#### CONSUMER PROTECTION ACT NO. 68 OF 2008

[View Regulation]

[ASSENTED TO: 24 APRIL, 2009] [DATE OF COMMENCEMENT: 31 MARCH, 2011]

(Unless otherwise indicated)

(English text signed by the President)

This Act has been updated to Government Gazette 38557 dated 13 March, 2015.

#### as amended by

National Credit Amendment Act, No. 19 of 2014 [with effect from 13 March, 2015]

#### GENERAL NOTE

In terms of <a href="Item 2">Item 2</a> in <a href="Schedule 2">Schedule 2</a>, any provision authorising the Minister to make regulations commences on the 24 April, 2010.

In terms of item 2 (3) (b) (a) of this Act, the Minister of Trade and Industry hereby defers the general effective date of the Act until 31 March 2011. (Editorial Note: Please note that item  $\frac{2(3)}{b}$  (b) was published under Government Notice No. 917 in Government Gazette 33581, dated 23 September, 2010, but does not exist in this Act. It is suggested that Schedule 2, item 2 (3) (a) of this Act is in fact meant.)

In terms of item 2 (3) (b) (i) of this Act, the Minister of Trade and Industry hereby defers the application of the Act to all municipalities other than high capacity municipalities as defined in terms of the Local Government: Municipal Finance Management Act, 2003 (Act No. 56 of 2003) until further notice. (Editorial Note: Please note that item 2 (3) (b) (i) was published under Government Notice No. 221 in Government Gazette 34116, dated 14 March, 2011 and it is suggested that Schedule 2, item 2 (3) (b) (i) of this Act is in fact meant.)

#### ACT

To promote a fair, accessible and sustainable marketplace for consumer products and services and for that purpose to establish national norms and standards relating to consumer protection, to provide for improved standards of consumer information, to prohibit certain unfair marketing and business practices, to promote responsible consumer behaviour, to promote a consistent legislative and enforcement framework relating to consumer transactions and agreements, to establish the National Consumer Commission, to repeal sections 2 to 13 and sections 16 to 17 of the Merchandise Marks Act, 1941 (Act No. 17 of 1941), the Business Names Act, 1960 (Act No. 27 of 1960), the Price Control Act, 1964 (Act No. 25 of 1964), the Sales and Service Matters Act, 1964 (Act No. 25 of 1964), the Trade Practices Act, 1976 (Act No. 76 of 1976), the Consumer Affairs (Unfair Business Practices) Act, 1988 (Act No. 71 of 1988), and to make consequential amendments to various other Acts; and to provide for related incidental matters.

#### PREAMBLE

The people of South Africa recognise-

That apartheid and discriminatory laws of the past have burdened the nation with unacceptably high levels of poverty, illiteracy and other forms of social and economic inequality;

That it is necessary to develop and employ innovative means to-

- (a) fulfil the rights of historically disadvantaged persons and to promote their full participation as consumers;
- (b) protect the interests of all consumers, ensure accessible, transparent and efficient redress for consumers who are subjected to abuse or exploitation in the marketplace; and
- (c) to give effect to internationally recognised customer rights;

# **Consumer Ptotection Act No 68 Of 28 April 2009**

**N Noddings** 

#### Consumer Ptotection Act No 68 Of 28 April 2009:

Arbitration Law of Czech Republic: Practice and Procedure Alexander J. Belohlávek, 2013-03-01 A comprehensive review of the arbitration law and practice in the Czech Republic including discussion of arbitration practice and procedure an examination of the jurisdiction of the arbitral tribunal the appointment of arbitrators including the challenge and replacement of arbitrators an analysis of the various types of awards including a discussion on deliberations agreements settlements and the costs of arbitration a discussion on the amendment and challenge of awards including the liability of arbitrators and a review of the enforcement of domestic and foreign arbitration awards Financial Iustice Larry Kirsch, Robert N. Mayer, 2013-05-09 This provocative and accessible narrative recounts the inside story of how a broad based people s campaign was mobilized and subsequently succeeded in pushing Congress to create a consumer financial regulator with clout What would Congress do if anything to tame Wall Street and the nation's lenders following the financial meltdown of 2008 This book tells the true story of how an alliance of consumer civil rights labor fair lending and other progressive groups emerged to effectively challenge Wall Street and its official protectors and to win substantial new legislative reforms actions that resulted in the Dodd Frank Act and its path breaking Consumer Financial Protection Bureau CFPB Based largely on in depth interviews with the leading activists involved in the campaign Financial Justice The People's Campaign to Stop Lender Abuse taps into the world of contemporary citizen movements to present evidence into the conditions that determine the success and failure of social movement campaigns It goes well beyond general global variables such as effective management to show how the formal and informal rules adopted by a campaign can serve to preclude fragmentation and incoherence Strategies for Compliance Alan Brener, 2020-12-20 Compliance is a fundamental control function within regulated industries globally This book provides an expert introduction to corporate compliance using cases examples and insights from the financial services sector and beyond The author an experienced compliance practitioner and academic highlights compliance challenges using examples such as Wells Fargo whistleblowing in the financial services and the mis selling of payment protection insurance in the UK banking sector The book explores strategies for creating compliant cultures and fostering regulatory trust whilst practical guidance is provided on anticipating regulatory changes Addressing organisational obstruction and delay the author presents a series of valuable tools and techniques for real world practice An essential professional development resource for board directors compliance officers and other senior managers the book also provides a unique learning and development resource for students of corporate compliance globally General Reports of the XVIIIth Congress of the International Academy of Comparative Law/Rapports Généraux du XVIIIème Congrès de l'Académie Internationale de Droit Comparé Karen B. Brown, David V. Snyder, 2011-12-30 This title presents twenty nine topics prepared by leading scholars in more than 20 countries providing a comparative analysis of cutting edge legal topics of the 21st century Considering topics of vital moment to contemporary legal scholars the title includes pieces on Surrogate

