Terms And Conditions

LEAD GURUS KSG / ONLINE MERCHANT

1. Detailed description of goods and/or services

Lead Gurus is a South African lead generation and data solutions company operating in the lead generation, sales and financial services data industry. Lead Gurus provides lead generation services, qualified leads, warm leads and business data packages to Financial Advisors, Financial Service Providers (FSPs) and other businesses to assist with customer acquisition and sales pipeline growth.

2. Delivery Policy

Subject to receipt of payment and the applicable product or package purchased, delivery timelines are as follows:

Warm Leads – Delivery SLA

Package Value	Delivery Timeline
R20,000 – R40,000	7 – 10 working days
R40,000 – R60,000	10 – 14 working days
R60,000 – R80,000	14 – 21 working days
R80,000 – R100,000	Full calendar month
R100,000+	Full calendar month

Data – Delivery SLA

Data orders have a standard delivery period of 10 – 15 working days, although orders are typically delivered within 7 – 10 working days, subject to availability, order requirements and successful receipt of payment.

Delivery will be confirmed electronically via email and/or through the Lead Gurus platform/CRM, depending on the product or service purchased.

Where applicable, leads and data may be delivered electronically through the Lead Gurus platform, via an encrypted CSV file. No physical courier or postal delivery is applicable to standard digital lead and data products.

Delivery timelines are estimates based on the applicable package and order requirements and may be affected by factors including data availability, client requirements, verification processes and other circumstances outside the reasonable control of Lead Gurus.

3. Export restriction

The offering on this website is available to South African clients only, unless otherwise agreed in writing by Lead Gurus.

4. Returns and Refunds Policy

All payments made to Lead Gurus are final and non-refundable, subject to any rights that may apply to a client under applicable South African law.

Lead Gurus does not offer refunds for products or services purchased, whether payment is made by electronic bank transfer, against an invoice, credit or debit card, or through any payment gateway available on the Lead Gurus website.

Once an order, package or service has been purchased and payment has been received, the client may not cancel the transaction or request a refund based on a change of mind, failure to use the purchased service, or dissatisfaction with the purchased product or service.

Due to the digital nature of Lead Gurus' products and services, including leads, data and digital services, all sales are final once payment has been made. Clients are responsible for ensuring that they have reviewed and understood the relevant product, package, pricing and service terms before making payment.

Where a client purchases a product or service pursuant to an invoice, payment of that invoice constitutes acceptance of the applicable quotation, invoice, product or service terms, and such payment is final and non-refundable.

Lead Gurus may, at its sole discretion and where appropriate, provide a replacement, credit or alternative service in accordance with the specific terms of a product or package. Any such accommodation will not constitute a general right to a refund.

Nothing in this clause is intended to exclude or limit any rights or remedies that cannot lawfully be excluded or limited under applicable South African legislation.

5. Customer Privacy Policy

Lead Gurus shall take all reasonable steps to protect the personal information of users and clients and will process personal information in accordance with applicable South African privacy and data-protection legislation, including the Protection of Personal Information Act 4 of 2013 (POPIA) and applicable provisions of the Promotion of Access to Information Act 2 of 2000 (PAIA).

6. Payment options accepted

Payment may be made via Visa, MasterCard, Diners Club or American Express cards, where supported, or by electronic bank transfer into the Lead Gurus bank account. Banking details will be provided to the client through an authorised Lead Gurus communication channel.

7. Card acquiring and security

Card transactions for Lead Gurus are processed through the applicable secure third-party payment gateway used by Lead Gurus. Card information is processed through the payment provider's secure payment environment and is not stored directly by Lead Gurus unless otherwise required and lawfully permitted.

8. Customer details separate from card details

Customer and client information is maintained separately from card payment information where applicable. Card details entered during an online transaction are processed through the secure payment gateway and are subject to the payment provider's security and privacy policies.

9. Merchant Outlet country and transaction currency

The merchant outlet country is South Africa. The transaction currency is South African Rand (ZAR).

10. Responsibility

Lead Gurus takes responsibility for all aspects relating to transactions conducted through its website, including the provision of goods and services sold through the website, customer service and support, dispute resolution and electronic delivery of digital goods and services.

11. Country of domicile

This website and these Terms and Conditions are governed by the laws of the Republic of South Africa.
Lead Gurus chooses its registered business address as its domicilium citandi et executandi for all purposes under this agreement, including in respect of court process, notices and other documents or communications.

12. Variation

Lead Gurus may, in its discretion, amend or update these Terms and Conditions from time to time. Any updated Terms and Conditions will be published on the website and will apply from the date of publication, subject to applicable law.

13. Company information

This website is operated by:
Legal entity: Lead Gurus KSG
Trading as: Lead Gurus KSG
Registration number: 2024/604191/07
Business type: Private Company (Pty) Ltd
Director(s)/Member(s)/Owner(s): Shireen Govender
The company is based in South Africa.

14. Lead Gurus contact details

Trading Name: Lead Gurus
Physical Address: 92 OLIFANTSFONTEIN ROAD
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