YOUR RIGHTS
THE CONSUMER PROTECTION ACT
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YOUR RIGHTS – THE CONSUMER PROTECTION ACT

How the Consumer Protection Act can help you

The Consumer Protection Act

- ensures that you are treated as an equal and protects you against discrimination in economic transactions
- protects your privacy and ensures fair practice when goods or services are marketed to you
- means you have the right to choose the agreements you enter into and continue with
- gives you the right to the disclosure of information so that you can make informed choices
- protects you against fraud and other dishonest practices
- makes sure that you don’t have to agree to unfair conditions in the small print
- allows you to return things which don’t work properly
- protects you against goods and services that can harm you
- makes suppliers compensate you if they have caused you a loss
- ensures that you are educated on consumer issues and the results of your choices
- makes it possible for you to form groups to promote your interests

Who and what is involved in the Consumer Protection Act?

The Consumer Protection Act can help consumers in dealings which involve advertising, marketing, promoting, selling, supplying and delivering or repairing of goods and services in South Africa.

You are a consumer if you have made a deal with a supplier, for example, when you pay for goods or services, or if goods or services are marketed to you.

Goods include things, but also information and data and the licence to use it.

Services include receiving advice or training you pay for, transport of people or goods, transactions at restaurants and hotels, entertainment and access to electronic communication.

Employment relationships, credit agreements, deals between two private consumers and goods or services supplied to government do not fall under the Consumer Protection Act.
If you have a complaint and the supplier won’t resolve it for you, you can complain
to your **Provincial Consumer Affairs Office** or the **National Consumer Commission** as well as other bodies.

Whenever the Consumer Protection Act refers to ‘business days’ it means the days from Monday to Friday.

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### Know Your Rights

Below are some of the rights you can enforce under the Consumer Protection Act.

#### 1. SAME PRICE, QUALITY AND SERVICE FOR ALL

**Complaint:** You are treated differently from other customers

Example: A store demands a deposit from you but you can see that other customers are not asked to pay a deposit.

You can:

✓ Insist that you be treated the same as everyone else.

**If the store refuses to give you equal treatment, you can:**

Complain at the Provincial Consumer Affairs Office (see below on page 23) for violating **section 8** of the Consumer Protection Act.
2. A SALES PERSON CALLS TO SELL SOMETHING

**Complaint:** A salesperson calls and texts you all the time, even late at night and on weekends

Example: A company markets a store account.

You can:

- Ask the sales person to stop contacting you; and
- Ask them to take your name off their list (they cannot charge you for that); and
- Block them from contacting you by replying with an SMS saying STOP; and
- Tell them that they are only allowed to contact you between 08h00 and 20h00 on weekdays and 09h00 and 13h00 on Saturdays and not at all on Sundays and public holidays.

**If they ignore your request to stop, you can:**

- Complain at the Provincial Consumer Affairs Office (see below on page 23) for violating section 11 of the Consumer Protection Act; and
- Complain at the Direct Marketing Association (see below on page 29).
3. ACCEPTING THE OFFER TO BUY SOMETHING WHEN A SALESPERSON CALLS

**Complaint:** You change your mind and you don’t want the product anymore, but the company says you cannot cancel.

*Example:* You buy a funeral insurance policy from a salesperson who phoned you.

You can:

- Send a letter to the company within 5 business days to cancel the contract, you do not have to say why or pay extra; and
- Insist on getting your money back within 15 business days if you have already paid.

**If the company refuses to cancel, you can:**

  - Complain at the Provincial Consumer Affairs Office (see below on page 23) for violating section 16 of the Consumer Protection Act; and
  - Complain at the Direct Marketing Association (see below on page 29)

**If you have problems with funeral insurance, you can:**

  - Complain at the Short Term Insurance Ombud (see below on page 29)

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**You want to cancel a purchase where the company approached you by letter, phone, sms, email or fax**

1. Send a letter within 5 working days saying you want to cancel. You don’t have to give reasons or pay for the cancellation.

