

CANNABIS COMMERCE FORUM NPC

Registered Non-Profit Company (NPC) and Registered Non-Profit Organisation (NPO)

NPC Reg. No: 2025/535093 NPO Reg. No: 334-099-NPO

DONATION, REFUND AND CANCELLATION POLICY

Effective Date: 1 JULY 2026

1. INTRODUCTION

This Donation, Refund and Cancellation Policy (“the **Policy**”) sets out the terms governing donations, the cancellation of recurring payments, and the refund of amounts paid to the Cannabis Commerce Forum NPC (“**CCF**”), a registered non-profit company and non-profit organisation. This Policy is published to address, where applicable, the requirements of the Electronic Communications and Transactions Act 25 of 2002 (“**ECTA**”), the Consumer Protection Act 68 of 2008 (“**CPA**”), and the card scheme operating requirements applicable to Visa and Mastercard transactions. It forms part of, and should be read with, the CCF Terms and Conditions.

2. DONATIONS

2.1 Once-Off Donations

Once-off donations are voluntary contributions to CCF and are generally non-refundable. CCF may refund a donation where the payment was duplicated, processed in error, unauthorised, fraudulent, or where a refund is required by law, card scheme rules, banking rules, or agreed to by CCF in writing.

2.2 Recurring Donations

Recurring donations may be cancelled prospectively at any time by written notice to CCF or through any available donor or payment-management process. Cancellation stops future collections but does not automatically entitle the donor to a refund of donations already processed, unless the payment was duplicated, processed in error, unauthorised, fraudulent, or otherwise refundable by law or applicable payment rules.

2.3 Tax-Deductibility

Donations are not represented as tax-deductible unless CCF has confirmed in writing that it is authorised by SARS to issue section 18A receipts in terms of the Income Tax Act 58 of 1962. Registration as a non-profit organisation does not, in itself, confer section 18A status.

3. COOLING-OFF RIGHTS

Subject to ECTA and applicable law, statutory cooling-off rights may apply to qualifying electronic transactions for goods or services. These rights do not ordinarily apply to pure donations where no goods, services, or other consideration is supplied in return.

Where a payment relates to merchandise, courses, events, or services, you may, where the cooling-off right applies, cancel within seven (7) days of the transaction by written notice to info@cannabiscf.org, and CCF will instruct or process the refund within fourteen (14) Business Days of receipt of a valid request, and in any event within the period required by applicable law. Where you expressly request or consent to a service commencing before expiry of the cooling-off period, your refund rights may be affected to the extent permitted by ECTA and applicable law.

4. MERCHANDISE

Where merchandise is sold through CCF's checkout, you may return goods and obtain a refund, repair, or replacement where the goods are defective, damaged, incorrectly supplied, or where the CPA otherwise requires it. The CPA protects consumers in relation to unsafe or defective goods and provides certain return and refund rights. Returns must be requested within a reasonable period and the goods returned in accordance with instructions provided at checkout. Refunds for defective or incorrectly supplied goods will include any delivery charge paid.

5. COURSES, EVENTS, AND WORKSHOPS

- (a) **More than fourteen (14) days before:** full refund on written request;
- (b) **Seven (7) to fourteen (14) days before:** 50% refund, or transfer to a future course or event of equal or lesser value;
- (c) **Less than seven (7) days before:** no refund; the fee may be transferred to a future course or event at CCF's discretion;
- (d) **Non-attendance:** no refund without prior notice;
- (e) **Immediate digital access:** where you are granted immediate access to digital course materials, your refund rights may be affected once access has been provided, to the extent permitted by law.

If CCF cancels a course or event, a full refund will be issued to all registered participants within fourteen (14) Business Days.

6. MEMBERSHIP (WHERE OFFERED)

Where CCF offers paid membership, membership may be cancelled by written notice to CCF. Where the CPA applies, a member may cancel a fixed-term or recurring membership on twenty (20) Business Days' written notice, subject to any reasonable cancellation charge permitted by law. Where the CPA does not apply, membership

may be cancelled on notice before the next billing cycle, and remains active until the end of the current paid period.

7. SECTION 21 REFERRAL ASSISTANCE

Where CCF charges a fee for referral or administrative facilitation, the refund position will be disclosed before payment. CCF does not guarantee the outcome of any medical consultation, prescription, Section 21 application, or SAHPRA process, and the outcome is not within CCF's control.

8. CANCELLATION OF DEBIT ORDERS

Where recurring payments are collected by debit order (including DebiCheck-authenticated mandates):

- (a) CCF will cancel the debit order instruction within five (5) Business Days of processing the cancellation;
- (b) you are advised to independently confirm the cancellation with your bank;
- (c) if a collection occurs after the effective date of cancellation, the amount will be refunded within fourteen (14) Business Days. You may also dispute debit order transactions through your bank within the applicable dispute period prescribed by banking rules, PASA, the applicable bank, and applicable payment-system requirements from time to time;
- (d) CCF bears no liability for delays caused by the banking system.

9. CHARGEBACKS

Nothing in this Policy limits your right to raise a legitimate dispute with your card-issuing bank. Where a chargeback is raised in respect of a validly authorised and properly fulfilled transaction, CCF reserves its rights to provide evidence of the transaction, the terms accepted, fulfilment, communications, and usage to the relevant bank or card scheme.

10. METHOD OF REFUND AND HOW TO REQUEST

Refunds are processed using the same payment method as the original payment. Card refunds are subject to card-issuing bank processing times (typically five to ten Business Days); debit order and EFT refunds are made to the originating bank account. CCF does not issue refunds in cash.

Requests must be submitted in writing to info@cannabiscf.org (or telephonically to 076 156 8846), including your full name, contact details, payment reference, the date and amount of the transaction, and the reason. CCF will acknowledge receipt within two (2) Business Days and communicate the outcome in writing.

11. DISPUTE RESOLUTION AND AMENDMENTS

If you are dissatisfied with the outcome of a request, you may escalate the matter in accordance with the dispute resolution provisions in the CCF Terms and Conditions, which preserve your right to approach a competent court, the National Consumer Commission, the Consumer Goods and Services Ombud where applicable, or your card-issuing or acquiring bank. CCF may amend this Policy by publishing the amended Policy on the Website; material changes will be communicated to affected payers by email.

12. CONTACT

Cannabis Commerce Forum NPC

Email: info@cannabiscf.org | Telephone: (076) 156-8846 | www.cannabiscf.org

– End of Donation, Refund and Cancellation Policy –