

## GoCardless Limited

### Instant Bank Pay One-off Payer Terms of Use

#### 1. **What are these Terms and who do they apply to?**

- 1.1 These terms (**Terms**) apply to you (**you, your**) when you use the Instant Bank Pay one-off payment initiation service (**IBP - One-off**) provided by GoCardless Limited (**GoCardless, we, us, our**) to make a one-off payment to a merchant we also have a relationship with (**Merchant**). The service is not provided by your bank or online banking service. Every time you use IBP - One-off you must agree to the Terms in force at that time, so please be sure to read them carefully each time. If you do not agree to these Terms, you cannot use IBP - One-off.
- 1.2 Your purchase of goods, services and/or digital content is subject to the Merchant's Terms and Conditions and we are not responsible for the Merchant's acts or omissions. Please ensure you have read and accepted the Merchant's Terms and Conditions before using IBP - One-off.
- 1.3 There are different circumstances in which a Merchant may ask that you make a payment using IBP - One-off. The request could be made: (a) in conjunction with you setting up a direct debit mandate for the benefit of the Merchant when the Merchant is asking you to make an upfront payment using IBP - One-off; (b) in a situation where you have a direct debit mandate in place with the Merchant but the Merchant is asking you to make a one-off payment using IBP - One-off outside the usual direct debit payment cycles; and (c) where there is no direct debit mandate in place with the Merchant but the Merchant is asking you to make a one-off payment using IBP - One-off.

#### 2. **What is IBP - One-off?**

IBP - One-off is a payment initiation service which is a service where we initiate a payment from your bank account on your behalf. It enables you to pay a Merchant directly from your bank account, rather than using your debit or credit card details through a third party. You must give us your explicit consent before we can provide IBP - One-off to you, because once you have initiated the payment you cannot revoke it.

#### 3. **Will you be charged for IBP - One-off?**

GoCardless will not charge you any fee for using IBP - One-off to make a payment to a Merchant.

#### 4. **Who is providing IBP - One-off to you?**

- 4.1 GoCardless is providing IBP - One-off to you. The address of our head office is:

Sutton Yard  
65 Goswell Road  
London  
EC1V 7EN

- 4.2 GoCardless is authorised and regulated by the Financial Conduct Authority under the Payment Services Regulations 2017 (Firm Reference Number: 597190).
- 4.3 In using IBP - One-off, you understand and agree that: (a) we are providing it to you only and you should not share your access to IBP - One-off with anyone else; (b) you must not use IBP - One-off for any fraudulent, unlawful or abusive purpose; and (c) you must only use IBP - One-off in relation to your own payment accounts using your own security details for those accounts.

#### 5. **How does IBP - One-off work and how will GoCardless access my bank account?**

- 5.1 Once you have given us your explicit consent to do so, we will instruct your bank to make a payment

for the benefit of a Merchant from your selected bank and payment account.

- 5.2 You may enter the IBP - One-off journey by selecting the option in the Merchant's checkout page, following a link sent to you by the Merchant or by scanning a QR code shared with you by the Merchant. If you select the IBP - One-off option, follow the link sent to you by the Merchant or scan the QR code shared with you by the Merchant, you will be directed to a page to select your bank and the payment account you want to make the payment from.
- 5.3 By selecting your bank and the payment account you want to make the payment from, you are consenting to use IBP - One-off and instruct GoCardless to initiate a payment of the specified amount for the benefit of the Merchant and we will redirect you to your bank so you can provide them with your account login and security details (**Security Details**) and go through authentication with them. We will never ask you to share your Security Details with us, and neither GoCardless nor the Merchant will be able to see or access your Security Details at any time. Your bank will only act on the instruction to make the payment after you give them your Security Details and successfully authenticate the payment with them. Once your bank has confirmed authentication, we will instruct your bank to make the payment in accordance with your instructions and your bank will execute the payment from your payment account.
- 5.4 Depending on the service which the Merchant has opted to use, your bank will either execute the payment to a bank account held by GoCardless, and we will then pass the funds to the Merchant (this is known as "Instant Bank Pay in-flow"), or your bank will execute the payment directly to a bank account held by the Merchant (this is known as "Instant Bank Pay direct settlement"). The difference between these services will not impact your IBP - One-off journey, the time it takes us to transmit the payment initiation instruction, or the time it takes for funds to leave your payment account. It only impacts the initial destination of the funds, with the end destination always being the Merchant's bank account.

