

# **Student Finances and Financial-Related Systems**

# TERMS AND CONDITIONS FOR ONLINE PAYMENTS

By accessing this site, you signify your agreement with and understanding of the following terms of use and legal restrictions pertaining to both this site and the material in it.

# Payment options accepted

We accept payment via Visa, Mastercard, American Express, Zapper, SnapScan and Mobicred through the Paygate (Pty) Ltd secure payment portal.

# **Refund policy**

The North-West University will examine each request for refund of donation and endeavour to make the refund. The University may request further information or documents, and the donor must cooperate in this regard. However, the University is not obliged to make refunds and may, in its discretion, decline any requests for refund of donations, particularly if a tax exemption certificate has been issued.

The request for a donation refund procedure is as follows:

- A request must be made in writing by email to <u>13044249@nwu.co.za</u>
- Your request must reach the University within 15 (fifteen) days from the date on which you made the donation
- Proof of payment will be required indicating the date of payment
- Banking details for refund should be supplied

For all other refund requests, the University should be notified within 72 hours after the payment was made to evaluate grounds for the refund, as it is not guaranteed.

The request for other refunds must be made in writing by email to refunds-no-reply@nwu.ac.za

#### **Customer privacy policy**

The North-West University shall take all reasonable steps to protect the personal information of users for the purpose of this clause, personal information shall be defined as detailed in the Promotion of Access to Information Act 2 of 2000 (PAIA). The PAIA may be downloaded from:

http://www.info.gov.za

#### Credit card acquiring and security

Credit card transactions will be acquired for the university via Paygate (Pty) Ltd, who are the approved payment gateway for ABSA South Africa. Paygate uses the strictest form of encryption, namely Secure Socket Layer 3 (SSL3) and no credit card details are stored on the website. Users may go to www.paygate.co.za to view their security certificate and security policy.

## Timing of credit card payments

Credit card payments may take up to 4 working days to reflect on the account of the North-West University. The North-West University only allocates credit card payments which are successfully deposited into the university's bank account.

## Customer details separate from card details

Customer details will be stored by the North-West University separately from card details which are entered by the client on to Paygate's secure site. For more detail on Paygate, refer to www.paygate.co.za.

#### Merchant outlet country and transaction currency

The merchant outlet country at the time of presenting payment options to the cardholder is South Africa. Transaction Currency is South African Rand (ZAR).

## Responsibility

The North-West University takes responsibility for all aspects relating to the transaction including sale of goods and services sold on this website, customer service and support, dispute resolution and delivery of goods.

## **Country of domicile**

This website is governed by the laws of South Africa and the North-West University chooses as its domicilium citandi et executandi for all purposes under this agreement, whether in respect of court process, notice, or other documents or communication of whatsoever nature to be in, the Republic of South Africa.

#### Variation

The North-West University, in its sole discretion, change this agreement or any part thereof at any time without notice.

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