An informed consumer is a satisfied consumer !

READ THE FINE PRINT ------

- Your signature is your most important possession! Anything you own can be signed away, even money you hope to earn in the future.
- For this reason it is essential to think twice before you sign any document. There is a legal saying, *"Caveat Subscriptor"*, which means ***let he who signs take heed.*** Once a document is signed a contract comes into existence and it will generally be enforced by the courts, even if you have had second thoughts about the transaction. The time to think twice is before you sign, not afterwards.

- By all means listen to the explanation given by the salesperson, but do not depend on all his assurances: It is the written agreement which counts, not the verbal undertakings of the salesperson.

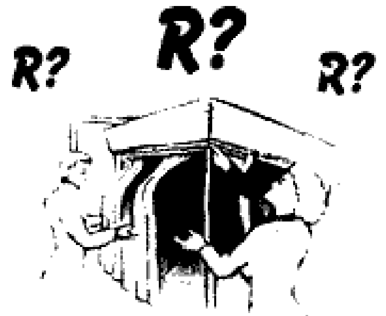
YOUR RIGHTS AS A SHOPPER -

- You have the right to know the price of any item. It must be clearly indicated on each item or on a sign displayed nearby.

- You have the right to obtain a receipt. You must receive a receipt for all purchases, and it must include a description and the price of the item, the name and contact details (telephone, fax, etc) of the store.

- If the store does not give refunds, you are buying at your own risk. If the salesperson says the store gives refunds but you do not see a sign (or the sign says otherwise) have the manager write the policy on your receipt. Establish beforehand what the store's policy is.

- Look for quality name brands and store brands with a good reputation.



Some store brands are as good as name brands and cost less. Read the warranty and think twice about expensive additional warranties. Mail in a warranty registration ASAP and keep a copy in a safe place.

- You have the right to know exactly what you are purchasing. Beware of "USED" or "RECONDITIONED" items sold as new.

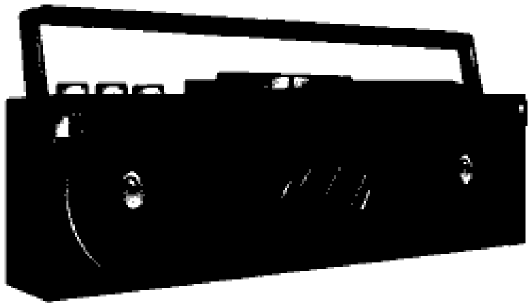
- Always shop around. Prices vary. Remember that those BARGAIN street pedlar sales are always final. Pay special attention to name brands and official organisation's logo merchandise which could be counterfeit.

SALES SCAMS

- If a sale advertisement sounds too good to be true, it probably is. Consumer Services cracks down on phoney sales. Inspectors cannot be everywhere at once. So read up and be your own best advocate.

- Some stores advertise huge discounts, but do not include the original price. Ninety percent of an inflated price may still be a bad buy. Check the price from which the discount is being made and compare shops to see which store has the lowest price and best quality.

100% DISCOUNT!



- If you go into a store for an advertised special, but the sales person tries to sell you something that costs more. You are being scammed.

BANKING BASICS

- Compare the various types of accounts available and make sure you choose the right one for your specific needs.

- Make withdrawals at your own bank's ATM's — you are charged extra fees if you withdraw money at another bank's ATM.

- Withdrawals inside the bank cost more than those made at an ATM.

- Limit the number of withdrawals you make — you are charged for each!

- Arrange debit orders and/or, stop orders for regular (monthly) payments you have to make — it is cheap and safe: The unsafe alternative is to carry cash around.

- Check your bank statements for any irregularities — failing to do so, can cost you dearly!

