

# Website Terms and Conditions

Rules and terms of use for [www.paytrex.co.uk](http://www.paytrex.co.uk) and related online services

|                   |                                                                                  |
|-------------------|----------------------------------------------------------------------------------|
| Effective Date    | 22 September 2026                                                                |
| Operated By       | Paytrex (UK) Ltd trading as Paytrex Payments                                     |
| Company Reg.      | 05422718 (Registered in England & Wales)                                         |
| Registered Office | The Carter, 11 Pilgrim Street, London, EC4V 6RN                                  |
| Regulatory Status | FCA Authorised Electronic Money Institution (FRN 900517)                         |
| Contact           | <a href="mailto:info@paytrex.co.uk">info@paytrex.co.uk</a>   +44 (0)20 7495 8888 |

## 1. About These Terms

These website terms and conditions (the "Terms") set out the rules for accessing and using our website [www.paytrex.co.uk](http://www.paytrex.co.uk) (the "Site").

Please read these Terms carefully before using our Site. By accessing or using our Site, you confirm that you accept these Terms and agree to comply with them. If you do not agree to these Terms, you must not use our Site.

## 2. Who We Are and How to Contact Us

The Site is operated by Paytrex (UK) Ltd, trading as Paytrex Payments ("Paytrex", "we", "us" or "our"). We are incorporated and registered in England and Wales with company number 05422718. Our registered office is at The Carter, 11 Pilgrim Street, London, EC4V 6RN, United Kingdom.

Paytrex (UK) Ltd is authorised and regulated by the Financial Conduct Authority (FCA) under the Electronic Money Regulations 2011 (FRN: 900517) for the issuing of electronic money and payment services. We are also registered with the UK Information Commissioner's Office (ICO Registration Number: Z9399766).

To contact us regarding these Terms or any matter relating to the Site, please email [info@paytrex.co.uk](mailto:info@paytrex.co.uk) or call +44 (0)20 7495 8888.

## 3. Other Terms That May Apply

These Terms refer to the following additional terms and policies, which also apply to your use of our Site and services:

**Privacy Policy:** Explains how we collect, store, and process your personal information in accordance with applicable data protection laws.

**Cookie Policy:** Details information about the cookies and tracking technologies used on our Site.

**Client Terms & Conditions:** If you register for or use any of our foreign exchange, international payment, or account services, our applicable Trading Terms and Conditions (Private Clients or Corporate) will apply to those services.

#### **4. Changes to These Terms and Our Site**

We may amend these Terms from time to time to reflect changes in our business, products, customer needs, regulatory requirements, or statutory changes. Every time you wish to use our Site, please review these Terms to ensure you understand the rules that apply at that time.

We may also update, suspend, or change any aspect of our Site and its content without prior notice.

#### **5. Access and Availability of Our Site**

Our Site is made available free of charge. We do not guarantee that our Site, or any content on it, will always be available, uninterrupted, or bug-free. We may suspend, withdraw, or restrict the availability of all or any part of our Site for business and operational reasons.

You are responsible for ensuring that all persons who access our Site through your internet connection are aware of these Terms and other applicable policies, and that they comply with them.

#### **6. Intellectual Property Rights**

We are the owner or the licensee of all intellectual property rights in our Site, and in the material published on it (including design, text, graphics, logos, software, and data). Those works are protected by copyright laws and treaties around the world. All such rights are reserved.

You may print off one copy, and may download extracts, of any page(s) from our Site for your personal or internal business reference. You must not modify paper or digital copies in any way, nor use illustrations, photographs, or graphics separately from accompanying text.

Our status (and that of any identified contributors) as authors of content on our Site must always be acknowledged. You must not use any part of the content on our Site for commercial purposes without obtaining a licence to do so from us or our licensors.

#### **7. Do Not Rely on Information on This Site**

The content on our Site is provided for general informational purposes only. It is not intended to amount to legal, tax, financial, or investment advice upon which you should rely.

Although we make reasonable efforts to update the information on our Site, we make no representations, warranties, or guarantees, whether express or implied, that the content on our Site is accurate, complete, or up to date.

#### **8. Third-Party Links**

Where our Site contains links to other websites and resources provided by third parties, these links are provided for your information only. Such links should not be interpreted as approval by us of those linked websites or information you may obtain from them. We have no control over the contents of those sites or resources.

#### **9. Acceptable Use and Security**

You may use our Site only for lawful purposes. You must not use our Site in any way that breaches any applicable local, national, or international law or regulation.

You must not misuse our Site by knowingly introducing viruses, trojans, worms, logic bombs, or other material that is malicious or technologically harmful. You must not attempt to gain unauthorised access to our Site, the server on which our Site is stored, or any server, computer, or database connected to our Site.

## **10. Limitation of Liability**

We do not exclude or limit in any way our liability to you where it would be unlawful to do so (including liability for death or personal injury caused by our negligence or for fraud or fraudulent misrepresentation).

Different limitations and exclusions of liability apply to liability arising as a result of the supply of any foreign exchange or payment services to you, which are set out in our relevant Client Terms & Conditions.

To the extent permitted by law, we exclude all implied conditions, warranties, representations, or other terms that may apply to our Site or any content on it. We will not be liable to you for any loss or damage, whether in contract, tort (including negligence), breach of statutory duty, or otherwise, arising under or in connection with use of, or inability to use, our Site.

## **11. Governing Law and Jurisdiction**

These Terms, their subject matter, and their formation (and any non-contractual disputes or claims) are governed by English law.

Both you and Paytrex agree that the courts of England and Wales shall have exclusive jurisdiction to settle any dispute or claim arising out of or in connection with these Terms.