

THE COMMISSION COMMITS TO ACTIVITIES THAT SAFEGUARD CONSUMER RIGHTS AND FAIR BUSINESS PRACTICES



HIGH COURT RULES IN FAVOUR
OF THE COMMISSION IN CASE
AGAINST ATLAS MARA



**K4,581.00 EXPIRED GOODS
SEIZED IN MUCHINGA INSPECTIONS**



**THE COMMISSION EXHIBITS AT
THE 2024 KULAMBA
TRADITIONAL CEREMONY**

Mission



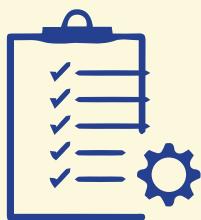
“To safeguard and promote economic welfare by prohibiting anti-competitive and unfair business practices in Zambia.”

Vision



“To be a global model in protecting and maximizing economic welfare.”

Our Mandate



To protect and safeguard competition and ensure consumer protection across all economic sectors in Zambia.”

Organisational Values



- Professionalism
- Integrity
- Respect
- Excellence
- Responsive
- Transparency



Editorial Team 4

THE COMMISSION COMMITS TO ACTIVITIES THAT SAFEGUARD CONSUMER
RIGHTS AND FAIR BUSINESS PRACTICES 5THE COMMISSION EXHIBITS AT THE 2024 KULAMBA TRADITIONAL
CEREMONY 7

K4,581.00 EXPIRED GOODS SEIZED IN MUCHINGA INSPECTIONS 8

ZESCO DELAYS AND BUNDLE DEPLETION AMONG TOP CONSUMER QUERIES
DURING RADIO ENGAGEMENT 9

INSPECTIONS CONDUCTED ACROSS 9 DISTRICTS IN LUAPULA PROVINCE .. 12

THE COMMISSION PARTICIPATES IN AFRICAN COMPETITION FORUM
WORKSHOP 14

ASTRO MOBILE ZAMBIA LIMITED FINED FOR UNFAIR TRADING 15

EMPOWERING CONSUMERS IN THE AGE OF AI HIGHLIGHTS FROM ZAMBIA'S
2024 WORLD CONSUMER RIGHTS DAY 16YAHYA INVESTMENTS FINED FOR SELLING EXPIRED GOODS WORTH OVER K1
MILLION 17

THE COMMISSION COMMEMORATES WORLD COMPETITION DAY 18

THE COMMISSION RECOGNISED AS MOST ETHICAL AND INCLUSIVE PUBLIC
INSTITUTION 19

Executive Director's Corner



Executive Director
Eunice Phiri Hamavhwa

On behalf of the Competition and Consumer Protection Commission (the Commission), I am pleased to present this latest edition of our newsletter, which highlights our ongoing commitment to safeguarding consumer rights and promoting fair business practices across Zambia. As we reflect on the activities and milestones achieved throughout 2024, the Commission remains steadfast in its mission to enhance economic welfare by prohibiting anti-competitive and unfair business practices.

Our efforts this year have focused on robust inspections, targeted outreach programs, and strategic collaborations with stakeholders to ensure compliance with consumer protection laws and foster a culture of fairness in the marketplace. From seizing unsafe goods and addressing unfair practices in sectors like real estate and telecommunications, to empowering women entrepreneurs and raising awareness about consumer rights through media and community engagements, the Commission continues to build trust and accountability within our communities.

We are honoured to have been recognized as the "Most Ethical and Inclusive Public Institution" during Africa Public Service Day, a testament to our values of professionalism, integrity, and transparency. As we move forward, the Commission will continue to prioritize the needs of consumers and businesses, ensuring a healthy, competitive, and equitable economic environment for all Zambians.

Thank you for your continued support and engagement with the Commission as we strive to be a global model in protecting and maximizing economic welfare.

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THE COMMISSION COMMITS TO ACTIVITIES THAT SAFEGUARD CONSUMER RIGHTS AND FAIR BUSINESS PRACTICES



The Commission officers together with Local Government officers walking through a business area during inspection

The Competition and Consumer Protection Commission “the Commission” has been actively implementing various initiatives aimed at safeguarding consumer rights and promoting fair business practices. Throughout 2024, The Commission demonstrated its commitment to enhancing economic welfare through inspections, outreach programs, and collaborations with key stakeholders.

