GoCardless

GOCARDLESS PAYMENTS

Service Terms - Instant Bank Pay Feature

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1. THESE SERVICE TERMS AND YOUR AGREEMENT WITH GOCARDLESS

How do these Service Terms fit into the Agreement between you and GoCardless?

1.1 The General Terms explain what makes up the Agreement between you and GoCardless and state that when you use any Service provided by GoCardless, you are agreeing to the Service Terms which apply to that Service.

1.2 These Service Terms govern your use of the Instant Bank Pay feature. A description of the Service is set out in the Product Description Document (or, for GoCardless Embed customers, the Product Description Document for Embed)

1.3 The definitions and interpretation provisions contained in the Definitions Document apply to these Service Terms (or, for GoCardless Embed customers, the Definitions Document - Embed).

1.4 These Service Terms are incorporated by reference into the Agreement and apply in addition to the General Terms and any other Service Terms which apply to the Services you are using under the Agreement. By setting up a GoCardless Account, accepting the Agreement and using the Service, you agree to be bound by these Service Terms, and consent to GoCardless providing the Service.

2. PAYMENT SCHEMES AND GOCARDLESS SERVICE PROVIDERS

Which Payment Schemes does GoCardless support for the Service?

2.1 The Payment Schemes supporting the Service as well as the Customer jurisdictions in which the Service is available, are as set out in the Product Description Document (or, for GoCardless Embed customers, the Product Description Document for Embed). GoCardless may add and/or remove Payment Schemes and/or Customer jurisdictions for the Service at any time and without notice to you.

Which GoCardless entity will be providing the Service to you?

2.2 The GoCardless entity providing the Service to you will depend on the jurisdiction you are established in and will be as set out in the Agreement. A list setting out which GoCardless entity provides the Service in each available jurisdiction can be found in the Product Description Document (or, for GoCardless Embed customers, the Product Description Document for Embed).

If you want to use the Service in the United States, is there anything in particular you should be aware of?

2.3 Yes. If you are located in the United States and you are using the Service to collect funds from Customers located in a jurisdiction where the Service is available and paid out to you in the United States, the ACH Terms may apply in addition to these Service Terms. In such cases, the ACH Terms will be construed as Service Terms for the purposes of the Agreement. By entering into the Agreement, you agree to be bound by the ACH Terms.

What else do you need to be aware of if you want to use the Service to collect money from a Customer who is based in a different jurisdiction to you?

2.4 If you want to use the Service to collect payments from Customers who live in a jurisdiction other than your own jurisdiction and/or in a currency which is different to the currency of the Agreement, you can do

so by using the FX feature, and each collection will also be subject to the provisions of the Service Terms for the FX Feature.

Are there any particular restrictions or requirements you should be aware of when using the Service?

2.5 Yes. If a Payment Scheme used to enable the Service has rules which provide protections for Customers, these protections are generally only available to Customers where an error has been made or the Payment Scheme Rules have not been properly followed. You agree that you will only direct Customers to these protections if the Customer claim is one which is contemplated and/or covered by the Payment Scheme Rules.

2.6 GoCardless may apply reasonable financial limits to the value of the Payment Orders that can be made in relation to your GoCardless Account from time to time, including the value (alone or cumulative) of Payment Orders that can be requested from Customers using the Service. GoCardless will give you reasonable notice of these limits and any changes to them, as long as the notification will not compromise the security of or allow potentially fraudulent use of the Service. GoCardless will not give you notice if it is prevented from doing so due to Applicable Law. GoCardless has no control over, and will give no notice of, any limits which may be applied by a Customer's bank.

Is it possible to customise your use of the Service?

2.7 Yes. There are a number of ways in which you can customise your use of the Service. If you want your name to appear on a Customer's bank statement (or, if you are a GoCardless Embed customer, the name of your End User), you can use the Merchant Name on Payer Bank Statements Add-On feature to do this and apply to have this included as part of your Services. If you don't have the Merchant Name on Payer Bank Statements Add-On feature included as part of your Services, GoCardless' name will appear on the Customers' bank statements. If you have the Merchant Name on Payer Bank Statements Add-On feature included as part of your Services, you must pay the applicable Add-On Feature Fees and the provisions relating to this Add-On feature can be found in the Service Terms for Add-On Features.

