

For homeowners

Terms for homeowners

What you agree to when you post a job, accept a quote and hire through ToolBox.

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IN SHORT

- Posting a job and getting quotes is free. You pay the tradesperson in the app, through Paystack, and none of it comes to us.
- The quote is theirs, not ours. Get it in writing before anyone starts.
- Some work legally requires a certificate. Section 7 tells you which, and that it is your right to receive it.
- You have cancellation rights under South African law. Section 9 sets them out plainly.

A plain summary to orient you. The sections below are the agreement.

1. Who this applies to

You, if you use ToolBox to describe a job, receive quotes, message a tradesperson or hire one. You do not need to own the property. Tenants, landlords, body corporates and managing agents are all homeowners for these purposes, but if you are a tenant, please make sure you have your landlord's permission before you commission work.

Read this together with the **Platform terms of use** (toolbox.africa/legal/platform-terms), which apply to everyone.

2. Posting a job

Describe the job as fully as you can. Photographs and a voice note help more than anything, because a tradesperson who can see the problem quotes accurately, and an accurate quote is one that does not move later.

- Describe the work honestly, including anything difficult about access, the age of the property, or previous work that went wrong.
- Do not post a job you have no intention of having done. Fishing for a price to beat elsewhere wastes people's time, and it is a breach of the **Acceptable use policy** (toolbox.africa/legal/acceptable-use).
- Do not put your ID number, banking details or gate code in a job description.

- Your street address is not shown to anyone until you hire. Until then, tradespeople see the suburb.

We may edit an obvious typo, and we may decline to publish a job that breaks the law, asks for uncertified work that legally requires certification, or breaches our policies.

3. Quotes come from the tradesperson

Every price you see is set by the tradesperson. We do not set it, approve it, underwrite it or check that it is reasonable. Comparing a few quotes is the best protection you have, and most people who use ToolBox contact three.

Before you accept, make sure the quote says:

- Exactly what is included, and what is not.
- Whether materials are included, and who buys them.
- Whether VAT is included, and the tradesperson's VAT number if they charge it.
- When the work starts and roughly how long it takes.
- What happens if the job turns out to be bigger once they open it up.
- What guarantee the tradesperson gives on their own work, and for how long.
- Whether a compliance certificate is included in the price. See section 7.

Getting it in writing is your best protection

A quote accepted in the app is a written record, kept for both of you. If you agree changes later, agree them in the app too. If work is agreed by phone or in person and never written down, and it later goes wrong, there is very little for anyone, including us, to work from. That also makes a **Guarantee** (toolbox.africa/legal/guarantee) claim much harder to assess.

4. Choosing who to hire

Choosing is yours. Verification tells you a tradesperson's identity, address and trade registrations were confirmed on a date, and reviews tell you what other people experienced. Neither is a promise about your job.

Before you let anyone start, we suggest you:

- Look at their reviews, including how they replied to critical ones.
- Ask to see the current certificate for any registration the job needs, and their public liability insurance.
- Ask who will actually be on site. A tradesperson may send an employee or a subcontractor, but they must tell you and they stay responsible for the work.
- Agree how you will pay, and when.

5. Your property, your site

Once you hire, you are letting someone into your home. A few things are on you:

- Give safe and reasonable access at the times you agreed.
- Say up front if there are dogs, a security system, a difficult driveway, a body corporate rule about working hours, or anything else that affects the work.
- Make water and electricity available where the job needs them.
- Move or cover what you can, and tell them about anything fragile or valuable near the work.
- Keep children and pets away from the work area.

If nobody is home at the agreed time and the tradesperson has travelled, they may fairly charge a call-out fee, if they told you about it beforehand.

