



## “CCPC is Central to Ensuring Market Competitiveness and Consumer welfare in Zambia” - Honorable Mulenga

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**Donation to Child Care and Adoption Society of Zambia**



**CCPC Awarded Best Integrity Committee in Innovation**



**Sub - Standard Goods Worth Over K7,000 Seized in Central Province**

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# “CCPC is Central to Ensuring Market Competitiveness and Consumer welfare in Zambia” - Honorable Mulenga



Mr. Sampa explaining CCPC's mandate to MCTI Minister during his visit to the Commission.

**The Minister of Commerce, Trade and Industry (MCTI), Honorable Chipoka Mulenga says the Competition and Consumer Protection Commission (CCPC) is one of the Statutory Bodies that were key and critical to enhancing the competitiveness of the markets and ensuring that consumers are protected from any unfair trading practices in Zambia.**

Speaking when he visited the Commission Head Office during a familiarization tour on 11th October 2021, Hon. Mulenga said that the New Dawn government under the leadership of His Excellency President Hakainde Hichilema, was very interested in improving trade and commerce in Zambia, as could be noted in the United Party for National Development (UPND) manifesto.

Honorable Mulenga added that some key promises under the UPND manifesto such as developing the private sector, improving the regulatory framework and removing administrative barriers to business entry could not be fully realized without a regulator like CCPC.

Honorable Mulenga disclosed that as a sign of government's commitment in ensuring sustainable trade and commerce in Zambia, Government had created the Ministry of Small and Medium Enterprises Development (MSMED) to develop and support local trade.

Further, Honorable Mulenga called on the CCPC to continue enforcing the law in order to facilitate fair trade in markets and to protect consumers from any unfair trading practices.

Meanwhile, CCPC Executive Director, Mr. Chilufya Sampa said the Minister's remarks were in line with what the CCPC was doing in its quest to prohibit anti-competitive business conduct and reduce the cost of doing business in Zambia.

Mr. Sampa stated that there was however need for improvement of the regulatory framework in Zambia and also removal of administrative barriers to business entry by reviewing certain government policies such as those in the poultry and beef sectors, procurement and Agriculture sector.

Mr. Sampa thanked Honorable Mulenga for his visit and willingness to work with the CCPC in enhancing the competitiveness of markets for the growth of Zambia's economy and benefit of its people.



# CCPT upholds CCPC Board Decision to Fine Pangea Securities Limited 3% Annual Turnover

## **T**he Competition and Consumer Protection

**Tribunal (CCPT) has upheld the decision of the Competition and Consumer Protection Commission (CCPC) Board of Commissioners to fine Pangea Securities Limited 3% of its annual turnover for engaging in a bid rigging and price fixing cartel with other stockbrokers on the Lusaka Securities Exchange (LuSE).**

In a judgement delivered by the Tribunal on 19th August 2021, following Pangea's appeal against the decision of the Commission, the Tribunal ruled that it had no difficulty finding that Pangea's conduct and that of other stockbrokers constituted an agreement between them which was intended to be implemented in Zambia with anti-competitive effects on the brokerage market.

The Tribunal found that neither Pangea nor any of the other brokers publicly denounced the anti-competitive conduct or disassociated themselves from it, even while withdrawing their bids or declining to participate for reasons they would have had the Tribunal believe.

The Tribunal observed that Pangea and other stock brokers actively participated in the discussions and conducted themselves in a manner that led to the withdrawal of the bids and engagement with the LuSE to reinstitute the collective negotiations for the provision of brokerage services at a higher price.



It was further held that had Pangea or any other brokers not actively discussed, agreed and taken the action to withdraw the bids, they would still be said to have reluctantly accepted the agreement or engaged in concerted practice in contravention of Section 8 of the Competition and Consumer Protection Act (CCPA) No. 24 of 2010.

The appeal was based on a decision dated 20th December 2016 by the Board of Commissioners that established that Pangea and other stockbrokers actively participated in discussions to withdraw bids and consequently engaged with the LuSE to reinstitute collective negotiations for a higher price; a conduct that violated Sections 8 and 9 (1) (a) and (e) of the Act.

Considering the above, the Board of Commissioners directed that all stockbrokers that submitted the bids to LuSE, namely; African Alliance Securities, Pangea Securities, Equity capital Resources and

Intermarket Securities be fined 3% of their respective annual turnovers for being party to an anti-competitive agreement to withdraw bids and fix prices for brokerage services.

The Board of Commissioners also directed that all stockbrokers that did not submit the bids namely; Finance Securities, Stock Brokers Zambia and Madison Assets Management Company be fined 2% of their annual turnovers for participating in a meeting which resolved to implement an anti-competitive agreement.

Further, the Board of Commissioners directed all stockbrokers in the country to refrain from engaging in any anti- competitive agreements and that LuSE be engaged in a compliance program to raise awareness on anti-competitive agreements which may affect stockbrokers in future transactions..

# Zambia, New Zealand Win ICPEN Award on Consumer Protection in the Digital Era



Ms. Mwila Jere sharing Zambia's success story on financial consumer protection in the digital era.

