

PAYPOTS LIMITED

PAYPOTS TERMS AND CONDITIONS

VERSION 1.0

Last Modified: 17 January 2024

By downloading the Paypots Application (**App**) from the Apple App Store or Google Play Store and/or using the functionality we provide you in the App to send, request or receive payments (**Services**) you acknowledge and agree to the terms and conditions (**T&C's**) as set out below.

In particular your attention is drawn to the “**No Warranties**” and “**Our Liability To You**” sections at paragraphs 11-12.

1. ABOUT THESE T&C's

- 1.1. These T&C's govern the contract between Paypots Limited (**Paypots, Our, We, Us**) and you, the user of the App or our services (**You**).
- 1.2. We are a company incorporated and registered in England and Wales with company number 14036236 whose registered office is Chiswick Works, 100 Bollo Lane, London, England, W4 5LX.
- 1.3. These T&C's shall also apply to any update, upgrade or addition to the App that We make available to You at any time, unless we inform you that such update, upgrade or addition shall be governed by separate T&C's.
- 1.4. Your only right to use the App or our services is under the terms set out below and it is our intention that they are legally binding on You. For your own benefit we suggest reading these T&C's carefully and retain a copy for your records. If you do not agree with these T&C's you should uninstall the App and refrain from using any of our services.
- 1.5. These T&C's shall not affect any consumers rights you may have under English law.
- 1.6. If you have any questions about these T&C's, please contact us by email at admin@paypots.com

2. YOUR PRIVACY

- 2.1. Paypots may access and use your financial data and other personal data in providing our Services. Under data protection legislation, we are required to provide you with certain information including who we are, how we process your personal data and for what purposes and your rights in relation to your personal data and how to exercise them. This information is provided at <https://www.paypots.com/privacy-policy> (**Privacy Policy**). By using the App or Services you acknowledge and agree to our Privacy Policy.
- 2.2. If you have any questions about our Privacy Policy please contact us by email at privacy@paypots.com

3. WHAT IS PAYPOTS?

- 3.1. PayPots is a cost sharing and payment initiation tool. It connects those who create an account on our App (**Members**) and those who send or receive money initiated through our Services (**Participants**) for the purpose of settling shared costs and transferring funds using Tink Open Banking API's. Members can also be Participants.
- 3.2. Paypots never receive or hold money on behalf of any Member or Participant.
- 3.3. The App provides four specific services, all using payment initiation services of Open Banking.
- 3.4. To utilise the App on your electronic device you will need to have an Open Banking enabled mobile banking application denominated in GBP in the United Kingdom. Most major UK banks offer open banking mobile applications.
- 3.5. Our App allows you, the Member, to:
 - 3.5.1. collect money into your bank account from a group of participants to cover an already pre agreed expense;
 - 3.5.2. collect money from a person for a specific amount into your bank account;
 - 3.5.3. to send money from your account to a person who is a Member of Paypots for a specific amount; and
 - 3.5.4. to send money to a club within the App (**Club**) for which you have been provided a membership upon receipt of a request.
- 3.6. Paypots does not provide financial advice, offer any loans or finance related agreements, nor make payments, receive or handle your money in any way.
- 3.7. Paypots are not responsible for ensuring someone pays you following a request, by you, for payment in the Paypots App, our Services are limited to notifying the user of your request. We do not get involved in any disputes or mediation to deal with unpaid sums or debt recovery.
- 3.8. All payments made as a result of a request to send money through the App are made directly between you and the person who has sent the payment request through your respective bank accounts. If you have made a payment in error you must contact your bank directly or resolve with the person who sent you the payment request.
- 3.9. Paypots may impose a value or transaction limit on any payment requests to be sent or received via the App. Such limits are set by us and can be amended at our sole discretion. Please note that some payment requests may be rounded to the nearest figure.
- 3.10. For further detail of these services please read our detailed service guide, which can be found at the following link: [\[INSERT LINK\]](#). Please note these service guides are updated and amended from time to time and you should check back regularly for any updates.

