

A publication of the Competition & Consumer Protection Commission of Zambia



Don't Overregulate – CCPC Urged

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CCPC Beats All Public Institutions in Zambia



Red Card to Expired Energy Drinks



Effective Public Service Critical - Says Sampa

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Don't Overregulate – CCPC Urged



From left, Mr. Chilufya Sampa , Honourable Chipoka Mulenga and Dr. Willard Mweemba during the induction workshop

Minister of Commerce, Trade and Industry (MCTI) Honourable Chipoka Mulenga has advised the Competition and Consumer protection Commission (CCPC) and the COMESA Competition Commission (CCC) against over-regulating businesses but rather find innovative ways through research and forensic investigations before pouncing on erring businesses.

Speaking at the induction workshop on corporate governance and competition and consumer protection law for the CCPC and CCC Board Members held at Chaminuka Lodge in Chongwe District from 7th to 8th June 2022, Honourable Mulenga advised CCPC to make flexible rules and regulations that will allow new entrants on the market.

“I expect the CCPC to be an enabler of businesses and not an eliminator of businesses. CCPC decide or shape how business players should do business in a conducive environment and fair manner. You are not the enemies of industries but friends who should guide them” Honourable Mulenga said.

Honourable Mulenga advised CCPC to find better ways of engaging erring enterprises and allow businesses to thrive. He added that

doing that would then contribute to Government meeting its 2030 goal of becoming a middle - income state as many barriers will be broken for everyone to participate.

“We want our economy to embrace everyone and bring them on board, be it the major or middle players and cooperatives including the unstructured business players to bring them in a structured manner” Honourable Mulenga said.

Meanwhile CCPC Executive Director, Mr. Chilufya Sampa said most of the audit queries emanating from the Auditor's General Office was as a result of poor corporate governance which in effect affect how institutions implement their mandates.

“Poor corporate governance results in poor implementation of mandates and vice versa. It is for this reason that, this workshop aims to address such issues to ensure that competition is implemented in an effective way at national level” Mr. Sampa said.

Mr. Sampa further said that there was need for implementation of the African Continental Free Trade Area (AfCFTA) competition protocol in order to facilitate trade in the continent.

“The AfCFTA recognizes that free trade without a competition protocol would be hindered and this would not bring in the desired investment into the continent. It is thus important that the implementation of this competition protocol is harmonized,” Mr. Sampa said.

At the same function, COMESA Competition Commission (CCC) Executive Director and Chief Executive Officer, Dr. Willard Mweemba implored on Government to support CCPC as its mandate was cardinal in growing Zambia's economy and thereby alleviating poverty.

Dr. Mweemba said competition law in Zambia should be supported in order not to threaten economic freedoms to markets.

“Where economic freedoms are threatened, the economic concentration will be in few hands that will in turn pay low salaries to their workers because of lack of competition” Dr. Mweemba said.

Dr. Mweemba said competition law was very cardinal as it promoted production of quality products and services as well as employment and improving the livelihood of the people.

CCPC Beats All Public Institutions in Zambia



Mr. Lingela receiving an award from Acting President, Her Honour Mrs. Mutale W.K Nalumango

Public Procurement Act (PPA) No. 8 of 2020. In accordance with this Act, Government has been publishing the quarterly market price index to curb inflated pricing in public procurement” Mrs. Nalumango said.

Speaking after he received the award on behalf of CCPC, Director for Restrictive Business Practices, Mr. Brian Lingela said such recognition by Government was motivation enough for CCPC to continue on its trajectory of discharging its duties with integrity, transparency, effectiveness and professionalism.

Mr. Lingela said despite CCPC having been awarded the most innovative and ethical performing organization among other successes in the past, the institution has continued to strengthen its internal processes in pursuit for effective public service delivery.

Mr. Lingela further disclosed that CCPC has an established Integrity Committee (IC) whose purpose aims at averting maladministration and fighting corruption among other unethical practices detrimental to effective public service delivery.

“We have put in place several guiding policies such as the gift and whistle blower policies as well as the conflict of interest guidelines. These are meant to promote transparency and also eliminate corruption” Mr. Lingela said.

