Debt Clear Online Payment Terms and Conditions

- **1. Introduction** Welcome to Debt Clear. By making a payment through our website, you acknowledge that you have read, understood, and agreed to these payment terms and conditions.
- 2. Payment Methods Debt Clear offers two payment options:

2.1 Once-Off Payment

- A single payment covering the complete mediation and service fees.
- Fees are variable and determined based on the client's restructured payments.
- All client information is private and confidential in accordance with the Protection of Personal Information Act (POPIA).

2.2 Subscription Payment Plan

- Payments are made over a set period to cover mediation and service fees as agreed upon by the client.
- Subscription payments also apply to corporate clients for dispute mediation services.
- All client information is private and confidential as per the POPIA Act.
- **3. Payment Authorization** By making a payment, you authorize Debt Clear to process the payment in accordance with the selected payment plan. You confirm that you have the necessary authority to use the selected payment method.
- **4. Confidentiality and Data Protection (POPIA Compliance)** Debt Clear adheres to the **Protection of Personal Information Act (POPIA)**, ensuring that all personal and financial information provided is securely stored and used solely for the intended mediation and service-related purposes. No information will be shared with third parties without explicit consent, except where required by law.

5. Cancellation and Refund Policy 5.1 **Once-Off Payments**

 Once-off payments are non-refundable unless a written cancellation request is submitted before mediation services commence.

5.2 Subscription Payments

- Subscription agreements are binding for the agreed period.
- Clients may request cancellation, subject to a 30-day notice period.
- Refunds for partially used services are not permitted unless explicitly agreed upon.
- **6. Dispute Resolution and Queries** For queries or disputes regarding payments, including card transactions through our portal, please contact our office landline. Provide your identity number as a reference to assist in resolving the matter.
- **7. Corporate Clients** Corporate clients are subject to the terms of their binding agreements with Debt Clear. Subscription payments for corporate clients cover the mediation and service fees related to dispute resolution.

8. Agreement to Terms By proceeding with any payment, you acknowledge and agree to the terms and conditions outlined above.

For further assistance, contact our support team via our official channels.