In Kasenengwa District, the Commission conducted spot inspections in collaboration with the Council's, District Health Office, and Zambia Police. These inspections uncovered irregularities and led to the seizure of unsafe goods valued at K1,334.00. The initiative underscored the importance of community vigilance and collaboration in maintaining public health standards with respect to goods and products being sold to consumers.

Similarly, the Commission engaged the Zambia Institute of Estate Agents (ZIEA) to address issues such as misrepresentation, unfair contract terms, and poor service delivery in real estate transactions. This engagement aimed to foster ethical practices and compliance within the sector.

The Commission also participated in a training program organized by the Bank of Zambia to promote financial inclusion for Women-Led Micro, Small, and Medium Enterprises (WMSMEs). The program focused on addressing barriers such as limited access to credit and inadequate financial literacy while emphasizing consumer protection and market conduct regulation. By collaborating with other regulatory bodies, The Commission sought to empower women entrepreneurs and enhance their participation in Zambia's economy.



In the centre, Minister of Commerce Trade and Industry with Board members and commission senior staff in Lusaka.

Outreach efforts were a significant part of the Commission's activities. In Livingstone, the Commission's senior officials together with the Minister of Commerce, Trade and Industry and CCPC board of Commissioners were part of this entourage that visited the community to reinforce the Commission's mandate and align its goals with government efforts to create a thriving business environment. Additionally, the Commission held a sensitization session at the Livingstone Institute of Business and Engineering Studies (LIBES), educating participants on consumer rights under the Competition and Consumer Protection Act no. 24 of 2010 as amended by the CCPC 21 of 2023 (the Act). The session emphasised safeguarding personal data and utilising complaint channels effectively.

The Commission also leveraged media platforms to raise awareness about food safety and consumer rights. A radio broadcast commemorating World Food Safety Day reached over 1.5 million listeners across Muchinga and Northern Provinces. The program highlighted food safety regulations, product standards, and consumer rights while encouraging vigilance among consumers.

In Chinsali, an outdoor sensitization event during World Environmental Health Day provided an interactive platform for educating the public on consumer rights and product safety.

These initiatives reflect the Commission's dedication to protecting consumers and fostering fair competition across various sectors. Through inspections, education programs, and strategic partnerships, The Commission continues to build trust within communities while ensuring compliance with consumer protection laws for a healthier and more equitable marketplace.



Ms Chanda Malawa was among the Commission staff that attended the training programme organised by Bank of Zambia to promote financial inclusion

THE COMMISSION EXHIBITS AT THE 2024 KULAMBA TRADITIONAL CEREMONY

The Commission's Chipata office participated in the 2024 Kulamba Traditional Ceremony, a remarkable cultural gathering of the Chewa speaking people of Zambia, Malawi, and Mozambique. The event was held on 24th August 2024 at Mkaika in Katete District, Eastern Province and it served as an important platform for cultural exchange and community engagement.

The Kulamba Ceremony, which is an annual traditional event, is a celebration of the Chewa heritage. It is marked by vibrant dances, colourful regalia, and the reaffirmation of traditional leadership under the Chewa Chief, His Royal Highness Kalonga Gawa Undi. Thousands of people from the three countries gathered to witness and participate in this iconic event, including local and international visitors.

As part of its involvement, The Commission set up an exhibition booth where it showcased

its mandate, services, and ongoing initiatives. The booth attracted numerous attendees, who had the opportunity to engage directly with Commission staff to learn about its role in enhancing public services. This interaction provided a platform for the public to seek information, provide feedback, and discuss matters of mutual interest.

Through this initiative, the Chipata office demonstrated the importance of integrating public service delivery with cultural heritage, fostering trust, accessibility, and visibility among the people. The Commission's presence at the ceremony was not only a moment to showcase its work but also an affirmation of its dedication to building stronger relationships with the public.

The 2024 Kulamba Ceremony once again highlighted the shared traditions and unity of the Chewa people, while offering organizations like the Commission an invaluable opportunity to connect with the communities it serves.



