General Terms and Conditions

Quidpay Finance Ltd
Individual and business customers
Version dated 1 September 2026

These terms explain how to open and use your Quidpay account, make payments and exchange currencies. They also set out the fees, security responsibilities and procedures for support, complaints and account closure. Please read them together with your Fee Schedule and the policies that form part of your agreement.

1 About Quidpay and your agreement

1.1 Your contract is with Quidpay Finance Ltd (Quidpay, we, us or our), incorporated in British Columbia, Canada, under incorporation number BC1418769. Our registered office is 2–1130 Hachey Avenue, Coquitlam, British Columbia, V3K 2H4, Canada. Our website is quidpay.com and our support email is support@quidpay.com.

1.2 Quidpay is registered with the Financial Transactions and Reports Analysis Centre of Canada (FINTRAC) as a money services business under registration number M23975541. FINTRAC registration is not a banking or electronic money license, an endorsement of Quidpay, or a guarantee of customer funds.

1.3 Your agreement comprises these General Terms and Conditions, the Fee Schedule for your customer category, and the applicable versions of our Prohibited Jurisdictions and Prohibited and Restricted Businesses policies. We provide these documents before activation and make them available in the platform. Business customers receive a personalized Fee Schedule; individual customers accept the standard individual Fee Schedule. Our Privacy Policy explains how we handle personal information. Acknowledging it does not give blanket consent to processing.

1.4 You can read and save the agreement documents before accepting them electronically. Your Fee Schedule identifies the business customer or individual customer category, the version and issue date, and any different effective date. The acceptance screen links to both these terms and your Fee Schedule. We record the versions you accept and the date and time of acceptance. Please contact us before accepting if anything is unclear.

1.5 Your specifically agreed Fee Schedule sets your prices; these terms explain when charges apply. Mandatory law takes priority. If the documents conflict on another point, please ask us for clarification. An unclear reference does not authorise an undisclosed charge. Approval of a restricted business activity does not override a prohibited jurisdiction or activity.

1.6 Your agreement remains in force until it is ended under these terms. You may request a copy by email at no charge. Nothing in this agreement waives rights that applicable law does not allow us to exclude.

2 Eligibility and permitted use

2.1 You must be at least 18 to open an individual account. Each individual may hold one personal account, with separate ledgers for supported currencies. These ledgers are not additional personal accounts. Joint personal accounts are not available. Business use requires a separate business account, including for sole traders.

2.2 Business accounts are for the customer's own lawful business needs. You may receive third party payments due to your own business under invoices or agreements and pay your own business obligations. You must not collect, hold or transmit money on behalf of other persons or operate a client money, intermediary or nested payment service through the account.

2.3 We accept applications from permitted countries, subject to approval, applicable restrictions and legal requirements. The ability to apply online does not guarantee an account or unrestricted access to our services worldwide.

2.4 Individuals resident in a prohibited jurisdiction, companies incorporated there, and companies with a beneficial owner resident there are not eligible under our country policy. Nationality alone does not exclude an individual resident in a permitted country. Business activity in a prohibited country does not by itself automatically exclude an otherwise eligible customer, but transactions to or from that country are prohibited. Applicable sanctions may impose additional or different restrictions.

2.5 Under our business policy, charities, foundations, other non profit organisations and trusts are prohibited customer structures. Restricted activities require prior Compliance approval and continuing compliance with the stated conditions. If a business applies before incorporation, we cannot activate its account until we have verified the contracting entity and the authority of those acting for it.

2.6 Individuals complete identity verification (KYC). Business customers complete business verification (KYB), including checks on ownership, control and authority, and KYC on relevant individuals. You must provide accurate onboarding information, expected account activity, source of funds and supporting documents reasonably required for due diligence. The business application process is described at quidpay.com/apply/: submit the online application and email the required completed and signed documents to onboarding@quidpay.com. Submission is not approval. Notify us promptly of relevant changes to your details, ownership, users or activities.

