

Refund and Cancellation Policy

Version 1.1 Effective date: 21 October 2026

4. Introduction

4.1 Purpose

This Refund & Cancellation Policy ("Policy") sets out the terms under which V&S Innovations (Pty) Ltd ("V&S", "we", "us") processes refunds, credits, and cancellations in connection with its Platform services (Ordev.io and the Caterly Suite, comprising Tap4Schools, MediCater, GoldenSpoon, and BiteOnSite). This Policy forms part of our Terms of Service (Terms of Service).

4.2 Legal Framework

This Policy is drafted in compliance with the following South African legislation:

- Consumer Protection Act 68 of 2008 ("CPA") — particularly sections 14 (fixed-term agreements), 16 (cooling-off after direct marketing), 17 (pre-authorisation), 20 (right to choose and examine goods), 54 (quality of service), 55 (consumer's rights to safe, good quality goods), and 56 (implied warranty of quality);
- Electronic Communications and Transactions Act 25 of 2002 ("ECTA") — section 44 (cooling-off period for electronic transactions);
- Protection of Personal Information Act 4 of 2013 ("POPIA") — governing the processing of personal information during refund transactions;
- Value-Added Tax Act 89 of 1991 — governing credit notes and VAT adjustments on refunded amounts; and
- National Credit Act 34 of 2005 ("NCA") — to the extent that any credit arrangement arises from deferred billing.

4.3 Scope

This Policy applies to:

- Subscription fees paid for access to the Platform (monthly or annual);
- Transaction fees processed through the Platform;
- End-user transactions (meals, orders, prepaid credits) processed through the Platform on behalf of sub-merchants; and

- Any other charges billed by V&S in connection with the Platform.

Refunds relating to payment card chargebacks and disputes initiated through the card schemes (Visa/Mastercard) are governed by the Chargeback & Dispute Management Policy (our Chargeback and Dispute Management Policy) and the Sub-Merchant Agreement (our Sub-Merchant Agreement). This Policy governs voluntary refunds and cancellations.

4.4 Who This Policy Applies To

This Policy applies to two categories of user:

- Subscribers — organisations (restaurants, schools, hospitals, retirement villages, corporate caterers) that subscribe to the Platform to manage their operations;
- End Users — individuals (parents, patients, residents, diners, employees) who place orders, load prepaid credits, or make payments through the Platform.

Where this Policy distinguishes between Subscribers and End Users, it will do so expressly. Where no distinction is made, the clause applies to both.

5. Subscription Cancellation

5.1 Monthly Subscriptions

If you are on a monthly (month-to-month) subscription, you may cancel your subscription at any time by providing us with not less than thirty (30) days' written notice. Cancellation takes effect at the end of the billing period in which the notice period expires. No refund is due for the current billing period in which cancellation takes effect; you will continue to have access to the Platform until the end of that period.

5.2 Annual Subscriptions

If you are on an annual (fixed-term) subscription:

- You may cancel at the end of the annual term by providing not less than thirty (30) days' written notice before the renewal date. If notice is not received in time, the subscription will auto-renew for a further annual period.
- You may cancel during the annual term by providing twenty (20) Business Days' written notice, in accordance with section 14(2)(b)(i)(bb) of the CPA. In this case, V&S may charge a reasonable cancellation penalty not exceeding the lesser of: (a) the amount specified in your Order Form; or (b) the subscription fees that would have been payable for the remaining unexpired portion of the term, discounted to present value at the prime lending rate of Standard Bank of South Africa.

- Any prepaid subscription fees for the unexpired portion of the term (less any applicable cancellation penalty) will be refunded within fifteen (15) Business Days of the cancellation effective date.

5.3 CPA Cooling-Off Period

Where the CPA applies and your subscription was concluded as a result of direct marketing (as defined in section 1 of the CPA), you may cancel within five (5) Business Days of the later of: (a) the date on which you concluded the subscription; or (b) the date on which you received a copy of the Terms of Service (Terms of Service). Cancellation under this clause is without penalty, and we will refund all fees paid within fifteen (15) Business Days.

5.4 ECTA Cooling-Off Period

Where your subscription was concluded by way of an electronic transaction (as defined in ECTA) and you are a consumer, you may cancel the transaction within seven (7) days of the date of receipt of the services, in accordance with section 44 of ECTA. If the CPA cooling-off period in Clause 5.3 provides a longer or more favourable period, the CPA period shall apply.

5.5 How to Cancel

You may submit a cancellation request through any of the following channels:

- Email: support@ordev.io (include your account name, subscription reference, and the word "CANCEL" in the subject line);
- In-app: Through the account settings menu under "Subscription Management"; or
- Post: V&S Innovations (Pty) Ltd, 10 Flanders Drive, Mount Edgecombe, KwaZulu-Natal, 4300.

