

# Tutorial Letter 101/3/2018

Consumer Law

**COL3704**

**Semesters 1 & 2**

**Department of Mercantile Law**

## IMPORTANT INFORMATION:

Please activate your myUnisa and myLife e-mail addresses and ensure that you have regular access to the myUnisa module site **COL3704-2018-S1** (if you are registered for the first semester) or **COL3704-2018-S2** (if you are registered for the second semester).

**Note:** This is an online module which is available on myUnisa. You will, however, also receive some study material in print format to support you in your learning process.

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Dear Student

## **1 INTRODUCTION**

We are pleased to welcome you to this module and hope that you will find it both interesting and rewarding. We will do our best to make your study of this module successful. You will be well on your way to success if you start studying early in the year and resolve to do the assignments properly.

This tutorial letter contains important information about this module. We urge you to read it carefully and to keep it at hand when working through the study material, preparing the assignments, preparing for the examination, and addressing questions to your lecturers.

Because this is a fully online module, you will need to use myUnisa to study and complete the learning activities for this course. You will therefore need to visit the module site on myUnisa for COL3704 frequently. The site for your module is COL3704-18-S1 (if you registered in the first semester) or COL3704-18-S2 (if you registered in the second semester).

### **1.1 Getting started**

You will need to go online to access your study material and see what to do for the module. Go to <https://my.unisa.ac.za> and log in using your student number and password. You will see COL3704-18-S1 or COL3704-18-S2 in the row of modules in the orange tabs across the top of the web page. If you cannot find it in the orange tabs, you could also check in the "More" tab. Click on the module you want to open.

In addition, you will receive this tutorial letter and printed copies of the online study material for your module. While this printed material may appear to be different from the online study material, it will be exactly the same and will have been copied from the myUnisa website.

## **2 OVERVIEW OF THE MODULE [COL3704]**

### **2.1 Purpose**

Unisa's tuition rationale is directed at facilitating mature, responsible learning with a view to the acquisition of sound knowledge and the ability to apply and develop knowledge and competencies in the workplace and other contexts.

This module is useful for those of you who wish to gain knowledge, skills and applied competence in the principles relating to consumer credit law, consumer protection, insurance and debt collection. In addition, the module will also discuss the legal principles relating to friendly societies and buying clubs/stokvels. This module will be useful to persons who are currently (or who wish to be) employed either as paralegals at community based organisations or who are employed to assist attorneys with legal work.

The module will be delivered by means of printed study material, myUnisa, the internet, and peer group interaction. Your lecturers will interact with you on myUnisa and via e-mail.

## 2.2 Outcomes

There are a number of outcomes that we hope you will be able to achieve by completing this module successfully:

**Specific outcome 1:** Understand the general principles relating to consumer credit law, consumer protection, insurance, debt collection, friendly societies and buying groups/stokvels in South African law.

**Specific outcome 2:** Interpret, analyse and apply the legal principles relating to consumer credit law, consumer protection, insurance, debt collection, friendly societies and buying groups/stokvels appropriately.

**Specific outcome 3:** Formulate legal arguments and apply their knowledge to unfamiliar concrete and abstract problems.

## 3 CONTACT DETAILS

Please note the important contact details below.

### 3.1 The lecturers

There are 3 lecturers teaching different sections of this module.

#### **The National Credit Act and the Debt Collectors Act:**

##### **Ms Al Leonard (module co-ordinator)**

Building and office number: Cas van Vuuren Building 6-69

E-mail address: [leonaai@unisa.ac.za](mailto:leonaai@unisa.ac.za)

Telephone number: (012) 429 8473

#### **The Consumer Protection Act:**

##### **Mr R van Niekerk**

Building and office number: Cas van Vuuren Building 6-75

E-mail address: [rvanniek@unisa.ac.za](mailto:rvanniek@unisa.ac.za)

Telephone number: (012) 429 8394

#### **Consumer Groupings and Insurance:**

##### **Adv MA Mthembu**

Building and office number: Cas van Vuuren Building 6-142

E-mail address: [mthemma@unisa.ac.za](mailto:mthemma@unisa.ac.za)

Telephone: (012) 429 8489

### 3.2 The department

The Chair of the Department is Prof Budeli-Nemakonde. Prof Budeli-Namakonde's email address is [budelm@unisa.ac.za](mailto:budelm@unisa.ac.za).

The general contact and fax numbers for the Department of Mercantile Law is as follows:

Telephone number: +27 12 429 8460

Fax number: +27 12 429 3343

### 3.3 The university

To contact the university, follow the instructions in the *Study@Unisa* brochure. Remember to keep your student number at hand when contacting the university.

The most important contact details are listed below.

#### **Unisa website (<http://www.unisa.ac.za> & <http://mobi.unisa.ac.za>)**

All study related information is now available on the new Unisa corporate website in both web and mobi formats.

#### **myUnisa (<http://my.unisa.ac.za/portal>&<http://my.unisa.ac.za/portal/> pda)**

You can access your own information via the *myUnisa* website or mobi site.