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Survival Guide

CONSUMER SERVICES
& FAIR TRADE

BUSINESS PROMOTION & TOURISM

DEPARTMENT OF ECONOMIC AFFAIRS AGRICULTURE & TOURISM WESTERN CAPE

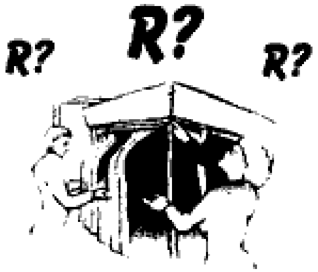
'n Ingeligte Verbruiker is 'n Tevrede Verbruiker!

LEES DIE FYN DRUK ---------

- U handtekening is u kosbaarste besitting! Enigiets wat u besit, kan weggeteken word, selfs die geld wat u hoop om in die toekoms te verdien.
- Om hierdie rede is dit noodsaaklik om goed na te dink voordat u enige dokument onderteken. Daar is 'n regsuitdrukking "Caveat Sub scriptor", wat beteken: Laat hy wat onderteken, op sy hoede wees. Wanneer 'n dokument eers onderteken is, ontstaan daar 'n kontrak en dit sal oor die algemeen deur die hof afgedwing word, selfs al sou u agterna uself bedink oor die transaksie. U moet goed nadink vóórdat u iets onderteken, daarná is te laat.
- Luister gerus na die verduideliking wat deur die verkoopspersoon gegee word, maar moenie op sy beloftes staatmaak nie. Dit is die geskrewe ooreenkoms wat tel, nie die mondelinge ondernemings van die verkoopspersoon nie.

DIE REGTE VAN IEMAND WAT INKOPIES DOEN -------------

- U het die reg om te weet wat die prys van enige artikel is. Dit moet duidelik op elke artikel of op 'n kennisgewing naby die vertoonde artikels aangedui word.
- U het die reg om 'n kwitansie te ontvang. U moet 'n kwitansie vir alle aankope ontvang en dit moet die prys, handelsmerk en 'n beskrywing van die winkel insluit.
- Indien die winkel nie terugbetalings doen nie, koop u op eie risiko. Indien die verkoopspersoon sê dat die winkel terugbetalings doen, maar u nie so 'n kennisgewing sien nie (of 'n kennisgewing die teendeel sê), moet u vra dat die bestuurder die beleid op u kwitansie neerskryf.
- Soek vir handelsmerke van gehalte en winkels se eie handelsmerke wat 'n goeie naam het. Sommige winkelhandelsmerke is net so goed soos bekende handelsmerke en kos minder. Lees die waarborg en dink goed na oor duur bykomende waarborge. Pos die waarborgregistrasie so gou as moontlik en bewaar 'n afskrif op 'n veilige plek.



- U het die reg om presies te weet wat u koop. Wees versigtig vir 'GEBRUIKTE" of "OPGEKNAPTE" artikels wat as nuwes verkoop word.

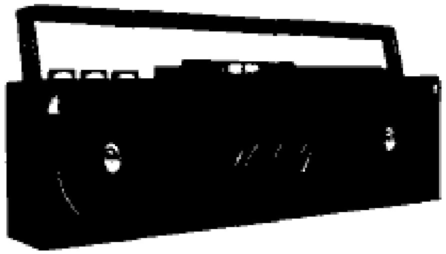
- Nuttige verbruikerswenke. Kyk altyd rond voordat u koop. Pryse wissel. Onthou dat daardie WINSKOPIE wat u by straatsmouse kan koop, altyd finaal is. Let veral op na handeslmerke en handelsname van handelsware van amptelike organisasies wat vervalsings kan wees.

UITVERKOPINGSBEDROG ----

- As 'n advertensie van 'n uitverkoping te goed klink om waar te wees, is dit waarskynlik te goed om waar te wees. Verbruikersake tree streng op teen skynuitverkopings. Die inspekteurs kan egter nie oral gelyk wees nie. Lees dus goeg en waak oor u ieie belange.

- Sommige winkels adverteer goedere teen 'n groot afslag, maar sluit nie die oorspornklike prys daarby in nie. Negentig persent van 'n baie hoë prys mag dalk nog steeds 'n swak kopie wees. Gaan die prys na waarvan die afslag gegee word en vergelyk winkels om vas te stel watter winkel die laagste prys en die beste gehalte het.

