

KNOW_{the} LAW

The superior newsletter from Clientèle Legal

AS SEEN ON TV



Omphile Seleka
– Actual client



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BLACKLISTED!

“I was shocked to discover that I was a victim of ID fraud and a lot of money disappeared from my bank account.” Says Omphile Seleka in our new television campaign. Yet, Omphile’s legal woes were about to get worse.

“To make matters worse, I was blacklisted because of the ID fraud!” Omphile explains. Who do you call in a legal situation like this? You call Clientèle Legal, which Omphile did.

“ID fraud and related issues is a big problem in South Africa,” says Kameshan Moodley from Clientèle Legal. “It can ruin your life. In Omphile’s case her ID was fraudulently used to open an account to buy furniture on credit to the amount of R43,503.31.”

Omphile said she was contacted by sales staff of the furniture store who told her she owed them money. “I initially thought they might just have the wrong number, but then I checked and saw large amounts of money had disappeared from my bank account. It was traumatic.”

Omphile followed all the correct steps when facing such a situation: she denied liability, confirmed her ID was used fraudulently and even reported the matter to the SAPS, but despite that she was blacklisted by the furniture company. “A legal problem became a legal nightmare. I needed specialist legal assistance. I called my lawyer at Clientèle Legal.”

Moodley says Clientèle Legal found the furniture company to be unresponsive towards Omphile’s attempts to resolve the matter. “We took over the matter. We contacted the Credit Bureau directly and

resolved the matter. She got her money – and her clean credit rating back.”

Omphile says she was very grateful for, and impressed by, the service from Clientèle Legal. “They were quick and professional and it was very convenient. All it took were a few phone calls and some emails. Thank you, Clientèle Legal.”

What to do if you have lost your ID or it has been stolen

Report it to the SAPS (South African Police Service) and the South African Fraud Prevention Services (SAFPS). You can call them on 0860 101 248 or register on their website: www.safps.org.za

Once it has been registered with SAFPS the information will be circulated to their members so fraudulent transactions can be tracked and identified.

Should you disagree with the information listed on your credit profile, you can lodge a dispute with the Credit Bureau. The Bureau will have 20 days to investigate the matter and if there is no evidence that the listing is correct, they will have to remove the adverse listing.

Call your lawyer at Clientèle Legal for legal assistance, 24 hours a day.



Lawyer’s Tip

“Don’t fight legal battles by yourself. Pick up the phone and call your lawyer. We are standing by to assist you.”

Kameshan Moodley (Senior Legal Advisor)



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TOP 3 THINGS TO KNOW...

How does the UIF (Unemployment Insurance Fund) Act affect me?



1

How much must I contribute to UIF?

Employees contribute 1% of their salary towards UIF and employers contribute an equal amount as per section 5 of the UIF Act.



2

When can I claim?

You can claim in the following circumstances:

- If you lose your job due to dismissal, termination of contract or if your employer goes bankrupt.
- If you are unable to work due to an illness that exceeds 14 days.
- If you are on maternity leave.
- If you are a domestic worker who works for more than 1 employer and you lose your job at one of the employers.



3

Tell me more about the claims process?

- UIF benefits must be applied for within 6 months of the incident occurring.
- Your spouse, life partner or children have the right to claim UIF benefits should you die.
- UIF payments are exempt from tax.

THE LIGHTER SIDE

WHY YOU NEED CLIENTÈLE LEGAL

Classic Lawyer Joke

Q: What's the difference between a lawyer and a boxing referee?

A: A boxing referee doesn't get paid more for a longer fight!



Clientèle Legal employs qualified lawyers and advisors. We aim to settle your case as quickly as possible. Check the back page for true life testimonials.



IN THE NEWS

LEGAL HOLIDAY HASSLES

Ah, the Holiday season. Time to forget about the troubles of everyday life. Time to be merry! Not quite. It's a time to be wary, especially in a legal sense, warns Ravashnie Venugopal from Clientèle Legal.

