01 for charges made to the card. The judge held that Bank Negara's guidelines on credit cards "had the force of law" and that the guidelines limited the liability to only RM250 if the loss was reported promptly. Chandy is taking action against Tesco Stores Sdn Bhd at the Consumer Claims Tribunal after his car went missing at the Tesco Extra store in Cheras in March. He and his son do their weekly grocery shopping at the Tesco Extra branch in Taman Midah, Cheras. Upon finishing his shopping recently, Chandy was shocked to find his car stolen. His case is still pending. Chee's case has wide ranging implications and millions of consumers who suffered a similar fate are expected to benefit from the decision. Chandy's case too raises questions on whether hypermarkets or supermarkets are responsible for the loss of vehicles of customers parked in their premises - whether they are charged parking fees or not. The sad truth, however, is that for far too long consumers have been on the losing end. Their rights have been trampled upon, but more often than not, they have to take the blame for not standing up for their rights. Many hypermarkets and supermarkets provide parking for their customers, some for free and others for a nominal RM1. But by doing this, does it absolve them of their responsibility with signs like "Park at your own risk" and "The management will not be held responsible for any theft, damage or loss of vehicle". Besides cars being stolen, there are instances of breakins of vehicles and valuables like laptops and briefcases stolen. Then there are cases of cars being damaged. In nearly all these cases, there is little recourse and the customers come away losers. Some who refuse to give in get some form of compensation but not always the value of the item lost or damaged. Customers who spend their hard-earned money at these establishments need more protection than just free parking. The least managements can do is to ensure that the vehicles are safe and secure while their customers shop. Managements of these complexes know that the majority of their customers will never complain and therefore take advantage of this. In many ways, it is this tidak apa attitude that works to the benefit of the big companies. Consumer groups are always calling for the protection of consumer rights but they too can do very little if consumers themselves do not step up to the plate. Consumers have rights and they should fight hard to protect them. Perhaps, the first step they could take is by not patronising hypermarkets and other establishments that do not provide them something as basic as a safe and secure place to park their cars. It is only when their bottomlines are hit will they begin to seriously

THE MAIL SAYS: Consumers must HELP THEMSELVES

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think of ways to bring back their customers.</p><p align="justify">People like Chee and Chandy may be few in number but they have shown that if you stand up for your rights</p><p align="justify">you will be heard - and even win.</p><p align="justify">Source: http://www.mmail.com.my/content/mail-says-consumers-must-help-themselves</p>