

NCAC Turns over CWM Hosting to BSP to Push Financial Literacy



DTI Undersecretary for Consumer Protection Group, Atty. Victorio Mario A. Dimagiba delivering his message for the CWM 2016 Turnover Ceremony on 24 May 2016 at BSP. Photo by: DOE Media Affairs Group

Story on page 6.

HISTORY OF CONSUMER PROTECTION IN THE PHILIPPINES

By VELMA M. LIM

In the late 1950's, the members of the National Federation of Women's Clubs of the Philippines (NFWCP) started questioning the prices of commodities. These women realized though that their voices will never be heard unless they act collectively. They then had extensive discussions with each other and even sought the opinion and advice of their husbands.

The consensus was to have a legal personality, and hence they incorporated the Consumers Federated Groups of the Philippines, Inc. (CFGPI) in 1962, led by then NFWCP President Enriquez Benavidez, together with the members of the Board.

Other organizations like the Kilusang Mamimili sa Pilipinas and Consumers Union of the Philippines soon followed. Then in 1972, the President of CFGPI, Mrs. Julieta Benedicto, conferred with the UP Law Center Director Froilan Bacungan, to undertake and work on a study for a legislation involving consumers.

As a collaborative effort, Atty. Zenaida S. Reyes was invited by Dir. Bacungan to participate in the brainstorming sessions at the UP Law Center and was tapped to draft the Consumer Code of the Philippines.

In 1974, Atty. Reyes made a comparative study on Consumer Protection Measures in the member countries of the Organization for Economic Cooperation and Development (OECD), such as, the United States of America (USA), Australia, Philippines, and other Southeast Asian countries. She gathered together the necessary information and salient features for inclusion in a draft of a proposed bill on consumer protection in the Philippines.

Continued on page 4

What is the NCAC?

The National Consumer Affairs Council (NCAC) is an independent government body that was created with the passage of the Consumer Act of the Philippines (RA7394) to protect the interests of the Filipino consumers, promote their general welfare and encourage business and industry to adopt fair standards of conduct.

The NCAC is mandated to work with government agencies and the public to improve the management, coordination and effectiveness of all the nation's consumer programs to ensure that the basic rights of consumers are protected. Republic Act 7394 was passed on April 13, 1992.

THE CREATION OF THE NATIONAL CONSUMER AFFAIRS COUNCIL (NCAC)

• Why was the NCAC created?

The Consumer Act of the Philippines was passed to bring to life, major provisions on consumer protection under the 1987 Constitution. It is also the government's response to the United Nation's Secretary General's request that member governments adopt policy measures that will implement the minimum guidelines on consumer protection, as promulgated by the UN on April 15, 1985.

One of the important features of the Consumer Act of the Philippines is the creation of the National Consumer Affairs Council (NCAC) which is mandated to improve the management, coordination and effectiveness of the nation's consumer programs. The NCAC serves as a coordinating and policy-making body that has an oversight function over all agencies of the government charged with consumer protection programs and enforcement of

consumer related laws. It likewise seeks to achieve the objectives of the Consumer Act of the Philippines, specifically:

1. The protection of consumers against hazards to health and safety;
2. The protection of consumers against deceptive, unfair and unconscionable sales acts and practices;
3. Provision of information and education to facilitate sound choice and the proper exercise of rights by consumers;
4. Provision of adequate rights and means of redress;
5. Involvement of consumer representatives in the formulation of social and economic policies.

• What is the NCAC's Vision?

The vision of the NCAC is "Consumer rights are observed in their enforcement with consumers enjoying their basic needs in a quality and sustainable environment, their

The NCAC on the Go: Towards a More Intensive & Coherent Approach to Consumer Education

By VELMA M. LIM

Consumer education is indeed vital. Because the level of awareness of the majority of Filipino consumers is still relatively low, there is an urgent need for the government to have a more intensive and coherent approach to educating consumers about their issues and concerns. The NCAC is mandated under Article 153 of R.A. 7394 to undertake continuing consumer education and information campaign, to provide consumers, with among others:

1. Facts about consumer products and services;
2. Consumer rights and the mechanism for redress available to them;
3. Information on new concepts and development on consumer protection;
4. General knowledge and awareness necessary for a critical and better judgement on consumption;
5. Such other matters of importance to the consumer's general well-being.

Consumer concerns are not only about food, drugs and other commodities but it cuts across several sectors – energy (water

and electricity) environment, transport, credit, health, among others. Because of this, the NCAC partners with its member agencies/organizations, including other relevant agencies of government in conducting consumer education seminars.

Since its creation, the NCAC, can boast of joint undertakings with several organizations/institutions in conducting Consumer Awareness and Empowerment Seminars (CAES) held in several provinces in the country. So far, the NCAC has conducted 128 seminars covering several areas within the National Capital Region – Paranaque City, Muntinlupa City, Quezon City, Marikina City, Pasig City, Taguig City, Mandaluyong City, Caloocan City, Makati City, and the Cities of Manila and San Juan. There were also several seminars conducted in the different regions within Luzon, Visayas and Mindanao areas.

For 2016 and beyond, the NCAC intends to continue conducting partnership activities with several educational institutions, like Centro Escolar University, Far Eastern University, MAPUA Institute of Technology, Pamantasan ng Lungsod ng

Maynila, and the Trinity University of Asia. Hopefully these partnerships can lead to the signing of a Memorandum of Agreement (MOA), that will institutionalize continuing Information, Education and Communication (IEC) and Advocacy campaign activities. The NCAC has also identified other state colleges and universities with whom it hopes to work with in the future.

The NCAC is also laying the ground work for the development of a Speakers' Bureau to help institutionalize consumer education. This will include three (3) major component activities: (1) conduct of a Speakers Training Course for Public Communication and Training Facilitation Skills Enhancement; (2) development of a Training Module for Adoption, to include holding of consultations and workshops; and (3) Printing/Production of the Training Manual.

The NCAC is doing its best to pursue its mandate to make a difference in raising the level of awareness of consumers, as it pushes for a more intensified and coherent approach to consumer education and empowerment.

Safe Food in the 1st Philippine Environment Summit

By NINA GALANG

The 1st Philippine Environment Summit was held last February 9 to 11 at the SMX in the MOA Complex, Pasay City. The Summit was organized by the environmental coalition 'Green Convergence for Safe Food, Healthy Environment and Sustainable Economy' with the Department of Environment and Natural Resources as co-organizer. More than 1,000 people per day, coming from the civil society, academe, business, religious, youth, government, and the general public attended the Summit.