2. They must pay back your money within 15 business days.
4. NOT GETTING WHAT WAS PAID FOR

**Complaint:** The salesperson told you that the product you are buying has certain features, but when you read the manual, you discover that the product doesn’t have them.

Example: The freezer the salesperson advertised as 'automatic defrosting' needs to be defrosted manually.

You can:
- Insist on getting the product as marketed by the salesperson; or
- Insist on getting your money back.

**If the company refuses to supply the marketed product or to refund you, you can:**

Complain at the Provincial Consumer Affairs Office (see below on page 23) for violating section 41 of the Consumer Protection Act.

5. AUTOMATIC SIGN-UP FOR PAID ADD-ON

**Complaint:** You were automatically signed up for another paying service because you didn’t opt out.

Example: You open a clothing account and it automatically signs you up for a club membership that costs money because you didn’t say 'no'.

You can:
- Insist that you get your money back that you paid for the added-on service/product.
If the company refuses to refund you or to cancel the added-on agreement, you can:

Complain at the Provincial Consumer Affairs Office (see below on page 23) for violating section 31 of the Consumer Protection Act.

6. RECEIVING SOMETHING WITHOUT HAVING ORDERED ANYTHING

**Complaint:** You receive something without having ordered it and the invoice says that if you keep it you must pay for it

Example: A couch cover is delivered, but you did not order one.

You can:

- Keep the product without paying for it if the company does not contact you within 10 days and fetch the product within 20 business days. You must not make it difficult for the company to collect the product, though, for example, by not answering the door; or
- Send the product back at the company’s cost and risk.

**If the company insists you pay for the product, you can:**

Complain at the Provincial Consumer Affairs Office (see below on page 23) for violating section 21 of the Consumer Protection Act.
7. BUYING SOMETHING ON SPECIAL OFFER

**Complaint:** You go to a shop to buy the special that they advertised but the product is only available at the regular price.

Example: The fridge advertised at a special price is sold out when you get to the store five minutes after it opens.

You can:

- ✓ Insist on getting that advertised product at the special price; or
- ✓ Insist that the company gets another store to sell you the product at that price.

**If the company refuses, you can:**

- × Complain at the Provincial Consumer Affairs Office (see below on page 23) for violating section 23 of the Consumer Protection Act.
- × Complain at the Advertising Standards Authority (see below on page 29)
8. PREPAID AND GIFT VOUCHERS

**Complaint:** You prepaid for a service or product but the voucher has expired in less than 3 years

Example: You bought air time and the voucher does not activate after 3 months.

**If you have bought the expired voucher in the last 3 years and never activated it, you can:**
- ✓ Insist on getting a new voucher free of charge; or
- ✓ Insist on getting your money back.

**If the company does not want to refund you or give you a new voucher, you can:**

Complain at the Provincial Consumer Affairs Office (see below on page 23) for violating **section 63** of the Consumer Protection Act.

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9. PROMOTIONAL COUPONS OR VOUCHERS

**Complaint:** You received a coupon in your post box but the shop refuses to redeem it

Example: The butchery advertises meat on special if you present the specials coupon during this week.

You can:
- ✓ Insist that the store honours the voucher.

**If the company does not want to honour the coupon or voucher, you can:**
Complain at the Provincial Consumer Affairs Office (see below on page 23) for violating **section 34** of the Consumer Protection Act.
10. CUSTOMER LOYALTY OR POINT PROGRAMMES

Complaint: You have sufficient points to get something for free, but the company won’t allow you to use the credit.

Example: You have a store loyalty card but when you want to pay with your points, the store refuses to accept it.

You can:

✔ Insist that the store redeems the points; or
✔ Insist that the company get another store to supply if it cannot meet the demand.

If the company does not want to honour your loyalty award, you can:

Complain at the Provincial Consumer Affairs Office (see below on page 23) for violating section 35 of the Consumer Protection Act.

11. CANCELLING A TICKET, ORDER OR RESERVATION

Complaint: You have to cancel a booking which you have paid for already.

