

Towards standards for municipal invoices in South Africa

Sarah Slabbert Associates



TT 458/10

WATER
RESEARCH
COMMISSION



TOWARDS STANDARDS FOR MUNICIPAL INVOICES IN SOUTH AFRICA

Report to the *Water Research Commission*

By Sarah Slabbert Associates

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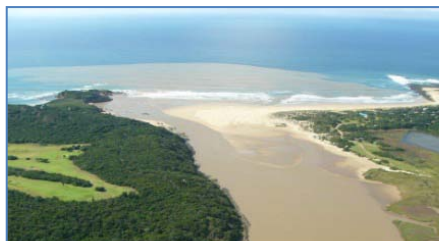
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BACKGROUND



Overview

The tax invoices or bills that municipalities send out to consumers on a monthly basis are a key interface between local government and citizens. Consumers' level of understanding of their municipal invoices is therefore indicative of the effectiveness of this communication.

Local and international research has shown that customers of many municipal entities, in both the developed and developing countries, struggle to understand their municipal invoices. A lack of understanding of invoices has a negative effect on customer awareness, participation and the regulation of water services. It also leads to distrust in the correctness of an invoice, which, in turn, could affect consumers' willingness to pay.

A study by the Water Research Commission found that municipal invoices in South Africa have much to improve on before they will function as a tool to serve consumers and use our water resources effectively.

In particular:

- South African invoices are not standardised at all;
- Most invoices do not meet regulatory requirements;
- Most invoices are:
 - barely legible
 - not in plain and understandable language as required by the Consumer Protection Act (68 of 2008)
 - not user-friendly
 - not customer-orientated at all
 - in English only;
- Most invoices do not communicate water conservation and effective water use, South African invoices do very little to reduce our water and energy footprint and lag far behind international best practice in this regard;

- Invoices are not used to brand conservation, set consumption targets or give incentives for conservation; and
- Very few municipal invoices show comparative or historical consumption information, which has been proved to positively influence consumer behaviour.

As part of the study, a quantitative survey of 2500 urban respondents was undertaken. The results of the survey showed that:

1. The integrity of South African municipal invoices is in question. **35% of consumers' doubt the correctness of their municipal invoices.**
2. **The ordinary South African consumer struggle to find basic information on municipal invoices**, such as the amount owed from previous months, the meter reading date, water use and Free Basic Water received:
 - a. For example, only 7.4% of respondents could find the water use on an invoice that scored 'average' (4.8 out of a possible 10 on the EMI tool that was developed to evaluate municipal invoices).
 - b. It is common practice on municipal invoices to use numbers without the unit (R or kl), as well as to include codes that are meaningless to consumers. Consumers have great difficulty to distinguish between numbers without units.
 - c. Consumers, especially those whose home language is not English, find acronyms and abbreviations such as "cons", "w", "bas" or "char" difficult to decipher.
 - d. Consumers struggle to understand words commonly used on invoices, such as *arrears*, *remittance advice*, *rebate*, *consumption*, *opening balance*, *balance brought forward* and *previous*.
 - e. Consumers confuse litres and kilolitres.
3. **Simple changes dramatically increase consumer understanding of municipal invoices.**
4. **Improved understanding strengthens consumers trust in the correctness of the information.**

Why standards for invoices?

Municipal invoices, if used properly, present a significant opportunity to engage customers in water conservation, water regulation and planning.

The Water Research Commission, through this document, has created a platform for South African municipalities to work towards improving compliance and standardising their domestic municipal invoices. The Standards Document is an effort to steer municipalities, financial services, businesses and customers towards quality and efficiency in water management.

The standards and model invoices developed and tested in this study aim to improve the understanding of domestic water invoices, within specific South African regulatory requirements, and contribute to changing behaviour and reducing consumers' water footprint.

Better understanding will improve consumers' trust in the validity of their invoices, which will, in turn, improve consumers' trust in, and support for, their municipalities.

The results of the study show that the EMI Tool, which was developed to evaluate invoices, can be used to effect simple changes that can:

- Make a significant difference to consumers' understanding of their invoices;
- Improve invoice integrity and consumers' willingness to pay; and
- Save critical resources and decrease our water and energy footprint.

New software developments and technology hold exciting possibilities to address shortcomings in the design and communication of municipal invoices.

Opportunities include:

- Sending invoices via SMS , e-mail and web;

- Using SMS, e-mail and the web to activate payment, explain invoice details, set targets, give incentives, communicate interruptions and educate consumers on how to use water and electricity more effectively; and
- Using interactive websites to explain invoices and assist consumers to manage their invoices.

Let us all work towards:

Standardising municipal invoices to

Serve the people of South Africa and

Conserve and manage our water and energy effectively.

MINIMUM STANDARDS FOR MUNICIPAL INVOICES



1. Minimum standards

This chapter summarises the minimum key standards that a South African municipal invoice should meet.

In brief, a municipality will meet these standards if its invoice:

- ❑ Complies with regulation (Municipal Systems Act 32 of 2000, National Credit Act 34 of 2005, VAT Act 89 of 1991, Consumer Protection Act 68 of 2008, Municipal Property Rates Act, 6 of 2004);
- ❑ Is clear and understandable to the ordinary consumer (Consumer Protection Act 68 of 2008);
- ❑ Has integrity – all readings and charges are correct, accurate and transparent; and
- ❑ Includes information that helps consumers to manage their water and energy use effectively.

The details of each of these standards are discussed in the sections that follow.

2. Standards as required by regulation

a) South African regulation

Regulations that relate to the information that should appear in invoices can be summarised as follows:

- An invoice must be issued monthly (National Credit Act 34 of 2005);
- Invoices must be accurate (Municipal Systems Act 32 of 2000);
- The opening balance must be shown in each successive invoice (National Credit Act 34 of 2005);
- No charge can be levied for issuing the invoice (National Credit Act 34 of 2005);
- The invoice must include the current balance of the consumer's invoice (National Credit Act 34 of 2005);

- Any amounts credited or debited during a period must be specified on the invoice (National Credit Act 34 of 2005);
- Any amounts currently overdue and when each such amount became due must be shown on the invoice (National Credit Act 34 of 2005);
- Name, address and (VAT) registration number of the supplier; (VAT Act 89 of 1991, Consumer Protection Act 68 of 2008);
- Name and address of the recipient; (as from 1 March 2005, also the VAT registration number of the recipient if registered for VAT) (VAT Act 89 of 1991, Consumer Protection Act 68 of 2008);
- Description of the goods or services supplied, (VAT Act 89 of 1991, Consumer Protection Act 68 of 2008), the unit price of any particular goods or services supplied or to be supplied (Consumer Protection Act 68 of 2008) and the quantity or volume of the goods or services supplied; (VAT Act 89 of 1991, Consumer Protection Act 68 of 2008);
- The tariff structure (Municipal Systems Act of 2000, VAT Act 89 of 1991, Municipal Property Rates Act, 6 of 2004);
- The date on or before which the amount is payable (VAT Act 89 of 1991, Municipal Property Rates Act, 6 of 2004); and
- The amount due and the amount of any applicable taxes, either on an inclusive or exclusive basis (VAT Act 89 of 1991, Municipal Property Rates Act, 6 of 2004, Consumer Protection Act 68 of 2008).
- The words 'tax invoice' must appear in a prominent place on the invoice, and the invoice must have an individual serialised number.
- Tax invoices sent electronically must be transmitted in encrypted form, using at least 128-bit encryption (VAT Act 89 of 1991).

Regulations that relate to the format of invoices focus on accessibility:

- Information to consumers must be in clear and plain language (clear and accessible in the Strategic Framework for Water Services) that the ordinary consumer who does not have specialist knowledge can understand without due effort (Consumer Protection Act 68 of 2008).

- Communication must be, wherever practical, in the home language of the consumer (Strategic Framework for Water Services 2003).

It should be noted that, according to Clause 22 of the Consumer Protection Act, a consumer document is in plain language if, and only if, it is clear and understandable for the target audience.

b) A customer landscape that is not plain

South Africa differs in a number of ways from the countries where plain English norms were developed. South African customers are multilingual, multicultural and cover a broad socioeconomic spectrum.

Local research has already indicated that the rules of plain English do not necessarily apply:

- This study has found that words that are commonly used on English invoices, such as “arrears”, “balance brought forward”, “remittance advice” and “rebate”, might not be well known amongst the average consumer whose home language is not English;
- A communication style that is considered to be brief and to the point in one culture, could be received as rude, condescending or inappropriate in another (Finlayson and Slabbert, 2002; Pienaar, 2002);
- Higher socioeconomic groups want detailed information – it cultivates trust. Lower socioeconomic groups find detailed information overwhelming – it inhibits trust. (Telkom research as quoted in this study).

Therefore, we recommend **a customer-centred approach** to achieve compliance with the Consumer Protection Act (68 of 2008).

Municipalities should involve their customers in the development of their invoices and test their invoices with their customers to make sure that they are indeed clear.