2.7 Our onboarding includes a declaration explaining how you found Quidpay and initiated contact. You must answer truthfully. The declaration records facts; it is not a waiver of legal protections, a promise not to contact regulators, or an independent authorisation for us to provide a regulated service.

3 Business users and access

3.1 To add or remove a business user, send us a request from the business account's registered email address. The business customer must complete KYB, and each additional user must register and complete KYC before receiving access. Quidpay creates or removes access after the appropriate checks. The account administrator sets each user's permissions; only Quidpay can deactivate a user.

3.2 You must keep user permissions appropriate and tell us promptly when authority ends or credentials may be compromised. Users must not share credentials. We do not currently provide a mandatory dual approval workflow. Giving a person account access does not remove the business's responsibility to supervise authorised use or any mandatory protection against unauthorised transactions.

4 Your ledgers and available services

4.1 Your Quidpay account has a separate ledger for each supported currency you open. A ledger records your balance and transactions in that currency. We currently support EUR and GBP. Your virtual IBAN or other assigned payment identifier directs funds to the relevant ledger. It is not a separate bank deposit account opened in your name with our provider.

4.2 Clear Junction Limited is our current underlying payment and FX provider. It is authorised by the UK Financial Conduct Authority as an electronic money institution under firm reference number 900684. You contract with Quidpay; you do not become a direct contractual customer of Clear Junction by accepting these terms. Clear Junction's authorisation does not describe Quidpay's own regulatory status.

4.3 For EUR payments, we support SEPA and SEPA Instant. For GBP payments, we support Faster Payments, BACS and CHAPS. Subject to eligibility, restrictions and availability, these routes support incoming and outgoing payments between your own accounts and payments to or from third parties.

4.4 We currently provide one off payments, scheduled one off payments, batch payments and FX between your own EUR and GBP ledgers. SWIFT, cards, cash withdrawals, direct debits, recurring standing orders, cryptoasset exchange and custody, and account information or payment initiation Open Banking services are not available under this agreement.

4.5 You submit payment and FX instructions through our platform, which connects to the provider through an API. We do not offer a customer API or accept new payment instructions by email or chat. The support channels remain available for cancellation or recall requests, security reports, account administration and closure.

5 How money is held

5.1 The underlying Main Omnibus Account is in Quidpay's name with Clear Junction. Customer balances are recorded in Quidpay's individual ledgers. Customer funds and collected fees may temporarily be present in that omnibus account. Following daily reconciliation, amounts belonging to Quidpay are transferred to its separate Corporate Account at 00:00 Greece local time.

5.2 Clear Junction's contract provides safeguarding arrangements at the provider level for funds it holds for Quidpay. Those arrangements do not themselves establish an individual safeguarded account or direct claim for each Quidpay customer, or establish protection against Quidpay's own insolvency. A ledger entry or virtual IBAN does not create such protection.

5.3 Quidpay is not a bank, does not issue electronic money to you under these terms and does not pay interest on ledger balances. Clear Junction's contract states that its services are not covered by the UK Financial Services Compensation Scheme. We do not represent your Quidpay balance as an insured bank deposit or guarantee recovery in an insolvency.

6 Incoming and outgoing payments

6.1 Use the exact currency, beneficiary details and payment identifiers shown for the relevant ledger, and give senders the correct details. Before confirming an outgoing payment, you are responsible for checking the recipient and the purpose of the payment. A familiar name or message does not establish that a payment request is genuine.

6.2 Incoming funds become available after receipt, allocation and any necessary checks. We deduct the applicable incoming payment fee from the amount received. Any pending Quidpay fees may then be collected under section 12. We may seek invoices, agreements or other evidence before releasing an incoming payment.

6.3 Before you confirm an outgoing payment, the platform displays the payment details, applicable fees and total amount to be debited. You can review, change or cancel the instruction until final confirmation, which includes a one-time password (OTP). Once confirmed, an immediate payment request is submitted for execution, subject to available funds, limits and checks.

6.4 Your ledger must have enough available funds to cover the payment and its fees; otherwise, the request is rejected. We do not automatically convert funds from another currency to cover a payment. You must arrange any necessary FX through the platform first.

