GOVERNMENT OF BERMUDA

Ministry of Home Affairs

CONSUMER AFFAIRS

ANNUAL REPORT 2025











EMPOWERING CONSUMERS

PROTECTING RIGHTS

BUILDING TRUST

Smart. Informed. Protected



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LETTER OF TRANSMITTAL

The Hon. Minister, Alexa Lightbourne, JP, MP
Ministry of Home Affairs
Government Administration Building
30 Parliament Street
Hamilton HM 12

June 1, 2026

Dear Minister,
On behalf of the Consumer Affairs Board and the staff of Consumer Affairs, I am pleased to submit the Consumer Affairs Annual Report for the year ending December 31, 2025.

This report highlights the work of Consumer Affairs throughout 2025 in support of Bermuda's consumers, landlords, tenants, businesses, and debt collection oversight responsibilities. It outlines Consumer Affairs regulatory functions, enforcement activities, public education initiatives, operational developments, and strategic priorities undertaken during the reporting period.

Throughout 2025, Consumer Affairs continued to expand its public engagement, modernize operational systems, strengthen consumer education initiatives, and support the Government's broader affordability and consumer protection objectives.

Consumer Affairs experienced increased engagement across all service channels including telephone inquiries, in-person visits, website traffic, social media engagement, and public outreach initiatives. These indicators continue to highlight both the growing awareness of Consumer Affairs services and the increasing demand for consumer protection support within Bermuda.

The Board wishes to commend the staff of Consumer Affairs for their professionalism, adaptability, and continued dedication to serving the people of Bermuda. The Consumer Affairs Board under the direction of the Consumer Protection Act 1999 Sections 4-10 submits the following statutory report.

Sincerely,
Dr. Wayne Swan, Board Chairman


THE BOOK NOOK
—COFFEE & CURIOS—

CHAIRMAN'S REPORT

The 2025 year represented a period of continued growth, modernization, and increased public engagement for Consumer Affairs. As Bermuda continued to face economic pressures associated with rising living costs, housing affordability concerns, increased digital commerce, and evolving consumer risks, Consumer Affairs remained committed to protecting consumers, supporting fair business practices, and fostering a transparent and accountable marketplace.

Throughout the reporting period, Consumer Affairs continued to strengthen its role not only as a regulatory and enforcement body, but also as a trusted public resource focused on education, accessibility, and consumer empowerment.

A significant area of focus throughout 2025 was the expansion of Consumer Affairs' public education and communications efforts. Through radio programming, social media campaigns, public events, website modernization, and community outreach initiatives, Consumer Affairs significantly increased its visibility and engagement with the public. These initiatives contributed to substantial increases in website traffic, social media engagement, public inquiries, and participation in educational activities.

Operationally, Consumer Affairs continued efforts to modernize and improve internal systems and workflows associated with complaints management, rent control applications, inspections, debt collection licensing, and vacation rental administration. Consumer Affairs also continued work toward enhanced digitization, improved case management systems, and streamlined administrative procedures.

The Board acknowledges that the official gazetting of Board appointments was not completed until June 2025, which significantly reduced the operational timeframe available during the reporting period and consequently limited the overall scope of activities and initiatives that could be fully undertaken. In addition to these concerns it was also

made known that the board has concerns regarding the low staffing levels at Consumer Affairs with many of the current staff pulling double duty as well as the workplace conditions of the current Consumer Affairs office which not only negatively impact the staff but the clients coming through the doors as well. Despite these constraints, the Board and staff remained committed to advancing the department's mandate and supporting the needs of the public.

During the reporting period, the Board also expressed concerns to the Minister regarding discussions surrounding the potential restructuring or dismantling of Consumer Affairs. The Board emphasized that Consumer Affairs plays a critical role within Bermuda's consumer protection framework and serves as an essential resource for the public, businesses, landlords, tenants, and numerous government partners. The Board further noted that any reduction in the department's capacity or independence could have significant implications for consumer protection, public education, regulatory oversight, and community support services.