3. Standards based on the principles of plain language

The principles of plain language are set out in *A Plain English Handbook* (1998), a publication of the Office of Investor Education and Assistance, U.S. Securities and Exchange Commission. Principles that can be translated into minimum standards for municipal invoices are:

- Consistent use of terminology;
- Consistent spelling;
- NO abbreviations or acronyms;
- Symbols, if used, should be explained;
- The unit of numbers (Rand, kilolitre) should be indicated;
- Sans Serif font for headings; Serif font for text;
- Avoid capital letters in text;
- Font size not smaller than 10 pt and in high resolution type for easier reading;
- The document should guide attention (e.g. bold, or larger font) to the important aspects of the invoice;
- Functional use of white space, uncluttered format;
- Column headings and row information should match;
- Column headings must be clearly emphasised;
- X and Y axis on graphs should be clearly defined and marked; and
- Graphs should have headings.

4. Standards based on best practice and consumer research

At the core of the development of consumer-friendly municipal invoices lies the comprehension or the level of understanding of the particular consumer to whom the invoice is addressed. In this respect, consumer needs vary considerably, creating a challenge for the designer of the invoice. In the final instance, the municipal invoice must be understandable to both the most and least literate of consumers. For those who do not understand the language of the invoice, or whose sight is impaired, other measures should be available to assist.

The standards listed below should be read against this background.

A survey of international best practice and consumer research (Australia Natural Resource Management Ministerial Council 2006, EDF Energy UK 2009, EELCO 2008, Electrogaz 2008, Garland Utilities 2008, and India Ministry of Urban Development 2007) concludes that the following features mark a user-friendly invoice:

- Flexible billing with a summary for customers from the lower LSM groups and detail for higher LSM groups (Telkom research [Munnik 2009]);
- Clear and concise invoice information;
- All unnecessary information that could confuse the consumer should be removed;
- The breakdown of the services should be clearly separated;
- Usage charges must be clear and easy to follow – including Free Basic Services;
- Explanatory statements should be in plain language;
- All contact information must be both clear and easy to find on the document;
- Invoices should take individual needs into consideration, such as different languages and special messages for specific customers; and
- More than one payment option.

5. Standards for an invoice that decreases consumers' water and energy footprint

Research of international best practice indicates four measures that can be successfully employed on invoices to positively influence consumer behaviour to decrease their water and energy footprint:

- Information (in the form of a chart, for example) that allows consumers to compare their household use with previous months, or with the average use of their area;
- Monthly or daily targets for consumers and rewards if targets are met;
- Incentives, such as tax incentives, and
- Consumer education, for example how to use resources effectively or critical water messages, such as dam levels.

MODEL INVOICES



1. Model invoice – with debit

page 1

MARS MUNICIPALITY
125 Ossen Street, Midrand 1676
PO Box 654321 1676
www.municipality.co.za
VAT no. 1254567890

Tax invoice number: 12345/12

Date: 01/02/2009

Address: 191 Anderson Street, Blueridge 9876

Stand Number/Portion: M12-345

Township: Estate

Property Size: 1000m²

Number of dwellings: 1

Date of valuation: 01/07/2007

Municipal valuation: R900,000

Mrs AB Chetty
11 Blue Avenue
Blueridge
9876

Last month's invoice	R 565.00	
Payment received 15/01/2009	R 500.00	Thank you!
Interest on outstanding amount	R 6.50	
Balance	R 71.50	Outstanding
This month's charges	R 1274.98	See back for detail, VAT and tariff structure
Total due	R 1346.48	Payable by 1 March 2009

Compare your water usage
Your average usage for the invoice period: 774 litres per day
average usage for the invoice period: 562 litres per day **high!**

Compare your electricity usage
Your average usage for the invoice period: 33.8 kWh per day
average usage for the invoice period: 11.3 kWh per day **high!**

**Save our precious water. Do not wash dishes under a running tap.
Electricity is expensive. Please switch off when not in use.**

Important!
Your services will be cut off or restricted if your payment is late.
Interest will be charged on outstanding amounts.
Contact Customer Care for any queries or if you need to arrange a payment plan.
Payments can be made at any municipal Service Centre, Post office, Easy Pay, bank (Account no. 9876543, branch code 5432). Cheques should be made out to 'Municipality'. Use the invoice number as reference.

Customer Care 0800 123 4567

Summary on page 1, details on page 2.

Acknowledge payment amount and date of payment - with thanks!

Important information emphasised

Comparative graphs and descriptions.

Easy to pay, easy to contact customer care.

Invoice Details

Subtotals

Totals



Property rates

Period 01/01/2009 to 31/01/2009 (31 days)
ERF 99 99 Residential property
Property rates R900000 x R0.04/12
VAT

R 326.67



Electricity

Period 01/01/2009 to 31/01/2009 (31 days) Meter number 0001123
Actual reading 234 (taken on 01/01/2009)
Estimated reading 1234 (taken on 31/01/2009)
Usage 1000kWh
Usage Charge 1000 kWh at R0.47 / kWh
Fixed Charge
VAT

R 592.80



Water

Period 01/01/2009 to 31/01/2009 (31 days) Meter number 0001123
Actual reading 123456 (taken on 01/01/2009)
Estimated reading 123475 (taken on 31/01/2009)
Usage 25 000 litres
Usage Charge (6000 litres free) + (6000 litres at R3.33 / 1000 litres) + (8000 litres at R7.10 / 1000 litres) + (5000 litres at 10.52 / 1000 litres)
Fixed Charge
VAT

R 204.49



Sewerage

Period 01/01/2009 to 31/01/2009 (31 days)
Usage 13 000 litres
Usage Charge (3866 litres free) + (3867 litres at R4.01 / 1000 litres) + (9155 litres at R8.52 / 1000 litres) + (112 litres at 9.32 / 1000 litres)
Fixed Charge Based on stand size
VAT

R 103.14



Refuse

Period 01/01/2009 to 31/01/2009 (31 days)
Fixed charge
VAT

R 47.88

This month's charges

R 1 274.98

AGE ANALYSIS

Total amount outstanding	This month's charges	30 Days +	60 Days +	60 Days +	Instalment plan
R 1 346.88	R 1 274.98	R 68.48	R 0.00	R 0.00	



**EVERYWHERE
MUNICIPALITY**

Please return this slip if you pay
by mail

Mrs AB Chetty
11 Blue Avenue
Bluebridge
Everywhere
9876
xxxxxxxxxxxxxxxxxxxx



Invoice Number 0123456/12

Total Due R 1346.88

Date Due 1/03/2009

Total Amount Enclosed

Easy Pay, Post Office, ABSA City of Nowhere, Account number: 123456789, Branch code: 632778, Reference: 0123456/12


Separated
breakdown of
services.

Actual and
estimated
readings
indicated.

No abbreviations
or acronyms


Clear tariff
structure,
including Free
Basic Water.

2. Model invoice – with credit



EVERYWHERE MUNICIPALITY
123 Green Street, Mopani 9876
PO Box 654321 Everywhere 9876
www.everywhere.co.za
VAT no. 12345678900

Mrs AB Chetty
11 Blue Avenue
Blueridge
Everywhere
9876



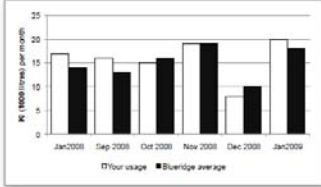
Tax invoice number	12345/12
Date:	03/02/2009
Address:	191 Anderson Street, Northcliff, 2195
Stand Number/Portion	M12-345
Property Size	300m²
Number of dwellings	1
Date of valuation	01/07/2007
Municipal valuation	R2,500,000

Previous Invoice	R 568.48	
Payment received 15/01/2009	R 600.00	Thank you!
Interest on outstanding amount	R 0.00	
Balance	R 31.52	Credit
This month's charges	R 1274.98	See back for detail and tariff structure
Total due	R 1243.46	Payable by 01/03/2009

Compare your water usage

Your average usage for the invoice period: 600 litres per day medium

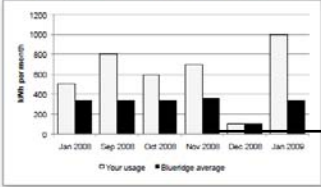
Blueridge average usage for the invoice period: 500 litres per day



Compare your electricity usage

Your average usage for the invoice period: 33.3 kWh per day high!

Blueridge average usage for the invoice period: 11.3kWh per day



The Vaal Dam is only 50% full. Please use water sparingly.

Electricity is expensive. Please switch off when not in use.

Important!

Your services will be cut off or restricted if your payment is late.
Interest will be charged on outstanding amounts.
Contact Customer Care for any queries or if you need to arrange a payment plan.

Payments can be made at any municipal Service Centre, Post office, Easy Pay, bank (Account no. 9876543, branch code 5432). Cheques should be made out to 'Everywhere'. Use the invoice number as reference.

Customer Care 0800 123 4567

Tax invoice number and invoice number combined.

Large font, uncluttered format

Avoid negative numbers. All Rand amounts clearly indicated.

Graphs have headings.

Critical water information.

