



## ZEROPAY

### TERMS AND CONDITIONS

Last Updated: 28 September 2023

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

There are no specific terms and conditions applicable to the ZeroPay Payment Method, facilitated by Peach Payments as part of our transaction processing service. The terms and conditions in the [Master Terms of Service](#) shall apply wholly to ZeroPay Transactions.

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 ZeroPay 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. Where the Merchant has a merchant account directly with ZeroPay for the use of Payment Method, ZeroPay 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 ZeroPay. This is strictly so that ZeroPay 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.