

PAYMASTER BILL PAY - TERMS AND CONDITIONS

These Terms and Conditions (the “Terms”) is a legal agreement between you (‘you’ or ‘your’) and Paymaster (Jamaica) Limited, a company incorporated in Jamaica with registered address of 9 Molynes Place, Kingston 10, Saint Andrew, Jamaica (“Paymaster”).

1. GENERAL TERMS

- 1.1. These Terms govern your use of the Paymaster Bill Pay Services either through the Paymaster Website located at <https://paymaster-online.com/>, a mobile wallet, mobile application, or a Paymaster Location islandwide.
- 1.2. The Bill Pay Service is operated by Paymaster Jamaica Ltd., its subsidiaries and/or affiliates. Paymaster Jamaica Ltd., its subsidiaries, affiliates and Paymaster are collectively “Paymaster”.
- 1.3. By using the Bill Pay Service you are agreeing to these terms and conditions and Paymaster’s Privacy Notice, as may be amended from time to time in the future.

2. DEFINITIONS

In these terms and conditions, the following words and expressions (save where the context requires otherwise) bear the following meanings:

- 2.1. “Bill Pay Service” or “Service” means the bill payment collections service provided by Paymaster through which Customers can make payments to a Biller under the Bill Pay functionality in their MyCash Account via the Paymaster Website or a Paymaster Location.
- 2.2. “Biller” is a utility or other entity located in Jamaica that has an agreement with Paymaster for Paymaster to collect payments on its behalf from a Customer for certain goods or services and that receives the payment made by a Customer through the Bill Pay Service.
- 2.3. “Billing Statement” is the statement or invoice sent by the Biller to the Customer indicating, among other things, how much the Customer owes and when payment is due.
- 2.4. “Customer” means a consumer accessing and using the Bill Pay Service to pay a bill issued by a Biller.
- 2.5. “Due Date” is the date reflected on a Billing Statement as to when payment by a Customer is due. It does not include any grace or late period.
- 2.6. “Paymaster Location” means the physical locations owned and operated by Paymaster that offer the Bill Pay Service or a location operated by a third party provider authorized by Paymaster to offer the Bill Pay Service
- 2.7. “Payout Amount” is the amount paid to the Biller through the Bill Pay Service.
- 2.8. “Service Fee” is the fee charged by Paymaster to process a Transaction.
- 2.9. “Service Processors” are the third party processors and aggregators through which Paymaster processes a Transaction and make payment to the Billers.
- 2.10. “Transaction” is a specific instruction from a Customer to pay a Billing Statement issued by a Biller through the Bill Pay Service.
- 2.11. “Transaction Amount” is the amount that the Customer pays to Paymaster to initiate and process a Transaction and includes the amount of the Billing Statement to be paid and any applicable Service Fee.
- 2.12. “Website” means the URL at which the Bill Payment Services offered by Paymaster and located at <https://paymaster-online.com>

3. DESCRIPTION OF BILL PAY SERVICE

- 3.1. Paymaster operates the Bill Pay Services that allows you to make payments to Billers through the Paymaster Website or a Paymaster Location.
- 3.2. Paymaster has agreements with Billers, and such Billers that may impose its own restrictions regarding operation hours, posting times, cutoff times, error resolution or other limitations.
- 3.3. The Customer agree to be bound by the applicable Biller's terms and conditions in addition to these Terms. In the event, these Terms and the terms and conditions of the Biller conflict, these Terms shall govern the Bill Pay Service.
- 3.4. Paymaster is the payment processor for the Billers. Paymaster is not a party to these payments or to their underlying commercial transactions, and Paymaster disclaims any and all responsibility for any payments or other disputes between Billers and Payers. Such disputes are entirely between the Billers and their Payers.