Example: You bought a bus ticket for your mother, but she is in hospital and cannot use it.

You can:

✔ Insist on getting your money back if the person who you bought the ticket for is in hospital or has died; or
Expect to pay a reasonable cancellation fee if you cancel the ticket for other reasons.

**If the company refuses to give your money back, you can:**
Complain at the Provincial Consumer Affairs Office (see below on page 23) for violating section 17 of the Consumer Protection Act.

### 12. A SERVICE IS OVERBOOKED

**Complaint:** You have paid for a service but the company doesn’t want to honour your booking.

- **Example:** You bought a bus ticket. When you get to the bus, you are told it is full and there is no place for you.

**You can:**
- Insist that the company gives your money back with interest; or
- Insist that the company pays for another ticket, if necessary with another company.

**If the company refuses to give your money back or provide you with another ticket, you can:**
Complain at the Provincial Consumer Affairs Office (see below on page 23) for violating section 47 of the Consumer Protection Act.
13. SIGNING A CONTRACT

Complaint: You are expected to sign a contract that has pages of tiny small print and uses very complicated legal terms that you don’t understand.

Example: You want to hire a car, but you don’t understand most of the clauses in the small print and you suspect that some might be unfair.

You can:

✓ Insist on a contract in plain and understandable language; and
✓ Insist on getting a contract that is fair.

If the company refuses to give you an understandable, fair contract, you can:

Complain at the Provincial Consumer Affairs Office (see below on page 23) for violating sections 22 and 49 of the Consumer Protection Act.
14. RENEWING CONTRACTS

**Complaint:** The company refuses to cancel or renews automatically

Example: You want to cancel your 2-year cell phone contract after 1 year.

You can:

- ✓ Cancel at any time. You have to pay a fair penalty fee. This fee cannot be so high that you cannot afford to cancel; or
- ✓ Cancel the contract after 2 years without paying extra. The company needs to contact you at least 40 days before renewal to let you know if the price will change; or
- ✓ Continue the contract after 2 years on a month-to-month basis at the same price.

**If the company refuses to cancel or has renewed without informing you, you can:**

Complain at the Provincial Consumer Affairs Office (see below on page 23) for violating **section 14** of the Consumer Protection Act.
15. BUYING ON LAY-BY – 1

Complaint: You stop paying before you paid the full amount and the company refuses to pay you back

Example: You started paying instalments for a new lounge suite, but you change your mind or run out of money.

You can:

✓ Cancel the agreement and insist on getting back the money you already paid; and
✓ Expect to be charged a penalty fee of no more than 1% of the price (the price divided by 100); or
✓ Refuse to pay a penalty if the person who bought the product couldn’t pay because the person was in hospital or the person passed away.

If the company charges too much penalty or does not want to refund, you can:

Complain at the Provincial Consumer Affairs Office (see below on page 23) for violating section 62 of the Consumer Protection Act.
16. BUYING ON LAY-BY – 2

Complaint: When you go to collect your fully paid product, it’s not available

Example: You pay the final instalment for the clothes you put on lay-by but the clothes are sold out.

You can:

✓ Insist on other items that are the same or better compared to what you paid for; or
✓ Insist on having your money refunded; or
✓ Insist on getting back double the money you paid, if it is the company’s fault that the items are no longer available.

If the company does not want to give you other items or refund you, you can:

Complain at the Provincial Consumer Affairs Office (see below on page 23) for violating section 62 of the Consumer Protection Act.
17. DELIVERIES

Complaint: The item you expect does not get delivered on the agreed day or at the wrong time or place, the delivery costs more than agreed or they deliver the wrong item.

Example: You buy a fridge and agree that it will be delivered a week later.

You can:

✓ Insist on the agreed time or place to deliver, free of charge; or
✓ Insist that they collect the wrong item and deliver the correct one, free of charge; or
✓ Cancel the agreement, free of charge.

