WEBSITE TERMS AND CONDITIONS

Moneysafeplus.com • Business Users Only

Operator: MS Plus Group M.ike

Tatoiou Ave., Metamorfosi, Athens, Greece, T.K. 14452

Effective date: 21 July 2026 | Last updated: 21 July 2026 | Version: 1.1.4

English operational draft. A Greek translation may be provided for convenience; the English version controls, subject to mandatory law and counsel confirmation.

IMPORTANT REGULATORY BOUNDARY

MS Plus Group M.ike provides a business website, lead/referral services, initial eligibility checks, support, and POS-terminal supply and coordination. It does not hold or safeguard customer funds and is not a bank, electronic-money institution, payment institution, card issuer, acquirer, or settlement provider. Paynt independently decides merchant acceptance and provides regulated acquiring, processing and settlement under its own documents.

Item	Operational position
Operator	MS Plus Group M.ike
Address	Tatoiou Ave., Metamorfosi, Athens, Greece, T.K. 14452
GEMI registration	Not available
Greek VAT / AFM	Not available
Website	https://moneysafeplus.com and https://www.moneysafeplus.com
Registration	https://moneysafeplus.com/register
Login and support portal	https://www.moneysafeplus.com/register/login
General and security contact	ops@moneysafeplus.com
Support and privacy contact	support@moneysafeplus.com
Complaints	complaints@moneysafeplus.com
Monitoring hours	Business days, 09:00–17:00 Greece time; email support only
Terms URL	https://moneysafeplus.com/terms
Privacy Policy	https://moneysafeplus.com/privacy

These Terms form a contract between MS Plus Group M.ike and an eligible Business User concerning the Website, referral and support services, and any terminal order accepted by the Company. They do not form the merchant's Paynt acquiring agreement.

1.1 "Company", "Moneysafeplus", "we", "us" and "our" mean MS Plus Group M.ike.

1.2 "Website" means https://moneysafeplus.com and https://www.moneysafeplus.com, including the registration and logged-in support routes identified above.

1.3 "Business User" means a legal entity or sole trader established in the EU or EEA and acting exclusively for business or professional purposes. Personal, family and household use is prohibited.

1.4 "Authorised User" means an individual aged at least 18 who is authorised to act for a Business User.

1.5 "Paynt" means Paynt UAB, the independent provider identified in clause 5. "Provider Terms" means Paynt's separate merchant agreement, application/onboarding terms, pricing schedule, privacy information and other documents supplied to the merchant.

1.6 "Terminal" means a PAX A920 or PAX A920 Pro supplied under an accepted purchase or 24-month arrangement.

1.7 "Business Day" means a day other than Saturday, Sunday or a public holiday in Greece. References to Greece time mean the local time in Greece.

1.8 Headings aid reading only. "Including" does not limit the preceding words. Mandatory law prevails where it cannot lawfully be varied.

2.1 Registration and support services are available only to EU/EEA-established legal entities and sole traders. Every representative must be at least 18 and authorised to act for the Business User.

2.2 The Company may decline, suspend or close a Website/referral profile where the applicant or user is outside the EU/EEA, lacks authority, supplies materially incomplete or inaccurate information, uses the service outside its business-only scope, or creates a legal, security or abuse risk, subject to mandatory law.

2.3 The registration process may request owner, director, representative and beneficial-owner details; company identification and registration details; business activity, expected card turnover and trading locations; and identity and authority documents.

2.4 The Company performs initial business checks and decides eligibility only for its Website/referral services. Paynt independently decides merchant acceptance, onboarding, regulated due diligence and card-payment activation.

2.5 The logged-in profile currently allows Authorised Users to submit support requests. The Company's support team may add or remove Authorised Users only after receiving and verifying an authorised request. The operational response target is five Business Days after authority verification.

2.6 Requests to change company details or Authorised Users must be sent to support@moneysafeplus.com and are subject to authority verification.

2.7 A Business User may request closure at any time by emailing support@moneysafeplus.com. The Company normally deactivates the Website profile within five Business Days after receiving and verifying an authorised request. Profile closure does not terminate or alter Provider Terms.

