

### About the University

To promote and realise the ideals of 'social justice' as enunciated by the Constitution of India as well that of Bharat Ratna Baba Saheb Dr. B.R. Ambedkar, the Government of Tamil Nadu established the Tamil Nadu Dr. Ambedkar Law University in 1997 in the Capital City of Chennai. The University as a State University, is an affiliating type of University to oversee the legal education in the entire State of Tamil Nadu. The University offers legal education at its campus as well as through eleven affiliated Government Law Colleges and two private law colleges in the state of Tamil Nadu. The University has taken long strides in promoting legal culture and education in the State, and contributed its law and produced a number of stalwarts in various avocations, especially, in the arena of Law and Justice in the last two decades. It offers Under-Graduate, Post-Graduate programmes in varied specialization of law and promotes research through Doctoral programmes and also consultancy.

### About Chair of Excellence on Consumer Law and Jurisprudence

The Chair of Excellence on Consumer Law and Jurisprudence named after late Shri. A.K. Venkata Subramaniam, a former Secretary, Government of India and a Consumer Activist, has been functioning in the University since 01-07-2014 with financial support from the Department of Consumer Affairs, Ministry of Consumer Affairs, Food and Public Distribution, Government of India. The objectives of the Chair, among others, are (i) to provide for the advancement and dissemination of knowledge of law and their role in the development of better education; (ii) to promote legal education and well being of the community generally and (iii) to provide access to legal education of large segments of the population and in particular to the disadvantaged groups.

### About the Book

This Booklet is a compilation of useful tips (information) with regard to select goods and services in the interest of the consumers. The sole motto of bringing this booklet is to sensitize the consumers and also to create awareness while purchasing goods or availing services.

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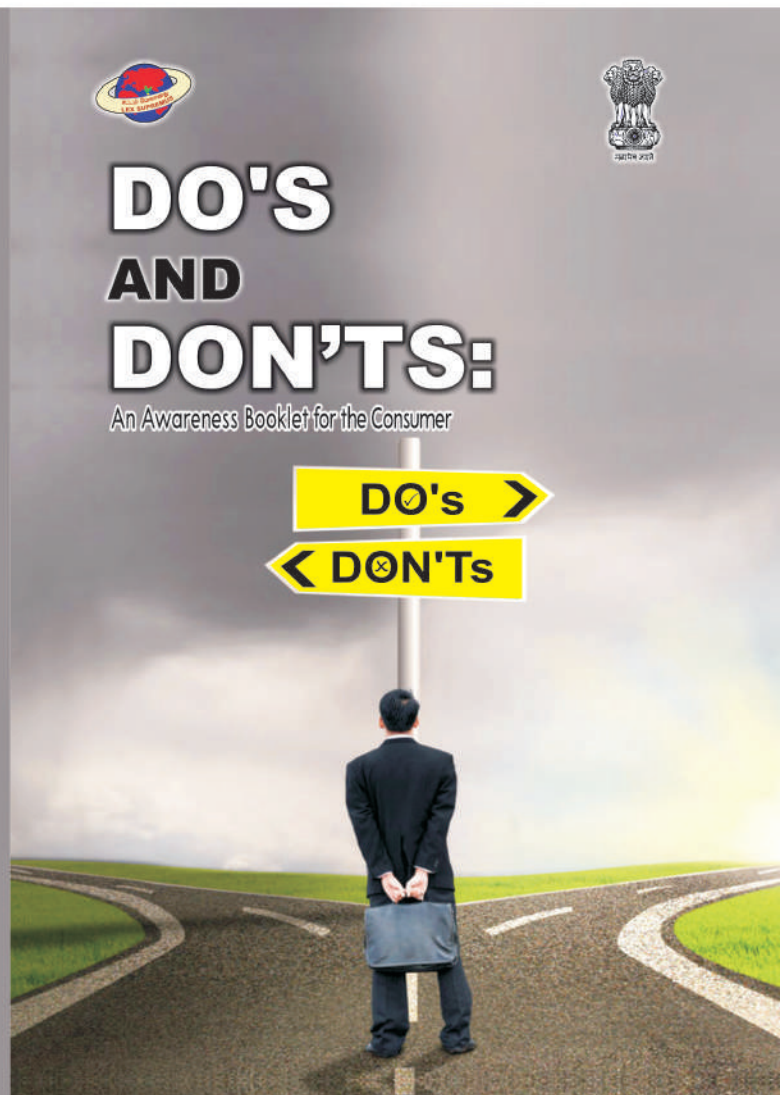
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# DO'S AND DON'TS:

