
 &#65533; CONSUMER HABITS: No one has to fall for those sales gimmicks   By : TAM YONG YUEE, Muar
  IT'S right that the authorities should clamp down on unfair practices as suggested by National Consumer Complaints Centre chief executive officer Muhammad Sha'ani Abdullah ("Banks ignoring credit card grouses" -- NST, April 4). However, we must also accept that the core business of banks, or any other business entities for that matter, is to make a profit.

Regarding "fraudulent marketing methods", consumers or credit-card users have a choice -- to buy or not to buy; to acknowledge or ignore the sales gimmicks.

Someone once said that in our so-called supermarket civilisation, "the joy of living is often confused with consumerism". And someone else said: "Success is getting what you want; happiness is wanting what you get." And it pays to know the difference.

Does one need to have so many credit cards? Does one really need to have all the latest gadgets, or that spa and gym membership or that medical plan? The question is, how can any sensible person get carried away and fall for these gimmicks. Being aware of what we really need and what we want would surely help guard against falling victim to those "fraudulent marketing methods" and sales gimmicks.   <table border="0" cellspacing="3" cellpadding="0" width="200" align="right"> </table>