Vandana Shiva, the internationally renowned advocate for organic agriculture, addressed the attendees in a video on the interconnection of food, environment and the economy. She encouraged going back to the traditional small farms which practice safe organic methods as the way to break out of poverty for farmers and from pollution which the chemically heavy, mono-crop agriculture had brought about.

The first day of the summit focused on health and brought together speakers on 1) Organic Agriculture, 2) Safe Food Manufacturing, 3)

Topics even included marketing and running organic restaurants.

The Health and Food session was chaired by Grace P. Chua, a member of the National Consumer Affairs Council and Board member of Consumer Rights for Safe Food (CRSF). CRSF is a non-government organization devoted to promoting awareness about making the right food choices in order to avoid risks to health and the environment.

The sharing of the resource persons surfaced certain principles:

1. The closer to the natural form a food is, the more nutritious, e.g., the benefits from raw food;
2. The right food choices can provide all our nutritional needs, prevent illnesses and address sicknesses so that we do not have to resort to synthetic medicines in most instances;
3. Going back to basics can work wonders with our physiology. A mother of two autistic boys spoke of their dramatic improvement as a result of avoiding synthetic ingredients, processed food, ingredients which trigger

unprocessed and non-GMO.

The session on Urban Gardening and Solid Waste Management dealt with the full cycle of composting food wastes to be used as soil conditioner/organic fertilizer in the growing and nurturing of vegetables in one's own backyard. The framework addresses two environmental issues: those of waste disposal and food security.

Each of the above sessions included an open forum and the formulation or recommendation of possible Summit resolutions. It is hoped that the information, education and inspiration of the Summit, the breakout sessions and the resolutions will help spread the safe food gospel among consumers.

We are proud to host the first environment summit in the Philippines. Secretary Paje proposed that the DENR be made to account to civil society its accomplishments every year in a yearly environmental summit. Shall we see you next year?

Nina Galang
President

MESSAGE FROM THE CHAIRPERSON OF THE NCAC

The National Consumer Affairs Council (NCAC) takes pride in coming out with the first edition of its newsletter, conveying its message of felicity for NCAC's more than two decades of existence, with regular implementing agency members and organizations pursuing its mandate under the Consumer Act of the Philippines (R.A. 7394).

This newsletter intends to broaden the consumers' insights, knowledge and information about their basic rights and responsibilities, which are being espoused by the United Nations (UN) guidelines on consumer protection. The real essence of knowing and understanding our rights and responsibilities as consumers includes learning to uphold, exercise, assert and fight for our rights. We should be active in getting the best value for our hard-earned peso.



Mr. Jose Pepito
Nationwide Association of Consumers, Inc.

The NCAC is hopeful that after reading the news articles and write-ups in this maiden issue and the succeeding issues, you learn to be an empowered consumer.

Remember that a well-informed and vigilant consumer is the best protected consumer.



MESSAGE FROM THE EDITOR-IN-CHIEF

Welcome to the maiden issue of the NCAC Newsletter!

In consonance with NCAC's mandate to promote consumer awareness and information on recent developments, activities and events relating to consumer's rights, protection and practices as well as the latest marketing and promotional trends, we are launching this newsletter. We are committed to empowering consumers in making the right choices and asserting their rights.

As can be gleaned from the articles in this newsletter, we have collated reports and materials which are of interest to the end-users and policy makers, as well. The topics are varied and wide-ranging from the History of Consumerism in the Philippines to Food Safety, practical tips on how to keep bread fresh, health guide tips, MMDA's No Contact Traffic Apprehension Policy, environmental and climate change issues, among others.



Mr. Walter Co
PhilBaking

We hope that this newsletter serves as a vehicle where we can communicate and inform the readers on NCAC's activities and tackle the trending topics affecting the consumers and the general public. We will be glad to hear from you if you have any topics in mind that you wish to be featured in our upcoming issues. NCAC is here as your advocate and friend. Any comments, feedbacks, suggestions and ideas are highly appreciated.



NATIONAL CONSUMER AFFAIRS COUNCIL (NCAC)

The highest policy-making body for consumer protection created by virtue of Republic Act No. 7394, otherwise known as the Consumer Act of the Philippines

Representatives to the NCAC

• GOVERNMENT SECTOR •



DEPARTMENT OF
TRADE & INDUSTRY



DEPARTMENT OF
HEALTH



DEPARTMENT OF
AGRICULTURE



DEPARTMENT OF
EDUCATION



CONSUMER RIGHT
FOR SAFE FOOD



NATIONAL FEDERATION OF WOMEN'S
CLUBS OF THE PHILIPPINES



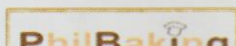
NATIONWIDE ASSOCIATION
OF CONSUMERS, INC.



COALITION FOR CONSUMER
PROTECTION & WELFARE, INC.

• BUSINESS AND INDUSTRY SECTOR •

• EX-OFFICIO MEMBERS •



HISTORY OF CONSUMER PROTECTION...

Continued from Page 1

In recognition of the Consumers' Rights, then President Ferdinand E. Marcos, upon the representation of CFGPI President Benedicto and the members of the Board, issued on March 31, 1971, "Proclamation No. 822" declaring the last week of October as "Consumer Protection Week (CPW)". However, due to the proximity of the date to the November 1 holiday and that of the semestral vacation, President Marcos issued "Proclamation No. 1881" transferring the annual observance of Consumer Protection Week to the first week of October. Since then, the Department of Trade and Industry spearheaded the observance of the Consumer Protection Week in cooperation with the various consumer organizations.

In 1976, after regional public hearings on the draft Consumer Code prepared by the UP Law Center and CFGPI, lobbying was undertaken for its enactment in two successive Batasang Pambansa, but failed to have it passed.

It was during the Constitutional Convention in 1986, that the CFGPI's Legal Counsel, Atty. Reyes, was able to lobby for the integration of three specific provisions in the 1987 Philippine Constitution:

- Article 11, Section 15 which provides that: "The State shall protect and promote the right to health of the people, and instill health consciousness among them."
- Article 11, Section 16 which provides that: "The State shall protect and advance the right of the people to a balanced and healthful ecology in accord with the rhythm and harmony of nature."
- Article 16, Section 9 which provides that: "The State shall protect consumers from trade malpractices and from substandard products."

In the 1987 Congress, then Congressman Emigdio Tanjuatco in the Lower House, and Senator Orlando Mercado in the Upper House, sponsored the draft of the Consumer Code of the Philippines.