An Awareness Booklet for the Consumer



# **Do's and Don'ts: An Awareness Booklet for the Consumer**

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30.05.2019

## FOREWORD

The popular adage that 'Consumer is the King' remains just that – an adage. In reality, the consumer neither gets minimum protection nor enjoys the rights guaranteed under the Law. This hypothesis can be best understood by the fact that many sellers are selling products above M.R.P. in certain places, not adhering to the standards prescribed by the Authorities and mesmerising the consumers by misleading or false advertisements. To the outside world, the sellers may appear to be complying the laws and rules and regulations but a close scrutiny will reveal that it is not so. When sellers are also consumers of other goods and services, one wonders whether the sellers or the manufacturers genuinely care of the consumers or thinking about their profit alone? Answer to the aforesaid question can be found if one understands the maladies which the consumers are facing in today's market. It however cannot be denied that the position of the urban consumers is better than that of the rural consumers. The reasons for the suffering by the rural consumers are: (i) poor awareness; (ii) not filing complaint; (iii) lack of knowledge about the Grievance Redressal Forums and (iv) absence of financial and legal support from others, even if they are ready to file complaints. Therefore, to guide the 'Consumer Community' as a whole, this Booklet titled as 'Do's and Dont's: An Awareness Booklet for the Consumer' has been prepared by Thiru. R. Karuppasamy, Project Manager, Chair of Excellence on Consumer Law and Jurisprudence to make the consumers aware of what they should and should not do while purchasing goods and services. I commend the initiative of the Chair of Excellence on Consumer Law and Jurisprudence and I hope this booklet will be of value to the consumers not only in Tamil Nadu but in other States as well.

**Prof. T.S.N. Sastry**

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## 1. BANKING SERVICES

### Do's

- ✓ Do register your mobile number with your online banking system and ATM and Credit Card as the banks are sending SMSs as and when any transaction takes place.
- ✓ Change your password / PIN at regular intervals. Do maintain alphanumeric password for online banking.
- ✓ Beware of Phishing e-mails, Vishing, Skimming and Spamming.
- ✓ Do remember that you are being charged for all the services rendered by the bank. So, you have all rights to claim for any deficiency in services which you come across.
- ✓ Do know the following grounds under which you can file complaint if you find deficiency in service:
  - Refusal / delay in opening / operating / closing accounts
  - Deficiency in collection / encashment of cheques, drafts, bills etc.
  - Levying of charges for services without prior intimation.

## Do's and Don'ts for a Consumer

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- Refusal to accept loan application, delay in sanction / disbursement of loan
  - Non-observance of Reserve Bank of India guidelines in the operation of ATM / Debit Card or Credit Card.
  - Non-observance of RBI directives on interest rates.
- ✓ In case you have any complaint pertaining to the services of the bank, please do not sit quietly. Submit your complaint in writing to the concerned bank branch and take acknowledgement.
- ✓ If you are not satisfied with the redressal to your complaint or you do not get any response from the bank within 30 days, you have the option of complaining to Banking Ombudsman of the area, the contact details of which are displayed in all the branches of any bank.



## Do's and Don'ts for a Consumer

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### Don'ts

- X Don't share your password or PIN with anyone even it be your close friend or relative.
- X Please avoid banking at Cyber Café. Any transaction like fund transfer, bills payment, ticket booking at Cyber Café is highly unsecured.
- X Banks do not seek any information pertaining to cards through e-mail or phone. Do not respond to such requests received through mail or messages.
- X Do not provide any details of cards to unsecured websites for registration despite declaring that they will not use such data.
- X Don't fall prey to fictitious calls/sms/e-mails.



### 2. ATM / DEBIT CARD

#### Do's

- ✓ Do have a strong PIN which is very hard to hack by cyber criminals. Avoid having year of birth, favorite flower or any easily guessable number as your PIN.
- ✓ When withdrawing from ATM, ensure that no other person is standing nearby even if he is a security guard or a bank employee.
- ✓ In case the card is lost or misplaced, immediately intimate the same to card issuers for deactivating and take reference number of your request.
- ✓ In case, the money is debited but not dispensed from ATM, submit a written complaint to your bank irrespective of which bank's ATM you have transacted. Banks are required to refund such amount within 7 days of receipt of your complaint. Else the banks are required to pay penalty at the rate of Rs.100/- per day for the period of 7 days.



## Do's and Don'ts for a Consumer

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### Don'ts

- X Neither disclose the PIN or any details of your ATM card to anyone nor write it on any piece of paper or card.
- X Check the ATM before transacting. Do not use ATM if something suspicious is noted.
- X Don't take help from anyone during cash withdrawal from ATM.
- X Never provide photocopy of either side of the card to anyone including bank staff.


### 3. CREDIT CARD

### Do's

- ✓ Do ascertain and understand the terms and conditions of issue and usage of the credit card.
- ✓ Do ascertain the various applicable charges viz., processing fee, joining fee, annual fee, cash withdrawal charge, interest / finance charge, late payment charge, service charges, tax etc.
- ✓ Do ascertain the bill date, payment due date, free credit period including its calculation etc.


## Do's and Don'ts for a Consumer

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- ✓ Ascertain the financial implication of inability to abide by the terms and conditions governing the usage of card.
- 
- ✓ Ascertain and understand the implication and liability arising out of:
    - Non-payment of fee / charges in time
    - Non-applicability of free credit period when payment is not made in full.
    - Likely lapse of insurance if payment is not made within due date.
    - Loss/theft/unauthorized usage of card.
  - ✓ Verify credit card statements regularly. Retain all the transactional slips till the statement is received and verified.
  - ✓ Memorize 3 digit CVV number written on back side of the credit card. It is a confidential number that is required to be entered into on-line transaction. Erase/hide it after you remember CVV number.
  - ✓ Activate mobile alert service on your credit card.

