

## Pay Later Messaging Centre Program Terms

Last Update: 10 May 2021

These terms apply to you and your use of the [Pay Later Messaging Centre](#) (the, “Program Terms”) in addition to any other agreement you have with PayPal, including the [PayPal User Agreement](#) and PayPal Acceptable Use Policy. Please familiarize yourself with the general terms of the [PayPal Advertising Program](#) that apply to you under that agreement.

The PayPal Advertising Program enables qualifying merchants to place buy now, pay later promotional messaging and buttons (together, “Pay Later Messaging”) hosted by PayPal on their websites and through other channels as may be made available by PayPal from time to time. To participate in the PayPal Advertising Program with respect to PayPal’s pay later offers, you must have an eligible integration, unless authorised by us in writing. Further, PayPal’s pay later offers are available to eligible AUS consumers only.

The content on the Pay Later Messaging Centre site is to be used solely for the purpose of displaying Pay Later Messaging on your website and may not be used for any other purpose (other than those that are affirmatively enabled by us through the Pay Later Messaging Centre).

The terms of PayPal’s pay later offers, including duration and threshold, are firm and cannot be changed. Should the terms of PayPal’s pay later offers be updated from what is offered today, the hosted banners will automatically update, assuming the code was integrated correctly.

If you participate in the PayPal Advertising Program with respect to PayPal’s pay later offers, you must 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 offers, or take other action as deemed necessary.

- You must have an eligible integration (as stated above), to display Pay Later Messaging on your website.
- If you stop using an eligible integration, you must immediately remove all Pay Later Messaging from your websites and customer communications and/or cooperate with PayPal or your third-party provider to do so.
- You must comply with Pay Later Messaging integration requirements provided by PayPal or authorised third-party providers to ensure that Pay Later Messaging is accurately presented.
- The images on the Pay Later Messaging Centre are for placement and demonstration only. You must download the official code to use and display the Pay Later Messaging. Do not attempt to copy the messaging or buttons in any way. Do not attempt to remove the watermarks.
- You are prohibited from modifying Pay Later Messaging or altering the presentation in any way.
- You are prohibited from copying Pay Later Messaging from other websites. Instead, you must use the code as provided by PayPal to place Pay Later Messaging.
- You are prohibited from creating, hosting, and displaying your own Pay Later Messaging or other content related to PayPal’s pay later offers on your websites or in customer communications, unless authorized by PayPal in writing.
- You must use the Pay Later Messaging in its entirety with all the links and language provided by PayPal.
- You may not post Pay Later Messaging on social media networks or platforms, unless authorized by PayPal in writing.
- Pay Later Messaging may be changed by PayPal at any time for any reason. PayPal may also discontinue any Pay Later Messaging, the PayPal Advertising Program, and/or any of PayPal’s pay later offers, at any time, at its sole discretion. If Pay Later Messaging on your website or customer communications fails to automatically update, you will cooperate with PayPal to
  - i. manually update the Pay Later Messaging as it appears on your websites or customer communications;
  - ii. repair or reinstall the code to facilitate future updates; and
  - iii. remove any non-current messaging or any of PayPal’s pay later offer terms from your websites.
- If you receive customer inquiries relating to PayPal Credit Pty Ltd or PayPal, then you must direct the customer to [PayPal Customer Support](#).

- If a customer is unable to process a transaction using any of PayPal's pay later offers, you are prohibited from communicating any reason for the customer's decline.
- If you fail to comply with any requirements as communicated by PayPal or authorised 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.

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