3.1 The Website provides information, lead and referral forms, business support requests, registration and a logged-in support portal. The referral process begins at https://moneysafeplus.com/register.

3.2 The Company may receive information needed for initial checks and, with the Business User's request or authority, refer the business to Paynt. The Company's eligibility decision does not bind Paynt or guarantee acceptance, pricing, settlement, activation or any regulated outcome.

3.3 The Company's Website, referral, introduction and support services are currently free. No refund arises for those services because no Company fee is charged.

3.4 The Company may receive a referral commission from Paynt. The Website does not rank providers, use sponsored placement, or present provider comparisons.

3.5 The Website does not allow users to publish reviews, comments, files or other content visible to other users. Forms and support requests are private submissions.

3.6 The Company uses reasonable efforts to provide the Website and support portal but gives no uptime guarantee, service credit or fixed resolution time. Planned maintenance, urgent security work and third-party or network outages may affect availability.

3.7 No fixed numerical usage limits apply. The Company may impose reasonable restrictions to protect security, prevent abuse, manage capacity or comply with law, and will act proportionately where practicable.

4.1 Business Users must provide accurate and current information, protect credentials and devices, restrict access to authorised persons, and promptly notify the Company of suspected compromise.

4.2 Business Users must not impersonate another person, misrepresent authority, bypass controls, scrape or probe without permission, introduce malware, overload systems, commit fraud, infringe rights, submit unlawful material, harvest personal data or use the Website for personal or consumer purposes.

4.3 Business Users remain responsible for actions performed through their profiles and Authorised Users, except to the extent caused by the Company's breach or otherwise allocated by mandatory law.

4.4 Website abuse, unlawful content or misuse should be reported to support@moneysafeplus.com. Urgent Website-security issues must be reported to ops@moneysafeplus.com.

5.1 Paynt UAB is identified for POS merchant-terminal card acquiring, payment processing and settlement. Its registered address is Jogailos g. 9A, LT-01116 Vilnius, Lithuania; company code 303227757; Bank of Lithuania authorisation code LB000250. For relevant Greek POS integration purposes, Paynt is registered with AADE under Provider Code 648. The AADE code concerns the Greek POS integration framework and is not a financial-services licence.

5.2 The merchant contracts separately with Paynt for regulated acquiring, processing and settlement. Paynt alone decides merchant acceptance, regulated onboarding and due diligence, MID and approved locations, transaction acceptance, fees, reserves, refunds, chargebacks, fraud controls, settlement, and regulated-service suspension or closure.

5.3 Provider fees, including acquiring, processing, settlement and any Paynt charges, are separate from Company fees and are governed only by Provider Terms.

5.4 The current Paynt Merchant Agreement, Agreement Form, pricing schedule, direct support route, complaints route, PCI allocation, data-processing arrangements and regulated operational schedules have not been supplied for incorporation into these Terms. They must be confirmed in the Paynt documents issued to the merchant.

5.5 Paynt states its settlement schedule in the terms sent to the merchant by email for digital signing. Because supporting evidence has not been supplied for this Website document, these Terms state no settlement days, times or guarantee. Any settlement schedule remains subject to the signed Provider Terms and Paynt's applicable fees, refunds, chargebacks, reserves, holds, compliance checks, banking processes and other controls.

5.6 Until a verified direct Paynt support or complaint route is available, support@moneysafeplus.com may receive a request for referral. The Company may only direct the merchant to Paynt's verified route and does not investigate or resolve a regulated complaint. Loss, theft, tampering or suspected terminal compromise should be reported promptly to ops@moneysafeplus.com for referral only; this does not replace any Paynt reporting duty.

6.1 The available models and headline prices are: PAX A920, €185 including Greek VAT at the rate applicable when invoiced; and PAX A920 Pro, €275 including Greek VAT at the rate applicable when invoiced. Each model may instead be supplied under a 24-month arrangement at €15 per month, including Greek VAT at the rate applicable when invoiced.

6.2 The stated prices include VAT, delivery, setup and included connectivity/SIM costs. The merchant supplies suitable electrical power and any backup connectivity required for continued use.