Consumer Affairs recognizes that Bermuda's evolving economic and social landscape continues to create new challenges for consumers, businesses, landlords, and tenants alike. Increased online transactions, scams, financial pressures, and housing concerns continue to require proactive education, responsive support services, and effective regulatory oversight.

As Consumer Affairs moves into 2026, we remain committed to improving accessibility, modernizing services, strengthening consumer protection efforts, and fostering public confidence in Bermuda's marketplace.

Dr. Wayne Swan
Chairman



OUR BOARD

Dr. Wayne Swan, Chairman
Susan Thompson, Deputy Chair
Raymond Seymour
Linda Trott
John Hindness
Gail Correia
Russann Francis
Alan Joell
Jocene Harmon

OUR STAFF

Karen Marshall, Executive Officer
Heather Marshall, Executive Support Officer
Tom Matvey, Enforcement Officer
Paula Carlington, Enforcement Officer
Sloane Johnson, Community and Business Liaison Officer


Consumer Affairs

OUR MOTTO

Promoting Confident Consumers and Responsible Traders.

OUR MISSION

Consumer Affairs strives to operate with integrity, transparency, efficiency, and professionalism while protecting consumer interests and promoting public confidence within Bermuda's marketplace.

Consumer Affairs remains committed to:

- Promoting fair trade practices
- Supporting informed consumer decision-making
- Supporting fair housing and rent control administration
- Protecting consumers from unfair business practices
- Encouraging voluntary compliance
- Providing timely support and guidance
- Expanding public education and accessibility
- Strengthening marketplace accountability
- Provide conciliation, mediation, guidance and enforcement in respect of complaints from consumers, businesses, landlords and tenants
- To provide a market that is fair, transparent and accountable, thus promoting an economy that works for everyone.

OUR LEGISLATIVE AUTHORITY

- The Consumer Protection Act, 1999,
- The Copyright and Design Act, 2004
- The Supply of Services (Implied Terms) Act, 2003
- The Rent Increases (Domestic Premises) Control Act, 1978
- The Rent Increases (Scientific Research Institution) Order, 1975
- The Rent Increases (Domestic Premises) Control Rules, 1972
- Debt Collection Act, 2018
- Vacation Rentals Act, 2018
- Vacation Rentals (Application and Registration) Fees Act, 2023
- Cost of Living Commission Act, 1974
- The Landlord and Tenant Act, 1974
- The Sale of Goods Act, 1978*
- The Purchase of Goods by Instalments Act, 1943*



* This only applies to the Consumer Protection Act, 1999

** Consumer Affairs applies the principles of the Acts, but the legislation falls under the authority of the Courts.*

Legislative Reform and Status

Legislation	Amendment	Status
The Debt Collection Act, 2018	Existing and new debt collection agencies were obligated to file for debt collection licenses.	Enacted
The Rent Increases (Domestic Premises) Control Temporary Amendment Act, 2021	Landlords of property falling under the remit of the Rent Increases (Domestic Premises) Act, 1978 saw change in the threshold of their ARV's from 27,000 down to 22, 800.	Enacted
The Debt Collection Amendment Act, 2021	Extended the debt collection license application deadline and exempted licensed debt collection agencies from having to file audited financial statements for the 2020 fiscal year.	Enacted
The Landlord & Tenant Act, 1974, the Rent Increases Control Act, 1978 and the Rent Increases Order, 1975	Amalgamation of the Landlord and Tenant Act, 1974, the Rent Increases Control Act, 1978 and the Rent Increases Order, 1975 to ensure that consumers and residential landlords are afforded a more fully comprehensive and robust legislative framework reflective of current industry.	In Drafting







WHO WE ARE

Consumer Affairs is a section within the Ministry of Home Affairs Headquarter serving as Bermuda's primary consumer protection and marketplace oversight body. Consumer Affairs plays a critical role in supporting a fair, transparent, and accountable marketplace while protecting consumers from unfair business practices, financial harm, unlawful rent increases, unlawful evictions, and unfair debt collection activities.

