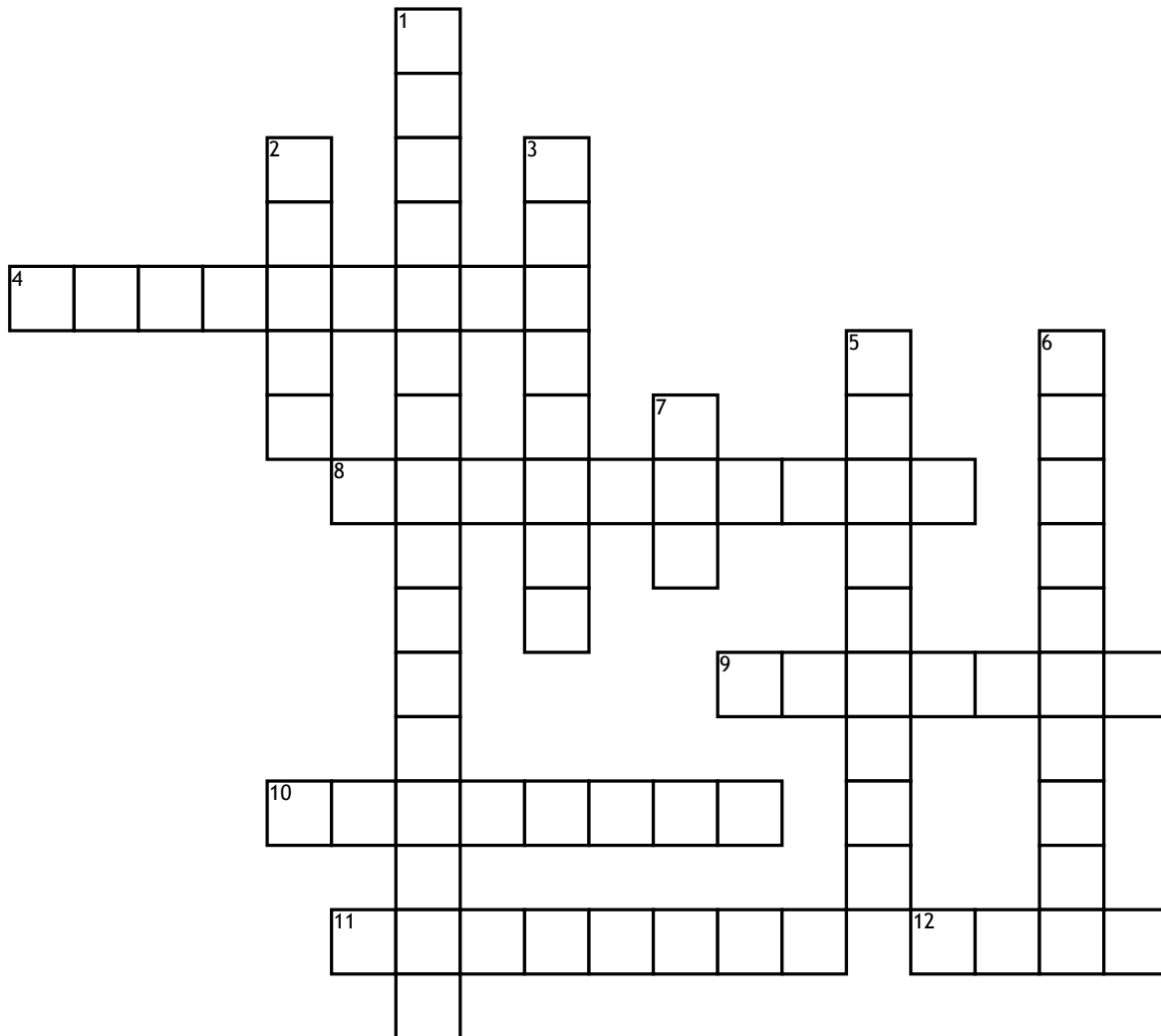


# The Consumer



## Across

**4.** Is the continuous increase in the price of goods and services that brings about a decrease in the purchasing power of money (inflation reduces the buying capacity of money)

**8.** Energy from the sun (radiation) is transformed through photosensitive cells into electrical energy (2 words)

**9.** Is a communal-based saving club

**10.** Is a written guarantee promising to repair or replace an article if it breaks or does not work properly within a specified period

**11.** It is when interest is charged or paid on the principal (original) amount plus the interest to date

**12.** Employers deduct tax from an employee's monthly income and pay to SARS (abbreviation)

## Down

**1.** Is the amount of time the law gives a consumer who has signed a contract to cancel it without a reason or financial implications (3 words)

**2.** Are dishonest schemes

**3.** An agreement between two or more people in which one person offers to do something in return for a valuable benefit

**5.** Goods that have been imported into a country through unofficial or unauthorised distribution channels. These are not illegal goods they are imported into a country legally and necessary duties are paid (2 words)

**6.** Is a tax placed on manufacture and sale of products such as alcohol and tobacco (2 words)

**7.** Is the instrument used to calculate price increase and the inflation rate (abbreviation)