6.3 Before a binding request is submitted, the Website or written offer will display at least the terminal model and headline price. This minimum disclosure position remains subject to Greek/EU counsel confirming all mandatory B2B pre-contract information.

6.4 A submitted online or email terminal request binds the merchant as an offer. It binds the Company only when the Company sends written acceptance to the merchant's registered email address, with portal delivery where available.

6.5 The Company may reject or cancel a submitted request only if the terminal is unavailable or discontinued, and will refund applicable hardware amounts already paid. If the ordered model is unavailable before delivery, the Company will offer the merchant a reasonably equivalent available model at the agreed or a discounted price, or cancellation and refund.

6.6 An outright-purchase invoice is payable in full before dispatch. For a 24-month arrangement, the first monthly payment is invoiced immediately on acceptance and is payable before dispatch or delivery; later payments are due monthly in advance.

6.7 The Company may change prices for future orders or arrangements. A price already accepted by the Company or recorded in a signed 24-month arrangement is preserved.

6.8 Invoices and payment notices are sent electronically to the registered email address and, where available, through the portal. The merchant must promptly report changes to billing, legal-entity, VAT or delivery details and complete authority verification where relevant.

7.1 The Company coordinates supply, delivery, configuration and activation of Terminals to merchant locations in Greece and other EU/EEA countries, subject to availability and applicable provider and technical requirements.

7.2 The Company dispatches a Terminal only after Paynt confirms merchant acceptance. Delivery timing is indicative only; no fixed delivery date is guaranteed.

7.3 For delivery, the merchant must provide an accurate address and an authorised recipient. For activation and use, the merchant must provide suitable power, premises and any required backup connectivity.

7.4 The Company decides technical readiness only. Paynt separately makes the final regulated decision permitting a Terminal to process card payments.

7.5 If Paynt does not accept or authorise the merchant after delivery, the purchase or 24-month arrangement is cancelled. The merchant arranges return of the complete Terminal and accessories in substantially the same condition as delivered, allowing reasonable inspection and setup handling. The Company reimburses reasonable documented return costs and refunds terminal amounts paid within five Business Days after receiving the returned Terminal. A deduction may be made only for documented reasonable replacement or repair costs caused by missing accessories or merchant damage beyond reasonable inspection or setup handling.

7.6 Before dispatch, a merchant may cancel subject to any documented non-refundable cost specifically agreed before it was incurred. After dispatch or delivery, there is no discretionary cancellation or return right unless the item is defective, incorrect, Paynt non-acceptance under clause 7.5 applies, the Company agrees an exception in writing, or mandatory law requires otherwise.

8.1 MS Plus Group M.ike is the seller and invoice issuer for an outright purchase. Legal title passes only after the Company receives full payment.

8.2 MS Plus Group M.ike is the lessor and invoice issuer for the €15-per-month, 24-month arrangement. Ownership passes automatically after all 24 monthly payments and all other terminal amounts are fully paid.

8.3 If the merchant ends the 24-month arrangement early, all remaining monthly payments and other terminal amounts become due only after the Company sends written notice specifying the amount. Ownership passes immediately after all amounts are fully paid.

8.4 Risk of accidental loss or damage, excluding a defect or transit damage attributable to the Company or carrier, passes when the carrier records delivery at the merchant's address.

8.5 The merchant has five Business Days after carrier-recorded delivery to report visible shipping damage, missing items or an incorrect Terminal. After verification, the Company will repair or replace the item without additional hardware or delivery charge, subject to availability.

8.6 A lost, stolen or irreparably merchant-damaged Terminal is charged at the Company's then-current price for the same model or a reasonably equivalent replacement model.

9.1 The Terminal has a 12-month warranty beginning on the carrier-recorded delivery date. A defective Terminal is replaced after diagnosis, subject to availability. The Company gives an initial response to a reported fault within one Business Day but does not guarantee a resolution or replacement time.

9.2 Verified warranty faults include covered maintenance, repair, collection, return delivery and replacement. The merchant bears costs arising from misuse, accidental or liquid damage, loss, theft, unauthorised opening, repair, modification, software or accessories, external power or connectivity conditions, environmental or force-majeure causes, and normal wear or cosmetic damage that does not affect operation.

