

## HANDEPAY REWARDS- TERMS AND CONDITIONS

These Terms and Conditions (“T&Cs”) apply to Handepay Rewards, a rewards programme owned and run by Handepay Ltd. Please read these T&Cs carefully and keep a copy for your records. These T&Cs apply from 1 December 2025.

### 1. Handepay Rewards Membership

1.1 Handepay Rewards is run by Handepay Ltd, a company incorporated in England with company number 05504126 whose registered office is at 1 The Boulevard, Shire Park, Welwyn Garden City AL7 1EL (“**Handepay**”, “**we**” or “**us**”).

1.2 These T&Cs, together with the Handepay Privacy Policy and any communications with you relating to Handepay Rewards are the terms that apply to Handepay Rewards and your Handepay Rewards membership (“**Membership**”).

1.3 Use by you of Handepay Rewards and the website will constitute confirmation that you have read and agree to these Terms and Conditions and agree to be bound by them.

1.4 In the event of any dispute regarding any aspect of Handepay Rewards, the decision of Handepay shall be final and no correspondence will be entered into.

1.5 These T&Cs are separate to the terms governing your supply of card acquiring services, terminal leasing and/or e-commerce services (each “**Card Services Agreement(s)**”) provided by third parties and organised by Handepay and will not affect your rights and obligations under those terms.

### 2. Membership Criteria

2.1 Memberships are available to merchant businesses located in the United Kingdom who have entered into Card Services Agreement(s). There is no fee to join Handepay Rewards.

2.2 Eligible merchant businesses will receive an email from Handepay inviting them to register for their Membership by clicking the link in the email and completing the registration actions on the website ([www.handepayrewards.co.uk](http://www.handepayrewards.co.uk); the “**Website**”). Once you have completed the registration process and been accepted by us, you will be a Member. Only the registered contact person or business owner (as required) for the merchant business that was provided to Handepay as part of the merchant’s card services application can complete registration and manage the Membership.

2.3 To be an eligible Member you must:

- (i) be a merchant business who receives Card Services Agreements organised by Handepay that is not:
  - (a) an employee or contractor of Handepay or any member of the PayPoint Group of companies, or an immediate family member of the same; or
  - (b) a supplier to Handepay or any member of the PayPoint Group of companies.
- (ii) comply at all times with the terms of any agreement you may have with Handepay (or any member of the PayPoint Group of companies), including these T&Cs, or the terms of any agreement with a third-party provider organised through Handepay;
- (iii) be 18 years or over.

2.4 Handepay reserves the right to exclude any merchant from being a Member at any time at its sole discretion for any reason.

### 3. Managing your Membership

3.1 Your Membership can only be registered in the name of the merchant business (legal entity) and a merchant business may only register one Membership and must be registered by the registered contact/business owner. You must keep the log-in details for the Membership private and must not share these with any other individual, whether or not they work for the merchant business.

3.2 In order to update your Membership details, including your email address, you must contact Handepay directly on 01942 400062. We will then update the details in your Membership to reflect the business details you provide us.

3.3 Members will be able to view their available rewards, as detailed in Section 4 (“**Rewards**”) and redeem their rewards using the Website.

3.4 Any Reward will be addressed to the merchant business, and it is at the registered contact/business owner’s discretion as to who within the business receives the Reward.

3.5 Your Membership does not have an expiry date. You may cancel your Membership at any time via the Website. If you cancel your Membership, you will lose the right to redeem any Rewards that are unused at the time of cancellation.

3.6 If you deactivate your Membership (but continue to have Card Services Agreements with Handepay) you may choose to re-activate the Membership. When restarting your Membership, your previously earned Rewards will remain (unless expired) but you will not collect any rewards during the time you had been deactivated.

3.7 If you are in breach of these T&Cs (including if you no longer meet the eligibility criteria), if we have reasonable grounds to suspect that you are engaged in fraudulent or other criminal activities relating to us or your participation in the Membership, or if you supply false or misleading information to us, we may:

- (i) forfeit all Rewards accrued by you;
- (ii) suspend your right to collect and/or redeem Rewards; and/or
- (iii) terminate your Membership.

and we will not be liable for any losses (including lost Rewards) you incur from this.

3.8 If you:

- (i) terminate all of your Card Services Agreements; or
- (ii) sell your merchant business; or
- (iii) your merchant business otherwise changes ownership

your Membership will be terminated, and any available and unredeemed Rewards will be lost.

3.9 If you change your merchant business’ legal entity type, your Membership will remain, but we will automatically update your merchant business’ details on the Membership. This means your Rewards will remain and you will continue to be eligible to earn new Rewards.

