

ONLINE PAYMENT (PAYGATE) TERMS AND CONDITIONS:

1.	SCHEDULE	
1.1	The Organisation	Edmacol (Pty) Ltd and Joburg Stay (Pty) Ltd (The Richmond)
1.2	Registration number	2014/186100/07 2014/195480/07
1.3	VAT registration number	4570268856 4380273229
1.4	Physical address	42 Richmond Avenue, Auckland Park, 2092
1.5	Email address	accounts@feenstragroup.co.za
1.6	Website address	www.richmondlife.co.za

2. DETAILED DESCRIPTION OF GOOD AND/OR SERVICES

The Richmond provides student accommodation and services to students within the accommodation.

3. DELIVERY POLICY

Subject to availability and receipt of payment, requests will be processed with 2 business days and approval/confirmation will be provided by means of room number.

4. RETURN AND REFUNDS POLICY

The provision of goods and services by The Richmond is subject to availability. In cases of unavailability, The Richmond will refund the client in full within 30 days. Cancellation of orders by the client will attract a 5 % administration fee.

5. CUSTOMER PRIVACY POLICY

The Richmond 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 The Richmond 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 The Richmond 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

The Richmond 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 The Richmond 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.

Address: **42 Richmond Avenue, Auckland Park, 2092**

12. VARIATION:

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

13. COMPANY INFORMATION:

The Richmond website is run by Edmacol (Pty) Ltd and Joburg Stay (Pty) Ltd based in South Africa trading as The Richmond and with registration number 2014/186100/07 | 2014/195480/07, by the Property Manager.

14. CONTACT INFORMATION:

Company Physical Address: 42 Richmond Avenue, Auckland Park, 2092

Email: info@richmondlife.co.za

Telephone: **087 365 3166**