Consumer Affairs administers and supports a broad range of regulatory, enforcement, licensing, mediation, inspection, and educational functions under various Acts and Regulations governing consumer protection, landlord and tenant matters, debt collection, affordability initiatives, and vacation rental administration.

Consumer Affairs also serves as a source of guidance, support, and public education for consumers, landlords, tenants, businesses,
debt collectors, and community stakeholders.

CONSUMER GOODS & SERVICES

During 2025, Consumer Affairs continued to receive and address a broad range of consumer complaints and marketplace concerns involving:

- Misleading advertising
- Failure to provide goods or services
- Defective products (recalls)
- Unfair contract terms
- Refund disputes
- E-commerce complaints
- Delayed service delivery
- Poor customer service practices
- Scams and fraudulent online activity

Consumer Affairs continued to place emphasis on early mediation and dispute resolution where appropriate while pursuing investigations and enforcement measures in matters involving serious or repeated breaches.

Legislative Acts that govern consumer goods and services:

- The Consumer Protection Act, 1999
- The Supply of Services (Implied Terms) Act, 2003
- The Copyright and Design Act, 2004
- Debt Collection Act, 2018
- The Cost of Living Commission Act, 1974



The complaint intake and investigation process continued to follow established operational procedures. Complaints are first assessed to determine jurisdiction, whether the complainant has attempted resolution directly with the business, and whether the matter warrants further investigation.

Where appropriate, complaints may progress through:

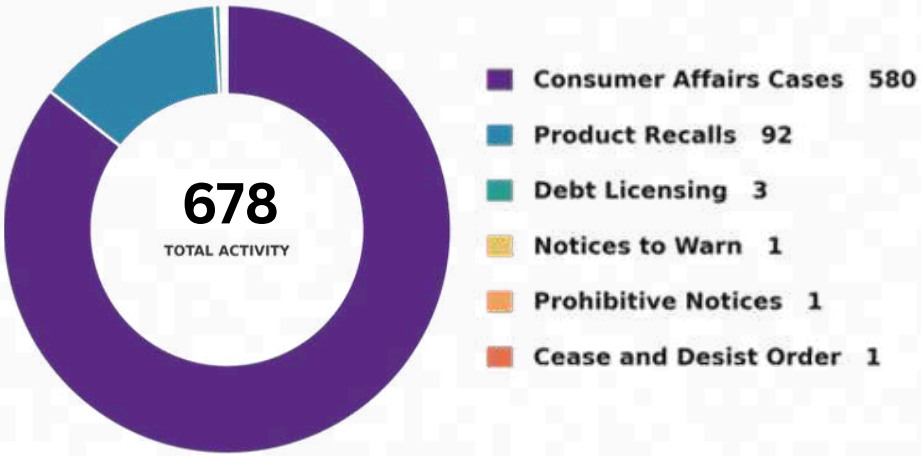
- Preliminary inquiries
- Guidance and mediation
- Simple investigations
- Complex investigations
- Findings and closure
- Referral for prosecution or referral to the appropriate authority with followup by the Consumer Affairs Board when required to ensure problem redress and consumer satisfaction.

Consumer Affairs observed increasing public concerns related to:

- Online scams
- Fraudulent social media sales
- Fake websites
- Misleading online advertisements
- Delayed overseas shipping
- Digital payment disputes (banking)
- Medical insurance monopolies
- Warranty coverage of damaged goods
- Trust & property conveyances
- Trades qualifications
- Debt management

As a result, Consumer Affairs expanded public education efforts focused on digital consumer protection and safe online shopping practices.

Consumer Affairs also refers complaints that fall under the legislative remit of other agencies, including the Bermuda Monetary Authority, Regulatory Authority and Bermuda Police Service, as appropriate.