## 4. Rewards

### GENERAL

4.1 Rewards are made available to all Members in the form of:

- (i) credit earned and used within Rewards and redeemed via the Website (“**Rewards Credit**”);
- (ii) discounted and/or free products and services from our partners (“**Rewards Vouchers**”).

Rewards will be made available on a per Member business basis, regardless of the number of agreements you have.

4.2 Rewards may be issued when you do certain things, for example:

- (i) Registering for Handepay Rewards for the first time (only Rewards Credit will be available)
- (ii) Monthly Spin to Win (both Rewards Credit and Rewards Vouchers will be available)
- (iii) Renewal of terminal lease agreement (only Rewards Credit will be available)
- (iv) Anything else we may choose to add in communications around Handepay Rewards.

4.3 We reserve the right to remove and add ways in which you can earn Rewards at any time and reserve all rights to control what Rewards are available at any time.

4.4 You will be issued with a spin credit in order to access the Spin to Win function (“Spin Credit”). The Spin Credit will be issued each month and will only be valid to be used for the month of issue. If you do not use

your Spin Credit by the end of the month, it will expire and you will lose that month's chance to receive a Reward.

4.5 Rewards will be valid on the following basis:

- (i) Rewards Credit is valid for six (6) months of them being made available for redemption;
- (ii) Rewards Vouchers will be valid for redemption until the date specified on the Voucher.

After the redemption date has passed, all Rewards will automatically expire and cannot be renewed.

4.6 Rewards Credit for terminal lease agreement renewals shall be made available on a per Member business basis for the first terminal lease or renewal agreement entered into (regardless of how many agreements you may have). On expiry of the renewed Agreement, a Member shall have the opportunity to earn a new Reward Credit by entering into another new 18 month agreement. The amount of Reward Credit available will be shown in your Membership Account.

4.7 Your available Rewards will be detailed in your Membership account and will detail whether they are valid or expired.

4.8 In the event a Member:

- (i) cancels any Card Services Agreements arranged by or through Handepay;
- (ii) causes such agreements to be cancelled through the fault of the Member (e.g. failure to pay); or
- (iii) otherwise ends its relationship with Handepay, then Handepay may, in its sole discretion, cause any Rewards issued but not redeemed to be made unavailable to the Member.

4.9 Handepay reserves the right to change or substitute the Rewards available at any time, at its own discretion. You may not substitute Rewards for any other gift, voucher or cash value except as set out by us.

4.10 The accumulation of Rewards does not entitle you to any vested rights, and we do not guarantee the continued availability of any particular Reward, redemption level, rebate or any other benefit. We accept no liability to you in relation to the addition or deletion of Rewards.

4.11 Rewards have no cash value, and no cash alternative shall be provided. Rewards can only be earned, held, and redeemed as set out in these T&Cs. Any Rewards obtained or used otherwise than in accordance with these T&Cs will be invalid and cannot be redeemed.

4.12 Rewards cannot be used more than once and cannot be pooled with Rewards earned by another Member and redeemed together.

4.13 Rewards may not be made available to Members whose Card Services Agreements are in arrears at the time of earning the relevant rewards.

4.14 The Reward claim procedure is hosted and managed by Park Card Services Ltd on behalf of Handepay.

4.15 Handepay reserves the right to remove any Rewards that have not been validly earned by a Member and/or have been issued in error (including, where applicable, cancelling any Reward Vouchers). Where Rewards have been issued in error, or there has been an overpayment of Rewards Credit which has been redeemed, Handepay also reserves the right to refuse the issuance of any further Rewards until the value of the overpayment has been recuperated.

#### **ADDITIONAL TERMS FOR REWARD VOUCHERS**

4.16 Any Reward Voucher shall be provided by our third party partners and, in such circumstances, the use and validity period of any Reward that is redeemed shall be subject to their standard terms and conditions which are available on their relevant website. All Rewards Vouchers are subject to availability and shall be sent to the Member's business email address.

4.17 Reward Vouchers may be redeemable online or in store. Please check the specific retailer's own terms and conditions for the product you have received, or, if exchanging Rewards Credit for a Rewards Voucher please check the redemption terms and conditions before selecting a product.

4.18 If the Reward Voucher is a free product or service, then no purchase will be required. If the Reward Voucher is a discounted product or service, then you will need to pay the discounted price to our relevant partner in order to access the Reward.

#### **ADDITIONAL TERMS FOR REWARDS CREDIT**

4.19 The amount of Rewards Credit available for any particular activity shall be clearly detailed in your Membership account. You may only redeem your Rewards Credit once you have a minimum of £10 available to redeem.

