

## **TERMS & CONDITIONS FOR DEBTORS USING THIS WEBSITE**

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

### **Processing your Payment**

We use the highest levels of security and encryption methods available for processing payments online. This means that your payment details are as secure as possible when you make a payment to us. We also adhere strictly to best practices of data protection and PCI compliance.

Your payment will take a minimum of 3 working days to reach the account to which you are making a payment, which includes time to verify your debit card details with your debit card supplier and for payment to be notified to Croskerrys.

Please note that we may not be able to accept your payment. A legal executive will review your file and this may result in your payment being refunded. As we are accepting your payment on behalf of our client, and will be remitting the payment to our client, your payment cannot be cancelled.

We can not accept liability if payment is refused or declined by the debit card supplier (due to the debtor quoting incorrect card details or other reasons).

If the debit card supplier declines payment, Croskerrys is under no obligation to bring this to your attention. Debtors should check with their debit card supplier that payment has been deducted from their account.

We can not accept liability for a payment not reaching the intended account if an incorrect Croskerrys reference number is supplied.

### **Confirmation of Payment**

You will receive an on screen confirmation after you make the payment.

### **Online Privacy Policy**

Your right to privacy is very important to us and we will not provide any of your personal information obtained via the web to other companies or individuals unless required to by law. You can view our privacy policy [here](#) or on our website [www.croskerrys.com](http://www.croskerrys.com)

Croskerrys does not store your card details; this information is processed by our chosen Payment Merchants, details of which will be displayed when you are making your payment. We encourage you to review the privacy policies of these third party sites as they are not under our control. Information collected by Croskerrys is stored and processed on our own databases.

### **Contact Information**

You can email us at [info@croskerrys.com](mailto:info@croskerrys.com), or call us on 01 6620099, between 8:30 a.m. to 5:00 p.m., from Monday to Friday, if you have a query or experience any problems.

### **Agreement between Croskerrys and You**

The Croskerrys website is offered to you on condition that you accept the terms, conditions, and notices contained herein, without modification. Your use of our website constitutes your agreement to all such terms, conditions, and notices.

Croskerrys reserves the right to change the terms, conditions, and notices under which this website is made available.

### **Links to Third Party Sites**

The Croskerrys website contains links to other websites which are not under the control of Croskerrys. Croskerrys is not responsible for the contents of any linked sites, including without limitation any link contained in a linked site, or any changes or updates to a linked site.

Croskerrys is not responsible for any form of transmission received from a linked site. These links are provided only as a convenience, and the inclusion of any link does not imply endorsement by Croskerrys of the site or any association with its operators.

### **No Unlawful or Prohibited Use**

As a condition of your use of the Croskerrys website, you warrant to Croskerrys that you will not use the website for any purpose that is unlawful or prohibited by these terms, conditions, and notices. You may not use the Croskerrys website in any manner which could damage, disable, overburden, or impair the website or interfere with any other party's use and enjoyment of the website. You may not obtain or attempt to obtain any materials or information through any means not intentionally made available or provided for through the Croskerrys website.

### **Update**

These Terms and Conditions were last reviewed on: Wednesday, September 17th, 2014.