2.8 If you want to customise your use of the Service, you can apply to have the Custom Checkout Experience and Payer Notifications Add-On feature included as part of your Services. If you don't have the Custom Checkout Experience and Payer Notifications Add-On feature included as part of your Services, GoCardless will be responsible for all Payment Pages and Payment Notifications. If you have the Custom Checkout Experience and Payer Notifications Add-On Feature included as part of your Services, you must pay the applicable Add-On Feature Fees, irrespective of whether you enable and/or use all or part of the Custom Checkout Experience and Payer Notifications Add-On feature. The provisions relating to this Add-On feature can be found in the Service Terms for Add-On Features.

3. PROCESSING PAYMENTS

What will GoCardless provide to you under these Service Terms?

3.1 Subject to your compliance with the Agreement and any rights GoCardless may have under the Agreement, GoCardless will: (a) set up Payment Scheme Mandates and/or Payment Orders based on information provided to GoCardless; (b) where applicable, ensure that payments collected by GoCardless from Customers on your behalf are transferred to your Nominated Account less any Authorised Deductions, Fees (if applicable) and any other amounts due and payable by you to GoCardless; and (c) where applicable, transfer Refunds to the Customer's bank account from the relevant GoCardless Bank Account, in each case by no later than the time periods set out in the Payment Scheme Timings Page to the extent such actions are within GoCardless' control.

3.2 When facilitating the payment from a Customer to you using the Service, GoCardless is only initiating and/or processing the payment and not executing the Payment Order. Where a Payment Order has been successfully initiated and/or processed using the Service, successful execution of the Payment Order is the responsibility of the Customer's bank, and the timings and effectiveness of that payment are not GoCardless' responsibility. This means the Payment Scheme Timings for the Service are indicative and not

determinative and GoCardless gives no commitments or other guarantees with respect to these. Where GoCardless does not come into possession of funds when providing the Service, you understand that GoCardless has limited information on the status of the Payment Order, as GoCardless's only role is initiating the payment and not executing the Payment Order, and the payment will be made directly from the Customer's bank account to your Nominated Account.

3.3 You acknowledge and agree that some banks may charge the Customer a fee for executing the Payment Order and GoCardless has no control over this and will not be responsible or liable with respect to any such fees charged by the Customer's bank to the Customer.

When will GoCardless start providing the Service to you?

3.4 Subject to the requirements and conditions in the Agreement, including these Service Terms and, where applicable, the ACH Terms, GoCardless will provide you with, or procure the provision of, the Service.

3.5 Unless otherwise agreed by GoCardless, GoCardless will not start collecting payments, enabling any Transactions and/or processing any Transactions on your behalf until you have successfully completed Verification in accordance with the General Terms.

How does GoCardless process payments from Customers to you?

3.6 In order for GoCardless to process payments, you need to set up a Payment Scheme Mandate and/or Payment Order with your Customers. You can do this through the GoCardless Account. To set up Payment Scheme Mandates and/or Payment Orders, and to enable GoCardless to collect payments from Customers, certain information is required. You must provide GoCardless with certain personal details for each Customer, including a name and email address.

3.7 It is your responsibility to ensure the information set out above and provided to GoCardless is accurate and up to date. You must notify GoCardless as soon as possible (and no later than any cut-off time set out on the Payment Scheme Timings Page) if you become aware that the information is incorrect or where there has been a change to any of the information previously provided.

3.8 Once a Payment Scheme Mandate and/or Payment Order has been successfully created, GoCardless shall process Payment Orders (including Payment Orders under a Payment Scheme Mandate) subject to the terms of the Agreement.

3.9 Upon receipt of a Customer Payment Order, GoCardless will transmit the Payment Order to the relevant bank in accordance with Good Industry Practice and/or process the Transaction in accordance with Applicable Law.

3.10 You acknowledge and agree that if further information or investigation is required in relation to any Payment Order and/or your GoCardless Account, you will promptly, upon GoCardless' written request, provide all relevant information reasonably requested and/or cooperate with, and follow GoCardless' reasonable instructions in respect of, any such investigation (as applicable).

Are there any additional specific requirements you need to be aware of when creating Payment Scheme Mandates and/or Payment Orders?

3.11 If you are collecting payments from Customers under a Payment Scheme that requires an agreement for the supply of payment services to be entered into with the Customer, you agree to enter into such agreement with Customers and to comply with your obligations under it. Where relevant, GoCardless will assist by providing this agreement to Customers (populated with your details). GoCardless will provide a copy of this agreement upon your written request.