If the company does not want to cancel or deliver, you can:

Complain at the Provincial Consumer Affairs Office (see below on page 23) for violating section 19 of the Consumer Protection Act.
18. RETURNING A NON-WORKING PRODUCT

Complaint: The product you bought does not work properly.

Example: You buy a television set and it doesn’t switch on.

You can return the product and:

- Insist that they repair it (within 3 months free of charge); or
- Insist that they replace it with a new product; or
- Insist that they give you your money back.

If the repaired or replaced product still doesn’t work, you can:

- Insist on getting another working product; or
- Insist on getting your money back.

If the company refuses to repair, replace or refund you, you can:

Complain at the Provincial Consumer Affairs Office (see below on page 23) for violating section 55 of the Consumer Protection Act.

If you bought a car, no matter if new or second hand you can also:

Complain to the Motor Industry Ombudsman (see below on page 30).
19. UNSAFE OR FAULTY PRODUCTS

**Complaint:** A product that you used correctly malfunctions and destroys something else

- Example: Your new toaster catches fire and melts your microwave.

You can:
- ✓ Insist on getting your money back; and
- ✓ Insist on getting paid for your damage or loss.

**If the company does not want to refund you or pay for your damage, you can:**

Complain at the Provincial Consumer Affairs Office (see below on page 23) for violating **section 55** of the Consumer Protection Act.

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20. REPAIRS – 1

**Complaint:** The company simply goes ahead and repairs your product and the repair costs more than buying a new product

- Example: You hand in a broken kettle.

You can:
- ✓ Refuse to pay for the repair; and
- ✓ Insist that the company tell you how much the repair will cost beforehand (for free); and
✓ Insist on being asked first if the actual repair costs more than the quote you accepted; or
✓ Refuse to pay for the quote or for finding the problem if you decide against having the repair done.

If the company refuses to quote for repairs or hand back your item, you can:

Complain at the Provincial Consumer Affairs Office (see below on page 23) for violating section 15 of the Consumer Protection Act.

21. REPAIRS – 2

Complaint: The repair takes longer than promised and the item is still broken or breaks again a week later

Example: The shoes you handed in for fixing still have broken soles.

You can:
✓ Insist that the repair is done properly; or
✓ Ask for your money back; and
✓ Insist on a repair or a refund if the item breaks again within 3 months of being fixed.

If the company refuses to repair again or to pay you back, you can:

Complain at the Provincial Consumer Affairs Office (see below on page 23) for violating section 54 of the Consumer Protection Act.

22. REPAIRS – 3

Complaint: The item you are having repaired is damaged, lost or stolen before you collect it

Example: You hand in a broken cell phone.

You can:
✓ Insist that the repair place pays for the damage or for a new item.

If the company tells you it is not their fault and refuses to pay, you can:

Complain at the Provincial Consumer Affairs Office (see below on page 23) for violating section 65 of the Consumer Protection Act.

See the next page for the diagram
You take a product to be repaired

If you want, the repair place must give you a free quote how much the repair will cost

You approve the quote and tell them to repair it

You decide against the repair

The repair can’t cost more than the quote unless they told you and you agreed

They cannot charge you for the quote or for finding the problem

The product still does not work or breaks again within 3 months

Your product gets damaged or is lost while at the repair place

The company must redo the repair

The company must refund your money

The company must pay for your loss
23. ENTERING A COMPETITION

**Complaint:** You are told you have won something and now you have to fulfill a condition before you can get the prize

Example: You have received a text message that you have won R3000 but that you must pay R50 first to receive your prize.

You can:

Complain at the Provincial Consumer Affairs Office (see below on page 23) for violating **section 36** of the Consumer Protection Act.

24. ENTERING A COMPETITION ON YOUR CELLPHONE

**Complaint:** The text message for entering a competition on your cellphone is charged at more than the maximum rate of R1.50

Example: You want to enter a competition on your cellphone but the sms is charged at R10 per entry.

You can:

✓ Insist on getting your money back if you were charged more than R1.50.

