

Medeor Payments Merchant Terms

Australia

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MEDEOR MERCHANT TERMS Australia

1. These Terms

- (a) These Terms apply to your use of the Medeor Merchant Services. They are a binding agreement between Medeor Limited (operating a payment service branded as Medeor), Medeor Global Pty Ltd (ABN 70 662 551 368) of 80 Dorcas Street, South Melbourne, VIC 3205, (**us, we or our**) and **you**, with **you, your** being any individual person or legal entity whose representative clicks the "I Agree to the Terms" checkbox within the Merchant Application.
- (b) By clicking the "I Agree to the Terms" checkbox on the Merchant Application, you agree to be bound by these Terms and any Medeor policies posted on the Medeor website (www.medeorpayments.com.au).
- (c) You should review these Terms and our Privacy Policy (www.medeorpayments.com.au/privacy-policy), carefully and cease using Medeor if you do not agree to them.
- (d) To the extent of any inconsistency between these Terms, a policy posted on the Medeor website, or the requirements set out in the Card Scheme Rules, the order of priority (from highest to lowest) for the purpose of any interpretation is the Card Scheme Rules, these Terms, then any policies posted on the Medeor website.
- (e) Each individual must be 18 years of age or older to access or use Medeor.
- (f) You acknowledge that under the Card Scheme Rules you may be required to execute a tri-partite agreement with us and our Payment Facilities Provider. You agree to promptly execute such agreement if we notify you in writing that this is required.

2. Amendment to Terms or change in Fees

- (a) We may in our sole discretion modify any part of these Terms. We will give you seven days' notice of any change by notifying you at the contact details supplied in the Merchant Application and publishing a notice and the amended Terms on the Medeor website. You are responsible for checking the website for changes to these Terms.
- (b) Your continued use of or access to Medeor following the effective date of any changes to these Terms constitutes acceptance of those changes.
- (c) We may, at our discretion, vary existing Fees or introduce new Fees relating to the supply of Medeor to you at any time either in writing [or by notification on our website]. Where we change our Fees before the completion of the Term, you are free to end this agreement and your access to Medeor by writing to us within 30 days of receiving notice of the change in Fees from us.

3. Merchant Services

- (a) We provide the Medeor Merchant Services through our Payment Facilities Provider.
- (b) The Merchant acknowledges and agrees that the services of:
 - (i) acquiring Transactions and fulfilling obligations; and
 - (ii) clearing and settlement with issuers for Transactions for Cardholders, as an 'acquirer' under the Card Scheme Rules will be provided by the Payment Facilities Provider under the terms of a payment facilitator agreement between Medeor and the Payment Facilities Provider.
- (c) If the payment facilitator agreement between Medeor and the Payment Facilities Provider is terminated for any reason, Medeor shall notify the Merchant as soon as reasonably practicable of the change in 'acquirer' under the Card Scheme Rules.
- (d) Subject to applicable law, our agreement with our Payment Facilities Provider, and these Terms, we will provide you with the Medeor Merchant Services described in the Merchant

Application or any other written agreement for specific Merchant Services that you and we enter into from time to time.

- (e) If you have not signed or accepted the Merchant Application, but start using Medeor as described in that Merchant Application, you will be deemed to have accepted that offer and these Terms in full from the date of your first use, and be required to pay any Fees and all other amounts payable in connection with Medeor.
- (f) You acknowledge that:
 - (i) in relation to information provided by you to Medeor in connection with your Merchant Application:
 - (A) Medeor may provide that information to the Payment Facilities Provider;
 - (B) We may rely on such information as being complete, accurate and not misleading or deceptive; and
 - (C) The Payment Facilities Provider is not obliged to verify the completeness or accuracy of the information it receives from Medeor; and
 - (ii) We may obtain from any Card Scheme or a person who is involved in any Card Scheme, any credit reporting agency or any other person, information about your merchant history or Personal Information about you, any Related Bodies Corporate, your officers, employees or agents for any purpose relating to the operation of those Card Schemes and we can use any such information to assess an application from us under clause 3(f)(i);
 - (iii) We can disclose information about your merchant history, a data breach and relevant Personal Information in the following circumstances:
 - (A) to any Card Scheme or to any person who is involved in any Card Scheme, information about you for any purpose related to the operation of those schemes, card fraud detection agencies (including information about termination of merchant solutions and reason(s) for termination of merchant solutions; and
 - (B) where the law requires or permits us to do so; and
 - (C) where we have reasonable grounds to believe that either you are involved in dishonest or criminal activity, are a victim of such activity, may have information relevant to an inquiry into such activity or have experienced a data breach, to any state or federal law enforcement or regulatory agency whether or not we have been requested by that agency to provide such information.
- (g) All Transactions will be processed in Australian dollars.

4. Fees and Charges

The supply of Medeor to you incurs fees and charges which you agree to pay (**Fees**). The Fees are detailed within the Merchant Application that you have agreed to.

- (a) In relation to the Fees, you authorise us to settle the Transactions processed by Medeor into your nominated Account less any Transaction related Fees.
- (b) You authorise us to direct debit all other Fees from the Account you nominated within the Merchant Application.
- (c) You must immediately pay on demand from us any balance that remains unpaid because there are not enough funds in your Accounts to pay the amounts due under this clause. Interest is payable at the current floating interest rate if the balance remains

unpaid for any more than 5 Business Days. Interest is calculated on a daily basis. You will be responsible for any costs of debt collection for amounts that remain unpaid.

- (d) As stated in clause 2, the Fees may be varied from time to time.

5. Your General Obligations

- (a) You must:
- (i) Not change your ownership structure in any way without first notifying us in writing and providing the details of the anticipated change.
 - (ii) Not make a change to your principal business activities and the fundamental line of your business or commercial activities without first notifying us in writing, providing the details of the anticipated change and receiving our written notice of 'no current objection' to do so.
 - (iii) Not make a change in the types of goods or services that you supply to your customers, patients or clients without first notifying us in writing, providing the details of the anticipated change and receiving our written notice of 'no current objection' to do so.
 - (iv) Not carry on business in a place which has not been approved by us acting in our discretion.
 - (v) In all respects, comply with all Card Scheme Rules applicable to you and promptly notify us of any non-compliance with any Card Scheme Rules that is made known to you or that you are otherwise aware of.
 - (vi) Immediately (and in any event, no later than 14 days) notify us of:
 - (A) any change to your financial position which will, or is reasonably likely to, affect your ability to perform your obligations under these Terms.
 - (B) any change in business address or your business name.
 - (vii) Unless approved by us, only process Transactions in respect of goods or services located in Australia where you are the seller and supplier of those goods and or services.
 - (viii) Not knowingly permit any merchant third party to use the Medeor Merchant Services that we supply to you or process any Transactions through Medeor on behalf of a merchant third party.
 - (ix) Allow our employees, contractors, sub-contractors or agents or those of our Payment Facilities Provider or any Card Scheme, upon reasonable advance notice, reasonable access to your premises during normal business hours to check compliance with our agreement with the Payment Facilities Provider, these Terms or the Card Scheme Rules.
 - (x) Provide us with all information and assistance we reasonably require to perform our obligations and to deal with any queries in relation to our provision of Medeor. To this end, you agree to provide us with any additional information that we reasonably request of you as soon as reasonably practicable (and, in any event, within 7 Business Days of our request).
 - (xi) Comply with all Relevant Laws and contractual requirements in:
 - (A) carrying on your business;
 - (B) entering into Transactions; and
 - (C) performing your obligations under these Terms.

- (xii) Provide us, on our request (acting reasonably), with written opinions from independent, reputable, and qualified legal counsel confirming that your activities comply fully with all Relevant Laws.
- (xiii) Not do anything by your act or omission that would cause us or the acquirer to breach any law or relevant Card Scheme Rules or Relevant Law.
- (xiv) Cooperate with us to mitigate the risks of any Invalid Transactions (as described in clause 16) including adopting any reasonable precautionary measures within the timeframes requested by us or any Card Scheme.
- (b) You acknowledge and agree that:
 - (i) the Card Scheme has the right to enforce the provision of the Card Scheme Rules against you and to prohibit any conduct that may harm the Card Scheme; and
 - (ii) the Payment Facilities Provider may reject (without cause or reason) your use, or continued use, of the Merchant Services.
- (c) You must not, if you are a Pharmacist:
 - (i) process a Transaction using, or accept payment from, International Cards for Prescription Medicine or Pharmacy-Only Medicine via an Online Transaction or a MOTO Transaction; or
 - (ii) ship Prescription Medicine, or Pharmacy-Only Medicine overseas purchased via an Online Transaction.

6. Data Security Standards

- (a) You must comply with the Data Security Standards, inclusive of the Payment Card Industry Data Security Standard (PCI DSS).
- (b) If you are categorised as level 1, 2, or 3 for purposes of PCI DSS you must provide us with a copy of your most recent report on compliance (**ROC**) and most recent scan report. If a ROC is not completed, satisfactory confirmation the audit is underway and/or accompanied by a remediation plan should be provided.
- (c) You acknowledge and agree that:
 - (i) you have processes and procedures in place that meet the Data Security Standards and you follow those processes and procedures;
 - (ii) you will complete any verification documents or questionnaires sent by us to you within 2 weeks confirming, among other things, that you are compliant with the Data Security Standards;
 - (iii) we may be obliged to report data breach events to Card Schemes, law enforcement agencies, Australian regulators or commissioners and/or our chosen dispute resolution scheme providers. Where we are obliged to report any data breach events, you irrevocably consent to us releasing details of any such data breach and all other information relating to, or in connection with, that data breach to such law enforcement agencies, the relevant regulator or commissioner, Card Schemes and/or our chosen dispute resolution scheme provider (as the case may be);
 - (iv) you will advise us immediately if you become aware of any data breach, whether suspected, potential, anticipated, attempted or actual, relating to Cardholder Data held by you or on your behalf;
 - (v) if we become aware of, or suspect (acting reasonably), any such data breach, we may, in our sole discretion, appoint an investigator to complete a forensic investigation to identify the source and scope of such data breach;
 - (vi) you will provide to us and our data breach investigators full access to your systems, databases and premises and will make all commercially reasonable efforts to procure full access to any third party systems, databases and premises that you use in the provision of your goods and or services;
 - (vii) you will be liable for all costs incurred by us in relation to such investigation

- and remediation of any data breach confirmed by us or our investigator;
and
- (viii) where any data breach is confirmed by us or our investigator, then in order to continue processing Card Transactions, you must undergo a full PCI DSS accreditation by an approved Qualified Security Assessor (QSA). All costs of this accreditation exercise must be paid by you.
- (d) You acknowledge and agree that if you fail to comply with this clause 6, or if there is any data breach relating to Cardholder Data held by you:
 - (i) we may terminate the Merchant Services;
 - (ii) you are liable for any fines, Fees or other costs imposed upon us by the Payment Facilities Provider, Card Schemes or any other person or entity (directly or indirectly) or any other loss, cost, damages or expense incurred by us as a result of such failure or data breach; and
 - (iii) you are liable for any fines, Fees or other costs which the Payment Facilities Provider, Card Schemes or any other person or entity may levy (including any fines or Fees levied on us) in the event you suffer a Card data compromise incident and have not complied with the PCI DSS accreditation programme.

