

REPUBLIC OF SOUTH AFRICA



IN THE HIGH COURT OF SOUTH AFRICA
GAUTENG DIVISION, JOHANNESBURG

Case Number: 2024-101581

1. REPORTABLE: NO
2. INTEREST TO OTHER JUDGES:NO
3.REVISED: NO
Date: 05 March 2026
Signature: Khaba AJ

In the matter between:

GREEN HAT TEAM (PTY) LTD

[Registration Number: 2014/254038/07]

Applicant

And

VISION DIRECT 155 (PTY) LTD

[Registration Number: 2010/008011/07]

Respondent

Neutral Citation: *Green Hat Team (Pty) Ltd v Vision Direct 155 (Pty) Ltd (101581-2024)*
[2026] ZAGPJHC ----- (05 March 2026)

Coram: Khaba AJ

Heard: 21 January 2026

Delivered: 05 March 2026 – This judgment was handed down electronically by circulation to the parties' representatives by email, by being uploaded to CaseLines and by release to SAFLII. The date for hand-down is deemed to be 05 March 2026.

Summary: Arbitration – Application to make arbitration award an order of court in terms of section 31 of the Arbitration Act 42 of 1965 – The finality of arbitration awards and the Limits of posts awards defences in enforcement proceedings under section 31 of the Arbitration Act 42 of 1965 – No facts pleaded to support the defence – Application granted.

ORDER

1. The application is granted with costs.
2. The interim arbitral handed down by retired Judge RW Nugent on 5 September 2024 is hereby made an order of Court.
3. The final arbitral award handed down by retired Judge RW Nugent on 30 September 2024 is hereby made an order of Court.
4. The respondent is ordered to pay the costs of this application on the attorney and scale, including costs of senior counsel on scale C.

JUDGMENT

KHABA, AJ:

Introduction:

- [1] This judgment concerns an application brought under section 31(1) of the Arbitration Act 42 of 1966 (*“the Arbitration Act”*) to have two arbitration awards – an interim award dated 5 September 2024, and a final award dated 30 September 2024 – made orders of Court. Both arbitration awards were handed down by retired Judge RW Nugent, sitting as an arbitrator under the auspices of the Arbitration Foundation of Southern Africa (*“AFSA”*).
- [2] The parties are *ad idem* that the interim arbitration award should be made an order of Court. The controversy concerns the final arbitration award. The respondent opposes the confirmation of the final arbitration award, seeking its dismissal with costs. The applicant, conversely, seeks confirmation of both arbitration awards to be made orders of Court, with costs on the attorney and client scale, including costs of senior counsel.
- [3] The matter raises an important question concerning the proper approach to applications under section 31 of the Arbitration Act, the finality of the arbitration awards, the narrow grounds upon which such arbitration awards may be challenged, and the relevance -if any- of post award events in opposing enforcement. It also engages the relationships between contractual rights and obligations, the doctrine of reciprocity (*exceptio non adimpleti contractus*), and the regulatory framework governing financial service providers.

The Factual Background:

- [4] The applicant (Green Hat Team (Pty) Ltd) and the respondent (Vision Direct 155 (Pty) Ltd, trading as Transafrica) entered into a written referral agreement on 25 November 2015. In terms of this agreement, the applicant undertook to refer clients to the respondent for the purpose of concluding, funeral policies. The respondent, in turn, undertook to pay the applicant a consideration calculated at 40% of the monthly premiums for each successful referral, such consideration to be payable for the entire duration of each policy.

- [5] The agreement contained detailed provisions governing its duration, termination, and the survival of payment obligations. The two clauses are of particular significance:

Clause 5.3: "The Green Hat Team shall continue to receive the consideration rate, in respect of each of the successful referral policies for the entire duration of each policy, notwithstanding the termination of this agreement, in terms of clause 9 or 10"

Clause 10.4: Notwithstanding the termination of this agreement in terms of clause 10, The Green Hat Team shall continue to receive the consideration rate in respect of the successful referral policies for the entire duration of each such Policy".

- [6] On 1 February 2017, the parties concluded a juristic representative agreement in terms of which the applicant was appointed as the respondent's juristic representative under the latter's Financial Service Provider ("FSP") licence. This agreement was intended to regularise the applicant's position under the Financial Advisory and Intermediary Services Act 37 of 2002 ("FIAS"), permitting it to render intermediary services in respect of the policies. The juristic representative agreement was subsequently replaced by a further agreement dated 26 May 2023.