**If the company refuses to refund you or to lower their competition entry rate, you can:**

Complain at the Provincial Consumer Affairs Office (see below on page 23) for violating **regulation 11** of the Consumer Protection Act Regulations.

25. PYRAMID SCHEMES

**Complaint:** A company promises you that you will earn great rewards if you pay money and recruit more paying customers

Example: You invest R10 per month and recruit 5 friends, but never get your money after a year.

You can:

✓ Insist on getting your money back.

**If the company carries on with its false advertising or refuses to refund you, you can:**

Complain at the Provincial Consumer Affairs Office (see below on page 23) for violating **section 43** of the Consumer Protection Act.
26. STOLEN GOODS

**Complaint:** The item you bought from a second hand dealer is confiscated and returned to its rightful owner and the dealer refuses to refund you

![Image: A person standing with a sign]

Example: You buy a second hand TV and the police take it away because they say it was stolen.

You can:

- Insist that the place where you bought the TV gives you a replacement; or
- Insist that the company returns your money.

**If the company refuses to replace the item or to refund you, you can:**

Complain at the Provincial Consumer Affairs Office (see below on page 23) for violating **section 44** of the Consumer Protection Act.
How to complain and enforce your rights

WHO CAN COMPLAIN

✓ You as the consumer can complain.
✓ Someone else, with your permission, can complain on your behalf.
✓ Someone who represents a group of people who all have the same complaint.

APPROACHING THE SUPPLIER DIRECTLY FIRST

You can:

✓ Ask to speak to the manager or owner and explain your problem; and
✓ Write down the name of the person you spoke to; and
✓ Write down the promises this person made and by when it would be done.

APPROACHING THE PROVINCIAL OR NATIONAL CONSUMER BODY

If the store does not investigate and resolve your complaint, you can:

Complain at the provincial office of consumer affairs by

✓ Calling or visiting the office; or
✓ Sending a letter or filling out the form below on pages 25–26; and
✓ Describing why you are complaining, giving the company’s contact details, what the company said when you complained and what you want to happen.
✓ Filling in the section which was violated on the form where it states 'Provision of Consumer Protection Act or regulations promulgated under it or Code contravened (if known)’.

The Provincial Consumer Affairs Office or the National Consumer Commission will investigate your complaint. This can take a while.

If you have a case, the office will contact the supplier and tell them to resolve the complaint
COMPLAINING AT THE PROVINCIAL CONSUMER AFFAIRS OFFICE

You want to complain that your right as a consumer has been breached

Ask to speak to the manager or owner and explain your problem

Write down the name of the person you spoke to

Make a note of the promises this person made and by when it would be done

The company investigates and resolves your complaint

The company ignores you or does not resolve your complaint

Contact your provincial office of consumer affairs with your complaint

The provincial office of consumer affairs investigates and resolves your complaint
<p>| <strong>Full names of complainant</strong> |
| <strong>ID/Registration number of complainant</strong> |
| <strong>Postal Address</strong> |
| <strong>Physical Address</strong> |
| <strong>Cell phone number</strong> |
| <strong>Landline number</strong> |
| <strong>Fax number</strong> |
| <strong>E-mail address</strong> |
| <strong>When is the best time to contact you, should this be necessary?</strong> |
| <strong>Has this complainant previously filed a complaint with the NCC?</strong> |
| <strong>If so, please provide the reference number</strong> |
| <strong>Nature of complaint</strong> |
| <strong>Provision of Consumer Protection Act or regulations promulgated under it or Code contravened (if known)</strong> |
| <strong>Name of company or person against whom complaint is made</strong> |
| <strong>Address of company or person against whom complaint is made</strong> |</p>
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# Important Contact Details

## PROVINCIAL CONSUMER AFFAIRS OFFICES

### EASTERN CAPE

<table>
<thead>
<tr>
<th>Postal address</th>
<th>Street address</th>
<th>Telephone &amp; Fax</th>
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<tbody>
<tr>
<td>The Director: Consumer Affairs Private Bag X0054, Bisho, 5605</td>
<td>Pick ‘n Pay Building Office 223 Bisho</td>
<td>Tel: 045 808 4000 Fax: 045 838 3981</td>
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### FREE STATE

