



## ONE REFUND POLICY

ONE is committed to the culture of treating customers fairly and should you feel unhappy with the services paid for, we would be very happy to refund you. Premium refunds are effected in accordance with the *Cooling Off* provisions prescribed by the Policyholder Protection Rules, 2017, under the Short-term Insurance Act, 1998.

ONE will refund you in the event of:

- A duplicate transaction, or
- If you choose to cancel the service for which you have paid

In order to process a refund, it will be necessary for you to;

1. Provide written notification to our Finance department, which includes full details as to why a refund is necessary. Please email [finance@one.za.com](mailto:finance@one.za.com) with the necessary information
2. Advise us of the duplicate transaction within 14 calendar days of the first transaction
3. Provide evidence of the duplicate transaction on an original bank statement
4. Provide evidence of a written instruction to cancel the transaction

Please note that we only refund to the payment method that you originally used – i.e. payment by credit card will be refunded to the same credit card, payment by EFT will be refunded to your nominated bank account.

All refunds are done from the ONE FNB account. Should the refund be paid into an account held with another bank, it may take 24-48hrs to reflect in your account. Refund payments will be processed within 48hrs of the refund details being verified and approved. ONE aims to complete refund requests within 7days of the claim being made.