3.12 You acknowledge and agree that it is your responsibility to ensure any Payment Order request you make from a Customer using the Service is for the correct amount to reflect the commitment of the Customer to pay you. GoCardless shall initiate and/or process any Payment Order made by a Customer for the amount you request, and GoCardless will not be liable for any disparity between that amount and the amount due to you from the Customer. If there is any disparity between the amount of the Payment Order initiated by

the Customer and the amount due to you from the Customer, then it is your sole responsibility and liability to settle any related issues or disputes directly with the Customer.

What happens when funds from a Customer Payment Order have been received by GoCardless on your behalf?

3.13 If, as part of providing the Service, GoCardless will receive funds on your behalf from the Customer's bank in satisfaction of a Payment Order, these funds will be: (a) safeguarded if required by Applicable Law; (b) allocated to your relevant GoCardless Account before being paid out to you; and (c) subject to section 3.15 below, transferred to the Nominated Account in accordance with the relevant Payment Scheme Timing, as adjusted by any suspension period or delay invoked by GoCardless in accordance with the Agreement, or as otherwise agreed with you.

3.14 Where applicable and where required by Applicable Law, funds received by GoCardless from the Customer's bank in satisfaction of a Payment Order initiated using the Service will be paid directly into the GoCardless Bank Account before being paid out to you.

3.15 GoCardless will, where applicable: (a) at the point in time when the Fees become due and payable by you to GoCardless (as stipulated on the Payment Scheme Timings Page) transfer such Fees to GoCardless; (b) at the point in time when any Authorised Deductions and any other amounts which are due and payable by you to GoCardless become due and payable (as stipulated on the Payment Scheme Timings Page), transfer such Authorised Deductions and other amounts to GoCardless.

3.16 You authorise GoCardless to deduct from any sums payable by GoCardless to you for any amounts or costs that GoCardless incurs as a result of complaints submitted by Customers to the Financial Ombudsman, on an immediate and ongoing basis, if either you suffer an Insolvency Event or GoCardless reasonably suspects that you will do so.

3.17 You are not due and will not be entitled to receive any interest on funds that are held by GoCardless on your behalf.

3.18 Unless otherwise explicitly agreed by GoCardless, where you instruct GoCardless to process Transactions under multiple Payment Schemes (i.e. collecting from a Payment Scheme which is not your Payout Scheme), you may be charged different Fees than you would if you were collecting from your Payout Scheme.

How and when does GoCardless pay out funds to you?

3.19 If you are using the Service in a way which involves GoCardless receiving funds on your behalf from the Customer's bank in satisfaction of a Payment Order, GoCardless will pay these funds to you from the GoCardless Bank Account to the Nominated Account in accordance with the Payment Scheme Timings (as adjusted by any suspension period or delay invoked by GoCardless in accordance with the Agreement, or as otherwise agreed with you). If you are using the Service in a way which does not involve GoCardless receiving funds on your behalf from the Customer's bank in satisfaction of a Payment Order (i.e. 'direct settlement'), funds will be paid by the Customer's bank directly into your Nominated Account.

3.20 In order for GoCardless to transfer payments from the GoCardless Bank Account to the Nominated Account, or for funds to be paid direct to the Nominated Account from the Customer's bank, you must provide GoCardless with the relevant bank details (e.g. bank account number and sort code, IBAN etc). You will normally provide this information when you apply for a GoCardless Account.

3.21 By providing GoCardless with the Nominated Account details during the application process, or at any later date, you will be deemed to have consented to GoCardless transferring payments to that Nominated Account in accordance with the provisions of the Agreement (including these Service Terms) and the Payment Scheme Timings.

3.22 Payments from the GoCardless Bank Account to the Nominated Account, or from the Customer's bank account direct to the Nominated Account, will be made in accordance with the timings set out on the

Payment Scheme Timings Page, as adjusted by any suspension period or delay invoked by GoCardless in accordance with the Agreement, or as otherwise agreed with you.

3.23 You are able to view a full history of payments made to your Nominated Account through the Service by logging in to your GoCardless Account.

3.24 If, when you use the Service, GoCardless does not collect funds before they are paid out to your Nominated Account and, rather, the funds are paid direct from the Customer's bank to your Nominated Account, you will be solely responsible for reconciling any payments made using the Service with your own accounts.