Toll-free number for customers

Invoice Details

Subtotals

Totals



Property rates

Period 01/01/2009 to 31/01/2009 (31 days)

ERF 99 99

Residential property

Property rates R900000 x R0.0432

VAT

R 326.67

R 00.00

R 326.67



Electricity

Period 01/01/2009 to 31/01/2009 (31 days)

Meter number 0001123

Previous reading 234 (taken on 01/01/2009)

Current reading 1234 (taken on 31/01/2009)

Usage

1000kWh

Usage Charge 1000 kWh at R0.47 / kWh

Fixed Charge

VAT

R 470.00

R 50.00

R 25.11

R 592.80



Water

Period 01/01/2009 to 31/01/2009 (31 days)

Meter number 0001123

Previous reading 123450 (taken on 01/01/2009)

Current reading 123475 (taken on 31/01/2009)

Usage

25 000 litres

Usage Charge (6000 litres free) + (6000 litres at R3.33 / 1000 litres) + (8000 litres at R7.10 / 1000 litres) + (5000 litres at 10.52 / 1000 litres)

Fixed Charge

VAT

R 129.36

R 50.00

R 25.11

R 204.49



Sewerage

Period 01/01/2009 to 31/01/2009 (31 days)

Usage

13 000 litres

Usage Charge (3866 litres free) + (3867 litres at R4.01 / 1000 litres) + (5155 litres at R8.52 / 1000 litres) + (112 litres at 9.32 / 1000 litres)

Fixed Charge

VAT

R 60.47

R 30.00

R 12.67

R 103.14



Refuse

Period 01/01/2009 to 31/01/2009 (31 days)

Fixed charge

VAT

R 42.00

R 5.88

R 47.88

This month's charges

R 1 274.98

AGE ANALYSIS

Total amount outstanding	This month's charges	30 Days +	60 Days +	60 Days +	Instalment plan
R 1 243.46	R 1 274.98	R 31.52 Credit	R 0.00	R 0.00	



**EVERYWHERE
MUNICIPALITY**

Please return this slip if you pay by mail

Mrs AB Chetty
11 Blue Avenue
Blueridge

Everywhere

9876

xxxxxxxxxxxxxxxxxxxx



Invoice Number 0123456/12

Total Due R 1243.46

Date Due 1/03/2009

Total Amount Enclosed

Easy Pay, Post Office, ABSA City of Nowhere, Account number: 123456789, Branch code: 632778, Reference: 0123456/12

Symbols are explained.

Water use in litres.

VAT clearly indicated.

EMI – A TOOL TO EVALUATE MUNICIPAL INVOICES



1. Introduction

Based on the minimum standards described in the previous chapter, a Tool to evaluate municipal invoices, EMI, was developed. A municipality can apply the Tool to its own invoice to evaluate whether the invoice complies with legislation or whether it meets the requirements of clear and understandable language.

The Tool is based on local and international regulation, local and international best practice and the Plain English Handbook (1998). The Tool translates qualitative criteria into measurable categories to calculate an index score out of a possible 10, which can be used to assess and compare municipal invoices.

The Tool distinguishes five assessment categories:

1. Plain language: Clarity and accessibility in language;
2. Plain language: Clarity and accessibility in layout and design;
3. Information relating to the invoice as a unique obligation to pay for goods and services delivered as regulated by South African law;
4. Information that addresses the integrity of the invoice as required by South African and international regulation; and
5. Information that addresses water conservation and effective water services as required by international examples of regulation.

In combination, the five criteria categories reflect the 'ideal' municipal invoice. This 'ideal' is an invoice that:

- Consumers find easy to understand and user-friendly;
- Adheres to policy and legislation;
- Provides enough information to ensure client satisfaction and invoice validity; and
- Creates a platform from which water conservation and water management issues can be addressed in a manner that will impact on consumer behaviour.

2. Clear and accessible communication

a) Plain language: Clarity and accessibility in language

The criteria listed in this section refer to aspects of the language of municipal invoices that impact on whether the invoice is clear, understandable and accessible in terms of language.

A 'yes' scores 1, a 'no' scores zero. Mark NA if the criterion is not applicable. This section carries a double weight.

		Yes	No	Comments
Consistent terminology	<i>Balance/ Amount/ Sub-total</i>			<p><i>Score 1 for the use of one term consistently. Score 0 for two or more terms.</i></p> <p><i>Handbook of Plain Language, 1998</i></p> <p><i>Federal Communication Commission, USA – 'non-misleading language', avoid 'consumer confusion'.</i></p>
	<i>(Invoice/ Statement/ Invoice/ statement of invoice</i>			<p><i>Score 1 for max two terms and in the correct meaning; score 0 for more than two terms. Handbook of Plain Language, 1998. Federal Communication Commission, USA – 'non-misleading language', avoid 'consumer confusion'.</i></p>

Understandable terminology	Fixed charge			<p><i>If yes, score 1. 'Levy/basic' scores 0.</i></p> <p><i>The term 'levy' is not widely understood in this meaning and the term 'basic' can be confused with Free Basic Services.</i></p>
	Payment slip/tear off			<p><i>If yes, score 1. 'Remittance advice' scores 0.</i></p> <p><i>('Remittance advice' is not a commonly used term and therefore not easily understandable.)</i></p>
No repetitive or irrelevant information				<p><i>If yes, score 1.</i></p>
No abbreviations or acronyms				<p><i>Handbook of Plain Language, 1998.</i></p>
Symbols are explained (if used)				<p><i>Handbook of Plain Language, 1998.</i></p>
Unit of consumption (such as litres for water)				<p><i>Figures mean nothing without a unit, for example 2345 could be a meter reading, R23.34, 2345 litres or 2345kWh.</i></p> <p><i>National Guidelines for residential customers' water invoices, Natural Resource Management Ministerial Council, Australia.</i></p>

Unit of cost (Rand)			<i>Figures mean nothing without a unit.</i> <i>National Guidelines for residential customers' water invoices, Natural Resource Management Ministerial Council, Australia.</i>
Available in home language of consumer (<i>interpreted as 'not only in English'</i>)			<i>Strategic Framework for Water Services</i>
TOTAL			OUT OF 9 MINUS NOT APPLICABLES
INDEX			TOTAL/9 MINUS NOT APPLICABLES

b) Plain language: Clarity and accessibility in layout and design

The font type, font size and layout of invoices contribute to their clarity and legibility.

A 'yes' scores 1 point; a 'no' scores zero. This section carries a double weight.

	Yes	No	Comments
Consistent font use (<i>not more than two fonts</i>)			<i>Plain English Handbook used by US government (1998) advises a Serif font for the text and a Sans Serif font for heading:</i> Heading Text

Printing is clear and in a legible colour			<i>For example, blurred printing or printing in a light colour that is illegible</i>
Upper case in text are avoided (<i>allowed in headings</i>)			<i>Plain English Handbook used by US government (1998). Capital letters are less legible than lower case. Headings were not considered in this evaluation as all invoices would have scored 0.</i>
Font size not smaller than 10pt			<i>Ideally the font size, especially for 50+ and semi-literate consumers, should not be smaller than 12pt Plain English Handbook used by US government (1998).</i>
Total amounts clearly emphasised (<i>larger font, background highlighted, bold</i>)			<i>Plain English Handbook used by US government (1998).</i>
Line spacing 1.15 or more			<i>Plain English Handbook used by US government (1998).</i>
Layout uncluttered (<i>Functional use of white space</i>)			<i>Plain English Handbook used by US government (1998).</i>

Tables (<i>column headings emphasised</i>)			<i>Plain English Handbook used by US government (1998).</i>
Tables (<i>row information matches column heading</i>)			<i>Plain English Handbook used by US government (1998).</i>
Graphs (<i>X and Y axis clearly defined and marked</i>)			<i>Plain English Handbook used by US government (1998).</i>
Graphs have headings			<i>Plain English Handbook used by US government (1998).</i>
TOTAL			MAXIMUM SCORE IS 12 MINUS NOT APPLICABLES
INDEX			TOTAL/12 MINUS NOT APPLICABLES

3. Information

- a) Information relating to the invoice as an individual obligation to pay for goods and services delivered (as regulated by South African law)

According to the literature survey, South African legislation determines that the information in the table below must be on a municipal invoice.

A 'yes' scores 1, a 'no' scores zero.

	Yes	No	Comments
Tariff structure (<i>the basis for calculating the amounts due, including Free Basic Services where relevant</i>)			<i>Section 95 of the Municipal Systems Act, 32 of 2000.</i>
Opening balance			<i>National Credit Act, 34 of 2005.</i>
Current balance (<i>the current month's charges</i>)			<i>National Credit Act, 34 of 2005.</i>
Amounts credited or debited during period (<i>e.g. payment received, or interest on arrears</i>)			<i>National Credit Act, 34 of 2005.</i>
Amounts currently overdue and when due (<i>age analysis</i>)			<i>National Credit Act, 34 of 2005.</i>

Credit control measures (such as late payment charge/interest on late payments/cut off date)			<i>Strategic Framework for Water Services (2003) – “Consumers must be informed with respect to credit control, debt collection and disconnection policies, credit control procedures and consumer responsibilities”.</i>
The words ‘Tax Invoice’			<i>Sections 20(4) and 20(5) of the Value-added Tax Act of 1991.</i>
Name and address information of service provider			<i>Sections 20(4) and 20(5) of the Value-added Tax Act of 1991.</i>
Name and address of invoice holder			<i>Sections 20(4) and 20(5) of the Value-added Tax Act of 1991.</i>
Individual serialised number			<i>Sections 20(4) and 20(5) of the Value-added Tax Act of 1991.</i>
Date of invoice			<i>Sections 20(4) and 20(5) of the Value-added Tax Act of 1991.</i>
Description of goods or services supplied (e.g. water, electricity, sanitation – ‘municipal services’ were not regarded as a description of services)			<i>Sections 20(4) and 20(5) of the Value-added Tax Act of 1991.</i>

Quantity or volume of goods/services supplied (litres, or KWh consumed)			<p><i>Sections 20(4) and 20(5) of the Value-added Tax Act of 1991.</i></p> <p><i>Strategic Framework for Water Services (2003) – “Consumers must be informed with respect to water consumption”.</i></p>
Rand value of services (<i>that is the amount for water, electricity, etc services</i>)			<i>Sections 20(4) and 20(5) of the Value-added Tax Act of 1991.</i>
VAT amount			<i>Sections 20(4) and 20(5) of the Value-added Tax Act of 1991.</i>
Total amount including VAT for the supply			<i>Sections 20(4) and 20(5) of the Value-added Tax Act of 1991.</i>
TOTAL			MAXIMUM SCORE IS 17 MINUS NOT APPLICABLES
INDEX			TOTAL/17 MINUS NOT APPLICABLES

b) Information that enhances the integrity of the invoice as required by South African and international regulation

A 'yes' scores 1, a 'no' scores zero.

