

COMPETITION COMMISSION OF PAKISTAN

ENQUIRY REPORT

(Under the provisions of Section 37(1) of the Competition Act, 2010)

IN THE MATTER OF ENQUIRY AGAINST M/S HYUNDAI NISHAT
MOTOR (PVT) LIMITED FOR
DECEPTIVE MARKETING PRACTICES

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M. SALMAN ZAFAR & FAIZ-UR-REHMAN
DATED: January 05, 2021

I. BACKGROUND:

1. This enquiry report is prepared pursuant to a *suo moto* action initiated by the Competition Commission of Pakistan (hereinafter referred to as the '**Commission**') on an advertisement published by M/s Hyundai Nishat Motor (Pvt) Limited (hereinafter referred to as the '**Undertaking**'), while launching its new SUV, "Hyundai Tucson".
2. The Undertaking on August 11, 2020 at 1930 via Facebook live streaming, announced introductory price at PKR 4,899,000 for the GLS/FWD and PKR 5,399,000 for the ULTIMATE/AWD model. In this regard, it has also been observed that in the advertisement published in the print and social media the introductory price of each unit was shown in the large font, whereas in the disclaimer the words "for a limited period only" were mentioned in a very small font which were almost illegible. Therefore, the position of the disclaimer in the advertisement had the potential to mislead the consumers. It is also pertinent to mention here that concerns were also raised with the Commission in this regard.
3. Moreover, it has also come to the notice of the Commission that the initial booking period lasted only for a period of less than 24 hours, and the price for "Hyundai Tucson" was enhanced by PKR 200,000 for both the variants. The revised price of the GLS/FWD was fixed at PKR 5,099,000 and for the ULTIMATE/AWD PKR 5,599,000. The Undertaking within a very short time declared that all the introductory price units stand booked and the introductory price list was removed from its website, Facebook and Instagram pages within 24 hours.
4. The Commission apprehending involvement of the Undertaking in deceptive marketing practices decided to initiate a formal enquiry under Section 37(1) of the Competition Act, 2010 (**the Act**') and appointed a Joint Enquiry Committee (**the Committee**') comprising of Mr. Mohammad Salman Zafar Director (OFT) & Mr Faiz ur Rehman, Deputy Director (OFT).
5. The mandate of the Committee is to determine whether the Undertaking has, *prima facie*, violated provisions of Section 10 of the Act. In view of the initial evidence, the enquiry is focused on the following issues.
 - i. *Is the conduct of the Undertaking capable of harming the business interest of another Undertaking in violation of Section 10(2) (a) of the Act?*
 - ii. *Is the Undertaking disseminating false or misleading information to the consumers that is lacking a reasonable basis, related to price, characteristics, properties in prima facie, violation of section 10 (2) (b) of the Act.?*

II. CORRESPONDENCE WITH THE UNDERTAKING:

6. A letter was written by the Committee to the Undertaking on September 16, 2020, wherein they were asked to file their reply/comments along with the supporting documents/evidence.

7. The Undertaking submitted a reply vide letter dated September 22, 2020, wherein for the submission of a detailed response to all the queries, they requested for an extension in time till October 04, 2020. Considering their request, an extension of twelve days was granted starting from September 23, 2020.
8. Meanwhile the Undertaking through its Chief Financial Officer vide his letter dated nil stated that since the Commission has decided to initiate proceedings under section 37(1) of the Act to ascertain violations of Section 10 of the Act and for this purpose enquiry officers have been appointed who have directed us to provide comments through a letter dated September 16, 2020, a copy of the Commission's order be provided to the Undertaking, enabling it to know the basis and justification relied on by the Commission for initiation of process and to supply the requisite comments in their defence.
9. The request for the supply of Commission's order was under consideration/process, when the Undertaking vide its letter dated October 04, 2020 submitted its detailed reply which was given without prejudice to the arguments that may be made by the Undertaking on the basis of an enquiry order made by the Commission. The contents of which are mentioned below:
10. The Undertaking submitted that they are a recently established entity involved in business of car manufacturing and distribution and is a joint venture among three leading international businesses; Nishat Group, Sojitz Corporation (Japan) and Millat Tractors Ltd. Hyundai Motor Company (Korea) has partnered with Hyundai Nishat for the manufacturing, marketing and distribution of Hyundai's product line in Pakistan. Hyundai Nishat aspires to be amongst the leading auto manufacturers in Pakistan in the coming years. The Undertaking's vision is to become the most beloved automobile brand and recreate the global success of Hyundai in Pakistan.
11. The Undertaking has been formed to support the policy of Government to develop the automobile industry in Pakistan and is strategically aimed towards creating greater competition in Pakistan's automobile sector through introduction of passenger and light commercial vehicles for sale to Pakistani consumers. The entry of the Undertaking in the Pakistani automobile market will result in greater competition, lower prices and more efficient and localized production, ultimately benefiting Pakistani consumers.
12. The Undertaking submitted that since its inception in 2017 the Undertaking is in the process of rapidly establishing its distribution network across the country through partner franchisees. The Undertaking's manufacturing plant, being set up in the largest industrial estate of Pakistan, avows world class precision with the deployment of the most advanced production techniques.
13. The Undertaking further submitted that in light of the above background, you will appreciate that the entry of the Undertaking into the manufacturing and distribution market of Pakistan bodes well for healthy competition where the market has traditionally been monopolized by other car manufacturers who have had a free reign over the markets and have developed marketing practices which have become industry norms. The Commission must consider such industry norms in any processes intended to be commenced against an undertaking falling within their administrative jurisdiction.

14. The Undertaking stated that, where the Letter alleges that the *position of the disclaimer in the advertisement had the potential to mislead*, the allegation is vehemently denied on the basis that the format of the disclaimer is a commonly recognized one and regularly employed by car distributors apart from the Undertaking. In fact, as a new entrant to the market the Undertaking has relied on formats of advertisements available in the market to inform the design and content of its own marketing material. The Undertaking has proceeded on the legitimate expectation that the industry trends in relation to published marketing material are the accepted norm.
15. Therefore, it is respectfully submitted that the format of the disclaimer is not misleading given that the car distribution market ordinarily relies on generic indications in its marketing material to protect the interest of consumers into inquiring as to the full details of the product on offer. In particular, with reference to the car market, fluctuations in price of the nature averred to in the adverts is commonly expected.
16. The use of introductory prices linked with declarations of *'limited time period only'* carries a concrete connotation in the Pakistani car markets for interested consumers having the means to make such one-off large investments. Such consumers ordinarily understand the requirement to make additional inquiries of the product before making an 'informed' decision to invest and perhaps look elsewhere for a more competitive deal after considering all cost implications.
17. In the case of the advertisement in question, it is a half-page advertisement in a standard sized newspaper more than adequately declaring that the prices are *'Ex-factory'* and that the price is an *'Introductory price. For limited time period only'*. The disclaimers are more than adequately legible where the font size of the disclaimers is at par with the font size used for other news-articles appearing in the newspaper'. It is our view that there is adequate clarity that the prices are introductory for a limited time only and that interested parties can approach the dealer to book the vehicle upon satisfying themselves as to the terms attaching to the purchase which, in the case of the terms for pre-booking offered by the Undertaking through the *'Provisional Booking Order'* and *TUCSON Terms and Conditions for Partial Payment"* (the 'Terms'), clearly indicate the possibility of fluctuation in price. Under the same Terms it is also expressly mentioned that customers may claim back the partial payment made in advance, in the event that they wish to cancel their booking due to price increase. Upon the exercise of this option by a customer, the Company would be obligated to refund the advance money in full, without any charge or deduction. You will appreciate that the Undertaking has been honouring all such claims of refunds made by claimants ever since launch of the product.
18. By way of example of the common industry practice employed by car manufacturers and distributors, samples of advertisements that have been circulated in the Pakistani car market. It is respectfully submitted that the marketing practices employed by the Undertaking are comparative to those employed by its competitors and, in some cases, more informative.
19. It is also submitted that the majority of earmarked units (300 in total) for introduction purposes were taken up on the day the product was launched in an overwhelming response to the product's value for money offering, which was unpredictable for the Undertaking and, therefore, leading to reversion to the standard price for further order intakes.

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20. In light of the above, we are of the view that the subject advertisement issued by the Undertaking does not attract the provision of Section 10 of the Act as it not misleading since the limited time introductory price offer is in fact being honoured by the Undertaking for the respective order intakes.
21. In the circumstances, it was prayed that the Commission, while taking all applicable factors into account, will find that the advertisement in question is not misleading in the context of the Pakistani car market. However, the Undertaking intends to comply with the regulatory scheme in place and genuinely wishes to facilitate its consumer base by adopting practices that are in line with the Commission's guidelines in the matter and will, therefore, comply with any direction the Commission may give in the matter.
22. In response to the Undertaking's demand for supply of the Commission's order, the said Chief Executive Officer of the Undertaking was informed vide our letter dated November, 03, 2020 that at present the Committee has the mandate merely to ascertain facts as to whether any *prima facie*, violation of section 10 of the Act has occurred, the decision of the Commission appointing the Committee for the purpose of facts finding is an internal document which cannot be shared at this stage.
23. In response to our letter dated November 03, 2020 the Undertaking through its letter dated November 30, 2020, took the plea that the order of the Commission is instrumental in establishing the authority of the supposed 'Enquiry Committee' to commence enquiries, the availability of the Order to the Undertaking becomes a basic requirement of law for fair adjudication and application of rules of natural justice for the purpose of enquiry initiated under section 37(1) of the Act.
24. The Undertaking further submitted that this enquiry is being initiated on the basis of certain 'complaint' received by the Commission from two private individuals against the offer by the Undertaking of the vehicle model Hyundai Tucson booked by the individuals on pre-agreed written terms . These 'complaints' do not meet the requirements of Act and the regulations issued there under.
25. It was submitted that the Undertaking is a law abiding corporate entity and its commitment to conduct its business with the highest regard for legal and moral integrity is unwavering. The Undertaking supports the policy of the Government to develop the automobile industry in Pakistan and is strategically aimed towards creating greater competition in Pakistan's automobile sector manufacturer of passenger and light commercial vehicles of consumers. The Undertaking's entry into the Pakistan's automobile sector bodes well for greater competition, lower prices and more efficient localized manufacturer of vehicle ultimately benefitting the Pakistani consumers. The Undertaking therefore, cannot even think of violating any provisions of the applicable law including the Act.
26. It was stated that the Undertaking has advertised the sale of vehicles as per practice employed by other car manufactures. The Undertaking earmarked 300 vehicles for introduction purposes and the booking numbers on the launch day went past the aforesaid allocation in the middle of the day and hence the Undertaking had to suspend the offer. The Undertaking was not expecting such an overwhelming response from the customers to its introductory offer in view of the downward sale trend in the automobile sector exaggerated by Covid-19.

