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Newsletter

| FEBRUARY 2016



Could Your Property Debts Be Cancelled?

If you are a bank (or other lender), or if you have borrowed money against your property and are facing financial difficulty, you need to know about a recent High Court decision declaring that a bank's loans to a farming couple had been granted "recklessly", setting aside the loans, and cancelling the mortgage bonds.

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Dual Citizens – Don't Risk Losing Your South African Citizenship!

You are a South African citizen. You decide to acquire dual citizenship. Your reasons for doing so are irrelevant – perhaps you are living/working overseas, perhaps you want a second passport just to make travelling easier, perhaps you have financial reasons. What is relevant is that **you risk losing your South African citizenship**.

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Estate Agents: How To Secure Your Commission

Are you an agency trading through a company or close corporation (CC)? If so, this is for you - a recent High Court (Full Bench) case in which a close corporation lost its commission because its Fidelity Fund Certificate (FFC) was only in the sole member's name and no separate FFC had been issued to the CC.

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White Collar Crime at Work – Report It!

If you fall victim to employee crime, don't fall into the trap of dealing with it internally, without laying criminal charges. Our courts have yet again confirmed that they will act decisively to punish white collar crime, even where substantial mitigating factors apply. A recent Supreme Court of Appeal (SCA) decision illustrates...

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[Submit Your 2016 Budget Tips!](#)



Minister of Finance Pravin Gordhan makes his budget speech on 24 February and would like to hear your tips for the budget. Follow the "[Budget Tips](#)" link under "Treasury Links" on the National Treasury website at <http://www.treasury.gov.za/> to submit your suggestions.

Your February Website: Surviving Your Next Computer Crash

Can you and your business afford to run the risk of losing all your important computer files and data when your computer crashes, or is stolen / lost / damaged / destroyed?

If you are still doing all your backups manually, say to another computer or external hard drive, consider this...



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www.wvz.co.za



Pretoria

Lynnwood Office Park, 474 Lynnwood Road
(Cnr. Flinders & Lynnwood, Lynnwood, Pretoria)

Tel +27 860 061 061
Fax +27 12 342 0068



Cape Town

3rd floor, Equity House
107 St Georges Mall, Cape Town

Tel +27 860 061 061
Fax +27 86 649 5443

info@wvz.co.za

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