

## GENERAL TERMS AND CONDITIONS

### Definitions and Interpretation

**1.1 Definitions:** In this Agreement, unless the context indicates otherwise:

**Acquirer** means a bank or any financial institution or a card issuer of financial or non-financial transactions which receives and transmits Transactions via the Windcave Solution;

**Agreement** means this Agreement, including the Application Form, these General Terms and Conditions, and any attachments that may be agreed between the parties, as each may be amended in writing from time to time;

**Application Form** means Customer's online Windcave application form submitted to Windcave via the Windcave Website;

**Business Day** means any day of the week except Saturday, Sunday or a public holiday in London;

**Chargeback** means the procedure by which a sales record or other indicia of a card transaction (or disputed portion thereof) is denied or returned to Bank or the card issuer after it was entered into the appropriate settlement network for payment, in accordance with the rules of Visa, MasterCard, or a similar card association ("Rules"), for failing to comply with the Rules, including, without limitation by reason of cardholder disputes, the liability for which is Customer's responsibility and Customer agrees to pay.

**Commencement Date** means the date when Customer consents to this Agreement's terms;

**Confidential Information** means, in relation to either party, any information:

- (a) relating to the terms of this Agreement;
- (b) relating directly or indirectly to research or development by, accounting for, or the marketing of, the business of that party or its suppliers or customers;
- (c) disclosed by that party to the other party on the express basis that such information is confidential; or
- (d) which might reasonably be expected by the other party to be confidential in nature;

**Controller** shall have the meaning given to it in the Data Protection Laws;

**Customer** means the customer recorded in the corresponding Application Form submitted along with the acceptance to this Agreement;

**Customer Personal Data** means all Personal Data subsisting in the data provided by the Customer, the users of the Windcave Solution, the Documentation, the Goods, or the Software, or input by Windcave on the Customer's behalf and which comes into the possession of Windcave as a result of or in connection with the supply of the Windcave Solution, the Documentation, the Goods, or the Software;

**Data Protection Law** means any applicable laws and regulations in any relevant jurisdiction relating to the use or processing of Personal Data including: (i) EU Regulation 2016/679 ("GDPR"); (ii) any laws or regulations ratifying, implementing, adopting, supplementing or replacing the GDPR (including, in the UK, the Data Protection Act 2018 and (when in force) the UK GDPR as defined in The Data Protection, Privacy and Electronic Communications (Amendments etc) (EU Exit) Regulations 2019 ("UK GDPR")); (iii) any laws and regulations implementing or made pursuant to EU Directive 2002/58/EC (as amended by 2009/136/EC) (including the Privacy and Electronic Communications (EC Directive) Regulations 2003); and (iv) any guidance or codes of practice issued by a governmental or regulatory body or authority in relation to compliance with the foregoing; in each case, as updated, amended, re-enacted or replaced from time to time means;

**Data Subject** shall have the meaning given to it in the Data Protection Laws;

**Default Interest Rate** means interest at the rate of 2% per annum;

**Delivery** takes place when the Customer receives the Goods from Windcave, or, in the case of returns, when the Goods arrive at Windcave's premises;

**Device** means hardware provided by Windcave to Customer from time to time to facilitate credit card Transactions at Customer's locations;

**Documentation** means any user, training or system manuals for the Windcave Solution (whether in printed or electronic form) which describes and provides guidance on the use of the Windcave Solution (or any aspect of the Windcave Solution);

**Emergency Support Services** means telephone support provided by Windcave for emergency breakdowns resulting in repeated failures in the transmission of Transactions and is available 24 hours a day, seven days a week. Windcave will use reasonable efforts to respond to any emergency phone call within 30 minutes of receiving the support request;

**Fees** means and includes each of the fees detailed in the proposal delivered to you by Windcave;

**Goods** means the Goods and/or devices and related equipment purchased by Customer from Windcave;

**Insolvency Event** means:

- (a) a party is, in the reasonable belief of the other party, or is deemed to be, insolvent or unable or is deemed to have no reasonable prospect of being able (or admits its inability) to pay its debts as they fall due or stops or suspends payment of any of its debts or (being a partnership) has any partner to whom any of the foregoing apply;
- (b) any expropriation, attachment, sequestration, distress, execution, enforcement of security or other legal process is levied, enforced or sued out on or against, or affects, any of a party's assets and is not discharged or stayed within 21 calendar days;
- (c) a party begins negotiations, or enters into, or gives notice of any intention to enter into, any statutory composition or arrangement, with one or more of its creditors in order to reschedule any of its obligations to pay or repay money

(whether present of future, actual or contingent) (**Indebtedness**) because of actual or anticipated financial difficulties including giving notice of a meeting of creditors for the purpose of considering a proposal for a company voluntary arrangement;

- (d) a moratorium is declared, or in any event comes into existence, over any of a party's Indebtedness (and remains undischarged after 5 Business Days);
- (e) any petition is presented (and has not been dismissed, discharged or withdrawn after 5 Business Days of being advertised), application made (and, if not made by the party itself, has not been dismissed, discharged or withdrawn after 14 calendar days), resolution proposed, notice of meeting given or other action, proceedings, procedure or step taken whether by a party or any third party for, or which may (other than for the sole purpose of a scheme for a solvent amalgamation or solvent reconstruction of that party) lead to:
  - (i) the suspension of payments, winding up, dissolution, administration, receivership (whether administrative or otherwise) or reorganisation using a voluntary arrangement, scheme of arrangement or otherwise) of a party; or
  - (ii) the appointment of a liquidator (both provisional and following a winding up), receiver (including a fixed charge receiver), administrative receiver, administrator, nominee, supervisor, compulsory manager or other similar officer in respect of a party or any of its assets;
- (f) any event similar to any of those set out above in this definition occurs in relation to a party (including in any jurisdiction to which it is subject); or
- (g) a party suspends or ceases to carry on (or threatens to suspend or cease to carry on) all or a material part of its business;

**Intellectual Property** means registered and unregistered trade marks (including logos and trade files), domain names, copyright, patents, petty patents, utility models, registered and unregistered designs, circuit layouts, rights in computer software, databases and lists, computer programs and software (whether in object code or source code), known how, formulas, trade secrets and all other rights anywhere in the world resulting from intellectual activity;

**Payline Portal** means the payment management program which Customer is able to access by logging onto the Windcave Website with an assigned username and password for viewing Transactions, data entry, refunding, report generating and other features related to Transactions;

**PCI Standards** means the Payment Card Industry standards, requirements and guidelines issued by the Payment Card Industry Data Security Council from time to time including the Payment Card Industry Data Security Standard PIN Entry Device requirements and guidelines, and the Payment Application Data Security Standard;

**Permitted Use** means the transmission to, and receipt from, an Acquirer of data relating to Windcave Supported Transactions and expressly excludes, without limitation, use for the processing of Transactions of, or for the benefit of, any person other than Customer;

**Personal Data** shall have the meaning given to it in the Data Protection Laws; **processing** shall have the meaning given to it in the Data Protection Laws and **process** and **processed** shall be construed accordingly;

**Processor** shall have the meaning given to it in the Data Protection Laws;

**Related Company** in relation to Windcave, means any subsidiary or holding company from time to time of Windcave, and any subsidiary from time to time of a holding company of Windcave, where a **holding company** and **subsidiary** shall have the meaning defined in section 1159 of the Companies Act 2006 but, for the avoidance of doubt, as if section 1159(4) referred to "any body corporate incorporated anywhere in the world", and the definition of "Related Company" shall include Windcave Limited, a New Zealand company (Company Number: 954634), and its subsidiaries;

**Security Standards** means each of:

- (a) any data protection or data security standards issued by the card issuer of any credit card or debit card Customer accepts as payment for goods and services and which is used in connection with any Transaction or issued by any Acquirers; and
- (b) the PCI Standards;