Finally, on April 13, 1992, Republic Act 7394, otherwise known as the Consumer Act of the Philippines was passed into law and published in the Official Gazette on July 15, 1992. That was signed under the term of then Former President Corazon C. Aquino.

One of the salient provisions of the Consumer Act of the Philippines (R.A.

7394) was the creation of the National Consumer Affairs Council (NCAC), which is essentially mandated to improve the management, coordination and effectiveness of the nation's consumer programs.

DTI Secretary Rizalino Navarro became the first Chairperson of the National Consumer Affairs Council when it was formally organized sometime in June 1993, with Atty. Zenaída Reyes of the CFGPI, as the Vice-Chair.

Thereafter, implementation of consumer protection programs and activities went in full swing with the full support of the regular implementing agency members of the Council – namely: the Department of Trade and Industry (DTI), Department of Agriculture (DA), Department of Health (DOH) and the Department of Education (DepEd), including the members from the private sector – that is, the four (4) consumer organizations and the two (2) business and industry sector groups, together with the Department of Environment and Natural Resources (DENR) and the Department of Energy (DOE) as Ex-Officio Members.

* * *

THE CREATION OF THE NATIONAL...

Continued from Page 1

health and safety safeguarded, their economic rights protected, and their legitimate complaints attended to."

• What is the NCAC's Mission?

The mission of the NCAC is to plan and undertake programs and activities that will assist consumers to attain their rights to:

1. Live in a just and fair society where their basic needs are provided for;
2. Make informed choices about goods and services;
3. Be protected against hazardous products

and services;

4. Live in a healthy and sustainable environment;
5. Play an active role in formulating policies that concern them;
6. Acquire the knowledge and skills of informed and vigilant consumers; and
7. Obtain satisfaction in the resolution of their legitimate complaints.

• Who are its members?

The NCAC has 10 members coming from:

A. Government Sector – a representative each from the Department of Agriculture (DA), Department of Trade and Industry (DTI), Department of Health (DOH) and

the Department of Education (DepEd). The Department of Energy (DOE) and the Department of Environment and Natural Resources (DENR) also sit in the Council as Ex-Officio members.

B. Private Sector

- Four (4) representatives from consumer organizations of nationwide base, duly appointed by the President.
- Two (2) representatives from business / industry sector of nationwide base, duly appointed by the President.

• Who heads the NCAC?

The Council is headed and presided by a Chairperson elected by its members from among themselves. He establishes with the concurrence of the Council, the policies, procedures and standards in the implementation of the functions and duties of the Council. He is assisted by a Vice-Chairperson. The Council has an Executive Director who runs its day to day



THE RIGHT TO BASIC NEEDS

guarantees survival, adequate food, clothing, shelter, healthcare, education and sanitation

NCAC Pursuing its Mandate...

By GRACE P. CHUA

A complaint was received by the National Consumer Affairs Council (NCAC) about a beverage that had the word "Fresh" prominently shown on the front label of its container. Upon examining the ingredients of the product, it can be said that nothing about the drink was fresh.

Consumers are often advised "to read labels" and to "know what they are buying!". They must be aware that even with the 'proper' labels, they can still be deceived. Some products use names that include words like fresh, natural, tea leaf, pure, whole, healthy, clean, rich, safe, true, nature's way, mountain fresh, organic. These words may not be descriptive of the product but are probably just part of the product's trademark. Before buying, look at the ingredients listed in the label and not just the trademark or product name! You will find products named "juice" but ingredients will show that there is no juice in it. There are products that are named "fresh" but are actually made from processed ingredients. There is a pancake brand that says "with maple syrup" but ingredients show there is no maple syrup in the product at all.

Consumers should not confuse trademarks in the products' label with a description of the quality or contents of the product.



Consumers must be aware of 'trademarks' which are symbols or that differentiate one product or service from another. The Intellectual Property Office of the Philippines (IPOPHL) grants applicants the right to use trademarks, and its main criteria for approval is whether the word or symbol has not yet been used or registered by any other person or entity. The IPOPHL does not look at the meaning of these words so the approved trademarks could include words which may deceive the consumer about the true nature of the product.

Government agencies, such as the Department of Health (DOH), Department of Agriculture (DA) and the Department of Trade and Industry (DTI) endeavour to help consumers make well-informed choices. The government has crafted many laws and regulations on what labels on products should contain but there seems to be no law against registering misleading words as a trademark.

The National Consumer Affairs Council (NCAC) with

its 'Oversight' function under the Consumer Act, and its power to recommend new policies, legislation and amendments to existing law wants to stop allowing products to carry names which may deceive the consumer. The NCAC has proposed to Congress, the inclusion of a provision disallowing the use of misleading words in product trademarks as one of the amendments to the Consumer Act of the Philippines. While this amendment is not yet included in the law, consumers should continue to be vigilant, and to read labels properly.

operations. The DTI shall provide the Council with a Secretariat.

• What are the Powers and Functions of the NCAC?

In accordance with Article 153 of R.A. 7394, the NCAC shall have the following powers and functions:

1.To rationalize and coordinate the functions of the agencies charged with consumer programs and enforcement of consumer-related laws to the end that an effective, coordinated and integrated system of consumer protection, research and implementation, and enforcement of such laws shall be achieved;

2.To recommend new policies and legislation or amendments to existing laws;

3.To monitor and evaluate implementation of consumer programs and projects, and to take appropriate steps to ensure that

priorities, standards and guidelines;

4.To seek the assistance of government instrumentalities in the form of augmenting the Council's need for personnel, facilities and other resources;

5.To undertake a continuing consumer education and information campaign.

• What is the role of the NCAC under Presidential Proclamation No. 1098?

Pursuant to Presidential Proclamation 1098, which declared the month of

October of every year as Consumer Welfare Month, the NCAC is tasked to undertake programs and activities that would help ensure the successful observance thereof, and to pursue such

be necessary to effectively promote and protect the interests and general well-being of Filipino consumers. These should be in coordination with consumer-oriented government agencies, non-government organizations, including members of the civil society.



THE RIGHT TO SAFETY

By BET DOMINGO, DOE

The National Consumer Affairs Council (NCAC) turned over the chairmanship of the Consumer Welfare Month (CWM) for 2016 to Bangko Sentral ng Pilipinas (BSP) last May 23, 2016 at the financial institution's headquarters in Roxas Boulevard.

