

**INTERNET  
MERCHANT REQUIREMENTS  
CARD PROCESSING - ANNEXURE A**

## MINIMUM TERMS AND CONDITIONS

- Detailed description of goods and/or services**  
HD Markets PTY LTD is a business in the Financial Education industry services to retail clients.
- Delivery policy**  
Subject to availability and receipt of payment, requests will be processed within 10 days and delivery confirmed by way damelsa@hdmartets.com. (for e.g. booking number / booking voucher etc. and must mention the use of courier and/or postal services and associated costs, if applicable.)
- Export restriction (Optional)**  
The offering on this website is available to South African clients only.
- Return and Refunds policy**  
The provision of goods and services by HD Markets PTY LTD is subject to availability. In cases of unavailability, HD Markets PTY LTD will refund the client in full within 30 days. Cancellation of orders by the client will attract a 7% administration fee. (If appropriate – provide details of your policy regarding damaged goods. Also mention guarantees, warranties, etc.)
- Customer Privacy policy**  
HD Markets 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](http://www.polity.org.za/attachment.php?aa_id=3569).
- Payment options accepted**  
Payment may be made via Visa, MasterCard, Diners or American Express Cards or by bank transfer into the HD Markets bank account, the details of which will be provided on request.
- Card acquiring and security**  
Card transactions will be acquired for HD Markets PTY LTD via PayGate (Pty) Ltd who are the approved payment gateway for all South African Acquiring Banks. DPO PayGate 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](http://www.paygate.co.za) to view their security certificate and security policy.
- Customer details separate from card details**  
Customer details will be stored by HD Markets PTY LTD separately from card details which are entered by the client on DPO PayGate's secure site. For more detail on DPO PayGate refer to [www.paygate.co.za](http://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**  
HD Markets PTY LTD 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 HD Markets PTY LTD 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, South Africa .
- Variation**  
HD Markets PTY LTD may, in its sole discretion, change this agreement or any part thereof at any time without notice.
- Company information**  
This website is run by private company (sole trader / private company / close corporation) based in South Africa trading as Designplott Pty (Ltd) ,and with registration number 2020/675639/07 and one (Director(s)/Member(s)/Owner(s)).
- HD Markets PTY LTD contact details**