

Activity 1

Gugu wants to purchase a sim card and is looking at the following service providers:

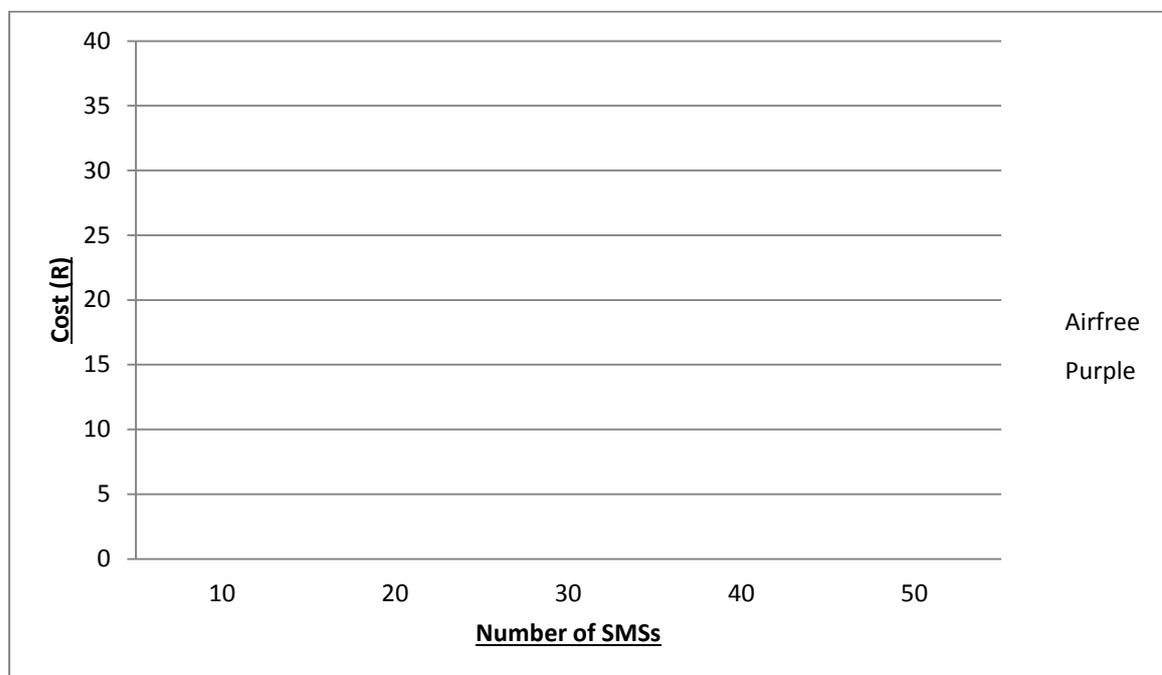
Provider	SMS cost	Call Cost (off-peak)	Call Cost (peak)
Airfree	First 10 per month free; thereafter 95c per SMS	R1.20 for the first minute. 1c per second thereafter	R1.45 for the first minute. 2c per second thereafter
Purple	R0.70	R0.85 per minute	R1.00 per minute

Off-peak calls are charged between 20:00 and 05:00.

- Copy and complete the table below which shows the cost for each provider based on the number of SMS messages Gugu thinks she may send in a month.

	Number of SMSs				
	10	20	30	40	50
Airfree					
Purple					

- Complete the line graph comparing the costs of SMSs with each provider below. using the information in the table. Include a key.



- If she sends 20 SMSs per month. which provider is cheaper?
- If she sends 50 SMSs per month. which provider is cheaper?
- At approximately how many SMSs do both options cost the same?

6. Copy and complete the tables below showing the cost per provider for peak and off-peak calls of different lengths.

	Length of call (minutes)				
	2.5	5	7.5	10	12.5
Airfree (off-peak)					
Purple (off-peak)					
Airfree (peak)					
Purple (peak)					

7. Which service provider has the cheaper call cost for any length of calls during off-peak hours?
 8. Which service provider has the cheaper call cost for any length of calls during peak hours?
 9. Gugu decides that she will use her phone mainly for sending SMS messages. Advise her on which provider to choose and give a reason for your answer.