K4,581.00 EXPIRED GOODS SEIZED IN MUCHINGA INSPECTIONS

The Commission carried out a series of inspections in Chinsali, Mpika, and Kanchibiya districts of Muchinga Province. During the course of the inspection, 45 business premises were inspected. Items valued at K4,581.00 were confiscated as they were deemed either expired or unfit for human consumption.

The inspections also extended to community engagement in Kanchibiya. The Commission conducted a sensitisation session with the Ward Development Committee where Community members were educated on the Commission's mandate, key provisions of the Act and the essential rights and responsibilities of consumers.

The Commission stressed that compliance with regulations is not merely a legal obligation but a critical aspect of building consumer trust and ensuring a fair, safe, and transparent market environment.

K4,581.00

Items valued at K4,581.00 were confiscated as they were deemed either expired or unfit for human consumption.



Picture for illustrative purposes only



ZESCO DELAYS AND BUNDLE DEPLETION AMONG TOP CONSUMER QUERIES DURING RADIO ENGAGEMENT

As part of its continued commitment to educate and sensitise consumers about their rights, The Commission participated in the Law-and-Order Weekly Programme on One Love Radio in Mansa.

One Love Radio provided an ideal platform to connect with communities in Luapula Province. The radio listenership covers districts such as Milenge, Chembe, Samfya, Chifunabuli, Chipili, Mwense, and parts of Luwingu in Northern province.

During the one-hour programme, the Commission delivered a detailed overview of its mandate, core functions, consumer protection services, redress mechanisms, and its collaboration with other regulatory bodies. The session was lively and interactive, with listeners participating through calls and text messages.

Among the most pressing issues raised by the audience were concerns over ZESCO's delayed connections to the national grid and challenges related to bundle depletion. The queries were addressed while placing emphasis on the on-going collaboration with key regulators, including the Energy Regulation Board (ERB) and the Zambia Information and Communications Technology Authority (ZICTA), to resolve such complaints and enhance service delivery standards.

The programme also provided an opportunity to highlight the Commission's communication channels, contact details and encouraging consumers to report grievances and seek assistance whenever their rights were compromised. This initiative is a testament to the Commission's commitment to safeguard consumer welfare in Zambia.

Officers countrywide carrying out inspections with stakeholders



Staff members taking part in Public events across the country



Members of staff having a light moment during white elephant gift sharing at HQ



Members of staff during an integrity committee activity at HQ





A picture of an officer while carrying out inspections in Samfya during routine inspections throughout Luapula province.

INSPECTIONS CONDUCTED ACROSS 9 DISTRICTS IN LUAPULA PROVINCE

The Commission's Mansa Office conducted comprehensive inspections across nine districts in Luapula Province. The inspections covered Mansa, Milenge, Samfya, Chembe, Chipili, Mwense, Mwasabombwe, Kawambwa, and Nchelenge, reaching a total of 168 trading premises. The inspections aimed to ensure compliance with consumer protection laws.

During the inspections, 24 outlets were found to be in violation, with expired products discovered on their shelves. The expired

goods, valued at K14,183, were promptly confiscated to safeguard consumers.

However, the exercise was not solely focused on enforcement. The Commission also prioritised trader education, engaging business owners and staff on best practices to prevent future violations

By working closely with traders and promoting awareness, the Commission aimed to build a culture of compliance that benefits both businesses and consumers in Luapula.



HIGH COURT RULES IN FAVOUR OF THE COMMISSION IN CASE AGAINST ATLAS MARA

In a case involving Atlas Mara vs The Commission, the High Court ruled in favour of the Commission. The ruling upheld a decision by the Competition and Consumer Protection Tribunal (the Tribunal), which had found Atlas Mara in breach of Section 49(5) of the Act.

The case was initiated by a complaint, a customer who raised concerns about the bank's handling of his loan repayments. The complainant, who had secured loans from Atlas Mara, later discovered discrepancies in his repayment records and a lack of communication regarding interest rate adjustments. Despite fully repaying his loan, the bank continued unauthorised deductions from his account, prompting him to seek legal recourse.

After thorough review, the Tribunal ruled that Atlas Mara had failed to uphold its duty of care. The Tribunal found the bank liable of not adequately informing the customer about changes to his loan terms, including the impact of interest rate adjustments.

