



REFUND POLICY

1. Payment by MasterCard/Visa Merchant is immediately authorized by an online payment gateway, provided that all details are correctly captured.
2. As the payments will be facilitated mainly for services that are rendered, a refund will be done by the service provider through the channel of his or her choice if a payment was made in error. No refunds will be processed through the ValueBuddy (Pty) Ltd platform.
3. However, every effort shall be made to communicate any refunds as and when they are due. Where required, ValueBuddy (Pty) Ltd will refund the original funding source.
4. Should the funding source account be closed, the account holder should notify ValueBuddy (Pty) Ltd of such account changes and provide the necessary proof thereof.
5. No responsibility shall be assumed by ValueBuddy (Pty) Ltd for the fraudulent use of Credit Card details, Expiry Dates, User Details and CSV numbers.
6. The user agrees to indemnify and hold ValueBuddy (Pty) Ltd harmless from any liability or loss incurred whilst transacting online.