



BANXSO PROPRIETARY LIMITED

DPO



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

Banxso (Pty) Ltd. is a business in the online brokerage industry that supplies an on-line trading platform for its retail clients.
2. **Delivery policy**

Subject to availability and receipt of payment, requests will be processed immediately and delivery confirmed by way reflecting the received funds in the client personal account and also by email confirmation.
3. **Export restriction**

The offering on this website is available to South African clients only.
4. **Return and Refunds policy**

The provision of goods and services by Banxso (Pty) Ltd. is subject to availability. In cases of unavailability, Banxso (Pty) Ltd. will refund the client in full within 30 days. Cancellation of orders by the client will attract a ZAR 0.50 administration fee.
5. **Customer Privacy policy**

Banxso (Pty) Ltd. 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, MasterCard, Diners or American Express Cards or by bank transfer into the Banxso (Pty) Ltd. bank account, the details of which will be provided on request.
7. **Card acquiring and security**

Card transactions will be acquired for Banxso (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 to view their security certificate and security policy.
8. **Customer details separate from card details**

Customer details will be stored by Banxso (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.
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**

Banxso (Pty) Ltd. takes responsibility for all aspects relating to the transaction in-



cluding 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 Banxso (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.

12. **Variation**

Banxso (Pty) Ltd. 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 Banxso (Pty) Ltd (FSCA Regulated private company, License No.37699) based in South Africa trading as Banxso and with registration number 2021/119980/07 and Warwick Sneider (Director) and Harel Sekler (owner).

14. **Banxso (Pty) Ltd. contact details**

Company Physical Address: 1 Hood Ave, Rosebank, Johannesburg, 2196, South Africa.
Email: cs@banxso.com Telephone: +27060011591