



MONEYBADGER

TERMS AND CONDITIONS

Last Updated: 8 May 2025

These are the specific terms and conditions ("**Terms**") applicable to the "MoneyBadger" payment method ("**Payment Method**"), offered by Peach Payments as part of our payment services ("**Services**").

The use of MoneyBadger as a Payment Method via our platform is subject to our [Master Terms of Service](#). Terms defined in our Master Terms of Service have a corresponding meaning when used in these terms.

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 MoneyBadger 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 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.

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.

Peach Payments may suspend or terminate MoneyBadger services to a Merchant if required by applicable law, its sponsoring bank, a card scheme, PASA, or any regulator, or if there is illegal activity (or suspicion of illegal activity). Merchants must implement adequate fraud prevention and legal compliance steps.

You acknowledge that certain wallet providers have specific restrictions on merchants, and this may result in the MoneyBadger Payment Method not being available to you. For example (a) Binance wallet payments are not available for merchants dealing with weapons of mass destruction, sanctioned entities (or entities with sanctioned nexus), unlicensed casinos, or

gaming and/or gambling (including video games related to these activities), or adult content/pornography; (b) Luno and VALR wallet payments require merchants to have valid ISO 18245 Merchant Category Codes.

You may opt-in to enabling refunds for Transactions. For payments made through Luno, VALR, and Binance wallets, refunds will be processed via API. For Lightning wallet payments and other cases requiring additional customer information, we will either (i) collect the necessary information during the payment process if you have indicated refund capability requirements in advance, or (ii) collect such information post-payment through our support process. Upon receiving a refund request from your customer, we may contact you for approval or evidence demonstrating why the refund should not be granted. You shall respond to such requests within 3 business days. If you approve the refund request or fail to provide sufficient evidence against the refund within this timeframe, the refund will be processed directly to the customer at the original transaction price (calculated in ZAR).

Unless otherwise required by applicable law, MoneyBadger Transactions are irrevocable, and your customers will not be able to reverse or dispute a Transaction. However, this does not affect any rights your customers may have under applicable consumer protection laws.

You are solely responsible for adhering to all applicable laws and regulations related to accepting crypto assets payments in your jurisdiction, including but not limited to tax laws, anti-money laundering regulations, and consumer protection laws.

You acknowledge that payments using crypto assets by the payer are subject to market volatility and price fluctuations, which may impact the value of the crypto assets at the time of payment. Despite these risks, all payments for MoneyBadger Transactions will be settled in the full ZAR amount equivalent to the value of the goods and/or services provided at the time of sale.