6.5 You may submit instructions at any time. Settlement times vary by payment route, and recipients are not necessarily credited immediately. Execution and receipt depend on Clear Junction, the relevant payment system, the recipient's institution and any required checks. You can follow the status in the platform; processing progress depends on the applicable payment route.

6.6 There is no fixed platform submission cut off currently notified to customers. Exceptional disruption or temporary restrictions may affect processing. We notify affected customers through email and the platform, with available information about the issue and next steps. Any mandatory execution or notification duties continue to apply.

6.7 We may reject, delay or prevent an instruction where it breaches a limit or prohibition, lacks required information, involves insufficient funds, presents a justified security concern or cannot lawfully be processed. We notify you and explain the available reason unless disclosure would be unlawful or compromise legitimate security controls.

7 Scheduled and batch payments

7.1 You may schedule a one off payment and change or cancel it in the platform until immediately before execution begins. Scheduling does not reserve funds: we check the available balance when the payment is due to execute. If funds are insufficient, the instruction is rejected without an automatic retry, and we notify you by email and in the platform. If the chosen date is not supported by the payment route, the instruction moves to its next processing business day.

7.2 To submit a batch, upload a CSV file and review the individual payments and charges before confirming with one OTP. Each payment remains subject to its own checks. Rejection of one payment does not automatically cancel other valid payments in the batch. Recurring standing orders are not available.

7.3 The agreed batch fee is charged once per accepted and confirmed batch file, in addition to any applicable fees on individual payments. No batch fee applies if you cancel before final confirmation or the file is rejected because of a file error. Once the batch is accepted and confirmed, its batch fee is not refunded merely because one, several or all component payments are subsequently rejected. Refunds due to an error by Quidpay or its provider, and any mandatory refund rights, remain unaffected. See your Fee Schedule for the applicable amount.

8 Foreign exchange

8.1 You may exchange EUR and GBP between your own active ledgers. Before you confirm, the platform shows the exchange rate, the FX fee, the total debit in the source currency and the amount to be received in the destination currency.

8.2 The FX fee is calculated on the amount you wish to convert and is charged in addition to that amount, in the source currency. For example, at an agreed fee of 0.80%, converting EUR 1,000 results in a total debit of EUR 1,008, with EUR 1,000 converted. This example illustrates the calculation only. Your actual exchange rate and fee are those quoted and agreed for the transaction.

8.3 Your source ledger must cover both the conversion amount and the fee; otherwise, the FX request is rejected. The exchange rate becomes final when you confirm, and you cannot cancel the instruction after confirmation. Clear Junction executes and completes the conversion, so processing time depends on its execution.

8.4 If the FX conversion fails, the source amount and any FX fee collected for that failed conversion are restored without charge. A failed FX transaction does not authorise a different conversion or a new rate without your confirmation.

9 Cancelling and recalling payments

9.1 You can stop an immediate outgoing payment before final confirmation. After confirmation, contact support immediately to request cancellation or recall. We will seek cancellation if the payment has not yet been executed; otherwise, we will request a recall through our provider. Requesting or acknowledging a recall does not guarantee recovery.

9.2 Where an ordinary recall succeeds and funds are returned, the agreed provider recall charge and any separately disclosed Quidpay recall fee may apply. We disclose the applicable recall charges for your acceptance before making the request. We do not charge for an unsuccessful recall under this arrangement. Mandatory free investigation or refund rights and the exclusions in sections 13 and 16 prevail.

9.3 If a payment is returned because of our error or a technical problem with our provider, we restore both the payment amount and the original payment fee. If the beneficiary’s bank returns it for another reason, we retain the original payment fee. An ordinary return does not, by itself, incur an additional return fee.

9.4 A separately applicable prohibited transaction or investigation fee is governed by section 13. Such a fee is not a generic fee for every rejected or returned payment. Payment cancellation or return following insufficient due diligence information does not itself create an automatic cancellation or return charge.