Let's use the fictional example of Mr and Mrs Jones going to Durban for the holidays. It's a simple enough plan: they pack the kids in the car on a public holiday and drive to Durban to visit the family. Mr Jones can't wait to see the expression on Mrs Jones' face when she sees the beautiful watch he picked out for her. He had spent hours picking the right one before putting down a deposit on it. New Year's Day they will spend with some friends at a party on the beach. What can go wrong?

Potential Holiday Hassle No 1: Mr Jones' boss asks him to work on one of the public holidays. What are his rights? Can he refuse to work on a public holiday? 'Yes, he can refuse,' explains Venugopal. 'It is a voluntary decision to work on a public holiday. He will then receive a normal working day off in exchange or be paid double the normal hour rate for the amount of hours worked. Mr Jones agrees to delay his holiday plans by one day.'

Holiday Hassle No 2: Holiday Scam. Mr and Mrs Jones arrive at their holiday destination. He had booked their holiday accommodation through an advert on the internet and paid a R25,000 deposit. Upon arrival at the holiday apartment, he discovers that the home-owner is in the apartment and does not know anything about the agent who advertised it for rent. Mr Jones has to pack up his family and luckily manages to find alternative accommodation. Unfortunately, he is out of pocket by R25,000. Mr Jones' legal remedy is to open a criminal case of fraud against the agent, however if the agent cannot be traced, he will be unable to claim his money back while the criminal matter is being investigated. It is therefore important to book any holidays through a reputable agent, as the holiday rental agency they represent can be held accountable should you be victim of a scam, as Mr Jones was, and they will be able to either arrange alternative accommodation for you and your family, or refund any money paid to their agent.

Holiday Hassle No 3: Disputed insurance premium. Due to the loss of the R25,000 in the holiday accommodation scam and overspending whilst on holiday, Mr Jones is short of funds in January and decides that he will dispute the payment of his home owners insurance premium, which effectively reverses his premium payment. Mr Jones has taken a huge risk in his actions. When an insurance premium is disputed, the effect is that there is no policy cover whilst the dispute is being investigated and should any insured event arise during that time you will not be covered for your claim. As Mr Jones' luck would have it, his geyser bursts a week after he returns from Durban and causes damage to his home. Due to the disputed premium, Mr Jones' policy cover has been terminated and he will have to pay to fix the damage himself. Whilst disputing an insurance premium might seem like a quick fix for a little extra cash in your bank, it can have far reaching consequences as Mr Jones experienced.

Holiday Hassle No 4: Debt. Mrs Jones enjoys her new watch, but Mr Jones realises too late that he has overspent on it, and in addition to spending extra on alternative holiday accommodation and a new geyser, he is now in financial trouble. He has to get Debt Counselling.

Have a wary and happy holiday season!

I am in debt! Can Debt Counselling help?

Yes, Debt Counselling is a responsible way of getting financially 'rehabilitated.' You can find a registered Debt Counsellor on the National Credit Regulator website (www.ncr.org.za). Your income and expenses will be assessed and a new budget will be agreed upon. The Debt Counsellor will contact all your creditors and negotiate a repayment plan on your behalf.

SUPERIOR LEGAL SERVICES IN ACTION

DID YOU KNOW?



**Clientèle Legal handles
over 20,000
legal matters per month!**
**This includes civil, criminal and
labour matters.**

We are able to provide you with superior legal services because we have a nationwide panel of expert attorneys and legal advisors standing by to assist you 24 hours a day.

What our clients say about our service



"A retailer incorrectly debited my account. I simply contacted Clientèle Legal who handled the matter quickly and got my money back."

Anne Mooki – Actual client

"I was involved in a Motor Vehicle Accident. The service from Clientèle Legal was professional. In a short space of time I got my money."

Lekhotla Mofolo – Actual client

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If you would like to receive this newsletter send an e-mail to: knowthelaw@clientelelegal.co.za (please include your name and policy number)

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