**The Competition and Consumer Protection Commission (CCPC) Zambia and the New Zealand Commerce Commission (NCC) recently scooped first-place position in the 2021 category of the International Consumer Protection and Enforcement Network (ICPEN) awards which focused on success stories by ICPEN member countries on "Financial Consumer Protection in the Digital Era."**

During the competition, CCPC virtually presented on the campaign it conducted among fifty (50) schools through the creation of posters which were targeted towards the rural population, financial service providers and financial sector regulators with the aim of enhancing financial inclusion and capability in the rural areas of Zambia, under the Rural Finance Expansion Program (RUFEP).

Speaking during the virtual conference, CCPC Research Analyst Ms. Mwila Jere disclosed that the posters distributed in schools conveyed tips on messages on full disclosure relating to financial services, privacy of consumer financial data, financial consumer redress, use of financial products or services, cybercrimes and cyber security as well as awareness on online transactions.

Ms. Jere disclosed that the poster campaign increased

financial consumer awareness especially among rural citizens as evidenced from the findings which showed that 98% of the respondents were aware of digital financial services and products while 80% felt empowered to make digital financial decisions resulting from the acquisition of information on financial consumer protection in the digital era.

Ms. Jere added that the campaign also indicated that 80% of the people shared information on financial consumer protection in digital era and 75% said that they shared the information with more than five (5) people.

Further, Ms. Jere also disclosed that 56% of the respondents

became aware about redress and escalation processes related to digital financial products and services, 68% of the respondents made use of mobile money after knowing about the initiative while 20% made use of digital financial services in the banking, insurance and pensions sectors.

The award was given during the ICPEN annual conference under the Canadian Presidency which was conducted virtually from 23rd to 24th June, 2021.

The three nominees which participated under the category, "Financial Consumer Protection in the Digital Era" were the Competition and Consumer Protection Commission (CCPC) Zambia, Ireland and New Zealand respectively.

The ICPEN Awards are held annually and were introduced during the Zambian Presidency in 2018-2019 with a core objective to acknowledge and celebrate the different initiatives and interventions by member countries in various areas of interest with regards to consumer protection.

The Award showed increased confidence in Zambia's initiatives with regards to financial education by members of the ICPEN community.



CCPC's certificate on Financial Inclusion and Financial Services.

# CCPC to Punish Distributors of Clear Beer for Tying/Bundling



Mr. Lingela (middle) discussing with Zambia Breweries representatives on shortage of clear beer in Lusaka

## **D**istributors of clear beer have been warned by the Competition and Consumer Protection Commission (CCPC) against tying and bundling of Zambia Breweries products on the market.

Investigations conducted by the Commission revealed that some independent distributors of clear beer had been selling high demand brands such as Carling Black Label Lager on condition that the retailers also purchase slow moving brands like Mosi Lager.

The Commission also noted that some of the distributors of various clear beer brands that were in short supply had created a 'black market' where they sold commodities to a select few speculators who then sold the products at a higher price above the competitive retail price.

The Commission further ascertained that the unreasonable price hikes by the distributors had caused consumers to opt

for consumption of cheaper illicit alcoholic beverages, a conduct that also hampered the ability of retailers to effectively compete as they were unable to make decent profit by enjoying high turnovers, as they were stuck with slow moving products from the distributors.

Commenting on the matter, Zambia Breweries Plc Managing Director, Mrs. Michele Kilpin revealed that the shortage was necessitated by the expansion works of its Lusaka plant which commenced in July, 2021. She however added that despite the unscrupulous distributors taking advantage of the situation, Zambia Breweries was hopeful that the distribution of clear beer products would normalize as soon as the expansion works were completed.

"The expansion of our Lusaka plant will increase production capacity by 30% and the effects are anticipated to trickle down on the market by October of 2021," Mrs. Kilpin said.

Meanwhile CCPC Director Restrictive Business Practices, Mr. Brian Lingela said the Commission had several engagements with Zambia Breweries PLC in the recent past; including a training program for their Commercial and District Staff who had direct contact with the independent distributors.

However, Mr. Lingela said that the Commission would ensure that all perpetrators that had taken advantage of the shortage arising from Zambia Breweries PLC plant expansion works and COVID-19 supply constraints in the clear beer sector were punished even if supply normalized.

Mr. Lingela further warned all distributors and other market players that were taking advantage of these market failures to refrain from such conduct as they would be dealt with conclusively in accordance with the Competition and Consumer Protection Act (CCPA) No. 24 of 2010.



# CCPC Awarded Best Integrity Committee in Innovation



Mr. Chilufya Sampa and Mrs. Beene Siyumbwa pose for a picture after receiving an award on best Integrity Committee in Innovation

**A**n award on the “Best Integrity Committee in Innovation” was given to the Competition and Consumer Protection Commission (CCPC) during the Integrity Committee Chief Executive Officers’ Forum that was held in Lusaka at the Mulungushi International Conference Centre on 2nd December, 2021.

