



ACTUAL CLIENTS

ACTUAL CASES

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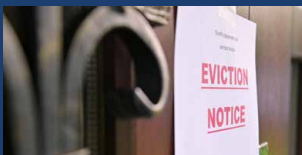
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Legal backup
for your business



“Clientèle appointed a **specialist** attorney for me!”



Carl de Villiers, actual client

When Carl de Villiers loaned a colleague money, he was sure he would get it back as the person was a manager and an authoritative person in the organisation. In fact, so respected was this person that Carl thought it would be bad manners to ask for a loan agreement. That act of politeness resulted in Carl being out of pocket and involved in a bitter legal dispute until Clientèle Legal stepped in.

“It was a very difficult time for me, financially, physically and emotionally,” explains Carl. “I suffered a stroke during that time as well and was physically unable to attend meetings. Clientèle Legal made it easy for me. Not once did they ask me to go to an office and they went out of their way to handle matters quickly and conveniently. I would not have been able to afford professional legal services without the help of Clientèle Legal.”

Sanelisiwe Phakathi from Clientèle Legal says debt collection is a common problem that often requires expert intervention if there is no contract in the first place. “We appointed a specialist attorney who eventually took

the matter to court on Carl’s behalf. We got his money back!” Sanelisiwe says the most important part of any loan agreement is to write it down on paper. In Carl’s case, the lack of a written contract means having to prove the existence of the loan in the first place and that the debtor understood he had to pay the money back. A contract would have eliminated this process. “The beauty of the law is that it is efficient. It takes emotion out of any transaction. By taking the time to write it down, both parties are safeguarded from uncertainty.”

There is an example of a loan agreement on the Clientèle Legal website product page under the ‘Free Documents’ tab.



Loaning money? Get your lawyer to draw up a contract!

“Before you borrow or loan money,
draw up a written agreement.”

Sanelisiwe Phakathi, Clientèle Legal

Lawyers
Tip





1 2 3

TOP 3 THINGS TO KNOW

Drawing up a Will

1. Keep it simple

Before you start, make a list of your beneficiaries (the people who will receive money or assets) and make a list of everything you want to leave behind. Think about it. Then, collect all the paperwork that might apply, for instance Title Deeds of a house, car ownership papers or insurance policies. Keep it all in one place for simple reference. Make sure it is in a safe place.

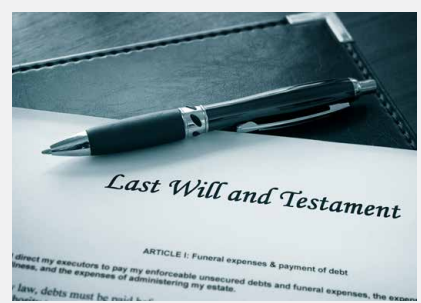
2. Keep it specific

Be as clear as possible when drafting a Will and be very specific about each item on it. Be detailed about each item or amount of money. Leave instructions on where the Will is kept and how people might have access to it. The more clear you are, the less likely that your family or loved ones will be confused or become involved in a fight about your belongings and legacy.

3. Make it official

In order for a Will to be valid, it has to be in writing and signed by you and two witnesses. Keep a copy for yourself and inform the executor (person appointed to deal with your estate) of where they can access a copy. Make sure all your personal details are on the Will, as well as copies of your ID. This will help the executor and your loved ones so they don't have to search for it when the time comes.

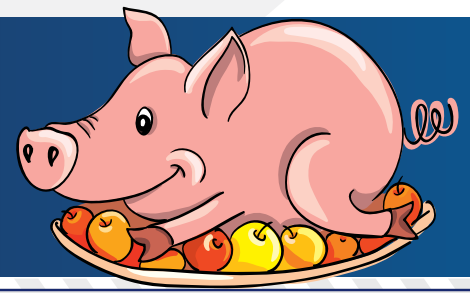
Ask your Clientèle lawyer to draft your Will for you. It is part of our service to you. We also have a FREE Will Guide and template on our website: www.clientele.co.za under the Funeral Guide tab.



STRANGE LAWS AROUND THE WORLD



In Australia, it is illegal to name an animal you plan on eating.





IN THE NEWS

Evictions! What are my rights?



The South Gauteng High Court recently ruled that landlords may not disconnect electricity merely as a reprisal for not paying rent.

The landlord issued notice to the tenants and then cut off their utilities. The Court ruled that, as codified in the Rental Housing Act, one cannot deprive a tenant, even an unlawful occupier, believe it or not, of their rights to enjoy the property. While the landlord argued he/she was mitigating further risk of financial loss, the Court argued he/she overstepped their legal rights by disconnecting the utilities as a bullying technique.

The correct legal way to deal with defaulting tenants is to evict them lawfully. This process entails first issuing a written notice to the tenants that they may no longer live there and give them a reasonable time to vacate.

Should the tenant not comply, the landlord may then go to the High Court or Magistrate's Court in the area to apply for an eviction. The magistrate or judge will take into consideration whether the tenants are elderly, disabled or whether it is a household

headed by a woman, amongst other things. Also, whether alternative accommodation has been made available by the municipality or owner of property for the relocation of the unlawful occupier.

As a tenant, it is always useful to know your rights, but also to consider that it is better to maintain a good relationship with the landlord and the law, as it affects your place of stay and your life experience.

WHO IS RESPONSIBLE FOR PAYING THE UTILITIES BILL?



If the lease is silent in regards to whom should pay for utilities, it is accepted that the landlord is responsible. If the tenant is named on the lease as being responsible, they must pay.

It is important to know the details of your rental agreement before you pursue any action to resolve a dispute. For instance, you might have misunderstood the exact meaning of the terminology. Also remember that your landlord also has rights and if you withhold rent for whatever reasons they have recourse in reclaiming it from you. A legal professional can assist with mediating on your behalf should you want to pursue legal action. Clientèle Legal is readily available to assist with all legal queries.



SUPERIOR LEGAL SERVICES IN ACTION!

Clientèle Legal offers a Legal Business Plan for small and medium-sized businesses.

Whether you have 1 or 2,000 employees, we have a tailor-made legal solution to help you manage your legal requirements. By securing a nationwide network of professional attorneys and consolidating efficiencies, we are able to supply legal services for labour matters, commercial matters, civil matters and assistance with debt collection for an affordable monthly fee.



Let us handle your legal problems, while you take care of your business. For a **free tailor-made quote** for your business, visit www.clientele.co.za

Sanelisiwe Phakathi Clientèle Legal Lawyer

"I've always wanted to be a lawyer, even as a child, so working for Clientèle Legal is a dream come true. I like helping people and solving problems. Practising law allows you to do all that. Since joining Clientèle Legal, I've specialised in criminal, labour and commercial law. It gives me great satisfaction when I can recover a debt for a client, as I know I am making a positive difference in their lives. People don't always realise how many rights they have and how the law can assist them.

I ensure justice is served and working with the Clientèle Legal team has reminded me of it every day."



**KNOW YOUR
LAWYER**



Clientèle
LEGAL

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