**Software** means the software and other related Windcave products which:

- (a) form part of the Windcave Solution; and
- (b) is owned or licensed by or developed by, or on behalf of, Windcave and supplied to Customer, including all upgrades, updates, alterations and modifications and other changes to such software by or on behalf of Windcave from time to time, but excluding any third party software and firmware forming part of, or supplied with, the Windcave Solution;

**Support Hours** means the period from 9.00am to 5.30pm (UK time) on any Business Day and 9am to 5pm on non-Business Days;

**Support Services** means and includes:

- (a) Online Help: from time to time Windcave may display Frequently Asked Questions and Answers on the Windcave Website;
- (b) General Support: enquiries may be sent to: support@windcave.com or made by telephone to +44 20 3752 3340. Windcave will respond to such enquiries during Support Hours;

**Term** means the Term defined in clause 2.1;

**Tokenized Data** means data for which Windcave has substituted a sensitive data element with a non-sensitive equivalent that has no extrinsic or exploitable meaning or value;

**Transaction** means a message pair consisting of a message relating to a Windcave Supported Transaction transmitted by a Customer to an Acquirer through Windcave and a response to that message from the Acquirer to the Customer through the Windcave Solution;

**VAT** means United Kingdom value added tax or any other tax from time to time replacing or performing a similar fiscal function;

**Windcave** means WINDCAVE LIMITED, a company incorporated in England and Wales (company number 07835804);

**Windcave Host** means the Windcave host server known as Windcave Host to which Customer may be connected using the Software and which is in turn linked to an Acquirer to enable Windcave Supported Transactions to be processed in real time;

**Windcave Logo** means the Windcave logo supplied by Windcave to Customer (as may be updated from time to time by Windcave);

**Windcave Solution** means the solution provided by Windcave for the transmission of data relating to credit card and debit card Transactions between a merchant accepting payment for goods or services by means of a credit card or debit card and an Acquirer, incorporating certain software owned or licensed by Windcave (including all upgrades, updates, alterations and modifications to such software by or on behalf of Windcave from time to time) and including access (via the internet) to the Windcave Host and the Windcave Support Services;

**Windcave Supported Transactions** means transactions from Customers:

- (a) accepting payment for goods and services by means of credit card, debit card, prepaid card, gift card or any other means of payment which Windcave agrees to support through the Windcave Solution from time to time;
- (b) accepting loyalty cards, rewards cards, points cards, discount cards or club cards; or
- (c) providing services in relation to the sale and use of any of the cards referred to in paragraphs (a) and (b) above including the issue of such cards and the crediting or debiting of value to such cards;

**Windcave Website** means the website maintained by Windcave that is accessible by Customer, including the Payline Portal;

**1.2 Interpretation:** In this Agreement, unless the context indicates otherwise:

- (a) expressions defined in clause 1.1 have the defined meaning throughout this Agreement;
- (b) the singular includes the plural and vice versa;
- (c) clause and other headings are for ease of reference only and will not affect this Agreement's interpretation;
- (d) the term **includes** or **including** (or any similar expression) is deemed to be followed by the words without limitation;
- (e) references to a **person** include an individual, company, corporation, partnership, firm, joint venture, association, trust, unincorporated body of persons, governmental or other regulatory body, authority or entity, in each case whether or not having a separate legal identity;
- (f) references to any statutory provision are to statutory provisions in force in England and Wales and include any statutory provision which amends or replaces it, and any bylaw, regulation, order, statutory instrument, determination or subordinate legislation made under it;
- (g) any obligation not to do anything includes an obligation not to suffer, permit or cause that thing to be done; and
- (h) all monetary amounts are stated exclusive of VAT and in GBP (£).
- (i) in the event of any inconsistency between the terms of any of the following, they will have precedence in the descending order of priority set out below:
  - (i) General Terms and Conditions;
  - (ii) The Application Form.

## 2 Term

**2.1 Term:** This Agreement commences on the Commencement Date and will continue until the date either party terminates this Agreement subject to clause 11.

## 3 Payment

- 2.1 Fees:** Customer will not be given access to the Windcave Solution until Customer has expressly accepted the Fee proposal from Windcave for use of the Windcave Solution and/or the Goods ("Proposal"). Windcave may change the Fees due pursuant to this Agreement at its sole discretion, at any time, by providing Customer 30 days' written notice.
- 3.1 Invoicing:** Customer expressly acknowledges that by accepting the Proposal Windcave is authorized to charge Customer in arrears on a monthly basis and that these invoices will be continuous until this Agreement terminates pursuant to Clause 11. Customer will pay Windcave the Fees without setoff or deduction on the 20th calendar day of the month following the date of the invoice for those Fees.
- 3.2 Taxes:** Except to the extent otherwise provided in this clause 3.2, Customer is responsible for all VAT and any other taxes, duties and levies (other than Windcave's income tax) assessed in connection with its use of the Windcave Solution and the provision of services under this Agreement.
- 3.3 Default Interest for Late Payment:** Subject to clause 3.4(b)(ii), Customer must pay Windcave interest at the Default Interest Rate on any overdue amounts under this Agreement, calculated daily from the due date until the actual date of payment. Customer will pay Windcave all reasonable costs (including collection costs and

legal costs on a solicitor-client basis) that Windcave incurs in attempting to recover or recovering any such overdue amounts.

**3.4 Disputed Invoices:** Where Customer has reasonable grounds to dispute any portion of any amount invoiced by Windcave to Customer under this Agreement (**disputed portion**):

- (a) Customer will notify Windcave of such dispute and the grounds for such dispute within 5 Business Days of receiving the invoice;
- (b) any undisputed portion of the invoice will remain payable on the due date for payment;
- (c) provided that Customer has complied with clause 3.4(a), Customer will not be required to pay:
  - (i) the disputed portion until the parties' dispute has been resolved by agreement between the parties or in accordance with clause; or
  - (ii) any interest under clause 3.4 on the disputed portion unless the dispute is resolved with the effect that Customer is required to pay all (or part) of the disputed portion, in which case Customer will pay the interest on the disputed portion (or that part of that disputed portion) in accordance with clause 3.4. Interest will be payable from the date that payment would have been due under clause 3.1 but for the dispute until the date that disputed portion is paid to Windcave in full.

## 4 Joint Responsibilities

Each party represents and agrees:

**4.1 Power and Authority:** that it has full power and authority necessary to validly enter into and perform all its obligations under this Agreement; and

**4.2 No Requirement to Decrypt Tokenized Data:** Windcave will be under no obligation to decrypt and transmit Tokenized Data to Customer or any third party.

