



TERMS OF SERVICE:

Welcome to Pharmapool Synergy Solutions Nigeria Limited. By using our website, you agree to comply with and be bound by the following terms and conditions:

1. Use of Services:

- You agree to use our services for lawful purposes only and in accordance with these terms.

2. User Account:

- If you create an account, you are responsible for maintaining the confidentiality of your account information and password.

3. Intellectual Property:

- All content on our website is the property of Pharmapool Synergy Solutions Nigeria Limited and is protected by intellectual property laws.

4. Prohibited Conduct:

- You may not engage in any conduct that violates these terms, including but not limited to:
 - Unauthorized access to our systems
 - Harassment or defamation of others

5. Limitation of Liability:

- Pharmapool Synergy Solutions Nigeria Limited is not liable for any direct, indirect, or consequential damages arising from the use of our services.

6. Governing Law:

- These terms are governed by the laws of The Federal Republic of Nigeria.

7. Changes to Terms:

- We reserve the right to modify these terms at any time. Continued use of our services after changes constitutes acceptance of the modified terms.

8. Payment Authorization:

- By providing your credit card information, you authorize us to charge and process the agreed-upon transaction amount. You are responsible for ensuring the accuracy of your payment details.

9. Payment Processing:

- We use third-party payment processors to handle online transactions. Your payment information is securely transmitted to these processors for the purpose of completing the transaction.

10. Refunds and Disputes:

- Refund policies and dispute resolution procedures are outlined in our Refund Policy. Please review these terms before making any payment.

11. Credit Card Information Storage:

- We do not store your complete credit card information on our servers. The storage and handling of credit card details are conducted by our third-party payment processors in accordance with their security protocols.



PRIVACY POLICY:

Pharmapool Synergy Solutions Nigeria Limited is committed to protecting the privacy of our users. This Privacy Policy outlines the types of personal information we collect, how it is used, and the choices you have regarding your information.

1. Information Collected:

- We may collect personal information, including but not limited to:
- Name
- Contact information (email address, phone number)
- Demographic information (contact address, state)
- Payment details

2. Use of Information:

- We use the collected information for:
- Providing and improving our services
- Communicating with you
- Processing transactions
- Personalizing user experience

3. Sharing of Information:

- We may share your information with:
- Third-party service providers for business-related purposes
- Legal authorities if required by law

4. Cookies:

- We use cookies to enhance user experience and track usage patterns. You can disable cookies in your browser settings, but this may affect some site functionality.

5. Security:

- We take reasonable measures to protect your information; however, no method of transmission over the internet is completely secure.

6. Your Choices:

- You have the right to:
- Access, update, or delete your personal information
- Opt-out of marketing communications

7. Updates to Privacy Policy:

- We may update this Privacy Policy to reflect changes in our practices. Check this page periodically for the latest information.

8. Payment Information:

- When you make a purchase on our website, we may collect certain payment information, including credit card details. This information is securely processed through a third-party payment processor, and we do not store your complete credit card information on our servers.

9. Security Measures:



- We implement industry-standard security measures to protect your payment information during transmission and storage. However, please note that no method of online transmission or storage is 100% secure, and we cannot guarantee absolute security.

10. Third-Party Payment Processors:

- We may use third-party payment processors to facilitate online transactions. The processing of payments is subject to the terms, conditions, and privacy policies of these third parties. We do not have control over, and are not responsible for, their handling of your payment information.



REFUND POLICY:

1. Scope:

- This Refund Policy applies to all purchases made through the Pharmapool Synergy Solutions Nigeria Limited website.

2. Refund Eligibility:

- Refunds may be considered under the following circumstances:
- Defective or damaged products upon receipt
- Non-receipt of purchased digital products or services
- Any other circumstances as required by applicable consumer protection laws

3. Refund Request Process:

- To request a refund, contact our customer support team at support@pharmapoolng.com within [number of days] days of the purchase date. Please provide your order number and a detailed explanation of the reason for your refund request.

4. Refund Determination:

- Refund requests will be evaluated on a case-by-case basis. We reserve the right to:
- Request additional information or documentation
- Approve or deny refund requests based on the merit of the case

5. Refund Method:

- Approved refunds will be processed using the original method of payment. Please allow [number of days] business days for the refund to be reflected in your account.

6. Non-Refundable Items:

- Certain items or services may be non-refundable, and this will be clearly communicated at the time of purchase.

7. Digital Products:

- Refunds for digital products are subject to additional terms. If you experience issues with the digital product, contact our customer support team for assistance.

8. Canceled Orders:

- If you cancel your order before it is processed, a full refund may be issued. Once the order is processed, our standard refund policy applies.

9. Policy Changes:

- We reserve the right to update or modify this refund policy at any time. Changes will be effective immediately upon posting on our website.

10. Contact Us:

- If you have any questions or concerns about our refund policy, please contact our customer support team at support@pharmapoolng.com.