4. BILLERS.

- 4.1. This User Agreement does not alter the Customer's liability or obligations that currently or in the future exist between the Customer and a Biller. The Customer is responsible for timely payment of all Billing Statements.
- 4.2. We do not have control of, or liability for, any products or services that are paid for using the Bill Pay Service and shall not be liable for the acts or omissions of the Billers.
- 4.3. We are not responsible for the accuracy of any Billing Statement and any billing dispute must be addressed to the Biller directly
- 4.4. Some Billers do not accept partial bill payments and/or overdue payments. We are in no way responsible for the manner of payments accepted by the Biller

5. REGISTRATION & INFORMATION

- 5.1. In order to allow you to use the Services via the Website, you will need to sign up for an account with Paymaster and in order to successfully register your account we shall verify the information submitted.
- 5.2. You authorize us to make any inquiries we consider necessary to validate your identity. These inquiries may include asking you for further information, requiring you to provide your full address, your tax registration number or other identification numbers and/or requiring you to take steps to confirm ownership of your email address or financial instruments, or verifying information you provide against third party databases or through other sources. If you do not provide this information or Paymaster cannot verify your identity, we can refuse to allow you to use the Services.
- 5.3. You agree and understand that you are responsible for maintaining the confidentiality of your password which, together with your LoginID e-mail address, allows you to access the Website. That LoginID and password, together with any mobile number or other information you provide form your "Registration Information."
- 5.4. In order to initiate and process a Transaction via any channel we require at a minimum the following information: (a) the Customer's full name and mobile telephone number, (b) the Biller's name, (c) the Customer's account number with the Biller, and (d) payment instructions.

- 5.5. In addition, pursuant to applicable law and Paymaster's policies, certain Transactions require the Customer to provide other information, including without limitation, personal information (such as address, taxpayer's registration number, occupation, and date of birth), identification documentation (such as a driver's license or other government-issued photo ID) and documents evidencing source of Customer's funds (such as copy of Customer's bank statement).
- 5.6. Paymaster reserves the right to request additional information and/or documentation from the Customer regardless of the Transaction Amount.
- 5.7. Paymaster, in its sole discretion, may reject any proposed Transaction for any reason including the Customer's failure to provide information/documentation when requested. Paymaster may also place Transactions on hold pending the receipt of all requested information and documentation. Transactions may also be placed on hold due to other reasons such as communication errors.
- 5.8. You are responsible for confirming the accuracy of the information you provide about each payment you send, including the name of the Biller, the account number at the Biller, and the Transaction Amount.
- 5.9. Each Customer acknowledges and agrees that Paymaster is permitted to collect and verify information about the Customer by processing such data through their system or third party systems. Notwithstanding the foregoing, Paymaster and Service Processors are not responsible for incorrect information provided by Customer and will not be liable for any errors that arise as a result of the Customer providing incorrect or inaccurate information in the Transaction.
- 5.10. Data Protection and Processing.
 - 5.10.1. Customer represents that all personal information provided to us concerning Customer shall be accurate, current and complete in all respects. By providing us with the above information, Customer gives us permission to store and process such information in connection with executing the Transaction and as described in our Privacy Notice. You must promptly update us with any change in your contact information.
 - 5.10.2. By using the Bill Payment Services, you expressly authorize Paymaster to process your information, on your behalf and as your agent, solely for the purpose of providing the Services to you
 - 5.10.3. By using the Bill Pay Service, you represent and warrant that you and each person you identify have consented to receive ongoing communication, including text messages from us. Such communication may include messages, including text messages, to the recipient of the Bill Payment Services to receive money you had paid them using the Bill Payment Services.
6. EXPEDITED AND NON-EXPEDITED TRANSACTIONS.
 - 6.1. Expedited Transactions with all required information received by the Biller's cutoff time Monday through Friday will be processed and submitted that business day (or the next business day for transactions received after the cutoff time or on weekends/holidays).
 - 6.2. Non-Expedited Transactions with all required information received by 7:00 PM EST Monday through Friday will be processed and submitted the next business day (or the 2nd business day for transactions received after 7:00 PM EST or on weekends/holidays).
 - 6.3. Business days exclude weekends, holidays and other days banks are legally closed in Jamaica.
7. POSTING.
 - 7.1. Processing and settlement times vary by Biller and Service Processor.
 - 7.2. We are not responsible for the Biller correctly and timely posting the Payout Amount.

- 7.3. The Biller may not post a Payout Amount for various reasons including, but not limited to, incorrect information supplied by the Customer, the Biller is unable to locate the Customer's account or the account is paid in full.
- 7.4. No Changes. We generally do not allow changes of the details of your Transaction once it has been submitted to us for processing. We rely on the information you provide and it is your responsibility to make sure your Transaction details are accurate before you submit your Transaction for processing.