## 5 Customer Responsibilities

Customer:

- 5.1 Suitability:** has made, and will continue to make, its own assessment of the suitability, adequacy, compatibility and appropriateness of the Windcave Solution for its purposes;
- 5.2 Comply with Instructions:** will comply with Windcave's restrictions, instructions and Documentation in relation to the use of the Windcave Solution, including those set out in this Agreement;
- 5.3 Use by Others:** will ensure that only authorised persons use the Windcave Solution and that the Windcave Solution is used only for the Permitted Use and as expressly authorised under this Agreement;
- 5.4 Responsibility for Use:** will accept all responsibility for the reliance on and use of the Windcave Solution by Customer and its employees, contractors and agents;
- 5.5 Obtain Equipment etc.:** will obtain and maintain all equipment, software and services needed to enable it to receive and use the Windcave Solution;
- 5.6 Accurate Customer Information:** warrants that all information provided by Customer to Windcave in the Application Form is accurate and correct, and that Customer will notify Windcave in writing if such information changes or ceases to be accurate in any way;
- 5.7 Provide Sufficient Information:** will ensure that sufficient information is given to Windcave to enable Windcave to comply with its obligations under this Agreement and that such information is timely, complete and accurate;
- 5.8 Personal Data:** acknowledges and agrees that any Personal Data concerning Customer or its personnel which is provided to Windcave by or on behalf of Customer may be:
  - (a) used by Windcave for the purpose of providing the Windcave Solution, the Support Services and any other services to Customer;
  - (b) disclosed by Windcave to comply with the law or mandatory card scheme rules;
  - (c) disclosed by Windcave to third party service providers where necessary for the performance of this Agreement; and
  - (d) disclosed by Windcave to its Related Companies to enable Windcave to provide the Windcave Solution, the Support Services and any other services to Customer. Customer acknowledges that Windcave's Related Companies may be located outside the United Kingdom and that such jurisdictions may not have data protection laws as stringent as those in place within the United Kingdom. Customer warrants that it has informed its personnel (and, as necessary, obtained their consent) in accordance with Data Protection Law for Windcave to Process the Customer's personnel's Personal Data for the purposes and in the manner described herein.
- 5.9 Notify of Third Party Infringement:** will immediately notify Windcave upon becoming aware of any third party infringing Windcave's Intellectual Property rights in any manner;
- 5.10 Responsible for Connecting to Windcave Host:** is responsible for all charges and costs associated with connecting to the Windcave Host to operate the Windcave Solution. Windcave will provide Customer with reasonable technical information and Software necessary to enable Customer to connect to the Windcave Host; and
- 5.11 Comply with Law Generally:** will comply with all relevant laws, including mandatory card scheme rules and policies and all statutory, regulatory and

common laws, in its use of the Windcave Solution and carrying out its obligations under this Agreement.

**5.12 Improperly Deposited Funds:** If Windcave deposits funds in Customer's bank account(s) that do not rightfully belong to Customer ("Improperly Deposited Funds"), Customer shall return the Improperly Deposited Funds to Windcave without offset within five (5) calendar days of a written request to do so by Windcave. If Customer fails to comply with the terms of this clause, Windcave may immediately suspend services to Customer until Customer returns the Improperly Deposited Funds. Customer will be liable to Windcave for the Improperly Deposited Funds, and all costs (including legal costs on a solicitor-client basis) incurred by Windcave in recovering the Improperly Deposited Funds.

**5.13 Requisite Review of Payline Portal:** Customer shall be required, on a daily basis, to review with due care Customer's Payline Portal, established by Windcave, to review Transactions for errors. If an error is discovered by Customer, Customer must notify Windcave in writing within three (3) Business Days of the date an error occurs; provided, that Windcave will have no liability or obligations of any kind with respect to errors that are not reported to Windcave within such three (3) Business Day period. In addition, Customer shall be required to, on a daily basis review with due care bank settlement files to ensure deposits occur without error. If an error is discovered by Customer, Customer must notify Windcave in writing within three (3) Business Days of the date an error occurs; provided, that Windcave will have no liability or obligations of any kind with respect to errors that are not reported to Windcave within such three (3) Business Day period. Windcave's liability under this clause 5.13 (Requisite Review of Payline Portal) of the Agreement is governed by, and fully subject to, the terms of clause 10 of this Agreement.

**5.14 Return of Old Goods:** For Goods that Customer ceases using for the Permitted Use ("Unused Goods"), Customer will return such Unused Goods to Windcave within 14 Business Days. Unused Goods include, but are not limited to, Goods Customer has ceased using due to the Goods becoming obsolete, Goods that no longer operate, and Goods that are replaced per the warranty set forth in clause 7.3 of this Agreement. Customer will pay all shipping fees and costs associated with returning the Unused Goods to Windcave. Alternatively, instead of returning Customer-purchased Unused Goods to Windcave, Customer may provide Windcave a secure destruction certificate evidencing that the Customer-purchased Unused Goods were destroyed in compliance with the Security Standards within the same 14 Business Day period.

## 6 Windcave's General Responsibilities

**6.1 Comply with Law:** Windcave will comply with all relevant laws in connection with the Windcave Solution;

**6.2 Data Processor:** The parties acknowledge and agree that, if and to the extent that Windcave Processes Personal Data relating to the Customer and/or its personnel, Windcave shall be a Processor in respect of that Personal Data and the Customer shall be the Controller. Windcave shall Process such personal information (a) for the purposes of performing its obligations under this Agreement; and (b) in accordance with the Customer's reasonable instructions from time to time.

**6.3 Windcave Warranty:** Windcave warrants that Windcave has the right and authority to grant to Customer the license set out at clause 15.1, in accordance with the terms of this Agreement.

## 7 Windcave Warranties

**7.1 PCI Standards:** Windcave confirms that Windcave will throughout the term of this Agreement comply with the requirements of the PCI Standards.

**7.2 Limitations on Warranties:** To the fullest extent permitted by law, except as expressly set out in this Agreement, Windcave excludes all warranties, conditions, terms, representations or undertakings, whether express, implied, statutory or otherwise, including any condition or warranty of merchantability or fitness for a particular purpose. Windcave does not warrant that:

- the Windcave Solution, the Goods, the Software or the Documentation will meet Customer's requirements; or
- the Windcave Solution or the Documentation will be uninterrupted or error free, or that all errors will be corrected; or
- that the Goods will be free of defects in design, materials or workmanship or will comply with any applicable equipment manufacturer's or software developer's specifications.

Customer understands and acknowledges that an authorization obtained through the Windcave Solution only confirms the availability of the cardholder's credit at the time of the authorization. It does not warrant that the person presenting the card is the rightful cardholder, nor is it an unconditional promise, guarantee or representation by Bank, processor or Windcave that a Transaction is or will be deemed valid and not subject to dispute, debit or Chargeback.

**7.3 Supply Warranty:** Windcave warrants that the Goods to be delivered under this Agreement will be free from defects in workmanship (labour and parts included, but transport excluded) during a warranty period commencing on the Commencement Date and concluding twelve (12) calendar months later ("Original Warranty Period"). As to repaired or exchanged Goods, during the Original Warranty Period here above mentioned, the warranty period on the exchanged or repaired Goods shall expire at the conclusion of the Original Warranty Period. With respect to Windcave's supply warranty:

- Any defective Goods, under warranty, shall be replaced or repaired, free of charge, at Windcave's discretion (to the exclusion of compensation for any

other damage), and the work shall be carried out at Windcave or its partner's or subcontractor's premises. Customer will pay the costs of transport of the Goods (including insurance) to Windcave.

- Windcave has the choice to repair the Goods with spare parts or new parts. The defective elements, repaired, will become the property of Windcave.
- The time when the Goods are repaired or unavailable during the warranty period will not give rise to an extension of the warranty period as set forth in this clause, subject to legal mandatory provisions.
- Customer must return warranted Goods that are replaced subject to this warranty back to Windcave within 30 calendar days of replacement Goods being shipped to Customer. Customer shall pay the shipping fees to return the old, warranted Goods back to Windcave.

