

## Price Challenge – Terms and Conditions

1. You agree to be bound by these terms and conditions and confirm that all information provided is accurate, up-to-date and complete.
2. This “Price Challenge” is available until 6<sup>th</sup> July 2018.
3. Handepay reserves the right to modify or terminate the “Price Challenge” and the terms and conditions of this offer at any time without prior notice.
4. In order to qualify for the “Price Challenge” our services must be provided (and be able to be provided) on a like for like basis.
5. The “Price Challenge” is not available to customers taking an All Inclusive Bundle package.
6. The £1,000 will only be paid to a participating business if we cannot offer an overall saving per annum after having received and reviewed copies of the merchant statements from the prior three months; (this must include terminal rental, card processing fees (MSC), minimum monthly service charge (MMSC), PCI DSS fees (including non-compliance fees), any membership costs if applicable, authorisation fees, payment gateway fees and any other associated fees).
7. The “Price Challenge” savings include a total cost generated by card terminal rental, payment gateway fees, card processing fees, membership fees and any other associated fees. Any cost incurred to switch provider will not be used within the savings calculation.
8. In order to qualify for the ‘Price Challenge’ you must take over 80% of your total transactions on consumer cards.
9. Should we successfully reduce your costs but you are subsequently declined for a facility by EVO Payments you will not qualify for this offer.
10. The “Price Challenge” is not open to trade sectors prohibited or restricted by EVO Payments.
11. The “Price Challenge” is unavailable to kitchen / bathroom and car sales trade sectors
12. The “Price Challenge” is not open to members of trade associations or buying groups.
13. Handepay reserves the right to verify the eligibility of all claims and may, in its sole discretion, refuse to pay the “Price Challenge” fee if the customer fails to satisfy eligibility requirements or gives false or misleading information.
14. Payments will be made by cheque and sent to customers by post as soon as is practical.
15. Handepay does not accept any liability for lost or delayed payments, howsoever caused.
16. Handepay reserves the right to withhold and/or refuse payment where we suspect that any false or fraudulent claim is being made.
17. The decision of Handepay is final and no dispute will be entered into.
18. Due to contractual obligations, we cannot provide a merchant facility for any businesses that have an existing contractual or other business relationship with EVO Payments or any of their associated businesses and, if applicable, the “Price Challenge” does not apply.
19. The “Price Challenge” is not available to existing Handepay or EVO Payments customers.
20. The “Price Challenge” is currently unavailable for businesses using purchased point of sale terminal equipment.
21. By entering into the “Price Challenge” you agree to be included in Handepay’s promotional material.
22. On entering the ‘Price Challenge’ you will not qualify for entry again for a 12 month period.
23. If the £1,000 “Price Challenge” fee is paid out to you, you will not qualify for the “Price Challenge” again.

## Easy Switch – Terms and Conditions

### How to claim

1. The terminal must be installed and have made its first live transaction within 14 days of delivery date
2. The first rental of the minimum term terminal hire agreement must be paid
3. Customers need to provide/request reasonable information e.g. copies of contract
4. Customers must provide Handepay with a final invoice/settlement quote from their existing supplier via email to switching@handepay.co.uk or fax 01942 407 998
5. Customers need to provide Handepay with a VAT invoice for the final switching costs via email to switching@handepay.co.uk or fax 01942 407 998
6. Claims for switching costs must be made within 90 days of the first live transaction date
7. All switching costs must be repaid immediately by the customer to Handepay on the earlier of you closing the Merchant Acquiring Account or use of the terminal stops for a concurrent period of 30 days or more, in accordance with the following sliding scale:

0 - 12 months of the first live transaction	100% repayment
13 - 24 months of the first live transaction	75% repayment
25 - 36 months of the first live transaction	50% repayment
37 - 48 months of the first live transaction	25% repayment

### Who’s it for?

1. Customers who are new to Handepay
2. Customers who get their terminal equipment from the same provider as their merchant account
3. Customers whose terminal rental is shown on their monthly merchant statement

### What’s covered

1. Cancellation fees for your acquiring facility and terminal
2. Amounts are uncapped and will be covered regardless of how long you have been in contract

### What’s not covered?

1. Costs you incur for non-returned terminal equipment
2. Costs for returning terminal equipment to your old provider
3. Costs you incur for terminal equipment which is damaged when you return it
4. Any charges which are outstanding or unpaid on your account at the point of cancellation, such as merchant service charges, minimum monthly service charges, PCI fees or terminal rental
5. Costs where your terminal is provided by or rented to you by a third party which is not your merchant account processor

**Please note that if you get your terminal equipment from another supplier we may be able to offer switching fees on a bespoke basis. Offer only available to new customers joining Handepay via EVO Payments.**