4. OPEN BANKING TECHNOLOGY

- 4.1. Paypots use Open Banking technology to power our Apps and provide our Services including to fulfil payment requests and create API messages to send money to your designated Participant or Member. For example, payments sent following requests made within the Paypots App are facilitated using Open Banking Technology and are sent directly from the Member/Participant's bank account to the recipient's bank account through that Member/Participant's mobile banking app.
- 4.2. In order to access our Services and make the most of the Paypots App you will need to allow your personal online bank accounts to provide details to the App. For further information as to how to control your financial data please refer to our Privacy Policy.
- 4.3. The Open Banking technology used to power our Services is provided by Tink AB, a VISA company. Please be aware that Tink AB Open Banking services are not provided by Us and we have no control over the Open Banking technology utilised within the App. When using the Paypots App you will be asked to consent to the App accessing information in relation to your bank accounts. You may withdraw this consent at any time from within the Paypots App.
- 4.4. We cannot guarantee the accuracy, performance, availability, reliability of the Open Banking technology, nor that it will be error free. Although problems are rare, from time to time they do happen.
- 4.5. Open Banking technology is subject to Tink AB's terms and conditions and privacy policy (**Tink Terms**) which are separate to these T&C's. By using our App or Services you are also agreeing to be bound to the Tink Terms and as such you should read these carefully. You can access the Tink Terms here:

https://assets.ctfassets.net/c78bhj3obgck/7uUqoUvhng3SaFFPQmLMjy/a36983fbe096fd544cdd41ae6d992b01/20230927_Tink_UK_end-user_T_Cs.pdf
- 4.6. Open Banking technology will connect to your UK bank account and mobile banking application. When you first use our App or Services, you may be required to accept terms and conditions prescribed by your chosen bank, as such you should read these carefully. In any event, by using our App and connecting your bank account you agree to abide by the terms and conditions of your bank or financial institution.

5. APP STORE

- 5.1. When you download our App from the Apple App Store (in respect of the IOS version) or the Google Play Store (in respect of the Android version) your use of the App may also be controlled by the relevant app store operators' rules and policies:

- 5.1.1. Apple App Store:

<https://www.apple.com/uk/legal/internet-services/icloud/en/terms.html>

- 5.1.2. Google Play Store:

https://play.google.com/intl/zh-CN_uk/about/play-terms/index.html

- 5.2. You acknowledge and agree that such app store operators are third party beneficiaries to these T&C's and that they will be deemed to have the right to enforce these T&C's against You.

6. OPERATING SYSTEM REQUIREMENTS

- 6.1. Our IOS App requires an Apple iPhone device to operate with a minimum storage memory of 100mb and the IOS operating system Version 12 upwards.
- 6.2. Our Android App requires an Android phone to operate with a minimum storage memory of 100mb and the Android operating system version 10.0 or upwards.
- 6.3. You're responsible for making sure that your device can run the Paypots App. Sometimes important information won't show correctly on older operating systems. We also can't guarantee that all features in your App will work as expected on older operating systems.
- 6.4. If you download the App onto any phone or other device not owned by you, you should seek the owner's permission to do so.
- 6.5. Please note that you may only have one device at any time registered to your Paypots account.

7. USER ELIGIBILITY

- 7.1. You must be 18 years old or over and ordinarily reside in the United Kingdom in order to use Our App or Services. By using Our App or Services you expressly warrant that you meet such conditions.
- 7.2. You may only use our App and Services for personal use and never for commercial purposes.
- 7.3. Teams, societies, or other groups who use the App for club purposes expressly acknowledge they do so on a non-commercial basis and are subject to these T&C's.
- 7.4. Paypots shall have no liability of any kind whatsoever in the event that you use Our App or Services in breach of such eligibility requirements.

8. PAYMENTS AND CHARGES

- 8.1. A limited selection of our Services are available without a subscription and/or available outside of the App.
- 8.2. In order to access the full range of Paypots Services, and unlock complete functionality on the App, we charge a **Monthly Fee**. This Monthly Fee will be communicated to you when you sign up to the App. Typically you may be offered a fixed subscription or a pay-as-you-go service plan.
- 8.3. Payment of the Monthly Fee will entitle you to unrestricted access to the Paypots App and Services and entitle you, subject to our fair usage policy below and any Off Platform Charges which may apply, to an unlimited number of payment transactions per month.