8. PAYMENTS & FEES.

8.1. Payments

- 8.1.1. By initiating a Transaction, you authorize Paymaster to charge the account that you designate as the account from which the Transaction Amount and Service Fee should be charged or withdrawn (the "Funding Account").
- 8.1.2. You agree to maintain a balance or available credit limit in the specified Funding Account that is sufficient to fund all Transactions you initiate.
- 8.1.3. If you fail to maintain a balance in the applicable Funding Account that is insufficient to fund any payment that you initiate, Paymaster may refuse to make any subsequent payment for as long as we determine to be necessary or appropriate. Paymaster also reserves the right to refuse to make any other payment.
- 8.1.4. You represent and warrant that you have the right to authorize Paymaster to charge the Funding Account for payments you initiate using the Bill Payment Services and you will indemnify and hold Paymaster harmless from any claims by any third party, including any other owner of the account related to Paymaster's access to the Funding Account.

8.2. Funding Source Limitation

- 8.2.1. You acknowledge that certain Billers may not accept payment from all types of funding sources and that we may otherwise limit the payment methods available for a particular Biller. For example, you may not be permitted to use a credit card to make a mortgage payment. Additionally, Paymaster may, at its discretion, impose limits on the number and amount of payments, in aggregate, that you can send using the Bill Payment Services.
- 8.2.2. Paymaster may refuse to permit payment to any Biller if we reasonably believe such refusal is necessary or advisable for legal or security reasons.
- 8.2.3. Paymaster may request further information for the verification of funding source.
- 8.2.4. Paymaster reserves the right to select the method in which to remit funds on your behalf, and the method to return funds to you in the event your Funding Account is closed or otherwise unavailable to us. The payment methods through the Bill Payment Services may include, but are not limited to, electronic or paper check payments, your designated credit card, or payment via other form of funds transfer that Paymaster may choose to employ. Payments to Billers outside of Jamaica is prohibited through the Bill Payment Services. The Bill Payment Services does not support payment to all types of billers.

- 8.3. Fees. For each Transaction to be processed, Paymaster shall charge a Service Fee which shall be displayed to you prior to the completion of the Transaction. By submitting the Transaction for processing, you agree to pay the listed fee for the Bill Payment Services as described on the Paymaster Website or in the Paymaster Location. We reserve the right to change the Service Fee at any time with reasonable notice.

9. DELIVERY OF PAYOUT AMOUNT.

- 9.1. Paymaster is not responsible for the loss, theft or unauthorized use of the Transaction Amount once it has been delivered to or deposited with the applicable Service Processor or posted by the applicable Biller, whichever occurs first.
- 9.2. The Transaction Amount is not insured.
- 9.3. Paymaster will make reasonable efforts to ensure that Transactions are processed in a timely manner, but we make no representations or warranties regarding the time needed to complete processing because the Service is largely dependent on many factors outside our control.
- 9.4. Neither Paymaster nor its agents shall incur any liability if we are unable to process a Transaction initiated by a Customer because of the existence of any of the following circumstances:
- 9.5. you have not provided us with all necessary information required to process the Transaction;
 - 9.5.1. your MyCash Account does not contain sufficient funds to complete the Transaction or the Transaction would exceed any Transaction Limits of your MyCash Account;
 - 9.5.2. any of the circumstances listed in Section 6.1 of these Terms;
 - 9.5.3. if a Biller that allows split-payment functionality (in which the Payout Amount may be split and allocated in various ways that such Biller may offer) does not split and/or allocate the Payout Amount in accordance with your instructions; or
 - 9.5.4. any circumstance beyond our control, including but not limited to, fire, flood or interference from an outside force that prevents the proper execution of a Transaction.

10. CANCELLATIONS, REVERSALS & REFUNDS

10.1. Rejected or Returned Payments

- 10.1.1. When you send a payment via the Bill Payment Services, the Biller is not required to accept it, and may return payments for various reasons. These reasons can include, but are not limited to, the Biller's account number is not valid, or the Biller is unable to locate the account.
- 10.1.2. Payments outstanding after a reasonable time based on the method of payment may be automatically voided by Paymaster and the payment amount credited to your Funding Account. You are responsible for reconciling your Account(s) and reviewing the status of the payments. If we are unable to complete a payment for any reason, we may, in a method of our choosing and at our sole discretion, provide you with notice. We will to the extent permitted by law, make reasonable attempts to return any unclaimed, refused, refunded, prohibited or denied payments to your Funding Account or use other reasonable efforts to return such payment to you as permitted by law.
- 10.1.3. The Service Fee is not refundable for rejected or returned payments.