- [7] An addendum to the referral agreement, also dated 26 May 2023, provided that in the event of any discrepancy or conflict between the terms of the juristic representative agreement and the referral agreement, the terms of the referral agreement would prevail and take precedence. A dispute arose when the respondent unilaterally reduced payments due to the applicant. This dispute was referred to arbitration before retired Judge RW Nugent. The arbitration hearing took place on 27, 28, and 29 August 2024 and concluding on 5 September 2024.

- [8] During the arbitration, the respondent abandoned its initial defences and by way of amendment, raised a new defence based on repudiation. This resulted in a bifurcated process. On 5 September 2024, the arbitrator, retired Judge RW Nugent issued an interim arbitration award by agreement, in terms whereof the respondent conceded certain claims. The repudiation defence was postponed for later determination.
- [9] On 30 September 2024, the arbitrator, retired Judge RW Nugent issued his final arbitration award. Paragraph 1 of the final arbitration award reads as follows:
- "The Defendant must continue paying to the claimant the consideration provided for in the referral agreement calculated at 40% of all premiums paid, irrespective of the underwriter, from the 5th of September 2024, subject to permissible change of clauses 5 of the referral agreement"*
- [10] The arbitrator, retired Judge RW Nugent provided comprehensive reasons for his arbitration award. The arbitrator analysed the relationship between the parties' obligations, the doctrine of repudiation, and the effect of the respondent's breach. The arbitrator concluded that the applicant's cessation of referrals was a lawful response to the respondent's repudiation and did not entitle the respondent to terminate the agreement. The arbitrator expressly rejected the respondent's submission that the obligations were not reciprocal, characterising the distinction sought to draw as *"fallacious"*.
- [11] Subsequent, to the final arbitration award, on 5 November 2024, the respondent gave notice of termination of both the referral agreement and the juristic representatives agreement, with effect from 28 February 2025. The termination was purportedly based on clause 10.3 of the referral agreement, which permits termination on three months' written notice should the applicant be unable to submit 1000 new policy submissions for three consecutive months.

The Procedural History:

- [12] The applicant launched this application on 6 September 2024, initially seeking only confirmation of the interim arbitration award. Following publication of the final arbitration award on 30 September 2024, the applicant filed two supplementary affidavits: the first on 1 October 2024, and the second on 7 November 2024. These affidavits sought to bring subsequent events to the Courts attention and to extend the relief sought to include the final arbitration award.
- [13] On 22 January 2025, the applicant served a notice in terms of Rule 28 of the Uniform Rules of Court to formally amend the notice of motion to include a prayer for the final award to be made an order of Court. The respondent did not object to this amendment, and the amended pages were filed on 6 February 2025.
- [14] The matter was set down for hearing on 19 January 2026 and was allocated to be heard on 21 January 2026. The parties filed comprehensive heads of arguments, the applicant's heads of argument dated 6 February 2025 (prepared by Adv. BH Swart SC and Adv R. Carvalheira), and the respondent's heads of arguments dated 20 February 2025, and supplementary heads dated 5 December 2025 (prepared by Adv. AF Arnoldi SC and Adv. JJ Scheepers). A join practice note was filed on 12 January 2026.

The Applicant's contentions in Summary:

- [15] Mr. Swart SC, for the applicant, contended that the respondent's opposition is fundamentally misconceived. Mr. Arnoldi SC, in his submission, has impermissibly sought to re argue the merits of the arbitration- merits that were extensively canvassed before and determined by the arbitrator. The issues raised by Mr. Arnoldi SC were not only dealt with comprehensively by the

arbitrator but also not the subject of any application to have the award reviewed and set aside.

[16] Mr. Swart SC emphasised that the respondent has not availed itself for remedies available under section 32 or section 33 of the Arbitration Act. There is no application to set aside the award, not any application to remit any matter to the arbitrator. In these circumstances, Mr. Swart SC submitted, that the award remains valid and binding, and the applicant is entitled to have it made an order of Court to enforce compliance.