Speaking during the forum, Acting Secretary to the Cabinet Mr. Patrick Kangwa implored Chief Executive and Controlling Officers to embrace the effective management of Integrity Committees within their institutions as they were an important tool for developing proactive service delivery methods and innovations.

Mr. Kangwa also called on the newly created ministries to set up integrity committees to help fight all forms of corruption that could lead to loss of public resources through bad procurement practices, theft, embezzlement and fraud among others.

Mr. Kangwa added that His Excellency President Hakainde Hichilema had been



Awarded Trophy

categorical that the scourge of corruption needed to be fought by all means as it had not only depleted the country’s much needed resources but also robbed the country of the opportunity for meaningful economic growth.

Further Mr. Kangwa urged all heads of institutions and their Integrity Committees (ICs) to budget for integrity committee activities when planning, for easy implementation in the quest of fighting corruption in Zambia.

And when commenting after receiving the award, CCPC Executive Director, Mr.

Chilufya Sampa said that the Commission was delighted for such a recognition in the fight against corruption.

Mr. Sampa said that the Commission remained resolute in its trajectory of ensuring that all possible corruption and malpractices that could affect its operations were eliminated through enhancement of institutional processes that were key to dealing with any loopholes susceptible to corruption.

At the same event, CCPC Director Human Resource and Administration, Mrs. Beene Siyumbwa added that it was for the same reason that the Commission set up an Integrity Committee with the objective of dealing with incidences of corruption, malpractices and maladministration at the Commission.

Mrs. Siyumbwa said that the Commission prided itself in being a corrupt free organization during the twenty-two (22) years of its operations in Zambia due to its long-held values and ethics in the delivery of public service.

Mrs. Siyumbwa further said that the Commission was dedicated to fighting corruption not only by virtue of the existing Integrity Committee but also through ensuring that its employees executed their duties in line with the Commission’s values of integrity, professionalism, excellence, accountability and transparency.

Meanwhile, the Commission together with other public and private sector institutions exhibited at the Lusaka Show Grounds and also took part in the march past during the commemoration of the International Anti-Corruption Day which was held on 9th December 2021 under the theme, “Your Right, Your Role: Say No to Corruption.”



# Photo focus



CCPC Executive Director, Mr. Chilufya Sampa (right) Shares IEC materials with MCTI Minister, Hon. Chipoka Mulenga during his familiarisation visit to the Commission in Lusaka.



CCPC Luapula Provincial Investigator (PI), Mr. Mwila Zambwe educating Mansa Trades students on their rights.



Mansa City Council and CCPC officers verifying the parked expired goods after a seizure conducted at Mansa's UB market



CCPC Officers pose for photo after the International Anti-Corruption Day exhibition at the Lusaka Show Grounds.



Faulty goods loaded for destruction after an inspection in Mongu.



Research Analyst, Mr. Peterson Mumbuluma (right) during a radio programme on CCPC's role in the economy on ZNBC radio 4.





**CCPC Investigator, Ms. Victoria Katongo checking for details on a product during an inspection in Chinsali's Central Business District (CBD).**



**CCPC Investigator, Ms. Chisanga Chanda (3rd from left) interacting with Minister of Justice Hon. Mulambo Haimbe during the International Anti-Corruption Day at the Lusaka Show Grounds.**



**CCPC Officers displaying brochures after conducting a sensitisation talk on loans with Ministry of Health Officers in Chipata.**



**CCPC Officers-Investigator, Ms. Victoria Katongo and Provincial Investigator, Mr. Brignot after a radio programme on consumer rights and obligations at Muchinga radio station.**



**Two former External Procurement Committee Members, Dr. Jones Kalyongwe and Mr. Nick Lukwesa awarded for exceptional public service delivery by CCPC at Lusaka's Hilton Gardens.**



**Children at Village of Hope Orphanage take photo with CCPC Mungu Provincial Investigator, Mr. Kevin Mainza (in red neck tie) after a donation.**



**Directors from all MCTI Statutory Bodies take picture with Hon. Mulenga (2nd right- seated) after an induction meeting at the New Government Complex building in Lusaka.**



# CCPC Participates in Development of Regional Harmonized Fertilizer Regulatory Framework



Mr. Dickson Lungu during a virtual meeting on the development of a Harmonized Fertilizer Regional Framework (HFRF).

**A virtual meeting on the development of a Harmonized Fertilizer Regulatory Framework (HFRF) for the Southern African Development Community Countries (SADC) was held on 19th November 2021 with an objective to improve the quality and accessibility of fertilizer in the SADC region.**

Food and Agriculture Organization (FAO) Project Focal Person, Mr. Kampamba Makwaya said that the FAO sub-region for Southern Africa in collaboration with SADC were implementing a regional Technical Cooperation Programme (TPC) intended to address the gaps that would be identified during the review of technical and regulatory issues that were affecting the fertilizer value chain.

Mr. Makwaya disclosed that one of the major challenges of fertilizer use in the region was the non-existence of a legal framework that harmonized the trade and use of fertilizers.