7. Your Obligations to Cardholders

Subject to the provisions of these Terms, you:

- (a) Must accept any valid and acceptable Nominated Card in a Transaction.
- (b) Unless agreed by us, must only send us a Transaction when you have provided or are the provider of the goods and services to the customer.
- (c) Must not accept a Nominated Card in a Card Transaction for giving a Cardholder cash.
- (d) Must perform all obligations (including, without limitation, supplying or agreeing to supply all goods and or services) to the Cardholder in connection with a sale before informing us about the sales Transaction.
- (e) Must not sell, purchase, provide or exchange any Cardholder Data to any person other than:
 - (i) us;
 - (ii) the agents you use in your business for a purpose approved in writing by us;
 - (iii) the Card issuer; or
 - (iv) as required by Law.
- (f) Must destroy any document or purge any information stored in any electronic programme or system that is used to hold Cardholder Data when it is no longer required to be retained, in a manner which makes the Cardholder Data unreadable.
- (g) Must take reasonable steps to ensure that Cardholder Data is protected from misuse and loss and from unauthorised access, modification or disclosure.
- (h) Must not make any representation in connection with any goods or services which may bind us, the Payment Facilities Provider, our agents or any other service providers or any Card Scheme.
- (i) Must not indicate or imply that we, the Payment Facilities Provider or any Card Scheme endorse any goods or services or refer to a Nominated Card in stating eligibility for goods, services or any membership.
- (j) Must not accept a Nominated Card or a Transaction which is of a type we have previously advised you is not acceptable to us.

- (k) Must provide sufficient training to your employees, contractors and other personnel to ensure you meet your obligations under these Terms. If required by you and on receiving your written request, we will (at your cost) provide the requisite training to you, your employees, contractors and other personnel for the purposes of complying with this clause.
- (l) Must prominently and unequivocally inform the Cardholder of your identity at all points of Cardholder interaction (including without limitation on any relevant website, promotional material and invoice) so that the Cardholder can readily distinguish you from any supplier of goods or services to you or any other third party.
- (m) Must provide notice to any Cardholder with whom you enter into a Transaction that you are responsible for that Transaction, including for any goods and services provided, any payment Transaction, related service inquiries, dispute resolution and performance of the terms and conditions of the Transaction.
- (n) Must not distinguish between issuers of a Nominated Card in processing a Transaction.
- (o) Must, if we have notified you in writing that you can offer Cardholders an instalment option:
 - (i) disclose to them in writing whether the instalment terms limit the goods or services that the Cardholder may purchase. The disclosure must also include the shipping and handling charges (if applicable) and any applicable tax;
 - (ii) if applicable, inform a Cardholder not billed in the Transaction currency that each instalment amount may vary due to currency conversion rate fluctuations;
 - (iii) subject to clause 13 (Surcharging) ensure that the sum of the instalment Transaction does not exceed the total price of the goods or services;
 - (iv) obtain Authorisation for all Transactions; and
 - (v) not add any finance charges to the instalment Transaction.
- (p) Must not transfer or attempt to transfer financial liability under these Terms by asking or requiring a Cardholder to waive his or her dispute rights.
- (q) Where you accept American Express cards:
 - (i) You must not process any Transaction for purposes other than legitimate purchases of goods and services. You must not process any Transactions for:
 - A. damages, losses, penalties, or fines of any kind (other than damages, losses, penalties, or fines which are charged by you in the course of providing goods or services, or where the Cardholder defaults in relation to its contract with you);
 - B. any costs or fees that Cardholders have not specifically approved;
 - C. overdue amounts, or amounts covering returned or stop payment cheques;
 - D. gambling goods or services;
 - E. adult digital content sold via the internet;
 - F. amounts that do not represent bona fide sales of goods or services at your business premises, e.g. purchases at your business premises by your owners (or their family members) or employees or any other person contrived for cash flow purposes;
 - G. other items we notify you (as notified to us by American Express).
 - (ii) American Express, its affiliates, successors or assigns is not liable to you for any malfunction, unavailability or failure of, or delay in processing through, any point of sale terminal, direct payment service, direct connection or other devices or associated equipment operated by American Express or others

which is beyond American Express' control. American Express is not responsible or liable to you for any incidental, indirect, speculative, consequential, special, punitive or exemplary damages of any kind (whether based in contract, tort, including negligence, strict liability, fraud, or otherwise, or statutes, regulations, or any other source of law) howsoever arising out of or in connection with this agreement. American Express will not be responsible to you for damages arising from delays or problems caused by telecommunications carriers or the banking system;

- (iii) you authorise us to submit transactions to, and receive settlements from, American Express on your behalf;
- (iv) each right (but not obligation) conferred under this agreement on us will be deemed to be conferred also for the benefit of American Express. American Express will be entitled to enforce this agreement, as a third-party beneficiary, against you, only to the extent necessary to protect the American Express brand;
- (v) and you will comply with industry-specific requirements as notified by us from time to time.

8. Authorisation and Authentication

You acknowledge and agree that obtaining Authorisation for a Transaction is not a guarantee of payment. An Authorisation only confirms that at the time the Authorisation was obtained the Card number exists and is valid, has not currently been listed as lost or stolen and has sufficient funds to cover the Transaction. It does not guarantee that the person using the Card is the genuine Cardholder or that they are creditworthy.

You must;

- (a) Without limitation to the remainder of this clause, comply with any Authorisation Procedures we advise.
- (b) For a Point of Sale Transaction, obtain prior Authorisation where:
 - (i) the embossed Account number on the Card is different from the printed Account number;
 - (ii) you would process the Transaction using Manual Equipment, but your Manual Equipment is not working;
 - (iii) you suspect that a signature is forged;
 - (iv) the Nominated Card signature panel is blank;
 - (v) we have told you not to accept the Nominated Card.

- (c) For an eCommerce Transaction, submit the expiry date of the Nominated Card and Card Security Code to us, identify the Transaction as an eCommerce Transaction and seek Authorisation using the applicable Equipment.
- (d) Transactions on contactless Cards are subject to a contactless limit (currently \$200 for Mastercard, \$200 for Visa) and may be subject to an accumulated contactless limit allowing a number of low value Transactions to be authorised off-line before the accumulated limit is reached. If either of these limits is reached, Transactions on contactless Card Transactions must be authorised with a signature or PIN. You will not be able to override either of these limits.
- (e) You must seek to recover or retain a Nominated Card by reasonable, peaceful means when we request you to do so. You must notify us when you have recovered or retained a Nominated Card and comply with such further instructions we give you.
- (f) Use reasonable care to detect forged or unauthorised signatures or the unauthorised use or forgery of a Card or PINs.
- (g) Notify us if you become aware of or suspect fraud on the part of a Cardholder.
- (h) Not deliberately reduce the value of any one Transaction below your Floor Limit by:
 - (i) splitting a Transaction into two or more Transactions; or
 - (ii) allowing a Cardholder to purchase items separately.
- (i) Not state or set a minimum or maximum amount for a Card Transaction.
- (j) Not request a Cardholder to reveal their PIN.
- (k) Not accept any eCommerce Transaction involving a Card if you are aware that a previous Transaction involving that Card has been fraudulently used or has resulted in a Chargeback.
- (l) Contact us for instructions if the identification of a Cardholder or the validity of the Nominated Card is uncertain.
- (m) Implement all measures requested by us to reduce the potential for fraud, or to be Card Scheme compliant, inclusive of 2 Factor Authorisation tools such as 3D Secure.

9. Online Authentication

Where you are operating online or internet Merchant Services supplied by us to you, you acknowledge you:

- (a) Are currently receiving online/internet Merchant Services from us.
- (b) Have had your payment processing systems and Equipment approved by us.
- (c) Maintain and operate the Merchant Software in accordance with all the requirements which we or the Card Schemes have notified to you.
- (d) Keep any password we give you secure and not disclose it to any third party who has not been authorised by us or you; and Comply with all manuals, guides or directions we or the Card Schemes give you from time to time regarding the Authentication Procedures.
- (e) Unless we agree otherwise, send us an Authentication Request each time a Cardholder wishes to purchase goods or services from you on your website using their Card.
- (f) Carry out any additional Authorisation procedures which arise out of authenticated Transactions and of which we advise you in writing from time to time.
- (g) Immediately take action to remedy any default or non-compliance with these Terms, the Card Scheme Rules, the Data Security Standards or any Relevant Law of which you become aware and promptly notify us of when you expect to be able to remedy the default or comply, as the case may be.

- (h) We may, at our discretion, require you to support and use online Authentication programmes including Verified by Visa and/or MasterCard SecureCode.
- (i) You must not:
 - (i) change your payment processing systems or Equipment you use for the purposes of the Authentication Procedures unless we have first approved the proposed change to any of them.
 - (ii) use or alter any logos, names, trademarks, get ups or holograms for a Card Scheme for or in relation to the Authentication Procedures without our prior written consent.
- (j) If you send us either: an Authenticated Transaction; or an attempted Authenticated Transaction, which we then authorise and process, we will not charge it back to you on the basis that the Cardholder claims that they were not the person who purchased goods and services from you on your website.
- (k) If you send us either; a Non-authenticated Transaction; or an Unavailable For Authentication Transaction, we may at our absolute discretion decide to accept the Transaction for processing and, if we do:
 - (i) we will process it as though you were not participating in the Authentication Procedures and the usual Chargeback provisions in clause 17 will apply; and
 - (ii) you acknowledge and agree that we may, but are not obliged to accept any further Non-authenticated Transactions or Unavailable For Authentication Transactions from you for processing.
- (l) You must not accept a Failed Authenticated Transaction for processing.
- (m) You acknowledge and agree that the Authentication Procedures are based on Card Scheme Rules which may vary from time to time.
- (n) You agree to promptly comply with any variations which are initiated by the Card Schemes or are introduced by us and of which you are notified in writing by either us or the Card Schemes.
- (o) Any fines or similar costs imposed on us by a Card Scheme because of your conduct arising out of the Authentication Procedures are payable by you as a fine. You authorise us to direct debit any such fines or similar costs from the Account you nominated within the Merchant Application.
- (p) We are not liable for any loss or damage (including indirect and consequential) you suffer or incur as a result of your participation in the Authentication Procedures, except to the extent your loss or damage was caused by our negligent or fraudulent acts or omissions.
- (q) If you send us either a Non-authenticated Transaction or an Unavailable For Authentication Transaction you do so at your own risk and understand that in doing so we may Chargeback the Transaction to you on the basis that the Cardholder alleges that they did not purchase goods or services from you on your website.
- (r) We may decide to suspend or terminate your participation in the Authentication Procedures at our absolute discretion.
- (s) Once you no longer receive internet Merchant Services from us, you no longer are entitled to participate in the Authentication Procedures and must immediately destroy the password and any other materials, including without limitation any guides and manuals regarding the Authentication Procedures which we have given you.
- (t) If we decide to suspend or terminate your participation in the Authentication Procedures:
 - (i) we will notify you as soon as practicable of our decision to do so;

- (ii) while your participation has been suspended or terminated, we will continue to process your Transactions in accordance with these Terms as if you had not participated in the Authentication Procedures. In this case, the usual Chargeback provisions in clause 17 will apply; and
- (u) that suspension will continue until we notify you of our decision to reinstate your participation.

