



ATM COMMISSION CHALLENGE TERMS & CONDITIONS – JUNE 2025

1. Terms

- a) These Terms and Conditions (“Terms”) govern the ATM Commission Challenge Promotion offered by PayPoint Retail Solutions Limited (“PayPoint”) to retailers who are interested in being appointed as an ATM Agent to PayPoint. The Promotion commences on 19 May 2025.
- b) These Terms are considered as “other documentation” pursuant to Section 1 Clause A.2.5(f) and Section 2 Appendix A Clause 6.1 of your General Retailer Agreement. Any capitalised terms used here and not defined herein are as set out in the General Retailer Agreement.
- c) Please read the following Terms carefully and keep a copy for your information.

2. Eligibility Criteria

- a) To be an eligible participant for the ATM Commission Challenge:
 - i. you must currently host a floor mounted self-filled ATM in your premises (“*your Current ATM*”); and,
 - ii. Your Current ATM is not a PayPoint ATM; and,
 - iii. You must be able to qualify to be appointed as a PayPoint ATM Agent in accordance with PayPoint’s agent accreditation process;
 - iv. You must be able to provide proof of commissions paid and received by the provider of your Current ATM; and
 - v. If you are a current PayPoint Agent, you must be in good standing with us, which includes the fact that you have not defaulted on a direct debit payable to PayPoint in the last 12 months.

3. Promotion

- a) PayPoint Agents and others who meet the eligibility criteria and elect to participate in the ATM Commission Challenge Promotion (“*a Participant*”) shall be entitled to request a comparison by PayPoint in respect of the commission rates payable to the Participant in respect of successful cash withdrawals processed by their Current ATM. If PayPoint is unable to beat the commission rates per successful withdrawal transaction paid under the agreement in respect of your Current ATM, which is to be on a like-for-like basis as the PayPoint ATM offering, then you become eligible for a payment of the sum of two hundred and fifty pounds (£250.00) (“*ATM Commission Challenge Payment*”).
- b) For the avoidance of doubt, to be eligible for the ATM Commission Challenge Promotion, your Current ATM equipment and agreement must therefore be a like-for-like comparison to those offered by PayPoint. Any submissions that do not involve services substantially similar to those offered by PayPoint will not be accepted.
- c) If the commission rate for your Current ATM is based on a sliding scale of rates, PayPoint shall provide the comparison based on the lowest rate of commission paid in respect of your Current ATM.
- d) Although you may be eligible for the payment, you agree that the payment by PayPoint of the ATM Commission Challenge Payment is entirely conditional on Your execution of the necessary Agreement



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with PayPoint to become a PayPoint ATGM Agent and that at that point the amount shall become due and payable.

- e) You agree that PayPoint may elect to make payment to you of the *ATM Commission Challenge Payment* by crediting any account that You may have with PayPoint.

4. Participation

- a) To participate in the ATM Commission Challenge Promotion, you must visit <https://retailer.paypoint.com/ATM Commission Challenge> and provide us with the following mandatory information where requested:

- Your Name
- Business Email Address
- Business/Company Name
- Business Postal Address
- Phone number
- A copy of your current ATM commission statement dated within the last 3 months, detailing all ATM commissions received on successful cash withdrawals

- b) We may also request the following additional information where applicable:

- Name of the PayPoint Sales Representative who you have spoken to
- Your PayPoint Agent Number (which can be found on your Confirmation Form)

- c) Within seven (7) Business Days of submission for the information set out in 4(a) above, PayPoint shall review the submitted information and assess whether PayPoint is able to beat the commission rates paid to you for successful cash withdrawals from your Current ATM (as detailed in your monthly statement provided), by offering you a higher commission rate payable on successful cash withdrawals. If PayPoint is unable to offer a higher rate of commission per successful cash withdrawal, then you shall become eligible for the ATM Commission Challenge Payment.

- d) Within seven (7) Business Days of the assessment in clause 4(c), PayPoint will contact you by email advising you of whether you are eligible for the ATM Commission Challenge Payment (“Confirmation Email”), and where applicable, request the following information (to be sent to the following email address, ATMSupport@paypoint.com):

- Bank account number
- Sort code
- Bank account name
- Proof of account

5. Payment

- a) If you are an existing PayPoint Agent, the ATM Commission Challenge Payment shall be made to you alongside your weekly PayPoint commission and will be itemised on your self-billing invoice as “ATM



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Commission Challenge Payment". Payment shall be made within 10 Business Days of receipt of the Confirmation Email by the retailer. In the alternative, PayPoint may apply the amount as a credit to your account.

- b) If you are not an existing PayPoint Agent, the ATM Commission Challenge Payment shall be made to you by faster payments. Payment shall be made within 10 Business Days of receipt by PayPoint of the relevant additional information under clause 4(d). Please note that the banking details will be passed through confirmation of payee checks and payment may be withheld if the checks are not successful

6. Other Important Terms:

- a) Responsibility is not accepted for any submissions that are damaged, lost or delayed because of any computer hardware, network or software failure of any kind. PayPoint reserves the right to reject any submission at its sole discretion.
- b) PayPoint shall not accept any submissions that are not submitted via the proper channels as documented in these Terms.
- c) PayPoint reserves the right to verify the eligibility of all submissions and may, in its sole discretion, refuse to pay the ATM Commission Challenge Payment if the customer fails to satisfy any eligibility requirements set out in these Terms or where we suspect that a false or fraudulent submission is being made, or misleading information has been given.
- d) If PayPoint successfully manages to beat the commission rate that you are paid for successful withdrawals from your Current ATM, but you subsequently either (i) do not pass the PayPoint agent onboarding (ATM Accreditation Process), or (ii) you do not successfully complete the termination of the contract that you have for your Current ATM (including the settlement of all and any amounts that may be owed in in terms of that contract and the removal of your Current ATM from your store), or (iii) having passed the ATM Accreditation Process you fail, refuse or neglect to execute your PayPoint ATM Agreement, you shall not be eligible for the ATM Commission Challenge Payment.
- e) The decision of PayPoint is final in all respects and no dispute will be entered into.
- f) PayPoint does not accept any liability for lost or delayed payments, howsoever caused.
- g) ATM Commission Challenge Payment is not transferable and cannot be exchanged for other alternatives.
- h) To the extent that you have supplied personal data in relation to this promotion, such personal data shall be used exclusively for the administration of activities in relation to this promotion only. For the avoidance of doubt, this will not change or amend any standing personal information you may have previously provided in relation to other products or services provided by PayPoint, or the use of such information in relation to such products or services.
- i) PayPoint will not be liable for any loss (including, without limitation, indirect, special or consequential loss or loss of profits), expense or damage which is suffered or sustained (whether or not arising from any person's negligence) in connection with the ATM Commission Challenge Promotion or these terms, except for any liability which cannot be excluded by law (including personal injury, death and fraud) in which case that liability is limited to the minimum allowable by law.
- j) You agree to be bound by these Terms and conditions and confirm that all information provided is accurate, up-to-date and complete to the best of your knowledge and ability.
- k) PayPoint reserves the right to withdraw or amend the promotion and/or these Terms at any time, details of which will be shared on <https://retailer.paypoint.com/support/product-t&cs>.
- l) These Terms prevail in the event of any conflict or inconsistency with any other communications including advertising or promotional materials



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- m) These terms and conditions shall be governed by English law and the English courts shall have exclusive jurisdiction.
- n) In these Terms, references to PayPoint shall mean, PayPoint Retail Services Limited, 1 The Boulevard, Shire Park, Welwyn Garden City, AL7 1EL.