We will acknowledge your cancellation request within two (2) Business Days and confirm the cancellation effective date and any applicable refund or penalty. You may not cancel by telephone alone; a written record is required to protect both parties.

5.6 Effect of Cancellation

Upon cancellation:

- Your access to the Platform will continue until the cancellation effective date;
- You may export your data in accordance with Terms of Service Clause 9.5 (Data Portability);
- Outstanding invoices for services already received remain payable;
- Any prepaid credits or balances held in your account will be refunded in accordance with Clause 8 (Prepaid Credits); and
- V&S will delete your data in accordance with Terms of Service Clause 9.6 (Data Deletion).

6. Subscription Fee Refunds

6.1 Refund Eligibility

Subscription fee refunds are available in the following circumstances:

Circumstance	Refund Amount	Timeframe	CPA Basis
CPA cooling-off (direct marketing)	100% of fees paid	15 Business Days	s.16(3)(b)
ECTA cooling-off (electronic transaction)	100% of fees paid	15 Business Days	ECTA s.44
Annual cancellation mid-term (s.14 CPA)	Pro-rata less cancellation penalty	15 Business Days	s.14(2)(b)(i)(bb)
Service materially fails to meet documented specifications for 30+ consecutive days	Pro-rata for affected period	15 Business Days	s.54(1)(b), s.56
Billing error by V&S (overcharge, duplicate charge)	Full amount of error	10 Business Days	General law / CPA s.40
V&S terminates your subscription without cause	Pro-rata for unexpired period	15 Business Days	Contractual
SLA breach triggering termination right (our Service Level Agreement §10.2)	Pro-rata for unexpired period	15 Business Days	Contractual + CPA s.54

6.2 Non-Refundable Circumstances

Subscription fees are not refundable where:

- You cancel a monthly subscription mid-month (you retain access until the end of the paid period);
- Your account is terminated by V&S for cause (breach of Terms of Service, fraudulent activity, non-payment);
- The cancellation arises from circumstances outside V&S's control (Force Majeure); or
- You have used the Platform materially during the relevant billing period and the service was provided in accordance with its documented specifications.

6.3 How to Request a Refund

Refund requests must be submitted in writing (email to support@ordev.io or via the in-app support form) and must include: your account name; the invoice or transaction reference; the amount claimed; and the reason for the request. We will acknowledge your request within two (2) Business Days and will communicate our decision within ten (10) Business Days.

7. End-User Transaction Refunds

7.1 Overview

End Users who place orders through the Platform (e.g. parents ordering through Tap4Schools, patients selecting meals via MediCater, diners ordering via Ordev.io) may be entitled to a refund of the transaction amount in certain circumstances. End-user transaction refunds are processed through the sub-merchant (the restaurant, school, hospital, retirement village, or corporate caterer) who fulfilled the order, and are subject to the sub-merchant's own refund policies, provided those policies comply with the CPA and applicable law.

7.2 Refund-Eligible Circumstances

End Users are entitled to a refund where:

- The order was not fulfilled (the meal or product was not delivered or made available);
- The order was materially different from what was described on the Platform (wrong items, incorrect dietary specification, significantly different portion or quality);
- The goods supplied are defective, unsafe, or do not comply with the standards contemplated in section 55 of the CPA;
- A duplicate charge was processed; or
- The End User cancelled the order before fulfilment in accordance with the sub-merchant's stated cut-off time.

7.3 Refund Process for End Users

- The End User submits a refund request through the Platform (in-app) or by contacting the sub-merchant directly.
- The sub-merchant reviews the request and approves or declines it within three (3) Business Days.
- If approved, V&S processes the refund through the original payment method within five (5) Business Days of approval (subject to payment processor and card issuer processing times, which may add a further 5–10 Business Days).

- If the sub-merchant declines the request and the End User disputes the decision, the End User may escalate through our Complaints Handling Procedure (Complaints Handling Procedure).

7.4 V&S's Role

V&S facilitates the payment processing and refund mechanism as a Payment Facilitator. V&S does not make independent determinations on End User refund eligibility — the sub-merchant (as the supplier of the goods or services) bears primary responsibility. However, V&S will intervene and process a refund directly where:

- The sub-merchant is unresponsive or unreasonably refuses a refund that is clearly required by the CPA;
- The sub-merchant's account has been suspended or terminated and a legitimate refund remains outstanding; or
- A chargeback has been initiated through the card scheme and the refund must be processed to avoid a scheme penalty (governed by our Chargeback and Dispute Management Policy).