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27. The Undertaking further assured the Commission that its intent was not to mislead the consumers or violate provisions of competition law and it genuinely believes that the advertising by the Undertaking was as per the advertising practices in place in the automobile sector. The Undertaking stated that they intend to comply with the regulatory scheme and wishes to comply with the Commission's guidelines in the matter.
28. In the end the Undertaking submitted that they hope the matter will be closed without any further action.
29. In response to their reply, a letter dated December 08, 2020 was written to the Undertaking wherein, they were asked to furnish the details of introductory units sold by them, indicating complete particulars, i.e. List containing Names, Addresses, CNIC No.'s and Provisional Booking Order (PBO) Form of each customer who as per their submission succeeded to purchase the 300 units initially offered for sale.
30. The Undertaking through its letter dated December 14, 2020 supplied a list detailing the particulars like the Provisional Booking Order Form Nos., Names, Addresses and NTN/CNIC Nos., of the customers who succeeded to purchase the 300 vehicles initially offered for sale on introductory price. The information supplied by the Undertaking is attached as **Annexure- A**.

III. ISSUES & ANALYSIS:

31. As mentioned in Para 5, the enquiry officers were directed to conduct the enquiry to determine whether the Undertaking has violated Section 10 of the Act. The mandate of this enquiry is as following:
 - i. *Is the conduct of the Undertaking capable of harming the business interest of another undertaking in violation of Section 10(2) (a) of the Act?*
 - ii. *Is the Undertaking disseminating false or misleading information to the consumers that is lacking a reasonable basis, related to price, characteristics, properties in prima facie, violation of section 10 (2) (b) of the Act.?*

The Overall Net General Impression of the Advertisement:

32. In order to evaluate the observations conveyed to the Undertaking, it is necessary to analyse the overall net general impression of the advertisement which for the ease of understanding is discussed below:

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There's nothing like it.

Book your **SPORTAGE** now!

Model	FWD	AWD
*Ex-Factory Price	PKR 4,599,000	PKR 4,999,000
Booking Amount	PKR 1,500,000	PKR 1,700,000

Deliveries will commence from August, 2019



INTRODUCTORY PRICE
For limited units only

4 YEAR
100,000 km
WARRANTY

Kia Motors Ranked Highest Mass Market Brand for Fifth Consecutive Year in J.D. Power U.S. Initial Quality Study.

Terms & Conditions apply

Kia Sportage launch Advertisement, Jang Newspaper, June 30, 2019

Explore the colors of life.
The new TUCSON.



Bookings
Open Now.

FWD Rs. 4,899,000
AWD Rs. 5,399,000

Kia Motors Group introduces breathtaking, elegant and futuristic Hyundai Tucson. A glimpse of the future of automotive in Pakistan, with ground-pounding exterior design, cutting edge interior, ultimate comfort and HTRAC All-wheel drive Tucson is all set to take over the roads.

Hyundai Nishat Motor (Private) Limited
Hyundai@nshat.com, www.hyundai-nishat.com, +92-42-111 111 466

4 YEAR
100,000 km
WARRANTY



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Hyundai Tucson launch Advertisement, Dawn Newspaper, 12th August, 2020

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THANK YOU PAKISTAN

YOUR overwhelming response to the **SPORTAGE** introductory booking is appreciated.

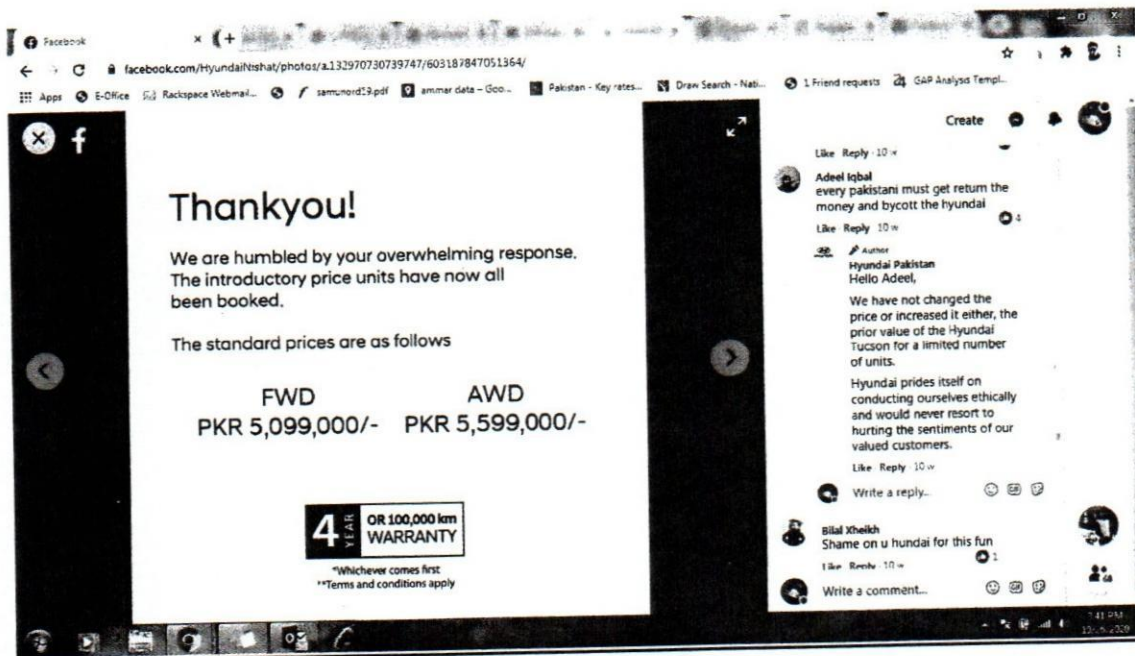
Model	FWD	AWD
*Ex-Factory Price	PKR 4,899,000	PKR 5,399,000
Partial Payment	PKR 1,700,000	PKR 1,900,000



FAISALABAD • Canal Road (041) 385 3895/7 50 • **GUJRANWALA** • Greenfields (051) 371 1316 8 • **KARACHI** • E-Phase (021) 351 4700/1 4
 • Lucky One (021) 362 2114 16 • **SHARHAT** • Faisal (021) 343 70 162 64 • **SHEKHUPURA** • Sindh (021) 341 8999 9999 1 521148 311550
LAHORE • Nisana (042) 374 202 54-5 1 (042) 373 3154-9 • **TOWNSHIP** (042) 352 14 134 35 • **MULTAN** • City of Saints
 (051) 367 8688 1 2 1 (051) 267 8688 1 4 • **PESHAWAR** • Khyber (091) 52 302 56 1 36 1 (091) 52 302 57
 (091) 52 302 58 • **SARGODHA** • Citrus City (048) 321 55 1 2 1 (048) 32 100 96



Kia Sportage Price increase Advertisement Jang Newspaper 12th July, 2019



Post on its Facebook page dated August 13, 2020

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36. Furthermore, M/s. Kia Lucky Motors released their first advertisement on June 30, 2020 providing their customers a reasonable time period to make an informed decision in booking of the vehicles, while they increased the price after a period of 12 days unlike the Undertaking which revised the price within a period of less than 24 hours and that too without informing the customers about the number of vehicles initially offered for sale. In light of the above stated position, the plea taken by the Undertaking is neither in consonance with the existing industry norms nor does it appear to be fair as regards to informing the customers about the real facts when they introduced their new product. The Undertaking instead of justifying their disclaimer published in an illegible font tried to shift their responsibility towards the past industry practices adopted by the other manufacturers/distributors. In our view, the defence being on the weak footings does not absolve it from the responsibility to be fair with the consumers while introducing any new product.
37. Furthermore, during the Facebook live streaming the disclaimer remains for a very short duration and the font size was not clear enough for the viewer to read and understand what has been said in the video. Pertaining to disclaimers, Federal Trade Commission (FTC) of USA provides clear guidelines that have to be abided by any advertiser in the process of advertising. The FTC in one of its orders provided following guidelines.

"[Defendant-Respondent], directly or through any corporation, subsidiary, division, or other device, in connection with an advertisement to promote, directly or indirectly, any extension of consumer credit, in or affecting commerce, shall not in any manner, expressly or by implication:

A. State the amount or percentage of any down payment, the number of payments or period of repayment, the amount of any payment, or the amount of any finance charge, without disclosing clearly and conspicuously all of the following terms:

13. The Consent Order defines "clearly and conspicuously" as:

A. In a print advertisement, the disclosure shall be in a type size, location, and in print that contrasts with the background against which it appears, sufficient for an ordinary consumer to notice, read, and comprehend it.

B. In an electronic medium, an audio disclosure shall be delivered in a volume and cadence sufficient for an ordinary consumer to hear and comprehend it. A video disclosure shall be of a size and shade and appear on the screen for a duration and in a location sufficient for an ordinary consumer to read and comprehend it.

C. In a television or video advertisement, an audio disclosure shall be delivered in a volume and cadence sufficient for an ordinary consumer to hear and comprehend it. A video disclosure shall be of a size and shade, and appear on the screen for a duration, and in a location, sufficient for an ordinary consumer to read and comprehend it.

D. In a radio advertisement, the disclosure shall be delivered in a volume and cadence sufficient for an ordinary consumer to hear and comprehend it.

E. In all advertisements, the disclosure shall be in understandable language and syntax. Nothing contrary to, inconsistent with, or in

mitigation of the disclosure shall be used in any advertisement or promotion.¹

38. A case of Standard Oil of Calif, 84 F.T.C 1401 (1974) at pg. 1471 by the FTC puts light on how to evaluate the overall impression and impact of an advertisement.

