

Terms and Conditions

Last updated 23 October 2026

This is a demo site for testing and development. Nothing on it represents an offer: it is not real, it is a simulation.

These terms apply to everyone who uses this site and to every purchase made on it.

Read it with the Refund Policy (<https://prettythings.capetown/refunds>) and the Privacy Policy (<https://prettythings.capetown/privacy>). This copy was made from <https://prettythings.capetown/terms>.

SECTION 1

Supplier information

Given as section 43 of the Electronic Communications and Transactions Act 25 of 2002 (ECTA) requires.

Full name	Richard Catto
Legal status	A sole proprietor trading under the trading name. Not a registered company.
Registration number	None: not a registered company
Trading name	Catto Learning
Physical address	215 Ujala Towers, 258 Main Road, Kirstenhof, 7945, Western Cape, South Africa
Address for legal service	215 Ujala Towers, 258 Main Road, Kirstenhof, 7945, Western Cape, South Africa
Telephone	+27 81 495 1212
Email address	admin@prettythings.capetown
Website	prettythings.capetown
Information Officer	Richard Catto
Self-regulatory bodies and codes of conduct	None. The seller is not a member of any self-regulatory body and subscribes to no code of conduct.
Accreditation	None. The seller holds no accreditation from any body.

Catto Learning is the seller. When you buy on this site you buy from Richard Catto, a sole proprietor, not from a payment provider or any other party. The seller is not a company, so there is no company registration number.

Legal documents may be served on the seller at the address for legal service above. The seller also accepts service by email at admin@prettythings.capetown.

The rest of the information ECTA requires is in these sections:

- what is sold - [section 3](#)
- the full price and how to pay - [section 4](#)
- when a course starts and how long access lasts - [section 5](#)
- the record of your purchase - [section 4](#)
- cancellation and refunds - [section 11](#) and the [Refund Policy](#)
- payment security and privacy - [section 4](#) and the [Privacy Policy](#)
- complaints and disputes - [section 14](#)

SECTION 2

About these terms

In these terms 'we', 'us' and 'the seller' mean Richard Catto trading as Catto Learning. 'You' means the person using the site or placing an order. 'The site' means [prettythings.capetown](#).

You accept these terms and the [Refund Policy](#) by ticking the acceptance box at checkout. You also tick a box to agree that your courses start as soon as your payment is confirmed. An order cannot be placed without both. Before you place an order, checkout shows you the whole order so that you can review it, correct it or leave without buying.

Your order records when you accepted these terms. The date at the top of this page shows when they last changed. A PDF copy of these terms can be downloaded from the top of the page.

We may change these terms from time to time. The terms that apply to a purchase are the ones in force when you made it, and changes apply only to later purchases unless the law requires otherwise or the change gives you more rights. If a change affects your account or wallet credit, we will email you at least 30 days before it takes effect.

SECTION 3

What we sell

We sell access to self-study courses that you take on this site at your own pace.

- **A course.** Each price is for access to one course for a fixed period. The course page shows every price and its access period before you buy. There is no lifetime access.
- **A bundle.** A bundle is two or more courses sold together for one price and one access period.
- **Company credits.** A company can buy credits. One credit gives one staff member access to one named course for the access period shown. Only the Company Administrator buys credits for a company. Bundles are not sold to companies.
- **A free course.** A free course is added to your library when you complete checkout. Its access period starts at once. It has no order, invoice or payment.
- **Wallet credit is not sold.** [Section 7](#) explains where wallet credit comes from.

You get a course as it is published. We may correct or update a course while you have access to it.

SECTION 4

Prices and payment

All prices are in South African Rand (ZAR). The price is shown on the course or bundle page, in your cart and at checkout before you place an order.

The seller is not registered for VAT. No VAT is charged. The price shown is the full price.

A promo code is entered at checkout, or applied automatically while a promotion says so. One promotion applies to an order. If more than one could, the one that saves you the most applies. The discount is shown before you place the order. Promo codes cannot be used on company credit orders.

