Article published on December 9th 2011 | Business

Cheating on consumers was a very common practice earlier. The innocent consumers fell into the trap of greedy businessmen and had to suffer losses. But now things have changed because the government has formulated laws, rules and regulations in order to protect the consumers. One such law is Consumer Fraud Act. Consumer Fraud Act allows the consumers to lodge complaint against the business man who tried to cheat them in any ways.

The cases which are covered under the Consumer Fraud Act are:

1.When a customer purchases a product and after purchasing it is found that the product is not working as mentioned in the advertisement, it can be considered as a fraud case

2.When the product is defective

3.Real estate swindle is also a case of fraud

4.If anybody uses fake statements for noble causes, it can also be considered as a fraud

5.If an insurance company denies insurance coverage

If you are victim of any such frauds then it is advisable to seek help from a legal advisor because he will be able to guide you how to take actions under the Consumer Fraud Act. The main objectives of the Consumer Fraud Act is to provide consumer protection, enforcing product safety laws and also provide safety to the consumers from the hands of the cheaters.

Another event where Consumer Protection Laws are required is when people are not able to repay their loans and have to suffer harassment of the debt collection agencies. Many people take loans to fulfill their needs but some of them are unable to repay their loans due to severe financial crisis or there may be other reasons like they might have lost their job, etc. and they become defaulters. In such a situation the lenders appoint debt collection agencies to collect the amount of loan and these agencies in their process to collect the loan amount harass the borrower and use offensive methods. This is where Consumer Protection Laws are needed.

The Consumer Protection Laws were enacted to protect the rights of the consumers. According to the Consumer Protection Laws the debt collection agencies are required to follow the set rules otherwise legal action can be taken against them. The Consumer Protection Laws allows the consumers to complain against such agencies.

Thus Consumer Fraud Act and Consumer Protection Laws protect the rights of the consumers and enable them to take legal action against the wrong doers.

Article Source:
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Safina Jones is a legal advisor who has good information on a Consumer Fraud Act and a Consumer Protection Laws. For more information please visit a http://www.consumerlawfirmcenter.com/

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