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Cheating the consumers of their products and rights has been a common practice all over the world. Usually the innocent consumers fall for the trap of the business houses and then suffer immense losses both in terms of money as well as time and effort. But now, there is a ray of hope since many things have changed drastically ever since the government of the country has formulated some strict laws, rules and regulations o protect the rights of the consumers.

There are many consumer protection laws and one such law is the consumer fraud act. This act allows the consumers to lodge all sorts of complaints against the business houses or the businessmen who tried to cheat on them. Some of the cases that are covered by the consumer fraud act are:

- 1. When the product is defective.
- 2. There is a swindle in the real estate matters.
- 3. When the product is bought based on the advertisement and it does not function as per the demands of the advertisement campaign.
- 4. Usage of fake statements for noble causes is also considered as a fraud case.
- 5. If any insurance company denies the coverage of insurance to the consumer.

In case you are a sufferer or a victim of any such fraud cases, then you can ideally seek help of the legal advisor under the consumer protection laws. He is the ideal person to guide you about how to take actions against the company with the help of the consumer fraud act. The main objective of the act is to offer consumer protection, enforce product safety laws, and also provide the consumers the necessary safety from the hands of the fraudsters.

Another case where you need the help of the consumer protection laws is when people are unable to repay the loans that they have taken and is suffering the harassments of the debt collectors. This law is formulated to protect the rights of the consumers. As per the law, the debt collection agencies are required to follow some rules that are set earlier while dealing with the borrowers. Else the consumer can also take legal action against them. Thus the consumer fraud act and the associated laws are all formulated to help the consumers in distress to get the necessary help from the legal quarters. Make sure to take the help of an attorney or any other legal advisor when it comes to dealing with these cheaters.

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Safina Jones is a legal advisor who has good information on a <u>consumer fraud act</u>. To gather information on a <u>consumer protection laws</u> please visit a <u>http://www.consumerlawfirmcenter.com/</u>.

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