Motherhood The Balance of Copyright in Comparative Perspective International Law in Domestic Systems Constitutional Courts as Positive Legislators Same sex Marriage Climate Change and the Law The Regulation of Private Equity Hedge Funds and State Funds and Regulation of Corporate Tax Evasion Each chapter surveys legal developments in the U S and Canada Europe Asia Latin and South America Africa and the Middle East in a format that permits the reader easy access to similarities and differences in the approaches of the selected national regimes. This comprehensive volume tells the story of parallel trends in the evolution of legal doctrine despite jurisdictional cultural and political barriers While each of the covered countries stands alone as a sovereign in a technologically advanced world their disparate systems nonetheless have converged to adopt comparable strategies in dealing with complex legal issues The volume is a critical addition to the library of any scholar hoping to keep abreast of the major trends in contemporary law Lexis District of Columbia Code, **Annotated** District of Columbia, 2001 Federal Register ,2012-10 The International Compendium of Construction Contracts Phillip Greenham, Society of Construction Law Australia, 2021-05-10 This book examines how the most commonly used construction project contracts are applied in a range of countries around the world The specific situation of each of the almost 40 countries studies is dealt with in a dedicated chapter allowing for easy comparison between differing legal and commercial environments Each chapter contextualizes the relevant contracts within the legal and commercial systems prevalent in a particular country and examines a number of common issues impacting construction projects around the world This unique book will be an essential resource for construction law specialists around the world because of its focus on commonly used contracts and the contextualizing of these contracts into the legal and commercial environment of each studied country All contributions are from practicing construction project lawyers ensuring that the quality of the information and analysis is of the highest standard The Oxford Handbook of Comparative **Environmental Law** Emma Lees, Jorge E. Viñuales, 2019-05-06 This Handbook is the first comprehensive account of comparative environmental law It examines in detail the methodological foundations of the discipline as well as the substance of environmental law across countries from four vantage points country studies from all continents responses to common problems including air pollution water management nature conservation genetically modified organisms climate change and energy chemicals waste foundational components of environmental law systems including principles property rights administrative and judicial organisation command and control regulation market mechanisms informational techniques and liability mechanisms and common interactions of environmental protection with the broader public private and criminal law contexts The volume brings together the foremost authorities in this field from around the world to provide a concise self contained and technically rigorous account of environmental law as a single overall system **Trade Policy Review -**Australia 2011 Bernan Press, 2011-09-01 The Trade Policy Review Mechanism a permanent feature of the World Trade Organization WTO is designed to contribute to improving adherence by all WTO members to rules disciplines and

commitments made under the Multilateral Trade Agreement This volume in the series provides information on the trade policies practices and macroeconomic situations of Australia Each Trade Policy Review is expertly prepared after in depth analysis of an individual nation by the WTO s Trade Policy Review Board Cross-Border EU Competition Law Actions Mihail Danov, Florian Becker, Paul Beaumont, 2013-06-18 This book written within the framework of a research project funded by the European Commission Civil Justice Programme identifies the ways in which cross border EU competition law actions can best be handled in Europe Employing traditional library based legal research methods as well as qualitative interviews with legal practitioners in Germany and England countries sharing different legal traditions and policy makers in Brussels the book considers how private EU competition law actions are functioning at the moment and how they could and should be developed The study proposes solutions for some of the most pressing practical problems and includes chapters by the following academics legal practitioners and judges Judge I Pelik nov General Court of the EU J Lawrence and A Morfev Freshfields P Lasok QC Monckton Chambers H Mercer QC Essex Court Chambers J Webber Shearman T Reher CMS Hasche Sigle Germany P Bos and J M hlmann BarentsKrans the Netherlands P Beaumont Aberdeen S Bariatti Milan G Howells Manchester D Fairgrieve BIICL J Fitchen Aberdeen A Andreangeli Edinburgh D Tzakas Athens Bar Greece S Dnes Sidley Austin Brussels F Becker and J Kammin Kiel University Germany and M Danov Brunel University Board of Trade Journal Board of Trade Journal of Tariff and Trade Notices, 1925 .1928 **Global Financial Stability Report**, 2010 **Board** of Trade Journal of Tariff and Trade Notices and Miscellaneous Commercial Information ,1928 **Index to Legal** Periodicals & Books, 2006 Journal of Public Policy & Marketing, 2009 Journal of Public Policy & Marketing: New York Standard Civil Practice Service Desk 2011, **JPP&M** Bowker's Law Books and Serials in Print .1986 Book New York (State), 2006 Casino Chronicle, 2008

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