

[7 August 2026]

Teroma Foundation (NPO Registration No: [317-855NPO], PBO No: [930089262]) is a registered Non-Profit Organisation. This Refund Policy explains how we handle refund requests for donations made through our website and online payment gateway.

By making a donation to Teroma Foundation, you agree to the terms of this policy.

1. OUR GENERAL POLICY ON DONATIONS

Donations made to Teroma Foundation are ****voluntary and non-refundable****, except in the specific circumstances outlined below.

Once a donation is received, it is allocated toward our programmes – including food security, education support, healthcare access, traditional leadership partnerships, and community safety initiatives – often within a short period of receipt. For this reason, we are generally unable to reverse or refund donations once processed.

We ask all donors to consider their donation carefully, and to ensure they have sufficient funds available, before completing a donation or setting up a recurring debit order.

2. WHEN A REFUND MAY BE CONSIDERED

We will consider a refund request in the following circumstances only:

****a) Duplicate Donation****

If you accidentally donated more than once for the same transaction (e.g., your payment was processed twice due to a technical error or double submission).

****b) Incorrect Amount****

If a technical error resulted in a donation amount significantly different from what you intended to give (e.g., you intended to donate R200 but were charged R2,000 due to a system error).

****c) Unauthorized Transaction****

If your card or bank account was used to make a donation without your authorization or knowledge (fraudulent transaction). In such cases, please also report the matter to your bank or card provider immediately.

****d) Processing Error by Teroma Foundation or Payment Gateway****

If a verifiable technical or administrative error on the part of Teroma Foundation or our payment gateway provider resulted in an incorrect charge.

****e) Failed or Incomplete Service Delivery of a Purchased Item****

If your donation was made in exchange for a specific item (e.g., an event ticket or merchandise) that Teroma Foundation failed to deliver.

Refunds will ****not**** be granted simply because a donor has changed their mind after a successful, correctly processed donation.

3. HOW TO REQUEST A REFUND

To request a refund, please contact us within ****14 days**** of the transaction date:

- ****Email:**** info@teromafoundation.org
- ****Phone:**** [066 443 8738]
- ****Subject Line:**** "Refund Request - [Your Name]"

Please include the following information to help us process your request quickly:

- Full name and contact details
- Date and amount of the transaction
- Payment method used (debit order, EFT, card, SnapScan, etc.)
- Proof of payment or transaction reference number
- Reason for the refund request

Requests submitted after 14 days may still be considered at the discretion of Teroma Foundation, particularly for recurring monthly donations (see Section 5 below).

4. HOW REFUNDS ARE PROCESSED

- All refund requests are reviewed by our Finance Department within ****5 to 10 business days**** of receipt.
- Approved refunds will be paid back using the ****same payment method**** used for the original donation, wherever possible.
- Refunds may take a further ****7 to 14 business days**** to reflect in your account, depending on your bank or card provider's processing times.
- Teroma Foundation does not charge an administration fee for processing legitimate refund requests. However, any transaction fees already charged by the payment gateway provider on the original donation may not be refundable, as these are retained by the third-party payment processor and not by Teroma Foundation.
- Where a Section 18A tax certificate has already been issued for a refunded donation, the certificate will be cancelled or corrected, and the donor will be notified accordingly for their own tax record purposes.

5. MONTHLY RECURRING DONATIONS (DEBIT ORDER / SUBSCRIPTION DONORS)

If you are a monthly recurring donor (e.g., our R20/month individual donor programme):

- You may **cancel your recurring donation at any time** by emailing info@teromafoundation.org calling us, or using the cancellation option on our donor portal.
- Cancellation will take effect from the **next billing cycle**. For example, if you cancel on the 15th of the month and your debit order runs on the 25th, your last payment will still be processed on the 25th unless you cancel before that date with sufficient notice to your bank.
- **Amounts already deducted before your cancellation request will not be refunded**, as these funds will typically have already been allocated to active programmes, except where Section 2 above applies (e.g., a duplicate or unauthorised deduction).
- If a debit order is deducted from your account **after** you cancelled with reasonable notice (5 or more business days before the debit date), and the deduction was a direct error by Teroma Foundation, you are entitled to a full refund of that specific deduction.

6. NON-REFUNDABLE DONATIONS

The following donations are **not eligible** for a refund under any circumstances:

- Donations older than 3 months from the date of the refund request, other than in cases of confirmed fraud
- Donations made in cash at community events, fundraisers, or church collections, where no electronic transaction record exists
- Donations that have already been formally acknowledged in an issued and accepted Section 18A tax certificate, where the donor has already claimed a tax deduction for that donation (unless the underlying transaction was fraudulent or made in error)
- Donations designated as "once-off" gifts that were correctly processed at the donor's own instruction

7. DISPUTES AND CHARGEBACKS

If you dispute a transaction directly with your bank or card provider (a "chargeback") without first contacting Teroma Foundation, please note that:

- This process can take significantly longer to resolve than contacting us directly
- Teroma Foundation reserves the right to provide transaction records and correspondence to the payment gateway provider or bank to verify the legitimacy of the original donation

- We encourage all donors to contact us directly first at info@teromafoundation.org as most concerns can be resolved quickly and amicably without the need for a formal bank dispute

8. PAYMENT GATEWAY AND SECURITY

Teroma Foundation processes online donations through [Insert Payment Gateway Name, e.g., PayFast / Payfast / FNB]. All card and banking details are processed directly and securely by our payment gateway provider in accordance with PCI-DSS security standards. Teroma Foundation does not store your full card details on our own systems.

Any technical issues relating specifically to the payment gateway's platform (e.g., site downtime during a transaction) will be investigated jointly with our payment gateway provider as part of any refund review.

9. PROTECTION OF PERSONAL INFORMATION

Any personal or banking information provided as part of a refund request will be processed strictly in accordance with the Protection of Personal Information Act (POPIA), Act 4 of 2013, and used solely for the purpose of verifying and processing your request. Please see our full Privacy Policy for further detail on how we handle your information.

10. CHANGES TO THIS POLICY

Teroma Foundation reserves the right to amend this Refund Policy from time to time. Any changes will be posted on this page with an updated "Last Updated" date. Continued use of our donation platform after changes have been posted constitutes acceptance of the revised policy.

11. CONTACT US

If you have any questions about this Refund Policy or wish to submit a refund request, please contact us:

****Teroma Foundation****

Email: info@teromafoundation.org

Phone: [066 4438738]

Physical Address: [46 Marloth Street, Nelspruit, Mpumalanga]

Website: www.teromafoundation.org

*This policy complies with the Consumer Protection Act, Act 68 of 2008, and the Protection of Personal Information Act (POPIA), Act 4 of 2013,

and is intended to be read alongside our Terms and Conditions, Privacy Policy, and Donor Registration Form.*

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