## Do's and Don'ts for a Consumer

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- ✓ Update card issuers with all your latest mobile/telephone number, e-mail ids, and residential address.
- ✓ Transact with Credit Card only on secured web-site. The URL of secured web sites will be https:// or http:// [in green colour].
- ✓ Try to avoid any transaction on your credit / debit card at cybercafé or public wi-fi. In case you have no other option but to use the card at such places, change your password or PIN immediately.
- ✓ Ascertain the immediate action to be taken and the contact details of the bank there. For, in case of loss/theft/any misuse of card, blocking of card and lodging of First Information Report (FIR) with Police, if required, should be done without delay.

### Don'ts

- X Never share the details of credit card on phone, e-mail to anyone.
- X Don't become prey to fraudulent callers if someone advises you to surrender old card

## Do's and Don'ts for a Consumer

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for replacement with new card of higher credit limit or for any false offers.

- X Ensure that merchant does not note 16 digit number of credit card and PIN number while swiping in the restaurant and other shops.
- X Never share your OTP, CVV, PIN, and Internet Banking User ID and Password or CRN with anyone, even if the caller claims to be a bank/credit card company official.
- X Don't forget to sign out if you have made the financial transactions other than your PC.

### 4. HEALTH INSURANCE

#### Do's

- ✓ Consult many agents in detail about all the existing policies and thereafter buy an optimum policy which will suit your requirements.
- ✓ Before selecting a particular policy, please ask about the terms and conditions governing the policy.
- ✓ Please carefully read the following terms and conditions in the policy:
  - Hospitals and diseases covered under the policy;

## Do's and Don'ts for a Consumer

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- Amount of premium and its due date;
  - The clause excluding pre-existing diseases;
  - Waiting period before certain diseases can be covered;
  - Restrictions or limits on various expenses relating to hospitalization;
  - Co-payment, which means you have to share a part of the claim;
  - Pre-conditions for renewal;
  - Upper limits for age at entry and for renewal;
- ✓ Disclose details of all pre-existing health problems including:
- Major ailments;
  - Conditions like high blood pressure or diabetes;
  - In case you have recovered from any diseases, details to that effect.
- ✓ Please keep it in mind that failure to disclose the pre-existing diseases will only be a disqualification to claim. Because at the fag end, after



## Do's and Don'ts for a Consumer

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paying all the premiums, the company may easily repudiate the claim based on the ground of hiding of pre-existing disease even if it is cured.

- ✓ The company may want medical test reports depending on age at entry. The applicant should comply with all procedures and documentation requirements.
- ✓ Pay the premium only after the insurer accepts your proposal.
- ✓ Pay the subsequent premiums before the due date without fail.

### Don'ts

- Don't conceal any material facts or insured could face a dispute at the time of a claim.
- Don't hide anything relating to pre-existing diseases, even if it has been cured at the time of applying for the policy.
- Don't allow a gap of even one day in the policy renewal or the policy taken may be insufficient or useless. Because if something goes wrong the next hour after the lapse of the policy, the insured will not be eligible to claim.

### 5. LIFE INSURANCE

#### Do's

- ✓ Do consult several agents before taking the policy and select a policy according to requirements.
- ✓ Ask a lot of questions about the policy options to see what fits your needs.
- ✓ Ask specific questions about: various charges; fund options; switching of funds; benefits in the case of discontinuing or surrendering the policy; making a partial withdrawal of funds.
- ✓ Seek and receive advice and options patiently. Be open-minded but cautious in choosing the policy.
- ✓ Find out policy details like: whether it is a single premium or regular premium policy; which is the best premium payment frequency that suits the individual concerned eg: Annual, half yearly, quarterly etc.





## Do's and Don'ts for a Consumer

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- ✓ Fill the proposal form very carefully and personally. Fill it completely and truthfully. Remember that one who takes the policy is responsible for its contents.
- ✓ Do keep in mind that the information you give while applying for policy cannot be disputed during a claim.
- ✓ Fill the nominee details without fail.
- ✓ Ensure that the questions are explained correctly to the applicant and he understood them completely. Remember that the applicant has to give a declaration to this effect in the proposal form.
- ✓ Keep a copy of the completed signed proposal form and any declarations and terms agreed upon mutually for record purposes of the insured.

### Don'ts:

- X Do not leave any column blank in the proposal form.
- X Do not let anyone else fill it up.
- X Do not conceal or misstate any material facts as this could lead to disputes at the time of a claim.

## Do's and Don'ts for a Consumer

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- X Do not miss or delay your premium payment.
- X Don't hide any pre-existing diseases even if it is cured.