Does GoCardless monitor your use of the Service?

3.25 Yes. GoCardless monitors the status of your GoCardless Account and your use of the Service in order to ensure, among other things, that your use of the Service does not result in a level of Chargebacks that is unacceptable to GoCardless. GoCardless may suspend pay-outs or payments to the Nominated Account(s) or otherwise amend the Payment Scheme Timings applicable to your pay-outs if, in GoCardless' reasonable opinion, it thinks such suspension or amendment is required, for example, as a result of excessive or anticipated excessive Chargebacks or Refunds, pending disputes, deterioration of your financial situation or credit standing, other suspected fraudulent or otherwise suspicious activity related to your GoCardless Account. GoCardless will notify you of any suspension or amendment unless to do so would be unlawful or GoCardless has grounds to suspect fraudulent or any other form of criminal use of your GoCardless Account and/or the Service.

Does GoCardless use third parties or is there any dependency on third parties to provide the Service? If so, how may this impact performance of the Service?

3.26 GoCardless may use third parties to initiate and/or process a Payment Order and, in these circumstances, and to the extent permissible by Applicable Law, GoCardless excludes liability for any Payment Order which cannot be initiated and/or processed using the Service due to the act, omission or other failure of any third party initiating and/or processing the Payment Order on GoCardless' behalf.

3.27 You acknowledge and agree that GoCardless' ability to provide the Service may be dependent upon the Customer's bank performing services which it is responsible for which may include: (a) operating an interface which enables GoCardless to initiate a Payment Order on behalf of the Customer; (b) executing each Payment Order in accordance with the instructions given to the bank through the interface. You further acknowledge and agree that GoCardless' ability to provide the Service may be dependent upon the Customer validly authenticating themselves to their bank, in accordance with any requirements of the relevant bank. In no circumstances will GoCardless be responsible or liable for any Payment Orders which are not fulfilled as a result of any act or omission by the Customer's bank or any failure by the Customer to authenticate itself validly towards the Customer's bank.

4. CANCELLATIONS OF PAYMENT SCHEME MANDATES AND/OR PAYMENT ORDERS AND REFUNDS TO THE CUSTOMER

How do you cancel a Payment Scheme Mandate or Payment Order?

4.1 If, for any reason, you wish to cancel a Payment Order or Payment Scheme Mandate, you must notify GoCardless in accordance with the relevant Payment Scheme Timing. Notice for these purposes can be given by email to help@gocardless.com or by logging into your GoCardless Account and cancelling the Payment Order or Payment Scheme Mandate.

4.2 If GoCardless receives notice from you that a Customer's Payment Scheme Mandate or Payment Order has been cancelled by you, GoCardless may notify the Customer of this.

What happens if a Customer cancels a Payment Scheme Mandate or Payment Order?

4.3 If a Customer cancels any order or contract to which a Payment Scheme Mandate or Payment Order relates, or a Payment Scheme Mandate or Payment Order itself, directly with you, you must: (a) inform

GoCardless as soon as reasonably practicable (in which case GoCardless will not process the Payment Order if Payment Scheme Timings allow); (b) take the relevant action through your GoCardless Account (for example, cancel the Payment Scheme Mandate); (c) refund directly to the Customer the sums received by you in connection with the Payment Order; or (d) ask GoCardless to process a Refund to the Customer from your GoCardless Account.

4.4 If the Customer cancels a Payment Scheme Mandate or Payment Order in accordance with the relevant Payment Scheme Timing, GoCardless will have no obligation to pay you for the cancelled Payment Scheme Mandate or Payment Order and will have no liability to you in respect of the cancellation. If you fail to tell GoCardless that a Customer has cancelled its Payment Scheme Mandate or any Payment Order, and GoCardless attempts to process the Payment Order, GoCardless may be charged a fee by the Payment Scheme. If GoCardless is charged a fee, you acknowledge and agree that you are liable for the fee and GoCardless will pass the fee on to you and it will constitute an Authorised Deduction under this Agreement.

4.5 If a Customer cancels its Payment Scheme Mandate or any Payment Order, you must seek payment directly from the Customer for any goods or service supplied.

4.6 If a Customer revokes or otherwise cancels a Payment Scheme Mandate or Payment Order through GoCardless, GoCardless will inform you as soon as reasonably practicable of the cancellation by displaying information via the Dashboard and/or through the API.