[17] Reliance was placed on the well-established principle by Mr. Swart SC articulated in *Kolber and Another v Sourcecom Solutions (Pty) Ltd and Others*¹ and *Bantry Construction Services v Raydin Investments*², Brand J, held the following in this regard:

"[69] The only remaining issue relates to the question whether, in the circumstances, the application by first respondent in terms of s 31(1) of the Act, to have the arbitrator award made an order of this Court, should succeed. One might be forgiven for thinking that, once the application to have the award set aside as the application to have the matter remitted to arbitration are held to be successful, the answer to this last question is rather obvious.

...

[71] ... Butler & Finsen Arbitration in South Africa: Law and Practice at 273, for example, express themselves as follows in this regard: 'The unsuccessful party in the arbitration proceedings may wish to oppose the application to enforce the award. It would appear that the procedure that he should adopt would depend on the ground on which he wishes to contest the award. In this regard, it is necessary to distinguish between an award which is void from the outset and one which is voidable. In the former case, the unsuccessful party is contending that there never was a valid award.

¹ *Kolber and Another v Sourcecom Solutions (Pty) Ltd and Others: Sourcecom Technology Solutions (Pty) Ltd v Kolber and Another*, 2001 (2) SA 1097 (CPD) at para 71.

² *Bantry Construction Services v Raydin Investments* (128/08) [2009] ZASCA 10 (17 March 2009) at para 69 and 71.

In the latter case there is a valid award which is enforceable until the award is set aside or remitted to the arbitrator by the court."

- [18] In *Bantry Construction Services v Raydin Investments*³, Ponnau JA held as follows:

"[21] The legal principles applicable to an enquiry of this kind were recently set out by Harms JA on behalf of this Court, it is not necessary to recapitulate those principles. Suffice it to state once again a litigant has fundamentally misconceived the nature of its relief. The parties here had waived the right to have their dispute relitigated or reconsidered. Given the nature of Bantry's opposition, it was for it to challenge the award by invoking the statutory review provisions of section 33(1) of the Act..."

- [19] These authorities establish that where an award is valid (as opposed to void from the outset), it is enforceable until set aside or remitted. An opposing party cannot resist enforcement on grounds that could have been, but were not, raised in the arbitration or through the statutory review mechanisms.

- [20] Regarding Mr. Arnoldi SC reliance on the termination of the agreements, Mr. Swart SC pointed to clauses 5.3 and 10.4 of the referral agreement, which expressly provide for the survival of payment obligations notwithstanding termination. The arbitrator considered and pronounced upon these provisions in para 5 of the award. The respondent's attempt to raise the *exceptio non adimpleti contractus* based on termination of the juristic representation agreement was, in Mr. Swart SC submission without merit. The applicant's obligation was limited to the acquisition and referral of policyholders – a past performance that cannot be undone by subsequent termination.

The Respondent's Contentions in Summary:

³ *Ibid* at para 21.

- [21] Mr. Arnoldi SC, for the respondent, confirmed that the respondent does not oppose confirmation of the interim award. The opposition is confined to the final award.
- [22] Mr. Arnoldi SC primary submission is that due to the termination of both the referral agreement and the juristic representative agreement on 5 November 2024 (effective 28 February 2025), its obligation to pay the 40% consideration will only endure until 28 February 2025, not indefinitely as recorded in para 1 of the final arbitration award.
- [23] Mr. Arnoldi SC contended that the agreements are interdependent. The applicant's entitlement to commission on existing policies, it was submitted, is conditional upon the applicant rendering ongoing intermediary services to existing policy holders in terms of the juristic representative agreement. Once that agreement, is terminated, the applicant can longer perform its obligations and should therefore forfeit its entitlement to commission.
- [24] Mr. Arnoldi SC in his supplementary heads of argument, explicitly raises the *exceptio non adimpleti contractus*. It was submitted that where reciprocal obligations exist, a party may not claim performance from the other without having rendered or tendered its own performance. Mr. Arnoldi SC contended that the applicant's obligation to refer clients is reciprocal to the respondent's obligation to pay commission, and that termination of the juristic representative agreement has rendered the applicant unable to perform its side of the bargain.
- [25] Mr. Arnoldi SC further relied on various statutory provisions, including the General Code of Conduct for Authorised Financial Service Providers and Representatives, the Policy Holder Protection Rules, and the Long-term Insurance Act 52 of 1998. It was submitted that a representative whose agreement has not been terminated cannot continue to render intermediary

services and is therefore not entitled to claim commission. Reference was made to a case study published by the Ombud for Financial Services Providers.

