

# Handepay Price Challenge – Terms and Conditions

1. You agree to be bound by these terms and conditions and confirm that all information provided is accurate, up-to-date and complete.
2. This “Price Challenge” is available until 3<sup>rd</sup> July 2020.
3. Handepay reserves the right to modify or terminate the “Price Challenge” and the terms and conditions of this offer at any time without prior notice.
4. In order to qualify for the “Price Challenge” our services must be provided (and be able to be provided) on a like for like basis.
5. The “Price Challenge” is not available to customers who are currently on a package deal or are taking an All Inclusive Bundle package from Handepay.
6. The £1,000 will only be paid to a participating business if we cannot offer an overall saving per annum after having received and reviewed copies of the merchant statements from the prior three months; (this must include terminal rental, card processing fees (MSC), minimum monthly service charge (MMSC), PCI DSS fees (including non-compliance fees), any membership costs if applicable, authorisation fees, payment gateway fees and any other associated fees).
7. The “Price Challenge” savings include a total cost generated by card terminal rental, payment gateway fees, card processing fees, membership fees and any other associated fees. Any cost incurred to switch provider will not be used within the savings calculation.
8. In order to qualify for the ‘Price Challenge’ you must take over 80% of your total transactions on consumer cards.
9. Should we successfully reduce your costs but you are subsequently declined for a facility by EVO Payments you will not qualify for this offer.
10. Businesses do not qualify for the "Price Challenge" if their pricing is below current interchange costs as published by the card schemes.
11. The “Price Challenge” is not open to trade sectors prohibited or restricted by EVO Payments.
12. The “Price Challenge” is unavailable to kitchen / bathroom and vehicle sales / hire trade sectors
13. The “Price Challenge” is not open to members of trade associations or buying groups.
14. Handepay reserves the right to verify the eligibility of all claims and may, in its sole discretion, refuse to pay the “Price Challenge” fee if the customer fails to satisfy eligibility requirements or gives false or misleading information.
15. Payments will be sent to customers via cheque or BACS as soon as is practical.
16. Handepay does not accept any liability for lost or delayed payments, howsoever caused.
17. Handepay reserves the right to withhold and/or refuse payment where we suspect that any false or fraudulent claim is being made.
18. The decision of Handepay is final and no dispute will be entered into.
19. Due to contractual obligations, we cannot provide a merchant facility for any businesses that have an existing contractual or other business relationship with EVO Payments or any of their associated businesses and, if applicable, the “Price Challenge” does not apply.
20. The “Price Challenge” is not available to existing Handepay or EVO Payments customers.
21. The “Price Challenge” is currently unavailable for businesses using purchased point of sale terminal equipment.
22. By entering into the “Price Challenge” you agree to be included in Handepay’s promotional material.
23. On entering the ‘Price Challenge’ you will not qualify for entry again for a 12-month period.
24. If the £1,000 “Price Challenge” fee is paid out to you, you will not qualify for the “Price Challenge” again.