Is there a Chargeback mechanism for the Service?

4.7 For the Service, there may not be any automatic Chargeback mechanism facilitated by a Payment Scheme or otherwise. Even where this is the case, Chargebacks will still apply and operate for payments initiated and/or processed using the Service and these Chargebacks will be processed by GoCardless and applied to you in accordance with the provisions of the Agreement.

4.8 If a Payment Scheme for the Service does have a Chargeback process, you acknowledge that GoCardless is not able to recover or challenge any Chargeback relating to a Payment Order that has been submitted correctly. For example, if a Customer initiates a Chargeback that results in that Customer being in breach of their contract with you, GoCardless cannot challenge the Chargeback or recover the funds to which that Chargeback relates.

4.9 You acknowledge and agree that a Transaction in the context of the Service includes any: (a) Payment Order which is successfully initiated and/or processed by GoCardless but not successfully executed by the Customer's bank; and (b) a Transaction initiated and/or processed using the Service which is successfully executed by the Customer's bank but subsequently reversed by the Customer's bank or by GoCardless.

Can you use the Service to make Refunds to Customers?

4.10 Yes, although if you want to be able to make Refunds to Customers, you may need to enable the Refunds feature in accordance with the General Terms. You may be charged a Fee for each Refund you request using the Refunds feature.

4.11 You acknowledge and agree that: (a) other than upon termination of the Agreement, GoCardless cannot initiate Refunds of payments made to your GoCardless Account on behalf of a Customer, and can only process them when you request them; and (b) if you enable the Refund feature related to the Service, you must not use the Refunds feature for anything other than bona fide Refunds. A bona fide Refund is one which: (i) has been requested by a Customer; (ii) relates to a specific Transaction; (iii) you have determined the Customer is entitled to; and (iv) is in an amount to which the Customer is genuinely entitled with reference to the Transaction being refunded. You must ensure each Refund is made to the correct Customer and you must not refund an amount greater than that paid by any Customer.

4.12 If a Refund is made to a Customer in a currency other than the currency of the Agreement, the provisions of the Service Terms for the FX feature will apply to that Refund.

Can you make Refunds to a Customer which combines a number of Transactions in one Refund?

4.13 No, it is not possible or permissible to make Refunds to a Customer of a number of Transactions made by that Customer to you using the Service.

5. UNAUTHORISED PAYMENT ORDERS

What happens if you think there has been an Unauthorised Payment Order on your GoCardless Account?

5.1 You must notify GoCardless without undue delay upon becoming aware of any Unauthorised Payment Order and in any event within thirteen (13) months of the execution of the relevant Unauthorised Payment Order by notifying GoCardless by email to help@gocardless.com.

5.2 Provided you have notified GoCardless in accordance with section 5.1 of these Service Terms and subject to section 5.3 of these Service Terms and any relevant provisions of the General Terms, GoCardless will repay the amount of any sums paid out pursuant to an Unauthorised Payment Order and any related interest and charges but will have no further liability to you.

5.3 You will be liable to GoCardless for any and all Losses suffered or incurred by GoCardless as a result of any Unauthorised Payment Order in circumstances where: (a) GoCardless reasonably suspects there has been fraud by you; or (b) you have, with intent or negligence, failed to comply with any obligation under the Agreement, including the provisions of the General Terms relating to the security of the Account Details which has, in turn, caused the Unauthorised Payment Order to occur.

5.4 You will have no liability to GoCardless in relation to any Unauthorised Payment Order where: (a) the execution of an Unauthorised Payment Order occurs after you have notified GoCardless that your Account Details have been lost, stolen or misappropriated; or (b) GoCardless has failed to provide you with the means to notify it of the loss, theft or misappropriation of the Account Details (except where that failure arises wholly or mainly due to factors outside GoCardless' reasonable control or its compliance with Applicable Law).

5.5 You acknowledge and agree that, in the context of the Service, it may not be your responsibility to notify GoCardless of an Unauthorised Payment Order which relates to a payment from the Customer to you, and any such notification may need to be made by the Customer to their bank (for example, if the Customer claims that a payment made from their bank account was not authorised by them).

6. INCORRECTLY EXECUTED PAYMENT ORDERS

What happens if you think there has been an Incorrectly Executed Payment Order on your GoCardless Account?

