

# Ruan Jacobs

Associate



Ruan Jacobs is an Associate in our Corporate Commercial practice. He specialises in general banking and corporate finance transactions.

## About Ruan

Ruan joined Cliffe Dekker Hofmeyr as a Candidate Attorney in 2022 and was promoted to an Associate in 2024.

## Credentials

### Education

- BCom, LLB; North-West University
- Year of admission as an attorney: 2024

## News

**Subordination agreements: When you're not assisting, but you're definitely involved**

On 27 December 2024, certain sections of the Companies Amendment Act 16 of 2024 came into effect, which included an amendment to section 45 ("financial assistance") of the Companies Act 71 of 2008 (Companies Act) that carves out "the giving by a company of financial assistance to or for the benefit of its subsidiaries". This amendment in particular has steered recent dialogue towards the question: when does the provision of financial assistance by a company fall within the scope of section 45?

**Signs of a suretyship or grounds for a guarantee?**

Given the recent move towards the electronic signature of agreements and other legal documents, there has been some debate around the signing requirements for a guarantee; specifically, whether the requirements applicable to the signing of a suretyship also apply to a guarantee.

[All news by Ruan Jacobs →](#)

## Contact Ruan

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## Expertise

Corporate & Commercial Law

## Location

Johannesburg

## Language

English