And CCPC Executive Director, Mr. Chilufya Sampa said the award from the public gave motivation to the Commission.

“We are delighted to receive such recognition” Mr. Sampa said.

The Public have voted the Competition and Consumer Protection Commission (CCPC) as the “Most Professional, Ethical and Responsive” public institution in Zambia.

Acting Vice President, Her Honour, Mrs. W.K Mutale Nalumango presented the award to CCPC during the Africa Public Service Day (APSD) event which was held at Lusaka’s East Park mall from 20th to 23rd June, 2022.

During the awards presentation ceremony, Mrs. Nalumango said public service was a proven vehicle recognized by Government to foster development and ensure that the needs and expectations of the Zambian citizens are met.

Mrs. Nalumango reiterated that public service workers needed to uphold integrity, accountability and professionalism in execution of their daily duties in order to facilitate the rebuilding and transformation of the economy. She said doing so would create an enabling environment for the private sector to thrive and create employment for the people of Zambia.



Awarded trophy

However, Mrs. Nalumango said as a way of fighting corruption in public service, Government was implementing the Electronic Government Procurement System (EGPS) to promote efficiency, accountability, transparency and value for money in public procurement.

“Government will not relent in the fight against corruption because graft worsens vulnerability to poverty, hunger and diseases among other challenges. As such, Government is enforcing the provisions of the

Kudos CCPC,CCC – Honourable Mutati



Honourable Felix Mutati giving a speech during the business workshop

Government has commended the Competition and Consumer Protection Commission (CCPC) and COMESA Competition Commission (CCC) for their role in facilitating and promoting fair trade towards liberalised markets at local and regional levels respectively.

Speaking when he officiated the Business Community Workshop held from 21st to 22nd April 2022 at Lusaka's Radisson Blue under the theme, "The Role of Competition and Consumer Protection Laws in Post Covid-19 Business Recovery", Minister of Science and Technology, Honourable Felix Mutati said competition law had an important role to play in supporting the recovery of businesses during the post Covid-19 era.

Honourable Mutati said that such collaborative workshops provided a better platform for participants to discuss efficient market conduct that promote overall productivity and competitiveness of markets in Zambia and beyond.

"The Competitiveness of these markets can only be achieved if key stakeholders are aware of competition and consumer protection laws and their role in implementation. Therefore, this workshop will give the business

community the needed direction on how best to comply with the respective competition laws in Zambia and the common market" Honourable Mutati said.

Honourable Mutati encouraged CCPC and CCC to continue on their trajectory of raising awareness on competition and consumer protection law among the businesses especially the Small and Medium Enterprises (SMEs).

"Such awareness programmes are key in helping SMEs to identify anti-competitive practices that threaten their continued survival by other market players. As such, this workshop will equip SMEs with knowledge to report such practices to the appropriate competition authority at national or regional levels" Honourable Mutati said.

Meanwhile Honourable Mutati disclosed that Government had put in place recovery measures to support businesses that had been adversely affected by the Covid-19 pandemic, especially those in the tourism, manufacturing and services sectors.

"In the Tourism sector, Government has introduced waivers on customs duty, specifically on Safari Game Viewing Vehicles, Tourist Buses and Coaches that will run until 31st December, 2023. Government has also reduced VISA fees for visitors entering Zambia by 50 percent to USD 25 and relaxed the

requirements for a Polymerase Chain Reaction (PCR) Covid tests for passengers who are fully vaccinated against Covid-19" Honourable Mutati said.

Honorable Mutati disclosed that Government in the 2022 budget also aimed to attract investment and promote value addition by reinvigorating the Multi-Facility Economic Zones and Industrial Parks, as a start. He said Government had also provided for progressive tax incentives specifically to encourage investments through shareholders on manufacturing that encourages the earning of forex by providing tax breaks on dividends from profits of exports that progress to reduced rates before they get back to normal rates.

"Government is working on reducing the threshold for a Zambian citizen to qualify for incentives provided under the Zambia Development Agency (ZDA) Act No.11 of 2006 to USD 50,000 from USD 500,000," Honourable Mutati said.

