



PledgePal Terms and Conditions

1. Introduction

Welcome to PledgePal! By using our website and services (collectively, the "Platform"), you agree to these Terms and Conditions ("Terms"). If you do not agree, please discontinue use of our services.

PledgePal is a South African-registered non-profit crowdfunding platform designed to connect individuals ("Pals") with donors ("Pledgers"). Our mission is to empower communities through transparent, secure, and impactful fundraising.

2. User Registration & Account Responsibility

- **Eligibility:** Users must be 18 years or older to create a campaign or register an organization. Minors may create campaigns under a guardian's supervision, but funds will only be disbursed to a responsible adult's account.
 - **Verification:** Campaign creators must submit valid identification, proof of address, and banking details before receiving funds.
 - **Security:** Users are responsible for maintaining the confidentiality of their accounts and passwords. Any suspected unauthorized use must be reported immediately.
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3. Creating a Campaign

- **Types of Campaigns:** Users may raise funds for personal needs, organizations, and community initiatives.
 - **Accuracy & Transparency:** Campaign descriptions must be truthful, clear, and include a breakdown of how funds will be used.
 - **Fund Usage Compliance:** PledgePal strictly prohibits the misuse of funds. If evidence of misuse is found, funds may be withheld or reclaimed.
 - **No Guarantees:** PledgePal does not guarantee the success of any campaign or that it will receive donations.
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4. Prohibited Activities & Content

Users may not post or engage in:

- Fraudulent or misleading campaigns (e.g., campaigns based on false information).
- Hate speech, discrimination, or illegal activities.
- Fundraising for investments, gambling, debt repayment, or political party funding.
- Offering goods, services, rewards, or incentives in exchange for donations.
- Posting banking details publicly or soliciting funds outside of PledgePal's secure payment system.

Violation of these rules may result in immediate account suspension and legal action where necessary.

5. Donor Responsibilities & Fund Disbursement

- **Donor Awareness:** Donations are made voluntarily, and donors must assess campaign legitimacy before contributing.
 - **Funds Transfer:** Donations are processed securely, and funds are disbursed to campaign creators after verification.
 - **Fund Use Accountability:** Campaign creators must provide updates on fund usage and may be required to submit proof of expenditure.
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6. Refund & Chargeback Policy

Refunds

- **Non-Refundable by Default:** Donations are considered final and non-refundable, except in exceptional cases, such as:
 - A campaign creator voluntarily agrees to a refund.
 - Clear evidence shows funds were misused, and the misuse is verified.
- **Refund Requests:** Donors must submit refund requests within 14 days of donation, including a detailed reason.

Chargebacks

- **Dispute Handling:** PledgePal encourages donors to contact us first before initiating chargebacks.
 - **Investigation Process:** If a chargeback occurs, PledgePal will hold disputed funds and conduct an investigation. If unjustified, the chargeback may be reversed.
 - **Campaign Creator Liability:** If a chargeback is upheld, the campaign creator must reimburse the disputed amount. Excessive chargebacks may result in account suspension.
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7. Privacy & Data Protection

- **Confidentiality:** Personal data is collected and used only for account verification and processing donations.
 - **Donor Privacy:** Campaign creators will have limited access to donor details only if necessary.
 - **Secure Transactions:** All payments are processed securely, and PledgePal does not store credit card details.
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8. Legal Compliance & Dispute Resolution

- **Governing Law:** These Terms are governed by the laws of South Africa.
 - **Dispute Resolution:** Users agree to contact PledgePal first to resolve any disputes before pursuing legal action.
 - **Fraud Prevention:** PledgePal works with law enforcement and regulatory bodies to prevent fraudulent activities.
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9. Termination & Policy Updates

- **Account Suspension:** PledgePal reserves the right to suspend or terminate accounts that violate these Terms.
 - **Policy Changes:** We may update these Terms periodically. Users will be notified of major changes via email or platform notice.
 - **Entire Agreement:** These Terms, along with our Privacy Policy, constitute the entire agreement between PledgePal and its users.
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10. Contact Information

For any questions or concerns regarding these Terms, please contact us at:

Email: hello@pledgepal.co.za

Address: Sandton, Johannesburg, South Africa

Thank you for choosing PledgePal—where Pledges meet Pals to create real change!