### 6. VEHICLE INSURANCE

#### Do's

- ✓ Do know that one can buy the policy without approaching a vehicle dealer or broker.
- ✓ Get the proposal form carefully filled by the applicant himself / herself even if the vehicle dealer is arranging for the insurance.
- ✓ Keep a copy of the completed proposal form for your records.
- ✓ Read the policy brochure/ prospectus carefully to know what is covered and what is not.
- ✓ Ask for information about add-on covers that may be available and choose what suits your requirements.
- ✓ Give documents such as RC Book, Permit and Driving Licence to the insurance company for



## Do's and Don'ts for a Consumer

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verification and keep these documents updated from the authorities concerned.

### Don'ts

- X Don't let anyone else to fill your proposal form
- X Don't leave any column blank.
- X Don't forget to renew your policy without any break.
- X Don't forget to ask for the correct procedure while buying a used car that already has insurance.
- X Don't make false declarations about the actual use of the vehicle which is being insured.
- X Don't leave the ignition key in the vehicle because that will be considered as negligence of the vehicle owner and will not be eligible for claim in case of theft of vehicle.

### 7. PURCHASE OF GOLD JEWELRY

#### Do's

- ✓ Check the purity of the gold before you buy. Do know that: 999 - 24 karat; 958 - 23 karat; 916 - 22 karat; 875- 21 karat.
- ✓ Check the BIS Certification, Jeweler's identification mark, the year of the hallmark and the mark of the Assaying and Hallmarking Centre.
- ✓ Bargain on the making charges. Jewelers pass the labour cost involved in making jewelry to buyers, in the form of making charges. Jewelry with little artwork, will have less making charges when compared to jewelry with heavy designs.



#### Don'ts

- X Avoid jewelry studded with stones. In case of buying gold jewelry studded with precious

## Do's and Don'ts for a Consumer

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or semi-precious stones, one would be paying more than it's worth.

- X While buying gold jewelry, don't just pay the money. One must ask for the breakup of the gold and precious stones and then pay accordingly.
- X While buying the jewelry, most of the jewelry shops say that they have a good buyback policy and they give 100% of the value of the gold. But, it is advisable to sell the gold jewelry to the shop from where it has been bought to forgo the making charges and some other costs.

### 8. ONLINE SHOPPING

#### Do's

- ✓ Do purchase only selected items through online.
- ✓ Do make purchase only through reputed trusted and tested online merchants.
- ✓ Do buy from a web site that has encryption.
- ✓ Do check the terms and conditions before placing the order especially warranty and place of services.
- ✓ Do check the rating, review or feedback already given to that product.
- ✓ Do see the promo video offered by the company to know its specifications.
- ✓ Do compare the similar products regarding price, specifications, warranty, usage etc.
- ✓ Do use comprehensive computer security software.
- ✓ In case of receiving a wrong model than what you have ordered, put it for replacement or recovery for money before the deadline.



## Do's and Don'ts for a Consumer

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### Don'ts

- X Don't buy from a website unless it is certified for safety.
- X Don't buy from a website which is a new one for the sake of offering more discounts and offers.
- X Don't forget to inspect your new purchase as soon as it arrives.
- X Don't buy from spammers.
- X Don't buy from a site with which you are not totally comfortable.
- X Don't buy medicines online.

## 9. MEDICAL SERVICES

### Do's

- ✓ Do disclose all relevant information correctly and truthfully and as briefly and to the point as possible, in order to enable physicians to understand the nature of illness.
- ✓ Do have trust and confidence with the consulting physician.
- ✓ Be polite towards the Medical Staff and one should have respect towards medical profession.

## Do's and Don'ts for a Consumer

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- ✓ Do have previous prescriptions, investigation reports etc when you consult a new doctor.
- ✓ Do inform the consulting physicians about the treatment they have previously taken, history of allergies etc even if he / she fails to ask.
- ✓ Do collect discharge summary, investigation reports, X-rays etc before leaving the hospital and preserve them carefully.
- ✓ Do have check-ups at regular intervals as suggested by the Doctor.
- ✓ Do understand the course of treatment and medication properly from their physician, take prescribed medicines regularly, follow all instructions regarding intake, rest, exercise or any other precautions properly and report for follow-up appointments as instructed. Failure to turn up for periodical checkups will make the patients case weaker in a medico-legal case.
- ✓ Do inform the physician in case of taking treatment through some other department





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of medicine (for example Siddha, Ayurveda, Unani or Tamil Medicine), as this may lead to duplication of medicine and adverse side-effects.

- ✓ Do co-operate with physicians for any physical examination, investigation, diagnostic procedure, admission, treatment and referral to another doctor.
- ✓ Do give the consent to the treatment after understanding the consequences of treatment which have been explained to you before the treatment begins.
- ✓ Patient should consume the drugs only according to the dosage prescribed by the physician.
- ✓ Do let your doctors know about any other over-the-counter medications, vitamins and supplements, or herbs that the patient is using.

### Don'ts

- X Do not hide material facts as suppression of facts will always go against you in a medico-legal case.
- X Do not hesitate to clarify doubts regarding your illness, investigation and treatment; and

## Do's and Don'ts for a Consumer

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also, to tell the physician in case of failure to follow the instructions or treatment.