RECALLS

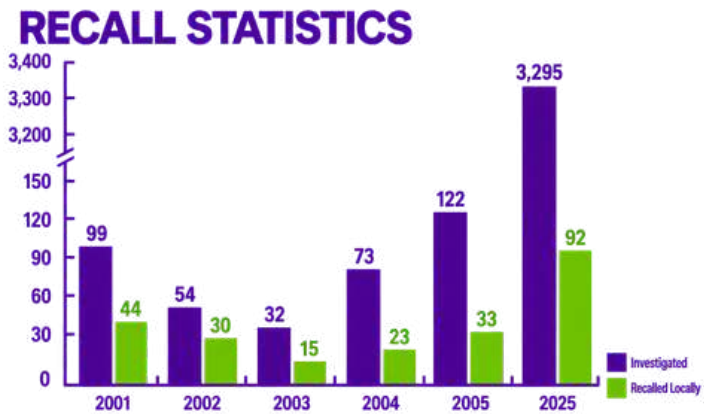
Under the Consumer Protection Act, 1999 Consumer Affairs is charged with ensuring products sold locally are safe. We use the term “recall” to include any corrective action needed to minimize the effects of potentially faulty products that consumers have already bought.

This could mean asking consumers to return the product for a refund, replacement or modification. For large domestic appliances, it could involve sending repairmen to the consumers’ home for a service call. For potentially less serious faults, a warning to consumers on use of the product under specific circumstances or conditions is all that is required.

Recall Trends Since 2005

The comparison between 2005 and 2025 highlights a significant shift in the global product recall landscape. In 2005, Consumer Affairs investigated 122 international recalls, with 33 affected products identified in Bermuda. By 2025, international recalls had increased dramatically to 3,295, while 92 recalled products were found on the local market. This represents an increase of more than 2,600% in international recalls and nearly a 179% increase in recalled products identified locally.

These figures demonstrate not only the growing volume and complexity of global product safety issues, but also the increasing importance of Bermuda’s recall monitoring programme in identifying potentially unsafe products and helping to protect consumers through timely surveillance and public awareness.



Consumer Affairs monitors recalls from the USA, UK, Canada, Japan, Australia and Europe.

LANDLORD AND TENANT CONTROL

The Landlord and Tenant subsection remained one of the highest demand service areas during 2025.

Consumer Affairs continued to:

- Process rent increase applications
- Conduct inspections
- Adjudicate rent matters
- Support landlords and tenants
- Process vacation rental applications
- Facilitate dispute resolution
- Educate the public on rights and responsibilities under Bermuda law

Consumer Affairs also continued to place significant emphasis on educating the public regarding common misunderstandings related to rent control legislation, including:

- Annual Rental Value (ARV) thresholds
- Security deposit limits
- Lawful rent increase procedures
- Notice requirements
- Eviction processes
- Tenant rights
- Landlord responsibilities



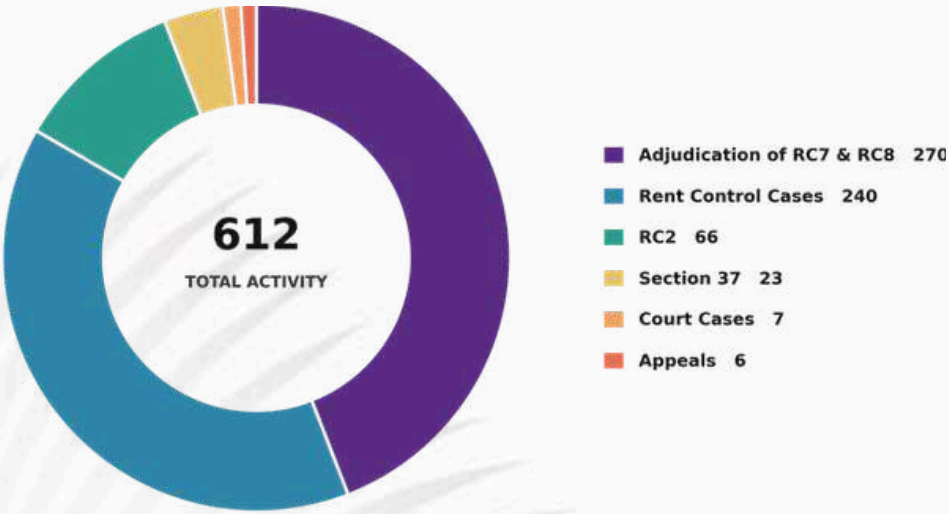
LANDLORD AND TENANT CONTROL

Legislative acts that govern Landlord and Tenant Control:

