

CONSUMER PROTECTION AND SERVICE DELIVERY POLICY

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Legal entity: RVZ International Group (Pty) Ltd
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Governing law: Consumer Protection Act 68 of 2008

This policy sets out the rights you have as a consumer when you buy goods or services from RVZ International Group (Pty) Ltd ("RVZ", "we", "us"), the standard of service you are entitled to expect from us, and exactly what happens if something goes wrong. It applies across every RVZ division — the RVZ Shop, RVZ Marketing & Design, RVZ Personnel Services, RVZ Events & Functions, RVZ Productions, RVZ Travel and RVZ Business Solutions — and to this website and shop.rvzgroup.co.za.

It is written to give effect to the Consumer Protection Act 68 of 2008 (the "CPA") and its Regulations, the Electronic Communications and Transactions Act 25 of 2002 ("ECTA") for online transactions, and the consumer-facing provisions of the Protection of Personal Information Act 4 of 2013 ("POPIA"). Nothing in this policy, in our Terms and Conditions or in any other RVZ document reduces a right the CPA or another law gives you. Where a document could be read that way, the law prevails.

1. Who this policy protects

1.1 The CPA protects a "consumer" — broadly, any natural person who buys goods or services from us, and a juristic person (a company, close corporation, trust or partnership) whose asset value or annual turnover is below the threshold the Minister sets under CPA section 5(2)(b) and section 6 (currently R2 million). We apply the Act's protections to every transaction that falls within its scope, and we do not assume a client is excluded merely because it is a business.

1.2 Where a client falls outside the CPA, the equivalent rights in our Terms and Conditions still apply, and we apply the standards in this policy as a matter of practice. Certain rights in this policy, however, are statutory rights that exist only where the CPA applies, and are marked as such.

1.3 Some services, such as recruitment and labour hiring, involve a third party (a candidate or placed worker) whose rights are governed by labour law rather than the CPA. Those rights are set out in our Labour Practices Statement and Schedules 2 and 3 of our Terms and Conditions.

2. Our service delivery commitments

2.1 Every service we supply will be performed in a manner and with a quality that a person is generally entitled to expect, and every good we supply will be of good quality, in good working order, free of defects and reasonably suitable for its ordinary purpose, as CPA sections 54 and 55 require.

2.2 Before you commit to a transaction we will tell you, in plain language, what you are buying, what it costs in total, when it will be delivered or performed, how you can cancel, and any term that limits our liability or imposes an unusual risk or obligation on you.

2.3 We will keep the commitments we make in a quotation, statement of work, order confirmation or event order. Where we cannot, we will tell you as soon as we know, explain your options, and put you in the position the law requires.

2.4 We will acknowledge every complaint within two business days with a reference number and an expected next step, and we will give you a substantive answer within ten business days. We will not make you prove things that are unreasonable or impossible for a consumer to prove.

2.5 We will not retaliate against you for exercising a right, making a complaint, or approaching a regulator, ombud or court. CPA section 10 prohibits this, and so does our own policy.

2.6 We treat complaints as information about our systems, not only as disputes. Repeat causes are investigated and corrected, and the results are reviewed by senior management.

3. Your right to equal treatment

3.1 CPA sections 8 and 9 prohibit us from unfairly discriminating against any person in deciding whether to supply, what to supply, on what terms, at what price, or in how we treat you, on any ground listed in section 9 of the Constitution or section 1 of the Promotion of Equality and Prevention of Unfair Discrimination Act 4 of 2000 — including race, gender, sex, pregnancy, marital status, ethnic or social origin, colour, sexual orientation, age, disability, religion, conscience, belief, culture, language and birth.

3.2 We may lawfully differentiate in the limited circumstances the Act permits — for example, reasonable age restrictions on goods or services that are unsuitable for minors, or a genuine promotional offer that is open on equal terms to everyone who meets its published conditions.

3.3 If you believe you have been unfairly discriminated against, you may complain to us under section 12 of this policy, to the National Consumer Commission, or directly to an Equality Court, which has jurisdiction over CPA discrimination complaints under CPA section 10.