7.5 CPA Section 56 — Implied Warranty

In accordance with section 56 of the CPA, where goods supplied through the Platform (meals, food products) are found to be defective, unsafe, or not of a type and quality reasonably expected, the End User may return the goods within six (6) months of delivery and is entitled to a full refund, replacement, or repair at the End User's choice. This right is in addition to any contractual refund rights and cannot be excluded or limited by the sub-merchant or by V&S.

7.6 Timeframe for End-User Refunds

V&S shall process approved End User refunds within the following timeframes:

- Card transactions (credit/debit): Refund initiated within 5 Business Days of approval. Appearance on the End User's statement depends on the card issuer (typically 5–10 additional Business Days).
- Prepaid/wallet balance: Credited to the End User's Platform account within 2 Business Days of approval.
- Cash transactions: Refunded by the sub-merchant at the point of sale. V&S is not responsible for cash refunds.

8. Prepaid Credits and Wallet Balances

8.1 Nature of Prepaid Credits

Certain Platform products (particularly Tap4Schools) allow End Users to load prepaid credits ("wallet balance") that can be used to purchase meals or products through the Platform. Prepaid credits are not deposits, savings, or investments. They are advance payments for future goods or services.

8.2 Refund of Prepaid Credits

Unused prepaid credits are refundable in the following circumstances:

- The End User's account is closed or the Subscriber cancels their subscription — the remaining balance shall be refunded within fifteen (15) Business Days;
- The End User requests a withdrawal of unused credits — the balance shall be refunded without charge within fifteen (15) Business Days;
- The sub-merchant ceases to operate or is removed from the Platform — the remaining balance shall be refunded within fifteen (15) Business Days; or
- The CPA requires it (e.g. prepaid amounts for goods that can no longer be supplied).

8.3 Expiry

In accordance with section 63 of the CPA, prepaid credits do not expire until the earlier of the date on which their full value has been used, or three (3) years after the date on which they were loaded. Unused value remains the property of the End User until it is used. Prepaid credits do not expire at all while the End User's account remains active. Before any balance reaches the end of the three-year period, V&S will notify the End User and refund the remaining balance on request.

8.4 Non-Refundable Items

Promotional credits, bonus amounts, and loyalty rewards granted by V&S or by sub-merchants are not refundable for cash unless required by applicable law.

9. Chargebacks and Card Scheme Disputes

This Policy governs voluntary refunds. Chargebacks and disputes initiated through the Visa or Mastercard card schemes are governed by the Chargeback & Dispute Management Policy (our Chargeback and Dispute Management Policy) and the Sub-Merchant Agreement (our Sub-Merchant Agreement).

Key principles:

- End Users are encouraged to request a refund through the Platform before initiating a chargeback through their bank. Platform-initiated refunds are faster and avoid scheme dispute fees;

- If a chargeback is initiated, V&S will notify the sub-merchant and manage the dispute in accordance with our Chargeback and Dispute Management Policy;
- Sub-merchants bear liability for chargebacks arising from their goods or services, subject to the terms of the Sub-Merchant Agreement; and
- V&S will not process a voluntary refund where a chargeback for the same transaction is already in progress (to avoid double refunding).

10. Refund Method and Processing

10.1 Original Payment Method

Refunds shall be processed to the original payment method used for the transaction. This is a card scheme requirement (Visa Core Rules, Mastercard Standards) and ensures the refund reaches the correct cardholder. Exceptions may be made where the original payment method is no longer available (e.g. expired card, closed bank account), in which case V&S will work with the customer to identify an alternative payment method.

10.2 Currency

All refunds are processed in South African Rand (ZAR). Where the original transaction was in ZAR, the refund amount will be identical to the original charge (or the pro-rata portion, as applicable). V&S is not responsible for any exchange rate differences if the cardholder's bank converts the refund into a different currency.

10.3 VAT Treatment

Where a refund is processed, V&S will issue a credit note in compliance with the Value-Added Tax Act 89 of 1991. The credit note will reflect the original VAT amount and will be issued within fourteen (14) days of the refund.

10.4 Settlement Impact

Refunds processed through V&S's Payment Facilitator infrastructure are settled through the standard settlement cycle (our settlement procedures). Refund amounts are deducted from the next available settlement to the sub-merchant. Where the refund amount exceeds the next settlement amount, V&S may recover the difference from the sub-merchant's rolling reserve or invoice the sub-merchant directly.