	Yes	No	Comments
Tariff structure			<i>See 3.1: This criterion is repeated here as it has a critical impact on invoice integrity.</i>
Period of consumption covered in the bill			<i>State of Arkansas – Public service Commission</i>
Current and previous meter reading			<i>Section 95(b) of the Municipal Systems Act 32 of 2005 states: “where the consumption of services has to be measured, take reasonable steps to ensure that the consumption by individual users of services is measured through accurate and verifiable metering systems.” For a meter reading to be verifiable by the consumer, the actual reading must therefore be included on the invoice.</i>
Distinction between estimated and Actual meter readings			<i>State of Arkansas – Public Service Commission The regulation furthermore stipulates that “no</i>

			<i>company can estimate your bill for more than two consecutive months"</i> <i>Also: National Treasury Guideline</i>
TOTAL			MAXIMUM SCORE IS 3 MINUS NOT APPLICABLES
INDEX			TOTAL/3 MINUS NOT APPLICABLES

c) Information aimed at educating consumers and changing behaviour as required by international examples of regulation

In addition to the information listed above, international examples of the regulation of water invoices/utility bills require information on comparative consumption, water conservation, and customer care.

A 'yes' scores 1, a 'no' scores zero.

	Yes	No	Comments
Consumer history of consumption			<i>National Guidelines for residential customers' water invoices, Natural Resource Management Ministerial Council, Australia</i>

Compare consumer consumption with municipal average			<i>National Guidelines for residential customers' water invoices, Natural Resource Management Ministerial Council, Australia</i>
Water conservation information			<i>National Guidelines for residential customers' water invoices, Natural Resource Management Ministerial Council, Australia</i>
Contact information of customer care (general number of municipality/utility regarded as insufficient)			<i>Federal Communication Commission, USA.</i> <i>The Municipal systems Act, 32 of 2000, section 95(b) states that a municipality should establish mechanisms for users of services to give feedback to the municipality or other service provider regarding the quality of the services and the performance of the service provider.</i>
A statement that the customer may contact the service provider about any billing or service problem, or for a delayed payment agreement			<i>State of Arkansas – Public Service Commission</i>

TOTAL			MAXIMUM SCORE IS 5 MINUS NOT APPLICABLES
INDEX			TOTAL/5 MINUS NOT APPLICABLES

COMPOSITE WEIGHTED INDEX OUT OF 7= INDEX1*2 + INDEX2*2 + INDEX 3 = INDEX 4 + INDEX5

COMPOSITE WEIGHTED INDEX OUT OF 10= (INDEX1*2 + INDEX2*2 + INDEX 3 = INDEX 4 + INDEX5)*10/7

An example of a spreadsheet that gives an evaluation of a municipality's invoice appears before the examples of invoices.

A copy of the spreadsheet that you can use to score your municipality's invoice, can be downloaded from the WRC website at www.wrc.org.za

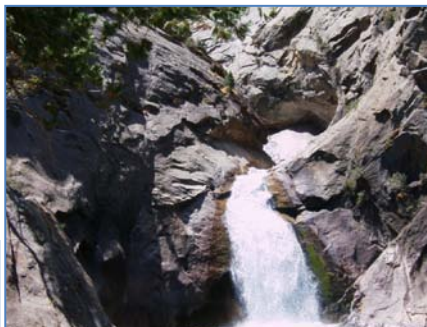
For more information on how to use the EMI tool please contact the researcher:

Dr Sarah Slabbert

Tel: +27 (0) 11 4765 915

Fax: +27 (0) 86 6498 600

SPREADSHEET



Municipal account analysis

1	Clear and accessible language	Yes	No	Comments
1.1	Consistent terminology/Information	1	0	statement/amount/invoice
1.2	Understandable terminology/Information	1		
1.3	No language errors or spelling inconsistencies	1		
1.4	No abbreviations or acronyms		0	no./ref/NB
1.5	Symbols explained		0	no explanation - only symbol
1.6	Unit of consumption (eg litres for water)	1		
1.7	Unit of cost (Rand)		0	only used in tariff structure
1.8	Available not only in English	1		English/Afrikaans
	TOTAL	4	8	OUT OF A POSSIBLE 9 MINUS NON APPLICABLES
	INDEX SCORE	1.000		DOUBLE WEIGHT
2	Clear and accessible layout & design	Yes	No	Comments
2.1	Consistent font use (not more than two fonts)	1		bonus point for serif for text and Sans Serif font for headings
2.2	Printing is clear and in a legible colour		0	
2.3	Avoid capital letters in text	1		
2.4	Font size not smaller than 10pt		0	approximately 7-8pt.
2.5	Total amounts clearly emphasised (eg larger font, bold)	1		
2.6	Line spacing 1.15 or more		0	info in tables are well spaced, but info such as disconnection, tariff etc not well spaced
2.7	Layout uncluttered (distinctive white space between paragraphs)		0	
2.8	Layout uncluttered (functional use of white space)		0	
2.9	Tables (row information matches column heading)	1		
2.10	Tables (column headings emphasised)	1		Emphasised by colour, but cannot read clearly
2.11	Graphs (X and Y axis clearly defined and marked)	N/A		
2.12	Graphs have headings	N/A		
	TOTAL	5	10	OUT OF A POSSIBLE 12 MINUS NON APPLICABLES
	INDEX SCORE	1.000		DOUBLE WEIGHT
3	Account as obligation to pay	Yes	No	Comments
3.1	Tariff structure (ie the basis for calculating the amounts due , including Free Basic Services where relevant)	1		too small
3.2	Opening balance		0	
3.3	Current balance	1		
3.4	Amounts credited or debited during period (eg payment received, or interest on arrears)		0	No column heading
3.5	Amounts currently overdue and when due	1		Very unclear
3.6	Credit control measures (eg late payment charge/interest on late payments/cut off date)	1		
3.7	The words 'Tax Invoice'	1		
3.8	Name and address information of service provider	1		
3.9	Name and address of account holder	1		
3.10	Individual serialised number		0	
3.11	Date of invoice	1		
3.12	Description of goods or services supplied (eg water, electricity, municipal services too general)	1		Symbols only
3.13	Quantity or volume of goods/services supplied (eg litres, or kwh)	1		
3.14	Value of services (Rand amount for water, etc)	1		
3.15	VAT amount		0	
3.16	Total amount including VAT for the supply	1		
	TOTAL	12	16	OUT OF A POSSIBLE 16 MINUS NON APPLICABLES
	INDEX SCORE	0.750		
4	Information related to the integrity of the invoice/bill	Yes	No	Comments
4.1	Tariff structure (ie the basis for calculating the amounts due, including Free Basic Services where relevant)	1		
4.2	Period of consumption covered in the bill	1		
4.3	Current and previous meter reading	1		not clear and very small
4.4	Distinction between estimated and actual meter readings		0	
	TOTAL	3	4	OUT OF A POSSIBLE 4 MINUS NON APPLICABLES
	INDEX SCORE	0.750		
5	Information aimed at water conservation and effective water	Yes	No	Comments
5.1	Consumer's consumption history		0	
5.2	Compare consumer consumption with municipal average		0	
5.3	Water conservation information		0	
5.4	Contact information of customer care (not only general number)		0	
5.5	A statement that the customer may contact the service provider about any billing or service problem, or for a delayed payment agreement		0	
	TOTAL	0	5	OUT OF A POSSIBLE 5 MINUS NON APPLICABLES
	INDEX SCORE	0.000		
	TOTAL INDEX	5.000		OUT OF 10

EXAMPLES OF LOCAL INVOICES



1. Amathole District Municipality



AMATHOLE DISTRICT MUNICIPALITY: TAX INVOICE

P/Bag X825, East London, 5200 • VAT NO: 4569101208
Tel : (043) 701 4000 • Fax : (043) 743 2696

Deposit		DATE	DESCRIPTION	LEVY	VAT	AMOUNT
Account Number 100022208		20081030	BALANCE B/FWD	58.00	7.84	2626.22
Date of Statement 2008/11/27		20081129	BASIC SANITATION	32.00	4.48	63.94
		20081128	BASIC WATER FORT			36.48
		20081103	INTEREST ON ARREA			26.86
WATER METER READINGS						
Previous	Present	Consumption				
2008/10/08	2008/11/10					
TARIFFS APPLICABLE						
Volume	Water	Sanitation				
0-06 kl						
07-10 kl						
11-20 kl						
21-50 kl						
50 > kl						
ARRANGEMENT DETAILS						
Original Amount		Instalment		Amount Outstanding		Amount Payable
0.00		0.00		0.00		0.00
ARRANGED	HANDED OVER	90 DAYS PLUS	60 DAYS	30 DAYS	CURRENT	AMOUNT DUE
		2371.70	126.62	127.90	129.18	2755.40
ACCOUNT No.	100022208	DUE DATE	2008/12/19	AMOUNT DUE	2755.40	

PLEASE NOTE THAT ADM WILL RUN DECEMBER STATEMENTS ON 22 DECEMBER 2008, THEREFORE ALL OUTSTANDING BALANCES MUST BE SETTLED BEFORE THIS DATE TO AVOID INTEREST.

