



EXPLANATORY NOTE

UNDERSTANDING SECTION 15(3) — ESTIMATES FOR REPAIRS AND SERVICES.

1. Purpose of Section 15(3)

Section 15 of the Consumer Protection Act protects consumers when they request **estimates for repairs or services**—for example, when taking a car, appliance, or electronic device for repair. Subsection **15(3)** specifically prevents **unfair or surprise charges** for preparing such estimates, unless the consumer has been properly informed and has agreed in advance.

2. What the Law Says

Under **section 15(3)** - A service provider **may not charge** a consumer for preparing an estimate unless:

1. They **disclose upfront** the cost of preparing the estimate; and
2. The **consumer agrees** to pay that amount **before** the estimate is prepared.

This includes any:

- i) **Diagnostic work** (e.g., inspecting or testing to find the problem),
- ii) **Disassembly or reassembly** (taking a product apart to check what's wrong), and
- iii) **Loss or damage** to parts or materials while preparing the estimate.

If these costs or risks of cost implications are **not disclosed and approved in advance (accepted by the consumer)**, the consumer **cannot be charged** for them.

3. What does this mean for Consumers

- i) It means that as a consumer, you have the **right to know upfront** if you will be charged for an estimate.
- ii) You can **refuse** to approve an undisclosed charge.
- iii) If the service provider did not tell you beforehand, **you do not have to pay** for the estimate, even if diagnostic work was done.
- iv) Always ask for a **written estimate** and a clear **cost breakdown** before agreeing to repairs.

4. What This Means for Businesses / Service Providers

- i) You must **inform the consumer in advance** if there will be any cost for preparing an estimate.
- ii) The consumer must **approve** that charge **before** you start diagnostic or disassembly work.
- iii) If you fail to do so, **you cannot recover** any of those costs later.
- iv) Keep clear **records of consumer consent** (preferably in writing).
- v) Transparent practices build **trust and compliance** with the CPA.

For Example:

A car repair shop needs to take apart an engine to determine the fault.

- If the inspection will cost **R500**, the mechanic **must tell the consumer upfront** and get their **approval**.
- If the shop disassembles the engine without prior disclosure, **they cannot charge** the R500, even if the work was done.

5. Key Message - Transparency before service

Consumers should never face surprise charges, and businesses must always disclose and obtain consent before performing any diagnostic or estimate-related work.

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