

This document sets out the terms and conditions which govern our relationship. If you have any questions, please call us on 087 150 9229.

In this document, the words "we/our/us" mean Al-Huda Legal, a product of Legal Savvy (Pty) Ltd.

1.

What Al-Huda Legal Offers

Al-Huda Legal is a Shari'ah compliant product designed to give you peace of mind by giving you affordable, practical and expert telephonic legal advice and assistance, being:

- 1.1. Unlimited nationwide access to our in-house team of experienced, highly qualified, fully admitted lawyers for telephonic legal advice and assistance, on any legal matter (Call in as many times as you like);
 - 1.1.1. Access to this benefit is limited to the main member, his or her spouse, and their unmarried children up to the age of 18 years.
 - 1.1.2. There is no limit as to the number of times you may call in, provided that we have successfully collected a payment from you.
 - 1.1.3. There are no waiting periods applicable and you have access to our services as soon as we successfully receive a payment from you.
- 1.2. Alternative dispute resolution (our team of highly qualified lawyers will attempt to resolve your legal issues, as many legal issues can be resolved without going to court);
 - 1.2.1. Alternative Dispute Resolution is when we try to resolve your matter by engaging other parties to your dispute, without your matter having to go to court or without the use of lawyers and legal proceedings.
 - 1.2.2. While our team of highly qualified lawyers will attempt to resolve your matter, we do not provide any guarantees that we will be able to resolve your dispute. In instances where your matter cannot be resolved by Alternative Dispute Resolution, we will refer you to one of our Network Lawyers, and you will receive the discounts on fees referred to in your Welcome Letter.
- 1.3. Assistance and advice regarding basic legal documents, such as legal contracts. We will provide you with these basic legal documents absolutely free:
 - 1.3.1. Employment agreement – Domestic Worker/Gardener;
 - 1.3.2. Islamic Will;
 - 1.3.3. Residential Lease Agreement;
 - 1.3.4. Power of Attorney;

- 1.3.5. Offer to Purchase Immovable Property;
- 1.3.6. Acknowledgement of Debt;
- 1.3.7. The above documents are basic legal documents and will be provided to you free of charge. We do not draft any contracts.
- 1.3.8. If you require a more complex or comprehensive agreement to be drafted, we will refer you to one of our Network Lawyers who will be able to assist you, and you will receive the discounts on fees referred to in your Welcome Letter.
- 1.3.9. We do not provide legal advice on complex agreements such as franchise agreements or shareholders agreements.

1.4. Unbeatable discounts from our highly qualified and experienced nationwide Network of Lawyers:

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| 1.4.1. Property Transfers | <p>33.3% discount on all conveyancing fees (Transfers, Bond Registrations/Cancellations)</p> <p>The discount on fees for Property transfers applies to the Network Lawyers fees only. The discount does not apply to expenses paid by the Network Lawyer. All expenses will be for your own account. In a transfer matter expenses will include items such as a deeds office search, postage and petties, courier fees etc.</p> |
| 1.4.2. Administration of Estates | <p>2.5% fee (instead of 3.5%) on the gross value of the estate.</p> <p>You will only be able to claim the 2.5% discount for estates valued at over R500 000.</p> |
| 1.4.3. All other matters; criminal, civil litigation, drafting of contracts, etc | <p>20% discount on the Network Lawyer's ordinary fees.</p> <p>** This is not an insurance product; therefore you will be responsible for payment of the Network Lawyers discounted fees.</p> |
| 1.4.4. A 30-minute free consultation per matter, for the first consultation only | <p>This is beneficial to both you and the Lawyer to establish prospects of success and discuss fees etc.</p> |
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You will be entitled to the above discounts on the legal fees ordinarily charged by our Network Lawyer.

1.5. After hours bail assistance.

This benefit is only for members who have been arrested after normal court hours. One of our legal advisors will assess whether or not the charge for which you have been arrested is one for which you will be able to be granted bail after hours. You will be entitled to the discounts contained in your Welcome Letter. We cannot guarantee whether or not you will be granted bail after hours and you must follow the instructions and the directions of the Network Lawyer.

1.6. Income Tax Returns R250 per tax return (2016).

One of our expert tax consultants will submit these for you. There is no tax advice benefit. This benefit applies only to the relevant tax year of assessment. This benefit does not apply to past years returns or objection handling and disputes. We will only attend to completion of your tax returns upon successful receipt of the relevant fee for a particular tax season.