The CWM, led by the NCAC, is held annually every October, pursuant to Presidential Proclamation No. 1098. The Opening Ceremony for the CWM is traditionally hosted by the NCAC's member agencies on a rotation basis. These agencies are: the Department of Trade and Industry (DTI), Department of Health (DOH), Department of Agriculture (DA), and Department of Education (DepEd), Department of Environment and Natural Resources (DENR), and Department of Energy (DOE).

For the first time, the NCAC extended the privilege of hosting the opening of the CWM to other equally relevant government agencies in an effort to holistically engage every consumer in this nationwide celebration. Though the BSP is not a member of the NCAC, its advocacies of bringing about financial literacy is a very important part of consumer protection.

The Turnover Ceremony was opened by NCAC Chairperson Jose P. Pepito, who emphasized that the celebration of CWM "brings to fore the need for a concerted action of multi-sectoral groups towards broadening our areas of cooperation in terms of protecting the interests and general well-being of Filipino consumers". He expressed his gratitude to the BSP for accepting the challenge to lead the CWM 2016 and expressed his confidence that the BSP will make a big difference in pushing consumer advocacy.

NCAC Vice-Chair Walter Co rhetorically expressed the branding lines of several banks to express his confidence as the BSP takes the lead in this year's CWM. He said

the CWM will be "in good hands" and "parang nakasandal sa pader" (just like leaning on a sturdy wall). Mr. Co also said that the BSP, "driven by passion and powered by excellence", will "find ways" to take consumer awareness further "with a big heart".

A Shared Responsibility

According to BSP-Financial Consumer Protection Department (FCPD) Director, Atty. Prudence Angelita A. Kasala, consumer welfare is an enormous task which she metaphorically compared to a group dancing in unison to assure the beauty of the entire performance, rather than just two persons doing a tango. That's why the Central Bank's theme for the upcoming major event is "Consumer Protection: A Shared Responsibility."

"This year's celebration will promote consumer protection as a shared responsibility among government agencies, financial service providers or other businesses, in conjunction with the recognition of consumers' responsibility in their financial decisions," Director Kasala explained.

Director Kasala further stated that government should create a conducive regulatory environment to stimulate businesses and ensure consumer satisfaction. She added that businesses should observe higher standards of conduct to espouse customer loyalty, while consumers should also be accountable in equipping himself/herself with information necessary for decision-making.

Inculcating Financial Literacy

BSP Deputy Governor Nestor A. Espenilla

Jr. quoted a report from the World Bank, indicating that more than half of the Filipinos are still needing fiscal literacy to recognize the benefits of formal financial service providers, and veer away from the persuasions of the informal sector which may mislead, misinform, and even exploit them with their financial transactions. "Truly, financial consumer protection still has a long way to go for it to reach its optimum level in the consciousness of the public," Deputy Governor Espenilla said.

DTI Undersecretary Victorio Mario A. Dimagiba Jr. emphasized the importance of consumer protection on financial services citing the United Nations and Association of South East Asian Nations' initiatives to support this cause. He quoted the Pulse Asia survey revealing that only 81% of the Filipino consumers know their rights. Usec. Dimagiba also mentioned the development of the E-Commerce Roadmap, which is a policy framework that will ensure safe electronic payment services.

As a tradition observed in every CWM Turnover Ceremony for the CWM, a Pledge of Commitment was read and signed by the NCAC Officials and the upcoming host agency for the celebration. The event was hosted by the NCAC Technical Assistant and Member Velma Lim, and attended by NCAC Officials, Officials and employees from BSP and various government agencies.

NCAC is currently composed of representatives from non-governmental organizations: Nationwide Association of Consumers Inc., Consumer Rights for Safe Food, Coalition for Consumer Protection, and Welfare Inc., National Federation of Women's Clubs of the Philippines, Inc., Philippine Baking Industry Group, and the



THE RIGHT TO CHOOSE

the consumer has the right to choose from among various products at competitive prices with an assurance of satisfactory quality

Ang Pag-init ng Mundo...

Continued from page 8

- Palagi ring maghanda para sa panandaliang paglikas kung kinakailangan. Magkaroon ng kaukulang pagpapalano sa barangay para sa mga paghahanda sa bagyo, pagbaha at iba pang panganib na dulot ng panahon.
- Pag-aralan at gawin ang wastong paggamit ng tubig at iba pang mga likas na yaman tulad ng kagubatan.
- Magtanim ng mga puno at iwasang magputol ng mga ito.
- Itaas ang antas ng kaalaman ng bawat isa tungkol sa usaping "global warming" at gumawa ng kaukulang pagkilos upang maiwasan ang mga panganib na maaaring idulot sa tao.
- Bawasan ang madalas na paggamit ng mga sasakyang gumagamit ng langis at gasolina. Maging matipid sa paggamit sa kuryente tulad ng pagpatay sa mga ilaw sa bahay at mga gusali kung hindi kailangan.

Source: Department of Environment and Natural Resources (DENR-EMB) in coordination with the Philippine Network on Climate Change (PNCC) and the Philippine Atmospheric Geophysical and Astronomical Services Administration (PAGASA)



Dapat nating malaman . . . ANG PAG-INIT NG MUNDO

Totoo ba na umiinit ang mundo?

Sa nakaraang isandaang taon, mula noong 1906 hanggang 2005, ang naitalang itinaas ng pangkalahatang temperatura ng buong daigdig ay nagbabadya ng patuloy na pag-init ng mundo. Ito ay lalo pang iinit sa susunod na dekada kung ang tao ay hindi gagawa ng mga paraan na magpapabagal sa pagtaas ng temperatura.

Bakit umiinit ang mundo?

Una, natural lang na nakararanas tayo ng init na dala ng araw, at kailangan ang init na ito upang mabuhay ang tao, halaman, at mga hayop. Ang malaking bahagi nito ay bumabalik din sa atmospera at kalawakan. Subalit dahil sa mga gawain ng mga tao, napipigilan ang pagbalik ng init sapagka't ito'y nahaharap ng mga "gas" na naiiwan sa kalawakan.

Ang parami nang paraming konsentrasyon ng mga "gas" na ito ay nagsisilbing makapal na balot na nagpapainit ng mundo. Ito ay tinatawag sa Ingles na "global warming".

Anu-ano ang mga gas na ito?

Ang pangkalahatang tawag sa mga "gas" na ito ay "greenhouse gas (GHG)" o kaya ay carbon dioxide" at mga "carbon dioxide equivalents". Ang mga ito ay methane, nitrous oxide, hydrofluorocarbons at iba pa.