ADDITIONAL PAYMENT OPTIONS:

DIRECT DEPOSIT / ATM / INTERNET BANKING	
MEEG BANK / ABSA BANK	
Branch Name	East London
Branch Code	632005
Account Number	40 6309 3498
Account Type	Current Account
Account Name	Amathole District Municipality

Post Office
We deliver, whatever it takes.



0314



100022208




AMATHOLE DISTRICT MUNICIPALITY

P/BAG X825 EAST LONDON 5200



TO OPEN - FOLD AND TEAR ON PERFORATION

2. City of Cape Town Metropolitan Municipality



CITY OF CAPE TOWN, ORDEER SAKKANA, ENDE KAAPSTAD

THIS CITY WORKS FOR YOU

013254634601042010

Civic Centre,
12 Hertzog Boulevard, 8001
PO Box 655, Cape Town, 8000
VAT Registration number
4500193457

TAX INVOICE NUMBER
210002653630

**CUSTOMER VAT
REGISTRATION NUMBER**

Page 1 of 2

**ACCOUNT
NUMBER** 132546346

**DISTRIBUTION
CODE** 01-01-SC01-01

**BUSINESS PARTNER
NUMBER** 1000705778

ACCOUNT SUMMARY as at 01/04/2010				DUE DATE 26/04/2010
Previous Account Balance	R	C	R	
			145.37	Contact Details
Less Payments (08/03/2010)			145.37-	Telephone Enquiries 086 010 3089
				Fax Number 086 010 3090
		(A)	0.00	E-mail Address accounts@capetown.gov.za
Latest account (See Reverse For Details)			129.62	Address correspondence to: Director Revenue P O Box 655 Cape Town 8000
				For counter enquiries, please call at your nearest local municipal office.
CURRENT AMOUNT DUE (B)			129.62	
TOTAL (A) + (B)			129.62	
TOTAL LIABILITY				
Total (A) + (B) Above			129.62	
GRAND TOTAL			129.62	

Payable By
26/04/2010

Final draft Cape Town Zoning Scheme available for viewing and comment from 19 Mar - 30 Apr '10 at nearest district planning/subcouncil office or library. More info and copy available at www.capetown.gov.za.

IMPORTANT NOTES

- Cheques must be made payable to the City of Cape Town. Post-dated cheques will not be accepted.
- Interest will be charged on all amounts outstanding after the due date.
- Failure to pay could result in your water and/or electricity supply being disconnected/restricted. Immediate reconnection of the supply after payment cannot be guaranteed. A disconnection fee will be charged and the amount of your deposit may be increased.
- Even if you are engaged in a dispute with the Council concerning this account, you may not withhold payment.
- Do not send cash by post or deposit it in boxes marked "For cheque payments". Council will not accept responsibility for any loss you may incur.
- A convenient debit order facility is available. For further details please phone 086 010 3089.
- Bank charges on payment amounts in excess of R4 000.00 made by credit/debit card will be debited to your account.
- When making a direct deposit at ABSA Bank, please state your account no. 132546346.
- Register at your bank for internet payments. Log onto your bank's website and select "City of Cape Town Municipality" and insert your nine digit municipal account number in the beneficiary reference field. Kindly ensure that there are no spaces between the numbers.

PAYMENT SLIP - PLEASE RETURN THIS SLIP WITH YOUR PAYMENT



Amount tendered

R

Account Number 132546346

	R 0.00
Amount Due 26/04/2010	R 129.62
Total due if not paid in cash	R 129.62
Amount due if paid in cash	R 129.60
Rounded down amount carried forward to next invoice	R 0.02

MRS 

>>>>> 915551325463466


PROPERTY RATES (Period 02/03/2010 to 01/04/2010) 31 Days

R C R C

AT STAND	DURBANVILLE	SLOT DURBANVILLE / ERF 6652		
# Total Value				
From 02/03/2010 : R 571000.00 @ 0.0053500 + 365 x 31			259.45	
# Statutory Rebate CR			6.82	
From 02/03/2010 : R 15000.00 @ 0.0053500 + 365 x 31				
# Additional Rebate CR				
From 02/03/2010 : R 73000.00 @ 0.0053500 + 365 x 31			33.17	
# Pensioners Rebate @ 90.00 %			197.51	
				21.95

ELECTRICITY (Period 11/02/2010 to 09/03/2010 - 27 Days) (Actual Reading)

AT STAND	DURBANVILLE	SLOT DURBANVILLE / ERF 6652		
Meter No: 235406 / Consumption 101.000 kWh / Daily Average 3.741 kWh				
* Domestic Lifeline			30.52	
(1) 44.3840 kWh Free (2) 56.6160 kWh @ R 0.5390				30.52

WATER (Period 25/02/2010 to 24/03/2010 - 28 Days) (Actual Reading)

AT STAND	DURBANVILLE	SLOT DURBANVILLE / ERF 6652		
Meter No: ERF6652WA / Consumption 5.000 kl / Daily Average 0.179 kl				
* Consumption charge (Dom)			0.00	
(1) 5.0000 kl Free				0.00

REFUSE (Period 02/03/2010 to 01/04/2010) 31 Days

AT STAND	DURBANVILLE	SLOT DURBANVILLE / ERF 6652		
* Disposal Charge (1 X 240IBIN X 1 Removals)			63.93	
				63.93

SEWERAGE (Period 25/02/2010 to 24/03/2010 - 28 Days) (Actual Reading)

AT STAND	DURBANVILLE	SLOT DURBANVILLE / ERF 6652		
* Disposal Charge			0.00	
(1) 3.5000 kl Free				0.00

Add 14% VAT on Amounts marked with * above 13.22
 0% VAT on Amounts marked with # above

LATEST ACCOUNT TOTAL DUE

R 129.62

METER DETAILS/PROPERTY VALUES

ELECTRICITY 235406/001
 WATER ERF6652WA/001

OLD READINGS

57480.000kWh(Actual)
 1654.000kl(Actual)

NEW READINGS

57581.000kWh(Actual)
 1659.000kl(Actual)

UNITS USED

101.000kWh
 5.000kl

3. eMalahleni Local Municipality

IF UNDELIVERED RETURN TO : P.O. BOX 3, eMALAHLENI CENTRAL 1035

eMALAHLENI Local Municipal Council

Office Hours: Monday to Thursday: 07:30 to 16:30
Friday: 07:30 to 13:30
Payment Hours: Monday to Thursday: 07:30 to 15:30
Friday: 07:30 to 12:30

Consumer VAT Reg. No. :

Permit Mail

TAX INVOICE

ACCOUNT No. 2470284

VALUATION

LAND	IMPROVEMENTS
34000	816000

eMALAHLENI Local Municipality

AREA	GA-NALA	KWAGUQA	OGIES	eMALAHLENI
(017) 648-6200	(013) 698-0262	(013) 643-1027	(013) 690-6911	
(017) 648-4784	(013) 690-6207	(013) 643-2039	(013) 690-6207	

GENERAL INFORMATION

STAND NUMBER	ACCOUNT FOR THE MONTH	DEPOSIT	BALANCE ON ARRANGEMENTS
0870000000014200000000000000	January 2009	0.00	R 0.00

STREET NAME & NO. 75 GERDA

DETAILS

Type	Previous	Present	Cons.	READING DATE	DESCRIPTION	LEVY	TOTAL
				2008/12/12	BALANCE B/PWD		557.19
				2009/01/08	2008/12 RES-BT		557.19
				2009/01/17	ASS RATES-RESIDENTIAL	0.2484	418.86
				2009/01/17	REFUSAL-DOMESTIC	47.4000	47.40
				2009/01/17	ADD SEWERAGE RES	26.5000	26.50
				2009/01/17	BASIC SEWER	18.7000	62.20
				2009/01/17	SET-DISCOUNT		5.57

TRANSACTION INCLUDED TO

MESSAGE	SUB TOTAL	V.A.T.	TOTAL AMOUNT PAYABLE
1. Please supply Account Number for all enquiries. 2. Not receiving your monthly statement does not justify non-payment of your account.	530.46	17.67	R 557.13

REMITTANCE ADVICE

PLEASE RETURN THIS SECTION WITH YOUR PAYMENT. POST DATED CHEQUES ARE NOT ACCEPTABLE.
ALL CHEQUES TO BE MADE OUT TO eMALAHLENI LOCAL MUNICIPAL COUNCIL AND TO BE RECEIVED BEFORE OUR DATE.
DEPOSITS: ABSA BANK: COB 800 700 000, NO. 1302000001 FAX COPY TO 013-698-6272.
ANY FEES CHARGED BY THE CURRENCY OF THIS ACCOUNT WILL BE PAID BY THE ACCOUNT HOLDER.
SHOULD THIS ACCOUNT NOT BE PAID IN FULL ON OR BEFORE OUR DATE, THIS ACCOUNT SERVES AS A TERMINATION NOTICE.

