



# BERMUDA GOVERNMENT

## MINISTRY OF HOME AFFAIRS

### PATI Information Statement

**Name of Public Authority: CONSUMER AFFAIRS**

#### **Introduction:**

The Public Access to Information Act (PATI) 2010 provides the public with the right to obtain information not subject to exemption which is held by public authorities. Access to this information will ensure transparency and accountability within public authorities to keep information accurate, complete and up to date. Upon receipt of the written request for access to information the public authority has up to 6 weeks to provide the requester with their decision as to whether the request for the information will be granted.

Consumer Affairs has been mandated to carry out criminal and civil investigations under their Acts. Mediation and advice services are given for those Acts that fall in and outside of our jurisdiction but still have a direct impact on the Consumer. Consumer Affairs is responsible for product recalls, consumer market research, adjudicating applications for rent increases, providing advice to landlords and tenants on tenancy issues (whether property is under rent control or not) and mediating disputes between parties. Consumer Affairs issue licenses that qualify for a Debt Collection license and Airbnb licenses. execute other tasks assigned to Consumer Affairs by the Statutory Consumer Affairs Board, the Rent Advisory Panel, Debt Licensing Authority, Tribunals and the Cost of Living Commission.

#### **CLASS OF RECORDS:**

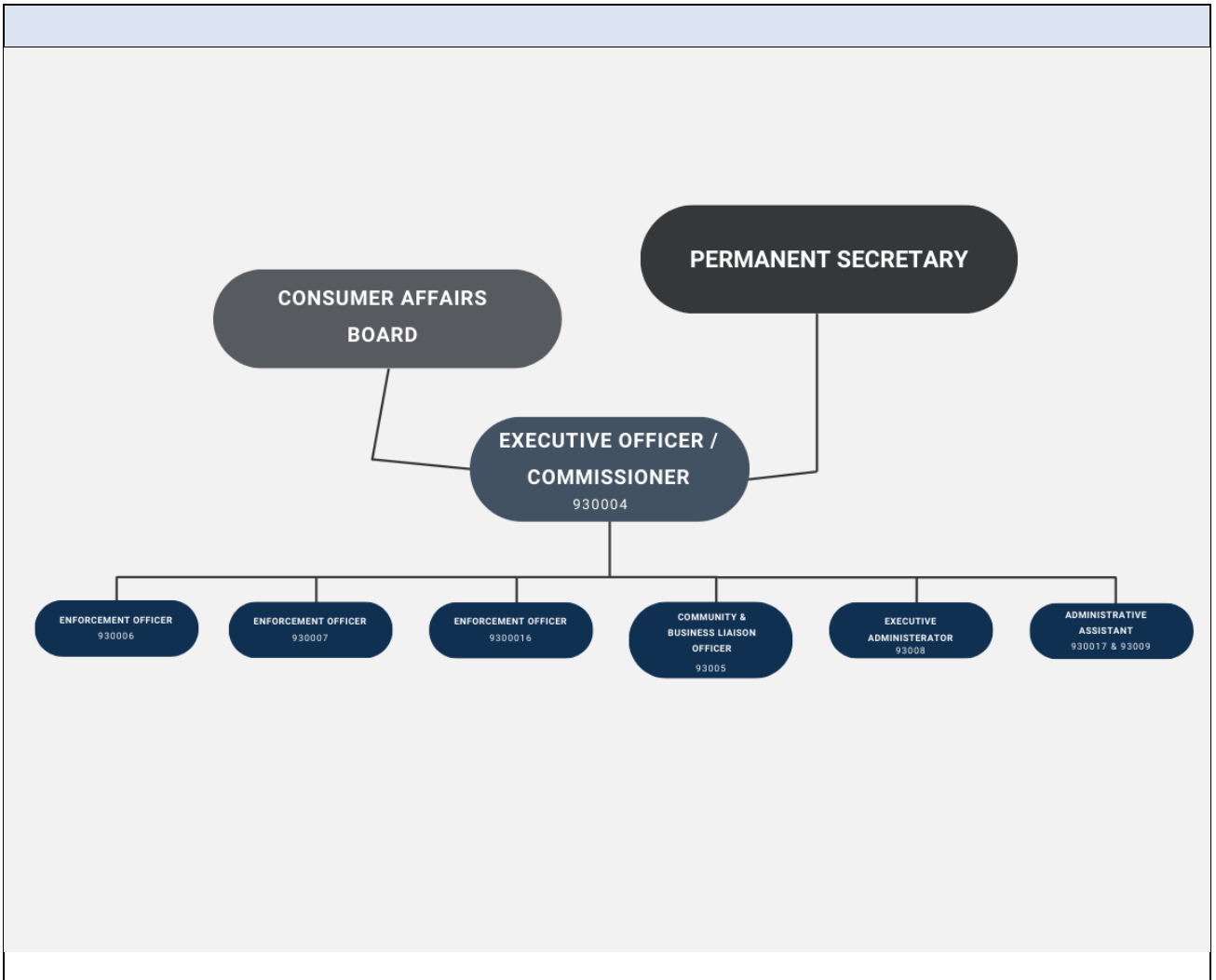
##### **Right of access to:**

Annual Report  
All publications in public domain Financials  
as pertaining to the budget

##### **No right of access:**

Case Management System  
Enforcement Documents Criminal  
Investigation Files Inspection Files  
Personnel Records  
Statutory Board Minutes (as criminal activity are discussed). Financial Information  
related to an Investigation or Prosecution Tribunals and Appeals to the Minister

**Section A: Structure, Organization and Legislation [s5(1)a]**



## **Legislation**

### **Criminal Acts:**

1. Consumer Protection Act 1999
2. Copyright and Design Act 2004 (Enforcement Only)
3. Debt Collection Act 2018
4. Cost of Living Commission Act 1974
5. Supply of Services (Implied Terms) Act 2003
