

## CONSUMER PROTECTION ACT

### *1. What is the policy of the State?*

It is the policy of the State to protect the interests of the consumer, promote his general welfare and to establish standards of conduct for business and industry. (Article 2)

### *2. What government agencies enforced the rules and regulation on consumer product quality and safety?*

The rules and regulation on consumer product quality is enforced by:

- a) the Department of Health with respect to food, drugs, cosmetics, devices and substances;
- b) the Department of Agriculture with respect to products related to agriculture, and;
- c) the Department of Trade and Industry with respect to other consumer products not specified above.

### *3. What are the rules on imported products and products for export?*

Article 15. Imported Products. –

a) Any consumer product offered for importation into the customs of the Philippine territory shall be refused admission if such product:

- 1) fails to comply with an applicable consumer product quality and safety standard or rule;
- 2) is or has been determined to be injurious, unsafe and dangerous;
- 3) is substandard; or
- 4) has material defect.

b) Samples of consumer products being imported in the Philippines may be obtained by the concerned department without any charge for purposes of determining if it can be admitted or not. The owner or consignee of the imported consumer product is given an opportunity to a hearing with respect to the importation. The admission of the products shall be refused if it does not conform to the consumer product safety rule or is injurious, unsafe and dangerous, is substandard or has a material defect unless the owner manifests under bond that none of the above ground for non-admission exists. Any consumer product, the sale or use of which has been banned or withdrawn in the country of manufacture, shall not be imported into the country.

c) If products can be modified in order to be accepted, the concerned department may defer final examination as to the admission of such product for a period not exceeding ten (10) days, and in accordance with such regulations as the department and the Commissioner of Customs shall jointly promulgate, such product may be released from customs custody under bond for modifying purpose only.

d) All modifications taken by an owner or consignee for the purpose of securing admission of an imported consumer product shall be subject to the supervision of the concerned department. If the product cannot be so modified, or if the owner or consignee is not proceeding to satisfactorily modify such product, it shall be refused admission and the department may direct redelivery of the product into customs custody, and to seize the product if not so redelivered.

e) Imported consumer products not admitted must be exported, except that upon application, the Commissioner of Customs may permit the destruction of the product if, within reasonable time, the owner or consignee thereof fails to export the same.

f) All expenses incurred in the destruction provided for in this Article, and incurred with the storage, cartage or labor with respect to any consumer product refused admission, shall be paid by the owner or consignee and, in default of such payment, shall constitute a lien against any future importation made by such owner or consignee.

The rules on the safety of imported product does not apply to any consumer product if:

- a) it can be shown that such product is manufactured, sold or held for sale for export from the Philippines, or that such product was imported for export, unless such consumer product

# Consumer Protectionarizona Test Bank Answers

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The Consumer Credit Protection Act Amendments of 1977 United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Consumer Affairs, 1977      **Oversight of the Office of the Comptroller of the Currency** United States. Congress. House. Committee on Financial Services, 2004      Agriculture--environmental and Consumer Protection Appropriations for 1973 United States. Congress. House. Committee on Appropriations. Subcommittee on Agriculture--Environmental and Consumer Protection Appropriations, 1972      Consumer Information United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Consumer Affairs, 1977

*Resources in Education*, 1989      **Protecting Consumers** United States. Congress. House. Committee on Financial Services. Subcommittee on Oversight and Investigations, 2001      A.E.C. Bulletin American engineering council, 1924      *The Legal Environment of Business* Bruce D. Fisher, Michael J. Phillips, 1986      **Citizens' Access to the Courts Act of 1978** United States. Congress. Senate. Committee on the Judiciary, 1978      *Citizens' Access to the Courts Act of 1978* United States. Congress. Senate. Committee on the Judiciary. Subcommittee on Citizens and Shareholders Rights and Remedies, 1978      **F.A.E.S. Bulletin** American Engineering Council, 1922      **Regulatory Challenges of AI Governance in the Era of ChatGPT** Toriqul Islam, 2024-12-06

The increasing integration of artificial intelligence AI and particularly of large language models LLMs like ChatGPT into human interactions raises significant ethical and social concerns across a broad spectrum of human activity Therefore it is important to use AI responsibly and ethically and to be critical of the information it generates This book the first comprehensive work to provide a structured framework for AI governance focuses specifically on the regulatory challenges of LLMs like ChatGPT It presents an extensive framework for understanding AI regulation addressing its societal and ethical impacts and exploring potential policy directions Through 11 meticulously researched chapters the book examines AI s historical development industry applications socio ethical concerns and legal challenges Advocating for a human centric risk based regulatory approach emphasising transparency public participation and ongoing monitoring the book covers such aspects of AI and its governance as the following a comprehensive overview of the history and mechanics of AI widespread public misconceptions surrounding ChatGPT ethical considerations e g misinformation accountability and transparency societal implications e g job displacement critical thinking and malicious use privacy concerns intellectual property challenges healthcare application dilemmas interplay between LLMs and finance and cross border regulatory challenges Throughout the author identifies significant gaps in existing legal frameworks and explores potential policy directions to bridge these gaps The book offers invaluable insights and recommendations for policymakers legal experts academics students technologists and anyone interested in AI governance It underscores the need for a collaborative effort and meaningful dialogue among industry leaders academia and civil society worldwide to promote responsible and ethical development and use of AI for the benefit of humanity      **Monthly Catalog of United States**

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