9.3 For an out-of-warranty inspection or repair, the Company provides a cost estimate for merchant approval before incurring a chargeable repair.

9.4 A temporary loan Terminal may be offered only where available. No loan Terminal or delivery time is guaranteed.

9.5 Terminal setup, connectivity and hardware faults should be reported to support@moneysafeplus.com during Business Days, 09:00–17:00 Greece time.

10.1 A merchant may move a Terminal to another business location only after prior Company approval and any required Paynt update or authorisation.

10.2 Included connectivity/SIM is supplied as part of the stated Terminal price. The merchant provides electrical power and any backup connectivity.

10.3 The merchant must regularly inspect the Terminal for tampering, restrict physical and logical access, prevent substitution, and make no unauthorised opening, repair, modification, relocation, software installation or accessory connection.

10.4 Only the Company or parties authorised through Paynt may install or control firmware, payment applications, security keys, remote updates and diagnostics. The merchant must permit authorised secure updates and follow isolation or recovery instructions.

10.5 The merchant must promptly report loss, theft, suspected tampering or compromise to ops@moneysafeplus.com for referral and must stop using or isolate the Terminal when instructed.

10.6 Payment-card data and credentials are collected only on Paynt-hosted pages or Terminals. Company systems do not collect full card numbers, PINs, CVVs, magnetic-stripe data or other sensitive payment credentials.

10.7 The merchant must follow the applicable Paynt, card-scheme and PCI security requirements. PCI DSS, PCI PTS/P2PE, EMV and scheme requirements are contractual or technical standards, not legislation or Company financial authorisations.

11.1 Transaction receipts are available as printed receipts and, where supported by the Terminal, electronic receipts.

11.2 The merchant may request transaction and settlement reconciliation information through support@moneysafeplus.com. The Company may coordinate access or referral but does not generate, control or guarantee Paynt settlement records.

11.3 The merchant and its fiscal/ERP technician are responsible for connecting and maintaining Greek fiscal, ERP or cash-register integration. The Company coordinates support where available but does not assume the technician's or Paynt's obligations.

11.4 AADE Provider Code 648 identifies Paynt for the relevant Greek POS integration framework. It does not transfer regulated acquiring or settlement responsibility to the Company.

12.1 Before a Terminal is permanently retired, transferred, returned, recycled or disposed of, the merchant must contact support@moneysafeplus.com and follow written instructions for deactivation, removal of payment applications and security material, factory reset and secure decommissioning.

12.2 After ownership has passed and secure decommissioning is complete, the merchant must use an authorised electrical or electronic-waste collection or recycling channel. Independent disposal is not permitted merely because a factory reset was performed.

12.3 The merchant must not transfer a Terminal while it remains configured for Paynt services or contains security material, and must retain reasonable evidence of authorised decommissioning and disposal where requested.

13.1 The Company currently charges no fee for Website, referral, introduction or support services. Terminal purchase and 24-month charges are the only Company charges stated in these Terms.

13.2 If a terminal invoice is overdue, the Company may send a payment reminder. If payment remains outstanding five Business Days after the reminder, the Company may suspend its own non-regulated support or terminal-coordination services, subject to mandatory law and proportionality.

13.3 Overdue B2B terminal invoices accrue statutory late-payment interest and permitted recovery costs under applicable Greek law, subject to legal review.

13.4 A Company suspension for non-payment applies only to services controlled by the Company. It does not itself suspend, terminate or control Paynt’s regulated acquiring, processing, settlement or merchant relationship.

13.5 The Company has no right to deduct its charges from Paynt-held or provider-controlled merchant settlement funds.

14.1 Personal data is processed under the Privacy Policy at https://moneysafeplus.com/privacy. Privacy and data-protection requests should be sent to support@moneysafeplus.com. No formal Data Protection Officer has been appointed.

14.2 The Website uses only strictly necessary cookies. It does not use non-essential analytics, advertising, tracking or third-party cookies. Users may manage cookies through browser settings; no separate Website preference tool is currently provided.

