

CUSTOMCARDZA

TERMS & CONDITIONS

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CustomCardZA powered by Quaint

5 Himeville Drive, Bluewater Bay, Port Elizabeth, Eastern Cape

071 350 1587 | admin@customcardza.co.za | customcardza.co.za

Terms & Conditions

These Terms & Conditions apply to orders and card-customisation services supplied under the trading name "CustomCardZA", powered by Quaint. References to "CustomCardZA", "we", "us" or "our" mean the legal supplier identified below. References to "you" or "your" mean the customer placing the order.

Important

Before payment, customers are required to accept a separate Card Customisation Request & Acknowledgement. That acknowledgement records the customer's voluntary request for the service and the key consequences of the customisation process.

1. Supplier information

Trading name	CustomCardZA
Brand relationship	CustomCardZA powered by Quaint
Legal supplier	[TO BE CONFIRMED]
Legal status	[TO BE CONFIRMED]
Registration number	[TO BE CONFIRMED, IF APPLICABLE]
Physical address	5 Himeville Drive, Bluewater Bay, Port Elizabeth, Eastern Cape
Cellphone	071 350 1587
Email	admin@customcardza.co.za
Website	customcardza.co.za

2. Nature of the service

CustomCardZA provides a customer-requested physical payment-card customisation service. The service involves modifying an existing payment card and transferring or reproducing certain existing components and information onto a replacement metal card body.

CustomCardZA does not issue payment cards, open bank accounts, create new bank accounts, provide credit, or provide banking or financial-advisory services.

3. Customer-initiated service request

The card-customisation service is performed only after you request it. Before you can proceed to payment, you must accept the Card Customisation Request & Acknowledgement.

By accepting that acknowledgement, you confirm that you voluntarily request the customisation service and understand that CustomCardZA will temporarily receive and handle your physical card only for the purpose of performing the service you requested.

Nothing in these Terms requires you to provide a PIN, online-banking password, banking login credential or other secret code used to access your bank account.

4. Card-customisation process

Depending on the card and service ordered, the process may include:

- removing the existing EMV chip from your plastic card;

- transferring that same existing chip to the replacement metal card;
- reading and reproducing existing magnetic-stripe information onto the replacement magnetic stripe;
- reproducing required visible card information;
- engraving or otherwise customising the metal card body; and
- returning the completed card to you.

Important - original plastic card becomes unusable

Once the original chip has been removed from your existing plastic card, that plastic card will no longer be usable as a functioning payment card. You must specifically acknowledge this consequence before payment.

5. Contactless / tap-to-pay

The CustomCardZA metal-card conversion process does not support contactless or tap-to-pay functionality. You must acknowledge this limitation before placing your order.

The completed metal card is intended to use only the functionality that CustomCardZA expressly states is supported for the relevant product or service.

6. Original chip and existing payment credentials

CustomCardZA transfers your existing chip and reproduces existing information required to perform the requested physical customisation service. CustomCardZA does not create a new bank account, a new PIN, new online-banking credentials or a new card account.

Any replacement, renewal, cancellation or change to the payment credentials themselves remains within the control of your bank or card issuer.

7. PINs, passwords and secret access codes

CustomCardZA will not request or require your:

- card PIN;
- online-banking password;
- banking login credentials; or
- other secret code used to access your bank account.

Do not provide these details to CustomCardZA, its staff, a courier or any person claiming to act on our behalf. If anyone purporting to represent CustomCardZA asks for such information, contact us immediately using the contact details in these Terms.

8. Security procedure before collection

Before collection of your card, you must follow the security procedure set out in the Card Handling & Security Policy, including any required temporary freezing or blocking of the card.

You should only unfreeze or unblock the card after it has been securely returned to you and you are satisfied that it is back in your possession.

9. Temporary custody of your card

Your card will temporarily be in the custody of CustomCardZA for the purpose of performing the service you requested. We will handle and safeguard customer property with the care, diligence and skill required by applicable law and our Card Handling & Security Policy.

Custody of the card does not give CustomCardZA ownership of your bank account, payment credentials or funds.

10. Your authority and issuer terms

By submitting a card for customisation, you confirm that you are the cardholder or are otherwise lawfully authorised to submit that card for the requested service.

Payment cards may remain the property of the issuing bank and may be subject to separate issuer or payment-network terms. You are responsible for checking any terms that apply to your card and for obtaining any permission that those terms may require.

CustomCardZA does not represent that every bank, issuer or payment network permits physical modification of every card.

11. No bank, issuer or card-network affiliation

CustomCardZA is an independent card-customisation service. Unless we expressly state otherwise in writing, CustomCardZA is not affiliated with, authorised by, endorsed by or approved by your bank, card issuer, Visa, Mastercard or any other payment-card network.

12. Actions by your bank or card issuer

CustomCardZA cannot control actions taken by your bank or card issuer. Your bank or issuer may cancel, replace, block, suspend or change the credentials associated with a card.

If this occurs, the transferred components may cease to function. CustomCardZA cannot create replacement banking credentials or reactivate a card on behalf of your bank.

13. Orders, payment and acceptance

The total price and any delivery or other charges applicable to your order will be disclosed during the ordering process. Payment must be made using a payment method offered by CustomCardZA at the time of checkout.

Before payment, you will have an opportunity to review your order information and accept the required terms and acknowledgements.

We may refuse or cancel an order where we cannot lawfully or practically perform the requested service, where payment is not received, or where there is a reasonable concern regarding fraud, authorisation or unlawful use. Any refund due in those circumstances will be handled in accordance with applicable law and our Refund & Returns Policy.

