



Card Processing Policy

February 2021

Version 1.0

COMPLIANCE SERVICES

DATA SERVICES

INTERMEDIARY SERVICES

RISK SERVICES

Empowering the Financial Services Industry.

T +27 11 214 0900 E support@astutefse.com P PO Box 2958, Sunninghill, 2157 A Building 2, Corporate Campus, 74 Waterfall Drive, Waterfall City, Waterfall, 2090
www.astutefse.com

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1. Detailed description of services

Astute Financial Services Exchange is an electronic information exchange company, enhancing the movement and integration of data in the financial services industry.

2. Delivery policy

Subject to availability and receipt of payment, requests will be processed and delivered electronically within the timelines as set out in the legal agreement entered into between the parties.

3. Export restriction

The offering on this website is available to South African and Namibian clients.

4. Return and Refunds policy

The provision of services by Astute Financial Services Exchange is subject to availability. In cases of unavailability, Astute Financial Services Exchange will refund the client in full within 30 days. Cancellation of services is subject to the Termination of Services Clause as set out in the Legal Agreement between the parties.

5. Customer Privacy policy

Astute Financial Services Exchange 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 Cards or by Secure EFT, the details of which will be provided on request.

7. Card acquiring and security

Card transactions will be acquired for Astute Financial Services Exchange 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 Astute Financial Services Exchange 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

Astute Financial Services Exchange takes responsibility for all aspects relating to the transaction including sales of 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 Astute Financial Services Exchange chooses as its domicilium citandi et executandi for all purposes under this agreement, at which all notices, legal processes and other communications must be delivered for purposes of this Agreement:

Astute Financial Services Exchange

Physical Address: Building 2, Corporate Campus, 74 Waterfall Drive, Waterfall City, Waterfall, 2090

Postal Address: PO Box 2958, Sunninghill, 2157

E-mail: JRossouw@astutefse.com

For Attention: Jacques Rossouw

12. Variation

Astute Financial Services Exchange 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 The Financial Services Exchange (Pty) LTD (private company) based in South Africa trading as Astute Financial Services Exchange and with registration number 1999/025503/07 and Mr Jacques Pieter Rossouw , Mr Brett Warner Matthew , Mrs Lizl Budhram , Ms Jill Rose , Mr Brad Eliot , Mr Johannes van Zyl , Ms Tendani Mantshimuli , Mr Kroshelan Chetty

14. Astute Financial Services Exchange contact details

Physical Address: Building 2, Corporate Campus, 74 Waterfall Drive, Waterfall City, Waterfall, 2090

Postal Address: PO Box 2958, Sunninghill, 2157

Email: support@astutefse.com

Telephone: 0861 ASTUTE (+27 861 278 883)

Contacts

Service Desk

+27 86 127 8883
+27 11 214 0903
+27 86 670 0041
support@astutefse.com

Accounts/Finance

+27 11 214 0900
+27 86 670 0041
support@astutefse.com

Compliance

+27 11 214 0918
+27 86 683 2335/+27 86 686 6121
compliance@astutefse.com

Address

Building 2, Corporate Campus
74 Waterfall Drive,
Waterfall City,
Waterfall, 2090



www.astutefse.com