- [26] Regarding the Arbitration Act, Mr. Arnoldi SC submitted that section 31 does not compel a Court to make an award on order of Court- the Court retains a discretion. Mr. Arnoldi SC contended that section 32(2) does not avail the respondent because the termination of the agreements occurred after the final award and was not a matter that could have been placed before the arbitrator. He further submitted that section 33 does not apply, as the respondent is not seeking to set aside the award on any of the grounds enumerated in that section.

The Joint Practice Note:

- [27] The joint practice note confirms the parties' agreement regarding the interim arbitration award. It records the respondent's first main defence as the notice of motion not having been amended- a defence that has since been cured by Rule 28 of the Uniform Rules of Court. The respondent's principal defence, as recorded, is founded on the assumption that cancellation of the agreements results in it no longer being obliged to pay commission on existing policies. The joint practice note further records the respondent's reliance on the *exceptio non adimpleti contractus*.

The Legal Framework:

- [28] Section 31(1) of the Arbitration Act provides:

"An award may, on application to a Court of competent jurisdiction by any party to the reference after due notice to the other party or parties, be made an order of Court"

[29] Section 28 of the Act provides that, unless the arbitration agreement provides otherwise, an award shall be final and not subject to appeal, and each party shall abide and comply with the award.

[30] Section 32 and 33 provide the exclusive statutory mechanism for challenging an award. Section 32 permits a Court to remit any matter referred to arbitration to the arbitration tribunal for reconsideration. Section 33 permits a Court to set aside and award where-

- (a) Any member of an arbitration tribunal has misconducted himself in relation to his duties as arbitrator or umpire; or
- (b) An arbitration tribunal has committed any gross irregularity in the conduct of the arbitration proceedings or has exceeded its powers; or
- (c) An award has been improperly obtained.

[31] *In Kolber and Another v Sourcecom Solutions (Pty) Ltd and Others [2021] ZAGPJHC 116⁴*, the Court (per Brand J) held:

“The unsuccessful party in the arbitration proceedings may wish to oppose the application to enforce the award. It would appear that the procedure that he should adopt will depend on the ground on which he wishes to contest the award. In this regard it is necessary to distinguish between an award which is void from the outset and one which is voidable. In the former case, the unsuccessful party is contending that never was a valid award. In the latter case there is valid award which is enforceable until the award which is enforceable until the award is set aside or remitted to the arbitrator by the Court.”

[32] *In Bantry Construction Services v Raydin Investments⁵*, the Supreme Court of Appeal (per Ponnann JA) held that a litigant who wishes to challenge an award

⁴ *Supra* note 1 at para 71.

⁵ *Supra* note 2.

must invoke the statutory review provisions of section 33(1). The parties waived the right to have their dispute relitigated or reconsidered.

- [33] *In Lufuno Mphaphuli and Associates (Pty) Ltd v Andrews and Another*⁶, the Constitutional Court affirmed that the grounds for setting aside an arbitration award are narrow and the Courts should respect the finality of arbitration proceedings. O'Regan J held that the Constitutional Court's role in reviewing arbitration awards is limited, and that arbitration is intended to provide certainty.

Analysis:

The Nature of the Respondent's Opposition:

- [34] It is necessary at the outset to characterise correctly the nature of the respondent's opposition. The respondent does not contend that the final arbitration award is void from the outset. The respondent does not allege that the arbitrator misconducted himself, committed gross irregularity, exceeded his powers, or that the award was improperly obtained. It has not brought an application under section 33 to set aside the award, nor an application under section 32 to remit any matter to the arbitrator.
- [35] What the respondent seeks to do is to resist enforcement on the basis of events that occurred after the application of the arbitration award- namely the termination of the agreements on 5 November 2024. This, in my view is not permissible basis for opposing an application under section 31 of the Arbitration Act 42 of 1965.
- [36] The distinction between an arbitration award that is *void ab initio* and one that is merely voidable is crucial. A void arbitration award is one that never had legal existence- for example, where there was no valid arbitration agreement, or

⁶ *Lufuno Mphaphuli & Associates (Pty) Ltd v Andrews and Another* 2009 (6) BCLR 527 (CC).

where the arbitrator lacked jurisdiction. A voidable award is one that is valid and binding unless and until set aside. The respondent has not sought to set the arbitration award aside.