We accept the payment methods shown at checkout. They may change from time to time.

Card payments are made on our payment provider's secure page. Card details never reach this site and are never stored by it.

When you pay by EFT, you pay into our bank account and use your account reference as the payment reference ([section 6](#)). An EFT is confirmed when we see the payment in our bank account. If you pay more than the amount due, the difference is added to your wallet. If you pay less, the order waits until the rest is paid.

You can pay all or part of an order with wallet credit. The rest is paid by a payment method shown at checkout.

An order that is not paid in full within 7 days is cancelled automatically. Anything you paid towards it is added to your wallet.

We issue an invoice when you place an order and a receipt when your payment is confirmed. Both are PDF documents that stay available under My Orders in your account. We keep order and transaction records for at least 5 years.

SECTION 5

Access to a course

Every course you buy starts as soon as your payment is confirmed. At checkout you tick a box to agree to this. The course is added to your library and your access period begins at that moment. Every course in a bundle starts in the same way.

The access period is fixed. It runs from its start to its end. Unused time is not refunded. Your dashboard shows when each course started, when its access ends and how many days are left.

When the access period ends, the course leaves your library and you can no longer open it. The records of your work on the course are kept.

For a company credit, the staff member's access period starts when they press Start course and confirm it. Starting uses the credit. If the Company Administrator removes a staff member from a course before they start, the credit returns to the company.

SECTION 6

Your account

You need an account to buy or take a course. You sign in with a one-time link sent to your email address. There are no passwords. A sign-in link works once and expires after 30 minutes.

Anyone who can read your email can sign in as you. Keep your email account secure. You are responsible for what is done through your account. You can see your active sessions in your account and end any of them.

This site is for adults. You must be 18 or older to use it. You give your date of birth when you register or, if someone else created your account, the first time you sign in. We do not accept anyone under 18. If your verified identity document shows that you are under 18, your account cannot be used.

You may take a course under any name you choose. [Section 9](#) explains the name that appears on a certificate and a transcript.

Your account has an account reference, such as CL-20261017-0001-U. It never changes. It is shown on your dashboard, on your profile and on your orders. Quote it when you pay by EFT or write to us. A company has an

account reference of its own.

Your invoice is made out to the billing details you give at checkout. Give details that are correct.

SECTION 7

Wallet credit

Your account has a wallet. Wallet credit can be spent on courses on this site. A company's wallet can also buy company credits.

Wallet credit comes from:

- a refund you chose to take as wallet credit
- an EFT payment that was more than the amount due
- an order that was cancelled after you had paid towards it

Each amount of wallet credit expires 3 years after it was added, if it has not been spent. When you spend wallet credit, the credit that expires first is used first. We email you 30 days before credit expires.

Wallet credit earns no interest. It is not paid out as cash and cannot be passed to another person or company.

My Wallet in your account shows your balance and a statement of every amount added, spent and expired, with its expiry date.

SECTION 8

Acceptable use

You may not:

- share your account or a sign-in link with another person
- copy, record, publish or pass on course content, except a file that a course offers for download for your own study
- have another person complete an assessment for you, or complete an assessment for another person
- try to get around access controls, interfere with the site or reach another person's account or information
- use the site for anything unlawful

We may suspend or close an account that is used to break these rules.

SECTION 9

Certificates and transcripts

A certificate proves that you took a course. It never states that you passed. You earn it when you have completed every assessment in the course, whether you pass or fail.

A certificate and a transcript are issued only after your identity has been verified. Both state your name exactly as it appears on your identity document. If you complete every assessment before you are verified, they wait, and once you are verified they are issued with the date you completed the course.

Your identity is verified by an identity verification provider. On its secure page you photograph your identity document and take a live selfie, and the provider checks them. This site keeps no images. It keeps only the result, your verified name, the type, number and issuing country of your document, your date of birth and when you were verified.

You verify once, when your first certificate is due. Nothing about your identity is asked before you buy. A verified account is not asked again. If a check is declined, you are told why and may try again up to three times. After that, contact us.