4. Your right to privacy and to refuse marketing

4.1 Under CPA section 11 you may refuse, or pre-emptively block, any direct marketing from us, and demand that we stop. Under POPIA section 69 we may send you electronic direct marketing (email, SMS, WhatsApp, automated calls) only if you have consented, or if you are an existing customer and the marketing relates to similar goods or services and you were given an opportunity to opt out when your details were collected and in every message since.

4.2 Every marketing message we send identifies RVZ as the sender and includes a free, simple way to opt out. An opt-out is recorded on a suppression list and honoured without delay.

4.3 We do not make direct-marketing calls or visits at the times prohibited by CPA Regulation 4 — Sundays and public holidays, Saturdays before 09:00 or after 13:00, or any other day before 08:00 or after 20:00 — unless you have expressly asked us to.

4.4 If you have registered a pre-emptive block on a registry recognised under CPA section 11(3), we will respect it.

4.5 How we collect, use and protect your personal information more generally is set out in our Privacy Policy.

5. Your right to choose

5.1 Bundled goods and services. We will not make the supply of one good or service conditional on your buying another, unless we can show a genuine economic benefit to you or the items are offered separately at individual prices, as CPA section 13 permits.

5.2 Fixed-term agreements. Where you are a consumer with a fixed-term agreement (for example, a retainer for marketing services), CPA section 14 gives you the right to cancel it on 20 business days' written notice at any time, subject only to a reasonable cancellation penalty calculated in accordance with CPA Regulation 5. We will remind you in writing between 40 and 80 business days before the term expires, tell you what will happen on expiry, and will not roll the agreement into a further fixed term without your express agreement.

5.3 Estimates. Where CPA section 15 applies, we will not charge you for repair or maintenance work without first giving you an estimate and obtaining your approval, and we will not exceed that estimate without your further approval.

5.4 Cooling-off after direct marketing. If you entered into a transaction as a result of direct marketing, CPA section 16 gives you the right to cancel it, without reason or penalty, within five business days after the later of the date the transaction was concluded or the goods were delivered. We will refund any payment within 15 business days of the cancellation or of the return of the goods.

5.5 Advance bookings and reservations. Under CPA section 17 you may cancel an advance booking, reservation or order for goods or services (such as an event date, a travel booking or a design project) at any time. We may charge a reasonable cancellation fee that reflects the nature of the goods or services, how much notice you gave, the likelihood of our finding an alternative client and the industry practice — but no cancellation fee is payable if the cancellation is due to your death or hospitalisation. The cancellation scale for each service is disclosed before you book; see also section 11 below.

5.6 Examining goods. Under CPA section 18 you are entitled to examine goods before you buy them, and, where you buy on the strength of a description or sample, to receive goods that correspond to it.

5.7 Delivery. Under CPA section 19, unless we have agreed otherwise, goods will be delivered and services performed at the agreed time and place, and you may reject delivery that is materially late or at the wrong place. Goods remain at our risk until you or your authorised recipient accepts them; a courier's scan alone does not prove acceptance.

5.8 Returning goods. Under CPA section 20 you may return goods to us within ten business days of delivery, at our risk and expense, for a full refund where the goods were delivered to you as a result of direct marketing, where you had no opportunity to examine them before delivery and they are not what you ordered, where they do not correspond to the sample or description, or where they are unsuitable for a particular purpose you told us about before buying. This right is in addition to the defect rights in section 9 below.

5.9 Unsolicited goods. We do not send goods you did not order. If you ever receive unsolicited goods from us, CPA section 21 applies: you are not obliged to pay for them and may treat them as unsolicited goods in the manner the Act provides.

6. Your right to clear information and fair pricing

6.1 Plain language. Every document, notice and agreement we give you is written in plain and understandable language, as CPA section 22 requires — so that an ordinary consumer with average literacy and minimal experience can understand its content, significance and import without undue effort.

6.2 Price. Under CPA section 23 we display or quote the total price you will pay, including VAT where we are required to charge it. If two prices are displayed for the same item, you pay the lower. If a price is a manifest error, we may correct it before we accept your order, but we will not rely on that to engage in bait marketing.