2.

How to make use of our services

We have a variety of ways for you to contact us:

- Phone 087 150 9229 to speak to a legal advisor.
- Fax 011 100 5888
- Email info@alhudalegal.co.za and we will have a legal advisor call you back.
- Website – go to www.alhudalegal.co.za and enter your message directly on our site. We will reply.

Our service agents are waiting to help. Simply call us and you will be put through to one of our highly qualified lawyers. If all of our lawyers are busy, your call may be logged and they will get back to you as soon thereafter as is reasonably possible. If it is very urgent, you should phone us and ask to be put through to an advisor immediately.

3.

Office hours

Mon-Thurs: 08:30am - 16:30pm
Fri: 08:30am - 15:30pm (Closed on Fridays between 12:00pm and 14:00 pm)



We have an after-hours bail emergency service for nights, weekends and public holidays (on the same number above).

4.

Monthly service, payment terms and unpaid debit orders

- 4.1. The services will be available for one month at a time. You must pay the amount due (which is set out in your Welcome Letter) monthly in advance ("the membership fee"). We charge a once-off administration fee, which will also be set out in the Welcome Letter. The services will automatically continue for one month at a time, until you stop paying the membership fee.
- 4.2. Please note that if your debit date falls on a weekend or public holiday, we may choose to process your debit order either shortly before or shortly after the weekend or public holiday.
- 4.3. If your debit order is unpaid, you will not be able to make use of this service, until we receive another payment. We will continue to debit your account in an attempt to collect the next monthly membership fee. If the debit order is met, your services are re-instated.
- 4.4. If your debit order is unpaid on 2 successive due dates, we will automatically cancel your service.

5.

How to cancel your services

- 5.1. Simply call us to cancel the services. You can also send a written request by letter or email for immediate cancellation. The services will also automatically be cancelled if you stop a debit order with your bank. We do not refund premiums unless there was no authority to debit your account.
- 5.2. We are entitled to cancel the Plan at any time on **30** days' written notice, and we are not required to give reasons.
- 5.3. The Services are automatically cancelled upon notification of death.

6.

Annual increase

We may increase the monthly payment or other service fees each year by an amount not exceeding 20%. We will send you notice when the increase takes effect. Increases will normally be made in March, although we may make the increase in a different month.

7.

General terms

- 7.1. We can amend these terms and conditions on one month's written notice. If you are unhappy with the amendment, you may cancel within one month of receiving notification, failing which the amendment will come into effect.
- 7.2. No amendments or variations of these terms and conditions will be accepted, and no representations made contrary hereto can be relied on, unless signed by our CEO.
- 7.3. If we need to send you a written communication, we will send it to your last known email address or SMS number. If you have no email or SMS number, we will send it by letter to your last known postal address. The communication will be deemed to have been received within 24 hours of email or SMS, and within 3 days if sent by letter.
- 7.4. While we try to provide accurate and appropriate advice and servicing, we, our employees, agents, or representatives will only be liable for damages that may arise out of or in connection with any advice given or work done (or not given or done) by any of the aforementioned up to a maximum amount of 500 times the monthly premium. This limit applies to damages as a result of negligence, breach of legal duty, breach of contract, delict or otherwise. We will not be liable for any consequential loss suffered for any reason whatsoever. We will also not be liable for damages that may arise out of or in connection with any advice given or work done (or not given or done) as a result of a good faith error of judgment.
- 7.5. If we fail to enforce any provision strictly or at all, this does not mean that we waive any of our rights thereto, nor does it mean that we will not enforce it thereafter.

8.

Complaints

If you have any concerns about your membership or the manner in which your matter is being handled, first discuss it with us, by contacting our Customer Care Department on the details below:

Department : Al-Huda Legal Customer Care
Tel : 087 150 9229
Fax : 011 100 5888
Email : info@alhudalegal.co.za
Website : www.alhudalegal.co.za

If your complaint is not resolved to your satisfaction, you may refer it to the Consumer Goods and Services Ombudsman:

Tel : 0860 000 272 (CPA)
Fax : 086 206 1999
Email : info@cgsso.org.za
Website : www.cgsso.org.za