*"[i]n evaluating advertising representations, we are required to look at the complete advertisement and formulate our opinions on them on the basis of the net general impression conveyed by them and not on isolated excerpts."*²

39. Consequently FTC Policy Statement on Deception dated October 14, 1983 takes reference of the U.S. Court of Appeals in the matter of Beneficial Corp v. FTC, 542 F. 2d 611 (3rd Circuit. 1976), which also sustained this view in the following terms:

*"The tendency of the advertising to deceive must be judged by viewing it as a whole, without emphasizing isolated words or phrases apart from their context."*³

Non-disclosure of material information:

40. It is imperative that whenever an Undertaking advertises a product on special terms and conditions, *it must be valid for a reasonable period, the items must be available in a reasonable quantity⁴, and all the material facts about the product should be disclosed.*
41. In this regard, it has been observed that the advertisement has been made in a way that gives the overall impression that the Undertaking did not clearly indicate to consumers (i) the period in which the introductory prices would apply and (ii) the number of vehicles that were available at that price point. At the same time, it is relevant to mention here that the Undertaking in its reply admitted that there were 300 vehicles initially offered for sale on introductory price, but this material information was not revealed to the customers.
42. The time duration of the introductory price offer was less than 24 hours which does not satisfy the requirements of reasonable time. Reference is drawn to *ACCC Guidelines* which has issued a complete pricing manual for the motor vehicle industry. In the said manual, a term **Bait Advertising** has been used and discussed in the following words:

The ACL prohibits you from advertising motor vehicles at a specified (often discounted) price if you are aware or should reasonably have been aware that you would not be able to supply that vehicle at that price—in reasonable quantities and for a reasonable period. Bait advertising occurs when motor vehicles are advertised at an attractive 'bait' price, but when the consumer goes

¹ <https://www.ftc.gov/system/files/documents/cases/141212rameycmpt.pdf>

² https://www.ftc.gov/sites/default/files/documents/commission_decision_volumes/volume-84/ftc_volume_decision_84_july_-_december_1974pages_1401-1493.pdf

³ <http://www.fda.gov/ohrms/dockets/dockets/05p0224/05p-0224-cp00001-Exhibit-12-FTC-Policy-Statement-vol1.pdf>

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<https://www.accc.gov.au/system/files/Pricing%20Manual%20for%20the%20motor%20vehicle%20industry.pdf>

to buy the vehicle it is not available and the dealer seeks to switch the consumer to a higher priced or differently optioned alternative. Consumers must be given a reasonable chance of actually buying the goods on special offer⁵.

43. It appears that the Undertaking was not interested to sell its SUV "Tucson" at the introductory price as the launch campaign did not provide key information to customers (i.e., duration and number of vehicles available), was not conducted in a transparent manner, and ended rather abruptly. This is non-disclosure of material information to the consumers, who were interested in the prices quoted at the time of the launch.

44. In this reference, the U.S. Federal Trade Commission (FTC), explains how omission of material information also amount to deceptive marketing practices. According to Federal Trade Commission Act (FTC) Policy Statement, "Section 5 of the FTC Act Declares Unfair or Deceptive Acts or Practices Unlawful", describe an act of deception in the following manner,

"An act or practice is deceptive where:

- A representation, omission, or practice misleads or is likely to mislead the consumer;*
- A consumer's interpretation of the representation, omission, or practice is considered reasonable under the circumstances; and*
- The misleading representation, omission, or practice is material."*

Moreover, it states further⁶,

"A misrepresentation is an express or implied statement contrary to fact. A misleading omission occurs when qualifying information necessary to prevent a practice, claim, representation, or reasonable expectation or belief from being misleading is not disclosed. Omissions may also be deceptive where the representations made are not literally misleading, if those representations create a reasonable expectation or belief among consumers which is misleading, absent the omitted disclosure.

Non-deceptive emissions may still violate Section 5 if they are unfair. For instance, the R-Value Rule, 16 C.F.R. 460.5 (1983), establishes a specific method for testing insulation ability, and requires disclosure of the figure in advertising. The Statement of Basis and Purpose, 44 FR 50,242 (1979), refers to a deception theory to support disclosure requirements when certain misleading claims are made, but the rule's general disclosure requirement is based on an unfairness theory. Consumers could not reasonably avoid injury in selecting insulation because no standard method of measurement existed.

45. In this regard, it is also relevant to mention that the Commission In the Matter of M/s. China Mobile Pak Limited⁷ dated 29.09.2009 has discerned that for the purpose of Section 10 of

⁵<https://www.accc.gov.au/system/files/Pricing%20Manual%20for%20the%20motor%20vehicle%20industry.pdf>

⁶ https://www.ftc.gov/sites/default/files/attachments/training-materials/policy_deception.pdf

⁷ <http://cc.gov.pk/images/Downloads/ZONG%20-%20Order%20-%2029-09-09%20.pdf>

the Act and keeping in view the advertised product the concept of 'false information' and 'misleading information' to consumers has the following connotations:-

False Information:

'False information' can be said to include: oral or written statements or representations that are; (a) contrary to truth or fact and not in accordance with the reality or actuality; (b) usually implies either conscious wrong or culpable negligence; (c) has a stricter and stronger connotation, and (d) is not readily open to interpretation.

Misleading Information:

"Whereas 'misleading information' may essentially include oral or written statements or representations that are; (a) capable of giving wrong impression or idea, (b) likely to lead into error of conduct, thought, or judgment, (c) tends to misinform or misguide owing to vagueness or any omission, (d) may or may not be deliberate or conscious and (e) in contrast to false information, it has less onerous connotation and is somewhat open to interpretation as the circumstances and conduct of a party may be treated as relevant to a certain extent."

46. A similar issue has been discussed in one of the Orders held by the Commission, i.e., "In the matter of show cause notices issued to paint manufacturers"⁸, wherein it has been observed that,

"Accurate disclosure of important terms and conditions allows consumers to compare services/products offered by one or multiple providers and weigh the different terms being offered in making decisions about purchase. In the absence of information pertaining to the value of rebates on price of the paint the ordinary consumer cannot be expected to adequately compare the two varieties of paint as the true price differential is not known at the time of purchase."

47. The attention of the Commission is also drawn towards a contradiction in the disclaimer mentioned by the Undertaking on August 11, 2020, and advertisement in newspaper dated August 12, 2020, wherein the offer was "for limited time period only", making it a limited by time offer. On the contrary, the subsequent post on its Facebook page dated August 13, 2020, mentions the removal of the introductory price based on booking of all units, making it to be a limited by units offer.

⁸ <http://cc.gov.pk/images/Downloads/token-paints-order.pdf>

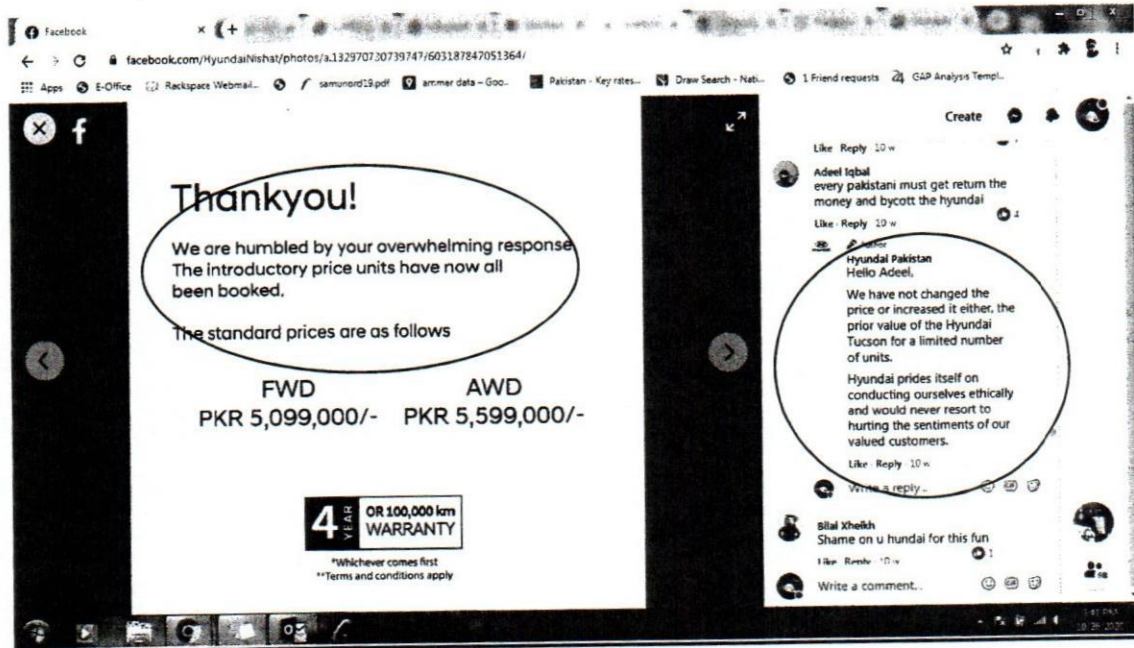
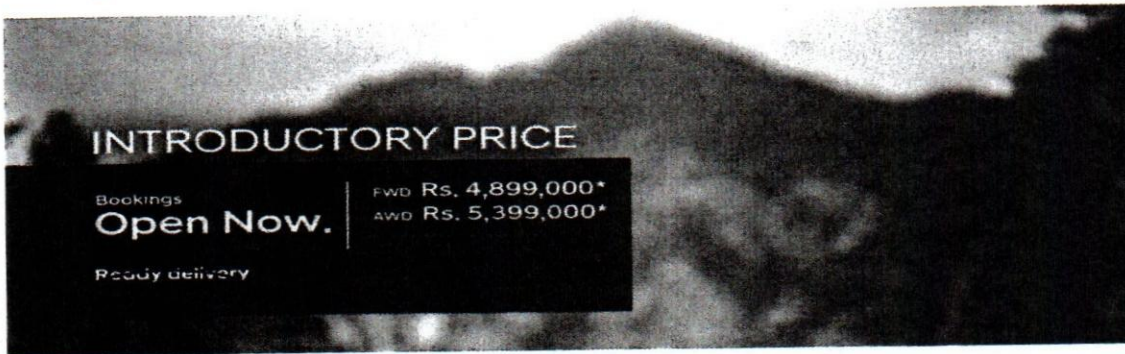


Hyundai Tucson Pakistan

3d • 🌐

The ride of your life comes at an introductory price for a limited period of time. You can now book your FWD/AWD now!

#hyundai



48. In this context the Pakistan Advertising Society (PAS) Code of Advertising Practice Clause 8.11.1 and 8.11.2 briefly states that the pricing issues while covering in ads should strictly observe the truth and clarity; should not by omission, ambiguity, small print and exaggerated claim mislead and confuse consumers and exploit their lack of knowledge. Any stated price

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should relate to the products advertised. Advertisers should ensure that price match the product illustrated⁹.

49. Reference can also be given to Australian Competition and Consumer Commission (ACCC) which has issued in its pricing manual for the motor vehicle industry a checklist to reduce the risk of bait advertising which is reproduced herein below:

Checklist to reduce your risk of bait advertising:

- With any promotion, ensure that the motor vehicles advertised are available in reasonable quantities, at that advertised price for a reasonable period.
- If advertising used vehicles, clearly state how many vehicles of a particular type are available.
- Where you have genuinely misjudged demand and will not be able to supply the vehicle advertised, you should offer the consumer a reasonable alternative.

50. In this reference the Commerce Commission of New Zealand has also touched this area and released necessary Guidelines in the following terms reproduced below:-

Advertising goods and services that you cannot supply in order to get people into your shop or an online sale is known as 'bait advertising' and is illegal.

Reasonable timeframe, reasonable quantities¹⁰

If you advertise goods or services for a certain price you must be able to supply these for a reasonable period of time (or the time shown in the advertising eg, 1 week only). You must also be able to supply a reasonable quantity (or the quantity shown in the advertising eg, only five left).