Further, Honourable Mutati disclosed that Government was hopeful that such business workshops would see competition regimes, whether at national or regional level, enhance efficient market conduct and promote overall productivity and competitiveness of markets in Zambia and beyond.

There is No Cartel - CCPC Clarifies



Mr. Chilufya Sampa

The Competition and Consumer Protection Commission (CCPC) says there was no price cartel in the public transport sector, contrary to allegations by some sections of society.

The allegations were made after Government through the Ministry of Transport and Logistics called for a stakeholders meeting on the need to agree and set bus fares following the commencement of monthly fuel price reviews by the Energy Regulations Board (ERB) in January, 2022.

In an exclusive interview, CCPC Executive Director, Mr. Chilufya Sampa disclosed that the conduct by Government to

determine transport fares was not illegal.

Mr. Sampa said that the CCPC was cognizant of the fact that the alleged price cartels in the transport sector in fact referred to conduct prescribed in the Road Traffic Act No. 11 of 2002, where setting of bus price fares was legal.

Meanwhile Mr. Sampa stated that free market policies were not necessarily absolute, as public interest considerations are taken where markets fail. He added that to prevent such from happening, Governments intervene in the markets to protect citizens from the detrimental effects of market failure.

“It should be noted that Government’s intervention

in pricing as observed in the Zambian fuel and electricity sectors are aimed at ensuring that businesses and consumers in the sectors concerned benefit equitably” Mr. Sampa said.

Further Mr. Sampa said that such interventions are a common practice even at international level where the Organization of the Petroleum Exporting Countries (OPEC) is a “legal cartel.”

“This is why under Section 3 of the Competition and Consumer Protection Act (CCPA) No. 24 of 2010, any conduct undertaken for or designed to achieve a non-commercial socio-economic objective or similar purpose is exempted from the Act” Mr. Sampa said.

Trained Employees - Low Risk of Breaching Law



Mr. Parret Muteto

CFAO Group of Companies was trained by the Competition and Consumer Protection Commission (CCPC) on how it could reduce its exposure to risks of violating the Competition and Consumer Protection Law in discharging its services to the People of Zambia.

During CFAO's Risk and Compliance conference held at Bonanza Resort and Hotel on 25th February 2022 in Lusaka, CCPC Chief Analyst, Mr. Parret Muteto highlighted on the need for companies like CFAO not to engage in any restrictive business agreements such as allocating markets, rigging bids, fixing prices, setting production quotas and collectively refusing to engage in a deal.

Mr. Muteto said companies that engaged in such anti-competitive business practices posed economic risks like increasing the cost of doing business for other companies, discouraging entry and expansion in some industries or access to markets. He said the resultant effects of such conduct also limits consumer choices and exposes them to suffer high prices for low quality goods.

"CFAO being one of the leading service providers in mobility, healthcare, consumer goods, infrastructure and energy has a responsibility to refrain from engaging in such practices. Additionally, it must be noted that non-compliance with the law would attract financial penalties, reputational damage, criminal sanctions and possible jail term in cases of cartel conduct," Mr. Muteto said.

Mr. Muteto disclosed that in addition to restrictive agreements, CFAO had to also ensure not to abuse its dominance in ways such as imposing direct or indirectly market conditions, limiting or restricting access to markets, discrimination, denying access to markets, tying and bundling as well as underpricing and charging prices excessively.

Meanwhile, CFAO asked how CCPC was protecting established businesses which had exclusive franchise agreements such as CFAO from other dealers selling similar products but were not subject to the requirement of franchise agreements and the associated costs. CFAO submitted that brand new CFAO group vehicles were being imported mostly from South Africa in direct competition to local sales despite the group holding an exclusive franchise agreement

hence the need for clarity on the matter.

In response, Mr. Muteto submitted that for competition promotion, exclusive agreements were generally not encouraged and added that such agreements had the effect of foreclosing the market to other potential participants and in turn robbed consumers of their choice and competitive prices.

