# BUYER PROTECTION POLICY

### Recordal 1.

- 1.1. bucksGO seeks to assist Buyers in claims of non-receipt or claims of delivery of inadequate goods while using their bucksGO account.
  - 1.2. bucksGO assistance may be provided to Buyers against losses in dealing only with physically shipped goods and excludes intangible items or services or any other digital content.
  - **1.3.** bucksGO protection policy is an indulgence granted to Buyers, it is not an enforceable obligation and it is not to be construed as a substitution of any other terms and conditions.

#### 2. **Buyers Obligations:**

- 2.1. To maintain normally acceptable trading practices.
  2.2. To act in absolute good faith and to divulge all information in their possession, which may influence the processing of a transaction, to bucksGO.
  - 2.3. To act reasonably and take adequate risk precautions.
  - 2.4. To desist from presenting any transactions to bucksGO which involve Sellers with which the Buyer has had past problems.
  - 2.5. To take note of the details of their prospective product as it is presented by the Seller
  - 2.6. To be the official recipient of any goods and that they have the direct relationship with the Seller.2.7. To request that any items be shipped with an approved shipping company providing online tracking of
  - shipments.
  - 2.8. To the best of its ability attempt to resolve any disputes with a Seller amicably.
  - 2.9. Buyers must have a verified account with bucksGO which includes a verified bank account, phone and address. 2.10. Have an account in good standing with bucksGO for at least 60 days and have at least 5 successful and dispute free transactions with different Sellers.
  - 2.11. To ensure that a transaction is a single payment transaction and has not been divided into multiple parts.
  - 2.12. To ensure that shipments have been sent to a billing address previously registered and verified with bucksGO. 2.13. Ensure that it handles only arms length transactions, and not any transactions with any Seller that is related to the Buyer such as a parent, grandparent, spouse, sibling, partner, staff member, friend, subsidiary, holding
  - company or affiliate.
  - 2.14. That the billing date corresponds to the date of purchase by a Buyer.2.15. To ensure that the correct information is supplied to a Seller and to bucksGO regarding any transaction. 2.16. To bear the onus of proof regarding the correctness of any details or any information pertaining to any transaction.
  - 2.17. If required by bucksGO, to file a police report describing any details of the incident to support their claim.
  - 2.18.To cooperate and provide all the required information to bucksGO within 7 days of being requested to do so.

## Process: 3.

- 3.1. The Buyer must file a dispute online regarding the said transaction. Which:-
  - Shall occur not later than 60 days from the date of purchase. 3.1.1.
  - 3.1.2. Shall describe the facts of the transactions in a truthful and courteous manner.
  - 3.1.3. Shall not use any offensive, threatening or profane language.
- 3.2. The Seller will have 10 days to respond in which case the Buyer will have a chance to reply to the Seller's reply. There would be a limit of 30 days from the date a dispute was filed for the parties to post their responses and
- replies which shall be subject to evaluation. Thereafter the matter will be closed whether resolved or unresolved
- 3.4. If the Buyer qualifies in terms of this protection policy then:
  - Funds will become available to the Buyer. 3.4.1. 3.4.2.
    - If requested by the company, the respective item must be shipped to the Seller or to bucksGO or to a third party as instructed by bucksGO at the Buyer's expense. In some cases bucksGO may require proof that the item has been destroyed.
- Funds will be released only in the absence of a possible chargeback by the Buyer 3.4.3. 3.5. bucksGO will derive at its decision in a disputed matter at its sole discretion which may involve an evaluation by a respective credit card company or bank.
- Buyers which have already been paid by bucksGO for matters relating to any disputes with a Seller, shall become owing to bucksGO for any such payments if the Buyer also institutes a chargeback with a credit card company.

#### General: 4.

- 4.1. All of the conditions herein are material and must be fulfilled in qualifying for this protection policy.
- 4.2. Qualified Buyers must be residents and conducting their business in the following countries: USA, Canada, South Africa.
- 4.3. Transactions are covered upto \$1000 (USD) per transaction with a maximum of \$2000 (per Seller per calendar year).
- This protection policy is provided at the sole discretion of bucksGO and all its decisions are final. 4.4.
- This policy is not a substitution of bucksGO's terms of usage agreement accepted by all members. Such agreement must be complied by all bucksGO members and in all cases its terms and conditions shall prevail. 4.5.
- bucksGO and its Buyers and Sellers are independent, and bucksGO does not indemnify any of them for any 4.6. obligations or claims of whatever nature.
- Buyers shall present to the company only transactions which have a valid bona fide interaction between the 4.7. Seller and a Buyer and for which there is a valid action.
- bucksGO shall have the right to obtain valid proof of sale of goods and/or services related to any transaction by 4.8. between the Buver and the Seller.
- A Buyer shall be deemed to have been satisfied by with regards to any previous issues between themselves and a Seller upon subsequent dealings with the same Seller, irrespective of whether or not such subsequent transactions have been presented to bucksGO or not.
- 4.10. Buyers shall not ventilate and shall not be entitled to any benefits of the Buyer protection program if any of the conditions herein have not been fulfilled, including but not limited to: The Buyer has not complied with any of bucksGO's trading terms and conditions; the Buyer has not initiated a request, as contemplated herein, within a reasonable period of time (as determined by bucksGO at its sole discretion); or the Buyer has had subsequent dealings with a respective Seller after the date of a said 'troublesome' transaction; the determination by bucksGO, at its sole discretion, that the transaction is contentious.
- 4.11. The Buyer hereby grants bucksGO the right of subrogation with regard to a respective Seller, and the Buyer hereby nominates bucksGO as its agent in instituting any legal action (at bucksGO's expense) against any respective Seller for the purpose of recovering any due payments. The Buyer hereby undertakes to give bucksGO its full co-operation and assistance in any legal action which may be instituted against a Seller, including the signing of affidavits and statements, giving of information, and attendance at Court, if required. **4.12.** bucksGO or any of its affiliates or its staff are hereby exempted from and shall not be liable under any
- circumstances whatsoever to the Buyer for any loss, damage, whether indirect, consequential or otherwise, or for any loss, profits or other special damages of any kind whether within the contemplation of the parties or not, howsoever arising.
- 4.13. bucksGO may amend or substitute any terms and conditions of this policy at any time and without notice.