**7.4 Exclusions to Supply Warranty:** Windcave will have no liability under the Supply Warranty described in clause 7.3 in respect of:

- Defects, breakdowns, or malfunctions due to failure to properly follow the installation process and instructions for use or an external cause to the Goods (including, but not limited to, shock, lightning fire, vandalism, malicious action, contacts with various liquids or vermin or water damage of any nature, and inappropriate electric voltage); or modifications to the Goods made without the written approval of Windcave; or a lack of every day maintenance (as described in the Documentation); or a lack of supervision or care; or improper storage or poor environmental conditions, particularly those related to temperature and hygrometry effects of variations of electric voltage from the electric network; or from the earth or repair work; or maintenance of the Goods by persons not authorized by Windcave;
- Damage due to insufficient or bad packaging of the Goods when returned to Windcave;
- Wear and tear from normal use of the Goods and accessories;
- Communication problems related to an unsuitable environment, including problems accessing the Internet, transmission faults, local network faults, and modification of the parameters of the relevant cellular network after sale of the Goods;
- Supply of new versions of Software If, for example, Windcave produces new Software that is not necessary to fulfil its obligations under this Agreement, Windcave is not required to make such Software available to Customer;
- Malfunction due to the use of products or accessories that are non-compatible with the Goods;
- Goods returned to Windcave without Windcave's prior consent or that Windcave has not had an opportunity to troubleshoot;
- Defects, breakdowns, or malfunctions due to **obstructing material** being placed on or into the Goods. Examples of obstructing material includes, but is not limited to, paper, plastic, and metal objects apart from credit and debit cards.

## 8 Intellectual Property

All Intellectual Property rights in the Windcave Solution, the Goods, the Software, the Documentation and any work or thing developed or created by or on behalf of Windcave under or in connection with this Agreement (such work or thing being **Developed Works**), are exclusively owned by Windcave (or Windcave's licensors or suppliers). Customer acknowledges that there is no transfer of title, Intellectual Property rights or ownership of:

- the Windcave Solution, the Goods, the Software, the Documentation or any part thereof; or
- any Developed Works;

to Customer under this Agreement and Customer will not dispute Windcave's (or Windcave's licensors or suppliers) ownership of the property referred to in this clause 8.

## 9 Indemnity

Customer indemnifies Windcave at all times against any liability, loss (including consequential loss), damage or cost (including legal costs on a solicitor-client basis) suffered or incurred by Windcave, its employees, contractors and agents, and all actions, proceedings, claims or demands made against Windcave as a result of:

- any act or omission by the Customer giving rise to a claim under the Consumer Credit Act 1974 or other applicable laws (whether or not such claim is proven);
- any liability to a third party arising from the Customer's utilisation of the Windcave Solution;
- any card scheme fines or penalties imposed upon Windcave arising from the Customer's breach of this Agreement or card scheme rules; or
- the actions of, or failure to act by, the Customer's officers, directors, employees, agents or sub-contractors and those of any other person who, with or without the Customer's consent or co-operation, obtains access to information related to Transactions.

## 10 Liability

To the fullest extent permitted by applicable law:

**10.1 Remedy:** Subject to clauses 10.2 and 10.3, Customer's sole and exclusive remedy for breach of any warranty or of any of Windcave's obligations under this Agreement is (at Windcave's option) the supply or re-supply of the Windcave Solution, the Goods, the Software, or the Documentation or the refund or waiver of Fees for the relevant part of the Windcave Solution, the Goods, the Software, or the Documentation which is the subject matter of, or directly related to, the breach.

- 10.2 Limitation:** In no event will Windcave's total liability to Customer under or in relation to this Agreement for any one or more connected defaults as described in clause 10.1 exceed the amount paid by Customer to Windcave under this Agreement in the 6 months preceding the occurrence of the first such default (or where that act or omission arises during the first 6 months following the Commencement Date, an amount equivalent to the average monthly Fees due to Windcave in the period from the Commencement Date up until the default, multiplied by 6).
- 10.3 Exclusion:** To the fullest extent permitted by law, in no event will Windcave be liable to Customer whether in contract, tort (including negligence) or otherwise in respect of
1. any:
    - (a) loss of data;
    - (b) lost profits;
    - (c) loss of revenue;
    - (d) loss of goodwill;
    - (e) loss of business; or
    - (f) any indirect, consequential or special loss, damage, cost or expense in each case suffered or incurred by Customer arising out of, or in connection with, this Agreement; or
  2. loss, damage, cost or expense suffered or incurred by Customer, to the extent this results from any act or omission by Customer; or
  3. any event described in clause 13 (Force Majeure).
- 10.4 Limitation Subject to Law:** Nothing in this Agreement shall limit or exclude the liability or remedy for death or personal injury caused by its negligence or any other act, omission or matter, liability for which may not be excluded or limited under applicable law.
- 11 Termination**
- 11.1 Termination by Customer:** Customer may terminate this Agreement at any time by completing both of the following:
- (a) Providing thirty (30) calendar days' prior written notification to Windcave of termination; and
  - (b) ceasing all use of the Windcave Solution and the Software.
- Termination does not relieve Customer of its obligation to pay outstanding Fees or to meet any of the other obligations of this Agreement which by their nature survive termination of this Agreement.
- 11.2 Termination for Convenience and Suspension by Windcave:** Windcave may terminate this Agreement for convenience by providing Customer thirty (30) calendar days' prior written notice. Windcave may also temporarily suspend the availability of the Windcave Solution and/or the Software to Customer if Customer does not timely pay all Fees due and owing pursuant to this Agreement.
- 11.3 Termination for Cause:** Either party (the **First Party**) may terminate this Agreement at any time and with immediate effect by written notice to the other party (**Second Party**) if the Second Party:
- (a) is in material breach of any of its obligations under this Agreement where that breach is reasonably capable of remedy, and has failed to remedy the breach within 20 Business Days of receiving written notice from the First Party to remedy the breach;
  - (b) is in material breach of any of its obligations under this Agreement which breach is not reasonably capable of remedy; or
  - (c) suffers an Insolvency Event.
- 11.4 Breach of Licence Terms:** Without limiting clause 11.1(b), any use of the Windcave Solution by Customer for any purpose other than the Permitted Use, or any breach by Customer of the provisions of clause 16 will be deemed to be a material breach of this Agreement which is not reasonably capable of remedy.
- 11.5 Consequences:** Expiry or termination of this Agreement will not affect the rights or obligations of the parties which have accrued prior to or accrue on termination or which by their nature are intended to survive termination (including clauses 3, 7, 8, 10, this 11.3, 12, and together with those clauses which are incidental to, and required in order to give effect to, those clauses).
- 11.6 Suspension:** If Customer has not paid Fees due and owing pursuant to this Agreement within 60 calendar days of such Fees being due, and if Customer has not disputed such Fees pursuant to clause 3.4, Windcave may suspend the Support Services or Customer's access to the Windcave Solution until payment for such Fees is received.
- 12 Confidentiality**
- 12.1 Confidential Information:** Each party will maintain as confidential at all times, and will not at any time, directly or indirectly:
1. disclose or permit to be disclosed to any person
  2. use for itself to the detriment of the other party
- any Confidential Information of the other party except as, and then only to the extent:
- (a) required by law;
  - (b) that the information is disclosed to the receiving party, without restriction, by a third party and without any breach of confidentiality by the third party;
  - (c) that the information is developed independently by the receiving party without reliance on any of the Confidential Information of the other party;
- (d) authorised in writing by the other party; or
  - (e) reasonably required by this Agreement (and, without limiting the effect of this clause, a party may disclose Confidential Information
- 12.2 Windcave's Intellectual Property:** Without limiting the effect of clause 15.1, Customer will treat information about Windcave's Intellectual Property as the Confidential Information of Windcave.
- 13 Force Majeure**
- Neither party (**Affected Party**) will be liable for any act, omission or failure by it under this Agreement if that act, omission or failure results directly from an event or circumstances beyond the reasonable control of the Affected Party, provided that:
- 13.1 Notice:** whenever the Affected Party becomes aware that such a result has occurred or is likely to occur, the Affected Party will, as soon as practicable, notify the other party by written notice accordingly;
- 13.2 Continued Performance:** each party will continue to use its best endeavours to perform its obligations as required under this Agreement; and
- 13.3 No Deemed Acceptance of Extra Costs:** neither party will be deemed to have accepted any liability to pay or share any extra costs which may be incurred by the other party in complying with this clause or otherwise resulting from such act, omission or failure; and
- 13.4 Charges:** this clause 13 will not apply in respect of Customer's obligation to pay any charges or Fees payable under this Agreement.
- 14 General**
- 14.1 Entire Agreement:** This Agreement records the entire arrangement between the parties relating to all matters dealt with in this Agreement and supersedes all previous arrangements, whether written, oral or both, relating to such matters. Each party acknowledges and agrees that in entering into this Agreement it does not rely on, and shall have no remedies in respect of, any statement, representation, assurance, warranty or understanding made by or on behalf of a party (whether made innocently or negligently) which is not expressly set out in this Agreement.
- 14.2 Disputes:** If the parties fail to negotiate a resolution to a dispute within a reasonable time (and at most 20 Business Days), either party may require that the dispute be submitted to mediation, such mediation to take place in London, England. If the parties fail to agree on a mediator within 5 Business Days of the submission to mediation, one will be appointed by the President for the time being of the Law Society or its successor. In the event of any submission to mediation:
- (a) the mediator will not be acting as an expert or as an arbitrator;
  - (b) the mediator will determine the procedure and timetable for the mediation; and
  - (c) the parties will share equally the cost of the mediation.
- All discussions in mediation will be without prejudice and will not be referred to in any later proceedings (if any). Neither party may issue any legal proceedings (other than for urgent interlocutory relief) relating to any dispute, unless that party has first taken all reasonable steps to comply with the dispute resolution process above.
- 14.3 Waiver:** No waiver of any breach, or failure to enforce any provision, of this Agreement at any time by either party shall in any way limit or waive the right of such party to subsequently enforce and compel strict compliance with the provisions of this Agreement.
- 14.4 Severance:** Any provision (or part of a provision) in this Agreement which is or becomes unenforceable, illegal or invalid for any reason shall be severed and shall not affect the enforceability, legality, validity or application of any other provision (and/or the remainder of that provision) which shall remain in full force and effect.
- 14.5 Assignment:** Windcave may assign all or any of its rights and obligations under this Agreement to any person without Customer's consent. Customer may not transfer or assign any of its liabilities or rights under this Agreement to any other person without Windcave's prior written consent (such consent not to be unreasonably withheld provided Windcave is satisfied as to the suitability of the assignee and Customer meets Windcave's reasonable costs in relation to the assignment).
- 14.6 Amendment:** Except as expressly provided for in this Agreement, no amendment to this Agreement will be valid unless recorded in writing and signed by a duly authorised senior representative of each party.
- 14.7 Governing Law and Jurisdiction:** This Agreement is governed by the law of England and Wales and the parties submit to the exclusive jurisdiction of the courts of England and Wales in respect of all matters relating to this Agreement.
- 14.8 Remedies:** The rights, powers and remedies provided in this Agreement are cumulative and not exclusive of any rights, powers or remedies provided by law, except as expressly provided in this Agreement.
- 14.9 Subcontracting:** Windcave may appoint subcontractors to perform any of its obligations under this Agreement.
- 14.10 Counterparts and Copies:** This Agreement may be signed in any number of counterpart copies which read together, will constitute one and the same document. Any facsimile copy of this agreement or copy of this agreement sent via email in PDF format (including any facsimile copy or copy sent via email in PDF format, of any document evidencing either party's signature of this agreement) may be relied upon by the other party as if it were an original copy. This Agreement may be entered into on the basis of an exchange of such facsimile or PDF copies.