9.5 Tell us promptly if money appears to have been credited by mistake and do not use funds you know are not yours. Where justified by verified payment information and applicable law, we may correct an erroneous credit or deal with a lawful recovery request. We notify you unless legally restricted. A sender’s allegation alone is not treated as proof that your funds may be removed.

10 Your Fee Schedule

10.1 Business customers receive a personalized Fee Schedule with individually agreed fees, sent by email before account opening. Individual customers receive the standard individual Fee Schedule for acceptance when opening their account. In both cases, the dated and versioned Fee Schedule and these terms must be available for electronic acceptance before activation. We charge the fees you accepted, subject to any later change made under section 24.

10.2 You are responsible for taxes that the law places on you. We may collect a tax with a service charge only where applicable law requires or permits that collection and the basis is disclosed. We do not transfer all of Quidpay's own tax liabilities to you.

11 Fees for opening maintaining and closing ledgers

11.1 Where your Fee Schedule provides for a creation fee, it applies once to each new currency ledger. Opening both a EUR ledger and a GBP ledger therefore incurs two creation fees at the agreed prices.

11.2 A separate monthly fee applies to each ledger for every calendar month in which it remains open. We apply the charge on the first day of each calendar month at 00:01, using fixed UTC+3 throughout the year. The full monthly fee applies even if the ledger opens or closes during that month; we do not calculate it on a daily basis. The provisions below on stopping charges and mandatory rights still apply.

11.3 A closure fee applies separately to each ledger closed, including a closure initiated by Quidpay, only where included in your agreed schedule and legally permitted. It is recovered solely from the available balance of the ledger being closed. We do not debit another ledger or pursue the unpaid difference in that closure fee. Rights to a free exit or refund under mandatory law take priority.

12 Pending fees and available balances

12.1 During normal account operation, an unpaid Quidpay fee may remain pending until funds become available. Monthly fees continue to accrue while the ledger remains open, subject to the closure provisions. Unpaid fees alone do not automatically prevent account use that is otherwise permitted.

12.2 Your available balance may appear as zero when accrued Quidpay fees exceed the funds held. This does not cancel the pending fees. We display pending charges separately so you can see what remains due, and your statements reconcile those charges. Incoming funds are applied to pending fees before the remaining amount becomes available to spend. This arrangement does not create a loan or overdraft facility.

13 Fees for reviews and account administration

13.1 The fees in this section are discretionary, not automatic on every alert or rejection. They apply only where their category, amount or charging method has been disclosed in your accepted Fee Schedule, the stated criteria are met and charging is legally permitted. We record why a charge was applied. These terms do not permit a fee merely because you make a complaint or exercise a protected right.

13.2 Prohibited Transactions: this fee may be applied manually to a prohibited outgoing payment that is rejected or a prohibited incoming payment returned to its sender. The decision is made case by case, taking account of repeated breaches, a breach after a warning, and additional investigative work. A charge never makes a prohibited transaction permissible.

13.3 Bank Transfer Investigation: this fixed fee may be applied manually when due diligence is carried out on a particular transaction. The choice between this fee and Account Holding and Administration depends on the nature and value of the transaction and the customer's history.

13.4 Account Holding and Administration: this fee covers chargeable review work relating to account operation or use, including enhanced due diligence, fraud related investigations outside the excluded cases below, compliance issues and notifications from authorities or other parties that require investigation. Routine delivery of a notice alone is not the basis of this charge.

13.5 Where your schedule provides packages of 1, 5, 10, 50 and 100 hours, the package is selected after the review using the actual time required, rounded up to the next available package. For example, 3 hours uses the 5 hour package. The price of each package is the price agreed in your Fee Schedule; this is not exact hourly billing.

13.6 For that administration work we notify you after completion, stating the actual time, the package applied and the total charge. We do not provide a separate advance notice of each such review. We provide an explanation of the fee to the extent that the law allows us to disclose the underlying work.

13.7 For the same review, Bank Transfer Investigation and Account Holding and Administration are alternatives: we do not charge both. A separately justified Prohibited Transactions fee may be charged in addition to the applicable review fee, but only where the agreed schedule expressly discloses that combination.

