



Paywerk AS Shopping Service

These *Service Terms* apply between you and Paywerk. You sign up for the Shopping Service and enter into an agreement with Paywerk by accepting these Service Terms. You acknowledge that each time you use our Shopping Service, you will be deemed to agree to the current version of these Service Terms. Please note that the Shopping Service provided by Paywerk includes our online self-service environments, can only be used by private persons and is only available for consumers from the age of 18 years and above.

Shopper Portal

Shopper Portal is a web-based service available at <https://shopper.paywerk.co>. You can log in to Shopper Portal using social logins (e.g., Facebook, Google, Microsoft) or requesting a one-time login link to your email. Make sure you use the same email address you used when making the purchase.

Using Shopper Portal is not a preliminary condition to use Slice Service or Invoice Service as payment options offered by Paywerk. However, via the Shopper Portal User Account you will have access to several additional features that make your shopping experience even better. Be aware that the exact content of features can differ between countries. Paywerk updates the Shopper Portal continuously. Here's a list of the main features of Shopper Portal:

View the details of your orders

At the Shopper Portal you will have access to all orders you have placed with any merchant's online shop using a Slice or Invoice payment option offered by Paywerk. You'll be shown all outstanding and completed payments for each order placed. You can find the following information for each order: order number, date of order, contents of the order (if provided by merchant), order status, selected payment option, payment dates, amounts and their statuses, and, if applicable, service fees. Paywerk reserves the right to add or limit the information provided in the Shopper Portal.

Shopper Portal

Extend the payment date

At the Shopper Portal you may have the Snooze option available to extend an existing purchase's upcoming payments for one more payment period. A service fee displayed upon choosing the Snooze option will be deducted immediately from your card and all upcoming payments will be postponed for 1 (one) month. Following the payment extension, a change to the original payment date(s) is no longer possible. Thus, a reimbursement of the incurred service charge is not possible, even if you still decide to make early payment. Availability of Snooze and other additional services provided by Paywerk may depend on the payment option, country, purchase amount, previous credit behavior and other relevant aspects.

Early payment

Shopper Portal will give you a full overview of your Slice or Invoice purchases' due dates and offer you the possibility to initiate earlier payments with just one click. Paywerk shall execute the early payment transaction requested by You after it has been initiated at the Shopper Portal. As of that moment, you can no longer reject the transaction or withdraw the consent given to Paywerk for enabling access to the payment card for the purpose of providing the Service.

Update your card & contact details

Via the Shopper Portal you may update your email address, phone number and valid payment card(s). To change your name, please send a proof of name change to our Shopping Service (shopper-support@paywerk.co). By accepting these Service Terms, you agree that Paywerk may use electronic communication when communicating with you. Payment information, terms, disclosures required by law and other information to you can be provided electronically, including via Paywerk's website, Shopper Portal, or the email address(es) that you provided to us. It is your responsibility to ensure that Paywerk has your current email address and mobile phone number, so that we can communicate with you electronically.

When making a purchase with Paywerk you may configure and use several different funding sources, including debit or credit cards. Paywerk accepts most Visa and Mastercard debit and credit cards, other types of payment cards may not be acceptable. Your funding source will be saved to your Shopper Portal User Account until you remove it from your User Account or if the User Account is deleted. Please note that your card details are safe with us, because Paywerk will never store them. Your card details will be securely stored as a token in a payment service provider's system that Paywerk uses to process card payments.

Shopper Portal

By choosing to store your card details with Paywerk you authorise Paywerk to charge this funding source for any subsequent usage of Paywerk when making purchases with us. You will not be charged until you make a purchase. However, we may deduct a micropayment (amount usually not exceeding EUR 1 or other equivalent in other currency) that will be instantly returned, so we can validate your card. If your default card funding source can't be charged for a purchase, you authorise Paywerk to attempt to charge your other cards, registered to your Paywerk User Account.

Let us handle your payments

As a payment services provider Paywerk will take care of your payments. We perform the payments collection acting on behalf of the Financier and make sure that the agreed payment amount will be deducted from your payment card and transferred to the Financier. It's up to your responsibility to keep funds and limits of your payment card(s) sufficient for collection of payment amount on a payment day.

Offers & benefits

Paywerk may provide you offers and benefits such as discounts, special events, pre-access to products, sales promotions, merchant offers, sampling and giveaways. What offers and benefits you receive will be based on the country the Shopping Service is offered in, and your previous actions such as number of purchases, purchase amounts, or usage of Paywerk Service.

Costs & fees

Shopper Portal and Slice and Invoice payment options offered by Paywerk to you are free of charge. Please note that fees may apply to the use of a specific service offered by Paywerk, such as but not limited to Snooze or currency conversion. Make sure you check the specific information for the Slice or Invoice payment option that you use or check the applicable service fees via Shopper Portal.

If payment fails and you are in a delay, Paywerk may 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.

Liability & restrictions

Paywerk expects you to always provide correct information and use your own payment card and correct identity. Any use of information that does not belong to you or that you for other reasons are not authorised to use, or the use of the service in a non-prescribed way, will be seen as a misuse. Any data relating to misuse or suspected misuse may be saved and used for future risk assessment and for the protection of involved parties.

Paywerk can at any point in time change, suspend or interrupt the Shopper Portal. Specifically, Paywerk grants no warranty, liability or guarantee for cases in which loss of data occurs, unless due to mandatory statutory provisions. Paywerk reserves the right to limit your access to the Service, suspend the use of Shopper Portal and/or stop providing any further Service and suspend/delete your User Account access in case of breach of contract, violations, fraud, or misuse.

You may not transfer or assign any rights or obligations you have under these Service Terms. To the extent not otherwise already permitted by applicable law, we may transfer or assign these Service Terms or any right or obligation under these Service Terms at any time provided that such transfer does not alter your rights and obligations under these Service Terms to your detriment.

Paywerk will not take any liability for the services provided and fees applied by the third parties, including but not limited with (i) currency conversions and applicable fees performed by an international card organisation or a servicing bank, (ii) or failure of debiting a payment card due to the services provided by an international card organisation, a payment card issuer, or an acquiring bank. For the services provided by the third party will apply service terms provided by the service provider.

Termination of the agreement

This agreement is concluded for an indefinite period. It applies until it is terminated by you or us and can be terminated at any time by sending the agreement termination application to the following email address: shopper-support@paywerk.co. You will not be able to terminate this agreement if you have an outstanding payment from any purchase or if you use a service provided by Paywerk that is subject to either a fixed term (which has not expired) or a service which is subject to a termination notice period and such period has not expired. Please note that in case of a termination, the use of the Shopping Service, including any features provided in, or managed via, the Shopper Portal, will no longer be available.

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](#).

Applicable law

These conditions are governed by and construed in accordance with the laws of Estonia. We both agree to submit to the non-exclusive jurisdiction of the court of Estonia, which means that you may bring a claim to enforce your consumer protection rights in connection with these Service Terms in Estonia or in the EU country in which you live.

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](#).