**14.11 Notices:** Any notice or other communication to be given under this Agreement must be in writing and must be served by one of the following means and in respect of each is deemed to have been served as described:

- (a) By personal delivery – when received by the party.
- (b) By post by registered or ordinary mail – on the second Business Day following the date of posting in the United Kingdom mail to the addressee's registered office.
- (c) By email – when acknowledged by the party orally or by return email or otherwise in writing.

The addresses for the Customer shall be as set out on the Application Form or such other address as Customer may specify in writing to Windcave.

**14.12 No Partnership or Agency:** Nothing in this Agreement is intended to, or shall be deemed to, establish any partnership or joint venture between any of the parties, nor constitute either party the agent of the other party for any purpose. Neither party shall have authority to act as agent for, or to bind, the other party in any way.

**14.13 Third Parties:** A person who is not a party to this Agreement shall not have any rights to enforce its terms.

**14.14 Conflicts:** In the event of any conflict or inconsistency between this Agreement and the terms of a purchase order provided by Customer to Windcave, this Agreement shall govern and control.

## 15 Licence

**15.1 Grant of Licence:** Windcave grants to Customer a non-exclusive, non-transferable licence to use the Windcave Solution, the Goods, the Software and the Documentation for the Term of this Agreement solely for the Permitted Use. Any other use or dealings with the Windcave Solution, the Goods, the Software or the Documentation without the prior written consent of Windcave will be a material breach of this Agreement. Except to the extent specifically authorised under this Agreement, Customer must not sub-license, transfer, assign, rent or sell any of the Windcave Solution, the Goods, the Software or the Documentation or the right to use the Windcave Solution, the Goods, the Software or the Documentation.

## 16 Terms of Use

**16.1 Adequacy:** Customer must satisfy itself as to the adequacy, appropriateness and compatibility of the Windcave Solution and/or the Goods for its requirements. Without limiting clause 7.1, Customer acknowledges that it has not relied on any statements or representations on the part of Windcave as to performance or functionality, verbal or otherwise, except as expressly recorded in this Agreement.

**16.2 Windcave Logo:** If Customer uses a capture method for credit or debit card processing using a system which is not hosted by Windcave, Customer agrees to display the Windcave Logo in a readily visible position on the user interface of Customer's system where the credit or debit card data is captured. Customer must not alter, conceal, or remove the Windcave Logo on the Goods or Software. Customer must not use the Windcave Logo for any purpose except for those permitted by this Agreement without the written consent of Windcave.

**16.3 Compliance:** If Customer is not compliant with one or more of the Security Standards, Customer must not capture or store any credit or debit card number or expiry date locally on Customer's or a non-compliant third party's system.

**16.4 No Right to Copy, Alter or Modify:** Subject to clause 16.8, Customer must not, and must not permit any other person to, copy, reproduce, translate, adapt, vary, repair or modify all or any part of the Windcave Solution, the Goods, the Software or the Documentation by any means or in any form without Windcave's prior written consent.

**16.5 Permitted Use:** Customer may not:

- (a) use the Windcave Solution, the Goods, the Software or the Documentation for any purpose other than the Permitted Use; or
- (b) use the Software independently of the other components of the Windcave Solution unless Windcave has given prior written consent to do so.

If this Agreement is terminated, Customer's right to use the Windcave Solution, the Software and the Documentation will automatically terminate and Customer must immediately remove all copies of the Software from its system(s) and return the Windcave Solution, the Goods, the Software and the Documentation to Windcave.

**16.6 Reverse Engineering:** Customer must not, and must not permit any other person to, reverse assemble or decompile the whole or any part of the Software.

**16.7 No Third Party Use:** Except as expressly provided for in this Agreement, the Customer must not provide, or otherwise make available, the Windcave Solution, the Goods, the Software or the Documentation or any component thereof in any form to any person (**Third Party**) without the prior written consent of Windcave.

**16.8 Backup Copies:** Customer may make a reasonable number of copies of the Software for backup and disaster recovery purposes only.

**16.9 Installation:** Customer will be responsible for, and bear all costs associated with, the installation, operation, maintenance and support of the Goods.

**16.10 Labels:** Customer will not remove or deface any labels affixed by Windcave to the Goods. Customer will not affix any label to the Goods.