#### **Email ([info@unisa.ac.za](mailto:info@unisa.ac.za))**

You may send an email to [info@unisa.ac.za](mailto:info@unisa.ac.za) for information on how to contact Unisa via e-mail.

#### **SMS (32695- only for students in South Africa)**

You may send an SMS to 32695 for more information on how to contact Unisa via SMS. You will receive an automatic response SMS with various SMS options. The cost per SMS is R1, 50.

#### **Fax (012 429 4150)**

Enquiries can be faxed to 012 429 4150 where after it will be distributed to and processed by the relevant department.

## 4 MODULE-RELATED RESOURCES

### 4.1 Joining myUnisa

If you have access to a computer that is linked to the internet, you can access resources and information offered by the university quickly and easily. The myUnisa learning management system is Unisa's online campus, which will help you to communicate with your lecturers, with other students and with the administrative departments – all through the computer and the internet.

To access myUnisa, start at the main Unisa website at <http://www.unisa.ac.za>, and then click on the myUnisa orange tab. You could also just go to <https://my.unisa.ac.za> directly. When you are on the myUnisa website, click on Claim Unisa Login on the left-hand side of the screen. You will then be prompted to give your student number to claim your initial myUnisa and myLife login

details. You can also watch a videoclip of the joining process by clicking on the “New myLife/myUnisa joining process” icon on the right-hand side of the screen.

Please consult the brochure *Studies@Unisa*, which you received with your study material, for more information on myUnisa.

We recommend that you access the module’s website regularly in order to do the following:

- *Check for new announcements.* You could also set up your myLife e-mail in such a way that you will receive the announcement e-mails on your cellphone.
- *Participate in the discussion forum activities.* For some of the learning or study units in this module, you will be given activities to do. We would like you to discuss these with your fellow students and your lecturers. Although you could check the instructions about the activities here and even prepare your answers without logging on, you would need to go online to post your messages.
- *Complete other online activities.* For some of the learning unit activities, you need to post something or take a quiz or complete a survey under Self-Assessment. Don't skip these activities, because they will help you to complete the assignments and activities for the module.

## **4.2 Other resources – printed support material**

We want you to be successful in this online module, so we will also provide some of the study material to you in print format. This will allow you to read the study material even when you are not online. Please note the following:

- This printed study material will be sent to you at the beginning of the semester, but you need not wait to receive it before you start studying. You can go online as soon as you register and you will find all your study material there.
- Therefore, the printed material will be hard copies of the formal content of the online module.
- Having the printed material on hand will make it possible for you to study your material for this module **WITHOUT** having to go on the internet or to an internet cafe. This will save you money, of course, and will enable you to read – and reread – the material and do the activities whenever and wherever you wish to do so.

We hope that this system will help you to succeed in this online module by providing you with extra ways in which to study the material and complete all the activities and assignments. You **MUST**, however, go online to complete the activities and assignments on time, and to get the most from the online course.

Remember, the printed support material forms only a backup to everything that you will find online on myUnisa. It will not contain any additional content. **In other words, you should NOT wait for the printed support material to arrive before you start studying.**

## 5 HOW TO STUDY THIS MODULE ONLINE

### 5.1 What it means to study fully online

These modules are taught partially online. This means the following:

- ***All your assignments must be submitted online.*** In other words, you do all your activities and submit all your assignments on myUnisa. You **cannot** post them through the South African postal service.
- ***All the communication between you and the university will also take place online,*** by e-mail, on discussions forums and through questions and answers. You can use all these ways to ask questions and contact your lecturers. This also means that your lecturers will communicate with you in the same ways, through e-mails, by means of announcements, questions and answers, and on discussion forums.

### 5.2 The myUnisa tools you will use

You will find all the information about how to use the myUnisa tools on the module site, in Unit 0. However, we thought it important to stress the tools that you will use for your formal assignments and activities.

In this module, there are three different types of assessments for which the following myUnisa tool is used:

- ***Assignments:*** The assignments for this module are written assignments. You must submit these typed assignments using the online **Assignments** tool on myUnisa, as a PDF document. You will find the instructions for submitting these assignments in Unit 0.

Under **Discussions** there may also be several other discussion forums where you can share ideas and post your discussions online. You could also simply chat socially with other students registered for the course. We call this the **Student Lounge**. You could also use the **Questions and Answers** tool to ask questions. If it is a good question that may interest other students, it may be published for the whole group.

## 6 ASSESSMENT

### 6.1 Assessment plan

During the course of this module, you will be assessed as follows:

- You will be required to submit **THREE** assignments; and
- You will be required to write a 2 hour venue-based examination.

### 6.2 Assignments

Assignments are seen as part of the learning material for this module. As you do the assignments, study the reading texts, consult other resources, discuss the work with fellow students or the lecturers or do research, you are actively engaged in learning. Looking at the

assessment criteria given for each assignment will help you to understand what is required of you more clearly.

### 6.2.1 Commentaries and feedback on assignments

The commentaries on the assignments will be sent to all students registered for this module in a follow-up tutorial letter, and not only to those students who submitted the assignments.