14.3 Support calls, chats and screen-support sessions are not recorded.

14.4 Paynt processes data for its regulated services under its own privacy information. The Company and Paynt are separate entities, and these Terms do not state that either acts as the other’s processor, agent or joint controller.

15.1 Each party must protect the other party’s non-public business information with reasonable care, use it only for the services and disclose it only to authorised recipients who need it for that purpose.

15.2 The confidentiality obligation does not apply to information independently developed without using the other party’s confidential information; lawfully received from a third party without a confidentiality duty; or required to be disclosed by law, regulator or court.

15.3 Where disclosure is legally required, the disclosing party will, where legally permitted and reasonably practicable, give prior notice to the other party.

15.4 After services end, a party will return or securely delete confidential information on written request, except information required for legal, regulatory, tax, security, backup or claims-retention purposes. These obligations survive termination for as long as the information remains confidential.

16.1 MS Plus Group M.ike owns the Moneysafeplus and Moneysafe Plus names and logos and owns or is licensed to use the Website content, software, design and materials.

16.2 The Business User receives a limited, revocable, non-exclusive and non-transferable right to use the Website for the intended business purpose while these Terms apply.

16.3 Use, copying, reproduction, modification, distribution or commercial exploitation of the Moneysafeplus names, logos or Website materials requires prior written permission, except where mandatory law permits otherwise.

16.4 Paynt names, marks, applications and materials remain Paynt or third-party property and are governed by the applicable Provider Terms.

17.1 The Business User may close its Website profile at any time under clause 2.7.

17.2 The Company may immediately suspend access where reasonably necessary for security, suspected illegality, fraud, unauthorised access, serious abuse, a legal requirement or material risk. Where practicable, it will explain the reason and restoration steps.

17.3 For a remediable material breach, the default cure period is 30 calendar days after written notice. The Company may terminate immediately where a breach cannot be remedied, continued service is unlawful, or serious security harm or fraud is reasonably suspected.

17.4 The Company may terminate a Website/referral profile without cause on 30 calendar days' notice, subject to mandatory law.

17.5 Termination of the Website profile does not automatically terminate Paynt's regulated agreement. Accrued terminal amounts, confidentiality, intellectual property, liability, dispute, notices and provisions intended by nature to survive remain effective.

18.1 The Company may make changes for legal, security, technical, service or business reasons. It will normally give at least 30 calendar days' notice of a material change to these free Website Terms unless urgent legal or security action is reasonably required.

18.2 The current version and downloadable copy are available at https://moneysafeplus.com/terms. Earlier versions are available on written request to ops@moneysafeplus.com.

18.3 Continued use after a change takes effect constitutes acceptance only where legally valid and after adequate notice. A user may close its profile before the change takes effect.

19.1 Complaints about the Company's Website, referral or support services should be sent to complaints@moneysafeplus.com. The operational target is acknowledgement within two Business Days and a final response within 15 Business Days. If more time is reasonably needed, the Company will explain the delay.

19.2 Complaints and urgent matters involving Paynt acquiring, payment processing, settlement or regulated terminal services should initially be sent to support@moneysafeplus.com only for direction to Paynt's verified route. The Company does not adjudicate, settle or issue a regulated-service final response.

19.3 No external ADR body is currently designated for the Company's strictly B2B Website services. Business Users retain any right to seek relief under applicable law. This position remains subject to Greek/EU counsel review and does not describe Paynt's separate complaint or redress framework.

19.4 General, support and complaints mailboxes are monitored on Business Days from 09:00 to 17:00 Greece time. If an operations or support email is unavailable, the logged-in support portal is the fallback route.

20.1 Formal notices to the Company must be sent to ops@moneysafeplus.com. Routine notices to a Business User may be sent by email and through the logged-in support portal. Users must keep their contact information current.

20.2 An email is treated as received on the same Business Day if sent before 17:00 Greece time and no delivery-failure message is received; otherwise it is treated as received on the next Business Day.

20.3 A portal notice is treated as received when posted and made accessible in the logged-in support portal.

20.4 Electronic invoices, acceptance notices, payment reminders and other operational communications may be sent to the registered email and, where available, the portal.