- X Don't try self-medication.
- X Don't stop the treatment nor taking of drugs midway.
- X Do not go for alternative medicine midway if there are no effective results as expected. Because in certain chronic diseases, the results of the treatment could be best understood only after completing the full cycle.

### 10. ELECTRIC SERVICES

#### Do's

- ✓ Apply for your service connection by producing proper documents/records to prove the legal ownership of the premises for which electricity supply is required.
- ✓ Get all the wiring work done by licensed electrical contractor.
- ✓ Use electricity only for purpose for which the service connection has been given (i.e. domestic).
- ✓ Construct your building with proper clearance from the existing High Tension/Low Tension lines as per the Indian Electricity Rules, 1956.
- ✓ Pay electricity consumption bills and other demands such as additional security deposit promptly.
- ✓ After paying the amount towards electricity consumption charges across the counter and



## Do's and Don'ts for a Consumer

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getting the receipt, check and ensure that the amount in the white meter card and the amount in the receipt tally. If they do not tally, point out the same to the Assessor/Inspector of Assessment.

- ✓ If your service connection has been disconnected for non-payment, you may pay the amount due and the reconnection charges and intimate the Section Officer/Inspector of Assessment and avail reconnection.
- ✓ If the meter is found to be defective and not running, bring the matter to the notice of the Section Officer in writing for replacement by a good working meter.

### Don'ts

- X Don't get the wiring works done by unauthorized persons, which is an offence under the Indian Electricity Rules 1956.
- X Don't delay to pay the security deposit and the service connection charges once the advice for payment is received.
- X Don't tamper with the lines, meter, cut-outs and other equipments of Electricity Board.

## Do's and Don'ts for a Consumer

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- X Don't construct your building underneath a High Tension or Low-Tension line without proper clearance.
- X Don't commit theft of energy. It is a criminal offence under the Indian Penal Code. Besides prosecution for the offence, extra levy will be collected.

### 11. HOUSING SERVICES

#### Do's

- ✓ Select a well reputed builder who is having experience in the field of real estate.
- ✓ Do verify whether the builder has registered the project with the Statutory Authority before advertising or selling it.
- ✓ Do know that the promoter should inform the investors about the stage-wise time schedule.
- ✓ Do know that complaint can be filed against the promoter in case of delay in handing over of homes, failure to provide the proper facilities as promised in the construction plan;
- ✓ Before registering the plot, one must make sure that all the legal aspects like Original

## Do's and Don'ts for a Consumer

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land document; No-objection Certificate; Sale deed; Approval from the concerned Development Authority etc. are available at hand.

- ✓ The reliability of the developer has to be ascertained.
- ✓ Make sure that the plot does not violate any of the regulations and also make sure it is not embroiled in any legal angles.
- ✓ Make sure that the plan of the flat / building is drafted by qualified architects.
- ✓ Make sure all necessary approvals for building the flats have been obtained from the authorities.
- ✓ Also make sure that the plan given by the developer has been approved by the relevant authority.
- ✓ Have clear and transparent dealings with the developer regarding the size of the flat and size of the overall building.



## **Do's and Don'ts for a Consumer**

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- ✓ The payment and other monetary transactions must be transparent and should not violate any regulation.
- ✓ After completing the construction, the developer must give copies of the completion certificate to all the flat owners.
- ✓ Verify that the contractor is insured for the project.
- ✓ Check your contractor's references and credentials
- ✓ Consult an expert to review and explain the contract.
- ✓ If possible, make payment according to the stage wise completion of the construction.

### **Don'ts**

- X Don't fall prey to misleading offers.
- X Don't rely upon the promise of the Promoter / Builder that they will get the approval subsequently.
- X Don't pay more sum of money as an earnest deposit.
- X Don't engage a middleman between the Building Agency and the purchaser.

### 12. PURCHASE OF DRUGS

#### Do's

- ✓ Do avoid self-medication.
- ✓ Buy medicines only on the prescription of the doctor.
- ✓ Buy all medicines from a licensed chemist only and insist on a cash memo while purchasing the same.
- ✓ Retain the cash memo till the consumption of the medicines. It may be useful in case of investigation of adverse reaction or other complaint.
- ✓ Consult your doctor promptly in case of any reaction or lack of efficacy of medicine persists.
- ✓ Always check the medicines for their:
  - Name
  - Expiry date
  - Price on the label
  - Right quantity
  - Ensure that the seal is intact
  - Always store medicines at the house in proper places away from moisture and direct sunlight.



## Do's and Don'ts for a Consumer

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- ✓ Do try to use the same pharmacy to meet all your requirements, so that they can help you keep track of everything you're taking.

### Don'ts

- X Don't purchase/consume the medicine, if it has crossed expiry date.
- X Don't change your medication dose or schedule without consulting the doctor.
- X Don't use medication prescribed for someone else.
- X Don't crush or break pills unless your doctor instructs you to do so.
- X Don't store your medicines in locations that are humid, too hot or too cold. For example, the bathroom cabinet may not be the best place for storing your medicine.