**16.11 Windcave Testing Prior to Launch:** Prior to any permitted use of Windcave products and/or Software by Customer or any third party, Windcave shall be entitled at its sole discretion to test all Windcave products and Software that Customer purchases, rents, or intends to use for up to seven (7) Business Days ("Pre-launch Testing"). Such Pre-launch Testing shall also entitle Windcave to three (3) Business Days to test Transaction processing and settlement.

## 17 Rental/Loan of Goods

**17.1** Where Customer agrees to rent/loan Goods from Windcave, the following terms and conditions apply:

- (a) **Ownership:** Legal and beneficial ownership of, and title to, the Windcave Solution, the Goods, the Software and the Documentation remains at all times with Windcave;
- (b) **Risk:** Customer will bear the risk of, and be responsible for, all loss (including theft) of or damage to, the Goods from the time that they are first delivered to Customer until the time that they are delivered back to Windcave;
- (c) **Maintain Goods:** Customer must take reasonable steps to avoid exposure of the Goods to excessive heat, dust and moisture, liquids and electrical and physical shock;
- (d) **Licence Terms:** Customer must comply with all manufacturer's licence terms applicable to the Goods (as supplied with the Goods or otherwise notified by Windcave to Customer from time to time);
- (e) **Theft, Seizure, Loss, Damage, Repairs:** If for any reason the Goods are stolen, seized, lost, damaged or require repairs, Customer must immediately advise Windcave of the theft, seizure, loss, damage or repairs required. Customer must pay all costs and comply with Windcave's directions in connection with recovering the Goods, repairing any damage or the replacing of any parts (fair wear and tear excepted). Customer must continue to pay the Fees while the Goods are being repaired or, in the event of theft, seizure or loss, while the Goods are missing. Windcave will not be liable for any loss or damage in relation to the unavailability of the Goods;
- (f) **No Dealing or Modifying or Security Interests:** Customer must not sell, lend, lease, transfer, modify or otherwise deal with the Goods without first obtaining Windcave's written consent. Customer must not create, or allow to be created, a security interest over the Goods;
- (g) **Inspection:** Customer must allow Windcave to inspect the Goods at any time during normal business hours, provided that Windcave first gives Customer not less than 2 Business Days' notice;
- (h) **Return of Goods:** When this Agreement ends (either by completion of the Term or by way of termination), Customer will, at Customer's expense, return the Goods, in good working order and undamaged condition (fair wear and tear excepted) to Windcave's place of business. If the Customer fails to return the Goods within 14 Business Days of the end of the Agreement, Customer will pay Windcave the fair value of the Goods as at the completion of the Term;
- (i) **Repossession:** If Customer does not return the Goods or pay Windcave the fair value of the Goods in accordance with clause 17.1(h), Windcave may enter any premises where Windcave reasonably believes that the Goods may be located and Customer will provide all reasonable authority and assistance to enable recovery of those Goods by Windcave. Customer will be liable to Windcave for all costs (including legal costs on a solicitor-client basis) incurred by Windcave in recovering the Goods; and
- (j) **Further supply:** The rental/loan of Goods by Windcave to Customer does not guarantee Customer that Windcave will supply Goods beyond the Initial Term.

## 18 Purchase of Goods

**18.1** Where Customer agrees to purchase Goods from Windcave, the following terms and conditions apply:

- (a) **Title:** Title in any of the Goods (excluding any Software and firmware forming part of, or supplied with, the Goods) will pass to Customer upon Customer making payment in full for those Goods. Legal and beneficial ownership of, and title to, the Windcave Solution, the Software and the Documentation remains at all times with Windcave.
- (b) **No Dealing or Modifying or Security Interests:** Customer must not sell, lend, lease, transfer, modify or otherwise deal with the Goods without first obtaining Windcave's written consent. Customer must not create, or allow to be created, a security interest over the Goods;
- (c) **Risk:** Risk in any of the Goods will pass to Customer upon delivery of those Goods to Customer;
- (d) **Licence to Software/Firmware:** Customer will be licensed to use any third party software and/or firmware forming part of, or supplied with, the Goods on the relevant manufacturer's or software developer's licence terms (as supplied with the Goods or otherwise notified by Windcave to Customer). Customer must comply with all such licence terms;
- (e) **Warranty:** Windcave will repair or replace, at Windcave's option, faulty Goods for a period of 1 year commencing from the date the Goods are delivered to Customer, fair wear and tear excepted and provided damage is not caused by the Customer e.g. liquid damage is not covered by this warranty;
- (f) **Hold for Benefit of Customer:** Where it is unable to pass to Customer any manufacturer's warranties in respect of any of the Goods supplied to Customer under this Agreement, Windcave will hold any such warranties for the benefit of Customer; and
- (g) **Recovery of Unpaid Retail Equipment:** If Customer fails to pay Windcave in full for any Goods which have been delivered, Windcave may enter any premises where Windcave reasonably believes that the Goods may be

located and Customer will provide all reasonable authority and assistance to enable recovery of those Goods by Windcave. Customer will be liable to Windcave for all costs (including legal costs on a solicitor-client basis) incurred by Windcave in recovering the Goods.

## 19 No Licence to Sell

19.1 Where Customer agrees to purchase Goods from Windcave, before title has passed in accordance with clause 18.1(a) the Customer shall have no right to sell the Goods, and must not lend, lease, transfer, modify or otherwise deal with the Goods without first obtaining Windcave's written consent. Customer must not create, or allow to be created, a security interest over the Goods until title has passed to the Customer.

## 20 Windcave Support Services

20.1 **Support:** Windcave will provide the Support Services to Customer.

20.2 **Emergency Support Services and Other Services:** Windcave may make available the Emergency Support Services. If Customer requires Emergency Support Services and/or services additional to the Support Services Windcave may, if it agrees to provide those services to Customer, charge Customer for those services on a time and materials basis and on such other terms and conditions as may be agreed between the parties.

20.3 **Alterations to Software:** Windcave may, at its sole discretion, alter, upgrade, update or change the Windcave Solution at any time during the Term of this Agreement. Customer acknowledges and agrees that, if Customer fails to promptly install all updates to any software forming part of the Windcave Solution supplied by Windcave in connection with this Agreement, Customer may be unable to process Transactions and that:

- (a) Windcave will not be liable to Customer under this Agreement in respect of such inability; and
- (b) Windcave will be released from any obligation to supply the Support Services during any period which Customer has failed to install any such update.

20.4 **Windcave Website:** Customer acknowledges and agrees that Windcave may, at its sole discretion, determine what information, data, features and functionality is made available to Customer via the Windcave Website. Customer agrees to comply with any terms that Windcave may specify in relation to Customer's use of the Windcave Website. In the event of any inconsistency between the terms and conditions of this Agreement and those on the Windcave Website, the terms and conditions of this Agreement will apply to the extent of that inconsistency. Windcave will supply user names and passwords to enable authorised users of Customer to access the Windcave Website. Customer must keep such user names and passwords secure and made known only to authorised users and will be responsible for all use of the Windcave Website through use of Customer's user names and passwords. If Customer breaches any term of this Agreement or the terms of use of the Windcave Website, Windcave may disable Customer's user names and password.

20.5 **Refunds:** Customer authorizes Windcave to process repayment transactions to its patrons, who have previously made payment using the Windcave Solution, on a one-to-one matching basis ("Refund Transactions"). Customer shall be solely responsible for auditing Refund Transactions and determining that a one-to-one match is made between a transaction and its matching Refund Transaction. Customer accepts all liability for Refund Transactions. Windcave shall not be liable for any losses or damages incurred as a result of a Refund Transaction.