4.20 You can track and redeem your Rewards Credit for Love2Shop e-gift cards via the reward store, which is available via the Member dashboard. When you redeem a Reward Credit, we will deduct the appropriate amount from your Rewards Credit pot.

4.21 Rewards Credits that are issued on the re-signing of a new terminal or will be made available for redemption within sixty (60) days of renewing your agreement.

4.22 Members may redeem their Rewards Credit for a Love2Shop e-gift card by clicking the 'redeem now' button on your Member dashboard. This sends an email to the registered email address with the e-Gift card in the form of a digital gift code and a link which takes you to the Love2Shop reward store to spend the relevant e-Gift card.

4.23 Once you have chosen to redeem your Rewards Credit against an e-gift card, you will not be able to swap or get your used Rewards Credit reinstated and we accept no responsibility for any costs associated with your selection, so please be sure before confirming your choice.

4.24 Any e-gift card issued as redemption for a Reward Credit, shall be provided by our third party partner Park Card Services Ltd t/a Love2Shop, and, in such circumstances, the use and validity period of the e-gift card shall be subject to their standard terms and conditions which are available on their website. All e-gift cards are subject to availability and shall be sent to the Member's business email address.

#### **5. Unauthorised access to your account**

5.1 You should treat your Membership and Rewards carefully. If someone else accesses your Membership through the Website, you may lose any Rewards you have earned. You should immediately report any fraudulent or unauthorised use of your Membership to Customer Services via the Contact Us form on the Website.

5.2 If someone makes unauthorised use of your Membership we may, at our sole discretion re-credit any Rewards redeemed without your consent. Circumstances in which we may determine, in our sole discretion, that we will not re-credit Rewards include where we reasonably believe that the notified incident has been caused by your breach of these Terms and Conditions (including allowing access to the log-in details to another employee or member of the merchant business other than the registered contact/business owner) or if there are reasonable grounds for suspecting that you are or have been engaged in fraudulent or other unlawful conduct in relation to your Membership

#### **6. Liability of Handepay**

6.1 We will not be liable to reimburse you for any expenses incurred with being part of Handepay Rewards, and are not liable to you for any loss due to circumstances beyond our control or any direct loss or any other loss which is indirect, consequential, economic or financial.

6.2 Handepay accepts no liability for system errors, technical failures, data loss or tax liability associated with Handepay Rewards.

6.3 Nothing in these Terms and Conditions shall limit or exclude Handepay's liability for: (i) death or personal injury caused by Handepay's negligence; (ii) fraud or fraudulent misrepresentation; or (iii) for any other matter in respect of which it would be unlawful for Handepay to exclude or limit liability.

6.4 If you suffer any loss or damage that we are responsible for, our liability to you will be limited to a maximum of £100 in any calendar year.

6.5 The Member shall be fully and solely responsible for any and all tax implications for the merchant business in the receipt of the Rewards and shall (i) pay all applicable taxes in full and on time and (ii) shall hold Handepay harmless from any liability for tax implications and payments arising from the Rewards paid to a Member. The Member understands and agrees that Handepay makes no representation or commitment and shall have no liability or obligation whatsoever in relation to the tax implications, caused or envisaged by the provision of any goods and/or services provided under these terms and conditions and the Handepay Rewards scheme.

## 7. General

7.1 Handepay Rewards is managed by Park Retail Limited (trading as Love2Shop), acting as a fulfilment company on behalf of Handepay. Personal data supplied during the course of this Promotion may be shared with Park Retail Limited for the purpose of administering Handepay Rewards and will only be processed by Handepay as set out in Handepay's Privacy Policy <https://www.handepay.co.uk/privacy/>. By signing up to Handepay Rewards, you agree with your information being shared and used in this way.

7.2 All decisions made by Handepay in respect of Handepay Rewards shall be final. No appeal or correspondence will be entered in to.

7.3 Handepay reserves the right at any time to cancel, amend or suspend Handepay Rewards and these T&Cs without prior notice. We will inform you of any material changes and the latest version of these T&Cs, will be available at [www.handepayrewards.co.uk](http://www.handepayrewards.co.uk).

7.4 If any matters arising from Handepay Rewards are not covered under these T&Cs, they shall be determined solely by Handepay.

7.6 We may transfer, subcontract, assign or novate any or all of our rights or obligations under these T&Cs without your consent.

7.7 These T&Cs shall be governed in accordance with English Laws and the courts of England and Wales shall have exclusive jurisdiction in relation to any disputes arising from them or the Membership.