Qualifying Statements

General qualifying statements such as 'while stocks last' could still leave a business open to charges of bait advertising if reasonable quantities of the advertised product are not available. Any limits on an offer should be stated, for example, 'one per customer', 'offer ends 1st March'. If stock is not available and consumers are being invited to place orders for it, then any advertising needs to make this clear.

51. According to the Guidelines issued by the office of the Ohio Attorney General to protect the interest of consumers without encountering deceptive sales tactics are also relevant which are intended to help Auto dealerships recognized and avoid advertising practices that violate the consumer protection laws. Few of the relevant and significant guidelines are reproduced for necessary consideration and discussion while dealing with the proposal under consideration¹¹:-

⁹<https://pas.org.pk/wp-content/themes/pas/pdf/code-of-advertising-practice-designed.pdf>

¹⁰<https://comcom.govt.nz/business/dealing-with-typical-situations/advertising-your-product-or-service/bait-advertising>

¹¹[https://www.ohioattorneygeneral.gov/Files/Publications-Files/Publications-for-Business/Guidelines-for-Motor-Vehicle-Advertising-\(PDF\).aspx](https://www.ohioattorneygeneral.gov/Files/Publications-Files/Publications-for-Business/Guidelines-for-Motor-Vehicle-Advertising-(PDF).aspx)

Vehicle and Price Availability Vehicle Availability: It is unfair and deceptive for a dealer to offer a vehicle at a specific price or terms and subsequently fail to make that vehicle available for sale.

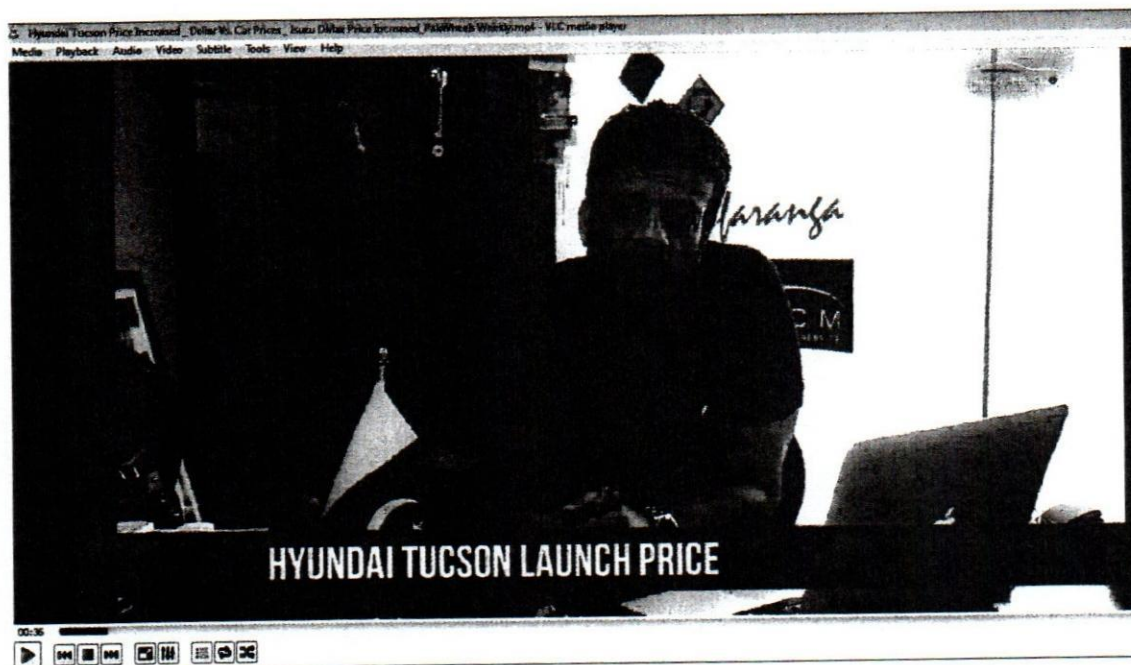
Advertising a Vehicle Not in Stock If an advertised vehicle is not in stock, the advertisement must specify that the vehicle is not in stock and must be ordered.

SUVS, MPVs AND CROSSOVERS Market of Pakistan

52. In context to the above, it is further highlighted that apart from Hyundai Tucson about six new SUVs, MPVs and Crossovers namely, Proton X20, Senova X25, Changan CX70T, JAC T6, Borgward BX5 are expected to be launched during 2020¹², it is therefore, proposed that the Commission may consider to issue appropriate directions, by issuing guidelines on the subject so as to warn the general public and protect the rights of consumers.

Articles, V-logs and Comments on Social Media

53. In this regard, it is pertinent to mention here that several social media platforms have also highlighted this issue through their articles, v-logs and comments on social media. M/s. Pakwheels, Pakistan's leading Automobile Platform has also raised this issue in its Pakwheels weekly addition¹³. Furthermore, Pro Pakistani a prominent news and media website has also posted an article in this regard. Apart from that consumers have also commented on this issue on Hyundai Official Facebook page.



¹²<https://www.pakwheels.com/blog/suvs-mpvs-crossovers-launched-2020/>


¹³ <https://www.youtube.com/watch?v=bbymDw9wXQs>

Hyundai Tucson Gets a Rs 200k

propakistani.pk/2020/08/13/hyundai-tucson-gets-a-rs-200000-price-hike-just-a-day-after-launch/#:~:text=But%20now%2C%20as%20per%20the%20200%2C000%20...

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Just two days into the launch of the vehicle, Hyundai Nisbat has already jacked up the price of the brand new Tucson by Rs. 200,000. The launch of the car took place on Tuesday at 07:30 PM via a Facebook Live Stream, where the original price of the vehicle was announced to be Rs. 4,899,000 for the GLS Sport model and Rs. 5,399,000 for Ultimate model.

But now, as per the reports, the GLS Sport is valued at Rs. 5,099,000 and the Ultimate variant at Rs. 5,599,000, following the Rs. 200,000 price hike.

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Thankyou!

We are humbled by your overwhelming response. The introductory price units have now all been booked.

The standard prices are as follows

FWD	AWD
PKR 5,099,000/-	PKR 5,599,000/-

4 YEAR OR 100,000 km WARRANTY

*Whichever comes first
**Terms and conditions apply

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Prices up only in 12 hours 2 lac per unit
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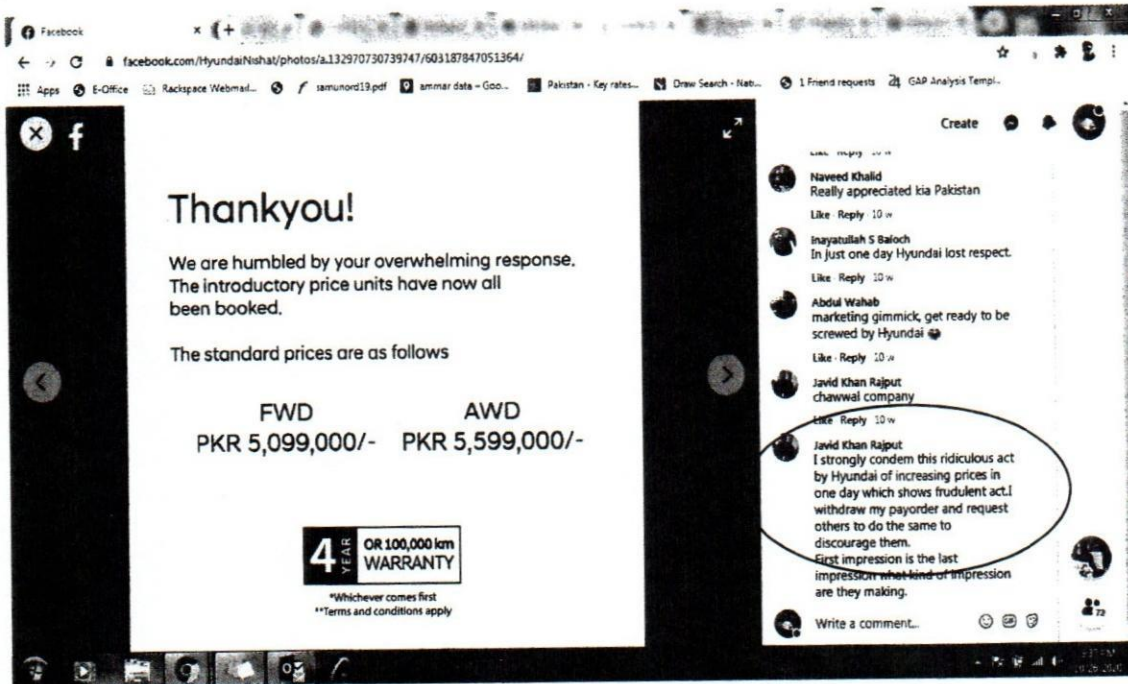
Ahtisham Qamar
sastay wala stunt jo nakaam ho jania.
Like Reply 10 w

Muhammed Ullah Khan
It is very unfair to customers. We heard that only investors bought in this price. Can you share the list of customers, not investors, who bought in this price.
Like Reply 10 "

Bilal Bin Shoukat
Qamar Siddique
What u say
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54. The Undertaking in this way has disseminated misleading information to the consumers that lacks a reasonable basis, related to price, character, properties, which *prima facie*, constitutes violation of Section 10(1) in general and in particular Section 10 (2)(b) of the Act.
55. In light of the above discussions, it is evident that the misleading advertisement would give the Undertaking a competitive edge over other undertakings and would ultimately result in higher sales. Furthermore, the misleading advertisement made by the Undertaking has the ability to influence consumers' decision making process while choosing between different alternatives at the time of purchase. This deviation in decision making based on a misleading advertisement is, hence, also capable of harming the business interests of other undertakings.
56. In view of the above, it is established that releasing an advertisement, on the basis of distribution of misleading information that is capable of harming the business interests of other Undertakings; and distribution of misleading information to the consumers that is lacking a reasonable basis, related to price, characteristics, properties attracts the provisions of Section 10(1) of the Act in general and Section 10(2)(a) and 10(2)(b) of the Act in particular.
57. In this regard, it is also relevant to mention here that the Commission in one of its earlier order in the matter of **M/s. Jotun Pakistan (Pvt.) Limited** has observed that;

*“The second question before the Commission is whether the claim 'No.1 Paints' is capable of harming the business interests of Respondent's competitors. To prove conduct under Section 10 (2) of the Act, it is not necessary to show actual harm to competitors. **It is sufficient to show the existence of a deceptive marketing practice that has the potential to harm the business interests of the competitors.** Among such deceptive marketing practices is the distribution of claims lacking reasonable basis that are essentially designed and used to gain an unfair advantage over competitors. The unsubstantiated claim of being the 'No.1 Paint' in Pakistan is capable of creating, unfairly, a positive consumer perception*

S.2 7

in favor of the Respondent which, in turn, is capable of harming the image, goodwill, sales, and other business interests of competitors in the market. In light of the above, the Respondent's unsubstantiated claim of being the 'No. 1 Paint' in Pakistan is false and misleading information capable of harming the business interest of its competitors, distributed in violation of Section 10(1) read with Section 10(2)(a) of the Act."¹⁴

58. As regards the effect of anti-competitive behaviour spilling over territorial limits of other provinces is concerned, it is highlighted that the even though the definition of relevant market is not relevant in this particular enquiry but at the same time it is pivotal to mention here that the advertisement of the Undertaking was circulated via nationwide newspapers having circulation in Punjab, Sindh, Balochistan and KPK, thereby removing the intra provincial territorial boundaries of the newspaper.
59. Similarly the advertisement was also published through social media platform i.e. Facebook, hence the scope of the advertisement was not restricted to a particular area or province, in fact, it is available to users around the country. The advertisement had a nationwide effect because not only the customers can access the Facebook from any province but also they could come across the said advertisement through circulation of nationwide newspapers.
60. In view of the above, it can be established that the effect of anticompetitive behaviour is spilling over the territorial limits of other provinces.