Bakit dumarami ang mga ito?

Ang dahilan kung bakit dumarami ang mga "gas" na ito ay bunga ng mga gawain ng tao, katulad ng paggamit ng langis at gasolina sa mga sasakyan, sa mga pagawaang industriya katulad ng mga gawaan ng mga semento, mga iba't-ibang pabrika, pagpapaakyat ng tubig sa mataas na imbakan, at iba pa. Ang pagsunog ng ipa sa mga kiskisan at ang mga nabubulok na dayami na naiiwan sa kabukiran pagkaraang mag-ani, pagsisiga ng mga basura, pagpuputol ng mga puno at pagkakaingin, hindi tamang pagtatapon ng basura, lalo na ang mga

By DENR-EMB

nabubulok, paggamit ng airconditioners sa mga sasakyan at mga gusali, paggamit ng mga refrigerators, paggamit ng mga kemikal na pataba ng pananim at pampuksa ng mga sakit at kulisap sa pananim, at iba pa ay nakapagpaparami rin ng mga "greenhouse gases" sa atmospera na siyang nagiging dahilan din sa pagtaas ng pangkalahatang temperatura ng mundo.

Gaano kalaking bahagi ang kontribusyon ng Pilipinas sa suliraning ito?

Ang kontribusyon ng isang maliit na bansa na kasalukuyan pa lang na nagkakaroon ng tinatawag na pag-unlad o ang isang "developing country" na katulad ng Pilipinas ay napakaliit, lalo na kung ihahambing sa mga nagiging kontribusyon ng mga mayayamang bansa, katulad ng Estados Unidos, Awstralya, Hapon, Alemanya, Inglatera at iba pang mga bansa sa Europa. Samantala, ang mga bansang Indiya at Tsina ay mabilis na ngayong humahabol sa paglaki ng kontribusyon sa mga nakikitang pagtaas ng pangkalahatang temperatura ng mundo.

Mayroon bang makikitang epekto dahil sa patuloy na pag-init ng mundo o "global warming"? Anu-ano ang mga ito?

Maraming mararamdaman at makikitang mga pangyayari na sanhi ng "global warming". Ang mga ito ay ang mga sumusunod: Magkakaroon ng pagtaas sa antas ng "sea level", pagbabago sa lakas at haba ng tag-ulan, at mas madalas na pagkakaroon ng matitinding init sa araw at sa gabi.

Ang mga pagbabagong ito ay magkakaroon ng dagdag na epekto sa kalusugan ng tao, mga hayop at mga pananim. Dahil sa pagtaas ng temperatura, may panganib na higit na maraming sanggol at mga matatanda ang mas madaling kapitan ng sakit. Ang mga sakit na hika, sakit na pulmonya, malaria, dengue, encephalitis at iba pa ay maaaring dumami sanhi ng pagbabago ng panahon, mga

suliranin sa tubig at pagdami ng mga lamok. Nanganganib ding dumami ang mga sakit ng mga hayop at pananim.

Maaaring higit na madalas ang mararanasang pagbaha kapag malakas ang buhos ng ulan. Ang mga pagbaha ay magdudulot ng mga problema sa tubig at kalusugan. Kapag tumaas ang dagat sanhi ng pagkatunaw ng mga yelo sa mga dating malalamig na bahagi ng mundo, tulad ng Antartika, at ang pag-init ng mga tubig sa karagatan, ang mga naninirahan sa dalampasigan ay maaaring manganib ang buhay at kabuhayan, lalo na kung ito'y masasabayan ng paglaki ng mga alon sanhi ng bagyo. Kapag nagiging malimit ang "El Nino" o ang panahon ng tagtuyot, ang agrikultura ng bansa ay magkakaroon ng kahihinatnang paghina ng produksyon dahil sa kakulangan sa tubig.

Ang ating mga bundok ay maaari ring maapektuhan nang madalas na tagtuyot dahil magkakaroon ng mga sunog sanhi ng kakulangan ng ulan. Marami sa mga naninirahan sa ating mga kabundukan ay maaari nang mabawasan o kaya'y tuluyan nang maglalaho dahil sa pagbabago ng panahon.

Ang ating mga "coral reefs" ay maaari ring mamatay kapag labis at matagalan ang pag-init ng tubig sa karagatan. Ang pagkamatay ng coral reefs ay magdudulot ng kawalan ng tirahan at pagkain ng mga isda at iba pang lamang dagat.

Anu-ano ang mga dapat nating gawin upang mapaghandaan at matulungang bumagal ang patuloy na pagtaas ng temperatura ng mundo?

Marami tayong maaaring gawin. Ito ay ang mga sumusunod:

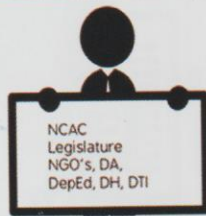
1. Maging handa sa anumang panganib. Mag-imbak ng mga pagkain (bigas at mga delatang pagkain), inumin at mga panandaliang mga gamit kapag panahon ng tag-bagyo at tag-ulan.

Continued on page 6

DTI Gabay When You Buy Online

Continued from page 9

As enticing as it may seem, consumers must be vigilant in engaging in online transactions to ensure that their rights and welfare are not compromised.



THE RIGHT TO REPRESENTATION

transact with them.

- Log out from your account after every transaction. Keeping your account logged in may expose it to hacking. Globalization and advancements in technology have transformed the way we transact business. No matter how much commerce evolves, consumers must be responsible and vigilant in making their choices to ensure safety and protection.

For more information, contact the DTI Direct 751.3330 or 0917.8343330 and visit the DTI website, www.dti.gov.ph.





DOE WARNS THE GENERAL PUBLIC ON USING LPG-REFILLED BUTANE CANISTERS

Due to a number of reported incidents, the Department of Energy (DOE) issued a warning to the general public on the dangers of refilling butane canisters with Liquid Petroleum Gas (LPG). Using these refilled canisters may cause explosions, fire and other accidents. The DOE emphasized that butane canisters are not intended and designed to be refilled, specially with LPG which has a higher pressure than butane. Based on existing Philippine National Standards for gas containers, only "welded steel cylinders" are designed for storage, transport and distribution of LPG for domestic consumption.

The DOE would like to reiterate Department Circular DC-2014-01-0001 which outlines the rules and regulations governing the Liquefied Petroleum Gas (LPG) Industry, especially the set of standards for compliance by all LPG Industry participants (i.e., refiners, importers, refillers, marketers, and even haulers). The circular states that illegal or "backyard refilling" of butane canisters is strictly prohibited, as its unsafe

operations and substandard facilities pose a danger to life and property in its immediate vicinity.

