

# SMarketing Agency Terms of Use

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## Terms of Use

### 1. Acceptance of Terms

By accessing and using this website, you agree to comply with these Terms of Use. If you do not agree, please discontinue use immediately.

### 2. Services Provided

SMarketing Agent offers digital marketing services including content creation, Search Engine Optimization, social media management, and branding solutions.

### 3. Payment Processing

All payments are securely processed through Paystack. By making payment, you agree to Paystack's terms and conditions.

### 4. User Responsibilities

You agree to provide accurate information and not use the website for unlawful purposes.

### 5. Intellectual Property

All content on this site is owned by SMarketing Agent and may not be reproduced without permission.

### 6. Limitation of Liability

SMarketing Agent is not liable for indirect or consequential damages arising from the use of our services.

### 7. Governing Law

These Terms are governed by the laws of South Africa.



## Cancellation & Refund Policy

### 1. Service Cancellation

You may cancel service within 24 hours of purchase for a full refund. After 24 hours, cancellations will be subject to review and may incur a processing fee.

### 2. Refunds

Refunds are processed within 7–14 business days via Paystack. No refunds will be issued for services already delivered or partially completed.

### 3. Disputes

For payment disputes, please contact us at [info@smarketingagent.com](mailto:info@smarketingagent.com) before initiating a chargeback.