

Consumer Protection Act (CPA) Policy for

WealthCraft

Creating future WealthCrafters

Effective Date: [Date]

Last Updated: [Date]

At WealthCraft we are committed to providing a fair, transparent, and accessible online training programme for school children, ensuring compliance with the Consumer Protection Act (CPA) 68 of 2008. This policy outlines how we uphold the rights of consumers (parents/guardians) in all our dealings.

1. Our Commitment to Consumer Rights

We adhere to the fundamental consumer rights enshrined in the CPA, including:

 \* Right to Equality: Ensuring fair treatment and non-discrimination in all our services and interactions.

 \* Right to Privacy: Protecting personal information, as detailed in our Privacy Policy.

 \* Right to Choose: Allowing consumers to select our services freely and to cancel or renew agreements as per our terms.

 \* Right to Disclosure and Information: Providing clear, accurate, and comprehensive information about our programme, fees, and terms.

 \* Right to Fair and Responsible Marketing: Ensuring our marketing is truthful, not misleading, and ethical.

 \* Right to Fair and Honest Dealing: Conducting all transactions with integrity and avoiding unfair, unreasonable, or unjust practices.

 \* Right to Fair Value, Good Quality, and Safety: Delivering services that meet reasonable quality standards and are safe for use.

 \* Right to Accountability from Suppliers: Taking responsibility for the quality and delivery of our services.

 \* Right to Redress: Providing accessible channels for complaints and dispute resolution.

2. Key CPA Provisions in Practice

 \* Plain Language: All our agreements, terms and conditions, marketing materials, and important notices are drafted in plain and understandable language, making them accessible to the average parent/guardian. Special attention is given to any clauses that limit our liability, impose risk on the consumer, or require indemnification, which will be explicitly brought to your attention.

 \* Transparent Pricing: All fees, payment terms, and any additional costs associated with the programme are clearly displayed and communicated upfront, before enrolment. There will be no hidden costs or unexpected charges.

 \* Fair and Responsible Marketing: Our advertising and promotional activities are accurate, truthful, and do not mislead or deceive consumers. We respect your right to restrict unwanted direct marketing.

 \* Terms and Conditions: Our terms and conditions are fair, reasonable, and just. We do not impose unfair or unjust contract terms.

 \* Quality of Service: We commit to delivering our online training services with reasonable care and skill, ensuring the content is appropriate and delivered effectively. If our services fail to meet these standards, parents/guardians have the right to request a refund or re-performance of the service.

 \* Cancellation and Refunds: Our refund and cancellation policies are clearly outlined in our Terms and Conditions. While the CPA provides a "cooling-off" period for direct marketing transactions, our specific refund policy for programme fees will be clearly stipulated at the point of purchase.

 \* Delivery of Services: We undertake to provide access to our online training programme within the agreed-upon timeframe and in the manner described.

 \* Resolution of Complaints: We provide a clear and accessible complaints procedure as outlined in our main Policy Document. We are committed to resolving consumer complaints efficiently and fairly.

3. Your Responsibilities as a Consumer

While the CPA protects consumer rights, it also promotes responsible consumer behaviour. We expect parents/guardians to:

 \* Read and understand our programme information, terms and conditions, and policies.

 \* Provide accurate information during registration.

 \* Adhere to agreed payment terms.

 \* Cooperate in resolving any disputes.

4. Contact and Complaints

If you believe your rights under the Consumer Protection Act have not been upheld, or if you have any questions, please follow our established complaint procedure outlined in the main Policy Document, or contact us directly at:

Email: info@wealthcraft.academy

Phone: 0827812078