IV. CONCLUSION AND RECOMEDATIONS

61. In view of the position narrated in the preceding paragraphs and particularly analyzing the case of "Hyundai Tucson" in light of international and local practices, the Undertaking is involved in distribution of misleading information to consumers, including the distribution of information lacking a reasonable basis related to price, characteristics, properties in *prima facie*, violation of Section 10 (1) in general and in particular Section 10 (2)(b) of the Act.
62. Besides the behaviour of Undertaking it is also capable of harming the business interest of other Undertakings, which *prima facie* amounts to violation of Section 10(1) in general and in particular Section 10 (2)(a) of the Act.
63. The, *prima facie*, violations discussed above in terms of the findings of the enquiry report warrant initiation of proceedings against M/s Hyundai Nishat Motor (Pvt) Limited under Section 30 of the Act.



Mohammad Salman Zafar
Director
(Enquiry Officer)



Faiz ur Rehman
Deputy Director
(Enquiry Officer)

¹⁴ https://www.cc.gov.pk/images/Downloads/jotun_pakistan.pdf

Annexure - A



HYUNDAI TUCSON SOLD ON INTRODUCTORY PRICE				
SR. NO.	PBO #	CUSTOMER NAME	CUSTOMER CNIC/NTN	Customer Address
1	CFSD10000064	ARQAM MAHMOOD HPA FAYSAL BANK	33100-0694353-9	House# 168, Peoples Colony#1, 54000, Faisalabad
2	CFSD10000066	MIHAMMAD AJMAL JAVAID	33100-4390516-1	House#215-D, Peoples Colony, 38000, Faisalabad
3	CFSD10000065	FAHAD AMJAD	17301-0854169-7	Mosque Ismail Road, H#18 Nawab Block, 38000, Faisalabad
4	CFSD10000126	MEHBOOB AHMAD	54400-1892840-7	House#646, Block B, Gulshan-e-Ravi, 54000, Lahore
5	CLHR20000021	Babar Imran Malik	35202-0154995-7	BIPL House, 14-C Jail Road, Gulberg, 58000, Lahore
6	CLHR30000209	ADEEL NIAZ SHEIKH	35202-2419167-3	House#15/116A, Tufail Road Cantt, 54000, Lahore
7	CLHR40000093	Mudassar Ul Haq	35202-95527855	House#25-P Gulberg, 54000, Lahore
8	CLHR40000191	Muhammad Atif jawad Malik	42201-46507131	House#E-99 Street#121 Phase1, DHA, 54000, Lahore
9	SKHI10000099	K.A. ENTERPRISES PVT. LTD.	1832693-5	Off#206, 2nd Floor Gul Tower I.I Chu, 46000, Karachi
10	SKHI10000105	TEXNET INTERNATIONAL (PVT.) LTD.	1123122-0	F-50/1/A, Block 4 K.D.A Scheme#5 CI, 46000, Karachi
11	CLHR10000103	Millat Tractor Limited	801437-0	8.8 KM Sheikhpura Road, Shahdara, 54000, Lahore
12	CLHR20000022	Erum Faiz Zaidi	35202-9984894-6	House#242 Sikandar Block, Allama Iq, 54000, Lahore
13	CLHR20000023	Muhammad Faisal Sharif	42301-8407299-1	House#305-CC Sector D, Bahria Town, 54000, Lahore
14	CLHR20000025	Muhammad Salman Tahir	35202-2865881-3	House#106-A Valencia Town, 54000, Lahore
15	CLHR30000079	DR. IMRAN SARWAR	35302-0753771-3	House#26, New Society Homes, Akbar R, 56300, Okara
16	CLHR30000195	SHAFQAT RIASAT	35201-6652929-1	Office#213, 2nd Floor Eden Center Ja, 54000, Lahore
17	CLHR30000048	UMAIR RASHEED	35202-3074862-1	House#83-Mohallah Shah Jamal, 54000, Lahore
18	CLHR40000142	Yasmeen Majid	35201-97871366	E-99 Defence St# 121 Phase 1 DHA La, 54000, Lahore
19	CLHR40000122	IRTIZA ALI	3520212479505	House#253, Block C1, Nespak Society, 54000, Lahore
20	CMTN20000005	ASIM JAVAID	35202-0203936-5	House#78, Block E, Model Town, 54000, Lahore
21	CMTN20000006	AMNA FAISAL HAMEED	36302-5183719-4	1-D Mall Road Cantt, 66000, Multan
22	CLHR20000028	Aijaz Ahmad Khan	3520222727721	House#30-A PCSIR Society Phase 1, 54000, Lahore
23	CLHR30000045	Agha Imran ul Haq	3520222824667	House#53-J, Model Town, 54000, Lahore
24	CLHR30000204	Ali Javed	3520223140631	119-A, PCSIR Phase-1 Canal Road, 54000, Lahore
25	CLHR30000063	Salman Bashir	3740542861881	House#58-E, Street#7, Phase 5 DHA, 54000, Lahore
26	SKHI20000113	S.M.A International	2027692-3	C 2 Sector 31-A Mehran Town Extensi, 74600, Karachi
27	SKHI20000170	Masood Farooq Industries	0296790-1	F-469, S.I.T.E, 74600, Karachi
28	SKHI20000149	Premium Coatings	5102938-1	SA-4, St-18/02 33k Korangi, 74600, Karachi
29	SKHI20000151	Zeeshan Pervaiz Khan	4240101430811	House#154 Defence colony, 74600, Karachi
30	SKHI20000168	Muhammad Hasham Khan Sherwani	4250155312063	House#B6 Sector Z-1, Gulshan-e-Mema, 74600, Karachi
31	CFSD10000088	Humayun Arshad	3310032160195	P-204, Raza Town, Canal Road, 54000, Faisalabad
32	CFSD10000116	Ali Ahsan	3520228083005	House#65, Tipu Block, New Garden Town, 54000, Lahore
33	CLHR10000102	Millat Tractors Limited	0801437-0	8.8 KM Sheikhpura Road, Shahdara, 54000, Lahore
34	CMTN20000003	Sardar Tanveer Javed Khan Khetrar	3210320072945	Bahadur Pur Chowk, St No Green Huts, 66000, Multan
35	CLHR10000083	Nauman Yaqoob	3520279103471	House#77, Block A-1 Valencia town, 54000, Lahore
36	CLHR10000081	Chaudhry Muhammad Azam Farooq	35302-2043512-5	House No 23, Street No 1, Fateh Town, 56300, Okara
37	CLHR10000078	Adnan Aurangzeb Khan	6110133237015	MCB Consumer office, 58 Main Bouleva, 54000, Lahore
38	CLHR40000151	Kausar Shahid	3520201158146	29-F Phase V DHA, 54000, Lahore
39	CLHR40000066	Beena Tariq	1610207956086	Syed Hospital Malakand Road Takht B, 23200, Mardan
40	NISB10000087	Cres Resource (Pvt) Ltd.	2808740-2	Suit#302, 3rd Floor Dosal Plaza F/6, 46000, Islamabad
41	NISB10000168	Humayun Kabir	3740554999367	House#197, St#20, G-10/2, 46000, Islamabad
42	SKHI10000044	Pearl Petroleum & CNG	1937274-4	1-B South Circular Avenue Defence P, 46000, Karachi
43	SKHI10000097	Imran Shoukat	4230123884987	MR-5/125, Bibi Manzil Zakaria Lane J, 74600, Karachi
44	CLHR10000087	First Punjab Modaraba	0657865-9	3rd Floor Office No. 100, National, 54000, Lahore
45	CFSD10000092	ATIF BROTHERS	0144325-9	264, J Block, EME Society, DHA, 54000, Lahore
46	CFSD10000111	KASHIF SAEED	33100-5159709-3	H/644, Raja wala, St. 3, Green view, 38000, Faisalabad
47	CFSD10000090	HANZA AFTAB	36302-7595268-7	P.C Colony, Askari Bypass, House#9, 5, 66000, Multan
48	CLHR10000077	Hafiz Bilal Ahmad	35202-5451558-1	Chowk, Jain Mandar, House#1 Litton R, 54000, Lahore
49	CLHR10000073	Muhammad Nauman Chughtai	35202-2397704-3	3-AbuBakar Block New Garden Town, 54000, Lahore
50	CLHR20000024	Mian Muhammad Nadeem	35202-2377721-5	House#174, Ravi Block, Allama Iqbal, 54000, Lahore
51	CLHR30000211	AYESHA BHATTI	35202-2710313-4	97/C, Mohallah Muslim Town, 54000, Lahore
52	CLHR30000223	City Sales Private Limited	1417856-7	75-B Block L Gulberg 3, 54000, Lahore
53	CLHR30000067	SHAHZORE FEEDS PVT LTD	1418809-7	10-Sher Shah Block, New Garden Town, 54000, Lahore
54	CLHR40000096	ANWAR UL HAQ MAJEED	35202-3831008-7	House# 6-B, Gosh Ahab, Phase-2, M, 54000, Lahore
55	CLHR40000141	Muhammad Rashid Malik	35201-36297103	E-99 Defence, Lahore Cantt, 54000, Lahore
56	CLHR40000197	Muhammad Akram	35202-21863091	64-E 1 Gulberg III, 54000, Lahore
57	CLHR40000119	Ayesha Allaudin	35101-5472881-6	House#29-N Gulberg II Cantt, 54000, Lahore
58	CMTN20000001	FAIZ KARIM RAJWANA	36302-0403820-1	House#1616/8, Chungi No 7 LMQ road, 66000, Multan
59	CMTN20000002	ZEBA JAVAID	36302-7351603-8	1-D Mall Road Multan Cantt, 66000, Multan
60	CMTN20000004	MUHAMMAD ABDUL REHMAN	36302-1148857-1	House# 1 - D, Mall Road, 66000, Multan
61	SKHI20000125	Home Builders and Developers	1548462-9	B-No 102, Sindh Muslim Housing Socie, 17000, Hyderabad
62	SKHI20000086	LEFRES	2622969-2	Plot No. 148 Sector 23 Korangi, 74600, Karachi
63	CMTN20000026	ABID HUSSAIN	36302-5955841-9	Bosan Road, Al Atta Colony, 66000, Multan
64	CFSD10000073	Shakeel Ellahi	3310021912337	West Canal Road, House#13, Block E, E, 38000, Faisalabad
65	CFSD10000121	ZAFAR ENTERPRISES	1453388-0	D-165/D, Site Area, New Ghani Chowran, 74600, Karachi
66	CLHR10000086	First Punjab Modaraba	0657865-9	3rd Floor Office No. 100, National, 54000, Lahore
67	CLHR20000031	Azhar Naseer Pasha	3520254778173	House no 205 Muhallah P block Model, 54000, Lahore
68	CLHR30000085	MUHAMMAD AKMAL	3740552530907	Dariwalia Chitti Sheikhan, 51040, Sialkot
69	CLHR30000046	M.A.W. & COMPANY	0163099-7	121-B, Ferozpur Road, 54000, Lahore
70	CLHR30000071	SAJJAD ANWAR MALIK	3310007632125	House#538-A DHA Phase-5, 54000, Lahore
71	CMTN20000018	MUHAMMAD AYUB	3660222017651	Chak#144 WB, Dakhana Tibba Sultan Me, 61100, Vehari
72	SKHI20000143	Techno Trade International	2237107-9	4C, 2nd Floor, Lacasa Centre Commerci, 46000, Karachi
73	CLHR30000164	AFTAB AHMAD KHAN	3520229382283	House#11, Sector A-1, G.E.C.H.S Town, 54000, Lahore
74	CLHR30000238	MUHAMMAD DAWOOD KHAN	3520169496207	310-I, Phase-6, D.H.A, 54000, Lahore
75	CLHR20000026	Muhammad Adil	3520227048521	House#67-F PIA Housing Society, 54000, Lahore
76	CLHR30000221	Abbas Ali Khan	3520223839991	56-B-II, Gulberg 3, 54000, Lahore
77	CLHR30000222	City Sales Private Limited	1417856-7	75-B Block L Gulberg 3, 54000, Lahore

