Last updated: 02/01/2020

Payment instruments linked to the Paysera account

General agreement – General Payment Services Agreement.

Payment Instrument – any payment instrument the System allows to link to the Paysera account and make and, in separate cases, also accept payment transfers with the help of this payment instrument.

Point of sale – a physical point of provision of services or sale / purchase of goods, where the Client can pay with the help of the payment instrument.

1. This Supplement is applied to the Client who has a Paysera Account and wishes to perform payment operations via Payment instruments linked to the Paysera Account.

2. When using this service, all conditions of the General agreement and additional conditions laid down in this Supplement are applied to the Merchant. Terms in this Supplement are used in the meaning indicated in the General agreement.

3. The Client with a Paysera Account has a possibility to link payment instruments indicated in the System with the Paysera Account and use them as Payment instruments.

4. In order to use a specific Payment instrument, the Client has to link the instrument indicated in the System with their Paysera Account according to the instructions indicated in the System.

5. The terms of use of each specific Payment instrument, rules of payment operations, terms and limits of writing off, and instructions of linking Payment instruments to the Paysera Account are provided in the System.

6. When the transaction which has been paid for using a Payment instrument is completed, Paysera reserves the amount of payment funds in the Client's Paysera Account. The funds are written off upon the receipt of a request from the merchant or service provider.

7. After linking any of the instruments indicated in the System with the Paysera Account, these instruments become Payment instruments, and thus have to be protected by the Client exactly in the same way as bank cards, money, and other valuable documents. The Client is obliged, in any cases, not to give Payment instruments or Passwords to third persons, do not allow and not to create conditions for other persons to use the Payment instrument or find out the Passwords. The Client who does not ensure the aforementioned assumes full responsibility for payment operations carried out with the Payment instrument and in their Paysera Account. The Client assumes full responsibility for the security of both, Payment instruments and Passwords of the Payment instruments.

8. The Client assumes full responsibility for the fact that the linked Payment instrument belongs to the Client.

9. If the Client loses the Payment instrument or believes that the Passwords of their Payment instrument have been find out by other persons, s/he has to immediately log in to their Account and delete the linkage of the Payment instrument to their Paysera Account. If there is no possibility to do this, the Client has to contact Paysera, so that the possibility to write funds off the Paysera Account would be eliminated and the Payment instrument would be blocked. Verbal notices are accepted round the clock by the telephone: +37068577562.

10. If the Client believes that the Payment instrument has been stolen and/or the Password of the Payment instrument has been found out by other persons, but fails to inform Paysera and the respective law enforcement authority thereof, it is considered that the Client has lost the Payment instrument or illegal transactions have been carried out on their Paysera Account due to the Client’s gross negligence.

11. If the Client (payer) is a user (an individual client operating under the General Payment Services Agreement and its supplements pursues aims which are not related to his/her business or professional activity), the Client bears all the losses that have arisen due to unauthorised payment operations for the amount of up to the equivalent of 150 (one hundred fifty) euro in litas, if these loses have been incurred due to:

11.1. usage of a lost or stolen payment instrument;

11.2. illegal acquisition of a payment instrument if the Client has not protected personalized security features;

11.3 if the Client (payer) is not a user and/or the payment operation is carried out in the currency of a member country to a foreign country or in the currency of a foreign country. The Client bears all the losses incurred due to the reasons provided above.

12. The Client bears all the losses that have appeared due to unauthorised payment operations, if the payer has incurred them due to the failure to act honestly, due to his/her gross negligence, due to the failure to fulfill one or several obligations set forth in this Supplement or in the General Agreement, protect the Payment instrument or its Passwords and/or use the Payment instrument according to the set out rules, and also in cases, when unauthorised operations have been performed using Passwords.

13. If the Client has passed the Payment instrument to third persons or third persons have acquired the Payment instrument due to the Client's negligence, the Client, in all cases, is fully responsible and assumes responsibility for operations carried out using the Payment instrument.