Last December 2015, the DOE met with LPG bulk suppliers in Cebu to agree on measures addressing LPG-related concerns, specifically the issue on LPG-refilled butane canisters. Strengthening the information campaign on the safe storage, handling, transport and use of LPG, and conducting inspections are two of the areas the DOE and the participants are looking into, to battle against the proliferation of the LPG-filled butane canisters in the market.

To report any information on "backyard refilling," please call the nearest fire station in your locality or any of the following DOE offices:

- Oil Industry Management Bureau: (02) 840-2130
- Visayas Field Office: (032) 253-3459
- Mindanao Field Office : (082) 221-0778

DTI Gabay When You Buy Online

Over the years, the internet has become a major platform in business. Increasing number of consumers rely on the World Wide Web for purchasing various goods and services. The success of online shopping lies in allowing consumers convenience and accessibility. Simply connect to the internet and voila – a digital shopping haven right before your very eyes.

As enticing as it may seem, consumers must be vigilant in engaging in online transactions to ensure that their rights and welfare are not compromised. The Department of Trade and Industry (DTI) suggests the following security tips when shopping online:

- Use your own computer/laptop to do your shopping. Privacy is essential. Ensure that nobody else has access to your personal data and accounts.
- Install and update a reliable anti-virus/anti-malware program on your computer. Protect yourself from hackers who can access data stored in your computer.
- Use a password that cannot be easily guessed. Mix alphanumeric and special characters in creating your password. Change this password regularly.
- Check for the contact information of the website and validate them. Call their telephone number/s and visit their office to know that they exist and can address your queries and complaints.
- Check the URL or website address. Most online shops accepting credit card

encryption which ensures a secured transaction. A website has SSL installed if the URL starts with "https" instead of just "http".

- Read the privacy policy statement. Though this could be lengthy, read the privacy policy of the online shop to know how they handle and secure the information that you provide them.
- Do not give too much information. In filling out online forms, provide only what is required and leave the rest blank.
- Do not be deceived by huge discounts. If the deal seems unrealistic, it is more likely a scam.
- Look for the DTI Sales Promo Permit Number. This permit number is issued to duly registered businesses conducting local sales promotion open to the consuming public. To verify the sales permit number, contact the DTI-FTEB at telephone number 8118233.
- Read and understand the terms and conditions and payment methods. If an

Read and understand the terms and conditions and payment methods. If an online shop's policy and payment modes do not suit you,

ONLINE SHOPPING SECURITIPS

1. USE HARD-TO-GUESS PASSWORDS
2. GIVE REQUIRED INFORMATION ONLY
3. VALIDATE TOO-GOOD-TO-BE-TRUE DEALS AND DISCOUNTS
4. CHECK THE URL OR WEBSITE ADDRESS
5. READ THE TERMS, CONDITIONS AND PAYMENT METHODS
6. USE SECURE PAYMENT ONLY
7. LOG-OUT YOUR ACCOUNT AFTER EVERY TRANSACTION

GABAY WHEN YOU BUY ONLINE

dti
DEPARTMENT OF TRADE & INDUSTRY
PHILIPPINES

DTI Direct 751-3330 0917-8343330
www.dti.gov.ph



THE RIGHT TO HEALTHY ENVIRONMENT

CONSUMER RIGHTS

Consumers as Environmentalists



We all know this mantra. We have all tried to be good to the environment by doing things like bringing our own reusable bags, turning off water faucets and appliances when not in use, switching to LED bulbs, etc. As consumers we can do much more in saving Mother Earth.

By GRACE P. CHUA

RETHINK

1. Realize that all the things we use will have to be discarded one day. Think of the dump sites where all the cars, computers, phones, etc. will go to when thrown away. Don't be part of the throw-away society. Next time, a new model of a phone comes out, rethink, "Do I need to change my phone or can I use this one for another year or two?"

2. When we buy things, do we really need all the extra packaging like the ribbons, the fine paper, the extra bag? Can we get the minimum of packaging so we don't have to throw away too many things?

3. Am I aware that there are products that are intrinsically bad for the environment? An example are beauty products that use plastic micro-beads. These beads are non-biodegradable and are so tiny that they easily enter and pollute our food chain.

4. Use chemicals sparingly. Can I wash my hair with half of the usual amount of

shampoo that I use? Can I use less sunblock, insecticides, laundry soap?

5. Can I buy appliances that use less energy? Check the energy labels of appliances before you buy them.

6. Buy as needed. Hoarding and storage lead to a lot of products expiring and being thrown away.

7. Can I cook and buy less food so that I have less left overs? They say that the amount of food the world throws away is enough to feed the world two times.

8. Can I make biodegradable or reusable packaging a criteria for choosing which product to buy? Avoid buying products in sachets.

REPEAT

1. Can I use things more than once? If you use your night wear or towel one or two extra times before washing them, you can save on water and lessen the laundry chemicals that pollute our waters.

2. Can I use the back of all used paper as scratch before discarding them?

3. Can I convince my supplier to take back packaging materials such as egg cartons, cans, containers to be refilled and used again?

REQUEST

1. Request supermarkets to sell organic, non-GMO food. Let us support our farmers who do not use toxic chemicals on their crops.

2. Request restaurants to serve organic, non-GMO food. Let them know that there is a demand for food grown sustainably.

3. Request friends if they know of biodegradable alternatives to replace the many toxic chemicals we use. Baking soda, vinegar and lemon juice are great cleaners!



CONSUMER RIGHT FOR SAFE FOOD

NEWS FEATURE FOR THE CONSUMING PUBLIC TO KNOW

THE DOH DRUG PRICE WATCH (DPW)

The Drug Price Watch (DPW) is a pioneer project of the Department of Health (DOH) which provides a useful guide to consumers when buying medicines. In order to address the need for transparent and comparative price information across leading drugstores and public hospital pharmacies in the country, a website was launched during the Generics Summit held on 29 September 2015.

The DPW consolidates and compares market prices of selected medicines from leading drugstore chains and DOH accredited hospitals nationwide. The Pharmaceutical Division (formerly NCPAM)

gathers price information through the Electronic Drug Price Monitoring System (EDPMS) and validates the data collected through random monitoring in drugstores. The comparison of prices with tips on how to get the best value for money, empowers the consumer with information to choose affordable and quality medicines depending on their needs. The DPW is published regularly in the DOH website – <http://www.doh.gov.ph>, with each publication covering new medicines that are tailored to specific medical conditions. The first issue, published in April 2014, focused on maintenance medicines prescribed for the elderly persons.