- The Rent Increases (Domestic Premises) Control Act, 1978 (Criminal & Civil)
- The Rent Increases (Scientific Research Institution) Order, 1975
- The Rent Increases (Domestic Premises) Control Rules, 1972
- Vacation Rentals (Application and Registration) Fees Act, 2023
- Cost of Living Commission Act, 1974
- The Landlord and Tenant Act, 1974
- Vacation Rentals Act, 2018

RENT CONTROL ACTIVITY

Case volumes by category



RC2 - Agreed Rent Increase
RC7 - Vacant Property Rent Assessment
RC8 - Rent Increase Without Tenant Agreement
Section 37 -Major Renovations.



Consumer Affairs modernized and documented several internal operational workflows during the reporting period, including:

- RC/2 Application Process
- RC/8 Application Process
- Inspection Procedures for RC7, RC8 and Section 37 Applications
- Certificate Processing Procedures
- Undesirable Tenant Tribunal Procedures

Consumer Affairs also continued efforts toward:

- Digitization of rent control records
- Improved inspection documentation
- Enhanced statistical reporting
- Development of modernized case management systems

Throughout 2025, Consumer Affairs experienced increased public demand for:

- Rent control guidance
- Tenant protections
- Eviction-related inquiries
- Security deposit disputes
- Housing affordability support

There have been increased reports of:

- Overcrowding and exploitation of guest workers who are vulnerable because of their immigration status. This vulnerability may be taken advantage of by employers and landlords, who recognize that many guest workers may fear retaliation, overcharging of rent, loss of housing, employment, or threats to their residency, if they speak up or assert their rights.

Consumer Affairs also supported broader Government discussions related to landlord and tenant legislative reform and strengthening enforcement powers.





DEBT COLLECTION

Consumer Affairs continued oversight and administration responsibilities under the **Debt Collection Act, 2018.**

Key activities included:

- Debt collection licensing procedures
- Public education
- Compliance management
- Ensuring lawful collection practices

Consumer Affairs continues educating consumers regarding:

- Fair debt collection practices
- Consumer rights during collections
- Harassment protections
- Disclosure obligations
- Scam debt collection attempts

Debt Collection Licenses Issued: 3
Debt Collection Related Cases: 138


BELCO

VACATION RENTALS

During the reporting period Consumer Affairs experienced a decrease in vacation rental licence applications.

Despite the reduction in applications, Consumer Affairs continues to play a critical role in ensuring compliance, processing renewals, responding to public inquiries, and supporting property owners through the licensing process.

Consumer Affairs remained responsible for:

- Processing vacation rental applications
- Conducting inspections
- Reviewing compliance requirements
- Issuing vacation rental licenses
- Responding to public and industry inquiries
- Providing education regarding legislative obligations
- Addressing tourist complaints

Consumer Affairs worked to improve efficiency and consistency within the vacation rental process through enhanced workflow procedures, improved file tracking, and continued digitization efforts.

During the reporting period, Consumer Affairs received only one vacation rental complaint. Seven vacation rental applications were declined for not meeting industry standards.



Consumer Affairs also executed increased inquiries regarding:

- Vacation rental eligibility
- Licensing requirements
- Inspection procedures
- Safety standards
- Property compliance
- Annual renewal requirements

Consumer Affairs continued to work collaboratively with landlords, property managers, and tourism stakeholders including the Department of Tourism, The Bermuda Tourism Authority and The Bermuda Hotel Association to support lawful and responsible operation within Bermuda's vacation rental sector.

Throughout 2025, efforts also continued toward improving digital accessibility of vacation rental services and forms as part of the Department's wider modernization strategy.

