

PayPal Local Payment Methods Terms

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These Terms are a contract between you and PayPal Australia Pty Ltd ("PayPal", "we" or "us").

1. About these Terms

These Terms apply to your use of any of our LPM functionality.

For reference:

- LPM functionality is functionality provided by us which, if integrated into your online checkout, enables your customer to select and use any local payment method (LPM) (as we may allow from time to time) to pay you; and
- a local payment method (LPM) is any payment method listed in Annex 1, which we may allow anybody without an Account to use to send a payment to your Business Account, subject to these Terms.

These Terms are in addition to the PayPal User Agreement and its incorporated policies, including the Acceptable Use Policy and Privacy Statement, which are applicable for the country where you are registered with PayPal as resident. Capitalised words which are not defined in these Terms are defined in that User Agreement. As much as possible, these Terms and the User Agreement should be interpreted as a consistent whole. Where a conflict of interpretation arises, these Terms shall override the User Agreement to the extent of the conflict.

The definition of our Services in the User Agreement, when read together with these Terms, includes our LPM functionality.

2. Accepting these Terms

You agree to these Terms by integrating our LPM functionality into your online checkout/platform.

If you integrate our LPM functionality for the Account of another person or legal entity:

- you confirm that you have the permission of that other person or legal entity to legally bind them to these Terms for and on their behalf; and
- that other person or legal entity will be legally bound by these Terms instead of you.

3. Using LPM functionality

When you integrate our LPM functionality into your online checkout, we may (but are not obliged to) allow anybody to use an LPM to pay you.

Annex 1 of these Terms list each LPM which we may make available to your customers from time to time and further provisions relating to your receipt of payments from customers using that LPM. You must comply with those provisions at all times.

As the payer does not use a PayPal Account to send an LPM payment, you may not use PayPal to proactively refund LPM payments, unless otherwise stated in Annex 1 of these Terms.

You may not receive LPM payments in currencies other than those stated for the given LPM in Annex 1 of these Terms.

You may use our LPM functionality only with a Business Account and not a Personal Account.

4. Your liability to us

We may treat the LPM providers and the payment processors which help us to enable you to receive LPM payments in the same way as we treat our bank/card acquirers and/or other payment processors under the User Agreement.

LPM payments are at risk of reversals by the LPM provider unless otherwise stated in Annex 1. Your obligations and liability towards us for these reversals are the same as those you have towards us for Reversals and/or Chargebacks under the User Agreement. The LPM provider may influence the reversal of an LPM payment in the same way as the payer's bank may influence a Reversal and/or the payer's card company may influence a Chargeback.

After termination of these Terms, you will continue to be liable towards us under these Terms for reversals of LPM payments by the LPM provider and all your outstanding obligations arising from your use of the LPM functionality prior to termination.

5. Changes and termination

We may add to or remove from the list of LPMs/LPM providers in Annex 1 of these Terms at any time and without notice.

Otherwise, we may amend, delete or add to these Terms in line with the change process set out in the User Agreement. If you do not agree with any change, you may terminate these Terms.

You may terminate these Terms at any time by removing our LPM functionality from your online checkout and following any other integration-related steps which PayPal may make available to you from time to time. This lets you stop allowing your customers to use an LPM to pay you, but otherwise your Account remains open and the User Agreement remains in effect.

We may, at any time, for any reason and (where possible) with reasonable prior notice, terminate, cancel or suspend the Service to the extent it relates to our LPM functionality and/or LPMs without liability towards you.

These Terms survive any termination to the extent and for so long as we are required to: (i) deal with matters arising from your use of the LPM functionality prior to termination; and/or (ii) comply with applicable laws and regulations.

Annex 1

LPMs	
Bancontact	
Payment Type	Debit Card Bancontact is a debit card Payment Method, whereby a debit card is issued by an authorised credit institution, which allows customers to directly pay for goods and services from their bank accounts.
Chargeback Risk	No
Payment Guarantee	No
Refund possibility	Yes
Transaction minimum	€1.00 per transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	None other than those prohibited goods and services set out within the User Agreement
Supplemental Terms	N/A
EPS	
Payment Type	Real-time Bank Transfer EPS is a bank transfer payment method. Recipients can receive a real time confirmation of the transaction. EPS is facilitated by EPS participating banks.
Chargeback Risk	No
Payment Guarantee	Yes – Payment Guarantee shall mean every transaction that is flagged as complete or successful (whichever is applicable) will be paid to your Account and the funds cannot be revoked, subject further to these terms and the User Agreement and your compliance with them.
Refund possibility	Yes
Transaction minimum	€1.00 per transaction
Transaction maximum	N/A
Specific Prohibited Goods and Services	None other than those prohibited goods and services set out within the User Agreement
Supplemental Terms	You shall report any events that require reliance on the EPS Payment Guarantee to PayPal without delay.
Giropay	
Payment Type	Real-time Bank Transfer giropay is a bank transfer payment method. Recipients can receive a real time confirmation of the transaction.
Chargeback Risk	No
Payment Guarantee	Yes – Payment Guarantee shall mean every transaction that is flagged as complete or successful (whichever is applicable) will be paid to your Account and the funds cannot be revoked, subject further to these terms and the User Agreement and your compliance with them.
Refund possibility	Yes
Transaction minimum	€1.00 per transaction