The medicines included in the website, involve a selection of primary health care medicines most commonly prescribed for consumers, but will later be expanded to include a wide array of specialized medicines. The prices indicated in the website are the actual prices of medicines available in the market. Data gathering is done through telephone surveys and field visits by the DOH monitoring team, and from the data submitted by selected drugstore chains. Prices in the website are validated and updated quarterly.

One can also check out the Facebook Page of the DPW at DOH – Drug Price Watch.

CONSUMER RIGHTS



THE RIGHT TO CHOOSE

IN THIS CORNER
as it happens
where it happens

I shouldn't have ignored the fine print!!



WARNING:
May cause allergic reactions. Consult physician.



Easy Bread Pudding Recipe

By GRACE P. CHUA

Preparation time: 50 minutes, 8 servings

Ingredients:

12 slices of bread, cut into cubes
1/4 cup butter, melted
1/4 cup raisins
1 teaspoon ground cinnamon
2 eggs
1 cup brown sugar
1 teaspoon vanilla extract
1/2 teaspoon salt
1 cup fresh milk
1 cup all-purpose cream
1 pinch ground nutmeg

Procedure:

Pre-heat oven to 350°F (175°C).

In a 1 1/2 quart baking dish, combine bread cubes, raisins, and cinnamon.

In a bowl, beat the eggs. Stir in the melted butter, sugar, vanilla, and salt until sugar is dissolved. Slowly whisk in the milk and cream.

Pour egg mixture over bread cubes, sprinkle with nutmeg, and set aside to soak for 5 minutes.

Bake in preheated oven for 35 to 45 minutes, or until a toothpick inserted into the center comes out clean.

Enjoy as is or add chocolate sauce, vanilla sauce or ice cream.

Five Keys to Safe Food

1

Be Clean.
Be Healthy.

1. Keep clean.

- Wash your hands thoroughly before handling food and often during food preparation.
- Wash your hands thoroughly after going to the toilet.
- Wash and sanitize all surfaces and equipment used for food preparation.
- Protect kitchen areas and food from insects, pests, and other animals.

2

Separate It.
Store It.

2. Separate raw from cooked food.

- Separate raw meat, poultry, and seafood from other foods.
- Use separate equipment and utensils such as knives and cutting boards, for handling raw food.
- Store food in containers to avoid contact between raw and prepared food.

3

Cook It.
Boil It.

3. Cook food thoroughly.

- Cook food thoroughly, especially meat, poultry, eggs, and seafood.
- Bring food, like soups and stews to boiling, to make sure that they have reached 70°C. For meat and poultry, make sure that juices are clear, not pink.
- Reheat cooked food thoroughly.

4

Keep It Cool.
Keep It Hot.

4. Keep food at safe temperatures.

- Do not leave cooked food at room temperature for more than 2 hours.
- Refrigerate promptly all cooked and perishable food (preferably below 5°C)
- Keep cooked food piping hot (more than 60°C) prior to serving.
- Do not store food too long even in the refrigerator.
- Do not thaw frozen food at room temperature.

5

Choose Fresh.
Keep Safe.

5. Use safe water and raw materials.

- Use safe water or treat it to make it safe.
- Select fresh and wholesome food.
- Choose food processed for safety, such as pasteurised milk.
- Wash fruits and vegetables, especially if eaten raw.
- Do not use food beyond its expiry date.



5 WAYS TO KEEP BREAD FRESH

By PHILIPPINE BAKING INDUSTRY GROUP

1 Seal the pack. After getting the slices you need, simply re-seal the pack to prevent air from drying out the bread.

2 Save the top end slice of the loaf. Use it to cover the rest of the loaf slices to retain softness and moistness.

3 Store bread in a cool, dry and dark place. Placing it under direct sunlight for a long period of time may cause the bread to moisten and lead to premature molding. Do not store bread near hot areas such as the top of refrigerators, gas stoves, etc.

4 Keep your breads away from items that emit strong odors such as onions, detergents and insecticides. Breads easily absorb odor.

5 It is best to eat bread before the date printed on its packaging. You may store remaining bread in the refrigerator to prolong its shelf life for another 2 to 3 days. Store bread that will not be used immediately in the freezer. Properly frozen bread can last up to 3 to 6 months. Enjoy stored bread by thawing and reheating in a toaster for 3 to 5 minutes.



What to Do in Case of Suspected Food-borne Illnesses?

- Preserve the evidence. If a portion of the suspected food is available, wrap it securely with a "danger" label and freeze it.
- Seek treatment as necessary. If symptoms persist or are severe (i.e. bloody diarrhea, excessive nausea and vomiting, or high temperature), immediately consult a doctor.
- Report the incidence to the local health department.

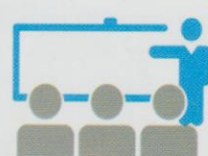
References:

Centers for Disease Control and Prevention. (2011) Food Safety Retrieved from <http://cdc.gov/foodsafety/>
DOH Philippines. (2005). Health Advisory on Food Safety.
World Health Organization. (2011). Food Safety Retrieved from www.who.int/fsf/

Why Do Breads Get Mouldy Faster During Rainy Days?

The combination of intense heat and sudden downpours cause high humidity in the air. This is a time when people get sick more often with cough, colds, fevers and allergies. The warm moisture in the air encourages the growth of mould. Aside from food like bread and cheese, they also grow in other surfaces including clothes, shoes, walls and wood.

During warm rainy days, it is recommended to put bread inside the refrigerator to avoid the early formation of mould. For prolonged storage, place bread inside the freezer.