<table>
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<tr>
<th>Postal address</th>
<th>Street address</th>
<th>Telephone &amp; Fax</th>
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<tbody>
<tr>
<td>The Director: Consumer Affairs P O Box 6590, Bloemfontein, 9300</td>
<td>Tourist Centre 60 Park Road Willows, Bloemfontein</td>
<td>Tel: 051 400 4852/54 Fax: 051 400 9440/9 051 400 9606</td>
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### GAUTENG

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<tr>
<th>Postal address</th>
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<tbody>
<tr>
<td>The Director: Consumer Affairs Private Bag X091, Marshalltown, 2017</td>
<td>Ground Floor Matlotlo House 94 Main Street Johannesburg</td>
<td>Tel: 0860 428 8361 011 355 8012/ 8117 Fax: 011 355 8019</td>
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### KWAZULU-NATAL

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<tr>
<th>Postal address</th>
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<tbody>
<tr>
<td>The Director: Consumer Affairs Private Bag X001, Bishopsgate, 4008</td>
<td>1st Floor The Marine Building 22 Gardiner St Durban</td>
<td>Tel: 031 310 5300 Fax: 031 310 5416/42</td>
</tr>
<tr>
<td>LIMPOPO</td>
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<td><strong>Telephone &amp; Fax</strong></td>
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<tr>
<td>The Director: Consumer Affairs</td>
<td>Ismini Towers</td>
<td>Tel: 015 293 8300/8529</td>
</tr>
<tr>
<td>Private bag X9484, Polokwane, 0700</td>
<td>46 Hans van Rensburg</td>
<td>Fax: 015 291 1336</td>
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<td>Street</td>
<td>015 295 7010</td>
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<td><strong>Telephone &amp; Fax</strong></td>
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<tr>
<td>The Director: Consumer Affairs</td>
<td>106 Ferreira Street</td>
<td>Tel: 013 752 3761</td>
</tr>
<tr>
<td>Private Bag X11215, Nelspruit, 1200</td>
<td>Nelspruit</td>
<td>Fax: 013 752 2729/3729</td>
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<tr>
<th>NORTHERN CAPE</th>
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<tr>
<td><strong>Postal address</strong></td>
<td><strong>Street address</strong></td>
<td><strong>Telephone &amp; Fax</strong></td>
</tr>
<tr>
<td>The Director: Consumer Affairs</td>
<td>18–22 Stockdale Street</td>
<td>Tel: 053 839 4000</td>
</tr>
<tr>
<td>P O Box 3238, Kimberley, 8300</td>
<td>Kimberley</td>
<td>053 830 4835/08</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Fax: 053 831 3668</td>
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<th>NORTH WEST PROVINCE</th>
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<td><strong>Telephone &amp; Fax</strong></td>
</tr>
<tr>
<td>The Director: Consumer Affairs</td>
<td>East Wing Ground Floor</td>
<td>Tel: 018 387 7700/84</td>
</tr>
<tr>
<td>Private Bag X2060, Mmabato, 2735</td>
<td>Agri Centre Building</td>
<td>Fax: 018 392 5550</td>
</tr>
<tr>
<td></td>
<td>James Moroka Street</td>
<td>018 387 7900</td>
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<td>Mafikeng</td>
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<td><strong>Street address</strong></td>
<td><strong>Telephone &amp; Fax</strong></td>
</tr>
<tr>
<td>The Director: Consumer Affairs</td>
<td>142 Long Street</td>
<td>Tel: 0860 142 142</td>
</tr>
<tr>
<td>P O Box 979, Cape Town, 8000</td>
<td>Cape Town</td>
<td>021 483 5735</td>
</tr>
<tr>
<td></td>
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<td>Fax: 021 483 5872</td>
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### NATIONAL CONSUMER COMMISSION