"In the case of CFAO, there was no violation of the law, unless the importation of such vehicles violated intellectual property rights of CFAO or any laws like tax laws in Zambia. For example, in situations of smuggling or intellectual property rights violation, other relevant authorities such as the Zambia Revenue Authority (ZRA) and the Zambia Police and PACRA would enforce the law respectively," Mr. Muteto said.

On the other hand, CFAO questioned CCPC whether a customer who was failing to adhere to warrant conditions after a vehicle sale could be denied access to CFAO repairs centers. CFAO gave an example of a customer coming for service for the first time after two years post sale.

Mr. Muteto responded that adhering to warrant conditions is an obligation that consumers must follow besides their consumers rights.

"While consumers have rights, they also had obligations. In the event warrant conditions were voided as a result of the consumer not adhering to their obligations, then CFAO would not be faulted for refusing to attend to the vehicle as if it was still under warrant.

However, in such instances it is important for your staff members to explain and advise consumers on the importance of accessing the workshop for repairs and servicing when required," Mr. Muteto.

Mr. Muteto concluded by thanking CFAO for inviting CCPC to educate its members on its mandate and for the concerns raised. He also encouraged CFAO to take advantage of the CCPC's presence and utilize its leniency and settlement programs including guidelines on merger regulations and on abuse of dominance.

Champion Fairness, Financial Sector Challenged



MCTI Minister - Honourable Chipoka Mulenga

Zambia's digital economy.

“For better regulation, Government has enacted the Cyber Security and Cyber Crimes Act No.2 of 2021, the Data Protection Act No.3 Of 2021, the Electronic Communications and Transactions Act No.4 Of 2021 and the Electronic Government Act No.41 Of 2021. All these Acts will complement other laws that deal with cyber and financial crimes,” Honourable Mulenga said.

However, CCPC Executive Director Mr. Chilufya Sampa said to supplement on Governments efforts, CCPC remained committed to enforcing the Competition and Consumer Protection law to address challenges that came with the revolutionization of the financial sector and consumer experience.

“We have noted challenges like fraud and scams, system failures, unfair competition and trade practices as well as inefficient redress mechanisms that hinder consumers in realising fairness in accessing digital financial services” Mr. Sampa.

Mr. Sampa disclosed that in a quest to protect consumers from such vices, CCPC was working in partnership with institutions like the Zambia Police, Zambia Information and Communications Technology Authority (ZICTA), Bank of Zambia (BOZ) among others.

Mr. Sampa also disclosed that through the memoranda of understandings with financial sector regulators, CCPC had continued to educate various financial service providers on best practices in line with the Competition and Consumer Protection Act (CCPA) No.24 of 2010.

Further, Mr. Sampa said achieving fairness in the digital financial sector could be fully realised through a multisectoral approach where players including consumers understand their roles and obligations respectively.

Minister of Commerce, Trade and Industry (MCTI) Honourable Chipoka Mulenga, MP has challenged the financial services sector players to take a leading role in championing fairness in the development and provision of financial services in Zambia.

Speaking when he officiated the commemoration of the 2022 World Consumer Rights Day (WCRD) event under the theme, “Fair Digital Finance,” Honourable Mulenga said CCPC being the regulator of all markets in the country also needed digital financial service providers to play their role in an effort to ensure fairness in provision of digital finance.

Honourable Mulenga added that for the theme to be a reality, financial service providers needed to adopt and embrace just and fair practices by ensuring that they design and deliver transparent digital financial services between and amongst market players for purposes of accountability.

Honourable Mulenga added that financial service providers also needed to ensure that financial products and services made for consumers were affordable, inclusive, interoperable and reliable as well as responding to various uses and circumstances of different population groups.

Meanwhile Honourable Mulenga disclosed that the 2022 WCRD theme was timely and resonated well with Government’s commitment to ensuring better regulation and supervision of

Red Card to Expired Energy Drinks

Expired energy drinks worth K240,000 were seized by the Competition and Consumer Protection Commission (CCPC) in a joint inspection conducted in Chipata district with the Ministry of Health (MoH) and Chipata City Council (CCC) on 14th March 2022.

