Non-Refundable Scenarios – Harassment & Over-Contacting

Lead Gurus operates under strict POPIA and DMASA compliance and expects all Financial Advisors, Financial Service Providers, and their representatives to engage with leads in a professional, ethical, and lawful manner. Once leads are delivered, the responsibility for communication lies entirely with the Financial Advisor or Financial Service Provider.

To maintain the integrity of our data and protect consumers, Lead Gurus has a strict no-refund and no-replacement policy in the scenarios outlined below. **No exceptions will be made.**

Excessive Contact Attempts

If the Financial Advisor or their representatives repeatedly phone a lead in a short time frame, make multiple missed call attempts daily, or engage in back-to-back dialling, this is deemed harassment.

Any lead who reports such behaviour will not qualify for a refund or replacement.

Spamming Through Multiple Channels

If the lead is contacted through multiple channels (e.g., calls, WhatsApp, SMS, and email) in a way that overwhelms or irritates the client, no refund or replacement will be issued.

Sending bulk or automated messages without proper consent is strictly prohibited.

Ignoring 'Do Not Contact' Requests

If a lead has stated they are not interested or requested that communication cease, and the Financial Advisor continues to contact them, Lead Gurus will not replace or refund the lead.

Advisors are expected to respect opt-out requests immediately.

Client Complaints or Harassment Reports

If a lead submits a complaint to Lead Gurus regarding harassment, aggressive tactics, or excessive contact, the lead will not be replaced or refunded.

Repeated complaints may result in termination of services with the Financial Advisor or Financial Service Provider involved.

Unprofessional or Non-Compliant Behaviour

Misleading scripts, aggressive sales tactics, failure to identify oneself, or any other behaviour that violates POPIA or DMASA guidelines will result in immediate disqualification from refund or replacement.

Damage to Lead Gurus Reputation

If the Financial Advisor's or Financial Service Provider's actions lead to reputational harm, regulatory complaints, or client backlash, Lead Gurus will not issue any refunds or replacements and may suspend future business engagements.

Client Disconnects After Introduction

If the Financial Advisor or Financial Service Provider successfully reaches the client and manages to introduce themselves, but the client chooses to end the call, the lead will not be replaced or refunded.

Once initial contact has been made, Lead Gurus has fulfilled its obligation in providing a valid and contactable lead.