1. **Detailed description of services**
   The Institute of People Management (IPM) is a business in the Non-governmental organization industry that a professional membership body representing Human Resource and People Management fraternity. We are a not-for-profit, independent body with official professional recognition from the South African Qualifications Authority (SAQA). We dedicate our efforts to providing knowledge and tools for strategic and operational people management and development that contribute to growth, profitability and sustainability of businesses. Our values are member-centricity, integrity and advocacy.

Since our inception in 1945, we have been enhancing people management skills and the competence of HR Professionals. IPM has and continues to play a key role in professionalizing and credentialing HR within South Africa and on the wider continent.

We’re the founding member of the African Human Resource Confederation (AHRC), the AU of Human Resources. Through our membership of the AHRC, we are affiliated to the World Federation of People Management Associations (WFPMA). We are also a sister organisation to HR professional bodies across the globe, such as the Society for Human Resources Management (SHRM) in USA, the Chartered Institute of People Development (CIPD) in UK, the Australian Human Resources Institute (AHRI) in Australia and other continental HR structures. We consistently leverage global networks for the benefit of members.

2. **Delivery policy**
   Subject to availability and receipt of payment, requests will be processed within a week and delivery confirmed by way of email.

3. **Return and Refunds policy**
   The provision of services by IPM is subject to availability. In cases of unavailability, IPM will refund the client in full within 30 days. Cancellation of orders by the client will attract 10% administration fee.

4. **Customer Privacy policy**
   (IPM) shall take all reasonable steps to protect the personal information of users. For the purpose of this clause, “personal information” shall be defined as detailed in the Promotion of Access to Information Act 2 of 2000 (PAIA). The PAIA may be downloaded from: http://www.polity.org.za/attachment.php?aa_id=3569.

5. **Payment options accepted**
   Payment may be made via Visa, MasterCard, Diners or American Express Cards or by bank transfer into the IPM bank account; the details of which will be provided on request.

6. **Card acquiring and security**
   Card transactions will be acquired for IPM via PayGate (Pty) Ltd, who are the approved payment gateway for all South African Acquiring Banks. DPO PayGate uses the strictest form of encryption, namely Secure Socket Layer (SSL3) and no card details are stored on the website. Users may go to www.paygate.co.za to view their security certificate and security policy.

7. **Customer details separate from card details**
   Customer details will be stored by IPM separately from card details which are entered by the client on DPO PayGate’s secure site. For more detail on DPO PayGate refer to www.paygate.co.za.

8. **Merchant Outlet country and transaction currency**
   The merchant outlet country at the time of presenting payment options to the cardholder is South Africa. Transaction currency is South African Rand (ZAR).

9. **Responsibility**
   IPM takes responsibility for all aspects relating to the transaction including sale of goods and services sold on this website, customer service and support, dispute resolution and delivery of goods.

10. **Country of domicile**
    This website is governed by the laws of South Africa and IPM chooses as its domicile the City of Johannesburg for all purposes under this agreement, whether in respect of court process, notice, or other documents or communication of whatsoever nature.

11. **Variation**
    IPM may, in its sole discretion, change this agreement or any part thereof at any time without notice.

12. **Company information**
    This website is run by IPM a Non-governmental organization based in South Africa trading as Institute of People Management (IPM) and with registration number 1999/011127/08.

(Your Company) contact details
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