

ADDITIONAL TERMS - DCC

1 Dynamic Currency Conversion

- 1.1 These Additional Terms apply to DCC as part of the Services we provide to you.
- 1.2 You must always inform the Customer that DCC is optional and that the Transaction may alternatively be completed in your local currency.
- 1.3 You must ensure that: (i) the default currency for any Transaction is set to your local currency, (ii) DCC is never set as the default position for processing any Transaction, (iii) your procedures, including those relating to language, do not create difficulties for processing a Transaction in your local currency, (iv) your procedures do not induce a Customer to choose DCC by default and (v) all DCC Transactions accepted by you must be in one of the currencies supported by us, as notified to you from time to time.
- 1.4 If a Customer is requested to accept or decline DCC, you must ensure the following information is made available to them: (i) the amount of the Transaction in your local currency, (ii) the amount of the Transaction in the currency of the country where the Customer's Payment Instrument is issued, (iii) the exchange rate used to convert the amount of the Transaction in your local currency to the amount of the Transaction in the currency of the country where the Customer's Payment Instrument is issued, (iv) the source of, and any mark-up applied to, the exchange rate referred to in point (iii) above and (v) any commission or fees applicable to convert the amount of the Transaction in your local currency to the amount of the Transaction in the currency of the country where the Customer's Payment Instrument is issued.
- 1.5 You must ensure that all DCC-receipts are made easily visible to the Customer.
- 1.6 Each DCC-receipt must show (i) that the Customer was advised in the manner set out in article 1.4, (ii) the information made available to the Customer pursuant to article 1.4, (iii) the confirmation that the Customer chose to pay in the currency of the country where the Customer's Payment Instrument is issued, (iv) the confirmation that the Customer could have paid in your local currency, (v) the affirmation that the Customer's choice was final and (vi) the name of the entity providing DCC for the Transaction to which the DCC-receipt relates.
- 1.7 Each DCC-receipt must be printed in the Customer's local language or, in default, the English language.
- 1.8 DCC-receipts may not contain any misleading text, layout, font sizes, or use of text or highlighting that may confuse the Customer or lead to the Customer misinterpreting or misunderstanding details of the Transaction set out in the DCC-receipt.
- 1.9 You may only use point-of-sale equipment and/or software to process DCC-Transactions that have been approved in advance by us..
- 1.10 You must provide us with an up-to-date list of all Terminals, websites and premises/ outlet locations where you conduct your business and where DCC is enabled.
- 1.11 Where we have agreed to provide DCC, you agree, if requested by us, to sign an additional agreement with a DCC Provider for the provision of DCC Transactions.
- 1.12 You agree that you will only use us and/or any DCC Provider approved in advance in writing by us to process DCC Transactions. Where you are in breach of any provision of these Additional Terms, we may terminate the Agreement immediately upon written notice to you.
- 1.13 For the avoidance of doubt, where you wish to change any DCC Provider you shall obtain our prior written consent to do so. We shall have absolute discretion over the acceptance or rejection of any request by you.
- 1.14 You agree to use the rates made available from time to time to you by us, or any DCC Provider, to process DCC Transactions.
- 1.15 Where any additional service is provided by a DCC Provider to a Customer in relation to a DCC Transaction, you shall not misrepresent the terms upon which those services are to be provided by the DCC Provider to the Customer in relation to the DCC Transaction. You shall be liable for all costs and losses and all other damages of any kind whatever that we may suffer or incur in connection with any such misrepresentation by you.
- 1.16 You accept and acknowledge that we will not be liable to process any DCC Transaction until we have received the Transaction from a DCC Provider.
- 1.17 You agree that we shall not be liable for any losses or liabilities of whatever nature which may occur as a result of a DCC Provider handling any DCC Transaction, or failing to meet any of its obligations in relation to any DCC Transaction.