

Terms for PayPal Non-Account Checkout

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1. PayPal's Non-Account Checkout service is provided to on-line merchants by PayPal (Europe) S.à r.l. et Cie, S.C.A. which is authorised and regulated by the Commission de Surveillance du Secteur Financier in Luxembourg.
2. This service allows on-line merchants to sell goods or services to on-line consumers who do not hold a PayPal account. It involves PayPal issuing to the on-line merchant a sum of electronic money equivalent to the amount of the purchase when PayPal receives funds from the consumer. That electronic money is then paid to the on-line merchant's PayPal account as payment for goods or services being purchased.
3. PayPal will not open a PayPal account for you when you pay us and we issue electronic money to on-line merchants. PayPal will keep the information you provide in accordance with our Privacy Policy to (1) allow payments to be made in this way in the future, (2) enable us to monitor the use of PayPal Non-Account Checkout for risk management and compliance purposes and (3) make it easier for you to open a PayPal account in the future.
4. PayPal will monitor the number and amount of transactions when you pay us and we issue electronic money to on-line merchants. If these transactions are regular, we may require you to open a PayPal account with us. At this point you will need to enter into our standard user agreement to govern your newly-created relationship with us.
5. You should note that PayPal Non-Account Checkout does not entitle you to the benefits of having a PayPal account. You will not be eligible to take advantage of our Buyer Protection Policy or any other benefits which we offer under the user agreement. You may have additional rights through your agreement with your credit or debit card issuer.