### 13. STOCK EXCHANGE

#### Do's

- ✓ Transact only through stock exchanges.
- ✓ Deal only through SEBI registered intermediaries.
- ✓ Complete all the required formalities of opening an account properly (client registration, client agreement forms, etc.).
- ✓ Ask for and sign 'Know Your Client Agreement.'
- ✓ Read and properly understand the risks associated with investing in securities/derivatives before undertaking transactions.
- ✓ Assess the risk-return profile of the investment as well as the liquidity and safety aspects before making your investment decision.



## Do's and Don'ts for a Consumer

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- ✓ Ask all relevant questions and clear your doubts with the broker before transacting.
- ✓ Invest, based on sound reasoning after taking into account all publicly available information and all fundamentals.
- ✓ Give clear and unambiguous instructions to the broker/sub-broker/depository participant.
- ✓ Be vigilant in your transactions. Insist on a contract note for your transaction.
- ✓ Verify all details in contract note, immediately on receipt.
- ✓ Crosscheck details of your trade with details as available on the exchange Web site ([www.bseindia.com](http://www.bseindia.com) / [www.nseindia.com](http://www.nseindia.com)).
- ✓ Scrutinize minutely both the transaction and the holding statements that you receive from your Depository Participant.
- ✓ Keep copies of all your investment documentation.
- ✓ Handle Delivery Instruction Slips (DIS) Book issued by DPs carefully.
- ✓ Insist that the DIS numbers are pre-printed and the Client ID is pre-stamped.

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- ✓ In the case of not transacting frequently make use of the freezing facilities provided for the Demat Account.
- ✓ Pay the margins required to be paid in the time prescribed.
- ✓ Deliver the shares in case of sale or pay the money in case of purchase within the time prescribed.
- ✓ Participate and vote in general meetings either personally or through proxy.
- ✓ Be aware of the rights and responsibilities.
- ✓ In case of complaints, approach the right authorities for redressal in a timely manner.

### Don'ts

- X Don't deal with unregistered intermediaries.
- X Don't fall prey to promises of unrealistic returns.
- X Don't invest on the basis of hearsay and rumors; verify before investment.
- X Don't forget to take note of risks involved in the investment.
- X Don't be misled by rumors circulating in the market.
- X Don't be influenced into buying shares or debentures of fundamentally unsound

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- companies (penny stocks) based on sudden spurts in trading volumes or prices or non-authentic favourable looking articles/stories.
- x Don't play on momentum - it could turn against you.
  - x Don't be misled by so called 'hot tips.'
  - x Don't try to time the market.
  - x Don't hesitate to approach the proper authorities for redressal of your doubts/grievances.
  - x Don't leave signed blank Delivery Instruction Slips of your Demat account lying around carelessly or with anyone.
  - x Do not sign blank Delivery Instruction Slips and keep them with Depository Participant or broker to save time.

### 14. PURCHASE OF COSMETIC PRODUCTS

#### Do's

- ✓ Do shop in the daylight for your makeup, especially foundation. This will help to get the perfect match and get a real feel of the makeup.
- ✓ Do save your receipts. Many stores will refund your money within a specified period of time in case not satisfied with a product.
- ✓ Do have reasonable expectations of makeup's capabilities. Makeup can do wonders, but it cannot change the texture of your skin. For example, if you have acne, makeup won't make your skin smooth and clear.



#### Don'ts

- X Don't equate "dermatologist tested" with better quality. The claim does not guarantee

## Do's and Don'ts for a Consumer

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that the doctor approved of the product - just that it was tested.

- X Don't stick to just one department store. If you have the option, use all the resources you have. There are many beauty advisors and different stores that will give you the latest scoop on free gifts, makeup specials and events.

### 15. PENSION SERVICES

#### Do's

- ✓ A copy of every communication regarding pension is required to be endorsed to the pensioner by each mode of pension delivery. Please ensure that your full contact postal address (preferably with PIN code) is always updated.
- ✓ Promptly intimate any changes of address to:
  - Your Bank Branch
  - The Head of Office and the PAO in the Ministry from where you retired;
  - Central Pension Accounting Office
- ✓ There should be proper nomination for pension account. Please retain the acknowledgement received from the bank

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carefully. It is advisable to open a joint account with your spouse if you are pensioners so that she/he does not suffer later.

- ✓ Please produce proper and acceptable evidence of eligible savings from time to time for the purpose of Income Tax calculation by the Bank.
- ✓ Please collect Certificate of Income from pension from bank at the close of financial year, even if income tax is not deducted from the pension. Please collect Form-16 for income tax deducted.
- ✓ Please furnish Life Certificate early in the month of November every year.
- ✓ Please apply in the prescribed proforma to the paying branch for restoration of commuted portion of pension on completing 14 years and 11 months in case your bank does not have a CPPC.
- ✓ Please provide the Pensioner's half of the PPO to your paying Bank Branch in the case of revision of pension for entry of enhanced pension with break up in this half.



