



Plan International Pilipinas  
4/F Bloomingdale Bldg.  
205 Salcedo St., Legazpi Village  
Makati City 1229

Tel: +63 2 8813 0030 to 32  
Fax: +63 2 8813 0033  
[www.plan-international.org/philippines](http://www.plan-international.org/philippines)  
[twitter.com/planphilippines](https://twitter.com/planphilippines)  
[facebook.com/planphilippines](https://facebook.com/planphilippines)

## Donation Terms & Conditions (including Refunds & Cancellations)

**1) Scope.** These Terms govern one time and recurring donations made through the Plan International Pilipinas donation page processed by Paynamics/PayBiz. By donating, you accept these Terms.

**2) Payment processing and availability.** Payments are routed through PayBiz and relevant payment networks/banks. While secure and reliable, service availability is not guaranteed 100% and may be affected by bank/network downtime, scheduled maintenance, or force majeure. If the system is unavailable, donations cannot be completed until service resumes.

**3) Receipts.** You will receive an email confirmation and, upon request where applicable, an official receipt for audit/tax substantiation.

### 4) Refunds & cancellations.

**4.1 Card donations (via PayBiz).** Donors may request a refund within 3 calendar days of the transaction through PayBiz's workflow. After 3 days, refunds are handled manually by Plan. Approved refunds are returned to the original payment method where possible; timing depends on card/bank rules. If you file a chargeback, resolution may be delayed pending network/bank procedures.

**4.2 Non-card channels (e wallet/online bank/OTC).** Refunds are evaluated case by case in line with channel rules and settlement status; supporting documents may be required.

**4.3 Recurring donations (if enabled).** Cancel future charges anytime by emailing [[gerardo.gabrino@plan-international.org](mailto:gerardo.gabrino@plan-international.org)] within 3 business days before the next billing date. (Already processed donations follow the rules above.)

**4.4 When refunds may be granted.** Duplicate donations; proven unauthorized/fraudulent use; processor error (e.g., wrong amount); donor mistake promptly reported. Where funds have been allocated/disbursed, Plan International Pilipinas may propose alternative remedies (e.g., reallocation consistent with donor intent), subject to law and governance.

**5) AML/KYC compliance.** We may request additional information to comply with KYC and AML rules, and may decline/refund a donation to meet legal or network requirements. Covered entities must monitor and, where warranted, file Covered Transaction Reports (CTR) and Suspicious Transaction Reports (STR) with the AMLC under applicable guidelines.

**6) Merchant restrictions.** Donations linked to restricted activities (e.g., pornography, hate/violence, gambling, aggressive subscriptions, cryptocurrency) are prohibited under processor rules; transactions may be reviewed, held, or reversed, and authorities notified if required.



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**7) Data protection.** Personal data is processed pursuant to our Donor Privacy Notice and the Paynamics data privacy statements (payment data, fraud checks, regulator disclosures, and retention).

**8) Rolling reserve (card transactions).** To manage risk, PayBiz withholds a 10% rolling reserve on gross monthly credit card donations for 90 days (non-interest bearing). In case of excessive chargebacks/suspicious activity, PayBiz may hold funds up to six (6) months. This affects Plan International Pilipinas' cash flow timing but not your donation receipt.

**9) Dormancy and maintenance.** If the PayBiz merchant account shows no activity for 6 months, it may be terminated and any remaining balance forfeited, and an inactive account maintenance fee (₱300/month) may apply per processor terms. This is an internal processor rule and does not affect the validity of your official receipt.

**10) Liability and disputes.** PayBiz limits its liability to a maximum of ₱20,000 under its T&Cs; Plan remains responsible for addressing donor disputes, chargebacks, refunds, and transaction validity.

**11) Amendments.** We may update these Terms due to changes in law, processor rules, or operations. Material changes will be posted with a new effective date; PayBiz may also modify its own T&Cs.

**12) Contact for refund/cancellation requests.**

Email: [gerardo.gabrino@plan-international.org](mailto:gerardo.gabrino@plan-international.org) | Tel: (02) 8813 0030

(Note: Please include full name, donation date/time, amount, payment channel, and reason.)

**13) Governing law.** These Terms are governed by the laws of the Republic of the Philippines.