

# Some practical tips on how to save money



## Plan your savings

- Create a budget and keep track of your spending.
- Include a savings allocation in your budget.
- Set short, medium and long term saving goals.

## Saving for retirement

- Start saving consistently for your retirement, from the day you start your first job.

## Saving for your children

- Teach your children to save from an early age.
- Start saving for your children's education at birth.

For more saving tips, visit:

[www.westerncape.gov.za/general-publication/10-ways-save-money](http://www.westerncape.gov.za/general-publication/10-ways-save-money)

## Reduce household expenses

- Switch off all lights in empty rooms to reduce your electricity bill.
- Take short showers to save water and reduce your water bill.
- When cooking, match the size of the pot to the size of the plate to avoid energy wastage.
- When boiling water for a cup of coffee or tea, only fill up enough for one cup or to cover the element. Store extra boiled water in a flask for later use.

Reaching your savings goal **BETTER TOGETHER.**



**BETTER TOGETHER.**

# How to lodge a consumer complaint



If you are not satisfied with a purchase or a service you paid for, it is your right as consumer to complain.

## First go back to the business

- Identify the specific problem and support it with evidence such as the damaged item, the contract or receipts. When working with documents, keep the originals and work only with copies.
- Contact the business you dealt with as soon as possible.
- Is your complaint covered by the Consumer Protection Act?
- Be clear on how you want your complaint to be resolved.
- First try to resolve the matter directly with the person responsible for the transaction.
- If this fails, speak to the manager, or customer service representative.
- Document your steps, e.g. the name of the person you spoke to, date and time.

## What if your attempts to settle the dispute with the business fail?

- Contact or lodge a complaint with the Office of the Consumer Protector in one of the following ways:
- Call the toll free number: 0800 007 081  
This is a free call!
- Please call me: 079 769 1207
- Visit the OCP office at the Ground floor, Waldorf Arcade, 80 St George's Mall, Cape Town
- Write to us: Letters to PO Box 979, Cape Town, 8000
- Fax us: 021-483 5872
- E-mail us:  
[consumer.protector@westerncape.gov.za](mailto:consumer.protector@westerncape.gov.za)
- Trained consumer advisors will listen to your complaint and will act on your behalf in an attempt to resolve your complaint.

Resolving your consumer complaints  
**BETTER TOGETHER.**



Western Cape  
Government  
Economic Development  
and Tourism

**BETTER TOGETHER.**