## Do's and Don'ts for a Consumer

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- ✓ Please ask for a due and drawn statement from your bank branch in case you have received any arrears in a lump sum.
- ✓ Please ask for a pension slip with breakup in case of any doubt from bank branch.
- ✓ If Pensioner's half is lost, worn or torn, a written request is to be immediately made to your paying Bank branch along with Pensioner's half of PPO (if available).
- ✓ Please keep all your Pension related documents including Pensioner's half of PPO, safely, as these are important documents.

### Don'ts

- X Do not delay in submitting the Pension Papers before retirement as it ultimately effects the time schedule to be followed by the various offices.
- X Please do not provide address and contact number which is likely to change in immediate near future. Please update your address by informing your bank branch, PAO, CPAO and DDO of the ministry you retired from.
- X In case you wish to change your bank or bank branch for pension disbursement, do not close your pension account unless new

## Do's and Don'ts for a Consumer

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account is confirmed for pension disbursement.

- X Please do not fail to check whether you are receiving full pension/family pension authorized by the Govt. of India/ State Government to you. Please remember that higher benefits are available to senior citizens aged 80 and above.
- X Please do not forget that under the scheme of pension department through authorized banks, banks are required to pay pension to each pensioner by the last day of the month.

### 16. PURCHASE OF FOOD ITEMS

#### Do's

- ✓ Be careful in product selection: Search for standardized products which are having mark like I.S.I., AGMARK, HALLMARK, B.E.E., FSSAI.
- ✓ Study the details printed on the packets: Contents / Ingredients / nutritional information / weight / manufacturing date / expiry date / best before etc; Manufacturing Date: Date of packing of the product; Expiry Date: Date till the product is safe for use.
- ✓ Carefully see the Terms and Conditions of Use / Refund and Replacement Policies / Warranties / Guarantee conditions.
- ✓ Check goods as to whether they are in good condition before accepting: Sealed, not tampered/not puffed/not broken/torn.



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- ✓ Don't pay more than MRP: Maximum Retail Price is the maximum you ought to pay; Bargaining can also be done on MRP, Penal Provisions are available if a Package is sold at a price more than MRP, Putting of price sticker to increase the printed price is not permitted.
- ✓ Always take Receipt: ensure correct amount, name and address of the shop and other details are mentioned in the receipt.
- ✓ Don't hesitate to file a complaint at District Forum/State Commission/National Commission: Complaint can be submitted on a plain paper.
- ✓ No need of Lawyer /Advocate: Any individual consumer/Central Government/ State Government /Registered V.C.O./Legal Heir of deceased consumer can file a complaint in the Consumer Fora.
- ✓ Reliefs available to consumer: Replacement / Refund / Removal of defects / Compensation / Withdrawal/etc.
- ✓ Be careful, about false and /or misleading advertisement.
- ✓ Purchase only when you need and do not purchase in a hurry.

## Do's and Don'ts for a Consumer

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### Don'ts

- X Don't buy goods in loose package.
- X Don't fail to obtain full information regarding quality and price before making any purchases.
- X Do not buy blindly.
- X Do not compromise on the quality of goods and services.

### 17. PURCHASE OF CAR

### Do's

- ✓ Do inspect and test drive the car you're buying. Verify that it's the right trim level with the right features.
- ✓ Do walk out if a salesperson tries to raise the price you negotiated. Take your lowest competitive quotes and estimated dealer-cost figure to use as leverage if you plan to do some final negotiating in the showroom.



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- ✓ Do negotiate one thing at a time. Nail down the new-car price before you negotiate the trade-in or financing terms.
- ✓ Do cross out extras in the contract that you haven't agreed to pay for.
- ✓ Do verify that the terms match the amount you've agreed to. Dealers can pad the monthly payment to add extras into the contract, sometimes without the consumer even knowing he or she has paid for them.
- ✓ Do pay the down payment with a credit card. That way, if the dealer goes out of business before you can pick up your car, you can challenge the payment with your card issuer. Don't sign any forms with items left blank. A dealership could falsify information such as your income or the size of the down payment on loan applications.

### Don'ts

- X Don't sign any forms with items left blank. A dealership could falsify information such as your income or the size of the down payment on loan applications.
- X Don't negotiate around a monthly payment figure. This gives the salesperson too much

## Do's and Don'ts for a Consumer

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room to manipulate figures to the dealer's advantage, especially if you have a trade-in or are financing through the dealer.

- X Don't go during special sales events solicited by direct mail. These are often run by contracted specialists trained in techniques that increase a dealer's profit.
- X Don't buy unnecessary extras. Offering items like corrosion protection, paint sealant, fabric protection, and window etching of the vehicle ID number are common ways to get you to pay extra. You usually don't need these services or can get them for less money later.
- X Don't purchase an extended warranty on a car with a good reliability record. Because generally those who purchase an extended warranty don't use it for repairs during the lifetime of the policy.
- X Don't agree to be responsible for any extra interest on loan payments for the trade-in after you've signed the bill of sale.
- X Don't drive the car home before the financial paperwork is completed. Because, sometimes, the dealer may call you back, saying that the financing fell through, to get

## Do's and Don'ts for a Consumer

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him or her to sign new paperwork at less favorable terms.

