



PAYMENT LINKS

TERMS AND CONDITIONS

Last Updated: 11 August 2025

These are the specific terms and conditions ("Terms") applicable to the Payment Link service ("Service") offered by Peach Payments as part of our payment services. Use of the Payment Links Service are strictly subject to these Terms.

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.

The Service. The Peach Payment Links solution offers Merchants an online portal via which they are able to collect bill payments, donations, or other payments from Payers. The Merchant can trigger an email or SMS or Whatsapp containing a payment link that will be sent to the Payer. The Payer can then complete the transaction choosing from selected payment methods (as available to the Merchant in the country selected).

Your terms and conditions and time limits. You are responsible for uploading your terms and conditions for acceptance by the Payer, and setting an appropriate expiry date/time for the link.

Accuracy. The Merchant is solely responsible for (i) ensuring that the details inputted for creating the payment link are accurate and correct, and (ii) inputting the correct contact details when sending the payment link to Payers.

Authority and Security. Peach Payments is not liable for any misuse or unauthorized use of Payer contact information or payment link distribution channels, including but not limited to WhatsApp Business accounts. The Merchant warrants that it (i) has the necessary permissions, consents, or rights to contact the Payer via the chosen method (SMS, WhatsApp, email), (ii) will maintain appropriate security measures to protect its communication channels and credentials from unauthorized access or compromise, and (iii) will immediately notify Peach Payments of any security breach or unauthorized access to its payment link distribution channels. The Merchant shall be solely responsible for any unauthorized or fraudulent use of payment links resulting from a breach of its own systems, accounts, or credentials.

Content and Communications. The Merchant must not include any malicious, misleading, illegal, or harmful content within the payment link or any associated attachments. The Merchant is responsible for ensuring all payment link communications comply with applicable platform policies and do not violate any privacy laws, regulations or guidelines.

Fees. Fees for the service are set out in our fee schedule, which is accessible on our Website or as communicated to you in writing during the application/onboarding process.