As soon as you have received the commentaries, please compare it to your answers. The assignments and the commentaries on these assignments constitute an important part of your study material for the examination.

### 6.2.2 Assessment and assignments

#### PLEASE NOTE:

Although students may work together when preparing assignments, each student must write and submit his or her own individual assignment. In other words, you must submit your own ideas in your own words, sometimes interspersing relevant short quotations that are properly referenced. It is unacceptable for students to submit identical assignments on the basis that they worked together. That is copying (a form of plagiarism) and none of these assignments will be marked. Furthermore, you may be penalised or subjected to disciplinary proceedings by the University.

### 6.2.3 Assignment submission information

There are **THREE** assignments for each semester.

- Assignment 01 is a multiple choice assignment that you must answer online.
- Assignments 02 and 03 are written assignments.

All students who submit **assignment 01** in time (before or on the date of submission) will be admitted to the examination regardless of the mark obtained for the assignment. Students, who do not submit the compulsory assignment before or on the due date, will not receive admission to write the examination. The mark obtained for the compulsory assignment will count towards your final mark. **The questions for Assignment 01 can be found under the “Self-Assessments” tab on myUnisa. The assignment is timed and you will have 3 opportunities to submit this assignment. The highest mark obtained will count towards your year mark.**

Submission of **assignments 02 and 03** is not compulsory in the sense that their submission will not grant you admission to the examination. However, the mark obtained for these assignments will count towards your year mark (and final mark). **The questions for Assignments 02 and 03 can be found under the relevant Learning Units on myUnisa.**

**Assignment 01** will count **20%** towards your year mark whereas **assignments 02 and 03** count **40% each**.



### 6.2.4 General assignment numbers

Please remember to allocate the **same unique number** to the assignment as the one given in this tutorial letter or that appears online.

#### FIRST SEMESTER:

Assignment number	Due date	Unique number
Assignment 01	1 March 2018	779569
Assignment 02	23 March 2018	828460
Assignment 03	10 April 2018	838587

#### SECOND SEMESTER:

Assignment number	Due date	Unique number
Assignment 01	8 August 2018	657468
Assignment 02	23 August 2018	832990
Assignment 03	20 September 2018	662112

### 6.2.5 How to submit an assignment

You **MUST** submit your assignments 02 and 03 electronically via myUnisa. **Assignments 02 and 03 may not be submitted by post, fax or e-mail.** For detailed information and requirements as far as your assignments are concerned, see the brochure ***my Studies @ Unisa*** that you received with your study material.

#### To submit assignment 01 assignment via myUnisa:

Go to *myUnisa*.

Log in with your student number and password.

Select the module.

Click on “Self Assessments” in the left-hand menu.

Click on the assignment you want to submit.

Follow the instructions on the screen.

## 6.3 Final examination

### 6.3.1 Examination admission

All students who submit the compulsory assignment 01 in time (before or on the date of submission) will be admitted to the examination regardless of the mark obtained for the assignment.

### 6.3.2 Calculation of your final mark

Your year mark, which is based on the marks obtained for assignments 01, 02 and 03, contributes 20% toward your final mark, while your examination mark contributes 80%.

**Please note that if a student is awarded less than 40% in the examination, the year mark will not count.**

The combined weighted average of your year mark and examination mark must be 50% or higher for you to pass the module/subject.

#### **For example:**

If you receive 60% for assignment 01, 80% for assignment 02 and 40% for assignment 03, your year mark will be 60% ( $60\% \times 0.2 + 80\% \times 0.4 + 40\% \times 0.4$ ).

Year mark = 60%

20% of the year mark = 12%

Examination mark = 50%

80% of the examination mark = 40%

Final mark = (20% year mark) + (80% examination mark)

= 12% + 40%

= 52%

### 6.3.3 Examination period

This module is a **semester module**. This means that if you are registered for the first semester, you will write the **examination** in **May/June 2018** and the **supplementary exam** will be written in **October/November 2018**.

However, if you are registered for the second semester, you will write the **examination** in **October/November 2018** and the **supplementary examination** will be written in **May/June 2019**.

### 6.3.4 Examination paper

You will write **one two-hour paper**. The paper counts **100 marks**. During the course of the semester, the Examination Section will provide you with information regarding the examination in general, and the examination venues, **and confirmation of the examination dates and examination times**.

The allocation of marks in the examination paper will be as follows:

- the National Credit Act will account for 25% of the examination paper;
- the Debt Collectors Act 5%;
- the Consumer Protection Act for 40% and
- consumer groupings and insurance for approximately 15% **each**.

#### **6.3.5 Previous examination papers**

**Previous examination papers available on myUnisa. Please note that we will not be making the answer guidelines available to you.**

However, you may also accept that examination questions will be similar to the questions asked in the activities in your study guide.

## **7 CONCLUSION**

Don't hesitate to contact any of us by e-mail if you are experiencing problems with the content of this tutorial letter or with any other aspect of the module.

We wish you a fascinating and satisfying journey through the study material, and trust that you will complete the module successfully.

**Allie Leonard, Rene van Niekerk and Annastacia Mthembu**

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