MELI PHILLEMON KHUMALO
Advocate | LLM Candidate

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PROFESSIONAL PROFILE

I am an Advocate with a solid legal foundation and over 20 years of experience in banking and financial services. My expertise covers civil litigation, criminal law, family, administrative, and banking law. Admitted to the Bar in 2024 after pupillage at the Limpopo Society of Advocates, I have successfully represented clients in diverse legal matters. My extensive background in major financial institutions has equipped me with specialized skills in trust and fiduciary services, portfolio management, and complex banking transactions, allowing me to deliver tailored and effective legal solutions.

EDUCATION

- **University of South Africa**
  LLM in Banking Law | In Progress
- **University of South Africa**
  Bachelor of Laws (LLB) | 2021
- **University of South Africa**
  BA, Communications Science | 2014
- **Mbulawa High School**
  National Senior Certificate | 1994

PROFESSIONAL EXPERIENCE

Advocate
Limpopo Society of Advocates | March 2024 – Present

- Represent clients in civil and criminal litigation matters from case intake through to resolution.
- Draft and file legal pleadings, motions, and other court documents.
- Prepare and present oral arguments in court.
- Conduct detailed legal research to support case strategies.
- Advise clients on their legal rights and responsibilities.
- Negotiate settlements and engage in alternative dispute resolution processes.

Trust & Fiduciary Specialist / Assistant Relationship Manager
Standard Bank South Africa | October 2012 – November 2022

- Managed client relationships, focusing on wealth management and investment portfolios.

- Drafted wills and established trusts tailored to client needs and estate planning objectives.
- Advised clients on fiduciary responsibilities and tax implications.
- Processed and evaluated credit applications including vehicle finance (VAF), home loans, medium-term loans, business loans, and overdrafts.
- Collaborated with legal and compliance teams to ensure adherence to regulatory requirements.
- Conducted client reviews to update portfolios and recommend appropriate financial products.

Sales Consultant
Old Mutual | 2011 – 2012

- Provided insurance and investment product advice to clients.
- Assisted clients in selecting appropriate financial products based on their needs and risk profiles.
- Developed and maintained client relationships through regular follow-ups.

Banking Consultant
Absa, Kempton Park Branch | 2009 – 2011

- Assisted clients with account management, loan applications, and general banking services.
- Promoted bank products and services to increase customer engagement.
- Ensured compliance with banking regulations and internal policies.

Home Loans Clerk
First National Bank Home Loans | 1997 – 2002

- Processed and verified home loan applications.
- Maintained accurate records and files for all mortgage accounts.
- Coordinated communication between clients, real estate agents, and internal bank departments.
- Assisted with loan documentation and regulatory compliance checks.

ADDITIONAL TRAINING

- Completed Pupillage Programme, Limpopo Society of Advocates in 2023
- Passed Legal Practice Examination for Advocates Admission
- Passed General Council of the Bar (GCB) Examination
- Officially admitted as Advocate on 22 March 2024

AREAS OF EXPERTISE

- Administrative Law
- Constitutional Law
- Civil Litigation
- Criminal Law
- Family Law
- Banking & Finance Law
- Contract Law

PROFESSIONAL MEMBERSHIPS

- Limpopo Society of Advocates
- Pabasa

REFERENCES

- **Advocate John Mohoto** – Advocate & Mentor
  Limpopo Society of Advocates | Phone: 082 970 0664
- **Stefan Viljoen** – Head of Fiduciary
  Standard Bank (Wealth & Investment)
  Phone: 082 907 4152 | Email: stefan.viljoen@standardbank.co.za
- **Jessica Naidoo** – Relationship Manager
  Standard Bank (Wealth & Investment)
  Phone: 083 307 6079 | Email: jessica.naidoo@standardbank.co.za