Transaction maximum	N/A
Specific Prohibited Goods and Services	In addition to any prohibited goods or services set out within the User Agreement: Payment instruments (cash, savings or e-money, currencies including virtual currencies such as bitcoins, as well as checks) as far as the recipient of the payment instrument can't be identified by you, except vouchers or stored value products.
Supplemental Terms	<ol style="list-style-type: none"> giropay is restricted to customers with access to an online banking compatible account held at an authorized credit institution based in Germany. PayPal does not guarantee that all German bank accounts are giropay compatible. You must adhere to all terms and conditions of the giropay Rules and Regulations including the use of the giropay logo which is limited to the European region. In using giropay as the payment method, you shall not request for any customers data, in particular personal data such as IBAN or names. The giropay Payment Guarantee is limited to EUR10,000 per transaction. You shall report any events that require reliance on the giropay Payment Guarantee to PayPal without delay. The giropay Payment Guarantee expires 6 weeks after a receipt of the given transaction flagged as complete or successful, whichever is applicable unless you have reported the claim in writing before the expiry of the 6 week period.
iDEAL	
Payment Type	Real-time Bank Transfer iDEAL is a bank transfer payment method. Recipients can receive a real time confirmation of the transaction. iDEAL is restricted to use by customers who have been issued an online bank account that is iDEAL compatible and held at a bank based in the Netherlands.
Chargeback Risk	No
Payment Guarantee	Yes – Payment Guarantee means every transaction that is flagged as complete or successful (whichever is applicable) will be paid to your Account and the funds cannot be revoked, subject further to these terms and the User Agreement and your compliance with them.
Refund possibility	Yes
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	None other than those prohibited goods and services set out within the User Agreement
Supplemental Terms	<ol style="list-style-type: none"> You must make the information about the complaints procedure easily available to customers on your website. You are not permitted to offer the iDEAL Payment Method via e-mail link services unless you obtain the prior written permission of PayPal. An iDEAL payment link is a URL that leads to your payment page on which a customer can initiate an iDEAL transaction. You must cooperate with requests for information in specific situations that require further investigation in relation to the iDEAL payment method as may be notified to PayPal or you from time to time.

4. The iDEAL Merchant Integration Guide can be accessed here: <https://betaalvereniging.atlassian.net/wiki/spaces/IPD/overview>; you must adhere to the terms and conditions for the use of iDEAL, including the use of the iDEAL logo, as described at www.ideal.nl/en/payee/logos-banners/.
5. You shall report any events that require reliance on the iDEAL Payment Guarantee to PayPal without delay.
6. Where at PayPal's sole discretion you are deemed to be high risk, PayPal reserves the right to request you to implement a Customer registration process to record at least the following data concerning the Customer:
- a) Name and e-mail address;
- b) Account number and name for the bank account number which is being used to make purchases via the iDEAL Payment Method;
- c) Additional information for verification in step 2 and the monitoring of Transactions, for example:
- i. IP address
- ii. Browser fingerprint
- iii. Mobile number

MyBank

Payment Type	Real-time Bank Transfer MyBank is a bank transfer Payment Method. Recipients can receive a real time confirmation of the transaction.
Chargeback Risk	No
Payment Guarantee	No
Refund possibility	No
Transaction minimum	N/A
Transaction maximum	N/A
Specific Prohibited Goods and Services	For the avoidance of doubt and in addition to any prohibited goods or services set out within the User Agreement: Activities which could be punishable as endangerment of minors, paedophilia, pornography, for infringement of works protected by intellectual property rights and means of payment, the non-compliance with the protection of personal data, with systems automated data processing, acts of money laundering, non-compliance relating to gambling and betting, horse racing, lotteries and provisions relating to conditions of exercise of regulated professions.
Supplemental Terms	You are not permitted to use My Bank Logo and additional intellectual property rights other than as permitted for these local payment methods services. For any further use please comply with MyBank Style Guide for Businesses found at the following website https://www.mybank.eu/mybank/mybank-style-guidelines-for-merchant-websites/ . If you attempt to use the MyBank Logo in an unauthorised manner, in a manner that is not intended or allowed, or in significant contravention of these requirements, we reserve the right to revoke our services.

SOFORT

Payment Type	Real-time Bank Transfer SOFORT Banking/SOFORT Überweisung is a bank transfer Payment Method. Recipients can receive a real time confirmation of the transaction.
Chargeback Risk	No
Payment Guarantee	No
Refund possibility	Yes
Transaction minimum	€1.00 per transaction
Transaction maximum	N/A

Specific Prohibited Goods and Services	None other than those prohibited goods and services set out within the User Agreement
Supplemental Terms	N/A

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