Number of registered vacation rentals (Sept. 2025 - December 2025): 38
***The vacation rentals licensing period runs from September 1 to August 31, of the following year.**

CONSUMER EDUCATION

From January 1 to November 17, 2025, Consumer Affairs operated without a Community and Business Liaison Officer, resulting in a gap in the section's dedicated public education, outreach and stakeholder engagement activities.

Following the appointment of a new Community and Business Liaison Officer on November 17, the officer immediately began rebuilding the department's public-facing education efforts. With the Christmas holiday period quickly approaching, priority was placed on delivering timely and practical consumer information that would help residents make informed decisions during one of the busiest spending periods of the year.

In the weeks leading up to Christmas, an online consumer education campaign was developed and facilitated, focusing on four key areas:

- Cyber Shopping Safety
- Holiday Budgeting
- Shopping Local
- Following Lease Terms

The campaign enabled Consumer Affairs to quickly re-establish a consistent public education presence and deliver relevant, accessible information to residents at a time of increased consumer activity.













SOCIAL MEDIA & DIGITAL COMMUNICATIONS

Consumer Affairs significantly increased its digital communications presence during December 2025.

Key achievements included:

- Increased social media engagement
- Expanded educational content
- Consumer awareness campaigns
- Myth-busting educational posts
- Short-form video content
- Public safety alerts

Consumer Affairs adopted a more accessible and relatable communications approach designed to simplify complex legislation and improve public understanding.

Topics included:

- Rent control myths
- Consumer rights
- Online scams
- Understanding contracts
- Debt awareness
- Holiday shopping safety



WEBSITE REDEVELOPMENT

Also during December 2025, a major achievement was the redevelopment and modernization of the Consumer Affairs website.

The improved website focused on:

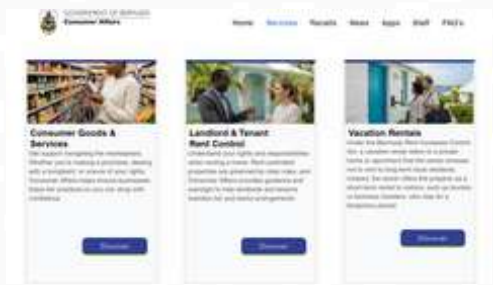
- User accessibility
- Simplified navigation
- Improved public resources
- Downloadable forms
- Educational materials
- Service guidance
- Improved digital communication

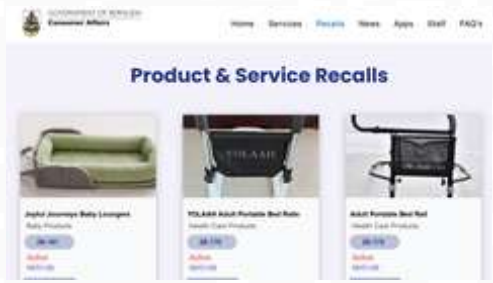
Consumer Affairs recorded substantial increases in:

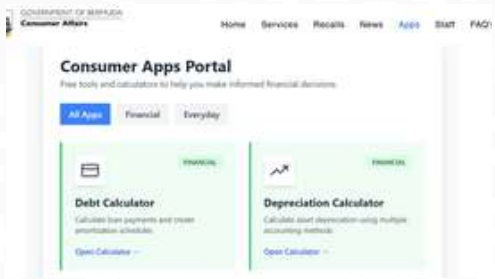
- Website traffic
- Online inquiries
- Form downloads
- Public engagement
- Digital service usage

These improvements significantly enhanced the public's ability to access Consumer Affairs services independently and efficiently.











CONSUMER PROTECTION TRENDS AND MARKET CHALLENGES

Global market trends continue to be shaped by a complex interplay of economic growth, geopolitical developments, and rapid technological advancement.

International trade and supply chains have faced increasing challenges due to evolving trade policies, rising tariffs, and ongoing geopolitical tensions, all of which have the potential to impact the cost and availability of goods and services.

Given Bermuda's reliance on imported goods, it is important for the Cost of Living Commission to closely monitor global market trends and emerging economic developments to better understand their potential impact on local consumers and to support informed policy recommendations aimed at mitigating cost-of-living pressures.