6.3 Labelling and origin. Goods are labelled as CPA section 24 requires. Where the Act requires us to disclose that goods are reconditioned, grey-market or parallel imports, we will do so conspicuously.

6.4 Sales records. For every transaction you receive a written record — an invoice, receipt or order confirmation — showing our name and registration number, the date, the goods or services, the unit and total price, taxes, and any other information CPA section 26 requires.

6.5 Intermediaries. Where we act as an intermediary rather than a principal — most commonly in RVZ Travel, where we arrange services from airlines, accommodation and tour suppliers — we will disclose that we are acting as an intermediary and the information CPA section 27 and Regulation 9 require, including the supplier's identity and the fees or commission we receive.

6.6 Identity. Anyone dealing with you on RVZ's behalf will identify themselves and RVZ, and, for a visit to your premises, will carry identification as CPA section 28 requires.

7. Your right to fair and honest marketing

7.1 We will not market goods or services in a manner that is misleading, fraudulent or deceptive, whether by statement or by omission (CPA section 29). Every objective, comparative, price and performance claim we make is supported by current evidence before it is published.

7.2 Bait marketing. We will not advertise goods or services at a price we do not intend to honour or in quantities we do not intend to supply, and we will not mislead you about availability (CPA section 30). If a promotional item runs out, we will tell you and either offer a raincheck or refund you.

7.3 Negative-option marketing. We will never treat your silence as agreement, or supply and charge for something on the basis that you did not decline it (CPA section 31).

7.4 Direct marketing. Any direct-marketing transaction is subject to the cooling-off right in section 5.4 above, and our marketing personnel will inform you of it (CPA section 32).

7.5 Promotional competitions. Any competition we run complies with CPA section 36 and Regulation 11: the rules are available before you enter, entry does not require you to pay more than the reasonable cost of the entry method, winners are selected fairly, and we keep the records the Regulations require for the prescribed period. You are never required to permit the use of your image or to attend an event as a condition of receiving a prize.

7.6 Endorsements and influencers. Testimonials we publish are genuine, and any paid or incentivised endorsement is clearly disclosed.

7.7 Prohibited schemes. RVZ does not operate or participate in pyramid, multiplication or chain-letter schemes prohibited by CPA section 43.

8. Your right to fair, just and reasonable terms

8.1 We do not offer, market or supply goods or services on terms that are unfair, unreasonable or unjust, and we do not require you to waive a right, assume an obligation or release us from a liability in a manner CPA section 48 prohibits.

8.2 Notice of unusual terms. Where an agreement contains a term that limits our risk or liability, imposes an obligation on you to indemnify us, or is an acknowledgement of fact by you, CPA section 49 requires us to draw it to your attention conspicuously, in plain language, before you enter into the agreement. In our Terms and Conditions those terms are clause 19 (Limitation of Liability) and clause 20 (Indemnities), and they are flagged as such.

8.3 Written agreements. Where an agreement is in writing you will receive a copy, free of charge, in a form you can keep (CPA section 50).

8.4 Prohibited terms. No RVZ agreement contains a term that CPA section 51 prohibits — for example, one that defeats the purposes of the Act, that purports to limit our liability for gross negligence, that falsely expresses an acknowledgement, or that authorises us to enter your premises to repossess goods without a court order.

8.5 If any term in an RVZ document would, in a particular case, be unfair to you as a consumer, it is applied only to the extent that is fair, reasonable and just, and the remainder of the agreement continues.

9. Your right to fair value, good quality and safety

9.1 Services (CPA section 54). You are entitled to the timely performance and completion of any service we have agreed to perform, to be told promptly of any unavoidable delay, to performance of a quality that persons are generally entitled to expect, and to the return of any property in at least as good a condition as when we received it. If we fail to meet this standard you may require us to remedy the defect in the quality of the service, or to refund a reasonable portion of the price having regard to the extent of the failure.

9.2 Goods (CPA section 55). You are entitled to receive goods that are reasonably suitable for their ordinary purpose, of good quality, in good working order and free of defects, usable and durable for a reasonable period, and that comply with any applicable standard under the Standards Act. If you told us the particular purpose you wanted the goods for, you are also entitled to goods reasonably suitable for that purpose.