“We believe that such a framework can facilitate the setting up of regional standards for fertilizer and set up parameters to ease fertilizer trade within the region. As such, the harmonization of fertilizer regulatory framework would help SADC countries to improve access by farmers to fertilizer at a competitive price and of good quality standards,” Mr. Makwaya said.

Mr. Makwaya further added that the harmonization of fertilizer regulatory framework was going to encourage the use of quality fertilizer by 70% of the population who depended on agriculture for their livelihood in the SADC region. He said that such an initiative was also going to increase agricultural productivity, food security and alleviate poverty.

Meanwhile during his presentation on the Commission’s legal and administrative reforms in the regulation of fertilizer in Zambia, CCPC Research Analyst, Mr. Dickson Lungu said that the Commission had legal provisions under the Competition and Consumer Protection Act (CCPA) No. 24 of 2010 that regulated the fertilizer sector.

Mr. Lungu disclosed that the Act required all products sold in Zambia such as fertilizer to have sufficient clearly labelled information to indicate the name, the ingredients used, the manufacture and expiry date, the manufacturer’s name, the physical location of the manufacturer, the telephone number and any other contact details of the manufacturer.

Mr. Lungu said that such information was very important to consumers as it assisted them with information required for them to make an informed decision before purchase.

“Disclosure of sufficient information about any product being sold in Zambia is very important to consumers as it assists them to

make an informed decision before purchase. This is because most commercial and small-scale farmers are rarely in a position to examine the quality of a fertilizer as they trust and rely on the information supplied by the producer,” Mr. Lungu said.

Mr. Lungu added that the Commission under the Act also required that all fertilizers sold in Zambia should conform to the product safety standards set by the Zambia Bureau of Standards (ZABS) or other relevant competent body.

As he concluded the presentation, Mr. Lungu said that Competition Law was not about protecting individual firms in the fertilizer industry but the competitive process to achieve market outcomes that do not limit fertilizer industry players from effectively participating in the economy and do not express price distortions that would adversely affect consumer welfare.

On the other hand, Ministry of Agriculture Deputy Director Mr. Alick Daka, informed participants that prior to the HFRF virtual meeting, Zambia held a one-day virtual National Inception and Planning Meeting (NIPM) whose objective was to create awareness and understanding on the project amongst all stakeholders in Zambia. He said that the meeting also aimed at obtaining local input and a critical review of the planned national projects and regional activities, including expected outputs of the project.

Mr. Daka disclosed that during a follow-up meeting on the National Inception and Planning Meeting, the MoA created a Technical Committee made up of various statutory bodies tasked to offer technical guidance and expertise on the review and harmonization of the fertilizer laws within Zambia and the SADC region.

“The specific tasks of this committee are to assist in the development of the regional regulations by providing the SADC Regional Committee with information on fertilizer legislation in Zambia, to provide guidance on fertilizer rules and regulations that need to be harmonized, to offer technical

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expertise requested by the project, to assist sharing of information amongst the regulators in Zambia, to review and validate the legal and technical regulatory frameworks that will be drafted by the SADC team and to draw up a work plan and participation guidelines," Mr. Daka said.

Mr. Daka said that the Technical Committee recommended that the SADC fertilizer regulatory framework should contain regulations that require all imported fertilizers to meet the net content and labelling requirements with

specific clearly indicated standards of chemical composition before offloading on the market.

In addition, Mr. Daka said that the meeting also recommended that fertilizer should be monitored during the production, distribution and prepackaging stages by ensuring that weighing or measuring instruments used by manufacturers adhered to the net content and labelling requirements of fertilizer.

Further, Mr. Daka disclosed that the meeting selected the Zambia Environment Management

Agency (ZEMA) as Chairperson of the Technical Committee which comprised the Competition and Consumer Protection Commission (CCPC), Plant Quarantine and Phytosanitary Service (PQPS), Zambia Agriculture Research Institute (ZARI), Ministry of Agriculture (MOA), Zambia Police Service - Intellectual Property Rights (IPR), Business Regulatory Review Agency (BRRA), Radiation Protection Authority (RPA), Zambia Compulsory Standards Agency (ZCSA) and the Zambia Metrology Agency (ZMA).

## Appletiser Drinks Containing Patulin Ordered for Recall from the Common Market

**The COMESA Competition Commission (CCC) has ordered for the recall of Appletiser drinks from the Common Market on grounds that the drinks contained mycotoxin ('patulin') above the permitted limit of 50 parts per billion (50ppb) for food stuffs. According to the World Health Organization, patulin is a form of mycotoxin which when consumed in high levels may cause nausea, gastrointestinal disturbances and vomiting.**

The warning came after the CCC through its market observatory discovered that Coca-Cola South Africa (CCSA) company, the manufacturers of Appletiser initiated a voluntary recall of some batches of Appletiser in South Africa only on or around 23rd September 2021.

However, CCC later established that the affected Appletiser drinks were imported into and distributed in other Member States of the Common Market for Eastern and Southern Africa (Common Market) without any recall announcement made there.

