

**Toor Bros (Aus) Pty Ltd**  
**Trading as**  
**KT Crash & Mechanical Repairs**  
**Payment, Refund & Cancellation**

These terms and conditions apply to the User who uses the Online Services provided for any payment made to Toor Bros (Aus) Pty Ltd Trading as KT Crash & Mechanical Repairs. Kindly read these terms and conditions carefully. By authorizing a payment to Toor Bros (Aus) Pty Ltd Trading as KT Crash & Mechanical Repairs through the online payment service ("eWAY"), it would be treated as a deemed acceptance to these terms and conditions. Toor Bros (Aus) Pty Ltd Trading as KT Crash & Mechanical Repairs reserves all the rights to amend these terms and conditions at any time without giving prior notice. It is the responsibility of the User to have read the terms and conditions before using the Service.

All payments processed on Toor Bros (Aus) Pty Ltd Trading as KT Crash & Mechanical Repairs are processed using the eWAY payment gateway.

- eWAY is a Payment Card Industry Data Security Standard (PCI DSS) compliant payment gateway.
  
- Unless otherwise stated, payments processed through Toor Bros (Aus) Pty Ltd Trading as KT Crash & Mechanical Repairs website ([www.ktrepairs.com.au](http://www.ktrepairs.com.au)) are in Australian dollars.
  
- Before using this Service, it is recommended that the user shall make necessary enquiry about the charges or fees payable against the Credit/Debit card used from Credit Card or the Debit Card service provider i.e. the respective Bank.
  
- It is the sole responsibility of the User of the service to ensure that the information entered in the relevant fields are correct. It is recommended that you take and retain a copy of the transaction for record keeping purposes, which might assist in resolution of any disputes that may arise out of usage of the service
  
- The Applicant agrees that the debit/credit card details provided by him/ her for use of the aforesaid Service(s) must be correct and accurate and that the Applicant shall not use a Debit/ credit card, that is not lawfully owned by him/ her or the use of which is not authorized by the lawful owner thereof. The Applicant further agrees and undertakes to Provide correct and valid debit/credit card details.
  
- The service is provided using a payment gateway service provider through a secure website. However, neither the payment gateway service provider nor the Toor Bros (Aus) Pty Ltd Trading as KT Crash & Mechanical Repairs gives any assurance, that the information so provided online by a user is secured or may be read or intercepted by a third party. Toor Bros (Aus) Pty Ltd Trading as KT Crash & Mechanical Repairs does not accept or assume any liability in the event of such unauthorized interception, hacking or other unauthorized access to information provided by a user of the service.

## **Cancellations and Refunds**

- To cancel your subscription, please go to your subscription section in admin panel. Only primary account holder can cancel the service. You can also contact us through the 'Contact Us' on our website.
- When you cancel, you cancel only future charges associated with your subscription. You may notify us of your intent to cancel at any time, but the cancellation will become effective at the end of your current billing period. You will continue to have the same access and benefits until the end of your current billing period.
- Digital subscriptions are non-refundable except in cases of demonstrated hardship or in accordance with the Australian Consumer Law or a consumer guarantee under it.
- Any cancellation of yearly subscription within 30 days of joining will be refund in full.

## **Security**

All online credit card transactions performed on the ktrepairs.com.au using the eWAY payment gateway, are secured payments.

The following security measures are applied to these payments:

- Payments are fully automated with an immediate response.
- Your complete credit card number cannot be viewed by Toor Bros (Aus) Pty Ltd Trading as KT Crash & Mechanical Repairs or any outside party.
- All transactions are performed under 128 Bit SSL Certificate.
- All transaction data is encrypted for storage within eWAY's bank-grade data centre, further protecting your credit card data.
- eWAY is an authorised third party processor for all the major Australian and New Zealand banks;
- eWAY at no time touches your funds; and
- All monies are directly transferred from your credit card to the merchant account held by Toor Bros (Aus) Pty Ltd Trading as KT Crash & Mechanical Repairs.

## **Disclaimer and Limitation of liability:**

Toor Bros (Aus) Pty Ltd Trading as KT Crash & Mechanical Repairs does not accept liability for any damage, loss, cost (including legal costs), expenses, indirect losses or consequential damage of any kind which may be suffered or incurred by the User from the use of this service.

Updated: 14th January 2020