[37] The respondent's reliance on posts- award events is, with respect, misguided. The validity and enforceability of an arbitration award are determined as the date of the arbitration award. Subsequent events cannot retroactively invalidate an arbitration award that was valid when made. If the respondent wishes to contend that changed circumstances affect its future obligations, that is a matter for separate proceedings, not a basis for resisting enforcement of an arbitration award that remains valid and binding.

[38] This conclusion is consistent with the scheme of the Arbitration Act. Section 32 and 33 provide the exclusive mechanism for challenging an arbitration award. They require an application to be made within six weeks after publication of the arbitration award to the parties'. This time limit reflects the legislative intent that arbitration awards should be challenged promptly, not months later on the basis of events that could have been raised at the time.

The Exceptio Non Adimpleti Contractus:

[39] The respondent's reliance on the *exceptio non adimpleti contractus* must also be rejected. This doctrine, which finds its origin in Roman Dutch- Law, provides that where reciprocal obligations exist, a party may not claim performance from the other without having rendered or tendered its own performance. It is a defence to claim for performance, not a mechanism for challenging an arbitration award.

[40] Moreover, the obligations under the referral agreement and the juristic representative agreement are not reciprocal in the sense contemplated by the *exceptio*. The applicant's obligation to refer clients was performed at the time of

each successful referral. The respondent's obligation to pay consideration arises from that past performance and continues for the life of the policy by virtue of the express terms of the agreement. The termination of the juristic representative agreement does not undo the past performance that give rise to the entitlement.

- [41] The arbitrator dealt comprehensively with the question of reciprocity in his reasons. At paras 16 to 18, he analysed the relationship between the parties' obligations and concluded that the applicant's cessation of referrals was lawful response to the respondent's repudiation. The arbitrator rejected the submission that the obligations were not reciprocal that the distinction the respondent sought to draw was "*fallacious*".

"[16] Green Hat stopped referring clients to Transafrica in response to Transafrica's failure to pay to Green Hat the consideration to which it was entitled, in breach of the referral agreement. Erasmus v Pienaar 1984 (4) 9 (T), and the cases cited with approval at pages 21D to 30F, make it clear that where one party repudiates a contract, the reciprocal obligations of the innocent party are suspended for so long as the repudiation persists. Provided the innocent party is willing and able to fulfil its obligations once the repudiating party fulfils its own obligations the innocent party is not obliged to continue performing

"[17] It was submitted for Transafrica that the respective obligations of the parties were not reciprocal. As it was expressed in its heads of argument: "The claimant's obligation to refer (new) clients (our emphasis) is not reciprocal to defendant's obligation to pay commission in respect of existing policies (our emphasis), and vice versa.

"[18] The distinction Transafrica seeks to draw it fallacious. Green Hat's obligation was to refer (or at least to endeavour to refer) new clients to Transafrica, and Transafrica had a reciprocal obligation to pay the agreed consideration on policies issued in consequence of such referrals. Once Transafrica had exhibited a clear intention not to pay the agreed consideration on any policies (sometimes called 'anticipatory breach' of its reciprocal obligation) Green Hat was not obliged to continue performing its own

obligation. That Transafrica was refusing to pay the agreed consideration on existing policies is mere proof that it would also not pay the agreed consideration on existing policies is mere proof that it would also not pay the consideration on new policies, which constituted repudiation on its part. As it was stated in Street v Dublin 1961 SA 4 (W) 10 (approved in Van Rooyen v Minister van Openbare Werke en Gemeenskapsbou 1978 (2) 835 (A) 845 A-B) it was conducted that exhibited a deliberate and unequivocal intention no longer to be bound by the agreement."

- [42] These findings are binding and have not been challenged. The respondent cannot now raise a different reciprocity argument on the juristic representative agreement – an argument that was not raised before the arbitrator and is not the subject of any review.

The Survival Clauses:

- [43] The referral agreement itself disposes of the respondent's argument. Clause 5.3 and clause 10.4 could not be clearer. They reflect the parties' deliberate agreement that the applicant's entitlement to consideration for past referrals survives termination of the agreement, regardless of reason for termination.