9.3 Implied warranty (CPA section 56). Every good we supply carries an implied warranty that it meets the standards in 9.2. If it does not, you may — within six months of delivery and at your election, not ours — return the goods for a repair, a replacement or a full refund, without penalty and at our risk and expense. If a

repaired good fails again within three months, or the same defect recurs, we must replace it or refund you.

9.4 Warranty on repairs (CPA section 57). Any repair we perform or arrange, and any new or reconditioned part installed, carries a three-month warranty on labour and parts.

9.5 Safety warnings (CPA section 58). Where a good or service carries an unusual risk, or a risk that a consumer would not ordinarily expect, we will draw it to your attention in plain language before you buy.

9.6 Recalls (CPA section 60). If a safety concern arises with goods we have supplied, we will contact purchasers, stop sales where appropriate, provide warnings and arrange a recall, and cooperate with the National Consumer Commission.

9.7 Product liability (CPA section 61). As a supplier we are liable, jointly and severally with the producer, importer and distributor, for harm caused by unsafe goods, a product failure or defect, or inadequate instructions or warnings, whether or not we were negligent. This liability cannot be excluded.

9.8 Manufacturer and partner warranties. Where a manufacturer or fulfilment partner offers its own warranty, that warranty is in addition to, and never in place of, our statutory responsibility as the supplier you dealt with. You do not have to pursue the manufacturer before coming to us.

10. Additional rights when you buy online

10.1 Information before you buy (ECTA section 43). At or before checkout on any RVZ website you will find our full name and legal status, registration number, physical address, contact details, the full price including transport and taxes, the payment methods and their security, the delivery period, the return, exchange and refund policy, and the manner and period in which you may cancel. Our Electronic Communications and Transactions Notice collects these disclosures in one place.

10.2 Reviewing your order. Before you submit an order you can review it and correct any errors. If an error occurs through our electronic system despite this, ECTA section 20 protects you.

10.3 Seven-day cooling-off (ECTA section 44). You may cancel any online purchase of goods within seven days after receiving them, and any online agreement for services within seven days after concluding it, without giving a reason and without penalty. The only cost you may bear is the direct cost of returning the goods. We refund any payment within 30 days of the cancellation. This right does not apply to the specific transactions ECTA section 42(2) excludes — most relevantly, goods made to your specifications or clearly personalised, and services whose performance began with your consent before the seven days expired. We do not treat ordinary stock items as "personalised" merely because they are printed to order.

10.4 Payment security (ECTA section 43(5)–(6)). We use a payment system that is sufficiently secure with reference to accepted technological standards. Card payments are processed by our payment provider; RVZ does not store your full card details. If a payment is made through our system and we fail to comply with this obligation, we are liable for any damage you suffer as a result.

10.5 Performance (ECTA section 46). Unless we have agreed otherwise, we will execute your order within 30 days after it is placed. If we cannot, because the goods or services are unavailable, we will notify you immediately and refund any payment within 30 days.

10.6 Where both ECTA section 44 and CPA section 16 could apply, we apply whichever gives you the longer cooling-off period and the more favourable refund timing.

11. Division-specific notes

11.1 RVZ Shop. Many items are printed to order by an independent fulfilment partner. The product page tells you the fulfilment and shipping estimates separately, the material and sizing, and whether an item is genuinely personalised. Sizing and colour tolerances are disclosed on the product page and are never used to excuse a defect. Full details are in our Shipping and Delivery Policy and Returns and Refunds Policy.

11.2 RVZ Events, Weddings & Functions. A date is reserved only once you have confirmed in writing and paid the agreed deposit. The deposit is applied to your final price. If you cancel, CPA section 17 governs: any cancellation charge must be reasonable, linked to how much notice you gave and to supplier commitments we cannot recover,

and never punitive. The cancellation scale is set out in your event order before you commit. Where an event is affected by circumstances beyond both parties' control we will first consider postponement or substitute performance. See our Booking Terms.