CCPC Eastern Provincial Investigator, Mrs. Josephine Katoma disclosed in an exclusive interview that the drinks seized namely; Ninja and Ginger carbonated drinks were found to have expired in July 2021, and therefore were not fit for human consumption.

Mrs. Katoma added that the seizure of the goods was conducted after

a Scania truck laden with 1,500 bottles of expired energy drinks was intercepted by a team of Health Inspectors along Chipata's Kawalala road of Old Jim township.

"During the same inspection, CCPC, MoH and CCC also seized additional 2,500 bottles of the energy drinks from a warehouse allegedly belonging to a Chipata Businessman Mr. Gulam Patel. The energy drinks were further disposed and destroyed by CCC in the presence of its two partners" Mrs. Katoma said.

Mrs. Katoma further warned all suppliers, retailers and distributors to desist from engaging in such practices adding that selling or offering for sale products not fit for purpose or expired was against

the Competition and Consumer Protection Act (CCPA) No. 24 of 2010 as well as the Food and Safety Act No. 7 of 2019.

"We and our two partners, MOH and CCC wish to caution all suppliers, retailers, and distributors to desist from engaging in the sale of unsuitable products including products which would have exceeded their shelf life as such products are not fit for human consumption" Mrs. Katoma said.

Further, Mrs. Katoma said that CCPC, MoH and CCC would continue working together in their quest to ensure that consumers were protected in Zambia through enforcement of their respective mandates.



Expired energy drinks disposed for destruction

Photo focus



Mongu District Commissioner, Mr. Akabeswa Imasiku (right) enquiring on consumer rights during the Kuomboka ceremony in Mongu district - Western Province.



CCPC Public Relations Officer, Mr. Rainford Mutabi explaining the Commission's mandate to a police officer during the Public Service Day event at Lusaka's East Park Mall.



Mr. Chilufya Sampa, CCPC Executive Director (left) receives a Chartered Institute of Customer Management (CICM) Fellow appointment during a Customer Experience Master Class at Lusaka's Radisson Blu Hotel.



Mansa main branch Shoprite workers reading IEC materials after a sensitization talk with CCPC officers.



Public Health Inspectors and CCPC Officers during a joint inspection at Trade Kings Depot in Kasama.



Public Health Officers offload a truck laden with expired assorted energy drinks after a seizure in Chipata - Eastern Province.



CCPC Executive Director, Mr. Chilufya Sampa responding to questions during a business workshop at Radisson Blu Hotel in Lusaka.



CCPC Executive Director, Mr. Chilufya Sampa addressing journalists during a media engagement at CCPC Headquarters in Lusaka.



MTN Country representatives sharing notes with CCPC Executive Director, Mr. Chilufya Sampa (left) during a courtesy call paid to the Commission.



Part of CCPC members of staff pose for a picture during the Labour Day awards giving ceremony in Lusaka.



CCPC Luapula Provincial Investigator, Mr. Mwila Zambwe making a presentation to students at Mansa College of education.



CCPC Research Analyst, Mr Darrel Silavwe (right) interacting with consumers during an exhibition at East Park Mall in Lusaka.



Delegates take picture after the official opening of the Business Workshop by Minister of Science and Technology Hon. Felix Mutati at Lusaka's Radisson Blu Hotel.



Executive Director, Mr. Chilufya Sampa showcases a certificate awarded to CCPC for its Professionalism, Ethical and Responsiveness in public service delivery.

Effective Public Service Critical, Says Sampa



Mr. Chilufya Sampa awarding Mrs. Florence Nkonde as one of the most hardworking administrative staff.

The Competition and Consumer Protection Commission (CCPC) Executive Director, Mr. Chilufya Sampa has challenged employees to invest in hard work in a bid to contribute to effective public service delivery. He said this when he addressed CCPC employees during the virtual Labour Day awards giving ceremony held on 14th June, 2022.

Mr. Sampa said the awards aimed at recognizing and appreciating hard working officers for their dedication and commitment to duty.

