



Merchant Services

POLICY DOCUMENT



MONT BLANC
FINANCIAL SERVICES

Getting you claims ready!™

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1. Refund Policy

Eligibility for Refunds

- We offer refunds for merchant services fees that have been paid in error or that are due to a billing dispute.
- To be eligible for a refund, you must contact us within 60 days of the date of the transaction in question.
- We do not offer refunds for merchant services fees that have been paid for services that have been rendered.

Types of Refunds

- We offer refunds in the form of an eft or a credit to your merchant account.
- If you choose an eft, the funds will be transferred electronically to your bank account.
- If you choose a credit to your merchant account, the credit will be applied to your next merchant services bill.

Refund Timeframe

- We process refunds within 15 business days of receiving the request for a refund.

Return Process

- To request a refund, please contact us at accounts@mbfs.co.za] and provide us with the following information:
 - The date of the transaction in question
 - The amount of the refund
 - The reason for the refund
- We will then investigate the matter and process your refund if it is determined to be eligible.

Exceptions

- We do not offer refunds for merchant services fees that have been paid for services that have been rendered.
- We also do not offer refunds for merchant services fees that have been paid for fraudulent transactions.

2. Privacy Policy

This privacy policy describes how [Merchant Name] collects, uses, and shares personal information about its customers in connection with merchant transactions.

What Information Do We Collect?

We collect the following information about our customers:

- Name
- Address
- Phone number
- Email address
- Credit card number
- Purchase history

We may also collect other information about our customers, such as their IP address, browser type, and operating system. This information is collected automatically when customers visit our website or use our app.

How Do We Use This Information?

We use the information we collect for the following purposes:

- To process merchant transactions
- To send marketing emails
- To track customer behaviour
- To improve our website and app
- To comply with legal requirements

We may also share your information with third parties, such as credit card processors, payment gateways, and marketing partners. These third parties may use your information to process transactions, send marketing emails, and track customer behaviour.

How Can Customers Opt Out?

Customers can opt out of having their information shared with third parties by checking the appropriate box on our website or in our app. Customers can also opt out of receiving marketing emails by clicking on the “unsubscribe” link at the bottom of any marketing email.

How Can Customers Contact Us?

If you have any questions about our privacy policy, please contact us at marketing@mbfs.co.za or 0800 467873.

Effective Date

This privacy policy is effective as of 01/08/2023. We may update this policy from time to time. The most recent version of the policy will be posted on our website.

3. Merchant Payment T&C's

Introduction

These terms and conditions govern the use of the merchant transactions services (the "Services") provided by Mont Blanc Financial Services PTY (LTD) (the "Payment Processor"). By using the Services, you agree to be bound by these terms and conditions.

Fees

You will pay the Payment Processor a fee for each transaction processed through the Services. The fee will be calculated based on the type of transaction, the merchant's volume of transactions, and the Payment Processor's pricing structure.

Chargebacks

If a customer disputes a payment, the merchant may be liable to the Payment Processor for the amount of the disputed payment, plus any associated fees. The Payment Processor may also be required to reimburse the merchant for any chargeback fees that are incurred.

Compliance

Merchants are required to comply with a variety of laws and regulations related to payment processing in South Africa, such as the Payment Card Industry Data Security Standard (PCI DSS). The Payment Processor may be responsible for helping merchants to comply with these laws and regulations.

Dispute resolution

If there is a dispute between the merchant and the Payment Processor, the terms and conditions will typically specify how the dispute will be resolved. The dispute may be resolved through mediation, arbitration, or litigation.

Minimum monthly volume requirements

Merchants may be required to meet a minimum monthly volume of transactions in order to use the Payment Processor's services. If the merchant does not meet the minimum monthly volume requirements, the Payment Processor may terminate the merchant's account.

Cancellation policies

Merchants may be required to give the Payment Processor advance notice if they wish to cancel their account. If the merchant cancels their account without giving the required notice, the Payment Processor may charge the merchant a termination fee.

Indemnification

Merchants may be required to indemnify the Payment Processor for any losses or damages that the Payment Processor incurs as a result of the merchant's actions or omissions. This means that the merchant may be responsible for paying for any losses or damages that the Payment Processor incurs, even if the merchant is not at fault.

Governing law

These terms and conditions will be governed by and construed in accordance with the laws of the Republic of South Africa.

4. Cancellation Policy

Cancellation Policy

- Timeframe for cancellation: Customers may cancel an insurance premium within 30 days of the purchase date.
- Reasons for cancellation: Customers may cancel an insurance premium for any reason, but no refunds will be issued if the cancellation is made after the insurance premium has been paid.
- Refund process: If a customer cancels an insurance premium before the insurance premium has been paid, they will be issued a full refund. Refunds will be processed within 15 business days of the cancellation.
- Fees: No fees will be charged for cancellations made before the insurance premium has been paid.

Exceptions: The following exceptions may apply to this cancellation policy:

- Custom insurance premiums: Custom insurance premiums cannot be cancelled after the order has been placed.
- Defective insurance premiums: Customers who receive a defective insurance premium may be eligible for a refund or exchange, but this will be determined on a case-by-case basis.
- Sale insurance premiums: Sale insurance premiums are final sale and cannot be cancelled or refunded.

5. Merchant Currency (Price)

All transactions will be as per published price list and processed in the local currency, that being ZAR (South African Rand)