Hyundai Nishat Motor (Pvt) Ltd

1-B, Aziz Avenue, Canal Bank Road, Gulberg V, Lahore

+92-42-35717090-6 +92-42-35717239 www.hyundai-nishat.com



78	CLHR30000158	Rabia Shafiq	3520260623770	House#40 Mason Road,54000,Lahore
79	CLHR30000139	Sadiqa Shahid	3520226132660	House#34-A Block A,Model Town,54000,Lahore
80	SKHI10000074	Kamal Mahmood Khan	4230155912473	15-A Askari 2, School Road Cantt,74600,Karachi
81	CLHR10000100	Millat Tractors Limited	0801437-0	8.8 KM Sheikhpura Road, Shahdara,54000, Lahore
82	CLHR10000089	Ali Waqar	3520254010513	House#465,-Y,St#2,Phase 3,DHA Cantt,54000,Lahore
83	CLHR10000082	Fariid Ahmad	3520222988481	House No HH-193,Street No 2,Phase 4,54000,Lahore
84	CLHR10000085	Hammad Khalid	3520227970933	6th Floor,FCG MCB House,15-Main Jai,54000,Lahore
85	CLHR10000098	First Habib Modaraba	0700249-1	1st Floor,5-Z Block, Phase III, D.,54000,Lahore
86	CLHR40000133	Mohsin Aslam	3520223491323	Behalwana Park Jamia Masjid Noor Bl,54000,Lahore
87	CLHR40000195	KR&F Distributors	7186698-0	House#322-M Phase 1,DHA,54000, Lahore
88	NISB10000085	Tanveer Mehmood	3210223746147	2nd Floor,Margala Plaza Flat#1,F-10,46000,Islamabad
89	NISB10000039	Ittehad Automotive Warehouse	8173239-6	Plot No.422, Industrial Area, Secto,75000,Islamabad
90	SKHI20000172	Shahid Mehmood	4220181125433	House#147/15,Sharfabad B.M.C.H.S,74600,Karachi
91	SKHI20000171	Farhan Ahmed Sahto	4200037163137	House#D-152,Block-05 Clifton,74600,Karachi
92	SKHI10000092	Asma Abdul Qadir	4220108402472	House#G-9, Block 9 Clifton Cantt,74600,Karachi
93	CLHR40000137	Muhammad Habib	1720143523577	35-D Old Officers Colony Saddar Can,54000,Lahore
94	SKHI20000098	Azra Sultana	4220190235094	Flat# 0-85 Block 9 Clifton,46000,Karachi
95	CMTN20000010	Anum Faisal Hameed	3630251922694	1-D Mall Road, Multan Cantt,66000,Multan
96	CMTN20000020	Khalid Mahmood Durrani	3520295573875	House No. 23, Al Zamir Housing Soci,54000,Lahore
97	CFSD10000070	Hafeez Knitwear (Pvt) Ltd.	1344046-2	CHK No. 117, RB, 7KM, Millat Road,38000,Faisalabad
98	CFSD10000068	Umar Draz	3840103552145	Lyallpur Gymkhana, West Canal Road,38000,Faisalabad
99	CFSD10000076	AA Fabrics (PVT) LTD.	5424570-0	4KM, Jaranwala Road, Khurrianwala,38000,Faisalabad
100	CFSD10000094	Rabbit International	7999524-0	Near Noor Masjid,Jamke Road,51040,Saikat
101	NISB10000088	Kifayat Ullah Khattak	6110169248511	House#417,Street#8,G-10/2,46000,Islamabad
102	NISB10000123	Sheikh Adnan Pervaiz	3420209520849	House # 135A Street 4, IJ colony Kh,50090,Kharian
103	NISB10000098	Omer Iqbal Pasha	6110159003533	House # 41-D, Street 15, F-11/2, Is,44000,Islamabad
104	NISB10000093	Humayun Khalid Sherwani	4250193882789	Askari 13, Adiala Road, House #128,,44000,Rawalpindi
105	NISB10000097	Naqeeq Ullah Khan	3740476185987	Bobbi Street, house #13, Ayub Colony,44000,Islamabad
106	CFSD10000067	Faisal Rasheed	3310085114579	House No. 2, Canal Road, Green Vll,38000,Faisalabad
107	CLHR40000053	Mian Fakhar Uz Zaman	3520280268741	House No. 72-F Street No. 2 Phase 5,54000,Lahore
108	SKHI10000107	Bilal Munir	4230118505819	92/2, Khayaban-e-ameer khusro DHA p,72400,Karachi
109	SKHI20000182	Mehru Mal	4520375371939	Village Phar hayaro, Chondko,66020,Khairpur
110	CLHR30000237	Babar Javed	3520112653315	House#37, Block-A,HBFC Housing Soci,54000,Lahore
111	CLHR30000200	Abid Hussain	3520248371293	House#261-FF,Block-CCA,Phase-4 DHA,54000,Lahore
112	SKHI10000080	Muhammad Idress	4200003779851	90/2,9th Street ,Phase 6, DHA,74600,Karachi
113	CMTN20000007	Muhammad Asghar Shah	3630221739397	Khanewal Road Street No.3 Mehmoodab,66000,Multan
114	CMTN20000008	Umer Saeed Siddiqui	3630269565925	House#757,St#19, Sector I-8/2,46000,Islamabad
115	SKHI20000130	Nadia Aziz Ather	4230135799474	House No. 54, Khyabane Ghazi Phase-,74600,Karachi
116	SKHI20000122	A.M.A Leather Industry	0903972-4	331-Sector 7 A K.I.A,74600,Karachi
117	CFSD10000075	Afzaal Ahmad	3310007943197	533-C, Amin Town,38000,Faisalabad
118	CFSD10000072	Al-Rahmat Dyeing	2505167-9	Bismillah Chowk,Mian Pind Road,Mans,38000,Faisalabad
119	CFSD10000130	Alia .	3310056388668	House 43, Faisal Gardens, Canal Roa,38000,Faisalabad
120	SKHI10000166	Muhammad Ejaz	4230144963593	A-22, Saleem Terrace, Block A-93, G,74600,Karachi
121	CLHR20000027	Omar Farooq	3330321705883	Meer Street House#98 Al-Rahim Homes,54000,Lahore
122	CLHR30000188	Fahd Rafiq	3520168914169	House#15-S, Phase II DHA,54000,Lahore
123	CLHR30000203	Javed Ahmad	3520223140645	119-A PCSIR,Phase-1,Canal Road,54000,Lahore
124	CLHR30000140	Ahmad Hassan	3520270974653	106-A Model Town,54000,Lahore
125	CLHR40000194	Y.R Traders	6713698-4	25-P, Gulberg II,54000, Lahore
126	NISB10000086	Hafiz Muhammad Faisal	4210113809343	F-1,Alli Street,Block F,North Nazima,74600,Karachi
127	SKHI10000106	Arslan Bashir	5440010351359	House#53/17 Concl Gir Road,Cantt,87300,Quetta
128	SKHI20000126	Naeem Naseer	4210161106623	House#36/11,Street#27 Khayaban e Qa,74600,Karachi
129	SKHI20000124	Ahmed Foods(Private) Limited	0704016-4	Ahmed House D-112,Ahmed Avenue S.I.,46000,Karachi
130	SKHI20000094	Mannoo Tex	3536170-7	Plot No. S.F Unit No. 5 1st Floor,,74600,Karachi
131	CMTN20000011	Rana Bilal	3630267081647	House No. 171/1, Bilal Road, Gulgas,66000,Multan
132	NISB10000096	Farhan Aslam	6110183848563	House #88-A, Street aaa, G-11/3 Isl,44000,Islamabad
133	CMTN20000009	Saima Zaitoon Ahmed	3630243851262	House no 1-D Mall Road cantt,66000,Multan
134	CLHR40000152	Akkad Rafiq	3520115380647	House No. 46 Sector F-1,10250,Mirpur Azad Kashmir
135	CLHR40000157	Muhammad Hamid Raza	3310009834937	House no 225, street 10 , Askari 1,54000,Lahore
136	CFSD10000127	Sadia Naveed	3520227299816	Shadab Colony, House No.495/B/13-2,66000,Multan
137	NPSW10000039	Wajih Ullah Khattak	1420213211599	House no 118, Street 2, Sector E-4-,25000,Peshawar
138	NPSW10000040	Umar Said Khan	1610120174777	Bostan House, Iram Colony,23200,Mardan
139	CLHR30000076	Ammad Hassan	4230129421083	House#336-A,Block-B Revenue Employe,54000,Lahore
140	CLHR30000151	Arif Ali	3520204143915	303 H/2 Johar Town,54000,Lahore
141	CLHR30000047	Agility & Co	3831999-3	121/4, Ferozepur Road,54000,Lahore
142	CLHR10000084	Hamed Khalid Lateef	3520224527429	House#79-A Block, Model Town,54000,Lahore
143	NISB10000134	Imran Adil	6110118554269	House#312,5#Park Road,Sector B Saf,46000,Rawalpindi
144	CFSD10000169	Hunbul Tex	3003507-4	3.5KM,Rohi Nala,Mauza Raja Bole,Off,46000, Lahore
145	NPSW10000054	Fateh Shah	2120334068473	Landi Kotal Khyber Agency,25000,Peshawar
146	NPSW10000053	Muhammad Yousaf	1610112813491	Village Narshah, Tehsil & District,23200,Mardan
147	CMTN20000012	Hammad Badar	3630222341459	1881/M, Thaheem House Alquresh stre,66000,Multan
148	CMTN20000013	Hamad Khan Sadozai	3520213829063	House No. 4-H/1, Mohallah Gulberg-I,54000,Lahore
149	CFSD10000077	Sheikh Muhammad Jameel Ahmed	3310065205947	House#32/1, Block C,Model Town,38000,Faisalabad
150	NISB10000119	Sardar Tariq Aman	3740507603155	House No. 40, Street 5, Sector E-10,44000,Islamabad
151	CLHR40000246	Chaudhry Kamran Siddiq	3520226852421	House no 624-Z Phase 3 DHA,54000,Lahore
152	SKHI10000104	Abdul Haseeb Khan	4220103791369	House no 33, street 22 corner main,72400,Karachi
153	SKHI20000221	Inam Bari	4230120912597	House no 98/1, Mohalla khayaban-e-s,72400,Karachi
154	SKHI10000103	Rashid Jahangir	3740599516413	Lalazar Colony, House No. 46-F/3, R,44000,Rawalpindi
155	CLHR20000029	Kashif Anwar	3410423057177	Natt Kalan Road, Ghakhar Mandi Wax,52250,Gujranwala
156	CLHR20000032	Zeeshan Hussain	3520085483493	House#42-B BOR Johar Town,54000,Lahore
157	CLHR30000224	City Sales Private Limited	1417856-7	75-B Block L Gulberg 3,54000,Lahore

