



"Lenny Li"

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To <cpr@cedb.gov.hk>

cc

bcc

Subject suggestions

Urgent Return receipt Sign Encrypt

I had numerous bad experiences, but I can only think of some suggestions:

- Provide a recorded video taped room where the financial/insurance transactions are done, where the insurance representative is required to mention the terms of the contract and the buyer acknowledge it. Also the consumer should have the right to the same amount of personal information of the representative that is obtained from the consumer, to avoid the staff suddenly play switch face tactic and threaten the consumer that he/she knows a lot of personal data and not to 'offend' him or her (implying the personal data to be abused or misused without easy proof)
- Create and enforce minimum font size for any types of written terms
- Allow consumers to call the police to act as witness when the service provider misbehaves or exhibit bullying activities, such as refusing to provide agreed service when the consumer declines to make further large payments on unneeded 'future services'.