10.2. Reversals

- 10.2.1. In using the Bill Payment Services, you are requesting Paymaster to facilitate making payments from your Funding Account(s) to your Biller(s). If Bill Payment Service is unable to access funds from your specified Funding Account to complete a bill payment transaction you request for any reason (for example, non-sufficient funds, closed account, inability to locate account, or reversal by you and/or your bank), the transaction may not be completed. If Bill Payment Service is unable to access funds from your specified Funding Account for any reason, you agree that:
 - i. you will reimburse Paymaster immediately, upon demand, the transaction amount to the extent that Paymaster sent a payment to the Biller on your behalf;
 - ii. you will reimburse Paymaster for any fees imposed on us as a result of the transaction;

- iii. during the telephone call you make when you initiate payment for the Bill Payment Service you agree that Paymaster can rely on your verbal authorization for the payment method you select;
- iv. you agree to give Paymaster permission to record the call should any dispute arise regarding the Paymaster Service; and;
- v. and you will reimburse the Bill Payment Services for any fees, including reasonable attorney fees, we incur in attempting to collect the amount of the transaction from you.

10.2.2. Additionally, you agree that Paymaster may:

- i. reverse any corresponding credit or direct deposits issued to you;
- ii. reverse any payments Paymaster made to your Biller;
- iii. apply any money currently held by Paymaster to any amount owed to us; or
- iv. initiate electronic fund transfer from your account to collect any unpaid amounts and our fees.

10.2.3. Paymaster is not responsible for any overdraft fees, over-the-limit fees, or insufficient fund charges (including finance charges, late fees, or similar charges) that result from your failure to maintain a balance or available credit in the Funding Account that is sufficient to fund all payments you initiate.

10.2.4. If Paymaster is not able to recover all amounts owed to us, we may report this information to third parties, including consumer reporting agencies, financial institutions. Paymaster reserves all rights to pursue all available legal remedies to recover all owed amounts.

10.3. Our ability to stop a Transaction will depend on the manner in which the Transaction was initiated, the method of payment, and whether or not the Biller has begun processing payment. Although we will make a reasonable effort to accommodate a stop request, we will have no liability for failing to do so.

10.4. The Service Fee will not be refunded if a stop request is successful.

11. Delays, Unauthorized Transactions, or Errors

11.1. Payment Processing Delays and Protection for Late Fees.

11.1.1. You acknowledge that some transactions may take longer to be credited to your account with the applicable Biller due to circumstances beyond Paymaster' control, such as delays in handling and posting payments by Billers or financial institutions or errors with account information or funding instructions.

11.1.2. To help ensure that there is enough time for the applicable Biller to receive any payments you submit through the Bill Payment Services, you should submit payment instructions at least 5 business days prior to the Due Date. If the Due Date falls on a weekend or holiday, you must submit the payment sufficiently in advance to include an additional day for processing.

11.1.3. It is solely your responsibility to submit payments so they arrive by the Biller's Due Date.

11.2. Subject to the other provisions of this Agreement, Paymaster will bear responsibility for any satisfactorily documented late payment related charges up to a reasonable amount, not to exceed JMD \$5000.00 in the event a payment posts after its Due Date provided that the payment was submitted by you for payment in accordance with the guidelines specified in the beginning of this paragraph and the Bill Payment Services issued you a confirmation number for a payment. **THIS IS PAYMASTER'S ONLY OBLIGATION TO YOU FOR ANY PAYMENT ERRORS, DELAYS, OR FAILURE. IF YOU DO NOT FOLLOW THESE RULES OR IF YOU DO NOT ALLOW ENOUGH TIME TO COMPLETE A PAYMENT, YOU ALONE ARE RESPONSIBLE FOR ANY PENALTIES OR LATE CHARGES ON THAT PAYMENT.**

11.3. Unauthorized Transactions.

11.3.1. You must notify Paymaster immediately (no later than 90 days after the date of unauthorized transaction) if you suspect or believe that a transaction has occurred through the Bill Payment Services that you did not authorize or that you believe an incorrect amount was authorized. If you initially provide information to us via the telephone, we may require that you send your complaint or question in writing.

11.3.2. You will be asked and are required to provide us with the following information:

- i. your name;
- ii. the email address registered for the Bill Payment Services account;
- iii. a description (including dollar amount) of the transaction that you believe is unauthorized or in error;
- iv. a Paymaster reference/transaction ID; and
- v. explanation to why you believe there was unauthorized transaction or error.