“As an institution we believe in teamwork, as such, these awards are not in any way meant to disregard the contribution made by others but to motivate everyone to do their very best for effective public service delivery. I believe that our hardwork will contribute to the growth of our

economy and the people of Zambia” Mr. Sampa said.

The awards for most hardworking administrative staff were given to Mrs. Florence Nkonde, Mr. Simon Lwimba and Mrs. Mary Katongo while Mr. Rodrick Muchumayeli, Ms. Chipepo Mapani and Ms. Esther Nawa received awards as “most dedicated” administrative staff.

Additionally, Mr. Shadreck Milezhi, Mr. Honest Kabonga and Ms. Champo Mwelwa were awarded as the most hardworking professional staff. Mr. John Musonda, Mrs. Mwansa Mwila and Mr. Robert Musabula were awarded as the “most dedicated” professional staff.

Commenting on the awards, CCPC Director Human Resource and Administration, Mrs. Beene Siyumbwa echoed on the need for employees to work extra hard and align themselves with the high performing standards of CCPC.



Our institution is a High Performing Organization (HPO) not only by name but by the quality of our professionalism in Zambia. As such, we expect each one of us to continuously improve our quality and standard of work” Mrs. Siyumbwa said.

Mrs. Siyumbwa encouraged employees to avoid procrastination, lack of self-motivation and proper planning adding that such work habits were detrimental to their efficiency in the execution of their work.

Thank You CCPC Staff



CCPC Staff Welfare Chairperson, Ms. Mwila Jere presents gifts to care givers at UTH Mother's Shelter Pediatric Wing in Lusaka.

Assorted foodstuffs, groceries and clothes worth K18,200 were donated to eight orphanages and institutions across the country by the Competition and Consumer Protection Commission's (CCPC) Staff Welfare Committee (SWC). The donations were made between the period of March to June, 2022 in seven districts of Zambia.

The donations made are part of CCPC's Corporate Social Responsibility (CSR) programme which aims at empowering poor and vulnerable people in society.

Commenting on the donations made, CCPC Director Human Resource and Administration, Mrs. Beene Siyumbwa said the CSR programme is one key strategy that CCPC is using to help alleviate the many challenges that the needy in society are faced with.

Mrs. Siyumbwa added that as a way of enhancing human welfare, CCPC donated in seven districts of Zambia with the aim at impacting humanity through giving. She said that the

donations were made possible through its provincial officers who have been instrumental in identifying and offering help to the needy.

"Through our offices domiciled in all the provinces, we managed to donate to eight institutions namely; Mary Milimo, Children of Promise, Luwi Lwa Nzambi and Brother's Keeper orphanages of Chinsali, Kabwe, Solwezi and Kasama districts respectively. In addition, other donations were made to Bush Fire Children Village in Kitwe, Leonard Cheshire Home in Mongu as well as Hope for Human Nature Generation (Relief Aid) and the University Teaching Hospital (UTH) Mother's Shelter Pediatric Wing in Lusaka" Mrs. Siyumbwa said.

Meanwhile, a representative from UTH, Senior Medical Superintendent, Ms. Mazuba Mukubani thanked the Commission for identifying vulnerable women and added that such a gesture was of great importance to the UTH community and the national at large.



We are very thankful to CCPC for this donation as we believe that it will help the mothers who literally have no financial support to buy assorted food stuffs, groceries and clothes among others. As such we believe that the goods received are a true demonstration of the love that CCPC has for the less privileged" Mrs. Mukubani said.

Mrs. Mukubani also called on the CCPC to continue extending its kind gesture of giving whenever such help was available in the future and hoped that other institutions emulate CCPC for bettering the livelihood of the Zambian citizenry.

Don't Tie Uniforms to School Fees - CCPC



School uniforms displayed for sale.

The Competition and Consumer Protection Commission (CCPC) warned schools to desist from directing or forcing parents or guardians to purchase school uniforms and items only from selected suppliers.

The warning came after CCPC received complaints regarding some schools who were in the habit of restricting guardians to purchase school uniforms and books among other items strictly from selected suppliers or their schools.