13.8 Neither investigation nor administration fees apply to investigating a report of an unauthorised transaction or an error by Quidpay or its provider. Complaint handling is free. These fees also do not override a mandatory right to a free investigation, refund, information request or other remedy.

13.9 Account detail changes: the agreed fee applies to an actual change of details, such as a new telephone number, email or address. Several changes submitted and processed together attract one fee for the combined request. Correction of a mistaken entry is not charged. No fee is imposed where the relevant privacy or other law requires the update or rectification to be provided without charge.

14 Limits restrictions and compliance checks

14.1 Limits are set by customer category and currency and are displayed in the platform. Requests above an applicable limit are rejected. You may request a different limit, but an increase requires approval. We do not set numerical limits in these terms.

14.2 We may reduce limits for compliance, security, risk or operational reasons and notify you by email and in the platform when the reduction takes effect. Immediate reductions apply to new instructions, not instructions already confirmed, unless a separate legal, compliance or security reason requires an existing instruction to be stopped. A commercial change remains subject to any mandatory advance notice requirement.

14.3 We may ask for invoices, agreements, evidence of the source of funds, updated identity or ownership details, and explanations of account activity. A transaction may be held while we complete satisfactory checks. If the information provided is not satisfactory, we may cancel an outgoing payment or return an incoming payment to its sender, subject to applicable law.

14.4 An unsatisfactory transaction review may lead to enhanced due diligence and a decision about continuing the relationship; it does not automatically mean that the customer has committed an offence. Compliance decides whether outgoing payments and FX should be restricted during that review. Incoming funds can continue unless a separate restriction applies.

14.5 We may apply immediate restrictions where required by law, sanctions, a competent authority, a justified security concern or a material breach. We notify you by email promptly and give the reason where permitted. We may withhold information where disclosure is legally restricted or would compromise legitimate security measures.

14.6 Our prohibited jurisdiction list applies to incoming and outgoing transactions and may be updated with immediate effect, with notice by email and through the platform. Updated restrictions also apply to existing customers and can stop a confirmed instruction which has not yet executed. Compliance reviews affected customer relationships.

14.7 A prohibited transaction connection may require rejection or return even if the account otherwise remains eligible to operate. Changes in residence, incorporation, beneficial ownership or another eligibility criterion can separately require restriction or closure. Restricted business approval remains conditional and does not override any prohibition.

14.8 If a law or binding direction requires funds to be frozen or retained, we do not promise to return them immediately or send them back to their source. Any return, release or closure payment takes place only when legally permitted. We cooperate with competent authorities and make required reports; you may not be entitled to notification of a particular report.

14.9 We review restrictions as the relevant facts develop. Lifting a security or compliance block requires checks appropriate to its cause, including identity verification and Compliance approval where applicable. Section 18 explains closure and the return of funds.

15 Account security and urgent reports

15.1 Keep your login credentials, devices and OTPs secure. Do not share credentials between users or give an OTP to anyone who asks for it through email, chat or another communication. Quidpay support will not ask you to disclose your password or an OTP. Use authentication codes only in the genuine platform process.

15.2 Contact us immediately through platform chat or at support@quidpay.com if you suspect account misuse, an unauthorised payment, compromised access or a scam. Chat is available 24 hours a day, every day, for urgent reports and requests to restrict the account. Do not wait for email support hours to report an urgent concern.

15.3 On a verified protective block request, we restrict outgoing payments and FX; incoming payments can continue unless another restriction applies. We seek to stop pending outgoing instructions if the block request reaches us before execution. A payment already executed may require recall and cannot be guaranteed to return.

15.4 You cannot currently block the account yourself. Quidpay applies the restriction and confirms it to you. Removing it requires identity verification and Compliance approval. A restriction does not, by itself, establish who authorised a disputed transaction.

