

### **Payment Terms and Conditions**

This payment system is provided by St. Michael's LTC and its third-party suppliers. St. Michael's LTC may update these terms from time to time and any changes will be effective immediately on being set out here. Please ensure you are aware of the current terms.

### **Terms and Conditions**

Please read these terms carefully before using the online payment facility. Using the online payment facility on this website indicates that you accept these terms. If you do not accept these terms do not use this facility.

Please also see Payzone Ltd.'s Terms and Conditions and Privacy Policy

### **All payments are subject to the following conditions:-**

Your payment will normally reach the St. Michael's LTC account to which you are making a payment on the following working day.

We cannot accept liability for a payment not reaching the correct account due to you quoting an incorrect card number or incorrect personal details.

Neither can we accept liability if payment is refused or declined by the credit/debit card supplier for any reason.

### **Security**

All payment details which are entered through this payment gateway are encrypted when the customer, or third party making payment, enters them. Communications to and from the service provider's site are encrypted.

St. Michael's LTC shall not be liable for any failure by the customer or third party making payment of fees to properly protect data from being seen on their screen by other persons or otherwise obtained by such persons, during the online payment process or in respect of any omission to provide accurate information in the course of the online payment process.

All cardholder information is protected and will never be passed onto any third parties

### **Service Provider**

Online payments of fees can be made by credit or debit card.

The transaction is received and validated by the Service Provider Payzone Ltd. The client making the application will get an immediate notification to confirm whether or not the card validation was successful.

The funds will be transferred from your account within 48 hours.

### **Refund Policy**

Refund of payments made will be at the discretion of St. Michael's LTC. Disputes regarding amounts paid must be made in writing to St. Michael's LTC.

Refunds, if applicable, will only be made to the debit/credit card used for the original transaction.

### **Cancellation Policy**

A recurring payment can only be cancelled by agreement with St. Michael's LTC when an alternative payment method has been agreed. To cancel a recurring payment, please contact the St. Michael's LTC.

### **Privacy Policy**

Personal data is data that identifies you or can be used to identify or contact you and may include, for example, your name, address, mobile number, or email address.

This personal data that you volunteer to us will be processed for the following purposes:

- a. To facilitate payments from you.
- b. To provide you with the information on any item you have requested from us.
- c. To send you texts, email alerts and newsletters that you have opted-in to receive by filling in our online forms or by other means.

You have the right to request a copy of any personal data held by us about you. You also have the right to have such data corrected where it is inaccurate or misleading. You also have the right to have this data deleted.

### **Collection and use of Non-Personal Data**

Like most websites, we gather statistical and analytical information collected on an aggregate basis of all visitors to our website. This non-personal data comprises information that cannot be used to identify or contact you.