

FNB has
helped me
with my
*business
legal affairs*



FNB Law on Call Business Plan Annual Pricing Guide

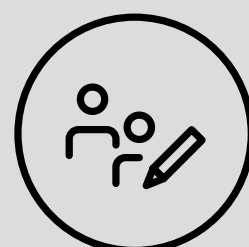
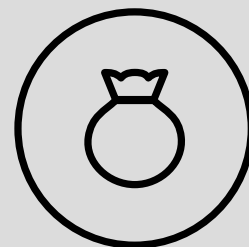
1 July 2024 to 30 June 2025

Terms and conditions apply.

First National Bank A division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20).

Insured by FirstRand Short Term Insurance Limited, a licensed non-life insurer.

QUICK LINKS 



We can help you with your
business legal affairs

Benefits

Part of running a successful business means having the best legal muscle behind you. Our FNB Law on Call Business Plan gives you 24/7 access to legal advice from professional lawyers to help you face any legal issue that may come your way. It's complete peace of mind, whether you are just starting out, growing your business or are already an established concern.



Telephonic advice

24/7 telephonic legal advice from qualified and admitted commercial attorneys.



Cover for your unique needs

Choose cover from R160 000 to R530 000 (incl. VAT) per matter for expenses incurred in instituting or defending matters by or against the business.



Debt collection

Advice and assistance with debt collection matters for R20 000 and more.



Legal advice and assistance

Assistance with labour, civil and criminal matters.



Face-to-face

One hour face-to-face consultation for any legal matter that is not covered under the policy.



Business legal contracts

Preparation of selected contracts and documents up to a total of 50 per year.

Cover



Civil matters

- Contractual disputes where action is instituted either by or against the company
- Delictual damage claims in the event of an accident involving a motor vehicle registered in the name of the company or sole trader where the damage or loss is caused to a third party
- Disputes with contractors for poor workmanship in respect of repairs/ alterations to the business premises
- Eviction of tenants from both commercial and residential premises owned by the business
- One appeal or review where we had previously assisted with the main case which is the subject of the appeal or review



Labour matters

- Assistance with any matter instituted by or against the company in terms of the labour laws of South Africa in the CCMA, bargaining councils or labour court, including actions for unfair dismissals, unfair retrenchments, unfair labour practices, unfair discrimination and enforcements of restraint of trade agreements
- Advice in relation to grievance procedures, disciplinary actions, dismissals, retrenchments, dealing with strikes and lock outs, and wage disputes
- One appeal or review where we had previously assisted with the main case which is the subject of the appeal or review



Criminal matters

- Where the criminal matter is instituted against the director(s) and/or officer(s) and/or sole owners of the company, for an alleged offence relating to the main business of the company or in contravention of the Companies Act or any other applicable legislation
- We can assist with bail applications, 24/7
- One appeal or review where we had previously assisted with the main case which is the subject of the appeal or review



Debt collection

- Assistance with the collection of the company's debts valued over R20 000, and where the company has exhausted all internal processes to try and recover this debt

Fees

Default	Default Annual Turnover	Cover per matter	Annual cover limit	Premium (incl. VAT)*
Option 1	R0 to R1 million	R160 000	R320 000	R225
Option 2	R1 to R5 million	R260 000	R530 000	R330
Option 3	R5 to R10 million	R370 000	R740 000	R499
Option 4	R10 to R60 million	R530 000	R1 050 000	R999

* Premiums are subject to annual review.

Cover is based on your company's legal needs and not your company's annual turnover

- You can choose a cover option suitable to your business legal needs as cover is not dependant on your annual turnover
- If legal advice and legal contracts and documentation is all that you are looking for then consider our Law on Call Business lite option
- Law on Call Business lite costs R99 p.m. for 24/7 telephonic access to qualified lawyers and up to 50 legal documents per year

Exclusions

- You are not covered for pre-existing matters (i.e matters which arose before you took up this plan or that are ongoing at the start date of your plan), matters that cost less than R20 000, identical or similar criminal matters or fines that you were previously charged with. However, we will still help you with 24/7 telephonic legal advice
- You are not covered for any advice and cases against FirstRand Group, the state, personal matters, tax matters or disputes between your directors, members, partners, or shareholders
- We will also not cover liquidations, insolvency, business rescue or trusts
- Business registration and/or the conversion of entities will also be excluded

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Help changes everything



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