On larger building work, the law gives you duties too. The Construction Regulations under the Occupational Health and Safety Act treat the person who commissions construction work as the "client", and above certain thresholds of value and duration the client must appoint a principal contractor in writing, must give them the health and safety information about the site, and must notify the Department of Employment and Labour before work starts. Ordinary repairs and small jobs fall well below those thresholds. A renovation, an extension or a new roof may not. Ask the tradesperson whether the job is notifiable; a registered builder will know, and the **Complaints and disputes** (toolbox.africa/legal/complaints) page lists the Department's contact details.

6. Paying

You pay the tradesperson's deposit and invoice in the app. The payment is processed by Paystack, a licensed payment provider, and you can pay by card or straight from your bank account. We never ask you to pay us for a job.

- **The money goes straight to the tradesperson.** Paystack holds an account for every verified tradesperson, and your payment goes to theirs, then on to their bank on Paystack's normal schedule. It never passes through a ToolBox account, nobody has to approve or release it, and we take no commission from it.
- **Paystack's fee is shown as its own line.** Paystack charges a fee on each payment. A tradesperson may pass it on to you, and if they do, it appears on the quote and the invoice as its own line, "Payment processing fee (Paystack)", so you see it before you accept. It is the same whether you pay by card or by bank, and nothing else is ever added.
- **You get a receipt.** When Paystack confirms a payment, the job shows it as paid and the receipt is in the app, under your job and under Payments and receipts.
- **Deposits.** A deposit for materials is normal on a larger job, and the app lets a tradesperson ask for up to half of the price. Paying the full price before work starts is not normal. If someone asks for it, treat that as a warning sign and tell us.
- **Pay against progress.** On a bigger job, agree stages, and pay as each stage is finished to your satisfaction. The balance on a ToolBox quote only falls due once you have confirmed the work is done.

- **Paying some other way.** You can still pay a tradesperson in cash or by your own transfer, and record it on the job. It counts as paid through ToolBox only once the tradesperson confirms it, and you have no receipt from Paystack, so keep the bank confirmation. A **Guarantee** (toolbox.africa/legal/guarantee) claim cannot proceed without proof of payment.
- **Never pay into an account you were told about in a rushed message.** Paying in the app means you never need anyone's banking details. If you are asked to pay outside the app, or banking details change at the last minute, stop, and phone the tradesperson on the number on their profile to confirm. This is the most common fraud in this industry.

We never hold your money, and we cannot reverse a payment

A payment you make in the app goes through Paystack to the tradesperson's own account, never to ours. So we cannot hold it, freeze it or claw it back, and a refund comes from the tradesperson, as **Cancellations, changes and refunds** (toolbox.africa/legal/cancellations) explains. If a card payment was taken that you did not make, or taken twice, your bank or card issuer can dispute it with Paystack (a chargeback), and **Complaints and disputes** (toolbox.africa/legal/complaints) explains what we do then. If you are defrauded, contact your bank immediately and open a case with the SAPS. Then tell us, so that we can act against the account and warn others.

7. Certificates you are entitled to

Some work in South Africa may only be done, or may only be signed off, by a person registered for it. Where your job includes that work, the certificate is part of the job, not an extra.

Electrical installation work

WHO

A registered person under the Electrical Installation Regulations, made under the Occupational Health and Safety Act 85 of 1993.

WHAT YOU GET

An Electrical Certificate of Compliance covering the installation worked on.

WHY IT MATTERS

Without a valid CoC your insurer may decline a fire or surge claim, and you cannot transfer the property.

Fixed gas installation work

WHO

An installer registered with SAQCC Gas.

WHAT YOU GET

A Certificate of Conformity for the gas installation.

WHY IT MATTERS

It is required by law for any fixed gas appliance, and insurers ask for it after a fire.

Plumbing, in some municipalities

WHO

A plumber registered with the Plumbing Industry Registration Board.

WHAT YOU GET

A water installation certificate where your municipality requires one, notably the City of Cape Town.

WHY IT MATTERS

It is required on transfer in those municipalities, and it proves the work met SANS.

Electric fencing

WHO

A registered Electric Fence System Installer.

WHAT YOU GET

An Electric Fence System certificate of compliance.