10.5 Card Payments Made at a Terminal

Where a card payment was made in person on a payment terminal at a sub-merchant's premises (for example at a tuckshop, canteen or dining-room till):

- the refund is processed on the terminal through Standard Bank's Payment Application, back to the same card used for the original purchase. Card purchases are not refunded in cash;
- the refund is linked to the original sale by its order reference and may not exceed the amount of the original sale;
- the refund must be authorised by the sub-merchant's supervisor or manager in the V&S point-of-sale system;
- the cardholder receives a refund slip from the terminal and an itemised refund record (credit note) from the point-of-sale system; and
- the refunded amount normally reflects on the cardholder's statement within three (3) to ten (10) Business Days, depending on the card issuer.

Where a refund is due because the goods were defective or not as described, the End User's rights under sections 55 and 56 of the CPA (Clause 7.5) apply in full.

11. Complaints and Escalation

11.1 Internal Complaints

If you are dissatisfied with V&S's handling of a refund or cancellation request, you may escalate through our Complaints Handling Procedure (Complaints Handling Procedure). We aim to resolve complaints within twenty (20) Business Days.

11.2 External Remedies

If you are not satisfied with the outcome of our internal complaints process, you may:

- Refer the matter to the National Consumer Commission (NCC) or the National Consumer Tribunal (NCT), where the CPA applies;
- Refer the matter to the Consumer Goods and Services Ombud (CGSO), the accredited industry ombud for consumer goods and services under the CPA (www.cgso.org.za);
- For a disputed card payment, raise a dispute with the bank that issued the card and, if the bank does not resolve it, refer it to the Ombudsman for Banking Services (www.obssa.co.za);
- Institute proceedings in the Magistrate's Court with jurisdiction (where the CPA applies, regardless of the amount in dispute); or

- Refer the matter to arbitration in accordance with the dispute resolution provisions of the Terms of Service (Terms of Service Clause 21).

11.3 Consumer Rights Are Not Limited

Nothing in this Policy is intended to limit, restrict, or waive any right you may have under the CPA, ECTA, or any other applicable law. Where any provision of this Policy conflicts with the CPA, the CPA shall prevail.

12. Record Keeping

V&S shall maintain records of all refund and cancellation transactions for a minimum period of five (5) years in accordance with the Records Retention Policy (our internal records retention policy). Records shall include: the date of the original transaction; the date and reason for the refund or cancellation; the amount refunded; the payment method used; the identity of the requesting party; and the outcome of any complaint or dispute.

These records may be required for: (a) regulatory or tax audit purposes; (b) card scheme dispute resolution; (c) compliance with FICA reporting obligations; or (d) responding to requests from the Information Regulator under POPIA.

13. Policy Review and Amendment

This Policy shall be reviewed at least annually, or when: (a) the CPA or related regulations are amended; (b) V&S introduces new products, payment methods, or pricing structures; or (c) a material complaint or regulatory inquiry reveals a deficiency in the Policy. Amendments shall be notified in accordance with Terms of Service Clause 18 (Modifications to Terms).

14. Contact Information

For refund and cancellation queries, please contact:

Email	support@ordev.io
Telephone	+27 87 330 7581
Postal Address	V&S Innovations (Pty) Ltd, 10 Flanders Drive, Mount Edgecombe, KwaZulu-Natal, 4300
In-App Support	Account Settings > Support > Refund Request
Complaints	See Complaints Handling Procedure (Complaints Handling Procedure)

Appendix A: Refund Quick-Reference Guide

This summary is provided for convenience. In the event of any conflict between this appendix and the body of the Policy, the body shall prevail.

Situation	Who	Refund	Timeframe	How
Cooling-off (direct marketing)	Subscriber	100%	5 Business Days to cancel; 15 BD refund	Email / in-app
ECTA cooling-off	Subscriber	100%	7 days to cancel; 15 BD refund	Email / in-app
Monthly sub — cancel	Subscriber	None (access to end of period)	30 days' notice	Email / in-app
Annual sub — cancel at renewal	Subscriber	None	30 days before renewal	Email / in-app
Annual sub — cancel mid-term	Subscriber	Pro-rata less penalty	20 BD notice; 15 BD refund	Email / in-app
Billing error	Any	Full error amount	10 BD	Email / in-app
Order not fulfilled	End User	100% of order	5 BD (card) / 2 BD (wallet)	In-app / sub-merchant
Defective goods (CPA s.56)	End User	100% (refund, replace, or repair)	Within 6 months of delivery	Sub-merchant / in-app
Prepaid credit withdrawal	End User	Full balance (no fee)	15 BD	In-app / email
Service fails spec for 30+ days	Subscriber	Pro-rata for affected period	15 BD	Email
V&S terminates without cause	Subscriber	Pro-rata unexpired	15 BD	Automatic
Card payment at a terminal	End User	To the original card (no cash)	3–10 BD (card issuer)	Sub-merchant's till