Considering that the recalled products were unsafe, and that CCSA did not take any steps to recall them from other Members States in Common Market, CCC invoked Article 33 (2) of the COMESA Competition Regulations to issue a compulsory product recall notice to CCSA.

Following the directive, CCC requested CCSA to recall the affected products from the rest of the Members States in the Common Market and issue a notice to the public within ten

(10) days indicating where the distributors and related dealers in the Common Market were located to enable consumers identify where to return the products.

Further, CCSA was directed to inform the public of any undertaking to replace the products or refund the price of the products and desist from exporting the same products to the Common Market until such a time when the defect was corrected and the general public was informed accordingly.

However, following the aforementioned directives, CCSA sought for an engagement with CCC over the matter and complied with all the requirements within the 10 day period ultimatum.



The pictorial identification of the affected appletiser drinks as identified by CCSA.

# CCPC Celebrates Zambia's 57th Independence Day



Directors take a lead in the sharing of traditional meals during Independence Day celebration at CCPC's Headquarters in Lusaka.

**I**n its quest to enhance unity and performance among its employees, the Competition and Consumer Protection Commission's (CCPC) Staff Welfare Committee held a gala lunch at the Commission's Head Office in Lusaka as a way of commemorating Zambia's Independence Day which falls on 24th October.

Speaking during the event held on 22nd October 2021, CCPC Executive Director, Mr. Chilufya Sampa said the concept of independence was not just a mere day of celebrating Zambia's struggle for the attainment of its freedom but also core to ensuring a fair playing field in the markets and protection of consumers from all forms of unfair trading practices in Zambia.

Mr. Sampa commended the CCPC Staff Welfare Committee for putting up such an initiative of purposefully requesting all Commission employees

across the country to gather and share traditional meals and added that the idea was good for facilitating meaningful discussions vital to the Commission's mandate.



**"It is important for all of us to meet and take advantage of such gatherings as they provide us with a better platform to identify and discuss new ideas that are key to ensuring continued competitiveness of markets and consumer welfare in our call of duty," Mr. Sampa Said.**

Meanwhile, CCPC Director Human Resource and Administration, Mrs. Beene

Siyumbwa said considering Zambia's 57th Independence Day which was commemorated under the theme, "Celebrating the New Dawn Anchored on Good Governance, National Unity and Development," employees needed to embrace teamwork to enable them to identify emerging issues in various sectors of Zambia's economy and make the theme a reality.

Mrs. Siyumbwa also advised employees to continue embracing unity in their work as lack of it could affect the CCPC's productivity, achievement and consequently lead to low performance output to its stakeholders.

Further, Mrs. Siyumbwa urged employees to ensure that they executed their duties with honest, respect, responsiveness, professionalism, excellence and integrity at all times.



# CCPC Conducts Sensitization Talk with MoD, MoH Employees on Loans



CCPC Eastern Provincial Investigator (PI), Mrs Josephine Katoma during the distribution of IEC materials to Eastern Province Zambia Army Formation Commander Brig. Gen. Emmanuel Malekani Mulimine.

these are usually the conditions that most consumers do not fully appreciate.

Further, Mrs. Katoma advised the Civil Servants to look out for fairness in the contract terms before appending their signatures. She also shared brochures with the MoD and MoH employees on bank loans, contracts, their rights and consumer protection among others.

“In a contract between an enterprise and a consumer, the contract or a term of the contract shall be regarded as unfair if it causes a significant imbalance in the parties’ rights and obligations arising under the contract, to the detriment of the consumer” Mrs. Katoma said.

Speaking after the presentation to Army Officers, Zambia Army Eastern Province Formation Commander, Brig General Emmanuel Malekani Mulimine said that the information shared by the Commission was very helpful in assisting consumers gain understanding on importance of reading and understanding the terms and conditions of a loan and thereby making informed decisions before signing for one.

Brig General Mulimine also called on the Commission to consider conducting more sensitizations among all Army Officers in Chipata in order to ensure enhanced understanding of financial consumer protection issues.

Later in the day, MoH Chipata Administrative Assistant, Mr. Geoffrey Nkwanda, speaking after the presentation said that the sensitization talk by the Commission came at a time when its health employees needed such information to enable them understand the consequences of not adhering to the terms and conditions some of which would be penalties when a customer defaults on payment.

Mr. Nkwanda added that having employees educated about the advantages and disadvantages of obtaining a loan would also help them use the Covid-19 loan wisely and also think about the best investment ventures that would enable consumers pay back the money.

**T**he Competition and Consumer Protection Commission (CCPC) conducted a sensitization talk with some Civil Servants at the Ministries of Defence and Health in Chipata District with the objective of educating them on the benefits of understanding the terms and conditions of a contract before signing for a loan. The CCPC held two separate meetings with the MoD and MoH officers at their respective offices.