6.1 You must notify GoCardless as soon as reasonably practicable upon becoming aware of any Incorrectly Executed Payment Order and in any event within thirteen (13) months of the execution of the relevant Incorrectly Executed Payment Order by notifying GoCardless by email to help@gocardless.com.

6.2 If you inform GoCardless there has been an Incorrectly Executed Payment Order, GoCardless will make reasonable efforts to trace the relevant funds and notify you of the outcome.

6.3 GoCardless will be liable to you in respect of any Incorrectly Executed Payment Order which results from GoCardless' failure to comply with its obligations under this Agreement in which case GoCardless will without undue delay: (a) refund the amount of the Incorrectly Executed Payment Order and restore the relevant account to the state it would have been in had the Incorrectly Executed Payment Order not taken place; or (b) if the Incorrectly Executed Payment Order has not been executed at all, correctly execute the Payment Order.

6.4 In each case above, GoCardless will not be liable for the correct execution of a Payment Order if it can prove that the payment service provider of the intended recipient has received the funds in accordance with the Payment Order.

6.5 GoCardless will not be liable for any Incorrectly Executed Payment Order if the failure giving rise to the Incorrectly Executed Payment Order was due to abnormal and unforeseeable circumstances beyond GoCardless' control, the consequences of which would have been unavoidable despite all efforts to the contrary, or if the Incorrectly Executed Payment Order arose because of GoCardless having to comply with Applicable Law.

6.6 You acknowledge and agree that, in the context of the Service, it may not be your responsibility to notify GoCardless of an Incorrectly Executed Payment Order which relates to a payment made by the Customer to you (for example, if the Customer claims that a payment made from their bank account was not incorrectly executed by their bank), and any such notification would ordinarily be made by the Customer to their bank.

6.7 You will be liable to GoCardless for any and all Losses suffered or incurred by GoCardless as a result of any Incorrectly Executed Payment Order where you have, with intent or negligence, failed to comply with any obligation under the Agreement which has, in turn, caused the Incorrectly Executed Payment Order to occur.

6.8 You are solely responsible for reconciling your Transactions and Payment Orders with your accounts and actual bank transactions.

7. TERMINATION OF THE SERVICE

What additional consequences of termination should you be aware of which are specific to the Service?

7.1 If the Agreement ends for any reason, in addition to the consequences set out in the General Terms: (a) if GoCardless is unable or unwilling to make payments to you as a result of concerns relating to fraud, an Insolvency Event, anti-money laundering or other regulatory or legal requirements, GoCardless may reverse or cancel or advise your Customers to reverse or cancel any Transactions; (b) GoCardless may suspend pay-outs to your Nominated Account if in GoCardless' reasonable opinion such suspension is required; (c) you will not be able to request the initiation and/or processing of any further Transactions and, at GoCardless' sole discretion, may be unable to access the Service and your GoCardless Account.

8. INDEMNITY

What additional indemnity do you give to GoCardless specifically with respect to the Service?

8.1 In addition to your indemnities to GoCardless under the General Terms, you will, with respect to the Service indemnify GoCardless and its Affiliates and keep GoCardless and its Affiliates indemnified on demand against any Losses suffered or incurred by GoCardless and its Affiliates as a result of or in connection with any failure by you to obtain all consents and authorisations from Customers, including any failure by you to revoke a Customer consent or authorisation in accordance with a Customer's instructions, or to provide them with any information necessary for the lawful processing of Payment Orders, including in relation to any Payment Pages and/or Payment Notifications obligations. For the avoidance of doubt, GoCardless may not claim under this indemnity where any Losses incurred arise directly from GoCardless' negligence, default, or mistake. GoCardless Affiliates shall have the right to enforce this indemnity directly against you.

9. DISPUTES AND COMPLAINTS

What should you do if you have any questions, concerns or complaints relating specifically to the Service?

9.1 A good place to start is the Customer Hub which has lots of useful information about GoCardless and the Service and where you may quickly find the answer to your question.

9.2 If you have explored the Customer Hub and you still have any question, concern, issue or complaint about the Service you must contact GoCardless as set out in the General Terms.

What should you do if a Customer complains to you regarding the Customer's use of the Service to make a payment to you?

9.3 If the Customer complains to you regarding any payment made by the Customer to you using the Service, you must redirect the Customer to GoCardless and inform the Customer they must address the complaint to GoCardless via email to complaints@gocardless.com.