In a cautionary press statement, CCPC Director Consumer Protection, Mrs. Luyamba Mpamba Kapembwa said such conduct was an unfair trade practice which is detrimental to consumer welfare as it deprives consumers of their right of choice

Mrs. Kapembwa urged the schools to only provide a general standard of the school items that were required without necessarily limiting

where the parents or guardians should purchase the items from.

Mrs. Kapembwa added that parents or guardians are not supposed to be directed or forced to purchase items from a single source as long as such items are fit for purpose.

Meanwhile, Mrs. Kapembwa warned that the CCPC would not hesitate to impose appropriate penalties on any school which violated the provisions of the Competition and Consumer Protection Act (CCPA) No.24 of 2010.



Mrs. Kapembwa

DFS Players Need to Up Their Game – Pupils



CCPC Northern Provincial Investigator, Mr. Robert Musabula (left) presenting the 1st prize award to Ituna Secondary School Headmaster, Mr Nicodemus Kabungo at the School Assembly in Kasama.

Results of the national essay writing competition that was conducted in February 2022 have revealed that 70 percent of the 32 schools that participated in the competition expressed concern on the need for Digital Financial Sector (DFS) players to be more innovative in protecting digital finance consumers.

Among the concerns identified by the participants was the need for continued efforts by digital financial service providers to introduce more security features in the development and provision of financial services so as to intensify protection for e-commerce traders against scammers.

Financial service providers were also challenged to develop soft

wares, systems and platforms that promote accessibility and inclusivity for differently abled people such as the visually impaired and deaf among others.

Additionally, a call was made on financial sector players to identify ways of improving internet infrastructures for quality internet and enhanced coverage especially for the rural population.

A reminder to intensify security and address cyber security risks that undermine public confidence in the digital finance eco-system was also raised. Some risks such as lack of regulation on data collection, usage, storage and sharing among others were raised.

Meanwhile, the judges awarded three schools that were able to highlight key aspects of fair digital finance such as the need to introduce new laws and regulations on data protection

and privacy, developing secure e-commerce platforms as well as raising awareness on financial consumer rights among others.

The awarded schools that obtained 1st, 2nd and 3rd prizes are Ituna, Kikombe and Naambe Day secondary schools of Northern, Northwestern and Central Provinces respectively.

The competition themed, “How Consumers Can Get Fair Digital Finance” was headed by a panel of judges from the Competition and Consumer Protection Commission (CCPC), Financial Sector Deepening Zambia (FSDZ) and Energy Regulation Board (ERB). The competition aimed at inducing the creative minds of learners to come up with solutions on how consumers can receive fair digital finance as they transact and how their complaints could be addressed in the digital markets.

Abiding by Law Equals Zero Fines – Shoprite Told



Mansa main branch Shoprite workers take picture with CCPC officers after a sensitization talk

Shoprite Mansa Branch has been urged by the Competition and Consumer Protection Commission (CCPC) to refrain from engaging in unfair trading practices in order to avoid fines.

Speaking to a gathering of 30 Shoprite employees during a sensitization talk held on 22nd April, 2022 at Shoprite's main branch in Luapula, CCPC Luapula Provincial Investigator, Mr. Mwila Zambwe said all forms of misleading, dishonest and forceful practices against consumers are finable offences of up to 10% of a company's annual turnover.

Mr. Zambwe said companies like Shoprite can avoid such fines by ensuring that they comply with the provisions of the Competition and Consumer Protection Act (CCPA) No. 24 of 2010.



Our law does not allow any enterprise or person to use false or misleading representations, selling defective or unsafe products, displaying disclaimers and making consumers pay for more than

what is displayed. This also includes unbinding contracts with imbalance in the rights and obligations between two parties" Mr. Zambwe said.

And during a presentation, Shoprite members of staff asked CCPC whether it was right for a consumer to return a non-defective product at will or returning a half-consumed product for defect. The members also asked if it was right for shops not displaying disclaimers but denying customer's refund.



In addition, members raised a question on whether it is okay to charge a customer for mistakenly breaking a product while shopping. Further, CCPC was asked how Shoprite could help its customers who claim for refund but without a receipt.

