

One solved problem is worth all the sweat and blood

Getting results for an aggrieved client is priceless

WENDY KNOWLER

‘YOU are my last hope. Please help!’ Too many complaints, too little time. That pretty much sums up the lot of a consumer journalist. Dealing with the flood of “I’m desperate, please help!” e-mails is a constant struggle; one trip to the loo and I could find 10 fresh ones waiting in my inbox when I get back to my desk.

And just as well – there’d be no column without the constant input of readers. And as any consumer journalist will tell you, being a slave to one’s inbox has a priceless upside: results.

There’s a satisfaction bordering on euphoria that comes from dashing off an e-mail to an organisation on behalf of someone who claims to have been given some kind of raw deal, and then getting a response from the company, saying they’ve decided to fix the problem.

To a low-income earner, being refunded just a few thousand rands can literally be life changing.

Often the company’s decision is described as a “good-will gesture”. Translation: we did not really have to give them the refund/new fridge/car/phone but we’ve decided to do so out of the goodness of our hearts.

So be it. Corny as this sounds, I believe that I gain more from the positive outcomes than the complainants do.

Here’s a selection of cases resolved in the past week or two:

Jackie Bonhomme is a 61-year-old Durban social worker who lives in Greenwood Park, Durban.

“I am contacting you because I have become so depressed and immobilised by my situation,” is how she began her e-mail.

She went on to say that her family had got into financial difficulty after her husband’s back operation in 2004.

In 2006 she borrowed R7 000 from Nedbank Consumer Credit and a few weeks later took a second loan for R10 000 from the bank.

She began paying her instalments by debit order, but when she couldn’t meet the payment she cancelled the debit order and began paying in cash.

She admits to not paying anything for some five months at one stage, promising the agents who called her that she’d resume payment when her husband went back to work.

In 2008, Nedbank began deducting money from her Absa account every month.

“I received a telephone call in January this year telling me that my interest on the one account alone amounts to R6 000,” Jackie said.

“These accounts have just escalated over the years. In February I received a statement relating to both accounts – on the R10 000 loan account I owe about R100 000 and on the R7 000 loan I owe R20 000!”

“Wendy, please try and stop these payments being taken off my bank account and please get Nedbank to acknowledge that the debt has been paid over and over so that I may sleep in peace, and pay my electricity, rates bill and bond.”

I duly approached Nedbank about Bonhomme’s situation, suggesting an interest rate cut and the writing-off of a portion of the outstanding balances.

The bank did better than that. “We are pleased to inform you that we have been in contact with our client, Jackie Bonhomme,

and have agreed that we will write off her balance with immediate effect,” read a statement from Nedbank Personal Loans last week.

“The outstanding balance on both the accounts was so high as a result of skipped payments. Both loans were opened in 2006 and the client began defaulting on payments within a few months. Our records show that 10 payments were skipped. After consideration of your request to have the loan restructured, a review of the monies received to date, a discussion with the client and a deeper understanding of the clients’ current financial situation, we are glad to be able to write off this loan.”

Mthokozisi Sidambe’s dispute with MTN over the repair of his Nokia E90 dragged on for months. He booked it in for the warranty repair of a defective microphone at MTN’s service centre in Menlyn on December 10.

A few days before Christmas he got a call from an MTN agent to say that the handset would not be repaired because “unauthorised repairs” had previously been undertaken on the phone.

Adamant that he’d only ever had the phone repaired once before – at an MTN repair centre last May, for the same problem – Sidambe asked for full details, in writing, of the alleged unauthorised repairs.

After waiting 10 days in vain, he visited the repair centre on December 31.

“Instead of justifying their claim that the phone had been in the hands of an unauthorised repairer, the MTN personnel tried to get me to sign on the collection advice form an acknowledgement that I agreed with the diagnosis and reason for non-repair of the handset. I declined.

“I was then referred to MTN’s High Volume Repair Centre. I called and spoke to a Zinhle who promised to liaise with the responsible technical personnel to provide the requested report. Instead, the collection advice copy, with the sketchy ‘unauthorised repairs’ and ‘beyond economic repair’ notes, were e-mailed to me.”

The battle lines were drawn. In a series of e-mails and phone calls to various MTN departments, Sidambe insisted on a proper substantiation of their reason for failing to repair the phone under warranty, but he was getting nowhere fast.

After I took up his case with MTN, repair centre staff produced photos of the phone in question, as “proof” of the unauthorised repair.

They pointed out missing screws, scratches on the outside of the phone and the fact that a microphone had broken off from the main board.

Sidambe said this failed dismally as proof of their claims.

To cut a long story short, an MTN spokesman contacted me recently to say that a decision had been taken to replace Sidambe’s phone in recognition of the runaround he had been given.

He finally got his new handset two weeks ago – after making it clear that he didn’t regard this as a “favour” to him on MTN’s part.

Early last year, a geyser burst in the ceiling of Teddy Moodley’s Durban home and the boiling water which shot out of it damaged his daughter’s ceiling and part of her built-in cupboard.

He submitted a claim to his insurer, Absa Insurance. An assessor duly arrived at his home and said a plumber would be sent to attend to the geyser and the ceiling would be repaired or replaced.