11.3.3. If we decide that there was no error, we will send you an explanation. You may ask for copies of the documents that we used in our investigation.

11.3.4. For unauthorized transfers and errors with respect to your credit card or debit card that are not related to the Bill Payment Services, please see your applicable card holder agreement.

11.4. Risk Monitoring, Unusual or Suspicious Transactions. In an effort to manage our risk, we may engage third-party service providers to assist in fraud monitoring and other elements of the Bill Payment Services. If Paymaster believes there is suspicious or unusual activity, Paymaster may temporarily suspend your access to Bill Payment Services. Paymaster may require additional documentation to process transactions or reinstate your access to the Bill Payment Services if your access has been suspended.

11.5. Termination. Paymaster may terminate or suspend your access to the Bill Payment Services at any time. Neither termination nor suspension shall affect your liability or obligations under this Agreement. In the event you or Paymaster terminates your account, any payment(s) Paymaster has already processed before the requested termination date may be completed. You should verify payment directly with your intended Biller. Paymaster is not responsible for any payments not completed by us as a result of termination.

12. ACCESS LIMITATIONS AND RESTRICTIONS.

12.1. Access to the Bill Pay Service may be limited, delayed or unavailable during periods of peak demand, market volatility, system upgrades or maintenance, communication system problems, or circumstances beyond our reasonable control. In addition, bill payments may be delayed or unavailable based on certain transaction conditions, including amount sent, Biller, applicable Service Processor, regulatory issues, identification requirements and operating hours.

12.2. Paymaster may, at any time and in our sole discretion, refuse any transaction or limit the amount to be transferred (either on a per transaction basis or an aggregated basis) for any reason without prior notice

12.3. We reserve the right at any time to modify or discontinue the Bill Pay Service (or any part thereof) with or without notice.

13. PAYMASTER'S INTELLECTUAL PROPERTY RIGHTS

13.1. The contents of the Services, including its "look and feel" (e.g., text, graphics, images, logos and button icons), photographs, editorial content, notices, software (including html-based computer programs) and other material are protected under copyright, trademark and other laws.

- 13.2. The contents of the Services belong or are licensed to Paymaster or Paymaster or its software or content suppliers. Paymaster grants you the right to view and use the Services subject to these terms. You may download or print a copy of information for the Services for your personal, internal and non-commercial use only. Any distribution, reprint or electronic reproduction of any content from the Services in whole or in part for any other purpose is expressly prohibited without our prior written consent. You agree not to use, nor permit any third party to use, the Site or the Services or content in a manner that violates any applicable law, regulation or this Agreement.
- 13.3. A Customer that believes that its intellectual property has been breached should make contact by submitting its claim via the channels listed on the Website.
- 13.4. You agree that you will not:
- i. Use any robot, spider, scraper, deep link or other similar automated data gathering or extraction tools, program, algorithm or methodology to access, acquire, copy or monitor the Services or any portion of the Services, without Paymaster's express written consent, which may be withheld in Paymaster's sole discretion;
 - ii. Use or attempt to use any engine, software, tool, agent, or other device or mechanism (including without limitation browsers, spiders, robots, avatars or intelligent agents) to navigate or search the services, other than the search engines and other than generally available third-party web browsers;
 - iii. Post or transmit any file which contains viruses, worms, Trojan horses or any other contaminating or destructive features, or that otherwise interfere with the proper working of the Services;
 - iv. Attempt to decipher, decompile, disassemble, or reverse-engineer any of the software comprising or in any way making up a part of the Services; or
 - v. Attempt to gain an unauthorized access to any portion of the Services.