Customer Contact Centre: 0860 003600 or 012 761 3000  
E-mail: complaints@thencc.org.za

### FURTHER COMPLAINTS BODIES BY TYPE OF TRANSACTION

#### ADVERTISING

<table>
<thead>
<tr>
<th>Agency</th>
<th>Tel:</th>
<th>Fax:</th>
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<tbody>
<tr>
<td>Advertising Standards Authority</td>
<td>(011) 781 2006</td>
<td>(011) 781 1616</td>
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#### AUCTIONS

<table>
<thead>
<tr>
<th>Agency</th>
<th>Tel:</th>
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<tbody>
<tr>
<td>SA Institute of Auctioneers</td>
<td>0861 847 426/082 659 1476</td>
<td>086 505 7497</td>
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#### ARCHITECTURAL SERVICES

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<tr>
<th>Agency</th>
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<tbody>
<tr>
<td>SA Institute of Architects</td>
<td>(011) 782 1315</td>
<td>(011) 782 8771</td>
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#### BANKING & FINANCIAL

<table>
<thead>
<tr>
<th>Agency</th>
<th>Tel:</th>
<th>Fax:</th>
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<tbody>
<tr>
<td>Ombudsman for Banking Services</td>
<td>(011) 712 1800 or 0860 800 900</td>
<td>(011) 483 3212</td>
</tr>
<tr>
<td>Financial Services Ombud</td>
<td>(012) 470 9080</td>
<td>(012) 348 3447</td>
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#### CREDIT

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<tr>
<th>Agency</th>
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<th>Fax:</th>
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<tbody>
<tr>
<td>Credit Bureau Association</td>
<td>(011) 463 8218</td>
<td>(011) 463 8386</td>
</tr>
<tr>
<td>Credit Ombudsman</td>
<td>0861 66 28 37</td>
<td>086 683 4644</td>
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<tr>
<td>The National Credit Regulator</td>
<td>0860 627 627</td>
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#### DIRECT MARKETING

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<tr>
<th>Agency</th>
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<tr>
<td>Direct Marketing Association</td>
<td>0861 362 362</td>
<td>0866 260 758</td>
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#### ESTATE AGENTS

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<tr>
<th>Agency</th>
<th>Tel:</th>
<th>Fax:</th>
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<tr>
<td>Estate Agency Affairs Board</td>
<td>087 285 3222</td>
<td>(011) 880 9725/9831</td>
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#### FRANCHISE

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<tr>
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<tr>
<td>Franchise Association of Southern Africa</td>
<td>0861 2372624473</td>
<td>(011) 615 3679</td>
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#### INSURANCE

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<tr>
<th>Agency</th>
<th>Tel:</th>
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<tr>
<td>Long Term Insurance Ombudsman</td>
<td>0860 103 236</td>
<td>(021) 674 0951</td>
</tr>
<tr>
<td>Short Term Insurance Ombudsman</td>
<td>(011) 726 8900</td>
<td>(011) 726 5501</td>
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#### INTERNET

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<thead>
<tr>
<th>Agency</th>
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<tbody>
<tr>
<td>Internet Service Providers</td>
<td>(010) 500 1200</td>
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LAWYERS
Law Society of South Africa  Tel: (012) 366 8800  Fax: (012) 362 0969

MEDIA & PRESS
Press Ombudsman of South Africa  Tel: (011) 484 3612  Fax: (011) 484 3619

MEDICAL AIDS
Council of Medical Schemes  Tel: (012) 431 0500  Fax: (012) 431 0608

MEDICAL DOCTORS
South African Medical Association  Tel: (012) 481 2000  Fax: (012) 481 2100

MOTOR
Motor Industry Ombudsman  Tel: 0861 164 672  Fax: 086 630 6141

PENSION
Registrar of Pension Funds  Tel: (012) 428 8000/0800 110 483  Fax: (012) 347 0221/8787

SOUTH AFRICAN NATIONAL CONSUMER UNION  Tel: (012) 428 7122  Fax: 0866 728585