11.3 RVZ Travel. Unless we say otherwise in writing, we act as an intermediary arranging services from airlines, accommodation providers, tour operators and insurers, and we disclose this together with our service fee as CPA section 27 requires. The supplier's own booking conditions, fare rules and cancellation penalties — which we disclose before you book — apply to the travel component, subject always to the CPA. We will pass on a supplier refund promptly after we receive it, less only lawful, disclosed deductions. Travel insurance is strongly recommended.

11.4 RVZ Marketing & Design and RVZ Productions. Creative and professional services depend on external factors; we warrant professional care and skill, not a commercial outcome such as sales, reach or chart position, unless a specific measurable warranty is written into your statement of work. The scope, revision rounds and licence you receive are stated in the quotation. A retainer for a fixed term is subject to the section 14 cancellation right in 5.2 above.

11.5 RVZ Personnel Services. Work seekers are never charged a fee for our employment services, and no placement amount is deducted from a placed worker's remuneration, as the Employment Services Act 4 of 2014 requires. The employment decision, and the employment relationship, rests with the client employer.

12. How to complain, and what we will do

12.1 How to reach us. Send your complaint to support@rvzgroup.co.za, or use any of the channels on our contact page, including WhatsApp and telephone. Please include your order, quotation or event reference, what happened, any photographs or documents, and the remedy you would like. You may also complain in person or by post to our registered address.

12.2 Acknowledgement. We will acknowledge your complaint within two business days, give you a reference number and tell you who is handling it and what happens next.

12.3 Triage. On receipt we immediately identify whether the complaint involves a safety risk, discrimination, a privacy or data concern, suspected fraud, a legal deadline or a vulnerable person, and prioritise it accordingly. A safety concern is escalated the same day.

12.4 Investigation. We will establish the facts and your contractual and statutory rights. We will not ask you for personal information we do not need to resolve the complaint.

12.5 Response. We aim to give you a substantive written response within ten business days. It will be in plain language, explain what we found, state the remedy we are offering and why, and tell you how to escalate if you are not satisfied. If we need longer — for example, because a supplier or fulfilment partner must be consulted — we will tell you why and when to expect our answer.

12.6 Remedy. The remedy we offer will be the one the law and your agreement entitle you to, applied at your election where the CPA gives you the choice (for example, repair, replacement or refund under section 56). Approved refunds are paid through your original payment method where practical; where a statutory period does not apply, we aim to process them within ten business days, excluding your bank's processing time.

12.7 Internal escalation. If you are not satisfied with the response, you may escalate to info@rvzgroup.co.za. A senior representative independent of the original handler will review the matter and respond within a further ten business days.

12.8 Records. We keep a record of every complaint, our investigation and the outcome for the period the CPA Regulations and our records policy require, and we review complaint themes to correct systemic causes.

12.9 No retaliation. Making a complaint, exercising a right, or approaching a regulator will never result in adverse treatment by RVZ.

13. Escalating beyond RVZ

13.1 You are never required to exhaust our internal process before approaching an external body, although we

ask that you give us the opportunity to put things right first. Depending on the nature of your complaint you may approach:

- The Consumer Goods and Services Ombud (CGSO) — the accredited industry ombud for goods and services disputes, at no cost to you. www.cgso.org.za | 0860 000 272.
- The National Consumer Commission (NCC) — the regulator responsible for enforcing the CPA, under CPA sections 71 and 72. www.thencc.gov.za | 012 428 7000.
- The Northern Cape Consumer Protection Authority , or the consumer protection office of the province in which you live — established under CPA section 84.
- The National Consumer Tribunal — which adjudicates matters referred to it under the CPA and may impose administrative penalties. www.thenct.org.za.
- The Information Regulator — for a complaint about your personal information or direct marketing under POPIA. www.inforegulator.org.za | complaints.IR@justice.gov.za.
- An Equality Court — for a complaint of unfair discrimination under CPA section 10.
- The Commission for Conciliation, Mediation and Arbitration (CCMA) or the relevant bargaining council — for a labour matter arising from recruitment or labour hiring.
- A court with jurisdiction , including the Small Claims Court for claims within its monetary limit.

