

## MEDIA STATEMENT

For Immediate Release

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### ***Spend Wisely During Covid-19 Pandemic and Grow Gauteng Together***

The Gauteng Office of Consumer Affairs (GOCA) urges consumers to spend wisely this festive season. It has been observed that during the festive season hype, most consumers tend to buy goods/products in the name of huge discounts and sales as per the retailer's adverts.

"Be careful and not be misled by marketing strategies as the hype creates unnecessary pressure on every household. Most consumers in South Africa are in huge debts and the festive season hype will lead to more people being over-indebted as they tend to shop for things that they do not need in the name of sales and discounts," says Milly Viljoen, Director: Consumer Education, Awareness and Stakeholder Relations at the Gauteng Office of Consumer Affairs.

The rising prices of fuel, food, transport and electricity is affecting many households and the situation is expected to worsen as we approach the end of the year. The coronavirus pandemic has also affected finances of many households and businesses, with many people having lost their jobs and sources of income, or having been affected by salary cuts.

#### **SHOP SAFELY / SPEND WISELY TIPS:**

**1. Plan your purchases in advance by drawing a 'realistic' budget**

Avoid spending your hard-earned cash on things you don't need. Prioritise your expenses; make a list of needs and wants. Focus on the essentials, needs, school uniform, schoolbooks, stationery and pay school fees for 2022 in advance. Before you do any grocery shopping, make a list and stick to it. Use your bonus/13<sup>th</sup> cheque to pay off your debts, credit cards or home loan. This will not only reduce the interest payable but also the term of the debt.

**2. Always read and understand the Terms and Conditions (the agreement of sale) of items sold in store and online before signing**

Demand contracts/agreements that are simple, easily understood and in plain language. It is important to remember that, when you make a purchase or order a service online, you are entering into a legal agreement. Know and understand your rights and responsibilities before you make any purchase. Check specifically the Repair, Replace and Refund (RRR)

policy for defective and unsafe goods purchased online, as of that purchased in store - especially on sale items. A consumer has the right to return any goods without penalty and at the supplier's risk and expense within six months of delivery if the goods fail to satisfy the quality provisions stipulated in the Consumer Protection Act.

**3. Check your bank statements regularly**

Checking your statement regularly to help keep track of expenses and spending, as well as monitor for any fraudulent charges or mistakes.

**4. Avoid online shopping scams**

Only transact on secure websites: look for the lock image on the toolbar, valid certificates such as VeriSign and secure payment systems such as PayU. Don't do your shopping in coffee shops and malls with public Wi-Fi. There's a bigger chance that fraudsters may intercept your connection and get hold of your usernames and passwords. Watch out for strange emails and links. Always be skeptical about offers that seem too good to be true. Certain online ads on social media sites might take you to a fake website that can infect your system with malware. Rule of thumb: rather type in the web address yourself. Also, never send emails that contain personal information such as your card number and expiry date or supply these details over the phone.

**5. Avoid credit buying**

Pay in full and in cash, do not bring more cash with you than you need. If you don't have the extra money, you can't spend it. Credit costs money (interest) and it encourages over-spending, can also lead to a 'poor' credit record.

**6. Build up your savings**

Create an emergency fund for unforeseen circumstances. This fund will strengthen your financial security in the event of a job loss or any circumstance you might encounter.

**7. Protect your consumer rights**

If you are not satisfied with products and services received, complain to the manager or person in control of the business where you purchased the goods and services. You can also contact the supplier or manufacturer of the goods and services.

If the matter is not resolved, then consumers can lodge a complaint to the Gauteng Office of Consumer Affairs (GOCA) on (011) 355 8006 or email [consumer@gauteng.gov.za](mailto:consumer@gauteng.gov.za). Consumers can also visit our Head Office or one of our Regional Offices in Gauteng.

For more information, advice and consumer-related complaints, contact the Gauteng Office of Consumer Affairs on (011) 355 8006 or email: [consumer@gauteng.gov.za](mailto:consumer@gauteng.gov.za).

For more details and media enquiries, please contact Ms. Milly Viljoen, Director: Consumer Education; Awareness and Stakeholder Relations, on 082 925 8886, email address: [Milly.Viljoen@gauteng.gov.za](mailto:Milly.Viljoen@gauteng.gov.za)

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