

CREDIT CARD PROCESSING - ANNEXURE A

TERMS AND CONDITIONS

1. Detailed description of goods and/or services

Mooi Kamer is a business in the Home Decorating Industry.

2. Delivery policy Subject to availability and receipt of payment

Requests will be processed within 15 working days and delivery confirmed by way email or telephone.

3. Export restriction

The offering on this website is available to South African clients only.

4. Return and Refunds policy

The provision of goods and services, Mooi Kamer is subject to availability. In cases of unavailability, Mooi Kamer will refund the client in full within 30 days. Cancellation of orders by the client will be in form of a voucher to the value of the original purchase. Damaged goods as a result of courier will be replaced, notice of damaged goods received must be reported via email within 24 hours, and the parcel must be rejected by acceptance from the courier and send back to Mooi Kamer. Damages accrued by customer's own negligence will not be replaced.

5. Customer Privacy policy

Mooi Kamer 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.polity.org.za/attachment.php?aa_id=3569 MINIMUM TERMS AND CONDITIONS.

6. Payment options accepted

Payment may be made via Visa, MasterCard, Diners or American Express credit cards or by bank transfer into the Mooi Kamer's bank account, the details of which will be provided on request.

7. Credit card acquiring and security

Card transactions will be acquired Mooi Kamer via PayGate (Pty) Ltd who are the approved payment gateway for all South African Acquiring Banks. 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.

8. Customer details separate from card details

Customer details will be stored by Mooi Kamer separately from card details which are entered by the client on PayGate's secure site. For more detail on PayGate refer to www.paygate.co.za.

9. 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).

10. Responsibility

Mooi Kamer 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.

11. Country of domicile

The website is governed by the laws of South Africa and Mooi Kamer 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.

12. Variation

Mooi Kamer may, in its sole discretion, change this agreement or any part thereof at any time without notice.

13. Company information

This website is run by Mooi Kamer (private company) based in South Africa and Mrs. L du Toit and Mr. HJ du Toit (Director(s)/Member(s)/Owner(s)).

14. Mooi Kamer contact details

Email: info@mooikamer.co.za, Telephone: 072 835 6987, Address: Baker Street, Wilgehof, Bloemfontein, 9301