

TERMS AND CONDITIONS

1. Detailed description of goods and/or services

Budget Conferences cc is a business in the Corporate training industry that provides both accredited and non-accredited soft skills training to Professionals.

2. Delivery policy

Subject to availability and receipt of payment, requests will be processed within 7 days and delivery confirmed by way of receipt by email with booking reference.

3. Export restriction (Optional)

The offering on this website is available to all clients only.

4. Return and Refunds policy

The provision of goods and services by **Budget Conferences cc** is subject to availability. In cases of unavailability, **Budget Conferences cc** will refund the Client in full within 30 days. Cancellation of orders by the client will attract a 10 % administration fee.

5. Customer Privacy policy

Budget Conferences cc 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.

6. Payment options accepted

Payment may be made via Visa and MasterCard.

7. Card acquiring and security

Card transactions will be acquired for **Budget Conferences cc** via PayGate (Pty) Ltd who are the approved payment gateway for all South African Acquiring Banks. Pay Gate uses the strictest form of encryption, namely Secure Socket Layer 3 (SSL3) and no 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 Budget Conferences cc separately from card details which are entered by the client on Pay Gate's secure site. For more detail on Pay Gate 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

Budget Conferences cc 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

This website is governed by the laws of South Africa and **Budget Conferences cc** 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

Budget Conferences cc 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 Budget Conferences cc based in South Africa trading as

Budget Conferences and with registration number CK 2005/169263/23 and Director is Mr Lumamba Mwaanza

14. **Budget Conferences cc** contact details are as follows; Company Physical Address: 16 Maluti Avenue Paulshof, 2191 Johannesburg South Africa

Email: info@budgetconferences.com