



**RADIANT BELIEVERS  
GLOBAL NETWORK**

## **Terms and Conditions**

Welcome to Radiant Believers Global Network (“we,” “our,” “us”). These Terms and Conditions govern your use of our website, online services, and donation platform.

By using our website, you agree to these Terms. If you **do not agree**, please **do not use our services**.

### **1. Definitions**

- **“Website”** – The online platform owned and operated by Radiant Believers Global Network.
- **“User”** – Any individual accessing or using our website.
- **“Donor”** – Any individual or entity making a financial contribution.
- **“Transaction”** – Any donation or financial gift processed through our platform.
- **“Chargeback”** – A dispute where a donor requests a refund from their payment provider.

### **2. Use of Our Website**

By using our website, you **agree** that you will:

- Use it **only for lawful purposes** and in accordance with these Terms.
- Not attempt to **disrupt or harm** our platform.
- Not use our donation platform for **fraudulent or illegal transactions**.

We reserve the right to **suspend or terminate access** for violations of these Terms.

### **3. Donations, Payments, and Refunds**

- **All donations are voluntary and non-refundable** unless required by law.
- Payment processing is handled by **third-party financial service providers** in compliance with data protection regulations in respective jurisdictions.
- Users are responsible for ensuring that their payment details are **accurate and secure**.
- We reserve the right to **reject or refund** any donation suspected of fraud or misuse.

For refund inquiries, please contact us via email: [info@rbgn.org](mailto:info@rbgn.org)

### **4. Payment Security and Fraud Prevention**

- We use **encryption and secure payment gateways** to process transactions.
- Users must not attempt **unauthorized access** or interfere with our platform.
- **When we suspect fraud**, we may report cases to **financial authorities** and block access.

We **do not store credit card or payment information** beyond what is necessary for processing donations.



**+234 7077948642**



**[info@rbgn.org](mailto:info@rbgn.org)**



**RADIANT BELIEVERS  
GLOBAL NETWORK**

## 5. Data Protection and Privacy

- We process personal data in compliance with Nigerians and international data protection best practices.
- Your personal information will only be used for **donation processing and communication**.
- Users can **request access, correction, or deletion** of their personal data.
- We **do not share** donor data with third parties except as required by law.

For full details, see our Privacy Policy.

## 6. Chargebacks and Disputes

- If a donor **disputes a transaction**, they must contact us before initiating a chargeback.
- Excessive chargebacks may result in **account restrictions** and reporting to payment providers.
- We are **not responsible** for fees imposed by financial institutions due to chargebacks.

## 7. Limitation of Liability

- We **do not guarantee** uninterrupted service due to factors beyond our control.
- We are **not liable** for indirect, incidental, or consequential damages arising from website use.
- Our liability is **limited to the amount of the donation** in dispute.

## 8. Governing Law and Dispute Resolution

- These Terms are governed by the laws of the Federal Republic of Nigeria.
- Disputes shall first be resolved through **negotiation** before legal action.

## 9. Amendments to These Terms

We may **update these Terms** periodically. Continued use of our website after changes are posted constitutes **acceptance** of the updated Terms.

## 10. Contact Information

For questions or disputes, contact:

Radiant Believers Global Network

Email: [info@rbgn.org](mailto:info@rbgn.org)

Phone: +234 (0) 707 794 8642

Website: [www.rbgn.org](http://www.rbgn.org)



+234 7077948642



[info@rbgn.org](mailto:info@rbgn.org)