10. Point of Sale Transactions

When undertaking a Point of Sale Transaction you must:

- (a) Enable a Card to be read by the electronic Equipment supplied as part of the Merchant Service by either:
 - (i) contactless reading of the Card chip;
 - (ii) swiping or inserting it, following any prompts, including those indicating the need for a PIN and/or signature; or
 - (iii) inserting a Chip Card into your terminal if it can read Chip Cards.
- (b) Where a signature is required verify that the signature on a Nominated Card matches the signature (if any) on the Voucher or Receipt.
- (c) If the signature panel on a Nominated Card is blank, in addition to obtaining Authorisation for the Transaction, you must ask the Cardholder for additional identification information, but not record it. If you are satisfied that the information you are given is true and correct, you must ask the Cardholder to sign the Nominated Card.
- (d) Verify that the Cardholder resembles the person in any photograph intended for identification on the Nominated Card.
- (e) Offer and, unless the Cardholder indicates otherwise, give the Cardholder a copy of the Voucher or Receipt immediately after completing the Transaction.

11. MOTO Transactions

Where you are required to process a MOTO Transaction you must:

- (a) Take reasonable steps to verify the identity of the person you are dealing with, in order to confirm that they are the genuine Cardholder, including by observing and implementing the recommendations in any fraud prevention guide we provide you.
- (b) Record reasonable identification details of the person you are dealing with, as well as the commencement and expiry dates of the Nominated Card, and verification numbers.
- (c) Process the Transaction using the Equipment or Software supplied.

12. Recurring Transactions

You may only process a Transaction as a Recurring Transaction if:

- (a) You have obtained the Cardholder's permission (either over the phone, electronically or in hard copy) to periodically charge for a recurring service.
- (b) You retain this permission for the duration of the recurring services and make it available to us on request.
- (c) You provide a simple and accessible online cancellation procedure, if the Cardholder's permission to periodically charge for a recurring service was initially accepted online.

You must not:

- (a) Include partial payment for goods or services purchased in a single Transaction.

- (b) Add any additional finance charges on a Recurring Transaction.
- (c) Complete a Recurring Transaction if you receive a decline or pickup response, or a cancellation notice from the Cardholder.

13. Surcharging

- (a) In this clause, **Payment Surcharge** means any fee, charge or additional amount imposed, directly or indirectly, on a Cardholder because the Cardholder elects to make payment using a particular Card, Card Scheme or payment instrument, regardless of how that fee, charge or amount is described. A genuine booking fee, service fee, weekend or public holiday surcharge or other general fee that is not imposed because of the payment method used is not a Payment Surcharge. A Surcharge Fee is a Payment Surcharge.
- (b) Until and including 30 September 2026, if you impose a Payment Surcharge, you must:
 - (i) ensure that the Payment Surcharge is permitted under applicable Laws, the Card Scheme Rules and the Operating Procedures;
 - (ii) not impose a Payment Surcharge exceeding the amount permitted under Standard No. 3 of 2016 or any other applicable Law or Card Scheme Rule, and in any event not exceeding the average cost of acceptance charged by us;
 - (iii) apply the Payment Surcharge on a flat rate or percentage basis;
 - (iv) clearly disclose the Payment Surcharge to the Cardholder (in 10 point Arial font or equivalent) before the Transaction is processed, inform the Cardholder of the Payment Surcharge amount or rate, and give the Cardholder an opportunity to cancel the Transaction;
 - (v) not describe the Payment Surcharge as, or inform the Cardholder that the Payment Surcharge is, applied by a Card Scheme, us or a third party financial institution;
 - (vi) include the Payment Surcharge in the relevant Transaction and not process it as a separate Transaction; and
 - (vii) comply with any industry-specific or Card Scheme specific requirements as notified by us from time to time.
- (c) You must not impose, advertise, charge, collect or attempt to collect a Payment Surcharge in connection with:
 - (i) any eftpos, Mastercard or Visa debit, prepaid or credit Card Transaction processed on or after 1 October 2026; or
 - (ii) any other Card or payment instrument Transaction processed on or after the date specified in a written notice from us, where a Payment Surcharge is prohibited by applicable Laws, the Card Scheme Rules, the Operating Procedures or our acceptance requirements.
- (d) Clause 13(c) does not prohibit a Payment Surcharge to the extent that the Payment Surcharge:
 - (i) is expressly permitted by applicable Law or regulation;
 - (ii) complies with the relevant Card Scheme Rules and the Operating Procedures; and
 - (iii) has been approved by us in writing.
- (e) Before a prohibition under clause 13(c) takes effect, you must:
 - (i) disable all Payment Surcharge settings on your Equipment, point-of-sale systems, website, payment pages, invoicing systems and any other hardware, Software, application or integration used by you to process Transactions;

- (ii) ensure that each third party service provider used by you has disabled any applicable Payment Surcharge functionality; and
 - (iii) update your prices, invoices, receipts, signage, website and customer communications as necessary to comply with the prohibition.
- (f) We may disable or prevent the application of a Payment Surcharge through any Equipment, Software or other system controlled by us where reasonably necessary to comply with applicable Laws, the Card Scheme Rules, the Operating Procedures or our acceptance requirements. To the extent permitted by law, we are not liable for any loss of Payment Surcharge revenue resulting from doing so.
- (g) If you impose a Payment Surcharge in breach of this clause, you must:
 - (i) promptly refund the Payment Surcharge to the affected Cardholder;
 - (ii) provide us with any information and evidence we reasonably request concerning the Payment Surcharge and its refund; and
 - (iii) indemnify us against any fines, penalties, costs, losses or liabilities reasonably incurred by us to the extent caused by your breach of this clause.
- (h) It is your responsibility to read and understand the requirements of the Reserve Bank of Australia's Standard No. 3 of 2016 as it relates to surcharging, and any successor to that Standard.

14. Refunds

You must, unless otherwise consented by us:

- (a) Establish a fair policy which is the same for every Card Scheme and which is disclosed to Cardholders at the time of purchase for dealing with refunds and disputes about Transactions.
- (b) Control and be responsible for the security of the passwords, access codes, Cards or any other facility provided by us to enable you to process refunds.
- (c) Only process a Transaction as a refund if it is a genuine refund to a Cardholder of a valid sales Transaction.
- (d) Process refund Transactions to the same Card that was used in the original sales Transaction and for amounts no greater than the original sale amount of the goods or service the subject of the refund.
- (e) Not give refunds for Transactions by means of cash or cheque.
- (f) Not process a refund Transaction as a way of transferring funds between your Accounts.

15. Invalid Transactions

- (a) A Transaction is not valid or acceptable (**Invalid**) if:
 - (i) it is illegal;
 - (ii) the signature on the Voucher or Receipt is forged;

- (iii) it is before or after any validity period indicated on the relevant Nominated Card;
- (iv) we have told you not to accept the Nominated Card;
- (v) it is not authorised by the Cardholder;
- (vi) the particulars on the copy of the Voucher or Receipt given to the Cardholder are not identical with the particulars on any other copy;
- (vii) unless approved by us, another person has provided or is to provide the goods or services, or you arranged for another person to process the Transaction;
- (viii) the goods or services you are supplying or arranging to be supplied were not actually supplied to the Cardholder;
- (ix) an intention not to supply the goods or services has been indicated, in either case regardless of whether or not you are responsible for supplying the goods or services;
- (x) it did not relate to the actual sale of goods or services to a Cardholder;
- (xi) the goods or services were supplied outside Australia without our consent;
- (xii) it is offered, recorded or billed in a currency other than Australian dollars;
- (xiii) you have not complied with your obligations under these Terms
- (xiv) the details keyed into Equipment did not have an associated legible Voucher or Receipt as required by these Terms;
- (xv) it is a Point of Sale Transaction in which the Nominated Card was not presented or signed;
- (xvi) it is a Remote Transaction in which you did not record reasonable identification details for the Cardholder and the expiry date for the Nominated Card and in the case of eCommerce Transactions the Card Security Code (as relevant);
- (xvii) if it is a Card Transaction in which you provide a Cardholder with cash;
- (xviii) it is a Credit Card Transaction in which:
 - (A) you collected or refinanced an existing debt including, without limitation, the collection of a dishonoured cheque or payment for previous Card charges;
 - (B) it occurs during a period in which your rights under these Terms were suspended under clause 29 or the date of the Transaction was after the date this agreement was terminated;
 - (C) you cannot give a Receipt as required under these Terms;
- (xix) At our election, a Transaction for a sale or refund, is not acceptable if:
 - (A) the Cardholder disputes liability for the Transaction for any reason or makes a claim for set-off or a counterclaim; or
 - (B) we decide, at our discretion, it is not acceptable.
- (b) We may:
 - (i) refuse to accept a Transaction if it is not valid or not acceptable;
 - (ii) charge a Transaction that is not valid or not acceptable back to you (including by directly refunding a Transaction to a Cardholder) if we have already processed the Transaction, even if we have given you an Authorisation (either electronically or by telephone);

- (iii) charge a Transaction back to you (Chargeback) if that Transaction is charged back to us by the relevant issuing bank, the Payment Facilities Provider or Card Scheme although we have already processed the Transaction, even if we have given you an Authorisation (either electronically or by telephone);
- (iv) at any time at our absolute discretion by written notice require you to grant us security to cover your potential liability as assessed by us in relation to Transactions that we may Chargeback to you under clause 16.

16. Chargebacks

- (a) Where we Chargeback a Transaction:
 - (i) We will request that you provide proof of the supply of the relevant goods or services and Authorisation.
 - (i) You must supply such proof within 5 Business Days.
 - (ii) We will supply the evidence provided by you to the relevant Payment Facilities Provider.
 - (iii) If the proof of supply and Authorisation is not accepted by the Payment Facilities Provider:
 - (A) We will notify you of the failed dispute, and direct debit the payment from your settlement or if insufficient value in that day's settlement we will direct debit your Nominated Account within five Business Days.
 - (B) You will need to recover the payment from the Cardholder via other means.
 - (iv) If the Payment Facilities Provider informs us that it has accepted the proof of supply and Authorisation, we will allow the payment to stand.
- (b) To avoid any doubt, we have no control over, and are not responsible for, any decision or other action of the Payment Facilities Provider, Card Scheme or Card Issuer.
- (c) Chargeback can occur up to 6 months from the date of supply. If you are a Merchant, you must keep a record of both proof and Authorisation of supply for up to 6 months from the date of supply.
- (d) If we determine that your Cardholders are regularly disputing that you are entitled to funds, we may (in our sole discretion):
 - (i) require you to rectify the issues causing these disputes; and/or
 - (ii) terminate or suspend your use of the Merchant Service

17. Adjustments

We may from time to time, in our discretion, debit or credit any adjustments from your settlement account or your Nominated Account in respect of:

- (a) Payments made due to an error or omission.
- (b) Payments that are later declined, dishonoured, Invalid, not acceptable or unauthorised.
- (c) All Chargebacks.
- (d) All taxes, duties and other government charges levied on the service or Equipment supplied
- (e) All fines, Fees or costs incurred by us (directly or indirectly, including through Payment Facilities Providers, payments processing agents, contractors, debt collectors or Card Schemes) including, without limitation, in relation to:

- (i) where your conduct results in Transactions that are viewed by a Card Scheme as being illegal or brand damaging;
- (ii) where your conduct results in an unacceptable rate of Chargebacks as declared by the Card Schemes;
- (iii) because you failed to comply with the Data Security Standards as required by these Terms;
- (iv) all Fees, charges, costs (including legal costs), and expenses of any description incurred by us, whether directly or indirectly, for recovery of outstanding debts owed by you to us in connection with these Terms.