But the ceiling was never attended to.



Nedbank has decided to write off one client’s two 1996 loans (and interest) after hearing about her financial situation.

Then in early February this year, the Moodleys noticed that the wooden flooring in their bedroom was lifting and the floor underneath it was wet from water seeping underneath their built-in cupboards.

Again he phoned Absa Insurance. A plumber arrived with a leak detector, took photos and said someone would attend to the problem.

No-one did. When Moodley began making inquiries, he was first told that the claim hadn’t been loaded, and then it had been declined because the damage was maintenance-related.

“I’d like someone to come to my premises and show me how to maintain a leak that occurs under concrete and tiles,” Moodley said in an e-mail to Consumerwatch. “Please help, the damage is worsening every day.”

I took up the case with Absa, and got the following response: “We have established that the damage to the property was caused by a leaking shower trap.

Although Mr Moodley’s current policy does not make allowance for the damage that has been caused by a non-pressure pipe, the claim has been reviewed and we will settle the water damage in this incident.

“Furthermore, we confirm that we will be entertaining the damage caused as a direct result of the geyser that burst during 2009.

“This should be seen as a gesture of goodwill – every query is dealt with on its own merit.”

That wasn’t quite the end of the story. On hearing Absa’s verdict about his leaking shower trap, Moodley broke up the tiles and concrete in the shower area, and found the ground in that area to be totally dry.

“When a second plumber came to my home with the right equipment, he managed to find and fix the leak, resulting in me being settled for all resulting damages

– I’m very pleased about that,” Moodley said. A few weeks ago I received a fax from celebrated chef John Tovey, who is now retired and living in Rondebosch.

After a lifetime in the kitchen, he still loves to cook.

Annoyingly, he said, his five-year-old duo Siemens oven was not co-operating. Having had the elements replaced several times, the thermostats went on the blink at Christmas time.

The problem was repaired in the new year, but by late February “the very same hiccup occurred”, Tovey said.

In mid-March technicians arrived with

a fresh set of spares, but when Tovey switched on the ovens after they’d left, both “blew”.

“Neither can be used now,” he said in his fax.

“The service from Siemens beggars belief. They never return calls or follow up on my queries or requests – apart from a person called Jack.”

I took up his case with Jack Viljoen, assistant to Bosch Siemens Home Appliances’ service manager, who confirmed that the duo oven had needed a series of replacement parts since 2008.

“The oven unfortunately had problems

again at the beginning of March and two regulators were ordered and fitted yesterday.”

He made no comment about the ovens “blowing” immediately afterwards, but added that Siemens had in the meantime decided to exchange his oven – I presume he meant that this decision had been taken before Tovey sent his fax to me.

In any event, here’s the happy ending: I received another fax from Tovey last week. “I keep on pinching myself as I look at the new double oven – the saga with Siemens is seemingly at an end.

“Many thanks.”

CONSUMER WATCH



BY WENDY KNOWLER
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Angus Taylor breaks new ground

MIRANTHE STADEN GARBETT

Exhibition: New Works by Angus Taylor

Venue: Circa on Jellicoe (Cnr Jan Smuts, Rosebank, Tel: 011 788 4805)

Date: until March 31

It was the artist’s hand that grabbed me first. Life-size, placed on a pedestal, it’s a big hand, intricately patterned with swirling fingerprint detail, yet tiny in comparison with its giant creations.

It’s a useful point of entry into Angus Taylor’s most mature and impressive body of work to date.

Dealing with the perennial themes of thinking and being, he departs from his earlier more romantic style to explore, with force and vigour, the relationship between mind and matter.

These gargantuan sculptures of human forms have been assembled from the rawest of materials: heaps of rocks hanging together precariously, patchworks of scrap metal, nuts and bolts – Iron Man style – and, most impressively, enormous bundles of thatch that make up the magnificent three heads of *Bleked Wake I, II and III*.

They suggest the titanic proportions, aspirations and abilities associated with epic heroes and mythic gods; the moving of mountains, holding up of skies, battling



Angus Taylor’s latest body of work is his most mature and impressive to date.

with giants and the rolling of heads.

The sculptures have a grand universal, mythic quality. They are archetypal monuments to humanity less concerned with matters of the flesh than with finding a symbolic language to represent fundamental, timeless states and the relationship between the concrete limitations of matter and the infinite expansiveness of mind.

For these reasons they resonate powerfully on a subconscious level.

Yet Taylor navigates and deflates that archetypal space with a sense of humour and irony, best expressed in the triptych *Disproportions of Inflation (Anticipate,*

Bloat, Deflate) – life size busts of the artist inflating and deflating, balloon-like.

In this way the artist alternately blows and bursts his own bubble.

Thus, despite their intimidating size and concreteness, Taylor’s forms are infused with life, with breath and the reflexes subtly implied in the clenched fists and open hand releases of *Oop, toe and kop toe (A) and (C)*.

With their rough angles, bulky weight and brooding moods, these new sculptures by Angus Taylor break new ground, making it a monumental, masculine body of work.



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