## 21 Data Protection

21.1 Customer acknowledge that: (i) Windcave is a Processor on Customer's behalf in respect of Customer Personal Data; and (ii) Windcave is a Controller in respect of Personal Data of Customer's employees, agents, contractors or other personnel that Windcave comes into contact with during the term of this Agreement ("**Non-Customer Personal Data**").

21.2 Customer warrant and represent that:

- (a) Customer will comply at all times with the Data Protection Laws and will not do or cause anything to be done or omit to do anything that would, or is likely to, place Windcave in breach of the Data Protection Law; and
- (b) in respect of Customer Personal Data, Customer has, or (as applicable) the Controller of the Customer Personal Data has, obtained all necessary consents or secured another lawful basis, in accordance with Data Protection Laws, to process the Customer Personal Data as envisaged under this Agreement and provided all information necessary to the Data Subjects of the Customer Personal Data for the purpose described under this Agreement.

21.3 Taking into account the state of technical development and the nature of Processing, Windcave shall implement appropriate technical and organisational measures to protect Customer Personal Data against accidental or unlawful destruction, loss, alteration and unauthorised disclosure or access.

21.4 As at the date of this Agreement, Customer gives a general written authorisation to Windcave to engage any agent, sub-contractor or other third party ("**Sub-processor**") to process the Customer Personal Data Subject to Windcave informing Customer of any intended changes concerning the addition or replacement of any Sub-processors and allowing Customer to object to such changes and further subject to Windcave putting in place a written agreement with such Sub-processor containing clauses required by the Data Protection Laws and Windcave remaining responsible for the acts or omissions of its Sub-processors. If

Customer objects to any Sub-processor, then Windcave will not use that Sub-processor. The Sub-processors listed in Annex A shall be deemed authorised Sub-processors as at the date of this Agreement.

21.5 As a Processor of Customer Personal Data, Windcave shall:

- (a) only process the Customer Personal Data in accordance with: (i) its obligations under this Agreement; (ii) and on Customer's documented instructions (which are as stated in Annex A as updated in writing by agreement between the parties from time to time); and (iii) as required by the laws of the member states of the EU, EU law or the laws of the United Kingdom (in which case Windcave shall inform Customer of that legal requirement before processing unless that law prohibits such information on important grounds of public interest);
- (b) other than as set out in clause 21.7, not transfer, or otherwise directly or indirectly disclose, any Customer Personal Data or Non-Customer Personal Data to countries outside the European Economic Area ("**EEA**") or United Kingdom without Customer's prior written consent except where Windcave is required to transfer Customer Personal Data by the laws of the member states of the EU, EU law or the laws of the United Kingdom (in which case Windcave shall inform Customer of that legal requirement before the transfer, unless that law prohibits such information on important grounds of public interest);
- (c) ensure that access to Customer Personal Data is limited to Windcave's personnel and authorised Sub-Processors who need access to it to satisfy its obligations under this Agreement and who are subject to an enforceable obligation of confidence with regards to Customer Personal Data;
- (d) taking into account the nature of the Processing, assist Customer (by appropriate technical and organisational measures), insofar as this is possible, in relation to any request from any Data Subject of the Customer Personal Data to exercise their rights under the Data Protection Laws;
- (e) notify Customer in writing without undue delay if any of Customer Personal Data has been subject to any (i) accidental or unlawful destruction; (ii) accidental loss, damage, alteration, unauthorised disclosure or access; and/or (iii) any other unlawful processing ("**Data Security Breach**"), and such notices shall include full and complete details relating to such breach;
- (f) provide such assistance (at Customer's cost) as Customer may reasonably require in relation to:
  - (i) the need to undertake a data protection impact assessment in accordance with the Data Protection Law; and
  - (ii) any approval of the relevant data protection supervisory authority to any processing of Customer Personal Data; and
- (g) on termination of this Agreement, at Customer's cost and option, either return all of Customer Personal Data (and copies of it) or securely dispose of the Customer Personal Data except to the extent that any applicable law or regulation requires Windcave to store the Customer Personal Data in which case Windcave will notify Customer of this requirement; and
- (h) to the extent that it believes that any instruction received by it is likely to infringe the Data Protection Laws, promptly inform Customer and Windcave shall be entitled to withhold provision of the services contemplated under this Agreement until Customer amends its instruction so as not to be infringing.

21.6 At Customer's cost, Windcave shall allow for a reasonable audit (no more than once per annum) by Customer and any auditors appointed by it in order for Windcave to demonstrate its compliance with this clause 21. For the purposes of such audit, upon reasonable notice, Windcave shall make available to Customer and any appointed auditors all information that Customer deems necessary (acting reasonably) to demonstrate Windcave's compliance with this clause 21.

21.7 Customer acknowledge that Windcave may process Customer Personal Data (to which the Data Protection Laws in the EU and United Kingdom apply) in countries outside of the EEA and the United Kingdom and to countries that do not have a decision of adequacy for the protection of Personal Data from the European Commission ("**Restricted Countries**"). Customer agrees that the standard contractual clauses 'for the transfer of personal data to processors established in third countries which do not ensure an adequate level of data protection as approved by the European Commission', the current version of which is in force as at the date of this Agreement is that set out in Commission Decision 2010/87/EU of 5 February 2010 (available online at [http://ec.europa.eu/justice/data-protection/international-transfers/transfer/index\\_en.htm](http://ec.europa.eu/justice/data-protection/international-transfers/transfer/index_en.htm)) as may be amended or replaced by the European Commission from time to time ("**C2P Model Clauses**") are incorporated into this Agreement and apply to the processing of Customer Personal Data by Windcave in Restricted Countries. For the purposes of the C2P Model Clauses which are herein incorporated:

- (a) Customer is the 'exporter' and Windcave is the 'importer';
- (b) for the purposes of Clause 9 and Clause 11(3) of the C2P Model Clauses, the governing law of such clauses is the member state of the European Union or the jurisdiction of the United Kingdom (as applicable) in which Customer is established; and
- (c) the particulars of the processing of Customer Personal Data by Windcave as a Processor, and the technical and organisational security measures implemented by Windcave, are set out in Annex A to this Agreement.

**21.8** The following supplemental clauses shall apply in addition to the C2P Model Clauses in respect of transfers of Customer Personal Data to Restricted Countries:

- a) Customer shall inform Windcave, and keep Windcave informed, about the standards that may be required of Windcave by the Data Protection Laws applicable to Customer and Customer shall cooperate fully with Windcave to ensure that its processing of the Customer Personal Data is consistent with such standards.
- b) Windcave warrants that:
  - (i) it will comply with any requirements arising under the Data Protection Laws to protect the Customer Personal Data it transfers; and
  - (ii) the technical and organisational security measures that it implements will include, as a minimum, encryption which ensures that mass and indiscriminate processing of Customer Personal Data in transit by or on behalf of a law enforcement or other government authority is made impossible so that neither content nor meta data can be processed, including by sophisticated state actors with direct access to the internet backbone, switches, hubs, cables and alike.
- c) Windcave will notify Customer promptly if it has any reason to believe that the legislation applicable to Windcave is likely to have a substantial adverse effect on the warranties and obligations set out in (b) above. In such event, Customer shall be entitled to suspend Customer's transfers of Customer Personal Data to Windcave and/or to terminate this Agreement.
- d) Except where and to the extent prohibited by applicable law, Windcave will inform Customer promptly, and in any event within ten (10) business days, of any inquiry, communication, request or complaint ("**Correspondence**") relating to Windcave's processing of Customer Personal Data transferred to it under this Agreement by Customer which is received from: (i) any governmental, regulatory or supervisory authority (including but not limited to any competent data protection supervisory authority or the U.S. Federal Trade Commission); (ii) any Data Subject; or (iii) any other person or third party entity. Windcave will consider in good faith any comments provided by Customer in respect of the Correspondence. To the extent that this amounts to a Data Production Request (as defined below) clause 21.9 shall apply.

