



Paywerk AS Invoice

Thank you for choosing to shop with Paywerk.

These terms and conditions of Invoice Service apply between you and this store where you made your purchase if you chose Invoice as your payment option. Please note that Invoice payment option can only be used at e-shops who have a cooperation with Paywerk and for purchases made by private persons. Purchase by Invoice is only available for consumers from the age of 18 years and above. By using you in this document, we mean anyone who has bought something using Invoice payments with Paywerk. Bear in mind that the contract of sale of goods is concluded exclusively between you and the merchant and shall be governed by the applicable service terms of the merchant.

Invoice

When you choose Invoice as a payment option, you'll be given the possibility to pay on a due date 14 days from the order fulfilment confirmation by the merchant (usually when merchant has shipped the order).

Invoice payment option is offered to you at the checkout and it's free of charge. Availability and exact conditions of Invoice payment option and amount of purchase to be financed may vary depending on the country, where you buy the goods from, your previous credit behaviour and other factors.

How it works?

With Invoice, you simply need to choose the payment option at the checkout and enter your valid payment card details to complete your purchase. Always make sure you use a payment card that has been issued to your name. There won't be any interest, fees, or charges for using a debit or credit card by Paywerk. For completing the purchase, we may deduct a micropayment (amount usually not exceeding EUR 1 or other equivalent in other currency) from your card that will be instantly returned, so we can complete your purchase by validating your card.

The claim for payment due on your purchase will be immediately assigned to the Financier available. After completing the purchase, Paywerk will provide you a payment confirmation with the details about your purchase, the Financier, and the payment. Depending on the country where the payment option is provided, data required by Paywerk may vary.

Cards

Valid payment card means that the card must be in your name and must not have expired. You should also make sure the card you use has enough balance and limits available to cover the full purchase amount on a payment date. Paywerk accepts most Visa and Mastercard debit and credit cards, other types of payment cards may not be acceptable. We may also not accept a card that's due to expire soon. We'll let you know at checkout if your card hasn't been accepted. If your card is no longer usable (e.g., lost, stolen, expired), you'll still have to pay us any money you owe at payment date. If the card you assigned to the purchase is no longer usable, you must provide us with new card details without any delay. You can add or remove your payment cards and assign them to purchases at Paywerk's [Shopper Portal](#).

Payments

Purchase amount will be charged from your card in full at the payment date by Paywerk on behalf of the Financier. You also have an option to make early payment through Paywerk's [Shopper Portal](#). In case your purchase amount is paid in full, we will discontinue charging your card for that purchase. More information about early payments can be found at [Customer T&C Paywerk Service](#).

Costs & fees

Invoice payment option is free of charge. There might be additional services provided in the Paywerk's [Shopper Portal](#) for what Paywerk might charge a fee. All fees applicable for the additional services at the Paywerk's Shopper Portal and payment reminder fees (if applicable) will be charged from your payment card by Paywerk.

Order cancellations & refunds

Your order's cancellation is subject to the merchant's cancellation policy, so you need to check with the merchant the information on their cancellation, returns or refund policy and instructions on how to cancel an order and return the good(s) if already received. Once the merchant has confirmed the cancellation, partial or full return, Paywerk will reduce your payments proportionally or refund any amounts you have already paid in case you have paid more than what's the outstanding balance after refund.

Please note that shipping costs or other services in your shopping basket may not be eligible for refund even if a full refund is made by the merchant. Refund is processed by us within 1 (one) day from the merchant's refund confirmation, but it may take up to 14 (fourteen) days depending on your card issuer to receive it back to your card. If Merchant has confirmed a refund and you haven't seen the refund to your card, please contact the card issuer.

Missed payments

If a payment from your card fails, we'll let you know, and try again every day to deduct the funds. If the failure occurred due to temporary issues such as missing funds, insufficient limits or other similar reasons, the payment should go through the next time after you fix the underlying issues. If the failure occurred due to permanent issues such as the card being lost, stolen, or expired, you must provide us with a new card. If a payment still fails, we may try other cards you have provided to us but not currently linked to that purchase.

You will not be able to use Paywerk services again until you have made the missed payments. You may be restricted from using Paywerk again for a longer time in the future if payments are delayed too many times or too often.

If payment fails and you are in a delay, Paywerk may, on behalf of the Financier, send you reminders via electronic communication channels to top up your card and charge a fee for such reminders according to the applicable law. Please bear in mind that in case the deduction of payment fails within 30 (thirty) days, the Financier may start to enforce debt collection procedure.

Affordability check

If you choose the Invoice payment option, your eligibility to pay with Invoice, is evaluated for each order. Paying for a purchase with Invoice payment option might not work for you if you have any arrears or if you've used Paywerk's payment option before and still haven't managed to repay the full balance of your purchase in time. Also, your purchase amount could exceed the limit currently being offered to you. There may be other reasons for refusing the payment option, and Paywerk reserves a right to not communicate the details of the refusal except if required otherwise by law.

Personal data & privacy

Paywerk processes your personal data for offering the Service(s). Detailed information about processing your personal data is provided in the [Privacy Notice](#).

Complaints handling

Our aim is to provide a high-quality service to you. If you are dissatisfied with the service, please inform us according to the [Complaints Handling Procedure](#) accessible on Paywerk's [website](#). Please file your complaint electronically via e-mail. In the complaint, describe the circumstances of your dissatisfaction as accurately as possible and enclose the documents serving as the basis for your statements. By using our service, you consent and agree that Paywerk provides all communication regarding complaints electronically except when required differently by law.

If we are unable to resolve your complaint you may refer your complaint to the dispute handling authority applicable depending on the country. Details about the authority applicable are provided on our website. Or you can submit your complaint in any official language of the European Union through the [Online Dispute Resolution | European Commission](#) platform provided by the European Commission.

About Paywerk

Paywerk AS is an Estonian payment service provider registered at the Estonian companies register under registration number 16218310. Paywerk AS is authorised to provide payment services by Estonian Finantsinspektsioon (Estonian Financial Supervision & Resolution Authority). Paywerk's registration in the authority as well as a list of countries to which Paywerk's services have been passported to can be found on [Finantsinspektsioon's website](#).