

**Last Updated:** July 18, 2025

This page provides clear and comprehensive information on all available payment methods, pricing structures for digital vouchers and services, and associated terms for [www.topitup.io](http://www.topitup.io). We are committed to transparency and adherence to the Consumer Protection Act (CPA) and Value-Added Tax (VAT) Act.

## 1. Pricing

**1.1. Currency:** All prices on Topitup.io are quoted in South African Rand (ZAR). No other currency is accepted.

**1.2. VAT and Fees:** All prices displayed are inclusive of VAT (if applicable) and any other taxes or fees, meaning the listed price is the final price you pay. We do not charge extra transaction fees beyond the item price, but your bank or card issuer's fees may apply if you are paying from a foreign currency account.

**1.3. Pricing Transparency and CPA Compliance:**

**1.3.1** We adhere strictly to CPA Section 23, which mandates that the price of goods must be clearly displayed and that consumers should not be misled by pricing. The "price you see is the price you pay" principle is emphasized.

**1.3.2** We ensure that the final price displayed at checkout includes all applicable charges, with no hidden costs that surprise you. You will be fully aware of the total price throughout the purchase process.

**1.3.3 Handling Pricing Errors:** In the event of a pricing discrepancy, we outline clear procedures. For obvious errors (e.g., a price that no reasonable consumer would believe to be accurate), Fundi Technology (Pty) Ltd may not be required to honor it.

However, for non-obvious errors, the advertised price may need to be honored. We will acknowledge and correct errors promptly and may offer compensation as a goodwill gesture.

## 2. Payment Methods

We accept the following payment options:

**2.1. Ozow (Instant EFT):** Real-time bank transfer via Ozow's Instant EFT service. You will authenticate using your own banking credentials. Ozow is PCI-DSS compliant and POPIA regulated.

**2.2. PayFast by Network:** Via credit/debit card or instant EFT. PayFast is a Level-1 PCI-DSS Service Provider, meaning all card payments are processed on their secure platform. Other locally popular methods (e.g., SnapScan, Masterpass, or debit orders) may also be supported through our PayFast integration.

## 3. Payment Terms

**3.1.** When you confirm an order, payment is processed immediately. Once we receive confirmation of successful payment, your voucher code is issued and sent to you. No goods are shipped; the voucher code itself is the delivery. If payment fails or is disputed, the voucher will not be sent.

**3.2. Failed Payment Handling:**

**3.2.1** Common reasons why payments might fail include technical problems, insufficient funds, expired cards, incorrect card information, or suspected fraud.

**3.2.2** We have a process to attempt to complete initially failed payments and will communicate with you to resolve such issues.

**3.2.3 Customer Liability for EFT Payments:** In cases of EFT payments, the liability rests

with the debtor (customer) to confirm the accuracy of banking details. Payment is legally concluded only when the funds reach the correct bank account, regardless of interception by cybercriminals.

3.2.4 Dispute Resolution for Payments: Your first recourse for disputed transactions (e.g., service not rendered, goods not received) should be directly with Fundi Technology (Pty) Ltd. If unresolved, you may approach your issuing bank for assistance, which may initiate a charge-back process.

#### 4. VAT Implications for Digital Vouchers/Services

The online purchase of digital goods by South African consumers is subject to Value-Added Tax (VAT) under the VAT Act 89 of 1991. The VAT treatment depends on the type of voucher:

Voucher Type	Description/Characteristics	VAT Accounting	Examples
<b>Section 10(18) Voucher</b>	Multi-purpose/Gift Voucher; holder determines goods/services; nature, value, VAT status not determined upfront; often multiple suppliers.	VAT is <b>not</b> payable when the voucher is sold. VAT is only accounted for when the voucher is redeemed for specific goods or services.	General gift card, store credit voucher.

<b>Section 10(19) Voucher</b>	Single-purpose/Specific Service Voucher; entitles holder to specified goods/services without further charge; nature and VAT status known when sold.	VAT is payable when the voucher is issued (sold).  No further VAT is accounted for at redemption.	Event ticket, specific spa treatment voucher, pre-paid electricity voucher, pre-paid mobile airtime.
-----------------------------------	---	---	--

If Fundi Technology (Pty) Ltd acts as a reseller, both Fundi Technology (Pty) Ltd (if applicable) and the third-party supplier might be required to account for output tax depending on the voucher type and contractual arrangements therein.