<table border="0" cellspacing="0" cellpadding="0" class="abstract"><tr><td id="abs" class="para"> Malay Mail&#65533; : 6 November 2006 GULLIBLE and complacent &#65533; two words that best describe the average Malaysian consumer. </td></tr></table> Despite access to information, they are still being short-changed on a daily basis because they fall prey to misleading advertisements. &#65533;Worse, they only bother to find out about their rights and proper procedure after they have been cheated or when they become a victim, said National Consumer Complaints Centre director Darshan Singh.

Last year, the NCCC received 449 complaints of deceptive advertisements, and up to June this year, 146 complaints were recorded and the figure is expected to rise.

&#65533;We anticipate this will become a major problem because businesses are getting creative but consumers have yet to catch up with the techniques of those in advertising and promotions,&#65533; said Darshan.

Misleading advertisements are a source of problems in almost every category of goods and services, from slimming and fitness centres and maid agencies, to the tourism and housing sectors.

&#65533;Housing developers promise many things in their catalogues but often, the consumers find the reality to be very different after they have signed up,&#65533; said Darshan.

Similarly, maid agencies advertise highly effective domestic helpers but when the consumer finds this to not be the case, he faces difficulty in getting a replacement.

People who bought holiday packages during travel fairs, have also become victims of deceptive advertising, said Darshan, as are those who signed up with slimming centres but failed to lose weight after a certain number of sessions as advertised.

Many businesses these days also appoint and rely on agents, and misleading information by agents also leads consumers into trouble.

&#65533;These agents are usually paid low wages but get high commissions, so they will give all sorts of misleading information to make a sale and once you&#65533;re taken in, you&#65533;re stuck with the product or service,&#65533; he said.

Darshan said that, nowadays, anytime a consumer buys something, a two-page agreement is immediately produced for them to sign, and 90 per cent of them don&#65533;t read it and they end up not being able to back out once they have signed.

&#65533;For example, they promise delivery of a car in two months but there have been cases where people have had to wait up to eight months to get the car.

&#65533;When they want to cancel and claim their money, they were told that it is not refundable,&#65533; he said.

Similarly, when consumers sign up for time share holiday packages, everything looks rosy, but when they want to go on the holiday, they are told it&#65533;s fully booked or that they should have booked six months in advance.

&#65533;These two, misleading advertisements and misrepresentation of information by agents, go hand-in-hand and are causing major problems for consumers,&#65533; said Darshan.

MM says: Educate yourself, do not be fooled