- 8.4. Payment of the Monthly Fee is taken via a direct debit mandate on the account associated with your Paypot Membership. Your monthly subscription shall automatically renew indefinitely unless cancelled at least 3 days prior to the end of your current subscription.
- 8.5. We reserve the right to increase the Monthly Fee at any time at our sole discretion. Any increase in the Monthly Fee shall be communicated to you and shall automatically take effect from the beginning of your next month's subscription unless otherwise stated.
- 8.6. If payment of the Monthly Fee is unsuccessful, we reserve the right to pause all access to the Paypots App and Services and freeze any outstanding payment requests or "Pots" with immediate effect. In the event payment of the Monthly Fee is not paid within 3 days of the current subscription start time we reserve the right to terminate your subscription, in which case you may lose all access to the Paypots App and Services unless and until you take out a new subscription.
- 8.7. In addition to the Monthly Fee, where payment requests are sent to Participants outside of the App (i.e. where you create a payment request within the App and send this to another Participant via Whatsapp or text message) an additional charge of 25p per request outside of the App is charged (**Off Platform Charges**).
- 8.8. Off Platform Charges are added to the value of the payment request and transferred directly into the Members bank account so the Member requesting the payment will never receive less than the amount they have requested (i.e. if you send a request for £20 to a Participant via text, they will be asked to transfer a total amount of £20.25 and you will receive £20.25 into your account).
- 8.9. Members are liable to pay all Off Platform Charges they have received and Paypots will collect such Off Platform Charges on a monthly basis via direct debit, at the same time as we collect the Monthly Fee.
- 8.10. Off Platform Charges will only ever be charged where the Participant who receives a request outside of the App completes the payment request by transferring money. If the request is never completed Off Platform Charges will not be incurred.
- 8.11. You may have to pay other costs, taxes or charges related to your Paypots account, which are outside of our control and not charged by us. For example, certain banks or accounts may charge you for sending money to a Participant following a request to send money via the Paypots App.

9. **FREE TRIALS**

- 9.1. From time to time we may extend free trials to new customers. If you register for a free trial we may make certain Services within the App available to you free of charge until the earlier of:
 - (a) the end of the free trial period as stated at the time of the free trial offer;
 - (b) the start date of any payable Subscription Services; or
 - (c) termination by Paypots of the free trial at any time for whatsoever reason at our sole discretion.

- 9.2. At the end of any free trial period your subscription shall automatically convert to a paid account and the Monthly Fee shall automatically be debited from the payment method you entered at the time of taking out a free trial. If you do not wish to be charged the Monthly Fee you must cancel prior to the end of your free trial period.
- 9.3. Any free trial period solely relates to the Monthly Fee. Off Platform Charges are not covered by the free trial period and any such charges incurred during the period of your free trial shall be payable to us in accordance with clause 8 of these terms.
- 9.4. In the event you cancel your subscription prior to the end of your free trial period, your access to the App and our Services will expire immediately and you may lose all data associated with the App. Any outstanding payment requests will be cancelled and made void. Only issued payment requests can be completed.

10. **ACCEPTABLE USE AND FAIR USAGE**

- 10.1. You must:
 - 10.1.1. only use the App or Services for their intended purposes and in accordance with these T&C's;
 - 10.1.2. only use the App or Services for personal use and not for business purposes;
 - 10.1.3. not use the App or any Service in any unlawful manner, for any unlawful or unauthorised purposes, for money laundering, or in any manner inconsistent with these terms, or act fraudulently or maliciously, for example, by hacking into or inserting malicious code, such as viruses, or harmful data, into the App, any Service or any operating system or by accessing financial accounts of other Members or Participants;
 - 10.1.4. not infringe our intellectual property rights or those of any third party in relation to your use of the App or any Services (to the extent that such use is not licensed by these terms);
 - 10.1.5. not transmit any material or upload any content that is defamatory, offensive or otherwise objectionable in relation to your use of the App or any Service;
 - 10.1.6. not use the App or any Service in a way that could damage, disable, overburden, impair or compromise our systems or security or interfere with other users; and
 - 10.1.7. not use the App or any Services in a way that could damage the reputation of Paypots and/or its Officers or employees;
 - 10.1.8. not collect or harvest any information or data from any Service or our systems or attempt to decipher any transmissions to or from the servers running any Service.
- 10.2. When using Paypot's products and services, you may have the ability to post content (e.g. payment descriptions and profile pictures). You are solely responsible for all content that you provide or submit and Paypots are not responsible for evaluating the accuracy, truthfulness, legality, morality or applicability of any content used by You in relation to our Services. Paypots retains the right to reject or remove any content that, at our sole discretion we find to cause other users potential harm or distress or to be:

