



KUBILI HOUSE

Electronic Payment Terms – Kubili House

At Kubili House, we are committed to providing a secure, reliable, and seamless online payment experience. As the world increasingly moves toward digital transactions, we work closely with leading payment platforms and banking partners to protect you from fraud and ensure your payments are processed safely.

Security & Payment Processing

- All online payments are processed using PCI-DSS-compliant systems through globally recognized, trusted payment gateways.
- Your bank may require additional verification during checkout, including:
 - 3-D Secure authentication
 - Biometric verification (fingerprint or facial recognition via banking apps)
 - One-time passwords (OTPs)
 - Two-factor authentication (2FA) programs such as Verified by VISA, Mastercard SecureCode, or Amex SafeKey
- These measures ensure that only the authorized cardholder can complete the transaction and add an extra layer of protection against fraud.

Data Protection & Privacy

- Customer and cardholder data are encrypted and processed through secure, accredited systems.
- Kubili House does not store or have access to your credit card information; all card details are securely handled by the payment gateway.
- We process your personal information in accordance with the Protection of Personal Information Act (POPIA).
- Any other personal information collected, such as booking details, contact information, or travel preferences, is stored securely and used solely to facilitate your stay and enhance your experience.

Verification & Authentication

- During online payments, your bank may prompt for additional verification via OTPs, banking app notifications, or enrollment in authentication programs.
- These measures protect both you and Kubili House by ensuring that transactions are authorized and secure.

Cross-Border Transactions

- Kubili House is based in South Africa. Your payment may be processed through servers located in South Africa or in other countries where our payment partners operate.
- All transactions comply with South African and international payment and privacy regulations.

Contact & Support

- For assistance with payments, settlements, or technical support, please contact your payment service provider (e.g., TurnStay or PayGate) using the support information on their website.
- Any disputes or chargebacks may require documentation to verify the transaction.

Updates to Terms

- Kubili House and its payment partners may update these terms periodically to reflect regulatory, security, or operational changes.
- Updated terms will apply to all future transactions once published on the Kubili House website.

Acknowledgment

By using the Kubili House online payment system, you acknowledge that you have read, understood, and agree to these terms and conditions.