This omission violated established banking practices and the Bank of Zambia's guidelines. Consequently, the Tribunal directed Atlas Mara to provide a detailed, independently verified loan statement to the customer.

Atlas Mara appealed the Tribunal's decision to the High Court, arguing that the Tribunal had erred in law. However, the Court dismissed this appeal, agreeing with the Tribunal's findings and emphasizing that Atlas Mara had a clear duty to inform the customer about the adjustments to his loan terms. The High Court also upheld the penalty imposed on Atlas Mara by the the Commission, with the penalty cap adjusted according to the applicable guidelines.

This ruling reinforces the importance of transparency and effective communication in safeguarding consumer rights within Zambia's financial sector. It also serves as a warning to financial institutions to adhere strictly to consumer protection laws and guidelines.

THE COMMISSION PARTICIPATES IN AFRICAN COMPETITION FORUM WORKSHOP



Participants of the workshop from different countries pausing for a picture during the workshop.

The Commission participated in a workshop organised by the African Competition Forum (ACF).

The event, held in Pretoria, South Africa, on October 22-23, 2024, was a collaborative effort between the ACF, the United States Department of Justice's Antitrust Division, and the Federal Trade Commission (FTC), with the aim to foster knowledge sharing and collaboration among African competition authorities.

Competition authorities from Botswana, Malawi, Namibia, South Africa, Tanzania, Mauritius, Zambia, Zimbabwe, and the Common Market for Eastern and Southern Africa (COMESA) were privileged to discuss and learn from each other's experiences on how they each combat cartels.

In her opening remarks, Commissioner Doris Tshepe from the Competition Commission of South Africa highlighted the detrimental impact of cartel behaviour on economic development, market integrity, and consumer welfare. She emphasized the importance of sharing experiences and best practices to enhance the effectiveness of cartel investigations and enforcement.



Doris Tshepe, Commissioner Competition Commission of South Africa

Among the topics of discussion were, cross-border collaboration challenges and opportunities, timing of dawn raids in cross-border cartel investigations, identifying markets exposed to cartel activity and legal and procedural considerations in conducting dawn raids.

At the workshop, Zambia was represented by Mr. Prince Hamuntili, who participated in panel discussions and shared experiences of

cartel investigations in procurement processes as well as dawn raids.

Mr. Hamuntili explained the need for competition authorities to consider the whole process of floating tenders when screening for bid rigging traits. The Commission inter alia, presented on the procedures involved in preparing for a dawn raid and then delved into the challenges that are faced during dawn raids.

ASTRO MOBILE ZAMBIA LIMITED FINED FOR UNFAIR TRADING

The Board fined Astro Mobile Limited Zambia (the Respondent) a penalty of 0.5% of their 2023 annual turnover for breach of Section 49(5) of the Act in accordance with Section 49(6) of the Act.

The fine was as a result of allegations of Unfair Trading Practices reported to the Commission by a Complainant who alleged that despite his early settlement of the outstanding balance of K2,183.93, on two phones valued at K6,551.93 he had acquired through a hire purchase agreement, Astro Mobile continued to deduct monthly instalments from his salary.

The Board found that the Complainant made a total payment of K8,735.86 by March 2024, since April 2022. This is inclusive of the K2,183.93 payment made to clear off the balance in November 2023. It was also determined by the Board that Astro Mobile availed the Complainant a

clearance statement on 6th November 2023 but continued deductions until 31st March 2024.

The Board determined that as a first-time offender, the Respondent pays a penalty of 0.5% of their 2023 annual turnover. The Respondent was requested to submit their 2023 annual books of accounts to the Commission for calculation of the actual penalty within thirty (30) days of receipt of the Board decision in accordance with Section 5(d) of the Act.



EMPOWERING CONSUMERS IN THE AGE OF AI HIGHLIGHTS FROM ZAMBIA'S 2024 WORLD CONSUMER RIGHTS DAY

THE 2024 World Consumer Rights Day (WCRD) was commemorated globally on March 15th under the theme "Fair and Responsible Artificial Intelligence for Consumers." In Zambia, the Commission brought together a National Organising Committee comprising government agencies, private sector entities, and civil society organizations which coordinated activities in commemoration of this day. This was done with the aim of raising awareness about consumer rights in the age of artificial intelligence (AI).