100% AFSLAG!



- U gaan na 'n winkel vir 'n spesiale aanbod wat geadverteer is, maar die verkoopspersoon probeer iets anders wat meer kos, aan u verkoop. U word om die bos gelei.

GEBRUIK JOU BANK SO ------

- Vergelyk die verskillende tipes rekeninge beskikbaar en maak dan seker jy kies die een wat aan jou spesifieke behoeftes voldoen.
- Doen ontrekkings by jou eie bank se outomatiese banktellers — jy betaal ekstra wanneer jy by 'n ander bank se OTM 'n ontrekking doen.
- Ontrekkings binne die bank kos jou meer as wanneeer jy die OTM gebruik.
- Beperk die aantal onttrekkings wat jy doen — jy betaal vir elke onttrekking.
- Reël dat gereëlde (maandelikse) betalings deur middel van debietorders of stoporders direk van jou rekening afgaan. Dit is goedkoper en veilig. Die onveilige alternatief is, om met kontant in jou sak rond te loop.
- Gaan jou bankstate gereëld na vir enige ongerymdhede en foute — dit kan jou duur te staan kom as jy nalatig is.

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Oorlewings-gids

VERBRUIKERSDIENSTE
& BILLIKE HANDEL

BESIGHEIDSBEVORDERING & TOERISME

DEPARTEMENT VAN EKONOMIESE SAKE LANDBOU & TOERISME WES-KAAP

Umthengi Onolwazi Ngumthengi Owanelisekileyo!

FUNDA UMBHALO OFIHLAKELEYO ------------

- Isiginitsha yakho yeyona nto ibalulekileyo nexhomekeke kuwe! Ungatghathelwa yonke into onayo, nemali uqobo, le ulindele ukuyamkela kwixa elizayo ngenxa yesiginisha.

- Ngenxa yesi sizathu ke, kufanelekile ukuba ucinge kabini phambi kokuba utyikitye naluphi na uxwebhu. Kukho intetho yobuciko yasemthethweni thi, "Caveat Subscriptor", oko kuthetha ukuthi, tyikitya uiumkile.

- Xa sele lusayiniwe uxwebhu kuphuma isivumelwano esisetyenziswayo ezinkundleni, nokuba kuthe kanti sele ujikile kwisigqibo obusithabathile ngesi sivumelwano siya kusetyenziswa. Ixesha elikuvumelayo ukuba ucinge ngeny'indlela kuphambi kotyikityo, kungekuko emva kwalo.

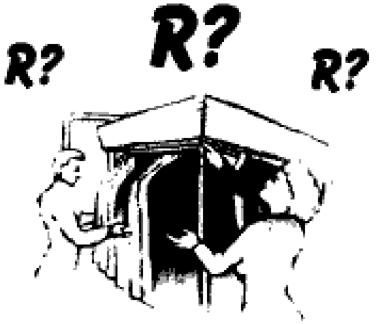
- Mphula-phule ngenxa zonke umthengisi xa esenza ingcaciso, kodwa ungathembi yonke into akuqinisekisa ngayo. Sisivumelwano esinobungqina obubhaliweyo kuphela esisebenzayo, engeyontetho nje yomlomo-evela kumthengisi.

ILUNGELO LAKHO NJENGOMTHENG ------------------

- Unelungelo lokwazi ixabiso layo nayiphi na impahla. Kufuneka libonakale ngokucacileyo kwimpahla nganye kungenjalo kubekho uphawu eoniso wayo.

- Unelungelo lokufumana irisithi. Fumana iirisithi zeempahla zonke ozithengayo, kwaye kufuneka ziveze nexabiso, igama lentengiso kwanenkcazo ngevenkile. Ukwanelungelo lokuyazi ivenkile.