21.1 The Company will provide its own services with reasonable care and skill and in accordance with applicable mandatory law.

21.2 Subject to clause 22, the Website and support portal are provided on an “as available” and reasonable-efforts basis. The Company does not promise uninterrupted availability, a particular business outcome, Paynt approval, payment activation, settlement timing or third-party performance.

21.3 The Business User must independently review Provider Terms and assess whether Paynt’s regulated service is suitable for its business. Website information is not legal, tax, investment or financial advice.

22.1 To the fullest extent permitted for a B2B contract, the Company is not liable for indirect or consequential loss or loss of profit, revenue, anticipated savings, goodwill, opportunity or data.

22.2 Subject to clause 22.3 and mandatory law, the Company’s aggregate liability arising from or connected with these Terms is capped at €500.

22.3 The €500 cap does not apply to fraud, wilful misconduct, gross negligence, the Company’s intellectual-property infringement, or unpaid amounts. Nothing limits liability where mandatory law prohibits limitation, including death or personal injury caused by negligence where applicable.

22.4 The Company is not liable for Paynt’s independent acceptance, pricing, acquiring, processing, settlement, reserves, refunds, chargebacks, outages, suspension or other regulated acts or omissions. This does not exclude liability for the Company’s own breach, negligence or misleading statement.

22.5 The Business User indemnifies the Company against proven third-party claims and reasonable losses directly caused by the user’s unlawful Website or Terminal use, fraud, deliberate security breach, or infringement by material the user submits, subject to prompt notice, reasonable mitigation and the user having reasonable control of the defence. This clause remains subject to Greek/EU counsel review.

23.1 Neither party is liable for delay caused by an event beyond its reasonable control if it takes reasonable steps to mitigate the effect. Amounts already due are not excused.

23.2 If force majeure materially prevents an affected Company service for more than 30 calendar days, either party may terminate that affected service on written notice. Provider services remain governed by Provider Terms.

24.1 These Terms are governed by Greek law, subject to mandatory EU and national law.

24.2 A dispute not resolved through good-faith discussions is proposed to be resolved by one arbitrator under the rules of the Athens Mediation & Arbitration Organisation, with the seat in Athens and proceedings in English. The final institution name, current rules, enforceability, interim-relief rights and mandatory court jurisdiction require confirmation by qualified Greek/EU counsel before publication.

24.3 The English version controls. A Greek translation may be provided for convenience. This language clause remains subject to mandatory law and Greek/EU counsel confirmation.

25.1 Only the Company and the Business User may enforce these Terms. No third party has enforcement rights.

25.2 The Business User may not assign these Terms without the Company's prior written consent. The Company may assign them in a genuine reorganisation, merger, financing or sale if the successor assumes the relevant obligations and mandatory rights are preserved.

25.3 If a provision is invalid or unenforceable, it will be severed or adjusted only to the minimum extent permitted and the remainder will continue. Delay in enforcement is not a waiver.

25.4 These Terms, the Privacy Policy and any accepted terminal offer or written arrangement form the agreement for Company-controlled services. Provider Terms separately govern Paynt's regulated services and prevail for those services.

25.5 These Terms contain the entire agreement concerning their subject matter, without excluding fraud or any statement or right that cannot lawfully be excluded.

25.6 Before publication or customer acceptance, qualified Greek/EU counsel should confirm the B2B pre-contract disclosures, liability cap and carve-outs, indemnity, statutory late-payment wording, arbitration clause, English-language precedence, and the interaction with the final Paynt documents.

Purpose	Route
General contact and formal notices	ops@moneysafeplus.com
Urgent Website security or terminal-compromise referral	ops@moneysafeplus.com
Website, profile, terminal and privacy support	support@moneysafeplus.com
Company complaints	complaints@moneysafeplus.com
Fallback when email is unavailable	Logged-in support portal at https://www.moneysafeplus.com/register/login
Hours	Business Days, 09:00–17:00 Greece time; email support only
Paynt regulated support and complaints	The verified route stated in the merchant's Provider Terms; Moneysafeplus may direct or refer only

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