

CONSENT ITO S 15 OF ACT 88 OF 1984

15(1) Spouse may perform any juristic act ito the joint estate
EXCEPT

15(2) Needs written consent for:

Alienating or burdening immovable property	☾
Conclude a contract to alienate or burden immovable property	☉ ☾ ☿
Alienate/cede/pledge stocks, debentures, insurance policies, shares, bonds, fixed deposits <i>except securities listed at stock exchange; deposits in bank or building society or shares in building society held in own name, for which no permission is needed under s 15(7).</i>	☉ ☿
Alienate/pledge jewellery, paintings, coins, stamps <i>which are held as investments</i>	☉
Withdraw money in account in spouse's name	☉
Buy something on credit to which the Credit Agreements Act applies	☉ ☾ ☿
Buy land, or enter into a contract for doing so	☉ ☾ ☿
Bind him/herself as surety	☾ ☿

15(3) Needs Ordinary consent for:

Alienating/pledging/burdening furniture or large household appliances	☉
Accepting salary or inheritance on spouse's behalf, or accepting money accruing to spouse from eg. insurance policy, shares, damages for loss of income, dividends.	☉
Donate any other asset to someone else without getting value (getting value = getting something in return [money or goods] roughly related to market value of that which you give up)	☉

15(4) - 15(6):

- ☉ = Consent may be acquired afterwards
- ☾ = Consent must be given separate for each act
- ☿ = No consent necessary when action performed in course of business / profession / trade