0198

2470284

NAME

2009/02/09

AMOUNT PAYABLE 557.13

4. City of Johannesburg Metropolitan Municipality



TAX INVOICE



(011) 375-5555
(011) 358-3408/9

PO Box 5000
Johannesburg, 2000

joburgconnect@joburg.org.za

VAT NO.: CITY OF JOHANNESBURG: 4720117184
VAT NO.: JOHANNESBURG WATER: 4270191077

VAT NO.: PKITUP: 4790181292
VAT NO.: CITY POWER: 4710181182

Date	2009/01/28
Statement for	JANUARY 2009
Physical Address	191 ANDERSON AVENUE
Stand No./Portion	00000503-00000
Township	NORTHCLIFF EXT.2

Stand Size	Number of Dwellings	Date of Valuation	Municipal Valuation	Market Value R
4311 M ²	1	2007/07/01		
Invoice Number: 400854712200901			Next Reading Date:	
Client VAT Number:			Deposit: R166.85	

Account Number: 400854712

(Pin code: 397312)

Previous Account Balance
Less Payments (Thank You)
Less Payments (Thank You)
Subtotal
Current Charges (see reverse for details)

5638.42
-6000.00
-6000.00
-6361.58
3439.49

90 DAYS + 0.00	60 DAYS 0.00	30 DAYS 0.00	CURRENT 0.00	INSTALMENT PLAN	TOTAL AMOUNT OUTSTANDING -2922.09	TOTAL DUE DUE DATE	R 2009/02/23
-------------------	-----------------	-----------------	-----------------	-----------------	--------------------------------------	-----------------------	-----------------

Pay your traffic fines before 31 January 2009 and save 50%. Only applicable to fines for offences committed before 31 October 2008 and up to a period of two years prior.

0129184250615477200901 24893



Remittance Advice:

This stub must accompany payment,
please do not detach if paying at the post office



>>>>> 9 1115 4008 5471 29



0146 400854712



City of Johannesburg Bank Acc. No: 405 439 8463
Branch Code: 632005
Deposit reference: 400854712



00 0 0 0 0 0 4 4 0 0 0 0 0 0 0 0 2

Total Due R -2922.00
Due Date 2009/02/23





Account Number: 400854712

Water & Sanitation	VAT No.: 4270191077	Subtotal	Total Amount
Water (Reading period = 2008/12/12 to 2009/01/15 34 Days) Actual reading obtained Meter readings and consumption: Meter no 33093194 Start reading 7496 and end reading 7528 = 30 KL consumed Daily average consumption 0.88 KI Consumption charge for KI based on a sliding scale for a 34 day consumption period Step 1 6.702 KI @ R0.00 Step 2 4.468 KI @ R4.40 Step 3 5.585 KI @ R6.28 Step 4 5.585 KI @ R7.93 Step 5 7.658 KI @ R9.52 Val 14%		171.93 24.07	 196.00

Electricity	VAT No.: 4710191182	Subtotal	Total Amount
METER 00328160 PREV 21718 ON 20081212 CURR 23006 ON 20090115 USAGE 1288 METER 00328704 PREV 90274 ON 20081212 CURR 91258 ON 20090115 USAGE 984 METER 00329065 PREV 64298 ON 20081212 CURR 64886 ON 20090115 USAGE 588 Electricity Levies Service charge Demand side management levy Val 14%		0.00 1138.85 147.12 57.20 188.04	 1531.21

Sundries	VAT No.: 4760117194	Subtotal	Total Amount
ADMIN FEE (3RD PARTY) ***		300.00	

Sundries	VAT No.: 4760117194	Subtotal	Total Amount
RECONNECT ELECTRICITY Val 14%		1202.00 210.28	1712.28

Current Charges	Subtotal	Total Amount
		3439.49

Where can a payment be made?

Any CoJ Customer Service Centre; any Post Office; any Easy Pay outlet, ABSA Bank or any other Bank (branch, ATM or internet site).

YOUR ACCOUNT NUMBER IS YOUR REFERENCE NUMBER

How to make a payment

By debit order, cash or cheques. Cheques to be made out to: "City of Johannesburg Metropolitan Municipality".

KEEP ALL RECEIPTS FOR FUTURE REFERENCE

Postdated cheques are not accepted.

When to make a payment

Payments must reach the CoJ on or before the due date

Change of address

This must be done timeously, in writing and submitted to any CoJ Customer Service Centre, or by e-mail: statements@joburg.org.za

Terminating electricity and water services

This must be done in writing 7 working days before the date you want your services terminated and submitted to any CoJ Customer Service Centre.

5. Msunduzi Local Municipality



The Msunduzi Municipality

COPY TAX INVOICE

VAT REGISTRATION NO. 4600107835

ACCOUNT NO		ACCOUNT DATE		ELECTRICITY/WATER ENQUIRIES		RATES ENQUIRIES	
30/10/2008		033 3922722/20/41/42		033 3922229/391			
STREET ADDRESS / STAND				VAT REGISTRATION NUMBER		TAX INVOICE NUMBER	
				CASH 0.00		DEPOSIT GUARANTEE 0.00	
LOCATION				VALUATION IMPROVEMENTS		TOTAL VALUE	
				13000		132000	
PROPERTY DESCRIPTION				AREA m2		ASSESSMENT RATES	
432				570m2		2084.19	
DATE	DETAILS	TARIFF	CHARGE	VAT	AMOUNT		
30/09	BALANCE BROUGHT FORWARD				2908.35		
ASSESSMENT RATES:							
02/10	INTEREST ON ARREARS	0.180000	5.21	0.00	5.21		
30/10	RATES RESIDENTIAL - IMP	0.019229	190.69	0.00	190.69		
30/10	RATES REB1 RESIDENTIAL - IMP	0.004678	46.39	0.00	46.39		
30/10	RATES REB2 RESIDENTIAL - IMP	0.002183	21.65	0.00	21.65		
30/10	RATES RESIDENTIAL - LAND	0.097660	105.80	0.00	105.80		
30/10	RATES REB1 RESIDENTIAL - LAND	0.042239	45.76	0.00	45.76		
30/10	RATES REB2 RESIDENTIAL - LAND	0.009313	9.00	0.00	9.00		
REFUSE:							
02/10	INTEREST ON ARREARS	0.180000	0.54	0.00	0.54		
30/10	REFUSE LIFELINE	26.430000	26.43	3.70	30.13		
30/10	DOMESTIC REBATE - INDIGENT	1.000000	26.43	3.70	30.13		
SEWERAGE:							
02/10	INTEREST ON ARREARS	0.180000	0.74	0.00	0.74		
30/10	SEWERAGE LIFELINE	40.860000	40.86	5.72	46.58		
30/10	DOMESTIC REBATE - INDIGENT	1.000000	40.86	5.72	46.58		
WATER CONSUMPTION:							
30/10	WATER CONSUMPTION - INDIGENT			97.38	792.97		
ReadDt=21/10/2008 Days=32							
Curr=3826 Prev=3741							
Cons=85.00							
6.40kl							
6.40kl							
72.20kl							
30/10	W/CONSUMP. REBATE 6KL	4.421667	28.30	3.96	32.26		
6.40kl							
78.60kl							
0.000000							
90 DAYS +		60 DAYS		30 DAYS		CURRENT	
1170.44		997.34		740.57		940.89	
				VAT TOTAL		93.42	
				TOTAL DUE		3849.24	
				FINAL DATE FOR PAYMENT		30/11/2008	

REMITTANCE ADVICE

BRANCH NO : 257355
ACCOUNT NO.: 50940058750



0208



NAME AND ADDRESS	
ACCOUNT NUMBER	TOTAL DUE
	R3849.24
PIETERMARITZBURG MSUNDUZI	



>>>>

6. Steve Tshwete Local Municipality

7. Tshwane Metropolitan Municipality – new invoice



TAX Invoice: 100001517935

Issued: 16/07/09



Tel: 012 358 9999
Fax: 012 358 6111
E-Mail: customercare@tshwane.gov.za
Address: P O Box 408 | Pretoria | 0001

Account No.

