TERMS AND CONDITIONS

1. DETAILED DESCRIPTION OF GOODS AND/OR SERVICES

Miller du Toit Cloete Inc ("MDTC Inc") is a business in the Legal Services / lawyer industry that provides specialised services and presents a family law conference with the University of Western Cape ("UWC") annually.

2. RETURN AND REFUNDS POLICY

The provision of goods and services by MDTC Inc is subject to availability. In cases of unavailability, MDTC Inc will refund the client in full within 30 days. Cancellation of orders by the client will attract at 0% administration fee.

Please supply the Accounts Department (<u>accounts@mdtcinc.co.za</u>) with your proof of bank details.

3. CUSTOMER PRIVACY POLICY

MDTC INC 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.lawsofsouthafrica.up.ac.za/index.php/current-legislation.

4. PAYMENT OPTIONS ACCEPTED

Payment may be made via Visa, Mastercard or by bank transfer into the MDTC INC bank account, the details of which will be provided on request.

5. CARD ACQUIRING AND SECURITY

Card transactions will be acquired for MDTC INC 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.

6. CUSTOMER DETAILS SEPARATE FROM CARD DETAILS

Customer details will be stored by MDTC INC 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

7. 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).

8. **RESPONSIBILITY**

MDTC INC takes responsibility for certain 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.

9. **COUNTRY OF DOMICILE**

This website is governed by the laws of South Africa and MDTC INC 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).

10. VARIATION

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

11. **COMPANY INFORMATION**

This website is run by MDTC Inc (private company) based in South Africa trading as Miller du Toit Cloete Inc and with registration number 1999/028026/21 and Zenobia Elizabeth du Toit, Samantha Lewis and Lorinda Venter (Directors).

12. **COMPANY DETAILS**

Company physical address: 80 Strand Street,10th Floor, Office 1002, Cape Town, 8001.

Email: accounts@mdtcinc.co.za

Telephone: +27 21 418 0770 / Ina Sibley - cell: 082 821 9201