



## 1VOUCHER TERMS AND CONDITIONS

Last Updated: 28 September 2023

These are the specific terms and conditions ("**Terms**") applicable to the "1Voucher" payment methods ("**Payment Method**"), offered by Peach Payments as part of our payment services ("**Services**"). Acceptance of the Payment Method is strictly subject to these Terms. Where the Merchant has a merchant account directly with 1Voucher for the use of Payment Method, the acceptance of such payment method will be subject to additional terms as set out in a separate contract between the Merchant and 1Voucher.

These Terms must be read with, and are subject to, our [Master Terms of Service](#). However, if there is any conflict between the Master Terms of Service and these Terms, these Terms will apply.

Peach may update these Terms from time to time and will publish the updated terms on our website. We will notify you in writing of any material changes.

References to "you" or "your" are references to the merchant who applied to use our Services and whose details were provided to us during our application and onboarding process. Reference to "us" or "we" or "our" is a reference to the Peach Payments entity providing the Services to you in terms of our Master Terms of Service.

References to "transaction" in these Terms are to a 1Voucher transaction request via the Peach Payments platform in terms of which funds for or from a payer's associated account are directed to be captured with respect to a payment from a payer to you as the merchant.

**Fees.** The **acceptance** fee (the fee that Peach Payments charges per transactions completed using the 1Voucher Payment Method) is set out in our fee schedule, which is accessible on our Website or as communicated to you in writing during the application/onboarding process. Where the Merchant has a merchant account directly with 1Voucher for the use of Payment Method, 1Voucher may charge you an acceptance or other fee (a fee for enabling the use of the specific payment method) directly. Please note that the acceptance fee is separate to the **processing fee** which we charge you in terms of our Master Terms of Service. The processing fee is a fixed fee that Peach Payments charges per transaction submitted for processing via our platform, regardless of the type of payment method used or the amount of the transaction or whether you have a direct merchant account with the payment method provider. The processing fee is also set out in our fee schedule, which is accessible on our Website or as communicated to you in writing during the application/onboarding process.

**Name and Logo Sharing.** You consent to us sharing your business name and logo with 1Voucher. This is strictly so that 1Voucher can include you in their database of merchants that accept the Payment Method, and so that they can publish this list of merchants to their customers.

**The Payment Method.** The Payment Method allows you to accept transaction payments from customers using a 1Voucher voucher, as follows:

- at checkout, if the customer selects 1Voucher as the payment method, the customer will be required to enter the voucher number;

- the voucher number and redemption amount will be sent via the Peach platform to Flash Mobile Vending ("**Flash**") for confirmation;
- the transaction payment will be communicated as successful against confirmation of the validity and value of the voucher and the redemption amount by Flash via the Peach platform.

**1Voucher Rules.** You must:

- provide goods or services which are equivalent to the face value of the voucher redeemed during the transaction;
- not charge a customer a fee for using the Payment Method nor charge the customer a higher price than you would ordinarily charge to any other customer paying with cash or other payment method;
- assume all risk and responsibility associated with any chargebacks relating to the acceptance of a fraudulent or a faulty voucher; and
- not accept the Payment Method for the sale or distribution of prepaid airtime or electricity.