14. REPRESENTATIONS & WARRANTIES

- 14.1. The sites, Services, information, data, features, and all content and all services and products associated with the Services or provided through the Services (whether or not sponsored) are provided to you on an "as-is" and "as available" basis. Paymaster, its affiliates, and its third party providers, licensors, distributors or suppliers (collectively, "suppliers") make no representations or warranties of any kind, express or implied, as to the content or operation of the site or of the services. You expressly agree that your use of the services is at your sole risk.
- 14.2. NEITHER PAYMASTER OR ITS SUPPLIERS MAKE ANY REPRESENTATIONS, WARRANTIES OR GUARANTEES, EXPRESS OR IMPLIED, REGARDING THE ACCURACY, RELIABILITY OR COMPLETENESS OF THE CONTENT ON THE SITES OR OF THE SERVICES (WHETHER OR NOT SPONSORED), AND EXPRESSLY DISCLAIMS ANY WARRANTIES OF NON-INFRINGEMENT OR FITNESS FOR A PARTICULAR PURPOSE. NEITHER PAYMASTER OR ITS SUPPLIERS MAKE ANY REPRESENTATION, WARRANTY OR GUARANTEE THAT THE CONTENT THAT MAY BE AVAILABLE THROUGH THE SERVICES IS FREE OF INFECTION FROM ANY VIRUSES OR OTHER CODE OR COMPUTER PROGRAMMING ROUTINES THAT CONTAIN CONTAMINATING OR DESTRUCTIVE PROPERTIES OR THAT ARE INTENDED TO DAMAGE, SURREPTITOUSLY INTERCEPT OR EXPROPRIATE ANY SYSTEM, DATA OR PERSONAL INFORMATION.

SOME JURISDICTIONS DO NOT ALLOW THE EXCLUSION OF CERTAIN WARRANTIES OR THE LIMITATION OR EXCLUSION OF LIABILITY FOR INCIDENTAL OR CONSEQUENTIAL DAMAGES. IN

SUCH STATES LIABILITY IS LIMITED TO THE EXTENT PERMITTED BY LAW. ACCORDINGLY, SOME OF THE ABOVE LIMITATIONS OF SECTIONS 15 AND 17 OF THIS PROVISION MAY NOT APPLY TO YOU.

15. LIMITATIONS OF LIABILITY & FORCE MAJEURE

- 15.1. You are solely liable for errors you make in using the Bill Payment Services, including the following:
- i. you direct Paymaster to submit a payment to a Biller from the wrong Funding Account;
 - ii. you erroneously direct Paymaster to submit a payment to a Biller multiple times;
 - iii. you direct Paymaster to submit the wrong amount to a Biller;
 - iv. you direct Paymaster to submit a payment to the wrong Biller; or
 - v. you change your mind about making a payment to a Biller after directing Paymaster to submit the payment.
- 15.2. You are responsible for all fees, fines, penalties, and other liability incurred by Paymaster, a Biller, you or a third party caused by or arising out of your breach of this Agreement and/or your use of the Bill Payment Services. You agree to reimburse Paymaster, a Biller or the applicable third party for any and all such liability.
- 15.3. In the event that you are liable for any amounts owed to Paymaster for a Transaction you authorized through the Bill Payment Services, Paymaster may immediately remove such amounts from or charge such amounts to your applicable Funding Account. If the applicable Funding Account does not have funds or available credit sufficient to cover your liability, you will be required to immediately add funds to the Funding Account or otherwise provide payment to Paymaster through other means. If you do not do so, Paymaster may engage in collection efforts to recover such amounts from you.
- 15.4. Paymaster does not have control of, or liability for, the products or services that are paid for via the Bill Payment Services.
- 15.5. Neither Paymaster nor its Affiliates will be liable for any loss arising from:
- i. any cause which results from abnormal or unforeseen circumstances beyond our control, consequences which would have been unavoidable despite all our efforts to the contrary; or
 - ii. system disruption resulting in the Bill Payment Service being unusable;
 - iii. our compliance with legal and regulatory requirements;
- 15.6. Paymaster's total liability to you whether in contract, tort (including negligence), breach of statutory duty, or otherwise under or in connection with any claim related to your use of the Bill Payment Services shall be limited to 100% of the Transaction Amount.
- 15.7. We shall have no liability for any failure or delay resulting from any event or condition beyond the reasonable control of us, including connectivity issues, POS system failures, governmental action or acts of terrorism, strikes, lock-outs or other industrial disputes (whether involving the workforce of the party or any other party), failure of a utility service or transport network, pandemic, endemic, war, riot, civil commotion, malicious damage, accident, breakdown of plant or machinery, earthquake, fire, flood or other acts of God, compliance with any law or governmental order, rule, regulation or direction, default of suppliers or subcontractors or Internet disturbances.

16. VARIATION OF TERMS

- 16.1. We may change these terms and conditions at our sole discretion and the changes to this terms and conditions will be published on the website.
- 16.2. Your continued use of the Bill Pay Service signifies acceptance of the changed terms and conditions.

16.3. Where you are not in agreement with any change of these terms you are free to terminate these Terms.

Revised:

March 2023