Refund and Cancellation Policy

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How to request cancellation

Contact GovFin as soon as possible and quote your order or request reference.

Cancellation before processing begins

A request may qualify for cancellation and a refund of amounts paid where neither GovFin nor an external source has begun processing it.

Cancellation after processing begins

Once processing has started, any refund is limited to the undelivered portion after deducting work already performed and non-recoverable third-party costs that were disclosed or reasonably required for the order.

Third-party costs already incurred

Some checks incur fees charged by institutions, registries or other sources. Where such a fee has already been committed or incurred for your order, that amount may be non-refundable.

Duplicate, failed and overpayments

Duplicate payments, confirmed erroneous payments and overpayments follow a documented refund process and are refunded once verified. Failed or declined payments do not create a paid order; no service is delivered until payment is confirmed.

Approved partial refunds

Where only part of an order can be delivered, GovFin refunds the amount paid for the undelivered portion, subject to third-party costs and work already performed.

Refund method and processing period

Approved refunds are returned to the original payment method where practicable. Processing time depends on your bank or the payment provider and is confirmed when a refund is approved.

Non-refundable circumstances

Amounts are generally non-refundable where a service has been fully delivered, where a non-recoverable third-party fee has been incurred, or where a request was completed in accordance with the information and consent you provided.

Disputes, chargebacks and consumer law

If you believe a charge is incorrect, contact GovFin first so it can be investigated and resolved quickly. Nothing in this policy limits rights that cannot lawfully be excluded under South African consumer-protection law. Chargebacks are handled through the payment provider and GovFin's records.