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158	CLHR30000119	Nadeem Ahmed Iftikhar	3520224813677	17KM-Ferozpur Road H#300-D,Block-B,,54000,Lahore
159	CLHR30000141	Ramsha Ahmad	4230183481484	House#106-A, Model Town,54000,Lahore
160	SKHI20000118	Hanif Abdani	4220120773243	House No. G-9 Block-9, Zamzama Boul,74600,Karachi
161	CMTN20000014	Javaid Riaz	3520280475067	House No. 394-K, Model Town,54000,Lahore
162	CMTN20000019	Faisal Hameed	3630280628639	1-D Mall Road, Multan Cantt,66000,Multan
163	CFSD10000071	Muhammad Usman Hadi	3650140791111	House No. 2, Canal Garden, Canal Ro,38000,Faisalabad
164	CFSD10000069	AA Fabrics (PVT) LTD.	5424570-0	4KM, Jaranwala Road, Khurrianwala,38000,Faisalabad
165	CFSD10000097	Hafiza Ayesha Aziz	3460374654056	H/127 ,Cantt Model Villas, Abek Roa,51040,Sialkot
166	CFSD10000074	AL-Raheem Textile Processing	3425558-3	72-73/A, Small Industrial Estate,38000,Faisalabad
167	CFSD10000128	Farasia Maritime Agencies Pvt. Ltd.	3096185-8	705, 7th Floor, Uni Centre, II Chun,74600,Karachi
168	CFSD10000125	Habib Ur Rehman	3210270782309	H-92, Block Z, Model Town,32200,Dera Ghazi Khan
169	NISB10000118	Jawad Mukarram	3740502468117	House 2263, Street 16/2 Sector C, O,44000,Islamabad
170	NISB10000100	Nadeem Ahmed	4110158154889	Mehmood plaza, shamrez marnie, flat,44000,Islamabad
171	NISB10000090	Win Steel Re-Rolling Mills Pvt Ltd	7273386-0	Plot 81, Street 6, I-10/3 Industria,44000,Islamabad
172	NISB10000150	Safdar Iqbal	4220102538611	House No. 8, Daman-e-Koh, Street 1,,22010,Abbottabad
173	SKHI10000098	Samreen Imran	4230196086030	7A/1 Street 4 DHA Phase-1,74600,Karachi
174	CLHR40000078	Grand Sports	2124910-5	17/122 Haider Road Cantt,51040,Sialkot
175	CLHR40000100	Nadia Sultan	1310141854852	House No. 66-B Bahawalpur House GOR,54000,Lahore
176	CLHR40000095	Bilal Malik	3520116179165	House No. 234 Street No. 9 Cavalry,54000,Lahore
177	CLHR40000055	Muhammad Shoaib Khan Sherwani	3520246081433	House No. 234 Street No. 12 Block G,54000,Lahore
178	CLHR40000048	Sadiq Gas Company	2249574-6	Near Umair Industry Opposite Jubile,52250,Gujranwala
179	CLHR40000196	Muhammad Asif Saif Ullah	3520296171251	House No. 98 IH Falcon Complex Gulb,54000,Lahore
180	SKHI20000183	Huzafa Zakir HPA Al Baraka Bank Lt	4230198417439	House No. 36-A/3 Humayun Qazi Khuda,74600,Karachi
181	SKHI20000184	Jahangir Ayoub	4130473443371	House no 649, Block 13, Unit no2 La,17000,Hyderabad
182	NPSW10000064	Zahid Hussain	8220312133021	Bahria Town, Phase 8, House No. 8,,44000,Rawalpindi
183	SKHI10000183	Chawala Enterprises	0065661-5	P-219, Yarn Market,38000,Faisalabad
184	CLHR40000336	Javeria Fazal	3520215224484	House No. 285-A, EME Society, Multa,54000,Lahore
185	NISB10000107	Tariq Ahsan Khan	3520261197597	Ahsan Farm, Japan Road, PO Hardo Gh,44000,Islamabad
186	CLHR20000030	Aqeel Ahmed Nasir	6110119850097	House#441-A Phase 5,DHA Lahore, Can,54000,Lahore
187	CLHR30000225	City Sales Private Limited	1417856-7	75-B Block L Gulberg 3,54000,Lahore
188	CLHR30000124	Javed Ali	3520102809689	House#38,Block E,PCHS Ghazi Road La,54000,Lahore
189	CFSD10000101	Standard Enterprises Private Limite	0688605-1	1st Floor, 2B, Peoples Colony, D-Gro,38000,Faisalabad
190	CMTN20000016	Quarat Ul Ain	3630207460226	House No. 38, Street No. 2, Jamalpu,66000,Multan
191	CFSD10000089	Ajmal Mahmood	3520226825451	House#147-F, Model Town,54000,Lahore
192	SKHI10000095	Bombal Leathers	1284421-7	Plot No. 42, Sector 7-A, Korang In,74600,Karachi
193	CLHR40000153	Amran Mashkur	3520272535819	House No. 180-B HBFC DHA Phase 5,54000,Lahore
194	CLHR30000190	Synthetic Products Enterprises Limi	0688349-4	127 -S, Qalid-e-Azam Industrial Es,54000, Lahore
195	NPSW10000037	Tania Tajik	1730107120028	House No. 44, Sector G-4, Phase II,,25000,Peshawar
196	SKHI20000145	Techno Automotive	3202251-4	3C-2nd Floor, Lacasa Centre, DHA Ph,74600,Karachi
197	CMTN20000017	Mohammed Javaid Ahmed	3630225145611	1-D, Mall Road, Multan Cantt,66000,Multan
198	NISB10000092	Abdul Samad Khan	6110167469093	APT # 9, Ground Floor, Alladin Resi,44000,Islamabad
199	SKHI10000093	Muhammad Abdullah Ejaz	4220160575731	House No. 7, Street 2 Al-Hamra Coop,74600,Karachi
200	CLHR40000090	Dhillow Brothers	0738941-8	Paidar Board Mills Murikey 348B Str,54000,Lahore
201	CLHR40000079	Abdullah Jamal	3520136000811	House No. 113 W DHA,54000,Lahore
202	CFSD10000139	Muhammad Amjad	3310506672221	West Canal Road, House No. 341-E, E,38000,Faisalabad
203	NPSW10000060	Izhar Ul Haq	2120397257973	Peero Khel Shinwari,24740,Landi Kotal
204	CLHR10000088	Omar Arshad Pal	3520225391179	House#175,E Block, Valencia Town,54000,Lahore
205	SKHI10000084	Shamail Abdani	4220103501491	House No. G-9 Block 9 Zamzama Boule,74600,Karachi
206	CLHR40000223	Ejaz Rasheed	3520015171377	House No. 5C, Waris Colony Wahdat R,54000,Lahore
207	NISB10000121	Sohaila Rehman	6110116366344	House No 346, Sector G-10/1,44000,Islamabad
208	SKHI10000182	Shaheen Enterprises	5172813-0	New Zarghoon Double Road,87300,Quetta
209	SKHI10000059	Uzma Abid	4230123197012	N4,Block 3,Merry Fountain, Executiv,74600,Karachi
210	NISB10000103	Ahmed Mujadid Khan Burki	3740512336449	48-B, Nisar Road, Westridge-II,44000,Rawalpindi
211	NISB10000099	Fateh Khan Malik	3740528298339	House # 558, Street 20, Chaklala 3,,44000,Rawalpindi
212	SKHI10000067	Faisal Abubakar	4210172325465	112, 21 street khayab-e-muhafiz pha,72400,Karachi
213	NPSW10000058	Abdul Razak	1560131147941	Karakal, Dak Khana Matta, Tehsil Ma,19200,Swat
214	CMTN20000027	Biltz Private Limited	2172891-7	76-Abdali Road,66000,Multan
215	SKHI10000048	SYK Enterprises	3760607-7	House No. 78 Khayaban-e-Bukhari, Ph,74600,Karachi
216	SKHI10000096	Shumaila Minhas	4220164548964	16/A LEA-8 Hussain Bhai Bandukwala,74600,Karachi
217	CLHR20000040	Sheikh Salman Arif Kapoor	3460311639965	Near Golf Club,House#233 Aziz Shahi,51040,Sialkot
218	CMTN20000022	Shiekh Nasir Uddin	4230148923825	House#13/44, Jallilabad,66000,Multan
219	SKHI20000179	Basant Mal	7956735-6	House no A-96, Mohalla Meer Hussana,17000,Hyderabad
220	CMTN20000023	Umair Javaid	4520770571641	House No. 394, Block K Colony, Mode,54000,Lahore
221	SKHI10000087	Gulbano Razzaq	3520284005779	48/2,10th Street,Khayaban-e-Bukhari,74600,Karachi
222	SKHI20000219	Sohail Ahmed	4230106415634	House no D-25 block 8, Mohalla Kehk,72400,Karachi
223	CLHR20000041	Mohammad Arsalan Aftab	3520293993747	Canal Bank Road,House#100,B Block P,54000,Lahore
224	SKHI20000218	Shah Enterprises	7552303-7	Office Mall No 75, Fishermen Cooper,72400,Karachi
225	SKHI10000032	Muhammad Munir	4200004374797	B-210 Ruffi Lake Drive, Gulistan-e-J,74600,Karachi
226	SKHI20000147	Automotive Trading Corporation	5019104-2	D-13/1 Park Lane, Block-S, Clifton,74600,Karachi
227	CLHR20000045	Afnan Shah Khan	4220107975759	House# SD-153,Sector D Askari 10, A,54000,Lahore
228	CLHR40000063	Ahmad Farid	3640208259789	House No. 77-A Block-K Valencia Tow,54000,Lahore
229	SKHI20000116	Omega Motors	2681840-0	Plot#32/2,Street FT-3,Frere Town Qu,46000,Karachi
230	SKHI20000117	Rubina Bano	4220133420012	House No. G-9 Block-9 Zamzama Boule,74600,Karachi
231	CMTN20000024	Madiha Bilal	3630298833690	Androon Delhi Gate, House No. 1176/,66000,Multan
232	CLHR20000044	Badar Munir	3520254750645	House#182, street 8, Muhallah phase,54000,Lahore
233	CLHR40000098	Milan Muhammad Rashid	3520179931947	House No. 6-A Gulistan Rah Tajbagh,54000,Lahore
234	CLHR10000257	Mirza Affan Baig	4220119245903	PAF Complex, House No. E-03/01, Sec,44000,Islamabad
235	CLHR10000058	Hamid Saeed	3520209482359	House#554-CC DHA,54000,Lahore
236	NISB10000162	Muhammad Rafi	3740506560331	House # 860, Street 89, I-8/4 Islam,44000,Islamabad
237	CLHR20000046	Aliya Haroon	3520109828912	House # 38-G Phase 6,54000,Lahore



