



PayJustNow

TERMS AND CONDITIONS

Last Updated: 17 February 2026

If you use **PayJustNow** as a Payment Method, you are required to adhere to these PayJustNow terms and conditions ("**PayJustNow Terms**") in addition to our [Master Terms of Service](#). Depending on your merchant classification, you may also be required to register with PayJustNow directly

PayJustNow may be provided to you as a payment method in one of two ways:

- **Aggregated Merchant:** You are onboarded by Peach Payments, and we are responsible for settling your Transaction proceeds.
- **Direct Merchant:** You enter into a direct Merchant Agreement with PayJustNow and are settled directly by them.

If you are a Direct Merchant, you are required to conclude an agreement directly with PayJustNow acknowledging their terms.

Unless you have a direct Merchant Agreement with PayJustNow, you appoint Peach Payments to facilitate PayJustNow Transactions on your behalf, including the processing of cancellations and refunds

All Transaction requests are submitted to PayJustNow for automated, real-time approval via the Peach Platform. Approval constitutes an instruction to you to initiate the delivery of goods or services.

Acceptance of Transaction proceeds by Peach Payments on your behalf constitutes a valid discharge by the Customer of the purchase price for that Transaction.

Settlement occurs as follows:

- For Aggregated Merchants, PayJustNow settles funds to Peach Payments, and we settle the proceeds to you.
- For Direct Merchants, PayJustNow settles the full Transaction value (less their fees) directly to you.

If a Customer is entitled to a refund, you must issue an electronic request via the Peach Platform. PayJustNow will process the refund by adjusting the Customer's installments or refunding card payments.

Any refund or any chargeback amount (arising from a disputed transaction) will be deducted from your next settlement payment by either Peach Payments or PayJustNow, as applicable.

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 PayJustNow for the use of Payment Method, PayJustNow 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.

In using the PayJustNow services, you must comply with all Applicable Laws, including data protection regulations.

Peach Payments is required to notify PayJustNow if you breach our Master Service Agreement, face winding-up proceedings, or if our agreement is terminated.

You indemnify Peach Payments against all claims which PayJustNow may have against us arising from any breach by you of these PayJustNow Terms.

Peach Payments may update these Terms from time to time by publishing them on our website. We will notify you in writing of any material changes.