

# PAYPAL TERMS & CONDITIONS

All Freedog members must set up their continuous payments via PayPal. This is the safest and most efficient way for your membership payments to be managed. Please read the following terms and conditions carefully and if you are happy to proceed, please sign at the bottom.

By signing this agreement and linking your bank account to PayPal, you are providing PayPal with a continuous authority (subject to the terms of the mandate used by your bank to set up and maintain that authority) to automatically charge your bank account for the amount necessary to cover your monthly Freedog membership (plus any transaction fees payable to PayPal).

You give PayPal the right to resubmit any debit you authorised that is returned for insufficient or uncollected funds. If you cancel any direct debit (including, with out limitation, any SEPA Direct Debit), you agree to reimburse us for the value of any goods or services that you have consumed with the proceeds of that direct debit.

You agree that when PayPal receives a payment from your bank account to obtain E-money in your account, PayPal may hold the funds in your Reserve Account for so long as PayPal determines that an NSF Risk exists.

In such an event, the E-money will not be made available to you in your Payment Account (including for the execution of any Payment Order that the bank payment was made to cover) until PayPal determines that's the NSF Risk has passed. Until that time the bank payment will appear to you as "uncleared" in your Account details. PayPal is not in possession of all the information necessary to place the funds from your bank payment at your disposal until it determines that the NSF Risk has passed.

PayPal reserves the right to require you to fund your requested payment by the use of Bank Account -eCheque to mitigate risk (including, without limitation, the NSF Risk) associated with your Payment Order.

## Definitions:

### What is a SEPA DD?

A SEPA Direct Debit (SDD) is the standard across Europe for the collection of funds between a debtor (payer) and the creditor (payee). The SEPA Direct Debit (SDD) scheme is an interbank payment scheme defining a common set of rules and standard procedures for direct debits in Euro.

### What is NSF?

NSF stands for Non-sufficient funds

### What is e-money?

Electronic money (e-money) is broadly defined as an electronic store of monetary value on a technical device that may be widely used for making payments to entities other than the e-money issuer. The device acts as a prepaid bearer instrument which does not necessarily involve bank accounts in transactions.

### What is an e-Cheque?

An e-Cheque is a payment you make directly from your bank account. It is an electronic version or representation of a paper cheque. The account holder writes an e-cheque using a computer or other type of electronic device and transmits the e-cheque to the payee electronically. Like per cheques, e-cheques are signed by the payer and endorsed by the payee. Rather than handwritten or machine-stamped signatures, however, e-cheques are affixed with digital signatures.

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**Your monthly membership fee and therefore the amount debited from your account each month will be**

£

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**Please sign to confirm that you agree with amount stated above**

**Signed:**

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**I agree with the Terms and Conditions above**

**Signed:**

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