

Click to Pay™ User Terms

1 About Click to Pay

Click to Pay is a payment service offered through your Vanquis card and supported by Visa. It helps you make online payments to merchants without the need to enter your Vanquis card details manually at checkout.

Vanquis shares your name, home address, email address, phone number and Vanquis card details with Visa so you can use Click to Pay. Once Vanquis registers your Vanquis card with Click to Pay, you can't register your Vanquis card separately for a Visa-offered account.

If you prefer to opt out from Click to Pay, you can do so at any time in the Vanquis app.

2 Visa's role

Visa provides the payment system that allows Click to Pay to operate. When you make online payments through Click to Pay, Visa is not a party to the transaction and any matters relating to the purchase or return of goods or services are between you, the merchant and Vanquis.

3 Using your information

Vanquis, Visa, merchants and other third parties may use and share information about you and your transactions where needed to process Click to Pay payments. They may also

use and share this information to check whether card benefits or features apply to your Vanquis card, or for other purposes you agree to and have been told about.

4 Who can use Click to Pay

Only the primary cardholder (account owner) can use Click to Pay. Additional cardholders can only enable their Vanquis card for Click to Pay directly with Visa and will be subject to Visa terms.

5 Using Passkeys

You may be able to approve Click to Pay payments using security features on your own device – like fingerprint recognition, face authentication or your device passcode. In these terms, we call these features “Passkeys”. Your device provider may also have terms that apply to your use of Passkeys.

Your fingerprint, face authentication data and device passcode stay on your device and are never shared with Vanquis or Visa.

6 Your responsibilities

When using Click to Pay you must:

- Observe your Vanquis card terms and conditions
- Only use Click to Pay as permitted by law

You must not:

- Misuse Click to Pay, interfere with how it works or try to weaken its security
- Try to access any part of Click to Pay that you are not authorised to use
- Use Click to Pay in a way that is unlawful, abusive, threatening, misleading, offensive, harmful, invasive of someone's privacy, or that infringes another person's rights
- Copy, reproduce, store, sell, modify, reverse engineer, distribute or commercially exploit Click to Pay, or any part of it
- Use tools, software or processes that interfere with Click to Pay or place an unreasonable load on the service

7 Changes to Click to Pay

We may make changes to Click to Pay and these user terms from time to time. Your continued use of Click to Pay will be understood as your acceptance of those changes. We'll let you know if any change made is materially detrimental to your use of Click to Pay.

If you don't agree to the changes we make, you can opt out from Click to Pay at any time in the Vanquis app.

8 Removal or suspension of Click to Pay

Vanquis or Visa, each in our discretion, may need to:

- Limit, modify, control access to, terminate, change, suspend, make

improvements to or discontinue any or all aspects of Click to Pay – temporarily or permanently at any time without notice

- Remove your use of Click to Pay or prevent you from being activated through Click to Pay

Visa may also review its arrangements and remove specific payment methods from participating in Click to Pay, which may include your Vanquis card.

We'll let you know if either of these things happen.

9 Responsibility

Vanquis, Visa and any of our respective affiliates won't be responsible for any damages, claims or losses (however they arose) that relate to your use of Click to Pay.

But should Vanquis or Visa be held responsible for any claims relating to your use of Click to Pay, this responsibility will always be limited to the lower of (a) your actual loss, or (b) US\$100 (one hundred US dollars) for Visa – or the equivalent in pounds sterling for Vanquis.

Nothing in these terms excludes or limits Vanquis' or Visa's liability for death or personal injury caused by negligence, fraud or fraudulent misrepresentation, or anything else that can't be excluded or limited by law arising from your use of Click to Pay.

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