# Moneysafe Plus Business General Terms and Conditions

Business Platform, Introduction and POS Terminal Services

**Operator:** MS Plus Group M.ike
**Address:** Tatoiou Ave., Metamorfosi, Athens, Greece, T.K. 14452
**Website:** Moneysafeplus.com
**Version:** 1.1.4

Effective and last updated 21 July 2026 · Business users only

> **MS Plus Group M.ike operates the Website, referral, support and terminal-supply/coordination services. It does not hold customer funds and does not provide regulated acquiring, payment processing or settlement. Paynt independently decides merchant acceptance, regulated onboarding and payment activation.**

**Paynt UAB**, Jogailos g. 9A, LT-01116 Vilnius, Lithuania, company code 303227757, Bank of Lithuania authorisation LB000250, provides POS merchant-terminal acquiring, payment processing and settlement under separate Provider Terms. For relevant Greek POS integration purposes, Paynt has AADE Provider Code 648; this is separate from LB000250 and is not a financial-services licence. Current Paynt support, complaints, privacy, pricing, settlement and technical documents remain to be confirmed from the package issued to the merchant. Where business IBAN or Visa business-card services are separately offered, the existing Wamo provider reference remains subject to its own current provider terms, privacy information and live-service verification. Neither provider is MS Plus Group M.ike.

## 1. Operator, scope and definitions

The contracting Operator is MS Plus Group M.ike, Tatoiou Ave., Metamorfosi, Athens, Greece, T.K. 14452. GEMI and VAT/AFM are not available. These General Terms apply only to EU/EEA legal entities and sole traders using the Platform for business or professional purposes through Authorised Users aged 18 or over. The Business Profile is an administrative record, not a bank, payment or e-money account.

## 2. Platform and referral services

The Operator provides Website information, registration, lead/referral forms, initial business checks, support requests and the logged-in portal. These services are currently free. The Operator may receive a Paynt referral commission; there are no rankings, sponsored placements or provider comparisons. Provider acceptance and regulated outcomes are not guaranteed.

## 3. Business checks, authority and profiles

Registration may request owner, director, representative and beneficial-owner details; company and registration details; business activity, expected card turnover and trading locations; and identity and authority documents. Operator approval concerns its own Website/referral eligibility only. Authorised-user changes and closure use support@moneysafeplus.com and target five Business Days after authority verification.

## 4. Paynt regulated services

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Paynt alone controls merchant acceptance, MID and approved locations, transaction acceptance, fees, reserves, refunds, chargebacks, settlement, compliance checks and regulated suspension or closure. Provider fees and complaints are separate. Moneysafeplus may direct or relay only and does not adjudicate the regulated matter.

## 4A. Terminal supply and commercial terms

| Topic | Confirmed position |
|---|---|
| Models and prices | PAX A920 €185 and PAX A920 Pro €275; or €15 per month for 24 months. Prices include Greek VAT at the invoicing rate, delivery, setup and included connectivity/SIM. |
| Contract formation | Merchant request is an offer; the Operator is bound only on written email acceptance. Outright purchase is payable before dispatch; the first 24-month payment is invoiced on acceptance and payable before dispatch or delivery, with later payments monthly in advance. |
| Dispatch and activation | Dispatch only after Paynt merchant acceptance. Operator decides technical readiness; Paynt makes the regulated activation decision. Delivery timing is indicative only. |
| Ownership and risk | Purchase title passes after full payment. Under the 24-month arrangement, ownership passes after all payments and other terminal amounts are fully paid. Delivery-recorded risk applies, subject to defects or attributable transit damage. |
| Warranty and support | 12-month warranty from carrier-recorded delivery. Initial fault response within one Business Day; no guaranteed resolution time. Verified warranty collection, repair/replacement and return delivery are covered; exclusions and approved out-of-warranty estimates apply. |
| Security and location | Relocation requires Operator approval and any Paynt update. Merchant provides power and backup connectivity, inspects for tampering and makes no unauthorised changes. Firmware, payment applications, keys, updates and diagnostics are controlled only by the Operator or Paynt-authorised parties. |
| End of life | Contact support and complete authorised deactivation, removal of payment applications/security material and factory reset before authorised e-waste recycling. |
| Settlement evidence | No settlement schedule is stated. Paynt supplies it in Provider Terms sent for digital signing; timing and controls remain governed solely by those terms. |

The Operator is seller/invoice issuer for purchases and lessor/invoice issuer for the 24-month arrangement. Future pricing may change, but an accepted price is preserved. Invoices are electronic. Early termination of the 24-month arrangement accelerates remaining payments only after written notice specifying the amount; ownership then passes after full payment.