2010192594

4902155160180 /

Page: 1 of 2

Account for	P12	Stand no	01035	Township	PRETORIA	Days	35
Address	... 306 SALDANHA ST SALDANHA ST			Sectional title scheme		Unit no.	00000
Meter reading unit	12084086	Group account		Deposit date	18/04/05	Deposit	125.41
Guarantee date		Guarantee		BP-	160958		

DATE	DETAILS	(R) Amount (incl. VAT)	(R) VAT	(R) Amount (incl. VAT)
17/03/09	Balance Brought Forward	1,188.55	0.00	1,188.55
27/03/09	Payment Thank You	-1,188.00	0.00	-1,188.00
16/07/09	Sub Total (A)	0.55	0.00	0.55
16/07/09	Property Rates	407.06	0.00	407.06
16/07/09	Waste Management	64.12	8.98	73.10
16/07/09	Electricity	643.91	90.15	734.06
16/07/09	Water	92.58	12.95	105.53
16/07/09	Sanitation	56.64	7.93	64.57
16/07/09	VAT 14% on services of R 857.25	0.00	120.02	0.00
16/07/09	Total Current Levy (B)	1,264.31	120.01	1,384.32

TOTAL AMOUNT PAYABLE (A+B)	1,264.86	120.01	1,384.87
----------------------------	----------	--------	----------

An average consumption has been used as meter reader was unable to take a reading. Please phone 012 - 3589999 to solve the problem.

90 Days	90+ Days	Total charge (excluding VAT)	Total VAT	Total charge (including VAT)
0.00	-124.86	1,264.86	120.01	1,384.87
	DUE DATE	06/08/09	AMOUNT PAYABLE	1,384.87

THIS STUB MUST ACCOMPANY PAYMENT

Name	LALOR K W	Final date for payment	06/08/09	Account no	2010192594	1,384.87
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Please use this Ref. no. when making Bank Payments

Ref. no: 2010192594

TAX Invoice: 100001517935

CITY OF TSHWANE: VAT REG NO 4000142267



20101925942



Standard Bank

First National Bank

ABSA

NEDBANK

012 358 9999
012 358 6111
customercare@tshwane.gov.za
P O Box 408 | Pretoria | 0001



Account No.

2010192594

Page: 2 of 2

DATE	ICONS	DETAILS	(R) AMOUNT (excl. VAT)	(R) VAT	(R) AMOUNT (incl. VAT)
17/03/09		Balance Brought Forward	1,188.55	0.00	1,188.55
27/03/09		Payment Thank You	- 1,188.00	0.00	- 1,188.00
		Sub Total (A)	0.55	0.00	0.55
16/07/09		Property Rates Residential Other Market Value: 865000.00 Tariff: 0.0090000 Impem. Value: 15000.00 Valuation Rebate: 35000.00 2009/03 Market Value - Impem. Value x Tariff w 12 Less: Valuation Rebate X Tariff w 12 Less: Domestic Rebate of 35%	652.50 - 26.25 - 219.19	0.00 0.00 0.00	652.50 - 26.25 - 219.19
16/07/09		Waste Management City cleaning charge - domestic City Cleaning Charge Waste removal charge - domestic Waste Removal Charge	32.06 32.06	4.49 4.49	36.55 36.55
16/07/09		Electricity Reading dates: Curr 17/04/09 Prev 14/03/09 (34 days) Meter: 05-49426(Estimate) Curr 42746 Prev 41584 Cons 1162 KWH Energy charge - domestic Month <input checked="" type="checkbox"/> Actual <input type="checkbox"/> Estimate	643.91	90.15	734.06
16/07/09		Water Reading dates: Curr 17/04/09 Prev 14/03/09 (34 days) Meter: 37209240(Estimate) Curr 378 Prev 360 Cons 18 KL Water charge - Scale B: domestic Month <input checked="" type="checkbox"/> Actual <input type="checkbox"/> Estimate	92.58	12.96	105.54
16/07/09		Sanitation Reading dates: Curr 17/04/09 Prev 14/03/09 (34 days) Meter: 37209240(Estimate) Curr 378 Prev 360 Cons 18 KL Sanitation: Wastewater - Domestic	56.64	7.93	64.57
16/07/09		VAT VAT 14% on services of R857.25 Total Current Levy (B)	0.00 1,264.31	120.02 120.01	0.00 1,384.32
		Total Amount Payable	1,264.86	120.01	1,384.87

8. Mangaung Local Municipality



MANGAUNG
LOCAL MUNICIPALITY
PLAASLIKE MUNISIPALITEIT
LEKGOTLA LA MOTSE

POST
HYMS: 00864
REMOTE SETTING

288
BLOEMFONTEIN
9300

(051) 405-8911
BLOEM (051) 447-6673

WATER: (051) 405-8317 / 8175 / 8276
PROPERTY RATES: (051) 405-8331
METER READINGS: (051) 405-8362 / 8137
RENT / SUNDRIES: (051) 405-8335 / 8334



MANGAUNG
BLOEMFONTEIN
HOST CITY



SOUTH AFRICA 2010
FIFA
WORLD CUP

ACCOUNT NO: 1000217685		VAN LAUNSSINGEL 73		CONSUMER VAT NUMBER	
DEPOSIT DATE		DEPOSIT AMOUNT		PROPERTY VALUE	
		423.01		705000	
PREVIOUS READING		NEW READING		SEE NOTE A ON REVERSE SIDE	
2010/01/08		2010/02/08		TAX INVOICE (VAT REG. NO.: 4788193176)	
TYPE	METER NUMBER	UNITS CONSUMED	TARIFF CODE	EXPIRY DATE	
WA	757816	40.00	WA0091	2010/03/15	
PREVIOUS READING		NEW READING		INTEREST will be charged in terms of the Rates Policy if property rates are not paid on or before the expiry date. The account must be paid before the expiry date, failing which the services can be disconnected without further notice.	
2010/01/08		2010/02/08			
658.00		698.00			

DETAILS	DATE	REFERENCE	NOTE C	AMOUNT
PREVIOUS ACCOUNT	2010/01/21			816.85
LEVY RATES	2010/02/18			313.16
705000 - 40000 X 0.0056510 / 12				
LEVY SANIT	2010/02/18			199.05
VAT SANIT	2010/02/18			27.87
LEVY WATER	2010/02/18	757816		315.71
VAT WATER	2010/02/18	757816		44.20

120 + DAYS	90 DAYS	60 DAYS	30 DAYS	CURRENT	DUE (See note B on reverse side)
			816.85	899.99	1716.84

FOR MORE INFORMATION OF THE 2010 FIFA WORLD CUP VISIT www.mangaung.co.za OR www.FIFA.com

AS FROM 1 JANUARY 2010, ONLY REGISTERED AND QUALIFYING INDIGENT CONSUMERS WILL RECEIVE FREE BASIC SERVICES.

PAYMENTS INCLUDED TO: 2010/02/18

★ ACCOUNT NO.	AMOUNT DUE	THIS PORTION MUST ACCOMPANY YOUR REMITTANCE	MANGAUNG
1000217685	1716.84		

SEQUENCE	CURRENT	AMOUNT DUE
RAT	313.00	313.16
SAN	226.00	251.94
WAT	359.00	1151.74
TOTAL	898.00	1716.84

222 01000217685

>>>> 9 1932 1000 2176 859

11330 1000217685

pay@

your payment will be allocated according to the sequence above.

EXAMPLES OF INTERNATIONAL INVOICES



1. City of Blue Springs invoice (USA)

Utility Billing

City of Blue Springs
903 W. Main Street
Blue Springs, MO 64015



(816) 228-0134 www.bluespringsgov.com
(816) 228-0135



ACCOUNT NUMBER 123456
PIN NUMBER

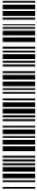
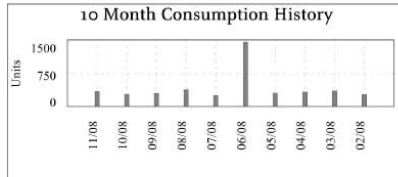
JOHN Q PUBLIC
1234 ANY ST
BLUE SPRINGS, MO 64015

Messages from the Water Department

CURRENT BILLING SUMMARY

BALANCE FORWARD		\$0.00
WATER RESIDENTIAL	11/20/2008	\$16.11
SEWER RESIDENTIAL SNI-BAR	11/20/2008	\$17.54
TAX RESIDENTIAL	11/20/2008	\$0.16
TOTAL BALANCE DUE		\$33.81

Due upon receipt and delinquent on the date listed. Delinquent charges of 10% will be assessed on the total open balance.



801110*

SERVICE ADDRESS		1234 ANY ST, BLUE SPRINGS, MO 64015					
METER SERIAL NUMBER	CURRENT METER READ	PREVIOUS METER READ	CONSUMPTION	METER READING TYPE	SERVICE USAGE FROM	SERVICE USAGE TO	BILLING DAYS
25872462	199637	199274	363	0	10/10/2008	11/07/2008	30

JOHN Q PUBLIC

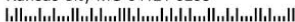
ACCOUNT NUMBER 123456
PIN NUMBER



903 W. Main Street Blue Springs, Missouri 64015
(816) 228-0134 (816) 228-0135
www.bluespringsgov.com

Make Checks Payable To:

City of Blue Springs Utility Billing
PO Box 219253
Kansas City MO 64121-9253



UTILITY BILLING STATEMENT

PREVIOUS BALANCE	\$0.00
TOTAL AMOUNT DUE	\$33.81
Amount Due After 12-10-2008	\$37.19

If your address has changed, check here ☐
and complete other side

AMOUNT PAID

00001234562 12102008 0000003381 0000003719 3

2. South East Water invoice (Australia)



Card Payments & Account Balances
Account Enquiries (Mon-Fri 8.00am to 5.30pm)
Water & Sewerage Faults Dial 13water:
Hearing Impaired Customers (with TTY Facility)
www.southeastwater.com.au

1300 659 658
131 851
139 2837
(03) 9552 3322
in folio@loom.au



The Sample Company
1 Sample Street
SAMPLETOWN VIC 0000

Your Account Summary

Issue Date 12 October 2006

Property 123 SAMPLE STREET
SAMPLETOWN VIC 0000

Property Reference 99A/99999/99

Last Account	\$243.10
Payment Received	\$0.00
Balance Brought Forward	\$243.10

Current Charges	\$ 108.25
Total Due	\$351.35

For details, please refer over page.

