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Consumer Protection Regulations Take Effect

Consumer Protection Regulations for the Electronic Communications Sector (ECS) become effective on December 30, 2013, with the Utilities Regulation and Competition Authority's (URCA) publication of the final regulations [URCA document reference ECS 19/2013]. Publication of the regulations concludes a process initiated on June 10, 2013 when URCA released draft regulations for public consultation. Consultation activities included public meetings on the draft regulations in New Providence, Abaco, Andros, Eleuthera, Grand Bahama and San Salvador; in addition to appearances by URCA representatives in various broadcast media forums.

Core areas covered by the regulations include:

- Consumer sales, contracts and services, which addresses subjects like the provision of
 information, including pricing information, bundling and tying; contract terms and
 termination, product warranties and maintenance, security deposit handling, fault
 repairs and service interruptions.
- Consumer obligations, including issues like acceptance of service provider terms, tampering with equipment, reselling services without authorisation and dishonest churning e.g. hopping from one provider to another while leaving an accrued balance with the previous provider.
- **Advertising**, covering subjects like the use of disclaimers and claims made by providers, e.g. claims about savings.
- Billing and credit management, covering customer billing, charging, collection and credit practices, including issues like the itemisation of charges, timelines for issuance of bills, charging for bills, non-payment of bill handling, credit management for disputed amounts and related subjects.
- Customer Complaints Handling, which addresses issues related to complaint management processes, suspension of disputed charges and internal data collection and analysis and similar matters.
- Customer Quality of Service, which establishes service standards for operators with Significant Market Power (SMP) in the provision of fixed voice, high speed data services and connectivity, mobile voice and mobile data services and pay TV services, including the Bahamas Telecommunications Company Limited (BTC) and Cable Bahamas Limited. Service standards are stipulated for specified instances, for example in the case of

repeated loss of services, for complaints resolution, reconnection of services after disconnection due to non-bill payment, thereby framing a standard for consumer quality of service expectations.

The regulations also establish a framework for compliance, including provision for URCA's monitoring and review of service providers' adherence to the regulations. URCA has granted service providers six months from the effective date, to meet requirements imposed by the new regulations.

URCA also published on December 30, 2013 its Statement of Results [URCA document reference ECS 18/2013], detailing feedback received on the draft regulations during the consultation period; and including URCA's analysis and review of this feedback. This feedback included detailed responses to the consultation document from BTC and CBL and its affiliates; comments received at public meetings; and comments from individuals who sent in written responses.

Beginning in January 2014, URCA will carry out a multi-media public education exercise to raise awareness among consumers in The Bahamas about the consumer protection provisions introduced by the regulations. The regulations and the Statement of Results are available on URCA's website at www.urcabahamas.bs.

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