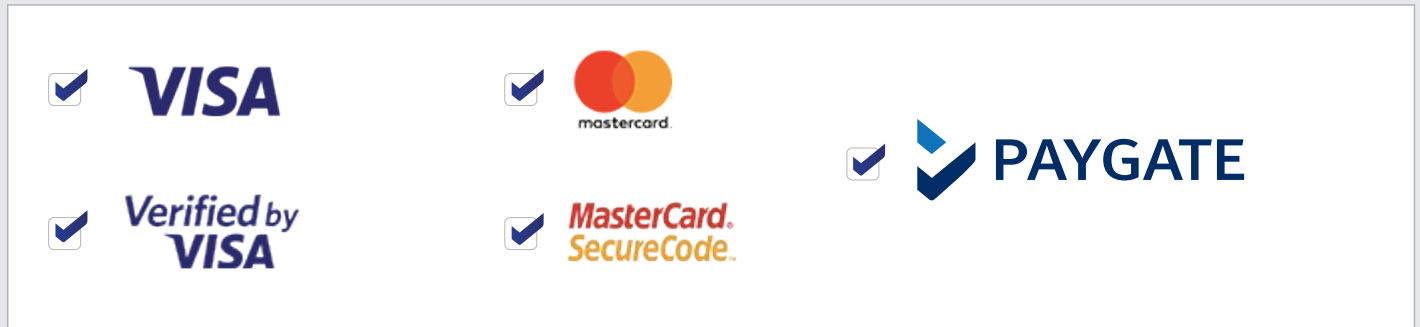


OVERVIEW

This document lists the Internet Merchant Requirements concerning online Card payments. Please note that these are not PayGate requirements, but a mandated ecommerce industry standard. They are for your protection as a Merchant and implemented to maintain the integrity of the online payment sector.

WEBSITE COMPLIANCE CHECK LIST - LOGOS

The following logos must be displayed on your website Home Page and Checkout Page.



WEBSITE COMPLIANCE CHECKLIST - TERMS AND CONDITIONS

- A link to your Terms and Conditions must be displayed on your Home Page and Checkout Page.
- We have provided you with an example of the minimum Terms and Conditions required (Annexure A).
- You can copy these Terms and Conditions and modify to suit your business requirements, but please ensure that the minimum required Terms and Conditions are still displayed.
- Please note that where it refers to "Your Company" this must be replaced with the registered name of your company.

RESOURCES - PAYGATE RESOURCE CENTRE

All required logos are available for download within the PayGate Resource Centre.
The Resource Centre can be accessed at www.paygate.co.za/resources.

MINIMUM TERMS AND CONDITIONS

1. Detailed description of goods and/or services

(Your Company) is a business in the _____ industry that _____.

2. Delivery policy

Subject to availability and receipt of payment, requests will be processed within ____ days and delivery confirmed by way _____.
(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 (Your Company) is subject to availability. In cases of unavailability, (Your Company) will refund the client in full within 30 days. Cancellation of orders by the client will attract a ____ % administration fee.

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

5. Customer Privacy policy

(Your Company) 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 (Your Company) 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 to view their security certificate and security policy.

8. Customer details separate from card details

Customer details will be stored by (Your Company) 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

(Your Company) 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 (Your Company) 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

(Your Company) 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 _____ (sole trader / private company / close corporation) based in South Africa trading as _____ and with registration number _____ and _____
(Director(s)/Member(s)/Owner(s)).

14. (Your Company) contact details

Company Physical Address: _____

Email: _____ Telephone: _____