

Terms and Conditions

By utilizing the IFRC Digitech Online Payment Gateway, you hereby agree to adhere to the subsequent Terms and Conditions. This service facilitates the remittance of insurance premiums and associated services through secure electronic payment methodologies, encompassing credit/debit cards, bank transfers, and e-wallets. You affirm that you are the legitimate proprietor of the payment instrument employed and that you have attained the age of eighteen (18) years. Payments are processed contemporaneously; however, occasional delays may transpire attributable to third-party providers or technical impediments beyond our purview. All applicable fees and charges shall be delineated prior to the finalization of your transaction. Payments are generally non-refundable, except in instances of verified system error or overpayment, in which case, refund requests must be submitted within five (5) business days. Policy cancellations remain subject to the stipulations of the original insurance contract.

We are dedicated to safeguarding your data in strict accordance with the Data Privacy Act of 2012 (Republic Act No. 10173) and our internal Privacy Policy, employing secure SSL encryption and verified payment channels. It is incumbent upon you to preserve the confidentiality of your payment information and to promptly report any unauthorized usage. The deployment of this platform for fraudulent activities, money laundering, or any unauthorized purpose is unequivocally prohibited. We shall not be held accountable for indirect or consequential damages arising from your utilization of this service, and our maximum liability shall not exceed the amount pertinent to the disputed transaction. We reserve the unequivocal right to unilaterally amend these Terms at any juncture, and all revisions shall be disseminated via our official channels. Continued engagement with the payment gateway signifies your assent to any such revisions.

These Terms and Conditions shall be construed and governed in accordance with the laws of the Republic of the Philippines. For any inquiries or concerns, kindly reach out to us via email at **[concierge@ifrcinsurance.com]**, by telephone at **+632 8633 5681**, or visit our corporate premises at **6th Floor Padilla Building, F. Ortigas Jr. Road, Ortigas Center, Pasig City**.