- 10.2.1. false, misleading, defamatory or deceptive;
 - 10.2.2. obscene, abusive or offensive;
 - 10.2.3. constituting criminal activity;
 - 10.2.4. promoting violence or illegal activity;
 - 10.2.5. related to gambling, drug use or piracy;
 - 10.2.6. designed to give the impression that the content has been sent by us;
 - 10.2.7. designed to advertise or promote any other services; /
 - 10.2.8. breaching other Members data privacy; or
 - 10.2.9. otherwise found to be inappropriate (at our sole discretion).
- 10.3. Paypots shall have no obligation to monitor content posted and is not responsible for any failure or delay in removing any such content, however we may do so at our sole discretion. If you become aware of inappropriate content you may in the first instance contact us at privacy@paypots.com.
- 10.4. All content uploaded to the App by You will be considered non-confidential. We do not routinely monitor such content and the views expressed within such content does not represent the views or values of Paypots.
- 10.5. Our Monthly Fee is subject to a fair usage policy designed to ensure that all Paypots customers receive a reliable service. Fair usage is calculated by reference to what Paypots consider to be fair based on using the App and Services for personal use (you may not use our Services for commercial purposes). To help us identify whether you are using the Services in accordance with our fair usage policy we may monitor the number of transactions you are requesting. Where you request or complete more than 20 transactions per day or 100 transactions per month then we may investigate your usage further. We reserve the right to vary these guides. If following such investigation, in Paypots reasonable opinion, you are abusing or over using the Services in any way, we reserve the right to ask you to moderate your usage, charge you an additional amount for each transaction in excess of the fair usage policy or restrict your access to our App and Services.
- 10.6. Paypots reserves the right to investigate your usage of the App and Services in order to comply with any legal or regulatory request and for compliance with this acceptable use and fair usage policy. In the event your use of the App or Services breaches any of these terms we reserve the right to terminate your account and access to the Paypots App and Services in accordance with paragraph 15.

11. **NO WARRANTIES**

- 11.1. We do not represent that our App or Services are error-free or complete or will be uninterrupted. They are provided 'as is' without warranty of any kind and you expressly agree that your use of the App and Services are at your own risk. We may suspend or restrict the availability of any part of the App or our Services at our sole discretion.

- 11.2. To the extent permitted by law, all warranties and conditions whether express, implied or statutory with respect to the Services and the use of the App are excluded.
- 11.3. To make or request the initiation of payments through the Paypots App you will need to initiate such a request by providing the details needed to instruct your bank to handle such request(s). It is your responsibility to check all details within the App are correct when sending or requesting payments using the Paypots Services including, but not limited to, the:
 - 11.3.1. bank account details of the sender/recipient;
 - 11.3.2. Club or Pot you add money into; and
 - 11.3.3. the amount requested to be sent/received.
- 11.4. Paypots accept no liability for and are not responsible for the accuracy or precision of any such details inputted by you and we do not review these details for accuracy or legality. You should ensure that you use reasonable care and skill when inserting such details.
- 11.5. When you make a payment in response to the first request from the Paypots App and/or send a payment in response to a payment request for the first time, the details of the recipients banks are displayed on your screen - you agree to examine the account information presented, in particular the first name and surname of the account and to verify that this is the name and surname of the intended recipient of the payment.

12. **OUR RESPONSIBILITY TO YOU**

- 12.1. All payments made as a result of a request to send money through the App are made directly between you and the person who has sent the payment request through your respective bank accounts. If you have made a payment in error you must contact your bank directly or resolve with the person who sent you the payment request. We are not responsible for any payments made and payment requests made / payments sent are entered into at each Participants sole risk and expense.
- 12.2. In no event shall Paypots be liable for any indirect or consequential losses or damages of whatsoever kind arising out of your use or access to the App or Services, including any loss of funds or failure to receive funds, whether or not you had considered such loss as being foreseeable. Loss or damage is foreseeable if either it is obvious that it will happen or if, at the time the contract was made, both we and you knew it might happen.
- 12.3. Nothing in these T&C's shall exclude or limit Paypots liability for death or personal injury caused by our negligence or for fraud or fraudulent misrepresentation.
- 12.4. If defective digital content which we have supplied damages a device or digital content belonging to you and this is caused by our failure to use reasonable care and skill we will either repair the damage or pay you compensation. However, we will not be liable for damage which you could have avoided by following our advice to apply an update offered to you free of charge or for damage which was caused by you failing to correctly follow installation instructions or to have in place the minimum system requirements advised by us.
- 12.5. The App is for domestic and private use. If you use the App for any commercial, business or resale purpose we will have no liability to you for any loss of profit, loss of business, business interruption, or loss of business opportunity.