6. Vacation Rental (Application and Registration) Fee Act 2023

### **Civil Acts:**

7. Rent Increases (Domestic Premises) Control Act 1978
8. Rent Increases (Domestic Premises) Control Rules 1972
9. Rent Increases (Scientific Research Institutions) Order 1975
10. Vacation Rental Act 2018

## **Section B: 1) Functions, powers, duties of the Authority [s5(1)b]**

### **MISSION STATEMENT**

Consumer Affairs will strive for excellence by carrying out our mandate with the highest standard of integrity, efficiency and service to individuals, commercial, professional and governmental organizations. We will ensure the rights of consumers to fair trade practices, product safety and redress by maintaining an international viewpoint, a spirit of partnership through collaboration, information sharing, and where necessary, enforcement and prosecution.

### **DECISIONS AND GUIDELINES:**

Guidelines for the authority and work carried out by Consumer Affairs are governed by the Acts; prosecution of offenders is carried out by the Department of Public Prosecution. Administrative guidelines are administered through Government policies and procedures such as Financial Instructions.

**LEGISLATIVE POWERS:**

1. Powers to Conduct Investigations, Gather Evidence and Conduct Interviews
2. Powers to Enter Premises
3. Powers to Obtain Information
4. Powers to Seize Goods
5. Powers to make Test Purchases
6. Powers to issue Orders to Cease Unfair Practices,
7. Powers to issue Orders for Immediate Compliance
8. Powers to issue Orders of Voluntary Compliance
9. Powers to Remove Products for Sale
10. Powers to issue Prohibited Notices and Warning
11. Powers to Facilitate Prosecution
12. Powers to Remove Unsafe Products from Sale
13. Powers to Make Product Safety Regulations
14. Powers to Conduct Market Research
15. Powers to Grant or reject Increases of Rent
16. Powers to Provide Avenue for Appeals, Tribunals
17. Power to Grant or Revoke a Debt Collector Licenses
18. Power to seek Civil Penalties.
19. Powers to issue licensing
20. Powers to issue Essential Commodities

**Section B: 2) Obligations under PATI Act [s5(1)b]**

To provide in a timely manner information that is in the public domain, such as our Education Publications, Annual Report, social media, etc. And to make every reasonable effort to assist people in connection with their request.