## 4B. Delivery, returns and cancellation

The merchant provides an accurate address and authorised recipient. Visible damage, missing items or an incorrect Terminal must be reported within five Business Days. Verified delivery errors are repaired or replaced without additional hardware or delivery charge, subject to availability. Dispatch occurs only after Paynt acceptance; if Paynt non-acceptance is discovered after delivery, the accepted return/refund mechanics apply. No additional unconfirmed return timing or method is inserted. Before dispatch, cancellation may be allowed subject to a specifically agreed documented non-refundable cost; after dispatch there is no discretionary return except defect, incorrect item, Paynt non-acceptance, written exception or mandatory law.

## 4C. Warranty, maintenance and security

The 12-month warranty begins on carrier-recorded delivery. Initial fault response is within one Business Day with no guaranteed resolution time. Verified warranty collection, repair/replacement and return delivery are covered. Misuse, accidental/liquid damage, loss/theft, unauthorised changes, external power/connectivity/environmental causes and non-functional wear are excluded. Chargeable repairs require a prior estimate. Loan Terminals are subject to availability.

Relocation requires Operator approval and any Paynt update. Merchants provide power and backup connectivity, inspect for tampering, restrict access and make no unauthorised changes. Only Operator or Paynt-authorised parties control firmware, payment applications, keys, updates and diagnostics. Security incidents use ops@moneysafeplus.com for referral until a verified Paynt route is supplied.

## 4D. Receipts, fiscal integration and end of life

Receipts are printed and electronic where supported. Reconciliation is available through support on request, without making the Operator the settlement record provider. The merchant and its fiscal/ERP technician are responsible for Greek fiscal integration. Before retirement, transfer, return or recycling, the merchant must obtain support instructions for deactivation, removal of payment applications/security material and factory reset, then use authorised e-waste recycling.

## 5. Company fees, invoicing and non-payment

Website, referral and support services are free. Terminal amounts are the Company charges stated here. After a reminder and five Business Days of non-payment, the Operator may suspend only its own non-regulated support or coordination. Statutory B2B late-payment interest and permitted recovery costs are subject to Greek-law review. The Operator cannot deduct charges from provider-held settlement funds.

## 6. Platform availability and acceptable use

The Platform is supplied on a reasonable-efforts, as-available basis without uptime guarantees or service credits. Reasonable security, capacity and abuse limits may apply. Users must provide accurate information, protect credentials, comply with law and not impersonate, probe, scrape, bypass controls, introduce malware, infringe rights or use the services personally.

## 7. Privacy and confidentiality

The Privacy Policy is at https://moneysafeplus.com/privacy. Privacy requests use support@moneysafeplus.com; no formal DPO is appointed. Only strictly necessary cookies are used and support sessions are not recorded. Each party protects non-public business information, subject only to the three confirmed exclusions: independent development, lawful third-party receipt and compelled disclosure. Legally required disclosure receives prior notice where permitted and practicable.

## 8. Intellectual property

The Operator owns the Moneysafeplus and Moneysafe Plus names and logos and owns or licenses Platform content. Use requires prior written permission except where law permits. Provider marks remain provider property.

## 9. Support, complaints and notices

| Lane | Route and target |
|---|---|
| General and formal notices | ops@moneysafeplus.com |
| Support, profile, Terminal and privacy | support@moneysafeplus.com; Business Days 09:00–17:00 Greece time |
| Company complaints | complaints@moneysafeplus.com; acknowledge within two Business Days and aim for final response within 15 Business Days |
| Paynt regulated matters | Direction or referral to Paynt’s verified route only |
| Fallback | Logged-in support portal if email is unavailable |

Email receipt is the same Business Day if sent before 17:00 Greece time without failure notice, otherwise the next Business Day. Portal notices are received when accessible.

## 10. Suspension, termination and changes

Immediate suspension may apply for security, illegality, fraud or serious abuse. A remediable material breach has 30 calendar days to cure. Business Users may close at any time; the Operator may terminate without cause on 30 calendar days’ notice. Material term changes normally receive 30 calendar days’ notice. Platform termination does not automatically terminate Provider Terms.

## 11. Liability and indemnity

Subject to mandatory law, the Operator excludes indirect or consequential business loss and caps aggregate liability at €500. Fraud, wilful misconduct, gross negligence, intellectual-property infringement and unpaid amounts are outside the cap. The Operator is not liable for Paynt’s independent regulated acts but remains responsible for its own breach, negligence or misleading statement. The user indemnity for unlawful use, fraud, deliberate security breach or submitted-material infringement remains subject to Greek/EU counsel review.

## 12. Force majeure, law and arbitration

An affected service may be terminated after 30 calendar days of material force-majeure prevention. Greek law applies. The proposed dispute forum is one arbitrator under the Athens Mediation & Arbitration Organisation rules, seat Athens and proceedings in English; current institution, rules, enforceability, interim relief and mandatory jurisdiction require counsel confirmation. English controls, subject to mandatory law. No third party has enforcement rights.