16 Payment errors and fraud

16.1 An unauthorised transaction is one you did not authorise. A payment you authorised because you were deceived is a different case, often called an authorised push payment scam. An OTP or other authentication record is relevant evidence but is not, by itself, treated as conclusive proof that you authorised a disputed payment or acted fraudulently.

16.2 Report an unauthorised, unexecuted or incorrectly executed transaction without undue delay after becoming aware of it. You have a contractual reporting period of 13 months from the debit or, for an unexecuted instruction, its intended execution date, subject to any longer period or exception required by applicable law. This does not reduce a statutory right or permit delay in an urgent security report.

16.3 We investigate with Clear Junction, request relevant information, seek recall or tracing where appropriate and keep you informed. We apply any mandatory refund, reimbursement and investigation rules and deadlines relevant to your case. Where a refund is legally due, it is not made conditional on successful recovery from the beneficiary’s bank.

16.4 Where responsibility for an error or system breach by Quidpay or its provider is established, we restore the affected amount and relevant fees immediately, independently of recovery efforts. If applicable law requires a refund before the investigation is complete or before responsibility is finally established, that earlier requirement prevails.

16.5 For an authorised scam payment, we seek recall through the provider and beneficiary bank and report the suspected fraud as appropriate. Recovered funds are returned to you. Recovery is not guaranteed. Any separate mandatory reimbursement right or liability for an error by Quidpay or its provider is unaffected by whether money is recovered.

16.6 We do not charge the manual investigation or administration fees in section 13 for reporting a problem or requesting an investigation into an unauthorised transaction or provider error. We may ask for relevant evidence, but you should report the issue without waiting to gather every document.

17 Responsibility and service disruption

17.1 We must perform our obligations under this agreement with reasonable care and skill and remain responsible for liabilities imposed on us by applicable law. Using Clear Junction or another provider does not automatically remove our contractual responsibility to you.

17.2 You are responsible for the accuracy of instructions and for lawful use by users you have authorised. We assess any claimed loss by its cause and the applicable rules. A breach by you does not remove liability for an unrelated failure by us or remove a protection that cannot lawfully be excluded.

17.3 For business customers, to the extent legally permitted, we exclude indirect losses and loss of business, goodwill, opportunity or profits that do not arise as recoverable direct loss under mandatory law. We do not exclude responsibility for our fraud, wilful misconduct or gross negligence, or any other liability that cannot lawfully be excluded. No fixed monetary liability cap is introduced by these terms.

17.4 Events outside our reasonable control may disrupt service, including payment system or communications outages. We take reasonable steps to mitigate the effects, provide available information and restore service. This clause does not excuse avoidable failures or remove statutory execution, refund or notification duties.

17.5 A dispute about goods or services purchased from another person should also be raised with that supplier. This does not prevent you from reporting a payment error or fraud to us or exercising rights against us that apply independently of the underlying purchase.

18 Closing a ledger or your account

18.1 To close a currency ledger or your entire account, email support@quidpay.com from your registered email address. We verify your identity or authority before acting. Closing one ledger does not automatically close another active ledger.

18.2 Before closing a ledger, you may use the platform to convert its balance into another active currency ledger through internal FX. Otherwise, provide an external bank account in your own name to receive the remaining funds. We verify ownership of that account. A closure request does not authorise an FX conversion, and we do not automatically convert funds for closure.

18.3 We deduct only applicable, legally recoverable closure amounts from available funds and send the remaining balance once the external account is verified and pending transactions or legal restrictions have been resolved. We initiate the transfer promptly; arrival still depends on the payment route and receiving institution. The ledger is closed when the remaining obligations and permitted balance return are completed.

18.4 If you do not provide a valid verified external account, closure remains pending. Monthly fees continue while the ledger remains open, except where law requires otherwise. Following a customer requested closure, normal use remains possible if no restriction applies. If the balance is zero and there are no outstanding transactions or other unresolved items, we process the verified closure request promptly.

18.5 At closure, Quidpay fees are collected only from the available balance of the ledger being closed. We do not charge another ledger or pursue a shortfall in those closure charges. If you have provided the correct verified return account and the remaining delay is attributable to Quidpay or its provider, further monthly fees stop for the affected closure.

