

## Terms and conditions

### 1. Detailed description of goods and/or services

(Phumi Couture) is a clothing brand in the fashion industry based in Johannesburg South Africa

### 2. Delivery policy

Subject to availability and receipt of payment, requests will be processed within 7 days and delivery confirmed by way email (for e.g. booking number / booking voucher etc. and must mention the use of courier and/or postal services and associated costs, if applicable.)

### 3. Export restriction (Optional)

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

### 4. Return and Refunds policy

The provision of goods and services by Phumi Couture is subject to availability. In cases of unavailability, Phumi Couture will refund the client in full within 30 days. No Cancellation or return of order due to COVID-19

(If appropriate – provide details of your policy regarding damaged goods. Also mention guarantees, warranties, etc.)

### 5. Customer Privacy policy

Phumi Couture 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) .

### 6. Payment options accepted

Payment may be made via Visa and MasterCard.

### 7. Card acquiring and security

Card transactions will be acquired for Phumi Couture 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 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.

### 8. Customer details separate from card details

Customer details will be stored by Phumi Couture 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](http://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

Phumi Couture 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 Phumi Couture 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

Phumi Couture 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 private company based in South Africa trading as Phumi Couture and with registration number: **2021/304847/07** and Owner.

### 14. Phumi Couture contact details

Company Physical Address: Splice Apartments 4 main Road, Killarney, 2193