Activity 2

Study the City of Johannesburg domestic water tariff table below and answer the questions that follow.

Kilolitres per connection per month	2016/17	% Increase	2017/18
	Tariff		Tariff
	(R/kl)		(R/kl)
0-6	Free	new tariff	R7.14
> 6-10	R7.14	6.2%	R7.58
> 10-15	R12.07	9.1%	R13.17
> 15-20	R17.65	11.2%	R19.63

- Show how they calculated the 2017/18 price for the >6-10 step. using the percentage increase.
- Confirm that the >15-20 increase was in fact 11.2%
- If Evejah's family uses an average of 14kL per month. how much would they pay at the 2016/17 price?
- How much will her family pay for the 14kL per month at the new 2017/18 price?
- The first 6 kL of water usage was free in 2016. Suggest a reason why you are now charged for water from the first kL used.

6. Ashanti's family uses a prepaid water meter, which is charged at different rates:

Kilolitres per connection per month	2016/17	2017/18
	Tariff	Tariff
	(R/kl)	(R/kl)
0-6	Free	R5.87
> 6-10	R5.53	R5.87
> 10-15	R7.69	R8.39
> 15-20	R14.62	R16.25

- Calculate the percentage increase in the second, third and fourth steps from the 2016/17 tariffs to the 2017/18 tariffs.
- Ashanti's family uses the same average kL per month as Evejah's family. Calculate how much they paid for water per month in 2016.
- How much less did Ashanti's family pay for water per month in 2016 than Evejah's family?
- Suggest one reason why the municipality charges less for water when residents use prepaid meters.

Activity 3

Jamie needs to open a new bank account. Study the account options below and answer the questions that follow.

FNB GOLD CHEQUE ACCOUNT – R65 per month account fee

Monthly Fees	
Petrol Card	R16.50
Card Purchases	
Commission and Currency Conversion Fee on International Card Purchases	2.75% of transaction value
Petrol Card Purchases	R5
Cash Withdrawals	
Cash@Till™	Free
FNB ATM [^]	R1.85 per R100
Other Banks' ATMs	R7 + R1.85 per R100
International ATM (Additional 2.75% Commission and Conversion fee applies)	R50
FNB Branch/Cheque	R1.85 per R100 (minimum R60)
International Branch (Additional 2.75% Commission and Conversion fee applies)	R1.85 per R100 (minimum R60)

[^] Includes Cardless Cash and Slimline Withdrawals.

Deposits

Cash Deposit at FNB ATM (with Deposits)	R0.80 per R100
Cash Deposit at FNB Branch	R1.85 per R100 (minimum R60)
Cheque Deposit at FNB Branch and ATM	R40

STANDARD BANK ACCOUNT

Minimum monthly service fee*	R55
Monthly cheque card fee	R8.25
Cash withdrawal – Standard Bank ATM	R1.80 per R100
Cash withdrawal – POS	R1.80
Cash withdrawal – Other ATM	R6.70 + R1.80 per R100
Cash deposit – Standard Bank ATM	R1.80 per R100
Airtime purchase using Standard Bank channels	R1.10
Debit order (internal)	R4.50
Debit order (external)	R16
Electronic inter-account transfers (excl savings)	R4
Electronic account payment	R4
Balance enquiry at Standard Bank ATM – print	R1.50
Monthly fee on overdrafts over R500	R68.40
Garage card purchase	R5
Declined debit order (insufficient funds)	R115
Declined POS (insufficient funds)	R7.90
Declined cash withdrawal – Standard Bank ATM	R2.60
Replacement card (chip/cheque card)	R130

1. Which bank has the lower account fee?
2. When Jamie gets R600 for her birthday. she deposits it into the bank. If she deposits this at each bank's ATM. how much would it cost her with each bank?
3. What transaction costs the same with each bank?
4. Jamie only has Capitec ATMs near her house. She has to draw R400 every week to pay her friend back for a loan. Calculate how much this will cost her at each bank. every time she withdraws money.
5. Based on the monthly account fees and the withdrawal charges. which bank should she choose?