CONSUMER AFFAIRS AROUND THE WORLD

Consumer Affairs continues to monitor emerging consumer protection trends across jurisdictions such as the United States, Canada, and the United Kingdom.

Internationally, consumer affairs agencies are increasingly expanding their oversight beyond traditional retail matters to include financial products and services such as mortgages, credit cards, loans, banking complaints, and debt collection practices.

Globally, there is a growing recognition that consumer protection now extends to nearly every service or product consumers interact with, including digital commerce, online subscriptions, payment platforms, and financial technologies. As consumers increasingly rely on these services, agencies are seeing higher volumes of complaints related to hidden fees, misleading contracts, unauthorized charges, predatory lending, and online fraud.

There is also an increased international focus on consumer education and financial literacy, with agencies placing greater emphasis on helping consumers better understand their rights, make informed financial decisions, and navigate increasingly complex marketplaces.

These global trends reflect the evolving role of modern Consumer Affairs agencies and highlight the growing demand for responsive consumer protection services, education, and oversight in an increasingly digital and financially driven economy.



As Bermuda's marketplace continues to evolve, Consumer Affairs will continue monitoring international best practices and emerging trends to ensure that we remain responsive, modernized, and equipped to address the changing needs of Bermuda's consumers and businesses.



STRATEGIC PRIORITIES FOR 2026

Within the remit of the Ministry Headquarters Consumer Affairs' priorities for 2026 include:

- Modernize Bermuda's Landlord and Tenant Legislative Framework
- Strengthen Consumer Protection Legislation
- Enhance Consumer Protection in Financial and Insurance Services through partnership with the Bermuda Monetary Authority.
- Build Organizational Capacity and Service Delivery
- Advance Digital Transformation and Operational Efficiency
- Expand Consumer Education and Public Engagement
- Support the pilot programme implementation, transferring non-housing functions to the Regulatory Authority

Consumer Affairs also intends to continue supporting:

- Cost of Living initiatives
- Consumer financial literacy
- Marketplace transparency
- Consumer empowerment





















CONCLUSION

As Bermuda continues to navigate evolving economic pressures, affordability concerns, housing challenges, and an increasingly digital marketplace, Consumer Affairs remains steadfast in its commitment to protecting consumers, promoting fairness, and fostering public confidence within Bermuda's marketplace. This includes supporting the Cost-of-Living Commission in the execution of its legislative functions.

The team has also experienced a noticeable increase in referrals from other Government Departments, The Bermuda Monetary Authority, The Regulatory Authority and local law firms seeking advice, guidance, and support related to Consumer Affairs and Rent Control matters. This growing level of interdepartmental and professional engagement highlights the Department's expanding role as a trusted resource for consumer protection expertise, legislative interpretation, and dispute resolution support within the community.

Throughout the reporting period, Consumer Affairs continued to strengthen its role as both a regulatory body and a trusted public resource. These activities included operational modernization, critical enforcement, licensing, mediation, and advisory services across all areas under its remit.

During December 2025, Consumer Affairs expanded its focus on proactive consumer education, public outreach and digital accessibility.
This increased public engagement that included higher volumes of public inquiries, website traffic and social media interaction, demonstrating the growing need for accessible consumer protection services and reaffirmed the importance of our work within the community.

Consumer Affairs also made meaningful progress toward modernizing internal operations through workflow improvements, digitization efforts, enhanced communication strategies, and continued development of modern case management processes designed to improve efficiency, accessibility, and service delivery.

As Consumer Affairs moves into 2026, the Board remains committed to:

- Strengthening consumer confidence and trust
- Expanding public education and awareness
- Improving accessibility and digital engagement
- Supporting fair and transparent business practices
- Enhancing operational efficiency
- Promoting accountability and compliance
- Supporting the Ministry's broader affordability and consumer protection objectives

Consumer Affairs remains dedicated to building a marketplace that is fair, informed, transparent, and accountable for all residents of Bermuda.

Working for You.
Working for Bermuda.

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