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GENERAL NOTICE

NOTICE 393 OF 2008**DEPARTMENT OF TRADE AND INDUSTRY****CONSUMER AFFAIRS (UNFAIR BUSINESS PRACTICES) ACT, 1988**

In terms of the provisions of section 8(4) of the Consumer Affairs (Unfair Business Practices) Act, 1988 (Act No. 71 of 1988), notice is hereby given that the Consumer Affairs Committee intends undertaking an investigation in terms of section 8(1)(b) of the afore-said Act into the business practices relative to what is commonly referred to as "Reverse Mortgage" also known as "Home Equity Release", including any similar business practice relating to the granting of loans against the embedded value of consumers immovable property secured by mortgage bonds where repayment of the loan is deferred and may include an option of immediate repayment.

Further take notice that any person may, within a period of 30 (thirty) days of publication of this Notice, make written representations and proposals regarding the investigation to the Consumer Affairs Committee. These written representations must be directed to the under mentioned address:

The Secretary

Consumer Affairs Committee

Private Bag X84

PRETORIA

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For Attention: Mr K Mokaba

Tel: 012 394 1545

Fax: 012 394 2545

e-mail: klaasm@thedti.gov.za