

Consumer Protection

Read pages 1.8 of your textbook to help you answer the following questions.

1. What is a rip-off?

A rip-off is a bad financial transaction. Usually it refers to an incident in which a person is overcharged for something or receives goods/services not of the standard expected for the price (bad value for money).

2. Define a scam.

A scam is a scheme that takes money/other goods from an unsuspecting person.

3. Any practice by a seller that is just not reasonable and often illegal is known as...?

Any practice by a seller that is just not reasonable and often illegal is known as unconscionable conduct and consumers are protected from this act thanks to the law - Competition and Consumer Act 2010.

4. Fill in the following table outlining the more common unfair scams and rip off's (1.8)

SCAM/RIP-OFF	DESCRIPTION
Pyramid schemes	In a pyramid scheme you are required to pay a joining fee with the opportunity of earning quick and easy money as you recruit new members. However, most participants will end up losing their money.
False and misleading advertising	Two types of false and misleading advertising: Bait and switch advertising -> involves advertising a few products at reduced and, therefore, enticing prices to attract customers. misleading advertising -> some advertisements use words that are deceptive or claim that a product has some specific quality when it does not (convey a false impression).
Referral selling	In this scam the seller offers the consumer a 'special deal' if she or he buys the product and then supplies the names of potential customers to the trader. The 'special deal' usually takes the form of a discount or commission, which is not always paid.
Special prizes and offers	In this scheme the consumer may scratch a prize coupon just to discover that they have won a 'mystery' prize. When they go to collect their prize, they are told they can only receive it if they purchase a certain number of goods. Consumers should be careful of any deal that involves free gifts, prizes, lucky numbers or 'free deals just for you'.
Unordered or unsolicited goods	This practice involves sending unordered goods through the mail and then demanding payment for them. The Competition and Consumer Act 2010 protects you from having to pay for these goods.
Get-rich-quick schemes	In this type of scam, a letter or email arrives offering you the chance to participate in the transfer of money from another country. For your help, you will receive a percentage of that amount. However, you are required to supply your bank account details for the transaction to occur, giving the scammer the opportunity to steal your money.

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**Pennsylvania. Bureau of Consumer
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