This proactive intervention was taken after the Commission’s Eastern Provincial Office in Chipata was informed by the general public on the newly introduced Covid-19 relief loans by some financial institutions in Eastern Province. The loans were aimed at offering financial relief to consumers whose businesses were affected by the Corona Virus Pandemic.

Speaking in an interview, CCPC Provincial Investigator-Eastern, Mrs. Josephine Katoma disclosed that the Commission was also informed that many consumers in the civil service were in a haste to sign for the Covid-19 loans as they were purported to have lower interest charges compared to those provided by some Microfinance institutions in the Province.

Mrs. Katoma added that consumers had therefore been trying to offset the current loans held with Microfinance institutions with the Covid-19 loans which were supposedly cheaper.

However, Mrs Katoma urged the consumers that arising from the various challenges associated with loans, it was important for them to fully understand the terms and conditions of a loan such as interest rates, repayment amounts, tenures, differences between floating and fixed rates among other things. She added that

# CCPC Engages Mobile City Paradise on Good Customer Service



Employees of Kasama Mobile City suppliers pose for a photo with a CCPC Team led by Mr. Robert Musabula (far left) after a sensitization talk

## **M**obile City Paradise Staff in Kasama underwent a training conducted by the Competition and Consumer Protection Commission (CCPC) on unfair trading practices on 4th June 2021.

Speaking during a presentation which was held at Mobile City Paradise Branch in Kasama, CCPC Northern Provincial Investigator Mr. Robert Musabula said that it was important for service providers such as Mobile City to ensure that they offered redress to their customers in instances where the products sold were defective.

Mr. Musabula added that the presence of a good complaint handling mechanism in a company was important as it provided consumers with expeditious, fair, transparent and inexpensive manner of handling disputes.

“It is very important for traders to treat their customers fairly and provide them with

alternative complaint resolution channels in a case where their customers are not satisfied with a service provided or a product sold. Such practices help traders to return consumer confidence and also provide a better platform for engagements” Mr. Musabula said.

And during the question and answer session, some Mobile City management staff took time to enquire from the Commission on issues such as how they could deal with consumers who were not willing to follow the redress period stipulated in the company’s terms and conditions as well as whether it was right for consumers to return a non-defective product by choice.

Responding to the questions raised, CCPC Investigator-Northern, Ms. Niza Mutambo informed the meeting that consumers were required to follow all the laid down redress mechanism procedures put in place by their service provider, provided they did not disadvantage the consumer significantly.

She added that the Commission has always advised consumers to try and resolve a matter with their service provider before reporting to the Commission.

Ms. Mutambo also added that it was important for Mobile City members of staff to ensure that they spared time to share information with their customers on consumer obligations such as them not being entitled to a refund or replacement in situations where it was their fault if a product became defective even if the warranty period was still valid.

“Educating consumers who do not know their obligations helps enterprises to avoid unnecessary complaints as people become aware that they could be held accountable by the Commission if they destroy a product purchased due to their negligence” Ms. Mutambo said.

Ms. Mutambo informed members of staff that consumers had the right to report to the Commission in a situation where they failed to resolve an issue for further investigations.



# 80% Traders' Compliance in Kalumbila Business District Elates KTC and CCPC



North- Western PI, Mr. Joseph Kaumba inspecting drinks during an inspection in one of the shops at Kalumbila's CBD

**K**alumbila Town Council (KTC) joint inspections with the CCPC have revealed that 80% of traders in the District adhere to the provisions of the Competition and Consumer Protection Act (CCPA) No.24 of 2010.

This development came after the KTC conducted a joint inspection with CCPC's Solwezi Office which revealed that twelve (12) out of fifteen (15) trading outlets in the business district did not engage in any unfair trading practices representing 80% compliance rate with the Act.

CCPC North-Western Provincial Investigator, Mr. Joseph Kaumba disclosed in an interview that during the inspection conducted on 27th October, 2021, the CCPC seized assorted goods worth only K423 in three (3) of the fifteen (15) trading premises inspected.

"Among the items which the Commission seized include Lactogen Powdered Milk, Tetracycline eyedrops as well as Coca-Cola, Wildcat Energy and Fanta carbonated drinks. These items did not meet the mandatory product information standards set by Section 50 of the Competition and Consumer Protection Act (CCPA) No. 24 of 2010 as well as the Food and Drugs Act Cap 303 of the Laws of Zambia." Mr. Kaumba said.

Meanwhile, Mr. Kaumba encouraged all traders, retailers and distributors to continue complying with the law for enhanced consumer protection in the country.

Further, Mr. Kaumba said the CCPC in collaboration with KTC and other relevant stakeholders will continue to enforce the law in accordance with their respective mandates in order to ensure that consumers were protected from any unfair trading practices in Zambia.

## Online Shoppers Urged to Use Secure Purchase Options



**T**he Competition and Consumer Protection Commission (CCPC) has urged online shoppers to consider selecting secure purchase options such as insuring their goods before purchase to minimize on any possible loss.

This warning came after the Commission noted an influx in the number of consumer complaints regarding the delay in receiving of goods and parcels purchased online from various parts of the world.