- 12.6. We shall not be in breach of these Terms nor liable for any delay in performing, or failure to perform, any of our obligations under these Terms if such delay or failure results from events, circumstances or causes beyond our reasonable control.
- 12.7. If our provision of the Services or support for the App or the Services is delayed by an event outside our control then we will contact you as soon as possible to let you know and we will take steps to minimise the effect of the delay. Provided we do this we will not be liable for delays caused by the event but if there is a risk of substantial delay you may contact us to end your contract with us and receive a refund for any Services you have paid for but not received.
- 12.8. The App and Service is directed only to users in the United Kingdom. We do not represent that content available on or through the App is appropriate for use or available in other locations.
- 12.9. We may suspend, withdraw or restrict the availability of all or any part of the App for business and operational reasons. We will try to give you reasonable notice of any suspension or withdrawal.
- 12.10. The App and the Services have not been developed to meet your individual requirements. Please check that the facilities and functions of the App and the Services (as described on the app store site and in the user guides) meet your requirements.
- 12.11. To the extent permitted by law, in no event will Paypots, nor its directors, employees, agents, partners, sub-contractors or any other party involved in creating, producing or delivering the App or Services (**Representatives**), be liable under contract, tort (including negligence) or otherwise under or in connection with these T&C'S and/or your use of or inability to use the Paypots App or Services.
- 12.12. To the extent permitted by law, in no event will Paypots nor its Representatives, be liable under contract, tort (including negligence) or otherwise as a result of:
 - 12.12.1. any inaccuracy in payment requests or payments sent in the App caused by the incorrect information being inputted by you or another Participant/Member (i.e. payment amount or bank account details);
 - 12.12.2. you using the App or Services outside of the United Kingdom or whilst under the age of 18;
 - 12.12.3. any out of date or incorrect information displayed on the App;
 - 12.12.4. any third-party software and services embedded in the App, including payment services and Open Bank Technology;
 - 12.12.5. any bugs, viruses, trojans or the like (regardless of the source of origination);
 - 12.12.6. any network or hardware failure outside of our control;
 - 12.12.7. the actions or inactions other App users, Members or Participants;
 - 12.12.8. suspension or loss of access to the App or any functionality; or

- 12.12.9. unauthorised access to your account or any information provided using your subscription login details, including payment information.
- 12.13. Subject to the preceding provisions of this paragraph 12, Paypots maximum liability to you in relation to your use of the App or our Services shall not exceed the aggregate amount paid by you in Monthly Fees (if any) for the right to use the App and/or Services.
- 12.14. You acknowledge that the App and some of the Services is provided at no charge or, where applicable, at the Monthly Fee. Accordingly, you acknowledge that the exclusions of liability set out in this paragraph are fair and reasonable.

13. **END USER RESTRICTIONS**

- 13.1. You agree that you will:
- 13.1.1. not copy the App or Services, except as part of the normal use of the App or where it is necessary for the purpose of automated back-up or operational security on your electronic device;
 - 13.1.2. not translate, merge, adapt, vary, alter or modify, the whole or any part of the App or Services nor permit the App or the Services or any part of them to be combined with, or become incorporated in, any other programs, except as necessary to use the App and the Services on devices as permitted in these terms;
 - 13.1.3. not disassemble, de-compile, reverse engineer or create derivative works based on the whole or any part of the App or the Services nor attempt to do any such things;
 - 13.1.4. comply with all applicable technology control or export laws and regulations that apply to the technology used or supported by the App or any Service including in relation to Open Banking technology.

14. **INTELLECTUAL PROPERTY RIGHTS**

- 14.1. All intellectual property rights in the App, the Services and any content accessible from the App throughout the world belong to us (or our licensors) and the rights in the App and the Services are licensed (not sold) to you. Intellectual property rights include all information, data, copyrighted material, trade marks, domain names and all other intellectual property rights, whether registered or unregistered. You have no intellectual property rights in, or to, the App, or the Services other than the right to use them in accordance with these terms.
- 14.2. The Paypots logo is a UK registered trade mark (UK00003810510) of Paypots. You are not permitted to use it otherwise than in accordance with these terms or with our prior written consent.

15. **TERMINATION**

- 15.1. Your monthly subscription shall automatically renew indefinitely unless cancelled at least 3 days prior to the end of your current subscription. You can cancel your subscription within the App or by contacting us at admin@paypots.com. Upon cancellation of your subscription by you your access to the App and Services shall continue until the end of your current subscription period at which time it shall automatically terminate.

