



PAYPAL

TERMS AND CONDITIONS

Last Updated: 28 September 2023

We are integrated with PayPal and offer PayPal as a payment service ("**Payment Method**") as part of our transaction processing service.

However, the Payment Method is provided to you directly by PayPal.

PayPal provides the Payment Method to you in accordance with the User Agreement and PayPal Privacy Policy accessible here <https://www.paypal.com/sg/legalhub/useragreement-full> and here <https://www.paypal.com/sg/legalhub/privacy-full>.

PayPal can be contacted via this link <https://www.paypal.com/to/smarthelp/contact-us>.

We are not an agent or representative of PayPal. We are a member of the PayPal partner programme, and are eligible to receive benefits in terms of such programme <https://www.paypal.com/sg/webapps/mpp/partner-programme-login>

The use of the Payment Method via our platform is still subject to our [Master Terms of Service](#).

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.

Fees. PayPal will charge you separately for the acceptance of the Payment Method as set out in their User Agreement. 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. 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.