In a statement released by the Commission, CCPC Director Consumer Protection, Mrs. Naomi Fulaza advised consumers who had purchased products online to exercise patience as their goods could in some cases take more time than usual due to the impact of the Covid-19 on the courier business.

Mrs. Fulaza added that according to investigations conducted by the Commission, a number of cases had revealed that delay of the goods purchased online was as a result of the consequences of the Covid-19 restrictions enforced in other countries, which might have resulted in the cancellation of flights and other procedural delays in shipping of goods into Zambia thereby impacting the freight companies.

Mrs. Fulaza further advised consumers who had been affected by such cases to exhaust all available options of redress with their respective service providers before coming to lodge a complaint with the Commission, having considered the aforementioned reasons for the delays.

# Neria, ETG Depots Inspected for Allegedly Selling Underweight Fertilizers



From right, Mr. Mwendaweli Chiwala-(ZMA), Mr. Robert Musabula -(CCPC) and Neria Staff during an inspection in Kasama

**Fertilizer depots of Neria's Investments and ETG Inputs Zambia Limited companies in Kasama were inspected by the Competition and Consumer Protection Commission (CCPC) in collaboration with the Zambia Metrology Agency (ZMA) for allegedly selling underweight fertilizer.**

The inspections which took place on 17th to 18th November 2021 were initiated following concerns from members of the public, particularly farmers who alleged that some agro-dealers and fertilizer suppliers were selling and supplying underweight fertilizer contrary to what was labelled on the bags.

When commenting on the inspections, CCPC Kasama Provincial Investigator, Mr Robert Musabula disclosed that the inspections were

conducted with the view of ascertaining whether the agro-dealers were supplying the products in conformity with the legislations enforced by the two institutions.

Mr. Musabula added that the interest of the CCPC in the inspection was to find out if agro-dealers were selling fertilizer in accordance with the stipulations under Section 47 of the Competition and Consumer Protection Act (CCPA) No. 24 of 2010 which prohibits any person or an enterprise from selling a product or service using false or any form of misleading representation.

However, Mr. Musabula disclosed that the findings of the inspections indicated that most of the fertilizer sampled and weighed from different suppliers were compliant to the standards as indicated on the bags.

“During our investigations, we noticed that there were a few variations on some bags even though the noted ones could not be reason to conclusively determine any unfair trading practice by most of the agro-dealers we visited” Mr. Musabula said.

Meanwhile Zambia Metrology Agency (ZMA) Senior Metrologist Officer, Mr. Mwendaweli Chiwala said that the Agency in partnership with CCPC spearheaded the expertise of weighing various brands of fertilizers in order to assess their compliance in accordance with the Metrology Act No. 6 of 2017.

Mr. Chiwala added that from the findings of the investigations, it was observed that most agro-dealers in the two districts inspected, met the minimum requirements that were put in place by ZMA as the majority of the fertilizer inspected was not underweight.



# Sub - Standard Goods Worth Over K7,000 Seized in Central Province



Faulty assorted food products packed for destruction after a seizure in Kabwe

**A**ssorted goods worth K7, 678 were seized by the Competition and Consumer Protection Commission (CCPC) in an inspection conducted in collaboration with the Kabwe Municipal Council (KMC) in Central Province.

CCPC Kabwe Provincial Investigator, Mr. Levy Pezulu disclosed in an exclusive interview that the items which included drinks such as Coca-Cola, Pepsi, Fruiticana, Appy Apple, Ninja Drink, Sunblast Crush Juice as well as Bread and Delite Cereal did not meet the mandatory product information standards set by Section 50 of the Competition and Consumer

Protection Act (CCPA) No.24 of 2010 and the Food and Drugs Act Cap 303 of the Laws of Zambia.

Mr. Pezulu added that the inspection conducted was a routine activity by the Commission aimed at assessing the traders' compliance to the Act for the purpose of protecting consumers from unfair trading practices and ensuring fair competition among the business community in the area.

Mr. Pezulu further warned the traders to desist from engaging in any unfair trading practices and added that the Commission would enforce the law and punish all erring enterprises that were found violating the law.

Meanwhile Mr. Pezulu disclosed that the Commission together with KMC remained committed to ensuring that consumers were protected from any conducted that eroded consumer welfare in Zambia by ensuring consistent collaboration with Local Authorities and other relevant stakeholders.

The inspection covered 4 trading premises of Kabwe's New Market Central Business District (CBD) and was conducted on 27th August, 2021.



Seized items being gathered by CCPC and Council Officers before destruction



# Donation to Child Care and Adoption Society of Zambia



Mrs. Siyumbwa (in white shirt) poses for a photo with children after a donation to Child Care and Adoption Society of Zambia.

**A**s part of its Corporate Social Responsibility (CSR) programme which aims at empowering poor and vulnerable people in the society, the Competition and Consumer protection Commission (CCPC) through its Staff Welfare Committee regularly undertakes charity programmes to help alleviate the many challenges that the needy in our communities face.