- Ukuba ivenkile leyo ayinambuyiselo emalini, uya kuthenga uzifaka ngokwakho engozini.



Ukuba uthi umthengisi ivenkile inembuyiselo emalini ube ungaboni luphawu lutshoyo ubhaliweyo (okanye uphawu luthetha nganto yimbi) umphathi wevekile leyo makakubhalele umgaqo-nkqubo kwirisithi leyo.

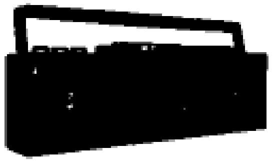
- Kangela amagama entengiso asemgangathweni negama lentengiso yevenkile.

- Amagama entengiso yezinye iivenkile avakala kakuhle njengamagma lawo, kwaye zibize kancinane. Funda isisiqinisekiso (warranty) ucinge kabini ngezinye iziqinisekiso ezongezelweyo ezibizayo. Thumela umbhalo-siqinisekiso ngokuKHAWULEZA ugcine ikopi ngononophelo.

- Unelungelo lokuyazi ngokuthe ngqo into oyithengayo. Lumkela iimpahla esele "ZISETYENZISIWE" kungenjalo "EZIHLAZIYIWEYO" ezithengiswa ngokwempahla ezintsha.

- Amanqaku aluncedo kumthengi. Yenza imijikelezo xa uthenga. Khumbula ukuba impahla engenamsebenzi yasendleleni efumaneka ISISISULU isoloko iyinto yokugqibela.

IHLE NGE 100%



- Waqwalasele amagama afana naweentengiso kwakuye neelogo izisemthethweni zemibutho yorhwebo ezingayinkohliso.

INTENGISO EYINKOHLISO ----

- Ukuba umpoposho-intengiso uvakala kamnandi ezindlebenei, ngaxesha limbi impahla xa uyithenga iye ingawungqini. Icandelo lemiCimbi yabaThengi liye liyiphelise intengiso yenkholiso, kodwa noxa kunjalo, abahloli abanakubakho kuyo yonk'indawo ngaxesha-nye. Ngoko ke funda ukuze ube nokusithethelela.

- Ezinye livenkile ziba nezaphulelo ezikhulu, kodwa zingalibandakanyi ixabiso ebililo impahla ekuqaleni. Amashumi alithoba eepesenti okunyuka kwamaxabiso kunganegalelo elinglihle noko ekuthengeni. Liqwalasele ixabiso esenziwe kulo isaphulelo ube utheiekise amaxabisc enzinye iivenkile ukuze ubone elona xabiso liphansti kwanekhwaliti.

- Xa usiya evenkileni ngenxa yokubizwa ngumpoposho-ntengiso wamaxabiso ahlisiweyo, ze yena umthengisi akuthengisele impahla exhomileyo ngexabiso. Yazi ukuba ukhohlisiwe.

IINDLELA ZOKUBHANKISHA EZAHLUKENEYO ------------

- Thelekisa Iilndindi ezahlukeneyo zeakhwunti ezikhoyo kwaye qiniseka ukuba ukhetha eyona ilungileyo engqamene neemfuno zakho.
- Tsala imali kwi banki ogcina kuyo imali, ngokutsala imali kwenye ibanki utsalelwa imali eninzi.
- Ukutsala imali ngaphakathi ebankini kuxabisa ngaphezulu kunaxa uyitsala ngaphandle.
- Nciphisa amatyeli okutsala imali kuba uyahlwsula ngotsalo ngalunye.
- Cwangcisa indlela yokuhlawula amatyala akho enyanga nge banki (stop/debit order).
- Ukumana uyakufuna isiqinisekiso (statement) loonto ingakwenza uhlawule.

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Esikhokelo Esilulutho

ICANDELO LABATHENGI
NORHWEBO OLULUNGILEYO

UPHUHLISO LWEZOSHISHINO NOKHENKETHO
ISEBE LEMICIMBI YEZOQOQOSHO EZOLIMO NOKHENKETHO