The purpose of verification is to protect the credibility of certificates and transcripts.

A certificate shows your verified name, the course, the date you completed it, the certificate number, any accreditation stated for the course and the provider. It shows no mark or grade.

A transcript records each module assessment mark, the final assessment mark and the overall grade. The overall grade is 50% module assessments and 50% final assessment.

We may revoke a certificate and its transcript, for example if it was obtained by breaking these terms. A revoked certificate or transcript says so, with the reason, to anyone who can see it.

You decide who can see your certificates and transcripts

Each certificate and each transcript is private until you make it public, and you decide for each one separately. A private one can be seen only by you. A public one can be seen without signing in by anyone who has its address. They will see your name and, on a transcript, your marks and your grade. We never link to it, list it or tell anyone where to find it. You can make it public or private, or give it a new address, at any time in your account. The old address then stops working.

SECTION 10

Intellectual property

Course content and the other material on this site belong to the seller or to the course's provider. They are protected by copyright.

Buying access gives you a personal right to use a course for your own study during your access period. You cannot transfer that right to another person. Buying access does not make you the owner of any content.

A company that buys credits may give access only to its own staff members.

SECTION 11

Cancellation and refunds

Section 44 of ECTA gives a consumer the right to cancel an electronic transaction for a service, without reason and without penalty, within 7 days after the agreement is concluded. Under section 42(2)(d) of ECTA that right does not apply to a service that began with the consumer's consent before the 7 days ended.

Every course you buy starts as soon as your payment is confirmed, and at checkout you agree to this. **Once a course has started, its content has been supplied to you and cannot be returned. No refund of any kind is given for it: no money back and no wallet credit.**

Company credits that no learner has started can be refunded as wallet credit within 7 days of buying them.

When a refund is given, a refund of a card payment is less any fee the payment provider charged us for that payment and, for money back, for the refund. Money back for an EFT payment is less our EFT refund fee. Anything you paid from your wallet goes back to your wallet.

None of this affects your rights if a course is faulty, is not as described or cannot be provided. Tell us and we will put it right or refund you as the law requires.

The [Refund Policy](#) sets out the full rule, every deduction, how a refund is paid and how to ask for one. It is part of these terms.

SECTION 12

Limitation of liability

Please read this section carefully

It limits what the seller is responsible for.

Courses are provided for education. We do not promise that a course will lead to a particular result, qualification or job.

We work to keep the site available, but we do not promise that it will always be available or free of faults.

To the extent the law allows, we are not liable for indirect or consequential loss, such as lost income, lost profit or lost data, that arises from your use of the site or of a course.

To the extent the law allows, our total liability to you for a claim about a course, bundle or credit is limited to the amount you paid for it.

Nothing in these terms limits or excludes liability that the law does not allow to be limited or excluded. Nothing in these terms takes away a right you have under the Consumer Protection Act 68 of 2008 or under ECTA.

SECTION 13

Privacy

We collect and use personal information as the [Privacy Policy](#) describes. It explains what is collected, who receives it, how long it is kept and your rights under the Protection of Personal Information Act 4 of 2013.

SECTION 14

Complaints and disputes

If you have a complaint, contact us first:

- email admin@prettythings.capetown
- telephone [+27 81 495 1212](tel:+27814951212)
- the [contact form](#)
- post to Richard Catto, 215 Ujala Towers, 258 Main Road, Kirstenhof, 7945, Western Cape, South Africa

If your complaint is about a purchase, give your account reference and your order number. We respond to every complaint promptly.

If we cannot settle a complaint with you, you may refer it free of charge to the Consumer Goods and Services Ombud (www.cgso.org.za). You may also refer it to the National Consumer Commission or to a court that has jurisdiction.

SECTION 15

Governing law

These terms and every purchase made on this site are governed by the law of South Africa.

If a court finds that part of these terms cannot be enforced, the rest of these terms still applies.

Contact us

Name	Richard Catto
Trading as	Catto Learning
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Information Officer	Richard Catto