18. Settlement of Transactions

- (a) The Merchant acknowledges that the obligation to settle Transactions with the Merchant is an obligation of Medeor.
- (b) You must nominate an Australian bank account for the settlement of the value associated with a Transaction.
- (c) We will pay into your Nominated Account (in Australian dollars) all valid and acceptable sales Transactions processed by you in a Business Day less any Transaction related Fees, refunds, adjustments or Chargebacks.
- (d) We will direct debit from your Nominated Account any refunds, adjustments or Chargebacks if there are insufficient funds in your settlement payment for that Business Day.
- (e) We reserve the right to withhold payment to your Nominated Account if we deem, at our sole discretion, that your Merchant Service has been compromised in any way or if:
 - (i) we are aware or have reason to believe that a Transaction is fraudulent or that a counterfeit Nominated Card has been used;
 - (ii) the total number of Transactions or the total dollar amount of Transactions processed in any one day is in our reasonable opinion abnormally excessive; or
 - (iii) the dollar amount (or value in a foreign currency) of an individual Transaction is in our reasonable opinion abnormally high.
- (f) We will give you access to information showing the full amount of all Transactions processed by us, including all associated Fees, refunds, adjustments or Chargebacks.
- (g) You may raise any issue that you have concerning an amount paid, or not paid to you, within three (3) months of the date of payment, or of the date the payment was due. We may charge you a fee for investigating any such issue.

19. Processing and Settlement Times

- (a) Payments are processed 24 hours a day, 7 days a week.
- (b) Payments initiated before 18:00 AET for Card Not Present transactions and 20:00 AET for Card Present Transactions (note this time is approximate only) as standard on a Business Day are settled into your Nominated Account the following Business Day. For non-standard merchants, this can time vary by mutual agreement.
- (c) Payments initiated on days that are not Business Days (for example, weekends or public holidays) will be settled on the next Business Day.
- (d) Settled payments (where monies have been transferred from the Cardholder's bank account to the Merchant, excluding fees if any) cannot be stopped or voided. They can only be refunded. Refunds back to Cardholders can take up to 5 days subject to the service levels offered by the Cardholder Issuer.

20. Equipment

For Transactions using Equipment, you must:

- (a) Comply with the relevant Equipment user guide.
- (b) Only use Equipment certified by us or the Switch Provider and that complies with the standards set by the domestic schemes.
- (c) Ensure that you use Equipment only as permitted by your agreement with us or your supplier.
- (d) Without limiting any other clause of these Terms, allow our employees, contractors, subcontractors or agents to enter your premises as reasonably required by us during normal business hours to:
 - (i) install, inspect, maintain and remove Equipment we own or supply; or
 - (ii) inspect the condition and operation of Equipment owned by others.
- (e) Process all Transactions by reading Card data with the Equipment except where the Equipment cannot read the Nominated Card, in which case the relevant Transaction must be processed as a Manual Transaction.
- (f) If keying Card details into the Equipment, obtain our prior approval for a Manual PAN facility unless the Transaction is a MOTO Transaction or an eCommerce Transaction, and in all cases you must control and be responsible for the security of such manual key entry.
- (g) Not deliberately engineer a situation in which a Transaction must be processed through a EOV whether by interfering with the Equipment or otherwise.

21. Equipment Supplied

Where we supply Equipment to you:

- (a) You must have the Equipment that we require from time to time. You may obtain Equipment from us or from others provided the Equipment is certified by us or the Switch Provider.
- (b) You may use Equipment to accept Nominated Cards only for:
 - (i) transmitting Transaction information to us and anyone else approved by us;
 - (ii) crediting funds to your Nominated Account in payment of goods and services sold to Cardholders;
 - (iii) enabling a Cardholder to debit their Account;
 - (iv) crediting funds to a Cardholder's Account and debiting your Account if a Cardholder returns merchandise which the Cardholder paid for using a Nominated Card (refunds); or
 - (v) any other purpose approved by us in writing.
- (c) Equipment we lease to you and which we have provided to you always remains our property. If you neglect, misuse, lose or damage our Equipment, we may charge you the full cost of any necessary repairs or replacements. We may choose whether Equipment should be repaired or replaced. We may reasonably determine the replacement value at our sole discretion.

- (d) You grant a security interest in favour of us over each item of Equipment that we lease and/or supply to you and all present and after acquired property which is proceeds of such Equipment (each security interest being a **Security Interest**).
- (e) You acknowledge and agree that these Terms constitute a security agreement for the purposes of the Personal Property Securities Act 1999 (the **PPSA**).
- (f) You agree to do all things we reasonably require (including by providing information, obtaining consents or executing any document) to:
 - (i) ensure that each Security Interest:
 - (A) attaches to the relevant Equipment and other secured collateral;
 - (B) is enforceable and otherwise effective and has the priority it is intended to have; and
 - (C) is, and continues to be, perfected in accordance with the PPSA by one or more of registration, possession or control;
 - (ii) enable us to prepare and register any financing statement or financing change statement or to give any notice in connection with each Security Interest (and you waive your right under section 148 of the PPSA to receive any verification statement in respect of any financing statement or financing change statement relating to each Security Interest); and
 - (iii) enable us to exercise any of our powers in respect of each Security Interest or perform any of our obligations under the PPSA or any other applicable legislation.
- (g) The parties agree that, to the extent permitted by law and in respect of these Terms and each Security Interest, the parties contract out of:
 - (i) sections 114(1)(a), 133 and 134 of the PPSA; and
 - (ii) the debtor's rights under sections 116, 120(2), 121, 125, 126, 127, 129, and 131 of the PPSA.
- (h) You agree to:
 - (i) give not less than fourteen (14) days prior written notice of any proposed change in your name and/or any other change in your details (including but not limited to, changes in your place of business address, mobile number, email address, or business practice); and
 - (ii) reimburse us for all costs and/or expenses incurred or payable by us in relation to registering, maintaining or releasing any financing statement in respect of each Security Interest and/or enforcing or attempting to enforce the Security Interest created by these Terms.
- (i) You agree to, when returning the supplied Equipment:
 - (i) Call or email our support department for the address and location to return the equipment
 - (ii) Include the following information within the shipping box:
 - a. company name, trading name, address and phone number and
 - b. contact persons name and phone number
 - c. merchant number as allocated by us.
 - (iii) Maintain proof of shipment and serial number of the Equipment.

22. Software Supplied

Where we supply you Software to undertake Transactions or operate our Merchant Services:

- (a) You must comply with any additional terms and conditions we prescribe from time to time in relation to Software which we supply, or arrange to supply, to you as part of the Merchant Services.

- (b) We will not be responsible in any way for anything which may arise from your use of, or inability to use, Software which we supply, or arrange to supply, to you as part of the Merchant Services.
- (c) If you use Software which we supply, or arrange to supply, to you as part of the Merchant Services, you must display (on the page of your website used by the Cardholder to communicate payment details) in relation to the Software such as logos which we give you, in the size and location prescribed by us.

23. eCommerce Website requirements

When operating a website, at your expense, to undertake eCommerce Transactions utilising the Merchant Services supplied by us to you, you must:

- (a) Prior to commencing live operation, successfully test all Transaction use cases. We reserve the rights to audit these tests and if they are deemed by us to be unsatisfactory or the eCommerce capability is operating incorrectly then we may request you to fix and re- test all or part of the capability.
- (b) You must provide us reasonable access to view, monitor and audit the pages of your website. You also agree that we may, at our discretion, periodically have a Card Scheme endorsed third party review your website to ensure compliance with any Relevant Laws.
- (c) You must ensure that your website does not contain any material in breach of any applicable law.
- (d) You agree that we may, using a Card Scheme endorsed and certified third party, periodically perform information security or vulnerability scans on your website and/or servers to ensure that you are complying with the Data Security Standards, including PCI DSS.
- (e) You must inform us, within a reasonable time, if you make any substantive changes to your website related to your eCommerce capability. All changes must be thoroughly tested as per clause 24(a).
- (f) We may require you to make alterations to your Card acceptance policies and procedures to ensure you remain in compliance with the Card Scheme Rules, including alterations to your website.

You must, before you accept any eCommerce Transactions over the internet via the Merchant Services supplied by us maintain a website which clearly displays the following information:

- (g) Your registered business name, company number, registered address, trading name trading address and contact details, inclusive of email and contact phone or mobile number.
- (h) Ensure that your business name corresponds with the name of your website and the name that will appear on Cardholder statements and as advised on the Transaction Receipt.
- (i) A complete description of the goods and services available for purchase on your website with the price in Australian dollars. You may also display the price in a foreign currency.
- (j) Your purchasing terms and conditions.
- (k) Your policies for privacy, returns, refunds cancellation, data security.
- (l) A capability for customer to confirm acceptance of the terms and conditions upon purchase of goods or services.
- (m) Details of your delivery times for goods and services/. Delivery times must be appropriate for your type of business. If the delivery is to be delayed, the Cardholder must be notified of the delay and an option provided to obtain a refund.
- (n) If you bill a Cardholder on a subscription basis in relation to an eCommerce Transaction, a statement that billing will occur on a regular basis. This must be

stated on the page of your website used by the Cardholder to communicate payment details.

- (o) The choice of payment brands by showing the Nominated Card's brand mark in full colour.
- (p) Any other information which we require by notification to you to be displayed from time to time.