13.2 Any arbitration clause in a business agreement with RVZ does not bind you as a consumer unless you separately and expressly agree to arbitration after the dispute has arisen.

13.3 We will cooperate fully with any ombud, regulator, tribunal or court, and we will comply with any lawful order or ruling.

14. Summary of remedies

The table below summarises the remedy you can ordinarily expect in common situations. It is a guide; the facts, the statutory scope and your transaction documents determine the remedy in any particular case, and the full matrix is in Annexure A of our Terms and Conditions.

Situation	Your right	Remedy	Time limit
Goods are defective, unsafe or not of good quality			
	Your right CPA ss 55–56		
	Remedy Repair, replacement or full refund — your choice		
	Time limit 6 months from delivery		
Repaired goods fail again			
	Your right CPA s 56(3)		
	Remedy Replacement or refund		
	Time limit 3 months from repair		
Service was poorly performed or late			
	Your right CPA s 54		
	Remedy Re-performance, or refund of a reasonable portion of the price		
	Time limit —		

Wrong item, wrong quantity, or does not match description or sample

Your right

CPA ss 19–20

Remedy

Correct delivery, or return at our expense for a full refund

Time limit

10 business days from delivery

You changed your mind after buying online

Your right

ECTA s 44

Remedy

Cancel without reason; full refund (you pay return postage)

Time limit

7 days from delivery / conclusion

You bought as a result of direct marketing

Your right

CPA s 16

Remedy

Cancel without reason or penalty; full refund

Time limit

5 business days

Goods did not arrive within the agreed or 30-day period

Your right

ECTA s 46 / CPA s 19

Remedy

Cancel and full refund

Time limit

—

You cancel an event, travel or other advance booking

Your right

CPA s 17

Remedy

Refund less a reasonable, disclosed cancellation charge (none if due to death or hospitalisation)

Time limit

Any time before performance

You cancel a fixed-term service agreement

Your right

CPA s 14

Remedy

Termination on 20 business days' notice, less a reasonable penalty

Time limit

Any time

You changed your mind outside any statutory right

Your right

Our voluntary policy

Remedy

Exchange or store credit where the item is unused and resaleable

Time limit

As disclosed at purchase

15. Legal references

- Consumer Protection Act 68 of 2008 — Chapter 2 (Fundamental Consumer Rights): Part A (ss 8–10, equality), Part B (ss 11–12, privacy), Part C (ss 13–21, choice), Part D (ss 22–28, disclosure and information), Part E (ss 29–39, fair and responsible marketing), Part F (ss 40–47, fair and honest dealing), Part G (ss 48–52, fair, just and reasonable terms) and Part H (ss 53–61, fair value, good quality and safety); Chapter 3 (ss 68–76, protection of consumer rights and voice); and the Consumer Protection Act Regulations, 2011 (in particular Regulations 4, 5, 9 and 11).
- Electronic Communications and Transactions Act 25 of 2002 — Chapter VII (ss 42–49, consumer protection), in particular ss 42, 43, 44, 46 and 47.
- Protection of Personal Information Act 4 of 2013 — s 69 (direct marketing by means of unsolicited electronic communications) and Chapter 3 (conditions for lawful processing).
- Promotion of Equality and Prevention of Unfair Discrimination Act 4 of 2000 — the prohibited grounds incorporated by CPA s 8, and the jurisdiction of the Equality Courts.
- National Credit Act 34 of 2005 — where any deferred payment, interest or fee is involved.
- Employment Services Act 4 of 2014 — s 15 (prohibition on charging work seekers).
- Standards Act 8 of 2008 and applicable compulsory specifications — incorporated by CPA s 55(2)(d).

This policy is published to inform consumers of their rights and of RVZ's commitments, and gives effect to RVZ's internal Consumer Protection and Fair Trading, Complaints and Customer Remedies, and Quality and Service Excellence policies. It reflects the legislation cited as at the date shown above and is reviewed at least annually. It is not legal advice, and it does not limit any right the law gives you. If you require advice on your specific situation, consult a qualified South African attorney or one of the bodies listed in section 13.

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