- X Don't take delivery of the car if additional work needs to be done on it, such as a repair or accessory installation. If a dealer goes out of business, it can be difficult to get the work done.



### 18. TELECOM SERVICES

#### Do's

- ✓ Avoid going from your mobile browser to sites which offer unreliable and questionable content.
- ✓ If you inadvertently access any of these sites, close any/all pop-up windows that may have opened.
- ✓ You should not download and/or install any software from sites where there are a large number of pop-up windows. Read everything carefully before clicking OK, especially when you are going to download something.
- ✓ Please be aware that certain websites use mobile or fixed line number to make outgoing calls. This is an illegal activity.
- ✓ Keep Bluetooth connectivity off when not required and or keep the security feature of your handset on high mode.
- ✓ Periodically check the icons on your handset and ensure that no new icons have appeared that has not consciously been installed by you.
- ✓ Check your Mobile bill regularly for any anomaly (to check for Outgoing International

## Do's and Don'ts for a Consumer

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Calls). You may subscribe to daily unbilled alerts by sending 'SUNB' to 121 to check on your usage.

- ✓ Format your handset if you feel that unintentionally any of the above may have happened with you, this will remove malicious software from your handset.
- ✓ Refrain from sharing any personal information, identity proof or making any payments to people promising lottery or other unexpected awards.

### Don'ts

- X Do not delete data from your browser's history files, to enable you trace back problems, if necessary.
- X Do not post your mobile number or fixed line number on the websites unless you are very sure that the site is secure.
- X Don't fall prey to fraudulent calls claiming the recipient customer as being a Prize/Lottery Winner. The fraudster then attempts to trick the customer into divulging sensitive personal information and to pay a commission to receive the winnings. Such commission is usually asked to be paid via an

## Do's and Don'ts for a Consumer

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international DTH operator's recharge vouchers.

- X Do not respond to any suspicious missed calls from unknown numbers.
- X Do not get lured into any financial transactions or divulge any personal information like IMEI, Bank Account number and other information to callers offering prize money or lottery winnings. Also do not respond to any instructions to dial an international number to get the prize money. This luring may also be done through SMS messages offering prize money and seeking personal details on a specified email ID. Please do not respond to these.
- X Do not respond to any SMS/Email from unknown sources prompting you to call on a number or go to a site offering free download of content/movie clips/pictures.

### 19. CONSUMER DURABLES

#### Do's

- ✓ The first and foremost tip is please select a shop that has been in business for a considerable period of time.
- ✓ If the product you buy comes with some free items (freebies) you have a right to refuse them. Because usually the cost of these free items is added to the price of the product you buy.
- ✓ Please enquire about the various brands available in the market for the particular product and select the best the one according to your budget.
- ✓ Please ensure you get the receipt, warranty card, instruction manual and other literature from the shopkeeper. Also go through the instruction manual carefully.
- ✓ Before buying the product find out from the shop keeper whether his shop has any branches in India and also whether there are any authorized service centres available in the city.
- ✓ Before buying the product please clarify all the details regarding the option to return of

## Do's and Don'ts for a Consumer

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goods, refund of money etc. If you are making through credit card, please find out via e-mail, details regarding the return of defective goods and the refund for the payments made.

- ✓ Also ensure that the shopkeeper / trader's website functions properly as sometimes wrong website addresses are also provided.
- ✓ Keep all the relevant documents pertaining to your order carefully for quite some time.

### Don'ts

- X Don't buy the products which are not having the warranty.
- X Please ensure that the service showrooms are available in the city in which you are residing.

### 20. DEFECTIVE GOODS OR DEFICIENT SERVICES

#### Do's

- ✓ Find out who is responsible for the problem.
- ✓ Collect the name and address of the dealer/seller and the manufacturer.
- ✓ Document your complaint - write letter of complaint to the Shop Manager / Dealer / Manufacturer / Service Provider clearly stating:
  - Nature of your problem
  - Evidence of having purchased goods or services to be provided
  - Relief claimed - repair / replacement / refund / compensation
  - A deadline for replying
- ✓ Send the letter by registered post with acknowledgement due.
- ✓ Where applicable, after expiry of deadline you must notify the concerned authorities / government department.
- ✓ Immediately initiate action to protect your rights.
- ✓ You can always contact a local consumer group for help, if necessary.

## Do's and Don'ts for a Consumer

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- ✓ If you have taken legal action, publicize the result, so that others gain awareness from your experience.
- ✓ Please peruse the provisions of the Consumer Protection Act, 1986 and Consumer Protection Rules, 2005 for filing the complaint in proper format.

### Don'ts

- X Don't fail to obtain full information regarding quality and price before making any purchases.
- X Don't rely upon false and /or misleading advertisement.
- X Do not purchase in a hurry.
- X Do not buy blindly.
- X Do not compromise on the quality of goods and services.