24. Receipts

Where you are required to supply a Receipt for a Transaction:

- (a) The information contained on it must be identical with the information on any other copy and must be as per any prescribed format from Medeor Merchant Services.
- (b) For Point of Sale transactions, receipts must specifically include the:
 - (i) amount;
 - (ii) date and time (if practicable);
 - (iii) description of any goods or services sold sufficient to identify them;
 - (iv) Card Scheme and whether a debit or credit card;
 - (v) Card number (in truncated form unless on a Voucher);
 - (vi) Cardholder name;
 - (vii) Merchant number;
 - (viii) Transaction Authorisation number (if any);
 - (ix) Card expiration date;
 - (x) For Chip Card Transactions, all requirements of the Card Schemes of which we notify you;
 - (xi) Surcharge Fee (if any), indicated in the Transaction;
 - (xii) signature of the Cardholder for a Point of Sale Transaction (unless a PIN is used instead of a signature), such signature having been verified by you with reference to the signature on the Card;
- (c) For eCommerce and Online Transactions, you must include;
 - (i) the Merchant's name most recognisable to the Cardholder;
 - (ii) Merchant's location
 - (iii) Customer service contact information;
 - (iv) Transaction amount including applicable taxes
 - (v) Transaction date
 - (vi) Transaction type (either Purchase or Refund)
 - (vii) Whether the Transaction is a debit or credit Transaction;
 - (viii) Card network name (Visa or Mastercard)
 - (ix) Masked card number (disguised or suppressed on the receipt, except for the final 4 digits)
 - (x) Authorisation code

- (d) For a Point of Sale Transaction, you must offer the Cardholder a copy of the Receipt immediately after completing the Transaction.
- (e) For an eCommerce Transaction, you must offer the Cardholder a copy of the Receipt immediately following completion of the Transaction. The Receipt may be sent by email, text, SMS, facsimile or by Post. If a link to a website is provided, you must provide clear instructions to the Cardholder for accessing the Receipt on the website.
- (f) For a Remote Transaction (other than one which is an eCommerce Transaction), you must give the Cardholder a copy of the Voucher or Receipt as soon as is reasonably possible after one is requested by the Cardholder. In addition, you must write 'MO' for a mail order or a facsimile order and 'TO' for a telephone order on the signature line of the Receipt.
- (g) You must not require a Cardholder to sign a Transaction Receipt or Voucher until the final Transaction amount is entered on the Receipt or Voucher.
- (h) You must retain for at least thirteen (13) months after a Transaction:
 - (i) for a Point of Sale Transaction, the original Receipt; or
 - (ii) for a Remote Transaction, the Receipt and any document which is evidence of the Cardholder's request to you to charge amounts through the Nominated Card.
- (i) You must provide us with the Receipt or any other evidence of the Transaction within five (5) Business Days if we ask for it. If you fail to do so to our satisfaction, we may charge a sales Transaction back to you if the amount cannot be collected from the Cardholder.
- (j) You must provide us with the Receipt or any other evidence of the Transaction within five (5) Business Days if we ask for it. If you fail to do so to our satisfaction, we may charge a sales Transaction back to you if the amount cannot be collected from the Cardholder.
- (k) You must allow us to examine your records relating to any Transaction.

25. Informing Us About Transactions

- (a) We have no liability arising from or in relation to any information given to us until we are satisfied that it has been received in accordance with these Terms.
- (b) You must give us information about a Transaction:
 - (i) by entering the Transaction immediately if you are using Equipment, unless EOY applies, in which case details must be entered on the Equipment within five (5) Business Days;
 - (ii) within three (3) Business Days after the Transaction if you used Manual Equipment and a Voucher for the Transaction;
 - (iii) within the timeframes we specify from time to time in relation to other Transaction methods; or within three (3) Business Days of our request to you if we require any information in respect of an eCommerce Transaction.
- (c) In giving us information on a Transaction or otherwise for the purposes of these Terms, you warrant on an ongoing basis that:
 - (i) all the particulars are true;
 - (ii) the Transaction is valid and acceptable; and
 - (iii) the Cardholder is not disputing the Transaction or making a counterclaim.
- (d) In giving us the information referred to in clause 26(b), you give us an irrevocable order to act in relation to that information in accordance with these Terms.
- (e) You must give us information about a Transaction only in the form and using a method approved by us for your use.

- (f) In addition to any other information you are required to give us about a Transaction, you must separately and uniquely identify any Transaction which we have previously advised you is a high risk Transaction.
- (g) eCommerce Transactions must be separated from MOTO Transactions when submitted to us for processing.

26. Non-Standard Cards

To accept Non-standard Cards, you must contact and establish a separate agreement with the Card issuer. We accept no responsibility for your acceptance of any Non-standard Cards, whether you do so with Equipment supplied by us or otherwise.

27. Promotional Material and Advertising

- (a) We may supply you with promotional material for the Nominated Cards.
- (b) You consent to us advertising or publishing your acceptance of Nominated Cards to users or potential users of those Cards.
- (c) You must:
 - (i) display promotional material we supply you prominently at the Point of Sale at each of your business premises and on any website you maintain to indicate you accept Nominated Cards for Transactions;
 - (ii) use advertising and promotional material for the Nominated Cards or which show a Card Scheme logo or mark only with our consent and in the manner we approve;
 - (iii) ensure that, unless specified otherwise by us, all Nominated Cards have equal representation and promotion by you.

28. Term and Termination

28.1 Term

- (a) Unless terminated in accordance with 28.3 of these Terms or as otherwise stated in the Letter of Offer, upon the expiration of the Initial Term, these Terms will continue for a Subsequent Term, unless, within at least 60 days from the cessation of the Initial Term, you provide us with written notice of your intention not to proceed with a Subsequent Term.
- (b) These Terms will renew for each successive Subsequent Term unless, within at least 60 days of the cessation of the Subsequent Term, you provide use with written notice of your intention not to proceed with a Subsequent Term.
- (c) At the cessation of the Initial Term and any Subsequent Term, we are not obliged to renew this agreement and will provide you with 60 days written notice if this agreement is not automatically renewed.

28.2 Ceasing use of products and services

The licence granted to you pursuant to these Terms in relation to a particular product or service you have agreed to use continues until:

- (a) you terminate your access to the particular product or service by completing the agreement termination process as detailed in 28.3(h);
- (b) we terminate your access to the particular product or service supplied by Medeor in accordance with clause 28.3; or
- (c) we cease to offer the particular product or service (which we may do at any time in our sole discretion, provided that we refund any Fees for use of the particular product or service that you have paid in advance).

28.3 Ending this agreement with cause

We may (without notice and/or justification to you):

- (i) terminate these Terms or suspend your access to Medeor and/or any individual product or service available via Medeor; and
- (ii) prevent your further access to Medeor and/or any individual product or service available via Medeor,

if any of the following apply:

- (a) you commit a breach any provision of these Terms and fail to remedy that breach within 14 Business Days of you becoming aware of that breach;
- (b) we become aware you are not complying with the Card Scheme Rules and you fail to remedy that non-compliance within 14 Business Days of you becoming aware of that non-compliance
- (c) you are an individual and:
 - (i) you become bankrupt or insolvent,
 - (ii) you enter into an arrangement or composition with, or assignment for the benefit of, your creditors; or
 - (iii) anything analogous or of similar effect to any of the above events occurs under the law of any applicable jurisdiction;
- (d) you are a business and:
 - (i) you become insolvent, or have an administrator or receiver appointed over any of your assets;
 - (ii) you go into liquidation;
 - (iii) you enter into an arrangement or composition with, or assignment for the benefit of, your creditors;
 - (iv) you cease business; or
 - (v) anything analogous or of similar effect to any of the above events occurs under the law of any applicable jurisdiction;
- (e) our Payment Facilities Provider exercises its right to terminate its payment facilitator agreement with us or otherwise decides to suspend any part or all of its services to us or you pursuant to the terms of its agreement with us;
- (f) you engage in any activity (with respect to the processing of Transactions or otherwise) which in our reasonable opinion, exposes us or our Payment Facilities Provider to risk or liability and do not cease such activity within 5 Business Days after we give you written notice requiring the activity to cease; or
- (g) we reasonably determine that this is necessary for the secure and lawful operation of Medeor.

28.4 Ending this agreement – without cause

- (a) You may terminate your access to Medeor by providing Medeor with 120 days written notice of your intention to terminate this agreement.
- (b) We may terminate this agreement at any time by providing you with 60 days written notice of our intention to terminate this agreement
- (c) Upon termination of these Terms, you must:
 - (i) cease all use of Medeor
 - (ii) cease to accept Cardholder payments

- (iii) return to us all Equipment, stationery, guides and materials supplied as part of the Merchant Service
- (d) We reserve the right to delete your Account and Your Data.
- (e) Termination or expiry of these Terms does not relieve the parties of any accrued rights or liabilities, including with respect to outstanding or accrued Fees, Chargebacks, refunds or adjustments.
- (f) If you terminate this agreement during its initial term, we may at our discretion charge you a fee representing our reasonable estimate of costs and or lost income arising from the early termination. The fee is calculated as the greater of \$200 or 0.25% of your monthly scheme credit and Debit Card turnover calculated from the averaged turnover from the last 6 months of trade prior to termination. For the purposes of this clause, you will be taken to have terminated this agreement:
- (g) when you give us a notice to that effect; or
 - (i) if we determine at our discretion that the volume of Transactions under this agreement indicates your intention to terminate this agreement.
 - (ii) To the full extent permitted by Law, we will not be responsible for any loss, cost, damage or liability that may arise from us exercising our rights under this clause.

29. Medeor Drawings

You agree that:

- (a) Medeor will debit all Fees, charges, adjustments, refunds or Card Scheme fines from the Account you nominate in the Merchant Application if these Transactions cannot be recovered from your settlement on that day.
- (b) Bank Account direct debit payments will be processed by Medeor (Medeor PTY Limited). You request and authorise us to direct debit your Nominated Account using the following direct debit user IDs Medeor Global Pty Ltd Direct Debit ID: 678844.
- (c) Drawings under Medeor will occur:
 - (i) when you specifically authorise us to debit your Nominated Account
 - (ii) when a payment that has been credited to your Account is subsequently dishonoured, charged back or deemed to be Invalid or unauthorised
 - (iii) when you owe us Fees, charges or fines
- (d) If a drawing falls on a day that is not a Business Day, it will be debited from your Nominated Account on the next Business Day.
- (e) If you wish to discuss or dispute the notified changes, contact us via the support functionality on the Medeor 'Help' page or by contacting support@medeorporments.com. We will endeavour to get back to you within 48 hours or as soon as is reasonably practicable.

29.1. Your rights

- (a) (**Enquiries**) For payment or drawings specific enquiries you may:
 - (i) review your payment details and any payment Transactions via Medeor
 - (ii) visit the 'Help' section of Medeor
 - (iii) Contact us via the support functionality on the Medeor 'Help' page, and we will endeavour to reply within 48 hours or as soon as is reasonably practicable. All enquiry communications should include your:
 - (a) business name and corporate entity name
 - (b) contact details (including your name, mobile and the email you use to log in to

Medeor)

(c) reason for the enquiry

- (b) (**Disputes**) If you believe that a drawing has been initiated incorrectly, you should:
- (i) in the first instance, contact us via the support functionality on the Medeor 'Help' page, and we will endeavour to reply to your enquiry within 48 hours or as soon as is reasonably practicable
 - (ii) if you do not receive a satisfactory response from us within 14 days, contact the organisation that issued your Nominated Account (as applicable) who will respond to your claim
 - (a) within five Business Days (for claims lodged within 12 months of the disputed drawing)
 - (b) within 30 Business Days (for claims lodged more than 12 months after the disputed drawing)

and if, after following this procedure, we cannot substantiate the reason for the drawing, you will receive a refund of the drawing amount.

Note: Your financial institution will ask you to contact us to resolve your disputed drawing prior to involving them.

