

Terms of Use

Last updated: 12 January 2026

Paynest is a South African platform that enables the purchase of digital products such as airtime, mobile data, prepaid electricity and prepaid water. This policy is written in plain language and is intended to support compliance with the Protection of Personal Information Act, 2013 (POPIA).

1. Acceptance of these terms

By accessing or using Paynest, you agree to these Terms of Use. If you do not agree, do not use the platform.

2. The service

Paynest facilitates purchases of digital products such as airtime, mobile data, prepaid electricity and prepaid water. Delivery and availability may depend on third-party networks and providers.

3. Accounts and security

You are responsible for maintaining the confidentiality of your login credentials and for all activity that occurs under your account. You must provide accurate information and keep it up to date.

4. Payments, delivery and refunds

Payments are processed electronically via payment service providers. Once a digital product has been delivered or fulfilled, it may not be refundable, except where required by applicable law.

If a purchase fails or is reversed, we may cancel or reverse the related delivery and/or adjust your account accordingly.

5. Prohibited use

You may not misuse Paynest, attempt to gain unauthorised access, disrupt services, scrape or reverse engineer the platform, or use Paynest for unlawful purposes.

6. Limitation of liability

To the maximum extent permitted by law, Paynest is not liable for indirect, incidental, special or consequential damages, including losses arising from third-party network outages, delays, or provider failures beyond our reasonable control.

7. Termination

We may suspend or terminate your access if you breach these terms, if we suspect fraud or misuse, or if required by law.

8. Governing law

These terms are governed by the laws of the Republic of South Africa, and disputes will be handled in South African courts, unless otherwise required by law.

9. Contact

Email: support@paynest.co.za