Among other beneficiaries of such help was Child Care and Adoption Society of Zambia (CCASZ) who received assorted food staffs and groceries worth three thousand kwacha (K3,000) during a donation made by the CCPC Staff Welfare Committee in Chilenje township of Lusaka on 15th December, 2021.

Speaking when she presented the donation which comprised mealie meal, cooking oil, sugar, and cabbage among others on behalf of the Staff Welfare Committee, CCPC Director Human Resource and Administration, Mrs. Beene Siyumbwa said that the Commission was delighted to make such a donation to the vulnerable children in line with its objective of enhancing human welfare.

Mrs. Siyumbwa said that CCPC had continued to impact lives through the Corporate Social Responsibility (CSR) strategy by identifying and offering help to the needy such as the disabled, orphans and widows among others in society.

Mrs. Siyumbwa took time to interact with the children and encouraged them to work extra hard in their academics in order for them to have limitless opportunities for a better life. She added that if well embraced, education had the ability to transform lives of children and make them responsible citizens who could be conduits of help to other vulnerable people in the future.

Meanwhile, CCASZ Child Care Officer, Ms. Rosina Kafilikisha expressed gratitude to CCPC for the kind gesture and added that the donated goods would assist in sustaining the lives of the children; who were increasing in number.

“Every donation that we receive from ordinarily people and Organizations like CCPC is very important because it helps in sustaining the lives of the vulnerable children. As such, we do not take such acts of kindness for granted because it is through them that we have been able to support all the children that we are currently looking after today,” Ms.

Kafilikisha said.

Ms. Kafilikisha further commended CCPC for its sacrifice to donate such variety of goods despite the challenging economic times caused by the Covid-19. She also called on other well-wishers to consider supporting vulnerable children for an improved livelihood of children in Zambia.

Ms. Kafilikisha implored CCPC to continue assisting the needy; adding that its good works would never go unnoticed by God as he would bless them more for helping the less privileged in the society.

The CCASZ is Non-Governmental Organization (NGO) which has been in operation since 1979 and currently looks after a total of 23 vulnerable minors, who include children that were sexually abused, orphans and victims of human trafficking.

In furtherance of its CSR Program, CCPC also made two donations of assorted food staffs and groceries to Village of Hope Orphanage (VHO) and Khumi Children’s Village Home Care (KCVHC) in Mongu and Kalulushi Districts respectively. The total worth of the items donated was four thousand nine hundred and forty-eight kwacha (K4,948).



# CCPC Trains Airtel Networks Plc Staff on Effective Complaint Handling

**A** total of twenty-five (25) members of staff for Airtel Networks attended a virtual training conducted by the Competition and Consumer Protection Commission (CCPC) on effective complaint handling and its contribution to promotion of consumer welfare in Zambia.

During the training held on 26th October 2021, CCPC Consumer Investigator, Mr. Buumba Munyandi revealed that the decision to have such an engagement was as a result of the Commission receiving increased number of consumer complaints against Airtel Networks Plc during the period from 1st to 3rd Quarter of 2021.

“The Commission received a huge number of cases and most of these had to do with none reversal of erroneously purchased airtime; worth large amounts of money, none activation of purchased data packages, supply of allegedly defective mobile phones as well as delayed reversal of transactions and receipt of purchased ZESCO units.” Mr. Munyandi said.

Mr. Munyandi stated that mobile service providers like Airtel Networks Plc played a key role in promoting consumer welfare in Zambia as it was their responsibility to ensure that they provided exceptional services to their customers.



“Business operators like yourselves Airtel should ensure to put in place a clearly defined processes with specified timelines within which every complaint should be resolved. Most complaints we receive are due to the delay in addressing customer issues. As such, there is need to provide options for refund or replacement for services paid for but not accessed, such as expiry of unused data bundles due to network failure,” Mr. Munyandi said.

Further, Mr. Munyandi urged Airtel Networks Plc members of staff to ensure that they do not sale defective goods, display disclaimers, force consumers to make a purchase or even use false or misleading information when advertising their products as that was against the Law.

Meanwhile, CCPC Chief Investigator under the Restrictive Business Practices Department, Mr. James Chalungumana cautioned Airtel members of staff against engaging in any anti-competitive business practices that may hinder effective competition.

Mr. Chalungumana explained that Restrictive Business Practices (RBP) such as collusive tendering, price fixing, allocation of markets, collective refusal to deal in, or supply goods or services as well as setting of production quotas were considered to be the worst competition offences under Section 9 of the Act because of the harm the practices have to the economy.

Mr. Chalungumana added that such cartelistic conduct did not only affect effective competition but also made customers to pay more for products or services of less quality, limited customer choice and hindered the growth of Small and Medium Enterprises (SMEs) and ultimately led to poor economic growth.

Mr. Chalungumana called upon all Airtel Network Plc members of staff to consult the Commission on any competition issues that affected their operations and also to support the Commission by reporting all anti-competitive practices for continued enhancement of competition and consumer protection 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](http://www.ccpc.org.zm) or Call us on the Toll Free Line 5678 on all networks.