The main goal was to educate consumers about their rights and responsibilities, especially regarding the growing influence of AI in daily life. Activities included media

briefings, radio and TV programs, exhibitions, school club engagements, and a panel discussion. These initiatives focused on informing the public about ethical AI use, data privacy, and the importance of fair digital practices.



Members of the WCRD organising committee, Ministry of Commerce & Trade officers, the Commission Board and officers pausing for a photo during WCRD festivities



Panelists from various institutions during discussion as part of WCRD activities

YAHYA INVESTMENTS FINED FOR SELLING EXPIRED GOODS WORTH OVER K1 MILLION



Director Consumer Protection explaining and showing the media some of the expired goods found during the operation at Yahya Food warehouse



On the 22nd and 23rd of May, 2024, the Commission, in conjunction with the Zambia Compulsory Standards Agency ("ZCSA"), the Zambia Metrology Agency ("ZMA"), the Lusaka City Council ("LCC") and Zambia Police Service carried out an operation against Yahya Investments Limited where goods estimated to be worth over K1,000,000.00 were seized and destroyed.

The goods in mention were being relabeled and then exposed for sale while past their shelf-life which is contrary to the law. Yahya appeared in the fast-track court at Lusaka City Council where they pleaded guilty to selling expired items to members of the public and to altering or relabelling expired products.

The court imposed a penalty on Yahya in the amount of K110,000.00 for breach of the Food Safety Act No. 7 of 2019; and a further penalty of 4% of its 2023 annual turnover for violating the Competition and Consumer Protection Act No. 24 of 2010,



Part of the goods estimated to be worth over K1 million seized during the operation

as amended by Act No. 21 of 2023 which penalties have since been paid in full.

This operation was important as it shows the Commission's commitment to collaborating with partners in the enforcement of the law. The Commission further encourages business to comply with the law as they carry out their businesses to avoid being caught on the other side of the law.

THE COMMISSION COMMEMORATES WORLD COMPETITION DAY

The Commission joined competition authorities around the world in commemorating World Competition Day (WCD) on 5th December 2024. The 2024 theme, "Competition Policy and Inequality," underscored the vital role of competition authorities in fostering fair markets and addressing economic disparities.

To mark the occasion, the Commission conducted a series of public outreach activities, engaging with various media platforms. Issues discussed included the Commission's mandate in regulating fair competition within the market, as well as the Commission's role

in promoting competitive markets and its contribution to a more equitable economy. The Commission offered a detailed explanation in relation to the WCD theme and its relevance to the Zambian context.

Furthermore, the Commission hosted an interactive exhibition at Levy Mall on 4th and 5th December, 2024. This provided the public with a direct platform to engage with the Commission, seek guidance on competition policy and consumer protection matters, and gain a deeper understanding of the Commission's role in promoting fair market practices.



The Commission members of staff pause for a photo during an exhibition at Levy Junction Mall to mark the commemoration of World Competition Day in Lusaka

THE COMMISSION RECOGNISED AS MOST ETHICAL AND INCLUSIVE PUBLIC INSTITUTION



The Commission celebrated the Africa Public Service Day, under the theme “Empowering a Citizen-Centric Public Service for Inclusive and Thriving 21st Century Africa: A Journey of Lifelong Learning and Technology Transformation.”

During the celebrations held from 23rd to 26th June 2024, the Commission received the prestigious award for “Most Ethical and Inclusive Public Institution.” This recognition underscores the Commission’s dedication to creating a public service environment that

prioritizes the needs of all citizens.

Mr. Chalugumana-Chief Investigator South, Mr. Joseph Mutale - Senior Investigator and Mrs. Elizabeth Matepeta Banda- Human Resources Officer represented the Commission at the event.

Africa Public Service Day provides a valuable platform for reflection on the crucial role of public service in driving development, inclusivity, and innovation across the African continent.

HOW TO OBTAIN FURTHER INFORMATION ABOUT THE COMMISSION.

Further information about THE COMMISSION can be obtained by visiting The Commission offices. You can also write to:

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