

PROTECTING CONSUMERS

The Office of the Consumer Protector (OCP) falls within the business regulation programme of the Department of Economic Development and Tourism, and provides two main services:

1 CONSUMER EDUCATION

The OCP conducts regular consumer education programmes with all of its identified stakeholders. Consumer education services include various programmes on topics such as financial literacy, your rights and obligations in terms of the Consumer Protection Act and the National Credit Act, the impact of garnishee and emoluments attachment orders and other selected pieces of consumer protection legislation. The Office is also the link between the province and various other strategic consumer protection agencies such as the National Credit Regulator, Council for Medical Schemes, Financial Services Board, National Energy Regulator of South Africa, National Regulator for Compulsory Specifications, Independent Communications Authority of South Africa, and the National Consumer Commission.

2 CONSUMER REDRESS

One of the other key priorities of the OCP is to provide Western Cape consumers, such as yourself, with an accessible and user friendly consumer dispute resolution service. This specific priority aims to ensure that you are effectively protected from possible harmful business practices and possible transgressions of the Consumer Protection Act. In order to achieve this, the OCP, via its internal operations, provides a statutory redress service to consumers who may have fallen victim to an unfair business practice. In terms of the operational practice of the OCP, all consumer disputes are first channelled via Alternative Dispute Resolution (ADR) in an attempt to amicably resolve matters between the two disputing parties, before proceeding the matter to the law court. The resolution of consumer complaints via this ADR process grants you access to free, simple and effective justice.

Steps to take before approaching the OCP:

You are advised to resolve your complaints with the business concerned. They should be given a chance to rectify the problem before you approach our office.

- Go back to the business you dealt with and explain the problem or your experience using as much detail as possible.
- Take evidence with you when you engage with the business e.g. the damaged item, copies of the contract, and proof of purchase or receipt.
- Escalate your complaint to the highest level of authority i.e. the manager or owner of the business. If the manager doesn't help, contact the business's customer relationship manager (this communication should be kept on record).
- If you were unable to resolve the complaint directly with the business, contact the OCP:

Toll free number: 0800 007 081

Email: consumer.protector@westerncape.gov.za

Address: 80 St Georges Mall, Ground Floor, Waldorf Arcade in Cape Town

- Please note that voicing your complaints via social media could lead to litigation issues if the information is false and damaging to the brand.

A team of consumer advisors will advise you or negotiate with the business on your behalf. Please remember that there will be a process that needs to be followed especially since the Consumer Protection Act provides that a business must be afforded an opportunity to respond to any allegations made by a customer.

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What is debt?

- Every time you buy on credit; you are creating debt.
- Good debt can assist you to create and accumulate wealth. However, when debt is misused it can become your biggest burden.

Managing debt effectively can go a long way in creating your wealth and financial independence:

- Distinguish between your wants and needs, and focus on your needs.
- Draft weekly/monthly budgets well before pay day arrives.
- If you are unable to pay your debts, make arrangements with your creditors before receiving letters of demand as this will affect your credit record.
- Never spend more than your income.
- Never borrow from someone to repay another person!
- Try to minimise your debts by buying cash or by opening a lay-by agreement.
- When you get extra money, increase payment on your debt to reduce the payment period and save on interest.

Contact one of the following institutions for assistance in managing your debt:

- The Office of the Consumer Protector: 021 483 9282
- The National Credit Regulator: 0860 627 627
- Get your credit profile free once a year via Credit Bureaus (TransUnion: 0861 482 482)

Important contact information for other consumer protection authorities:

Banking Ombuds	011 8380035
Cape Town City Council	021 400 5486
Motor Industry Ombuds	012 841 2945
Office of the Consumer Protector	0800 007 081
National Credit Regulator	0860 627 627
Council for Debt Collectors	012 804 9808
Estate agents affairs board	011 731 5600
Financial Services Ombuds	012 428 8000
Short-term insurance Ombuds	011 726 8900
Council for Medical Schemes	012 431 0500
Long-term insurance Ombuds	021 6575000
Pensions	021 674 0209
National Institute for Swimming Pools	021 712 8390
Independent Communications Authority of South Africa	011 321 8280
Rental Housing Tribunal	021 483 4190
Council for Debt Collectors	012 804 9808
Credit Ombuds	0861 662 837

Department of Economic Development and Tourism: 021 483 3840

Contact the Western Cape Government at:

0860 142 142 | www.westerncape.gov.za

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