

## PayPal Advertising Program

The PayPal Advertising Program enables qualifying merchants with eligible business accounts to promote PayPal services, including PayPal's Pay Later Products, through PayPal-hosted banners and buttons on merchants' websites or in other channels if and as approved by PayPal. PayPal may change the content provided through this program at any time for any reason, and PayPal may choose to discontinue the PayPal Advertising Program at any time.

If you participate in this program:	
You must:	You must not:
Comply with all integration and PayPal Advertising Program requirements provided by PayPal or each authorized third party, including those with respect to accurate presentation of all PayPal related information.	Modify any PayPal content or its presentation in any way.
Only use the code for PayPal content, or any promotional assets as provided by PayPal.	Copy PayPal content from other websites or channels or duplicate PayPal promotional assets from other merchants.
Use the PayPal content in its entirety with all the links and language provided by PayPal and without modification by you.	Create, display or host your own PayPal content, unless authorized by PayPal in writing.
Immediately remove all PayPal content from your sites or other channels and communications and/or cooperate with PayPal or your third-party provider to do so, if you stop using a qualifying PayPal payments solution.	Post or present PayPal content on social media networks or platforms or anywhere else, unless authorized by PayPal in writing.
Keep all PayPal content current and up to date, including by cooperating with PayPal to manually update the PayPal content as it appears on your sites, other channels, or in your communications and repair or reinstall the code to facilitate future updates.	Display any non-current PayPal content.
Comply with applicable advertising laws, regulations and standards issued by governmental authorities or advertising self-regulatory bodies including but not limited to the digital advertising standards issued by the Network Advertising Initiative.	

If you promote the use of PayPal's Pay Later Products on your sites, other approved channels, and/or consumer communications through the PayPal Advertising Program, there are additional requirements that apply.

If you receive consumer inquiries relating to a Pay Later Product, then you must direct the consumer to the Customer Support channel associated with the Pay Later Product. If you receive consumer inquiries relating to PayPal or another Product other than those listed above, then you must direct the consumer to [PayPal Customer Support](#).

You are responsible for any damages suffered by PayPal or any third parties resulting from your failure to follow the rules of the PayPal Advertising Program, and if you violate these rules, PayPal may modify or remove the PayPal content you are presenting or require you to remove or modify it immediately. If you fail to follow these rules, we may limit or close your PayPal account.

#### PayPal Pay Later Messaging Centre Program Terms

These terms ("Program Terms") apply to you and your use of marketing assets relating to PayPal-branded consumer Pay Later products ("Pay Later Products") provided and/or approved for use by PayPal, including, but not limited to, those accessible via the Pay Later Messaging Centre ("Pay Later Assets"). These Program Terms supplement, and do not supersede, any other agreement you have with PayPal, including the [PayPal User Agreement](#) and the PayPal Advertising Program.

The Program Terms enable qualifying merchants with an eligible PayPal account to present promotional messaging using the Pay Later Assets to consumers on their websites, and through other digital or physical channels, as approved by PayPal. To participate in the PayPal Advertising Program with respect to the Pay Later Products (available to eligible Canadian consumers only), you must have an eligible integration or applicable agreement, unless authorized by us in writing. See our FAQs for more information on eligibility.

The content on the Pay Later Messaging Centre site, or any other content relating to Pay Later Products provided and/or approved for use by PayPal, is to be used solely for the purpose of displaying Pay Later Assets on your website or other channels, if and as approved by PayPal, and may not be used for any other purpose unless authorized by PayPal.

The terms of the Pay Later Products, including duration and threshold (if applicable), are firm and cannot be changed, unless authorized by PayPal in writing. Should the terms of any Pay Later Product be updated from what is offered today, PayPal-hosted banners

and/or assets may automatically update, as long as the code was integrated correctly. Any other Pay Later Assets you have been approved to host or present, if applicable, will need to be removed or replaced in accordance with your agreement with PayPal or as instructed by PayPal in writing (as to which email shall suffice).

In order to participate in the PayPal Advertising Program with respect to PayPal's Pay Later Products, you must also comply with the following requirements. If you do not comply with these requirements, PayPal reserves the right to restrict your ability to offer PayPal's Pay Later Products, restrict your ability to present Pay Later Assets, or take any other action as deemed necessary.

You must have an eligible integration, or applicable agreement, to display Pay Later Assets on your website or in any other channel, if and as approved by PayPal.

If you stop using an eligible integration in any channel where Pay Later Assets are displayed, you must immediately remove all Pay Later Assets from that channel along with any consumer communications and/or cooperate with PayPal or your third party provider to do so.

The images and Pay Later Assets on the Pay Later Messaging Centre, or other assets displayed by PayPal, are for placement and demonstration only. You must download the official code (including with all links and language provided by PayPal) or leverage other PayPal provided assets to use and display the Pay Later Assets in conformance with any messaging requirements provided by PayPal. Do not attempt to copy the messaging or buttons in any way. Do not attempt to remove the watermarks.

Production of any Pay Later Assets provided by PayPal must be done in accordance with PayPal's instruction.

You are prohibited from modifying Pay Later Messaging or altering the presentation in any way.

You are prohibited from creating, hosting, and displaying your own Pay Later Assets or other content related to PayPal's Pay Later Products on your websites, social media networks or platforms, consumer communications, or other channels, unless authorized by PayPal in writing.

Pay Later Assets may be changed by PayPal at any time for any reason. PayPal may also discontinue any Pay Later Asset, the PayPal Advertising Program, and/or any of PayPal's Pay Later Products, at any time, in its sole discretion. If Pay Later Assets on your website, consumer communications, or any other channel fail to automatically update, you will cooperate with PayPal to (i) manually update the Pay Later Assets; (ii) repair or reinstall the

code to facilitate future updates, if applicable; and (iii) remove any messaging or any of PayPal's Pay Later Product terms that are not current.

If a consumer is unable to process a transaction using any of PayPal's Pay Later Products, you are prohibited from communicating any reason for the consumer's decline.

If you fail to comply with any requirements as communicated by PayPal or authorized third party providers with respect to these Program Terms, then you will be liable for any resulting damages suffered by PayPal or any third parties.

PayPal reserves the right to update or amend these Program Terms at any time.