



# **Terms & Conditions**

This money transfer agreement is entered as of 1st April 2021.

WHEREAS, the Client wishes to utilise the Provider's money transfer services to electronically transfer funds, and the Provider wishes to provide such services under the terms of this money transfer agreement,

NOW, THEREFORE, in consideration of the terms and conditions outlined herein, the parties to this money transfer agreement agree to the following:

## **A. Term**

This money transfer agreement shall begin on the date indicated above, and continue until formally terminated by the party in writing. Termination of the agreement shall not cancel or impact the party's rights as they are outlined in this money transfer agreement.

## **B. Transfer Fee**

The Provider shall, in accordance with Federal Law, deduct service fees from the transferred amount. The Provider agrees to notify the Client of such fees prior to initiating a money transfer, and reserves the right to change or alter fees with notice to the Client.

## **C. Money Transfer Instructions**

- A. The Client may initiate wire transfers online at [www.payupgh.com](http://www.payupgh.com)
- B. The Provider may, at its discretion, take steps to verify the authenticity of a money transfer request prior to initiating the transfer.
- C. The Client is responsible for providing accurate information when initiating a money transfer.

## **D. Security & Authentication**

The Client agrees to comply with all security protocols and authentication requests made by the Provider. These protocols and requests may include the following:

- Unique email and password login for online transfers
- Government-issued identification for in-person money transfer requests above GHC 2000
- Passwords or other unique identifiable information for money transfer requests

If the Client is unable to provide acceptable assets or information in response to security or authentication requests, the Provider reserves the right to refuse service.

## **E. Authorization to Transfer**

The Client authorizes the Provider to make electronic fund transfers from the Client's accounts to accounts listed on money transfer requests.

## **F. Money Transfer Cancellation**

Money transfer requests may not be cancelled once they are submitted. The Provider may, at their discretion, attempt to cancel a transfer at the Client's request, but cannot guarantee success in such efforts if a transfer has been duly authorized and submitted.

## **G. Indemnification**

The Client assumes total responsibility for the accuracy of all money transfer requests. The Provider shall in no case be held liable for loss or damage if a money transfer has been executed in good faith in accordance with the Client's request. The Client agrees to indemnify and hold the Provider harmless against any and all claims or loss or damage resulting from the Provider's good faith actions on the Client's behalf without limitation.

## **H. Communications**

The Provider shall communicate with the Client via phone, email, and physical mail as follows: Phone: +233 27 948 9886

Email: papadarfoor@payup-gh.com

Address: 11 Atomic Down Road, Taifa, Accra-Ghana

## **I. Governing Law**

This money transfer agreement shall be governed by the Laws of the Ghana. All money transfer requests shall be held in compliance with the regulations of Pay Up.

## **J. Amendments**

The Provider reserves the right to modify or alter this agreement at any time with prior written notice to the Client.