29.2. Your obligations

- (a) It is your responsibility to ensure that:
- (i) your Nominated Account can accept these payments (your financial institution can confirm this)
 - (ii) on the drawing date, there is sufficient cleared funds in the Nominated Account
 - (iii) you advise us if the Nominated Account is transferred or closed
- (b) If your drawing is dishonoured by your financial institution then:
- (i) you may be charged a fee and/or interest by your financial institution
 - (i) we will contact you informing you of the decline
 - (ii) you may be charged a debt recovery fee and/or interest by us

30. Privacy

30.1. Use of personal information

- (a) We will handle all Personal Information in accordance with the Privacy Policy and Privacy Laws applicable to that Personal Information.
- (b) Where you make your Personal Information available to us for the purposes of a Merchant Application or by using Medeor, you consent to the collection, use, storage and disclosure of that information (including to our Payment Facilities Provider) as described in these Terms, the Privacy Policy and any other policy posted on the Medeor website (www.medeorpayments.com.au). We will use Personal Information to the extent required to provide our products and services as described in these Terms, the Privacy Policy and any other policy on the Medeor website (www.medeorpayments.com.au/privacy-policy).
- (c) Where you make Personal Information available to us by using Medeor, you must procure from each of those persons their consent to the collection, use, storage and disclosure of their Personal Information as described in these Terms, the Privacy Policy and any other policy posted on the Medeor website (www.medeorpayments.com.au/privacy-policy).
- (d) We will not disclose any Personal Information to third parties except to the extent required to provide our products and services as described in these Terms (for example, to service providers who are contracted by us to support our functions, and as described in clause

30.1).

(e) You warrant that:

- (i) any Personal Information was lawfully collected and made available to us (and other third parties as contemplated by these Terms)
- (ii) you have complied and will comply with the Privacy Law (whether or not actually bound by that Act) in relation to that Personal Information including by:
 - (a) obtaining and maintaining any necessary consents from the individuals to whom the Personal Information relates
 - (b) providing necessary notifications to the relevant individual that his or her Personal Information will be disclosed to us
 - (c) directing the relevant individuals to the Privacy Policy

30.2 Privacy collection notice

- (a) We collect and use your Personal Information to make Medeor available to you, to respond to your enquiries, to receive your feedback, to ensure we can contact you regarding Medeor, for our business operations and to comply with the Law. We may also use information regarding your use of Medeor for data analytics purposes (that is, to create and distribute to third parties aggregated, anonymised data products). Where you have opted in to receiving marketing materials from us, we also use your Personal Information to provide you with offers for products and services from us or our partners.
- (b) The Privacy Policy tells you how we usually collect, use and disclose your Personal Information and how you can ask for access to it, seek correction of it or have it deleted. The Privacy Policy also contains information about how you can make a complaint and how we will deal with such a complaint. If you would like further information about our privacy policies or practices, please contact us using the contact details contained in the Privacy Policy.

31. Intellectual Property Rights

31.1 Your Data and Our Data

- (a) Medeor facilitates the sharing of information in a number of ways, including as follows:
 - (i) we make Medeor available to you;
 - (ii) you share Your Data with us to allow us to provide you the Merchant Service;
- (b) The ownership of Intellectual Property Rights is as follows:
 - (i) you own (or license from third parties) all Intellectual Property Rights in any material you provide to Medeor (to the extent any Intellectual Property Rights subsist in such material)
 - (ii) we own (or license from third parties) all Intellectual Property Rights in Medeor and Our Data.
- (c) You grant us a licence to use any material you provide to Medeor.
- (d) Provided you have paid any Fees that are due, we grant you, for the Term, a non-exclusive, non-transferable, non-sub-licensable licence to use and access (and permit your Delegates to use and access on your behalf) Medeor (in relation to the particular products and services that you have subscribed to) in accordance with these Terms and solely for the Permitted Purposes. If you wish to use Medeor for any purpose other than a Permitted Purpose, you will seek our prior written consent. If such consent is granted, you may be required to enter into a separate agreement with us.
- (e) All other use, reproduction or redistribution of Medeor or any part of it is prohibited (except to the extent permitted by Law) and may result in civil and criminal penalties.

- (f) To the maximum extent permitted by Law, including relevant Australian Consumer Law, you agree that:
- (i) we make no warranties or representations (including as to non-infringement) regarding any material we generate and provide to you, and any Intellectual Property Rights therein; and
 - (ii) you will not bring any claims against us in connection with any other user's data and any Intellectual Property Rights therein.

32. Conditions of Use

You agree:

- (a) To use Medeor in a manner that complies with all applicable Laws and is courteous to other users at all times.
- (b) Not to copy, modify, merge, alter, adapt, translate, de-compile, disassemble or reverse-engineer any aspect of Medeor or to otherwise attempt to derive the source code relating to any aspect of Medeor, or to merge any software or any part of any software with any aspect of Medeor unless expressly permitted by these Terms or with our prior written consent.
- (c) Not to interfere in any manner with Medeor or its source code or any work product of Medeor (except as permitted by these Terms).
- (d) Not in any circumstances to sell or license, offer for sale or license, dispose of, pledge, encumber, underlet, lend or part with possession of its access credentials to Medeor, nor to allow any person to use or have the benefit of Medeor or any part or parts of the software, other than as permitted by these Terms.
- (e) Not to remove, modify or obscure any copyright, trade mark, service mark, tagline or other notices that appear during use of Medeor.
- (f) Not to use any data mining, gathering or extraction tools (excluding tools we provide for your use).
- (g) Not to access or use Medeor, or post, provide or transmit data in any way that:
 - (i) violates or infringes the rights of others including, without limitation, Intellectual Property Rights
 - (ii) is unlawful, offensive, indecent, objectionable, harassing, threatening, abusive, defamatory, fraudulent, tortious, or invasive of another's privacy
 - (iii) impersonates any person, business or entity, including us or our affiliates, employees and agents
 - (iv) misrepresents your authority to act (including, without limitation, in relation to making or receiving payments using Medeor)
 - (v) includes personal or identifying information about another person without that person's consent to the use and handling of that person's information as contemplated by these Terms and as set out in our Privacy Policy and any other policy posted on Medeor
 - (vi) is false, misleading, or deceptive
 - (vii) violates these Terms or any policy posted on Medeor
 - (viii) contains viruses or any other computer code, files or programs that interrupt, destroy or limit the functionality of any computer software or hardware or telecommunications Equipment, or otherwise permit the unauthorised use of a computer or computer network
 - (ix) interferes with the use of Medeor by other users (or potential users) of Medeor
 - (x) could damage, disable or impair the servers or networks used by Medeor or its users
 - (xi) advertises products or service

33. Security of Access Credentials

- (a) When you are approved to use Medeor, we will provide you with a user name and password. You are responsible for keeping this user name and password secure. You must immediately notify us, by messaging us via the 'Support' functionality on the Medeor 'Help' page, of any suspected or actual unauthorised use of your user name or password (including if you believe someone has or may schedule payments without your permission or if you believe your password has been lost or stolen).
- (b) You must not permit any third party to use your access credentials to log in to Medeor. To avoid any doubt, this does not prevent you from allowing your Delegates to use Medeor on your behalf (but such Delegates must use their own personal user name and password).
- (c) We and our Related Companies, contractors, suppliers and licensors will not be liable in relation to:
 - (i) any acts or omissions made by or on behalf of you; or
 - (ii) any unauthorised use of your Account, including in respect of any resulting damages of any kind.
- (d) We will use reasonable endeavours to implement industry standard safeguards with respect to Medeor, however security is a joint responsibility and you are solely responsible for:
 - (i) maintaining the security of your ICT environment and your user name and password; and
 - (ii) all activities that occur under your Account (whether or not authorised by you).

34. Updates and Enhancements

We may (but are not required to):

- (a) Provide standard or progressive updates, changes or amendments to Medeor as we see fit to ensure proper operation and interaction of all parts of Medeor and any general enhancements that may be introduced.
- (b) Offer new products, services and/or features for Medeor (which may incur a different set of Fees).

which will be subject to these Terms.

35. Third Party Software and Content

- (a) Your use of Medeor may or may not require the installation of third party software or products. You agree that:
 - (i) this is entirely your responsibility; and
 - (ii) we are not responsible in any way to make recommendations in that regard nor to supply or install such software or products.
- (b) Third party content (including links to third party websites) may be accessible via Medeor. You acknowledge that we have no control over any such third party content, and are not responsible or liable, directly or indirectly, for any damage or loss caused or alleged to be caused by or in connection with the use of or reliance on such third party applications and content.

36. Warranties and Disclaimers

- (a) To the maximum extent permitted by Law, including relevant Australian Consumer Law, Medeor and any Equipment leased and/or provided to you is made available or leased and/or provided to you "as is" and we make no warranties or representations about Medeor or such Equipment, including but not limited to warranties or representations that:

- (i) Medeor will be complete, accurate or up-to-date, that access will be uninterrupted or error-free or free from viruses, that data will be accessible or backed-up, or that Medeor will be secure; and
- (ii) such Equipment will meet your requirements or be free of defects in design, materials or workmanship or will comply with any applicable manufacturer's or software developer's specifications.

All implied terms, conditions, warranties and any other additional obligations are excluded from these Terms, to the maximum extent permitted by Law.

- (b) Subject to clause 28.3, we reserve the right to restrict, suspend or terminate, without notice, your access to Medeor at any time where we determine, in our sole discretion, that this is necessary for purposes related to the efficient, proper and lawful operation of Medeor. We will not be responsible for any loss, cost, damage or liability that may arise as a result.
- (c) We will use commercially reasonable efforts to make Medeor available, subject to the need to conduct scheduled and emergency maintenance from time to time.
- (d) We cannot and do not guarantee the privacy, security, authenticity or non-corruption of any information transmitted through, or stored in or via Medeor. You acknowledge that despite our commercially reasonable efforts to secure and store safely all Your Data on Medeor:
 - (i) we cannot guarantee that third parties will not succeed in penetrating its systems by nefarious actions; and
 - (ii) Medeor is not intended to be a data back-up or recovery service, and we make no assurances that data will be retained or not be lost.
- (e) We cannot guarantee and do not promise any specific results from the use of Medeor. The reports and other information made available to you via Medeor should be treated as general indicative information only and should not be relied upon by you. To the extent permitted by Law, including relevant Australian Consumer Law, we make no warranty regarding such reports and information.

37. Indemnity and Liability

- (a) You will defend, indemnify and hold us (and our Related Companies) harmless from and against any and all claims, suits, losses, damages, liabilities, costs and expenses brought by third parties (including our Payment Facilities Provider) resulting from or relating to:
 - (i) your breach of these Terms or any representation or warranty given to us (including through your Delegate);
 - (ii) any act or omission by you in connection with your use of Medeor;
 - (iii) any claim that Your Data, as provided by or on behalf of you, infringes or misappropriates the rights (including Intellectual Property Rights) of any third party; or
 - (iv) any claim brought by a third party resulting from or relating to your use of Medeor for the purposes contemplated by clause 33.1(d).
- (b) To the maximum extent permitted by Law, including relevant Australian Consumer Law:
 - (i) we shall not be liable under any circumstance for any direct or indirect loss, damage or expense – irrespective of the manner in which it occurs – which may be suffered due to your use of Medeor or as a result of the inaccessibility of Medeor and/or the fact that certain information or materials contained on it are incorrect, incomplete or not up-to-date
 - (ii) our maximum liability arising out of or in connection with these Terms and Medeor, whether in contract, tort, breach of warranty or otherwise, will not exceed AUD\$100.

