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PAYOR'S AUTHORIZATION FOR PRE-AUTHORIZED DEBITS (PADS)

Please note: on **17 June 2022**, PayPal will discontinue the PAD service and you will not be able to use PAD for any new transactions from that date. If you initiated a transaction using PAD as a payment option prior to the above effective date, then these Terms and Conditions will continue to apply until your PAD payment is completed in full and final satisfaction of the transaction. When all PAD customer payments have been processed, this PayPal PAD Agreement will be removed in its entirety from our websites. If you would like to find out more about the discontinuation of PAD, please see [here](#). For information about an alternative deferred payment method please see www.paypal.com/au/webapps/mpp/paypal-payin4.

1. These Terms and Conditions apply to users of the Pay After Delivery ("PAD") payment option and are incorporated by reference into the PayPal User Agreement.
2. The PAD payment option lets qualifying buyers to purchase eligible items and wait up to 21 days before funds are withdrawn from their bank account.
3. In order to use PAD, qualifying buyers must have a valid bank account linked to their PayPal account from which funding transfers may be withdrawn. If there's no valid linked bank account then Pay After Delivery won't be available, even if the buyer has used Pay After Delivery before.
4. Where a buyer and item purchased are both eligible for PAD, which shall be determined at PayPal's sole discretion, the buyer may choose the PAD payment option at the time of purchase.
5. PayPal will not impose a fee for a buyer's use of PAD. However, a third party, such as the financial institution holding the primary bank account, may impose a fee in connection with the payment.
If a buyer selects PAD as the payment method:
6. The entire transaction amount will be funded from the buyer's primary bank account linked to the buyer's PayPal account, even if the buyer has a balance in their PayPal account, except where there are insufficient available funds in the primary bank account. For the avoidance of doubt, the buyer cannot use a gift card or other incentive to partially fund a PAD transaction. The buyer authorises PayPal to submit the debit to the buyer's primary bank account for the amount of the transaction, and resubmit it again if the initial debit is rejected or insufficient. Please note your financial institution may charge dishonour or other fees in connection with the payment. If there are insufficient available funds in the buyer's primary bank account, the buyer authorises PayPal to fund the remaining amount of the transaction from any of the following sources: the buyer's PayPal account balance, credit or debit card. For each payment using PAD, the buyer

- authorises PayPal to debit the primary bank account for the full amount of the payment 21 days after the transaction date, or sooner in accordance with the buyer's instructions, or later as described in clause 8 below. PayPal will email a reminder to the buyer before the scheduled debit.
7. Where the buyer has qualified for and initiated a PAD transaction, PAD will be identified as the buyer's preferred payment method for future eligible transactions. The buyer may change their preferred payment method at any time for future transactions. The buyer may select a different payment method for future transactions and change their payment method at the time they make the payment.
 8. If the purchase is eligible for PayPal's Buyer Protection Policy, the buyer must follow the procedures described in Schedule 1 of the PayPal User Agreement if they have a problem with their purchase. If the buyer files a PayPal's Buyer Protection Policy claim within 21 days of the transaction, PayPal will debit the primary bank account after the resolution process is complete, provided the claim is not decided in favour of the buyer. The buyer authorises PayPal to debit the full amount of the payment in the manner described in clause 6 above if a PayPal's Buyer Protection claim is not decided in favour of the buyer. If the PayPal Buyer Protection claim is decided in favour of the buyer, the payment will not be debited from the buyer's account.
 9. PayPal has the right, at any time and at its sole discretion, to terminate, cancel, suspend or modify the PAD payment option, qualifications or eligibility for PAD, or any buyer's ability to use PAD.
 10. In the event of any inconsistency between these terms and the [PayPal User Agreement](#), these terms will prevail to the extent of the inconsistency.