14. Custom and personalised orders

Many CustomCardZA products are made, engraved or altered specifically according to your selections or instructions. Ordinary change-of-mind cancellation or return rights may be restricted once customised production has begun where applicable law permits this.

This does not remove any statutory right you may have in relation to defective goods, poor-quality services, incorrect supply or any other right that cannot lawfully be excluded.

15. Changes and cancellations

If you need to change or cancel an order, contact us as soon as possible. Whether the order can be changed or cancelled will depend on the stage of processing and your rights under applicable law.

Once irreversible customisation has begun - particularly once your original chip has been removed - the original plastic card cannot simply be restored to its previous functioning condition.

The Refund & Returns Policy explains the process for cancellation, defects, failed workmanship and other remedies.

16. Quality of goods and services

CustomCardZA will perform its services and supply goods to the standard required by applicable South African law.

If goods or services fail to meet a statutory standard, your applicable rights and remedies remain available. Nothing in these Terms is intended to exclude a remedy that cannot legally be excluded.

17. Damage during customisation

The service involves physical alteration of the original payment card and removal of the existing chip. If CustomCardZA damages the customer's card, chip or supplied property through defective workmanship or processing, the matter will be handled under the Refund & Returns Policy and applicable law.

These Terms do not exclude liability for gross negligence or any liability that South African law does not allow a supplier to exclude.

18. Customer-supplied names, artwork and instructions

Where you provide names, wording, artwork, logos, images or other material for customisation, you are responsible for ensuring that the information is correct and that you have the necessary rights or permission to use the material.

CustomCardZA may refuse artwork, wording or instructions where there is a reasonable concern that producing them would infringe intellectual-property rights, facilitate unlawful conduct or otherwise expose CustomCardZA to legal risk.

Where an error results solely from customer-supplied information that was produced exactly as approved, the consequences will be handled in accordance with the Refund & Returns Policy and applicable law.

19. Courier collection and return

Where courier services are used, the collection and return process will be governed by the Courier & Delivery Policy and the Card Handling & Security Policy.

Any stated processing or delivery period is subject to the wording used at the time of order and applicable law. Nothing in these Terms removes any legal responsibility that CustomCardZA may have for loss, damage, delay or failure in circumstances where the law places that responsibility on us.

20. Personal information and payment-card information

CustomCardZA will process personal information only for lawful purposes connected with the order, delivery, administration, security, legal obligations and the operation of the requested service, as explained more fully in our Privacy Policy.

Existing card information that must be processed in order to perform the requested card-copying or transfer step will be handled in accordance with the Card Handling & Security Policy and Privacy Policy.

CustomCardZA does not require your PIN, online-banking password or banking login credentials to perform the service.

21. Card Customisation Request & Acknowledgement

Before proceeding to payment, you must actively accept the Card Customisation Request & Acknowledgement presented during the ordering process.

That acknowledgement requires you to confirm, among other things, that:

- you voluntarily request the card-customisation service;
- you understand that CustomCardZA will temporarily receive and handle your card for the requested service;
- you understand that your existing chip will be transferred;
- you understand that the original plastic card will no longer function after the chip is removed;
- you understand that existing magnetic-stripe information is copied as part of the process;
- you understand that contactless/tap-to-pay functionality is not supported;
- you have read the applicable security and card-handling procedure; and
- you understand that CustomCardZA will not request your PIN or online-banking login credentials.

22. Linked policies

These Terms should be read together with the following documents, where applicable:

- Card Customisation Request & Acknowledgement;
- Card Customisation Process;

- Card Handling & Security Policy;
- Refund & Returns Policy;
- Privacy Policy; and
- Courier & Delivery Policy.

Where a linked policy conflicts with a mandatory provision of South African law, the mandatory legal provision will apply.

23. No waiver of statutory consumer rights

Nothing in these Terms is intended to waive, remove or limit any consumer right or supplier obligation that cannot lawfully be waived, removed or limited under the Consumer Protection Act, the Electronic Communications and Transactions Act, the Protection of Personal Information Act or any other applicable South African law.

24. Electronic acceptance and records

Your electronic acceptance of these Terms and the Card Customisation Request & Acknowledgement forms part of the order record.

CustomCardZA may record the date and time of acceptance, the order or customer reference, and the version of the Terms and acknowledgements accepted, for administration, evidence, compliance and dispute-resolution purposes.

25. Changes to these Terms

CustomCardZA may update these Terms from time to time. The version applicable to an order is the version presented to you when that order is placed, unless a later change is required by law or is otherwise lawfully agreed.

26. Severability

If any provision of these Terms is found to be invalid or unenforceable, that provision will be treated as ineffective only to the extent required by law. The remaining provisions will continue to apply to the extent legally permitted.

27. Governing law

These Terms and transactions with CustomCardZA are governed by the laws of the Republic of South Africa.

Nothing in this clause prevents a consumer from using any complaint, dispute-resolution or enforcement procedure made available by applicable law.

28. Complaints and contact

Questions, complaints or notices relating to these Terms or an order may be sent to:

Business	CustomCardZA powered by Quaint
Address	5 Himeville Drive, Bluewater Bay, Port Elizabeth, Eastern Cape
Cellphone	071 350 1587
Email	admin@customcardza.co.za
Website	customcardza.co.za

Document version notice

This document may be updated from time to time as CustomCardZA changes its processes, receives further professional advice, or applicable law changes. The version applicable to an order is the version presented to the customer at the time of that order, subject to any mandatory rights or obligations imposed by law.