- [44] The arbitrator expressly noted these provisions in para 5 of his reasons:

"Notwithstanding cancellation on those grounds, clause 10.4 entitled Green Hat to continue being paid the consideration for issued policies for the entire duration of each policy. Moreover, clause 5.3 provided that Green Hat would continue to receive the consideration for the entire duration of each policy, notwithstanding the termination of the agreement in terms of clauses 9 or 10."

- [45] This finding is consistent with the plain language of the agreement and is unimpeachable. The respondent's attempt to circumvent these express provisions by reliance on the juristic representative agreement and the *exceptio* cannot succeed.

The Statutory Provisions:

- [46] Mr. Arnoldi SC reliance on the General Code of Conduct, the Policy Holder Protection Rules, and the Long-Term Insurance Act does not advance the respondent's case. The provisions regulate the rendering of financial services and the payment of commission. They do not override the express terms of the valid agreement between the parties., nor do they provide a basis for resisting enforcement of an arbitration award.
- [47] The General Code of Conduct requires that a provider render financial services honestly, fairly with due skill, care and diligence, and in the interest of clients. It does not prescribe the contractual relationship between a principal and its representatives, nor does it invalidate agreements that provide for the survival of payments obligations.
- [48] The Ombud case study relied upon by Mr. Arnoldi SC is distinguishable on facts. It concerned an intermediary who ceased rendering ongoing services to clients but continued to receive commission. The arbitrator in this matter made no finding that the applicant was obliged to render ongoing monthly services. On the contrary, the definition of "*intermediary services*" in the juristic representative agreement limits the applicant's role to the acquisition and referral of potential policyholders to the administrator and the selling of the Product for the purpose of concluding policies with the insurer and matters incidental thereto.
- [49] Once a policyholder was acquired and referred, the applicant's role was complete. There is no finding that the applicant was required to render ongoing services to policy holders. The respondent attempt to import such an obligation is unsupported by the evidence or the arbitrator's findings.

The Court's Discretion under Section 31:

- [50] Mr. Arnoldi SC contended that section 31 confers a discretion on the Court and that this Court should, in the exercise of its discretion, refuse to make the final award an order of the Court.
- [51] It is correct that section 31 uses the permissive "*may*" rather than the imperative "*shall*". The Court does have a discretion. However, this discretion must be exercised judicially, with due regard to the purpose of the Arbitration Act, and the importance of finality in arbitration. In this matter, the respondent has raised no ground that would justify the refusal of enforcement. Mr. Arnoldi SC submissions, with respect are arguments either that were or could have been raised in the arbitration or matters that do not affect the validity of the arbitration award. In these circumstances, there is no basis for this Court to exercise its discretion against enforcement.

Conclusion:

- [52] The final arbitration award published handed down on 30 September 2024 is valid and binding. The respondent has not challenged the award through statutory mechanisms provided in the Arbitration Act. The respondent's opposition is based on matters that were or could have been raised in the arbitration, on post- award events that do not affect the validity of the arbitration award, and on an impermissible attempt to re argue the merits. The parties agreed that the interim relief should be made an order of Court. There is no reason to refuse that relief.

Costs:

- [53] The applicant seeks costs on the attorney and client scale, including costs of senior counsel on scale C. Clause 9.2 of the referral agreement provides:

"The parties agree that any costs awarded will be recoverable on an attorney and own client basis unless the Court or any arbitral tribunal, as the case may be, specifically determines that such basis shall not apply, in which event costs will be recoverable in accordance with the High Court tariff, determined on an attorney and client scale".

[54] The arbitrator applied this provision in both the interim and final arbitration awards, awarding costs on the attorney and client scale. The respondent has advanced no reasons as to why this Court should not follow on the agreed scale.

[55] The applicant seeks cost order on scale C, which includes costs of senior counsel. Given the complexity of the issues raised and the seniority of counsel engaged by both parties, this is appropriate.

[56] In the circumstances, the following order is made:

1. The application is granted with costs.
2. The interim arbitral handed down by retired Judge RW Nugent on 5 September 2024 is hereby made an order of Court.
3. The final arbitral award handed down retired Judge RW Nugent on 30 September 2024 is hereby made an order of Court.
4. The respondent is ordered to pay the costs of this application on attorney and scale, including costs of senior counsel on scale C.




KHABA AJ
ACTING JUDGE OF THE HIGH COURT
GAUTENG DIVISION, JOHANNESBURG

Appearances:

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Date of Hearing:

21 January 2026

Date of Judgment:

05 March 2026