**Section C: Services and Programmes [s5(1)c]****Services:**

- Investigations / Enforcement / Prosecution
- Consumer Redress and Protection
- Granting Debt Collection Licenses

- Mediation
- Advice
- Product Safety / Recalls
- Consumer Education
- Adjudicating Rent Increases
- Rental Inspections
- Granting Vacation Rental License

**Programmes:**

**For Businesses:**

- Training in Consumer Conflict Resolution
- Best Business Practices and Advice
- Seminars on the Acts which Govern their Business
- Product Safety and Recall adherence
- Business Trends

**For Public:**

- Dissemination of Information on Consumers Rights and Responsibilities
- Dissemination of Information on Various Topics such as Scams, Budgeting, Vendor Solicitation etc.
- Dissemination of Information on Various Topics monthly on Radio talk Shows
- Direct access to the Office for Q & A and Filing a Complaint on [consumers@gov.bm](mailto:consumers@gov.bm) and our website [www.consumeraffairs.bm](http://www.consumeraffairs.bm)
- Facebook Q & A
- Consumer Education Campaigns
- Dissemination of Information to both landlords and tenants on their Governing Acts

**Section D: Records and documents held [s5(1)d]**

**Classified Documents:**

- Case Management System which houses all investigation and prosecution records
- Court Documents
- Evidence Records
- Statutory Board Minutes
- Staff Personnel Records
- Rent Files and Documents
- Tribunals
- Licensing Applications and Financial Documents
- Legislative development records

**Public Documents:**

Access can be gained from the Government Portal at [www.gov.bm](http://www.gov.bm) or from our offices. The following is a list of some of the info available.

- [Auto and Cycle Repairs](#)
- [Budget Planner CA](#)
- [Budgeting Tips](#)
- [Business Help Section for Providers of Goods and Services](#)
- [Children's Coloring Book on Finance \(hard copy\) Complaint Process](#)
- [Consumer Q & A](#)
- [Consumer Guide to New Car Purchases](#)
- [Consumer Protection Act 1999](#)
- [Customer Service Guide](#)
- [Food Labels](#)
- [Guide to Buying a New Car Gift Cards](#)
- [Home Conveyance Information Hurricane Tips](#)
- [Landlord and Tenant Act Revised 1989](#)
- [Landlord and Tenant Rent Control](#)
- [Landlord and Tenant general information](#)
- [Making a Complaint](#)
- [Money Management Plan](#)
- [Multi-Level Marketing/Pyramid Schemes](#)
- [Phishing Scams](#)
- [Planning A](#)
- [Wedding Press](#)
- [Releases Product Recalls](#)
- [Responsible Trader Booklet](#)
- [Rent Increase RC7, RC8, RC2 Forms](#)
- [Sample Refund Letter](#)
- [Senior Safety Tips](#)
- [Shopping on the Internet](#)
- [Small Claims Court Guide](#)
- [Small Claims Court Fee Schedule](#)

- [Teen Advice](#)
- [The Laws and You](#)
- [The TCD Guide to Selling Your Car](#)
- [The World of Copyright and You](#)
- [Vehicle Repair Tips](#)
- [Your First Motorbike](#)
- [Youth Guide to the Bermuda Court System](#)
- [English Youth Guide to the Bermuda Court System Portuguese](#)

#### **Section E: Administration (all public access) manuals [s5(1)e]**

Manuals used by Consumer Affairs are those that are produced by Government such as Financial Instructions, Code of Conduct, the Legislative Process, Human Resource Procedures etc.

#### **Section F: Decision-making documents [s5(1)f]**

The Decision-Making Process is located within the Acts we enforce. Every decision is subject to the Nature of the Offence, Rules of Evidence and Prosecution Procedures. Office administration and personnel decisions are governed by those identified in section E.

#### **Section G: The Information officer [s5(1)g]**

Karen Marshall  
Consumer Affairs

Alternate in the absence of Ms. Marshall Heather  
Marshall  
Consumer Affairs

#### **Section H: Any Other Information [s5(1)h]**

Any information that we are legally allowed to distribute to the public can be found on the Portal Web-Site page as well as in hard copy within our offices.

**Section I: Any Other Information To be Provided? [s5(1)i]**

No

**Section J: Information Statement: Copies and Updates [s5(2,3,4,5)]**

Every public authority shall update its information statement at least once a year, and make it available for inspection by the public at reasonable times by [s5(1-5), PATI Act]:

**Date Information Statement was updated:** August 2025

**Locations of Information Statement:**

*Confirm copies of Information Statement are available at the following sites:*

- Your principal office: Y/
- The Bermuda National Library; Y
- The Bermuda Archives; Y/
- Available electronically, Y/
- Website for public authority Y/
- Have you published a notice in the Gazette indicating the places where the information statement is available for the public? N/
- With the Information Commissioner. /Y

*Sign and Date:*

*20<sup>th</sup> of February 2026*

**Karen Marshall**  
**Executive Officer / Rent Commissioner Consumer**  
**Affairs**