238	CFSD10000170	Lahore Central Motors (PVT) LTD.	2157288-7	19-KM, Multan Road, 54000, Lahore
239	SKHI10000072	Salman Ahmed	4200005668823	House#715/7 Fatima Jinnah Colony, 74600, Karachi
240	SKHI10000091	Shamail Sikander	420000447967	House#205-2, 34 Street Phase 8, DHA, 74600, Karachi
241	NPSW10000048	Muhammad Usman Anwar Chaudhry	3520223266373	House No. 199, New Garden Town, Ahm, 54000, Lahore
242	CLHR20000037	Waheed Akram	3520224359297	House#105-A, New Muslim Town, 54000, Lahore
243	CLHR20000043	Muhammad Bilal	3310018093113	Flat No. 132-B Askari 5, Walton Air, 54000, Lahore
244	CLHR10000057	Zartash Fazal	3520225110792	House No. 10, Street No. 49, Touhee, 54000, Lahore
245	CLHR30000123	Naseem Javed	6520224762257	290-Block N DHA Phase-1, 54000, Lahore
246	SKHI10000085	Muhammad Kashif	4220115891367	Plot No. 3, Block 3, Aqeela Arcade, 74600, Karachi
247	SKHI20000146	Techno Automotive	3202251-4	3C-2nd Floor, Lacasa Centre, DHA Ph, 74600, Karachi
248	SKHI20000127	KIA Motors Macca	3816182-6	FL 8-11 Gulshan-e-Jamal Main Rashid, 74600, Karachi
249	CMTN20000015	Talib Asim	3520299884701	House No. 78-E, Model Town, 54000, Lahore
250	CFSD10000138	Hafiz Asghar Ali	3310577972243	House No. 72-C, Bankers Cooperative, 54000, Lahore
251	CLHR10000235	Ali Farooq	3520189858465	619, G-Block, DHA, Phase-V, 54000, Lahore
252	NISB10000133	Nasir Rafiq Ahmed	6110164005019	House No. 131, Street No. 60, I-8/3, 44000, Islamabad
253	NISB10000148	Haroon Sharif	6110117617387	House No. 69, Street No. 3, Sector, 44000, Islamabad
254	CMTN20000021	Ghazi Khan	3630266470769	House No. 49 Al-Jannat Homes, Near, 66000, Multan
255	NISB10000128	Muhammad Salman	6110168248941	Category E Flat No. 4, Street 19, I, 44000, Islamabad
256	CLHR40000437	Naem Ahmed	3520174479897	House No. 197/A Street 09 Cavalary, 54000, Lahore
257	CMTN20000025	Khalil Ahmad	3630207864245	House#38 Jamal Pura Colony, Street#2, 66000, Multan
258	CLHR10000053	Muhammad Imran	3430122160643	House#BV1.5.62 Vanike Road Qadeer P.52110, Hafizabad
259	SKHI10000030	Shaikh Zubair Ahmed	4130382247519	G-231, Citizen Colony, 17000, Hyderabad
260	CLHR20000042	Saad Irfan	3520225603991	House # 178, Muhallah Naaz Town Bloc, 54000, Lahore
261	SKHI10000251	Sarah Naseem	3740580086476	Judicial Town, Chatar House no 205, 44000, Islamabad
262	CLHR30000092	Kashif Saeed	3520174581521	House No 116/7, Tufail Road Cantt, 54000, Lahore
263	CMTN20000028	Bilz Private Limited	2172891-7	76-Abdali Road, 66000, Multan
264	CLHR10000094	Izhar Construction (Pvt.) Ltd	0683998-3	35 Tipu Block New Garden Town, 54000, Lahore
265	NPSW10000049	Khayal Baz	2120245668879	Qaum Koki Khel Tapa Tor Khel, Ghare, 24801, Khyber Agency
266	NPSW10000044	Waqas Ahmad	1730177808319	Lucky Dairy Road, Jawad Town, Gulba, 25000, Peshawar
267	CLHR20000034	Mannan Khan	3520182858311	House#32/7 Block A Canal City Canal, 54000, Lahore
268	CLHR10000060	Sheikh Yasir Yousaf	3520266608141	House#34 Shah Jamal Colony, 54000, Lahore
269	CLHR10000064	Zaki Usman Saleemi	3520294728741	House#170-B, PCSIR, Phase-2, 58000, Lahore
270	NPSW10000056	Shakirullah	1430130103215	Village Lachi Balla, P.O. Khas, Teh, 26000, Kohat
271	NPSW10000050	Yar Baz	2120293533797	Koki Khel Toor Khel, PO Jamrud, Gha, 25000, Peshawar
272	NISB10000105	Tausif Tariq	3740522786883	House No. N E 3709, Sultan Pura, 43600, Rawalpindi
273	CMTN20000030	Bilz Private Limited	2172891-7	76-Abdali Road, 66000, Multan
274	NISB10000110	Shahid Mehmood	3230415599963	House No. 68, Street No. 6, G-15/3, 44000, Islamabad
275	CLHR30000043	Muhammad Atif Siddiqui	3520015256423	283-R, Model Town, 54000, Lahore
276	NPSW10000042	Kamran Said	1730138958635	Phase 6, Sector F1, Street 1, House, 25000, Peshawar
277	CFSD10000102	Standard Enterprises Private Limite	0688605-1	1st Floor, 28, Peoples Colony, D-Gro, 38000, Faisalabad
278	NPSW10000057	Hamza Ullah	2120358816791	Shinwari, Mohalla Peero Khel, 24740, Landi Kotal
279	NISB10000159	Saqib Bashir	6110169506875	House No. 90, Street No. 7, Sector, 44000, Islamabad
280	CLHR20000033	Ejaz Ahmed Malik	3840322654557	House#78-B Block F-2, Johar Town, 54000, Lahore
281	CLHR20000036	Muhammad Naveed Aslam Maan	3660256872339	House#213, Street#27, Block A Overse, 54000, Lahore
282	CLHR10000059	Salman Iqbal	3520233710637	House#139, Block Y, DHA, 54000, Lahore
283	CLHR10000062	Muhammad Shakeel Shahzad	3410141054335	438/439 A1 Wapda Town Gujranwala, 52250, Gujranwala
284	CLHR40000212	Ahsan Madni	9140407174763	149-Lane No. 1 Askari Colony Phase, 66000, Multan
285	SKHI10000088	Fahad Ahmed	4220177291369	House#63, Amil Colony Jamshed Road, 74600, Karachi
286	CLHR20000035	Lareb Faisal	3520202593198	House#73/2-E Model Town, 54000, Lahore
287	CLHR20000039	Muhammad Naveed Afzal	3650214028087	House#119, Sector M3, Lake City, Hol, 54000, Lahore
288	CLHR10000061	Muhammad Arshad	3460322814047	House#105/9 Tariq Road Sialkot Cant, 51040, Sialkot
289	CLHR30000128	Al-Fatah Enterprises	1427703-4	45-46 Hamza Park Off Descon H.Q. Mee, 54000, Lahore
290	CLHR20000118	Hammad Ali	3520228545189	House#118-C, Street 5, Phase 5, DHA, 54000, Lahore
291	NPSW10000055	Muhammad Junaid	3710110286551	Mohalla Khanan, Dak Khana Khas, Wes, 43440, Attock
292	CLHR10000066	Sikandar Subhani	3520287608919	House# 6-4, Mohalla Jail Road, 58000, Lahore
293	CMTN20000029	Bilz Private Limited	2172891-7	76-Abdali Road, 66000, Multan
294	CLHR10000076	Izhar Steel (Pvt.) Limited	2222716-4	35- Tipu Block, New Garden Town, 54000, Lahore
295	CLHR20000038	Tajamal Mehmood	3520289838465	House # 147 F block Model Town, 54000, Lahore
296	NPSW10000062	Qazi Babar Irshad	1730114321019	Qazi House Shah Qabool, House No. 3, 25000, Peshawar
297	NISB10000480	Hira Farooq HPA Faysal Bank Limited	6110101786074	House no 99, Hillside Road, Sector, 44000, Islamabad
298	CLHR10000065	Khawaja Majid Javiad	3520290671005	House#74, Shahdman 2, 54000, Lahore
299	NISB10000155	Saamia Ahmad	3520227627876	Apartment No 8, Block 16A, Royal Ap, 44000, Islamabad
300	NISB10000106	Ittehad Steel Industries	0345163-1	Head Office & Factory No.417, Indus, 44000, Islamabad

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