19 Closure initiated by Quidpay

19.1 We may close a ledger or end the relationship for a justified commercial or operational reason by giving 3 calendar days' notice by email, unless a longer period is required by applicable law. The notice states the intended date, sufficiently specific reasons where disclosure is lawful, balance return steps, any lawful applicable charges and how to complain. Immediate restrictions and legally permitted shorter termination procedures are addressed separately below.

19.2 You may continue to transact during the notice period unless a separate restriction applies. Once the notice expires, we restrict the affected ledger while completing closure and returning the balance. If you have not provided a valid external account, monthly fees continue subject to section 18 and mandatory law. We explain this in the closure notice.

19.3 We may apply immediate restrictions where required by law or a binding authority direction, or justified by fraud, serious misuse, material false information, inability to complete required due diligence or loss of eligibility. We may terminate without the ordinary notice, or with a shorter notice, only to the extent the applicable law permits or requires that course. A Compliance decision does not by itself remove a mandatory notice requirement. We explain the decision and give any required notice to the extent legally permitted.

19.4 If Compliance decides to end the relationship following a review, we request a verified external account in the customer's name and follow the applicable notice and restriction rules above. Where outgoing payments and FX are lawfully restricted, we arrange the permitted return of the available balance after applicable charges. Once the closure restriction applies, new incoming payments are returned to their senders unless the law requires retention or a freeze. We close the account after completing the permitted return and resolving outstanding matters.

19.5 We notify you of closure by email. We retain relevant records for the applicable periods and continue to handle permitted requests for statements and complaints. Closure does not erase rights or liabilities that legally survive it, subject to the specific rule that we do not pursue a shortfall in closure charges.

20 Consumer withdrawal rights

20.1 If you are an individual using the account mainly for personal purposes, you may withdraw from this agreement within 14 days after it is concluded, without giving a reason. You pay only for services already provided or begun at your express request to the extent legally permitted; no ordinary ledger closure fee applies to that withdrawal.

20.2 Notify support in writing and provide a verified external account for any balance return. We return the remaining funds within 10 days of withdrawal, subject to any binding legal restriction. A shorter mandatory refund period or other non excludable withdrawal right takes priority.

21 Statements and records

21.1 You can view your available balances, transactions and charges in the platform and download statements in PDF or CSV format. Each transaction has a unique reference for use in support enquiries, disputes and recall requests.

21.2 After your account has closed, you may request statements at support@quidpay.com. After verifying your identity or authority, we send them to your registered email address free of charge within 5 Business Days of the request. Statements remain available for as long as the underlying records are retained. Mandatory access rights and deadlines remain unaffected.

22 Contacting us and protecting your information

22.1 Our agreement and service communications are in English. Email support is available every day from 08:00 to 20:00 at fixed UTC+3, including weekends and holidays. This offset applies throughout the year. Platform chat is available 24 hours a day, every day. We do not provide telephone or video call support.

22.2 Business Day in our administrative and complaints commitments means Monday to Friday excluding Canadian federal public holidays and provincial public holidays observed in British Columbia. Payment systems have their own operating days, which may differ. Calendar days include weekends and holidays. A mandatory legal time calculation prevails where applicable.

22.3 Maintain access to your registered email and check platform messages. We use email for contractual notices and closure communications and both email and platform messages where these terms specify them. Sending a message is not automatically treated as proof that you received it where the law requires more.

22.4 Our separate Privacy Policy explains how we use personal information for identity checks and risk monitoring, who receives it, how long we keep it and your rights. Send privacy enquiries to DPO@quidpay.com, which is managed by our Compliance team.

22.5 We use Sumsub for KYC and screening, including sanctions, politically exposed persons and adverse media. Identity verification includes video liveness and automated face comparison with the identification document. A failed verification leads to rejection, but you can request human reconsideration by Compliance.