38. Resolving Disputes

- (a) We do not control users of Medeor and are not liable for their acts, omissions, opinions or behaviour (including any information, advice, defamatory statements or offensive conduct).
- (b) Without limitation to clause 38(a), we do not control the interactions that may take place between users via Medeor. For example, we have no control over any dealings between you and your customers either Online or at Point of Sale.
- (c) We reserve the right, but have no obligation, to become involved in or monitor disputes between you and other users of Medeor.
- (d) If you have a complaint about any services that we offer you under these Terms, please contact anyone of our frontline staff to allow us to deal with that complaint in accordance with our complaints and dispute policy (www.medeorpayments.com.au/complaints).

39. GST

- (a) To the extent that any supply by us to you under or in connection with these Terms constitutes a taxable supply, any consideration payable by you to us will be increased by the applicable amount of GST (GST Amount), which shall be calculated by multiplying the amount upon which GST is payable by the prevailing rate of GST. This clause does not apply to the extent that the consideration for the supply is expressly stated to be GST inclusive.
- (b) We must provide to you, if requested, a valid tax invoice at or prior to the time of payment of any GST Amount.
- (c) To the extent that any adjustment occurs in relation to a taxable supply, we must issue an adjustment note to you within 28 days of becoming aware of the adjustment and any payment necessary to give effect to such adjustment must be made within seven days after the date of receipt of the adjustment note.

40. Survival of provisions

On termination or expiry of these Terms, rights and obligations which are intended to survive, or by their nature survive, termination will continue in full force and effect notwithstanding such termination or expiry, including (without limitation) clauses 2, 4, 22, 26(c), 30, 32.1(e), 33.1(f), 38, 39, 40, 44, 45, 47, 49, 50, and 51.

41. Severability

Any provision of these Terms that is prohibited or unenforceable in any jurisdiction is ineffective as to that jurisdiction to the extent of the prohibition or unenforceability. That does not invalidate the remaining provisions of these Terms nor affect the validity or enforceability of that provision in any other jurisdiction.

42. No waiver

A failure to exercise or a delay in exercising any right, power or remedy under these Terms does not operate as a waiver. A single or partial exercise or waiver of the exercise of any right, power or remedy does not preclude any other or further exercise of that or any other right, power or remedy. A waiver is not valid or binding on the party granting that waiver unless made in writing.

43. Entire agreement

These Terms, together with the Merchant Application, your Letter of Offer, and any tri-partite Merchant agreement entered into between, you, us, and our Payment Facilities Provider, contain the entire agreement between the parties with respect to its subject matter. It sets out the only conduct, representations, warranties, covenants, conditions, agreements or

understandings (collectively **Conduct**) relied on by the parties and supersedes all earlier Conduct by or between the parties in connection with its subject matter. Neither party has relied on or is relying on any other Conduct in entering into these Terms and completing the Transactions contemplated by it.

44. Force Majeure Event

- (a) Subject to clause 46(c), if a party is wholly or partially prevented or hindered from complying with its obligations under these Terms by a Force Majeure Event affecting that party, then that party's obligation to perform such obligations in accordance with these Terms will be suspended to the extent it is prevented or hindered from doing so by the Force Majeure Event.
- (b) As soon as possible after a Force Majeure Event arises, the party affected by it must notify the other party of the Force Majeure Event and the extent to which the notifying party is unable to perform its obligations under these Terms, as far as it is able to ascertain at that time.
- (c) Nothing in this clause excuses or affects a party's obligation to pay any monies due to the other party.

45. Assignment

You may not assign or novate these Terms or otherwise transfer or deal with the benefit of these Terms or an obligation, right or remedy under it, without our prior written consent. We may assign or novate these Terms or otherwise transfer or deal with the benefit of these Terms or an obligation, right or remedy under it, to any person who in our reasonable opinion has the skills, expertise, and financial and technical capability to perform the relevant obligations.

46. Further assurances

Each party must, at its own cost, do all things reasonably necessary to give full effect to these Terms and the transactions contemplated by these Terms.

47. Jurisdiction and governing law

These Terms and your use of Medeor is governed by the Laws of the Commonwealth of Australia, and you submit to the non-exclusive jurisdiction of the courts exercising jurisdiction there.

48. Interpretation

In these terms, headings and bold terms are for convenience only and do not affect the interpretation of these Terms and, unless the context otherwise requires:

- (a) the singular includes the plural and vice versa;
- (b) another grammatical form of a defined word or expression has a corresponding meaning;
- (c) a reference to:
 - (i) a clause is to a clause of these Terms;
 - (ii) a document or instrument (however described) includes the document or instrument as novated, altered, supplemented or replaced from time to time and in any form, whether in paper or electronic form;
 - (iii) obligations in these Terms which require payment of money will be a reference to, or deemed to be an obligation requiring, payment of money in immediately available cleared funds or in any other form that the parties agree in writing;

- (iv) time is to Australian time;
- (v) a party is to a party to these Terms, and a reference to a party to a document includes the party's executors, administrators, successors and permitted assigns and substitutes;
- (vi) a person includes a natural person, partnership, body corporate, association, governmental or local authority or agency or other entity;
- (vii) a statute, ordinance, code or other law includes regulations and other instruments under it and consolidations, amendments, reenactments or replacements of any of them;
- (viii) the meaning of general words is not limited by specific examples introduced by including, for example or similar expressions;
- (ix) a rule of construction does not apply to the disadvantage of a party because the party was responsible for the preparation of these Terms or any part of it; and
- (x) if a day on or by which an obligation must be performed or an event must occur is not a BusinessDay, the obligation must be performed, or the event must occur on or by the next BusinessDay.

48. Defined terms

Account means a Credit Card, Debit Card or bank account as nominated by a Merchant when signing up to Medeor Pay.

Attempted Authenticated Transaction means a Card Transaction which you tried to authenticate using the Authentication Procedures, but were unable to do so because at the time you tried, either:

- (a) the Card issuer was not registered with the Card Schemes to participate in the Authentication procedures;
- (b) the Cardholder was not registered with the issuer to participate in the Authentication Procedures;
- (c) the Card issuer chose to bypass Authentication.

Australian Consumer Law means means Schedule 2 of the Competition and Consumer Act 2010 (Cth) and any equivalent or corresponding State or Territory legislation, as amended, replaced, or re-enacted from time to time, including any regulations or instruments made under it

Authenticated Transaction means a Card Transaction that has been authenticated using the Authentication Procedures.

Authentication means the process whereby the identity of a Cardholder is authenticated using Authentication Procedures such as the 3D Secure protocol; branded as Verified by Visa and MasterCard SecureCode. 'Authenticate', 'authenticated' and 'authenticating' have similar meanings.

Authentication Procedures means the procedures and requirements identified by us as being those to be followed and satisfied (respectively) when authenticating the identity of a Cardholder who wishes to use their Card to purchase goods or services from you over the internet.

Authentication Request means a request to authenticate a proposed sales Transaction using the Authentication Procedures

Authorisation means, in respect of a Transaction, our confirmation that, at the time at which confirmation is given, the Card number exists and is valid, the Card has not been reported lost or stolen or blocked for use, and that funds will be made available to cover that Transaction.

Bill Payment means a Card Transaction undertaken for the payment of an invoice or a bill for goods or services already supplied.

BusinessDay means a day on which trading banks are open for general banking business in

[New South Wales] except for Saturdays, Sundays and national public holidays.

Business Systems means those system you use to operate your business. Often called Practice Management Systems or PMS.

Card means a physical or virtual credit, debit or pre-paid card (as applicable) issued by a Card Scheme member.

Card Present means payment transaction in which both the Card and the Cardholder are physically present at the point of sale, and the Card is electronically read by a payment terminal or device. This includes contact, contactless, and swipe transactions conducted in-person, but excludes transactions where card details are manually entered or provided remotely.

Card Not Present means a payment transaction in which neither the Card nor the Cardholder is physically present at the point of sale. In such transactions, the card details are provided remotely by the Cardholder (for example, via online). This definition excludes transactions that involve the physical presentation of the Card at the time the transaction is initiated.

Card Scheme means Visa, MasterCard, the Domestic Debit Scheme or any other Card Scheme with whose Card Scheme Rules we are obliged to comply with i.e. Visa, Mastercard, EFTPOS, and any other card scheme providers as agreed to by us from time to time).

Card Scheme Rules means the rules and regulations which regulate participants in the Card Schemes as amended or varied from time to time.

Card Security Code means the 3 or 4-character code on the signature panel of a Card.

Cardholder means the person in whose name a Nominated Card has been issued.

Cardholder Data means any information, document or an Account number relating to a Cardholder, a Cardholder's Nominated Card number or a Transaction created using the cardholder data.

Chargeback means the reversal, at the request of the Cardholder, Card Issuer or Payment Facilities Provider of a disputed Card sales Transaction made to you.

Chip Card means a Nominated Card containing a computer chip that adheres to Chip Security Standards.

Chip Security Standards means the security standards mandated from time to time by Card Schemes.

Commercial Card means a Card which the Card Schemes recognise as being issued for predominantly business or commercial purposes.

Confidential Information means all information and material we disclose to you (whether orally, in writing or in any other form) that we designate as confidential or impart to you in circumstances of confidence, under or in connection with this agreement. Confidential Information includes any information relating to our business systems, operations, know-how, customers, employees, referrals, technology, properties, assets or affairs of us or those of our related companies. It also includes all copies, notes and records and all related information based on, or arising out of, any disclosure by us of such information or material. Confidential Information does not include information or material that is:

- (a) in the public domain (other than as a result of breach of this agreement);
- (b) independently developed, discovered or known by you; or
- (c) lawfully obtained from a third party that has no duty or obligation of confidentiality with respect to such information.

Contactless Transaction means a payment method which allows the terminal to process a Transaction within the defined transaction limit (subject to notification of change) without swiping or inserting a Card or entering a PIN. Often referred to as "Tap and Go, "Visa PayWave", or "MasterCard PayPass".

Credit Card means a card that is recognised as a "credit card" by the Card Schemes and

which allows the Cardholder to purchase goods and services by credit.

Credit Card Transaction means a Transaction undertaken by Credit Card issued by a Card Scheme where the Cardholder's credit Account is debited.

Data Security Standards means the data security standards mandated by the Card Schemes for the protection of Cardholder details and Transaction information (including the Payment Card Industry Data Security Standards ('**PCI-DSS**'), issued by the Payment Card Industry Security Standards Council, as amended from time to time), and any additional standards which we may advise you of from time to time.

