



### Dear Clients and Friends

Hope you are still enjoying the soccer despite the setback experienced by Bafana-Bafana!

As usual we would like to share some useful information in this monthly communication. See further details below regarding importance of wills, Consumer Protection Act implications and how outsourcing your payroll could save you a lot of money and headaches.

Please note some of the documents on the website are password protected. In order to obtain the password send a mail to [share@chartered.co.za](mailto:share@chartered.co.za). The server will send a password immediately.

Yours sincerely,  
CAP Team



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### CONTINUED PHISING AND FRAUD SCAMS USING SARS DETAILS

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**SCAM  
ALERT**

**"DO NOT respond to any emails from SARS claiming to request banking details for refunds"**

Please note that there are still, virtually on a weekly basis new scams arriving trying to use SARS credentials, to attempt to defraud people. [Click here](#) for the latest example. Do not respond to any e-mails from SARS claiming to request bank details for refunds or information provided for change of their banking details. Always use e-filing for payments and if you receive mails and are uncertain, rather forward it to us for confirmation.

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### THE IMPORTANCE OF HAVING A WILL

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The importance of having a will and regularly updating it yearly cannot be stressed enough. It gives you the opportunity to make known your last wishes in terms of **who** you want to appoint as heirs of your estate, **how** you want to distribute your assets and ensure the subsequent **wellbeing** of your family.

It also gives you the opportunity to exercise control over the distribution of your assets by appointing someone you trust as executor. Should you pass away without a will, the law does make provision for such consequences.

[Click here](#) to read more

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### PROFESSIONAL PAYROLL SERVICES

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If you are an employer that does not currently have someone taking care of your monthly payroll needs for your business, allow us to take the responsibility off your shoulders. CAP Chartered Accountants will manage and fulfill all your payroll needs, relieving you of all the hassles relating to your monthly payroll.

We will do all the monthly payroll calculations for you, for example: all the Taxes deductible and payable to SARS on a monthly basis such as UIF, SDL, PAYE and Site.

To read more [click here](#) or if you have any questions regarding our Payroll services, please do not hesitate to contact our Payroll Administrator, Lorraine Kilian at [lorraine@chartered.co.za](mailto:lorraine@chartered.co.za) or at our offices; 0861 777 227.

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### Service Focus:

CAP offers a professional and comprehensive estate and financial planning service to our clients.

This includes the drafting of wills, estate planning, calculation of cash flow implication on death and trust utilisation.

### Quick Links

[Tax Return Information](#)

[Tax Guide With 2010 Budget Proposals](#)

[Tax Savings Opportunities](#)

[Wills - Requirements and Worksheet](#)

[Financial Planning With Trusts](#)

[Cybersafe Login](#)

## CONSUMER PROTECTION ACT

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The Act regulates the activities of suppliers and creates rights for consumers. It applies to virtually every entity supplying goods and services in South Africa and the transactions it enters into with consumers.

October 2010 will be the date on which all provisions of this Act will become effective. The Act will not apply to transactions where the consumer is a juristic person with an asset value or annual turnover of more than a threshold value determined by the Minister (section 6).

For a summary of the act [click here](#).

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