**21.9** Where Windcave receives a request from a law enforcement or other government authority to disclose Personal Data processed by Windcave ("**Data Production Request**"), it will handle that Data Production Request in accordance with this clause. It will also assess whether it can continue to comply with its obligations under the Data Protection Laws and the C2P Model Clauses before further processing of Customer Personal Data under this Agreement. To the extent the Data Protection Laws require a higher standard of protection for Personal Data than is required by this clause, Windcave will comply with the relevant requirements of the Data Protection Laws.

- a) As a general principle, Windcave shall not disclose Personal Data in response to a Data Production Request unless either:
  - (i) it is under a compelling legal obligation to make such disclosure; or
  - (ii) taking into account the circumstances and the privacy rights of any affected individuals, there is an imminent risk of serious harm that merits disclosure in any event (for example, in order to protect individuals' vital interests).
- b) Even where disclosure is required, Windcave's policy is that Customer should have the opportunity to protect its Customer Personal Data requested because Customer has the greatest interest in opposing or is in a better position to comply with the Data Production Request.
- c) Unless it is legally compelled to do so or there is an imminent risk of serious harm, Windcave will first consult with Customer's relevant data protection

supervisory authority and provide Customer with details of the Data Production Request. Windcave will cooperate with such data protection supervisory authority and Customer to address the Data Production Request. If a Windcave group member receives a Data Production Request, the recipient of the request must pass it to Windcave's data protection officer (DPO) immediately upon receipt, indicating the date on which it was received together with any other information, which may assist Windcave's DPO to deal with the request.

- d) Windcave acknowledges that the request does not have to be in writing, made under a Court order, or mention data protection law to qualify as a Data Production Request.
  - e) After assessing the nature, urgency, scope, and validity of the Data Protection Request, Windcave will notify and provide Customer with the details of the Data Production Request prior to disclosing any Customer Personal Data, unless legally prohibited or where the imminent risk of serious harm prohibits prior notification.
  - f) Unless legally prohibited or where the imminent risk of serious harm prohibits prior notification, Windcave will also put the request on hold in order to notify and consult with Customer's data protection supervisory authority.
  - g) Where Windcave is prohibited from notifying Customer's data protection supervisory authority and suspending the request, Windcave will use its best efforts (taking into account the nature, urgency, scope and validity of the request) to inform the requesting law enforcement or other government authority about its obligations under Data Protection Laws and to obtain the right to waive this prohibition. Such efforts may include asking the requesting law enforcement or other government authority to put the request on hold so Windcave can consult with Customer's data protection supervisory authority, which in appropriate circumstances, may include seeking a Court order to this effect. Windcave will maintain a written record of the efforts it takes.
  - h) In cases where Windcave is prohibited from notifying Customer's data protection supervisory authority about a Data Production Request, it commits to providing the relevant data protection supervisory authority with a confidential annual report ("**Transparency Report**"), which reflects to the extent permitted by Data Protection Laws, the number and type of Data Production Requests it has received for the preceding year and the requesting law enforcement or other government authority who made those requests.
  - i) In all cases Windcave will assess whether it can continue to comply with its obligations under the C2P Model Clauses before any further processing of Customer Personal Data recommences.
- 21.10** In any event, if any Data Protection Laws conflict with the provisions of clauses 21.7 to 21.9 or the C2P Model Clauses, then to the extent of such conflict:
- (a) where the standard of data protection required by Data Protection Laws exceeds the standard required by this Agreement or the C2P Model Clauses, Windcave shall process the Customer Personal Data to a standard consistent with the Data Protection Laws;
  - (b) where the standard of data protection required by clauses 24.7 to 24.9 exceeds the standard required by the Data Protection Laws or the C2P Model Clauses, Windcave shall process the Customer Personal Data to a standard consistent with this Agreement; and
  - (c) where the standard of data protection required by C2P Model Clauses exceeds the standard required by the Data Protection Laws or this Agreement, Windcave shall process the Customer Personal Data to a standard consistent with the C2P Model Clauses.

## Annex A

## DATA PROCESSING PARTICULARS

<b>Data exporter (you)</b>	<p><i>The data exporter is (please specify briefly your activities relevant to the transfer):</i></p> <p>The data exporter is you, the Merchant named as a party to this Agreement and who is named in the application to this Agreement. You will transfer Cardholder Personal Data and Non-Cardholder Personal Data to Windcave for the purpose of Windcave providing acquiring services to you and to manage your account with Windcave.</p>
<b>Data importer (Windcave)</b>	<p><i>The data importer is (please specify briefly activities relevant to the transfer):</i></p> <p>The data importer is Windcave, which will process Cardholder Personal Data and Non-Cardholder Personal Data as specified in the Agreement and this Annex A for the purpose of providing acquiring services to you and to manage your account with Windcave. Windcave will transfer personal data to countries outside of the UK, being to the United States, New Zealand, and Australia.</p>
<b>Data Subjects</b>	<p><i>The personal data transferred concern the following categories of Data Subjects (please specify):</i></p> <ul style="list-style-type: none"> <li>• Cardholders</li> <li>• Your employees, agents, contractors or other personnel that Windcave comes into contact with during the term of this Agreement.</li> </ul>
<b>Categories of data</b>	<p><i>The personal data transferred concern the following categories of data (please specify):</i></p> <p>Details related to the card used – card number, expiry date, the name on the card, address associated with card or cardholder, cardholder IP address, issuing country of the card, merchant reference data (proprietary data to merchant requirements that merchant requests we ask from cardholder).</p> <p>We also collect data from merchants about merchants themselves, including information merchant voluntarily sends to us about merchant, merchant’s contact details, and data regarding volume and type of processing merchant completes.</p>
<b>Special categories of data (if applicable)</b>	<p><i>The personal data transferred concern the following special categories of data (please specify):</i></p> <p><input type="checkbox"/> Racial or ethnic origin  <input type="checkbox"/> Political opinions  <input type="checkbox"/> Religious beliefs or other beliefs of a similar nature  <input type="checkbox"/> Trade union membership  <input type="checkbox"/> Physical or mental health or condition  <input type="checkbox"/> Sex life and sexual orientation  <input type="checkbox"/> Generic data and biometric data  <input checked="" type="checkbox"/> None</p>
<b>Processing operations</b>	<p><i>The personal data transferred will be subject to the following basic processing activities (please specify):</i></p> <ul style="list-style-type: none"> <li>• Segregated storage &amp; encryption</li> <li>• Securely sending data to third parties that are also involved in the payment chain.</li> <li>• Referencing data to diagnose and correct problems in payment chain.</li> </ul>
<b>Authorised Sub-processors</b>	<p>Country: Windcave Limited (New Zealand); Windcave New Zealand Limited (New Zealand); Windcave International Limited (New Zealand); Windcave Pty Limited (Australia); Windcave Inc. (United States of America); Windcave Canada Limited (Canada); Windcave Private Limited (Singapore); and Windcave Limited (Ireland).</p> <p>Processing operations:</p> <ul style="list-style-type: none"> <li>• Segregated storage &amp; encryption</li> <li>• Internal Windcave &amp; Merchant reference for payment transactions</li> </ul>
<b>Security measures</b>	<p><i>Description of the technical and organisational security measures implemented by the data importer in accordance with Clauses 4(d) and 5(c) of the C2P Model Clauses:</i></p> <p>Windcave has taken measures including, but not limited to, the following: 1) encrypting sensitive data; 2) using 3DS in some cases; 3) establishing data protection and information security policies and procedures; 4) setting up passwords, which change, to protect access; 5) establishing secure disposal of data; 6) establishing a business continuity plan.</p>