PCI-DSS provides a set of comprehensive requirements for enhancing payment account data security and forms industry best practice for any entity that stores, processes and/or transmits cardholder data. PCI-DSS requirements apply to all merchants that store, process or transmit Cardholder Data, and apply to all system components included in, or connected to, the Cardholder Data environment. PCI-DSS sets forth 12 high-level standards to ensure that payment businesses maintain the confidentiality and integrity of sensitive account and transaction data. The standards cover the entire Transaction cycle, focusing on key areas such as access control, authentication, firewalls, virus protection, patch management, data disposal, encryption and physical security.

Debit Card means a debit card issued by a bank (or designated as a debit card by one of the Card Schemes, known as a '**Card Scheme Debit Card**') which is linked to a bank account that may be used to withdraw cash from an ATM or to pay for goods or services via the Merchant Services facility. It does not include Credit Cards.

Delegate means an individual person who (although using his or her own personal access credentials) interacts with Medeor on behalf of, and as agent for you.

Directory Server means a computer server which is used by a Card Scheme to route an Authentication Request from you to a Card issuer.

Domestic Debit Scheme means the payment clearing system administered by the Australian Payments Network and eftpos Payments Australia Limited.

eCommerce Transaction means a purchase Transaction between you and a Cardholder over the internet for goods and services in advance of delivery.

EOV means 'electronic offline Voucher' which is a process in which details of a Transaction are read and stored by Equipment, but are processed later than would be the case if the Equipment were functioning normally and regardless of whether this occurs accidentally or because of a deliberate act or omission. These Transactions are limited to \$300 per transaction, up to \$5,000 per day, per terminal and 200 Transactions per day, per terminal, and is subject to change.

Equipment means any hardware or Software designed to be used to transmit, record and or process information about Transactions.

Failed Authentication Transaction means a Card Transaction which could not be authenticated using the Authentication Procedures because the Cardholder used an incorrect PIN or password.

Floor Limit means the applicable dollar amount known as a 'Floor Limit' for Manual Transactions, notified by us to you from time to time.

Fees has the meaning given in clause 4.

Force Majeure Event means anything outside a party's reasonable control including, without limitation, fire, flood, drought, storm, lightning, acts of God, earthquakes, peril of sea or air, malicious damage, revolution, explosion, sabotage, accident, embargo, epidemic, pandemic, labour dispute or shortage, any computer or other technology malfunction, civil commotion, act of war and war, terrorism, any natural disasters and any change in any Relevant Laws or the application of any Relevant Laws.

GST means a goods and services tax under the GST Act .

GST Act means *A New Tax System (Goods and Services Tax) Act 1999* (Cth), as in force from time to time.

ICT means Information and Communications Technology

Letter of Offer means the letter of offer or letter of acceptance (as the case may be) we give you in connection with the Merchant Services the subject of this agreement.

Initial Term means the period of 3 years from the date you signed the Merchant Application.

Intellectual Property Rights means all industrial and intellectual property rights of any kind including but not limited to copyright (including rights in computer software), trade mark, service mark, design, patent, trade secret, semiconductor or circuit layout rights, trade, business, domain or company names, moral rights, rights in Confidential Information, know how or other proprietary rights (whether or not any of these are registered and including any application, or right to apply, for registration) and all rights or forms of protection of a similar nature or having equivalent or similar effect to any of these which subsist or may hereafter subsist anywhere in the world.

International Cards means a card issued by an overseas bank, outside of Australia.

Invalid has the meaning given to that term in clause 16.

Laws means any applicable law, statute, regulation, by-law, ordinance or subordinate legislation in force from time to time, whether made by a national or a local government, and includes common law and the principles of equity as applicable from time to time, and any applicable legally binding industry codes of conduct.

Manual Equipment means any Equipment which is used to record a Manual Transaction.

Manual Transaction means a Transaction, details of which are recorded on a Voucher.

Manual PAN refers to Manual Primary Account Number entry, which allows manual entry of Credit Card details into Equipment.

Materials means any writing, drawing, sculpture, model, photographic product, computer program, table, compilation, literary work, artistic work, sound recording, cinematographic film, two or three dimensional representation or any electronic, magnetic, electromagnetic or optical form of storage from which sounds or information may be reproduced.

Medeor means the Merchant Services supplied by us (including through our Payment Facilities Provider) to you and includes the ability to process Card Transactions at Point of Sale and or Online and is operated standalone or integrated to your Business Systems.

Merchant means an individual or other entity with legal personality that has an agreement with us to use Medeor to process Card Transactions.

Merchant Application means an offer detailing the product, Fees and terms of the Merchant Services which is accepted by you through clicking the "I Agree to the Terms" checkbox within the Merchant Application. The Merchant Application will request the supply of personal and business details. These details will be assessed and checked against various credit and verification databases before the Merchant Application is approved.

Merchant Services means the supply by us (including through our Payments Facilities Provider) a Manual, Point of Sale, eCommerce or Online Transaction capability (branded as Medeor) that allows you to accept Card Transactions and have the value of these Transactions credited to a nominated Account.

Merchant Software means the software which either we or the Card Schemes have told you is required if you wish to participate in the Authentication Procedures.

MOTO Transaction means a Card Transaction involving an order for goods or services received by you by mail, facsimile, telephone or email. Also known as Mail Order Telephone Order.

Nominated Account means the Account referred to in clause 31(c).

Nominated Card means a type of Credit Card or Debit Card which can be authorised and

settled by us.

Non-authenticated Transaction means a Card Transaction that has not been authenticated.

Non-standard Card means a type of Card which is not a Nominated Card where we may process the payment but not settle or decline as “Card not supported”.

Online Transaction means a Transaction where the internet is used as the means of processing a payment where the goods or services are paid for in advance of delivery (eCommerce) or the payment of an invoice for goods or services already supplied (Bill Payment).

Operating Procedures means the operating procedures, acceptance requirements, manuals, guides and policies we notify to you from time to time or publish on the Medeor website (www.medeorpayments.com.au), and includes any equivalent requirements imposed on us by the Payment Facilities Provider.

Our Data means any new data created by us (including by conducting analytics on or aggregating or collating Your Data and other information), including ratings we generate in relation to you and other Medeor users.

PAN means Primary Account Number, the numbers embossed on the front of your Nominated Card.

Payment Facilities Provider means Nuvei, or such other organisation that supplies to us from time to time the underlying payment processing services we have branded as Medeor.

Permitted Purpose means the use of the Medeor Merchant Service to facilitate the acceptance of card based payments from your customers for the provision of your goods and services.

Personal Information means information about an identifiable individual.

PIN means the personal identification number allocated by a Card issuer or personally selected by a Cardholder.

Point of Sale Transaction means a Transaction where the Card, Cardholder (or a person authorised by the Cardholder), and you are all physically present at the time of the Transaction.

Pre-authorisation means that a Transaction that is to be processed at a later time has been authorised up to the value of the proposed Transaction.

Prescription Medicine means a medicine that is sold, supplied and administered under a prescription given by an authorized prescriber, as defined by the Australian Register of Therapeutic Goods (ARTG) or State and Territory Health Departments.

Pharmacist means a business that is registered to supply Pharmacy-Only Medicine.

Pharmacy-Only Medicine means a medicine declared by the Australian Register of Therapeutic Goods (ARTG), or State and Territory Health Departments to be limited for sale by registered pharmacists only.

Privacy Law means all legislation and principles and industry codes or policies relating to the collection, use, disclosure, storage and granting of access rights to personal information.

Privacy Policy means the Medeor Privacy Policy available at www.medeorpayments.com.au/privacy-policy

Receipt means a document used to evidence a Card Transaction.

Recurring Transaction means multiple Transactions processed at predetermined intervals, not to exceed one year between Transactions, representing an agreement between a Cardholder and a Merchant to purchase goods or services over a period of time.

Related Bodies Corporate has the being given to that term in section 50 of the *Corporations*

Act 2001 (Cth) [Note:

Relevant Law means any:

- (a) statute, ordinance, code or other law including regulations and other instruments under them; and
- (b) any code of practice, guidelines or standards issued by relevant regulators or industry bodies, whether or not having the force of law;
- (c) any Card Scheme Rules applicable to Confidential Information, the provision of the Merchant Services and any other obligations to be performed under this agreement; and
- (d) the Data Security Standards.

Software means that application, technology or website we provide to you that allows you to undertake Transactions or manage the Merchant Service provided.

Standard No. 3 of 2016 means 'Standard No. 3 of 2106 – Scheme Rules Relating to Merchant Pricing for Credit, Debit and Prepaid Card Transactions', being a Standard issued by the Reserve Bank of Australia (RBA) under section 18 of the Payments Systems (Regulation) Act 1988.

Subsequent Term means the period one successive 12-month term from the end of the Initial Term.

Surcharge Fee means a fee applied to a Card Transaction by you for the acceptance of Card payments that is not applied to Transactions paid for by other payment mechanisms.

Switch Provider means any switch providers as we may, from time to time, have a contractual relationship with.

Term has the meaning given in clause 30(a).

Terms means these Medeor Merchant Terms.

Transaction means a sale, refund, void and/or reversal transaction, whether Manual Transaction, Online Transaction or Point of Sale Transaction and whether attempted or successful.

Unavailable For Authentication Transaction means a Card Transaction which you have tried to authenticate using the Authentication Procedures, but were unable to do so because at the time you tried:

- (a) the Directory Server, your computer systems, our computer systems, our payments processing agent's or contractor's computer systems or a combination of any of them was unavailable; or
- (b) you sent us an Authentication Request for a Transaction involving a Card that is excluded from participation, for example anonymous non-reloadable gift Cards and Visa Commercial Cards issued in the United States of America; or the issuer was registered with the Card Schemes to participate in the Authentication Procedures, but:
- (d) the computer system of the issuer was unavailable; or
- (e) the issuer could not process the Authentication Request.

Voucher means a document used to evidence a Manual Transaction.

we, our and us means Medeor Global Pty Ltd (ABN 70 662 551 368) of 80 Dorcas Street, South Melbourne, VIC 3205

you and your means the individual or entity named as the addressee in the Letter of Offer or Merchant Application. If there is more than one, you means each of you.

Your Data means, whether you or Delegate, any data:

- (a) shared, uploaded or created by you when interacting with Medeor; or
- (b) otherwise made available to us in connection with your use of Medeor,

Acceptance of Merchant Terms:

Agreement accepted on

Executed on behalf of _____
(Name of Merchant)

.....
... Signature of Authorised Person

.....
... Signature of Authorised Person

.....
... Print name of Authorised Person

.....
... Print name of Authorised Person

Executed on behalf of Medeor Global Pty Ltd (ABN 70 662 551 368)

.....
... Signature of Authorised Person

.....
... Print name of Authorised Person

Schedule 1 – Merchant Fees – Pay by Link

Pay by Link	Fee
Merchant Service fee – Pay by Link (PBL)	TBC
Online transaction fee	30c per transaction
Online Payment Gateway access fee	TBC

*fees subject to change

Schedule 2 – Merchant Fees – Point of Sale

Point of Sale	Fee
Merchant Service fee – Point of Sale (POS)	TBC
Terminal rental fee (per terminal)	TBC
Chargeback fee	\$25 per item
Retrieval fee	\$5 per item
Lost Terminal	\$550 per event

*fees subject to change