WHY IT MATTERS

Required on transfer, and required for the fence to be lawful at all.

New homes and major structural work

WHO

A builder registered with the NHBRC, with the home enrolled before construction starts.

WHAT YOU GET

Enrolment, inspections, and NHBRC warranty cover against structural defects.

WHY IT MATTERS

It is a legal requirement under the Housing Consumers Protection Measures Act, and it is your only route to that warranty.

Ask whether the certificate is included in the quote before you accept it. If a tradesperson does notifiable work and will not issue the certificate, tell us. It is a ground for removal under the **sanctions policy** (toolbox.africa/legal/sanctions), and you should also report it to the body that registered them. The **Complaints** (toolbox.africa/legal/complaints) page lists them all.

8. If the work is not right

Talk to the tradesperson first. Most problems are a misunderstanding, and most tradespeople would rather fix it than carry a bad review. Put it in writing in the app, say specifically what is wrong, and give them a fair chance to come back.

If that does not work, or you do not want to, come to us. **Complaints and disputes**

(toolbox.africa/legal/complaints) explains what we do, how long it takes, and what else you can do. If the problem is the quality of the workmanship, you may also be able to claim under **the ToolBox Guarantee** (toolbox.africa/legal/guarantee).

Under section 54 of the Consumer Protection Act, you are entitled to services performed in a manner and quality that people are generally entitled to expect. If they are not, you may require the tradesperson to put it right, or to refund a reasonable portion of the price. That right is against the tradesperson, and it exists whatever we decide.

9. Changing your mind, and cancelling

Your cancellation rights are set out in full in **Cancellations, changes and refunds** (toolbox.africa/legal/cancellations). In short:

- **Before anyone starts**, you can cancel a booking for any reason. The tradesperson may charge a reasonable cancellation fee under section 17 of the Consumer Protection Act, based on what it actually cost them, not a round number they picked.
- **Section 44 of ECTA** gives you seven days to cancel an electronic transaction without reason or penalty, but that right falls away once the service has started with your agreement. So if you want to think, say so before they begin.
- **You can always cancel a job you posted** that nobody has been hired for. Nothing is owed.
- **A deposit is refundable** to the extent the tradesperson has not yet spent or committed it.

10. Reviews you leave

A review is the most useful thing you can give the next homeowner. Please leave one, and please make it fair. The rules are in the **Reviews and ratings policy** (toolbox.africa/legal/reviews). The essentials:

- Review only work you actually paid for.
- Describe your own experience, not something you heard.
- No abuse, no accusations of crime you cannot support, and no personal information about the tradesperson or their family.
- Never accept anything in exchange for a review, or for removing one. If a tradesperson offers to fix your job only if you take a review down, report it. That is a serious breach and we act on it.

The tradesperson has a right of reply, published under your review.

11. How you behave

The **Acceptable use policy** (toolbox.africa/legal/acceptable-use) applies to you as much as to tradespeople. Homeowners are removed from ToolBox too, and the reasons are in the **sanctions policy** (toolbox.africa/legal/sanctions): abuse or discrimination toward a tradesperson, fake job posts, refusing to pay for work properly done, or threatening a bad review to extract a discount.

12. What we are not responsible for

Important. Please read this section carefully

This limits our liability, and section 49 of the Consumer Protection Act requires it to be drawn to your attention. We are not responsible for the work itself, for damage caused in your home, for anything stolen, for a tradesperson who does not arrive, or for a price you think was too high.

Those are matters between you and them. Our full liability position, including the limit on what we pay and the things we never exclude, is in section 16 of the **Platform terms of use**

(toolbox.africa/legal/platform-terms).

What we are responsible for is doing our checks properly, investigating your complaint fairly, protecting your personal information, and honouring the Guarantee on its terms. If we fall short there, tell us and we will put it right.

If anything here is unclear, ask before you rely on it. We would rather explain a clause than argue about it later.