The charges on this account are GST free.

If paying in person, please keep this account intact

Handy tip! From now on, your water account will be shaded in one of four seasonal colours, helping you to distinguish between your quarterly accounts at a glance.

Property Ref: 99A/99999/99
123 Sample Street Sampletown Vic 0000



*361 00000000000000001

Customer Number 0000005

Due Date 29 October 2006

Total Due	\$351.35
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Customer Number 0000005

Due Date 29 October 2006

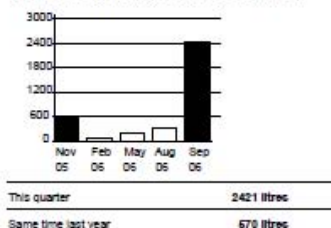
Total Due	\$351.35
-----------	----------

South East Water Limited ABN 89 066 902 547
Locked Bag 1 Heatherton 3202
20 Corporate Drive, Heatherton 3202

35-10-000000000052-0000014795-0000013995-000000000052



Your average daily water use (litres)*



*Your average daily water use is calculated by dividing your total consumption for the quarter by the number of days in the meter reading period. Charges above only apply to usage from 24/08/06 to 12/09/06.

Water Smart Gardens and Homes Rebates Scheme Extended

Rebates are available on eligible water conservation products purchased between 1 July 2006 and 30 June 2007.

Around 130,000 rebates have already been approved since the launch of the Water Smart Gardens and Homes Scheme in 2003, which was established to help households to use water more wisely by making water saving products more affordable.

Rebates are available on AAA or 3 star rated shower roses, upgrading to eligible dual flush toilets, garden products, rainwater tanks and systems for re-using household wastewater.

For full terms and conditions please visit www.southeastwater.com.au or call 131 851.



New Water Efficiency Labelling Scheme

The Water Efficiency Labelling and Standards Scheme is a new compulsory scheme for the labelling of water appliances and replaces the existing AAAAAA scheme.

Products covered by the scheme include, clothes washing machines, dishwashers, flow controllers, toilet cisterns, shower roses and tap equipment.

Labels will display from one to six stars; the more stars a product has, the more water efficient it is. A water consumption figure will also be included in the label which will assist you to make a quick comparison when deciding between products.

For further information about the scheme see www.waterrating.gov.au



Saving Water...in the Bathroom

While the focus of Stage 1 water restrictions is in the garden, it is important that we don't forget that great savings can also be made in the home, particularly in the bathroom where 30 per cent of all household water is used.

In 2006/07, we are investing an additional \$2 million to support targeted water efficiency programs that will also teach us about how we can best partner with our customers.

These include a series of pilot showerhead exchange programs designed to help deliver water reduction targets set out in Melbourne's Water Supply and Demand Strategy.

By simply switching to modern water efficient showerhead/s you can substantially reduce the amount of water used in the shower, without impacting on comfort and performance. What's more, you will also save on energy costs.

Tip: Even if you have installed a water efficient showerhead, make sure that you still limit your shower time to the time it takes to soap up, wash down and rinse off.

Additional Information

Payment Assistance

If you are having difficulty paying your account, South East Water offers a variety of payment options. Special assistance is also available for customers experiencing financial hardship.

Concessions

Concessions are available to eligible customers on water and sewerage charges at their principal place of residence. The concession amount granted or the concessional amount payable is shown on the front of this account. If you claim a concession you are giving South East Water the authority to confirm your eligibility with Centrelink or the Department of Veteran's Affairs. This consent will be ongoing and can be revoked by contacting us on 131 851.

Note

The right of South East Water Limited, Melbourne Water Corporation and Parks Victoria to proceed for the recovery of outstanding charges is not prejudiced by the service of this notice.

Are You Moving?

Contact us at least two working days in advance on 131 851 to arrange a special meter reading. Otherwise, you may find yourself responsible for water consumed by someone else. There is no charge for the special meter reading.

Interpreter Service

Για διαγλώτση διασκελέστε το τηλέφωνό μας στο 9209 0120
 Per avere un interprete si prega chiamare il 9209 0121
 如需傳譯員，請電9209 0122
 Muốn dùng thông ngôn viên xin gọi điện thoại số 9209 0123
 如需傳譯員，請電9209 0124
 Si necessita un interprete, llamar al 9209 0125
 لخدمات المترجمين الرقم الاتصال على 9209 0126
 Ako vam je potrebno tumač, nazovite 9209 0127
 За услуги перевода нас называйте 9209 0128
 For all other languages, please call 9209 0129

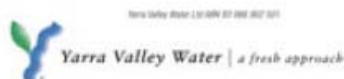
For information regarding South East Water's privacy policy please contact our call centre on 131 851 or visit: www.southeastwater.com.au

3. Yarra Valley Water invoice (Australia)

Fold-out, tear-off Flap

Front of Flap

Panel with comparative data



Yarra Valley Water 131 6866 83 088 082 001

ALBAN GRAY 10100001100001101010

10100001100001101010

MR & MRS AB SWIMLE
61 SWIMLE AVENUE
SWIMLE SUBURB VIC 3150

Tax Invoice issued 05 Apr 2005

Account Summary

61 SWIMLE AVENUE, SWIMLE SUBURB		
Property Number 1710 3005, LOT 44 PLAIN 15157		
Product/Service	Description	Amount
Water Usage	04 Jun 05 to 05 Apr 05	
	Block-1 @ \$0.00222 per kilolitre	\$81.02
	Block-2 @ \$0.00177 per kilolitre	\$86.74
	Block-3 @ \$0.00222 per kilolitre	\$2.00
		\$169.76
Garbage Disposal	04 Jun 05 to 05 Apr 05	\$45.29
Service Charges	01 Apr 05 to 30 Jun 05	\$45.00
Drainage Charge	One-lot flat Medium Water	\$15.00
Annual Rates Charge	One-lot flat Public Works	\$10.00
TOTAL (GST does not apply)		\$229.00

See reverse for details



61 SWIMLE AVENUE, SWIMLE SUBURB



Quarterly Account

Enquiries 13 1721
Faults 13 2762

or heli

Customer Number a101 002

Invoice Number 825 1005 2902

Total Due **\$229.00**

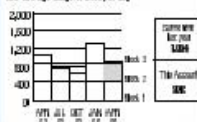
Due Date **26 April 2005**

Payment Summary

Last Account	\$219.45
Paid/Adjusted	-\$219.45
Balance	\$0.00
Total this Account	-\$229.00
Amount Due	\$229.00

Compare your usage

You average usage is litres per day



Payment Slip

Customer Number a101 002

Invoice Number 825 1005 2902

Total Due **\$229.00**

Due Date **26 April 2005**

How does your household water use compare?

Your average daily water use for this account is: **902 litres**

Compare your average daily water use with the table below to see if you are a water efficient household.

Number of occupants	Garden size	Typical water use (litres per day)		Efficient water use (litres per day)	
		None	Small	None	Small
1	None	198	235	135	207
1	Small	410	548	309	425
2	None	351	442	311	410
2	Small	563	701	527	647
3	None	458	546	413	513
3	Small	667	803	513	630
4	None	552	639	515	615
4	Small	743	710	615	732
5	None	635	743	617	716
5	Small	831	1005	615	833
6	None	731	833	648	718
6	Small	939	1131	617	931

For ways to make your home more water efficient visit www.yvw.com.au

Did you know...

...that the usage figures above are actually based on live data from real customers and these figures are updated each season.

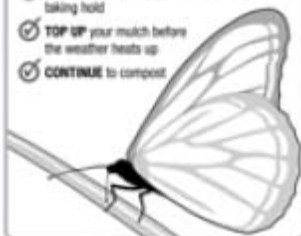


Water saving tips and ideas

As we head into Summer help your garden survive the heat...

Preparing your garden for Summer

- ✓ **REVIEW** your garden layout and relocate plants if necessary based on their water and light requirements
- ✓ **INSTALL** a water saver irrigation system
- ✓ **KEEP UP** the weeding to avoid weeds taking hold
- ✓ **TOP UP** your mulch before the weather heats up
- ✓ **CONTINUE** to compost



Irrigation health check



Make sure sprinklers and sprayers are pointing in the right direction and drippers are working



Check and adjust timers in line with water restrictions



Check your tap, hose and irrigation fittings for leaks. Key signs you may have a leak - look for dark green patches or pools of water



Please comply with water restrictions.

Visit www.yvw.com.au for more information
For emergencies phone **13 WATER** (13 92637)

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