LEGALACCESS WEALTH ENGINEER BENEFIT

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LEGALACCESS DUEPOINT WEALTH ENGINEER BENEFIT

1. Introduction

LegalAccess is a benefit that applies to your Wealth Engineer status with DuePoint. It is not an insurance product but a service provided at no charge to loyal and committed Wealth Engineers that amongst other benefits, provides you with legal advice and assistance. This service will terminate should your Wealth Engineer status with DuePoint change or be cancelled and may not be reinstated thereafter until a further three consecutive months of unchanged Wealth Engineer status has successfully passed without alteration or cancellation.

The advice and other benefits of this product are provided to you by Legal Guardians (Pty) Ltd

Legal Guardians (Pty) Ltd	
Unit 9 Stellenberg 363 Pretoria Avenue Randburg Gauteng, 2194	Email <u>info@legalguardians.co.za</u>

"We", "us", "our" in this document refers to Legal Guardians (Pty) Ltd.

2. Summary of Benefits and Provisions

The Beneficiary

The Beneficiary is the active Wealth Engineer in who's name the underlying DuePoint product is issued.

You may add your spouse, partner, adult children and family members for an additional amount per month per member added. Every Beneficiary is entitled to 24 hour free telephonic advice for any personal legal matter.

"You" and "Your" in this document refers to the Beneficiary.

Benefits

LegalAccess provides you with the following benefits:

Legal Advice Provided

• This is telephonic legal support for any legal matter, 24 hours a day, any day of the year.

Legal Assistance Provided

- Drafting of letters (eg. complaints, claims and demands), standard agreements (e.g. domestic worker contracts, child maintenance kit, offer to purchase agreements, small claims court kit, power of attorney, sale agreement, etc.);
- Perusal and assessment of any legal agreement you are asked to sign;
- 30 minutes free consultation with one of our Panel Attorneys, should it be deemed necessary to proceed with litigation;
- Discount of at least 15% on attorney fees, should it be decide to proceed with the matter. (Applicable to our panel of attorneys);
- Discount of at least 15% on transfer fees (applicable to our panel of attorneys);
- Administration of Road Accident Fund claims;
- Bail assistance, up to R5 000 per incident. The bail amount will be paid by us on your behalf and deposited in the name of your representative. Once you have complied with all the bail conditions the bail will be refunded to us. You will naturally not be entitled to such refunded bail monies. Should you contravene any of the bail conditions and cause the bail to be forfeited, we will be entitled to claim the bail amount from you.

DuePoint Client Service

DuePoint	
Block A	Telephone
Corner Main	010 020 4500
2 Payne Road	info@duepoint.net
Bryanston, 2191	

For legal assistance please press the *Legal Call* button found within your DuePoint App, within the general menu, under the LegalAccess product menu.

3. LIMITATION OF LIABILITY AND INDEMNITY

To the fullest extent permitted by law neither we nor our service providers will be liable for any loss or damage suffered as a result of any services we or our services providers render or fail to render.

Without prejudice to any other remedy available to us, you indemnify us and our service providers against any loss or damage suffered by us and/or our service providers as a result of you and/or any person receiving a service from us through you breaching any of our terms and conditions. This benefit may be accepted by our service providers at any time.

The provision of the Service is subject to a fair use policy. If we decide, in our absolute discretion, that you are not using the Service fairly we reserve the right to cancel your subscription to the Service.



Reward yourself first.

DuePoint Address: 2 Payne Road, Corner Main Office Park, Bryanston, Johannesburg, 2191 Executive Directors: BC Benfield