THE RIGHT TO

CONSUMER EDUCATION

TABLE OF CONTENTS

Page 1

- History of Consumer Protection
- Consumer Welfare Month Turnover Ceremony
- What is the NCAC? The Creation of the National Consumer Affairs Council

Page 2

- Messages from the NCAC Chairperson & Vice-Chairperson
- Member Organizations

Page 3

- NCAC on the Go: Towards a More Intensive & Coherent Approach to Consumer Education
- Safe Food in the 1st Philippine Environment Summit

Page 5

- NCAC Pursuing Its Mandate

Page 6 & 7

- NCAC Turns Over CWM Host to BSP
- MMDA No Contact Traffic Apprehension Policy

Page 8

- DENR's Ang Pag-init ng Mundo

Page 9

- DOE Warns the Public on Using LPG-Refilled Butane Canisters
- DTI's Gabay When You Buy Online
- DTI's Online Shopping SecuritiPS

Page 10

- Consumers as Environmentalists: Rethink, Repeat, Request
- DOH's Drug Price Watch
- In This Corner Comic Strip

Page 11

- Easy Bread Pudding Recipe
- 5 Keys to Safe Food
- What to Do in Case of Suspected Food-borne Illnesses
- 5 Ways to Keep Bread Fresh
- Why Do Breads Get Mouldy Faster During Rainy Days

Page 12

- Rights Come with Responsibilities
- Editorial Box

Rights Come with Responsibilities

By GRACE P. CHUA

The protection of consumers is a daunting task. It is impossible to monitor the thousands of products that are being offered to consumers. Consider, for example, that numerous chemicals are constantly being added to food, cosmetics, household cleaners and other products.

Consumers usually rely on the government to make sure that all products sold in the market are safe and are of satisfactory quality. However, with the sheer volume of goods being sold in the country, agencies of government cannot possibly monitor and test all the products in the market. Many are just assumed to be safe until complaints are received to prove otherwise. With the deregulation of trade, we see a substantial increase in imported goods and many of these are cheap and of poor quality. Some products are even dangerous or hazardous to health and are sold without government supervision or certifications.

Consumers cannot depend on the government alone to protect them. They have the responsibility to help the government protect their consumer rights.

What are our responsibilities as consumers?

1. Consumers need to have critical awareness. They have to continue questioning the quality, the price and safety of consumer products. They need to question the truth in the claims of advertisers. Consumers need to read labels and critically assess each product they buy.

2. Consumers need to take action. Consumers are challenged to be active in asserting that they get a fair deal. They must learn to demand good quality and service, and complain against unsatisfactory products. The strongest weapon of consumers is their purchasing power. If consumers do not buy inferior or hazardous products, then manufacturers will stop producing or importing them.

3. Consumers need to have social concern. Consumption patterns have a social impact especially on the poor, exploited, disadvantaged and powerless members of society. Consider joining movements to boycott products of companies that exploit their workers, specially women and children. Many manufacturers have stopped testing their products on animals because consumers demanded an end to animal cruelty.

4. Consumers need to be aware of how their consumption impacts the environment. Consider, for example, how we dispose of our solid wastes. Do we still contribute to plastic pollution? We all have the moral and social responsibility to conserve natural resources and to protect the earth for future generations.

5. Consumers are empowered when they organize themselves into groups and fight for their rights when they act collectively. Strong consumer groups ensure the rights of consumers. Let our voices be heard!



NCAC Newsletter Editorial Board:

Mr. Walter Sy Co – Editor-in-Chief
Philippine Baking Industry Group or PhilBaking

Ms. Grace P. Chua – Managing Editor
Consumer Right for Safe Food (CRSF)

Ms. Helen B. Arias – Associate Editor
Department of Energy (DOE)

Ms. Agnette P. Peralta – Associate Editor
Department of Health –
Food & Drug Administration (DOH-FDA)

Ms. Velma M. Lim – Assistant Editor
Consumer Right for Safe Food (CRSF)

MMDA's NO-CONTACT TRAFFIC APPREHENSION POLICY: Instilling Discipline Among Motorists

By VELMA M. LIM

The Metropolitan Manila Development Authority (MMDA) through its policy-making body, the Metro-Manila Council is strengthening and adopting additional measures in implementing "Huli Ka! You're on CCTV Camera", their No-Contact Traffic Apprehension Policy. Last April 28, 2016, in a meeting with the NCAC, 2 Directors from the MMDA, Atty. Crisanto Saruca, Jr., Head of the Traffic Discipline Office and Miss Milagros Silvestre, Director of the Metro-based Office shared the following information and updates:

- Traffic enforcers from the MMDA, the PNP and the LTO will no longer apprehend motorists for moving violations where these are committed. The enforcers concerned would instead issue a Notice for Violation on the basis of traffic violations that have been captured in any of the 450 CCTVs installed in major arteries around the metropolis. The MMDA is constantly adding to the number of CCTVs in the major thoroughfares on the metropolis.

- Only moving violations and not administrative offenses will be included in this scheme so MMDA constables will still be present and can still issue tickets for some offenses in the streets of the city.

- Summons or notices which will contain the date, time, location and the traffic violation, will be mailed to the vehicle's owner. This will also allow operators to identify the driver of the vehicle during the traffic violation.

- Motorists who receive notices can simply pay the fines in the main office of the MMDA or any Metrobank branch within seven days upon receipt of the first notice.

- The first notice will inform the motorist that he will have the right to contest the violation before the MMDA-Traffic Adjudication Division (TAD) within seven days. Upon the lapse of the seven-day period to contest the infraction, the motorist shall lose his right to contest the violation. MMDA-TAD will send the final notice to the owner or operator of the vehicle.



- Within 15 days from receipt of the adverse TAD resolution, the driver may still file a motion for reconsideration (MR). If the MR is denied, the driver may further file an appeal before the Office of the Chairperson where the decision shall be deemed as final and executory.

- If the violator fails to pay the fine upon receipt of the final notice, the MMDA will include the vehicle license plate in the Alarm list and will be forwarded to the Land Transportation Office (LTO). The owner will not be able to renew the vehicle registration until the corresponding fines are settled.

Let us all cooperate with the MMDA and support its No-Contact Traffic Apprehension Policy to put order in the streets of the metropolis. For more information, visit mmda.gov.ph.

NCAC Turns over CWM Hosting to BSP to Push Financial Literacy

Philippine Retailers Association, as well as representatives from the Department of Agriculture, Department of Health, Department of Education, Department of Trade and Industry, and the Department of Environment and Natural Resources and the Department of Energy.



NCAC Chairperson Jose P. Pepito (left) with the NCAC Vice-Chair Mr. Walter Co (right) and DTI Usec. Victorio Mario A. Dimagiba Jr. (2nd from the right) is conferring a Plaque of Appreciation to BSP, received by BSP Deputy Governor Nestor A. Espenilla Jr.



Members of the National Consumer Affairs Council (NCAC) pose with the Officers of the Bangko Sentral Ng Pilipinas (BSP) during the turn-over ceremony.



THE RIGHT TO INFORMATION

the consumer should be protected against dishonest or misleading advertising or labeling and has the right to be given the facts and information needed to make an informed choice

CONSUMER RIGHTS