In addressing the questions, CCPC Investigator - Luapula, Ms. Champo Mwelwa said the consumer had the right to replacement or refund but it was not right for a consumer to return a non-defective product without cause. Ms. Mwelwa said whether the product bought by a consumer was consumed halfway or not, the consumer still has the right to refund or replacement as long as the product bought is

expired or defective.

Ms. Mwelwa however added that in a situation where a customer mistakenly breaks anything in their store, it was dependant on Shoprite to follow their policy in handling such eventualities.

Meanwhile, Ms. Champo advised that for consumers who claim for refund but lost their receipt, Shoprite could rely on back up receipts in their systems to help their customers. She however added that among other forms of evidence, a receipt is important to be kept safe by consumers as it is useful to the CCPC in its investigations.

Meanwhile, Shoprite Mansa Branch Administration Manager, Mrs. Bertha Chikonde disclosed that Shoprite being the biggest retail outlet of Fast-Moving Consumer Goods (FMCGs) in Luapula province, such talks were very important to help its management and staff to act in accordance with the law.

Mrs. Chikonde also thanked CCPC for the information shared and added that Shoprite's management and staff were ready to apply insights not only for compliance's sake but for better delivery of services to its customers.

Stop Cyber Crimes



Mrs. Hamavhwa making a presentation on importance of collaboration to part of ZCSIF management.

The Competition and Consumer Protection Commission (CCPC) is confident that the fight against cyber crimes in Digital Financial Services (DFS) in Zambia can best be fought by collaboration with relevant stakeholders like the Zambian Cyber Security Initiative Foundation (ZCSIF).

During a stakeholder's engagement meeting held on 22nd April, 2022 at Chita Lodge in Lusaka's Olympia Township, CCPC Chief Investigator - Southern Region, Mrs. Eunice Hamavhwa said CCPC and ZCSIF's mandates were better placed to provide solutions for improved safety for DFS consumers in Zambia.

Mrs. Hamavhwa added that in its quest to ensure effective consumer protection, CCPC has strategically embraced collaborations with relevant consumer protection agencies at local, regional and international levels.

"We have existing Memoranda of Understandings (MoUs) with specific sector regulators like the Zambia Information, Communications and Technologies Authority (ZICTA), Bank of Zambia (BoZ) and the Pensions and Insurance Authority (PIA) to mention a few. At regional and international levels, we work with competition authorities such as the COMESA Competition Commission

(CCC) and the International and Consumer Enforcement Networks (ICPEN) among others. Such collaborations facilitate exchange of information sharing and also strengthen the enforcement of the law for the protection and security of the consumers in Zambia," Mrs. Hamavhwa.

Meanwhile, Mrs. Hamavhwa disclosed that through such collaborations, a total of 84 DFS cases bordering on unfair trading practices were investigated by CCPC in 2021.

"Some of the cases handled had to do with digital financial fraud, failed ATM transactions where consumers are debited and takes long to be redressed, sending money via mobile money to a

wrong number and failing to get redress, erroneously buying of talk time instead of sending money to one's mobile money account using a bank online platform, wrong input of values for electricity tokens and debit card charges for low value Point of Sale (POS) transactions among others," Mrs. Hamvhwā said.

Further Mrs. Hamvhwā also disclosed that CCPC had continued to engage several digital financial players to uphold good trading practices like displaying appropriate disclosure for consumer information.



As we conduct sensitization talks with different players in the financial sector, we always advise them to put in place effective dispute resolution mechanisms and other processes for transaction confirmation and payment as well as measures to address privacy and security risks for the consumers," Mrs. Hamvhwā said.

Mrs. Hamvhwā said CCPC was hopeful that through raising awareness and continued enforcement of the law, protection of DFS consumers was guaranteed in Zambia.



HOW TO OBTAIN FURTHER INFORMATION ABOUT CCPC?

Further information about CCPC can be obtained by visiting the Commission offices.
You can also call or write to:

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You can also visit our website on www.ccpc.org.zm or Call us on the Toll Free Line 5678 on all networks.