22.6 Verification files remain with Sumsub and are accessible to Quidpay through the API integration for viewing and download; they are not automatically copied into Quidpay's platform storage. See the Privacy Policy for details of the processing and safeguards. Accepting these terms is not blanket consent to biometric processing or unrelated use of information.

23 Complaints

23.1 You can make a complaint free of charge by emailing support@quidpay.com or using platform chat. Please include your name or business name, registered email, relevant transaction references, a description of what happened, the outcome you seek and any available supporting material. Report urgent fraud immediately, even if your documents are incomplete.

23.2 Support handles the complaint first and escalates unresolved cases to Compliance within 3 Business Days. Complaints about Compliance go to the Board of Directors and the MLRO. Where the MLRO is involved in the subject of the complaint, uninvolved Board members handle the review.

23.3 We acknowledge your complaint and provide a reference within 24 hours, including weekends and holidays. Our response deadlines run from the first receipt of the complaint; internal escalation does not restart them. We provide progress updates at least every 5 Business Days.

23.4 We send our final response to your registered email within 15 Business Days. In exceptional circumstances beyond our control, this may take up to 35 Business Days in total. Before the initial deadline expires, we explain the delay and provide the expected response date. Any shorter mandatory deadline continues to apply.

23.5 Complaints and responses are in English. If you provide material in another language, we may ask you to supply an English translation where necessary, subject to applicable accessibility and legal requirements. This does not automatically restart the deadline. Our internal process does not prevent you from contacting a competent authority or court.

23.6 We do not promise access to an external dispute resolution scheme. Any right you have under applicable law to use an external scheme, competent authority or court remains unaffected. Any external route applicable to your complaint will be identified in our final response.

24 Changes to fees and these terms

24.1 We give you at least 30 calendar days' notice by email before changes to your agreed Fee Schedule take effect, or longer where applicable law requires. The notice explains the changes, their effective date, how to reject them and what happens if you do not respond.

24.2 Where legally permitted and clearly stated in the notice, you are treated as accepting a proposed fee change if you do not reject it before it takes effect. You may reject the change and request closure beforehand. The existing Fee Schedule applies to any lawful closure charge, but no closure charge applies where you have a mandatory right to reject the change and exit without charge.

24.3 For other ordinary material changes to these terms, we give at least 30 calendar days' notice by email, or longer if mandatory law requires. Changes may reflect developments in law, service functionality, payment infrastructure or operating arrangements. The notice explains what is changing, why and when it takes effect.

24.4 You may reject such an ordinary non fee change and end the agreement before it takes effect without a closure fee. Where lawful and explained in the notice, continued use or failure to reject by the stated date constitutes acceptance. New optional services requiring additional acceptance are not activated merely by silence.

24.5 Changes required immediately by law, sanctions or a binding direction, and justified urgent security restrictions, may take effect without ordinary advance notice. We explain them as soon as permitted. Restriction list updates and limits follow their specific provisions, subject always to mandatory law. A beneficial fee reduction may be applied immediately with notice.

25 Governing law and general provisions

25.1 This agreement is governed by the laws of British Columbia and the federal laws of Canada applicable there. The competent courts of British Columbia have jurisdiction over contractual disputes, subject to mandatory rights to bring proceedings in another court or forum. This choice does not deprive a consumer of non excludable protections that apply to the relationship.

25.2 Use of the complaints process is encouraged but does not prevent urgent court action or shorten a legal limitation period. No mandatory arbitration or waiver of a protected collective or individual remedy is imposed by these terms.

25.3 If we propose transferring the agreement to an associated company, we will give at least 30 calendar days' notice, preserve your rights and explain the proposed counterparty and service arrangements. You may end the agreement without charge before that transfer takes effect. Any additional legally required consent or longer notice must be obtained. You may not transfer the account to another person without our written agreement.

25.4 If a provision is unenforceable, the remaining provisions continue to apply to the extent the agreement can operate fairly and lawfully. If we do not enforce a term on one occasion, we do not waive it for the future. Nothing in these terms authorises unlawful services or overrides mandatory duties. English is the agreed contractual language, subject to any mandatory language requirement.