- 15.2. We may end your right to use the App and/or Services for any reason whatsoever at any time and at our sole discretion, including but not limited to if:
 - 15.2.1. you miss a payment when the Monthly Fee and/or any Off Platform Charges becomes due;
 - 15.2.2. you are declared bankrupt; or
 - 15.2.3. you have broken these T&C's such as by breaching our acceptable use and fair usage requirements set at above at paragraph 10.
- 15.3. If what you have done can be put right, we may give you a reasonable opportunity to do so (at our sole discretion).
- 15.4. Upon cancellation or termination of your subscription, or if you fail to comply with our T&C's, we may take all or any of the following actions:
 - 15.4.1. temporarily or permanently freeze or terminate your account and restrict access to our App or any of our Services in the future;
 - 15.4.2. automatically cancel any outstanding payment requests made by you;
 - 15.4.3. automatically terminate your memberships to any Clubs without requiring that any money be returned to you;
 - 15.4.4. require you to stop all activities authorised by these terms, including your use of the App and any Services;
 - 15.4.5. require you to delete or remove the App from all devices in your possession and immediately destroy all copies of the App;
 - 15.4.6. immediately request payment for any unpaid Subscription Fees or Off Platform Charges.
- 15.5. Following termination of your right to use the App and/or Services for any reason we may, upon request, provide a closing statement of your transactions or outstanding requests to either yourself and/or other Members or Participants where such transactions and requests relate to them.
- 15.6. We reserve the right to disclose any such information to legal or regulatory authorities as required by law and to issue legal proceedings against you for any breach of these T&C's.

16. **UPDATES TO OUR APP AND THESE TERMS AND CONDITIONS**

- 16.1. From time to time we may automatically update the App and change the Service to improve performance, incorporate patches, enhance functionality, reflect changes to the operating system or address security issues.
- 16.2. If you choose not to install such updates or if you opt out of automatic updates you may receive limited functionality or you may not be able to continue using the App and the Services.

- 16.3. The App will work with the current or previous version of the operating system (as it may be updated from time to time), provided it meets the minimum operating system requirements set out in these Terms and allows for delay for us to update the App to the current version of the operating system.
- 16.4. We may need to change these terms to reflect changes in law or best practice or to deal with additional features which we introduce to the App or Services. Where appropriate we shall notify you of a change when you next start the App however your continued use of the App and our Services after this time shall constitute your acknowledgement and acceptance of them. You should check back to our T&C's frequently to see any updates or changes to these T&C's.

17. **GENERAL**

- 17.1. Nothing in these T&C's shall affect any of your consumer rights which cannot be restricted by law.
- 17.2. The App and the Services have not been developed to meet your individual requirements. Please check that the facilities and functions of the App and the Services meet your requirements.
- 17.3. These T&C's and Privacy Policy, including any applicable third-party terms and conditions or privacy policies referred to within them, shall constitute the entire agreement between Paypots and You with respect to the App and Services.
- 17.4. We may transfer our rights and obligations under these T&C's to another organisation. We will always tell you in writing if this happens and we will ensure that the transfer will not affect your rights under the contract.
- 17.5. You may not transfer your rights or your obligations under these T&C's to any other person.
- 17.6. Except where otherwise stated, these T&C's do not give rise to any rights under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of these T&C's.
- 17.7. Each of the paragraphs of these T&C's operates separately. If any court or relevant authority decides that any of them are unlawful, the remaining paragraphs will remain in full force and effect.
- 17.8. Even if We delay in enforcing this T&C's, we can still enforce them later. If We do not insist immediately that You do anything You are required to do under these T&C's, or if We delay in taking steps against You in respect of your breaking these T&C's, that will not mean that You do not have to do those things and it will not prevent Us taking steps against You at a later date.
- 17.9. These T&C's and any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with it or its subject matter or formation shall be governed by and construed in accordance with the law of England and Wales.
- 17.10. The courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with these T&C's or its subject matter or formation.

18. **SUPPORT AND CONTACT INFORMATION**

- 18.1. If you want to learn more about the App or our Services or have any problems using them please take a look at www.paypots.com or view our detailed services guide: [INSERT LINK].
- 18.2. If you have any questions, concerns or feedback regarding the App or our Services please contact us via email at admin@paypots.com. If you query or concern relates to our Privacy Policy or in relation to your data then please contact us via email at privacy@paypots.com.