## **6. *How long will it take for my payment to reach the Merchant?***

- 6.1 Once you have initiated the payment, the payment initiation will be transmitted immediately. Once you have authorised the payment with your bank you will not be able to cancel it. Funds will usually leave your payment account within 2 hours of successful initiation, although it could be longer depending on how long your bank takes to execute the payment order. We will confirm the successful initiation of the payment order, but it is your bank (not GoCardless) who is responsible for executing it.
- 6.2 If the Merchant has chosen to use one of our partners as payment processor, then your payment will be transmitted to the Merchant via our partner.

## **7. *Can we refuse to make a payment for you using IBP - One-off?***

Yes, we may refuse to initiate a payment for you using IBP - One-off if we think the conditions set out in these Terms are not satisfied, if we have concerns relating to security, due to a suspicion of unauthorised or fraudulent use of IBP - One-off, or if it would be unlawful to initiate the payment.

## **8. *What happens if something goes wrong?***

- 8.1 If, following use of IBP - One-off, you notice unauthorised or suspicious transactions on your payment account, you should immediately contact your bank who is responsible for investigating it and, where necessary, reimbursing you.
- 8.2 If you suspect somebody else has access to your Security Details and is fraudulently using them to access IBP - One-off you must contact us immediately by email at [help@gocardless.com](mailto:help@gocardless.com).
- 8.3 Once you have consented to us initiating the payment you cannot revoke your consent and there is

no way of charging back transactions made to Merchants made using IBP - One-off. If the funds have not left your payment account you may be able to stop the transaction by contacting your bank, but that would be for your bank (not GoCardless) to decide. As there is no chargeback mechanism for IBP - One-off payments, if you have an issue with a Merchant relating to the goods, services and/or digital content purchased from the Merchant using IBP - One-off, you must contact the Merchant directly to resolve it.

8.4 GoCardless will not be responsible for any loss you may suffer as a result of your material failure to comply with these Terms or caused by matters beyond our reasonable control (e.g. pandemic, industrial action, natural disaster etc). We are only responsible to you for foreseeable loss and damage caused by us and not for any indirect or consequential losses, although we do not exclude or limit our liability in any way if it would be unlawful to do so.

8.5 You agree you will be liable to us for any losses which we can show were sustained by us as a direct result of your breach of these Terms.

## **9. *What is the law and jurisdiction governing these Terms?***

These Terms are governed by English law and the English courts have exclusive jurisdiction over any matter, claim or dispute (whether contractual or non-contractual) arising out of or in connection with the Terms or their subject matter or formation.

## **10. *What do I do if I want to make a complaint about IBP - One-off?***

10.1 If you wish to make a complaint about IBP - One-off, please contact us first using the contact details below.

Please submit complaints via email to: [complaints@gocardless.com](mailto:complaints@gocardless.com)

Complaints can also be submitted in writing to:

Complaints Team  
GoCardless Limited  
65 Goswell Road  
London  
EC1V 7EN

10.2 We will do our best to resolve your complaint, but if you still aren't happy with our response and you are a consumer, micro-enterprise or other eligible complainant, you have the right to refer your case to the Financial Ombudsman Service:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Tel: 0800 023 4567

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## **11. *What are the Financial Conduct Authority's contact details?***

The Financial Conduct Authority's details are:

Financial Conduct Authority  
12 Endeavour Square  
London  
E20 1JN

Contact Centre: 0300 500 0597  
Consumer Helpline: 0800 111 6768