

Terms and Conditions

1. THE SERVICE

1.1 The stc pay × PayPal Transfers Service (“Service”) enables eligible customers in the Kingdom of Bahrain (“User”, “you”) to:

- Withdraw funds from their verified PayPal account to their qualifying stc pay wallet (“Withdraw”); and
- Transfer funds from their stc pay wallet to their linked PayPal account (“Top-Up”).

1.2 The Service facilitates transfers between a User’s own linked accounts only. Transfers to third parties are not permitted.

1.3 stc pay acts solely as a payment facilitator and does not operate, control, or manage PayPal accounts.

2. ACCEPTANCE OF TERMS

2.1 By accessing or using the Service, you confirm that you have read, understood, and agreed to these Terms and Conditions, together with:

- stc pay General Terms and Conditions
- stc pay User Agreement
- Privacy Policy
- Conditions of Access
- Disclaimer

2.2 In case of conflict, these Service Terms shall prevail to the extent of the inconsistency.

2.3 If you do not agree, you must not use the Service.

3. ELIGIBILITY REQUIREMENTS

To use the Service, you must:

- 3.1 Hold a fully verified stc pay account in good standing.
- 3.2 Hold a verified Bahrain PayPal account registered under the same legal name as your stc pay account.
- 3.3 Successfully complete the linking and authorization process.
- 3.4 Maintain both accounts in good standing at all times.

stc pay reserves the right to refuse access to the Service at its sole discretion.

4. PAYPAL AS AN INDEPENDENT THIRD PARTY

4.1 PayPal is an independent third party.

4.2 stc pay is not responsible for:

- PayPal’s services, policies, fees, or exchange rates
- PayPal account limitations or suspensions
- PayPal transaction delays
- Disputes between you and PayPal

4.3 A PayPal account is not an stc pay account. stc pay cannot provide full PayPal transaction history.

4.4 Users remain bound by PayPal’s own User Agreement and legal documentation.

5. LINKING & AUTHORIZATION

5.1 To use the Service, you must:

- Enter your primary PayPal email address
- Log into PayPal
- Authorize access permissions

5.2 By linking your account, you:

- Authorize PayPal to share your USD balance information with stc pay
- Authorize stc pay to access and display such balance
- Confirm that you are the lawful owner of the PayPal account

5.3 You may revoke permission by unlinking your account.

5.4 stc pay shall not be liable for any loss arising from incorrect login credentials, unauthorized access, or misuse of your PayPal account.

6. TRANSACTIONS

6.1 Withdraw (PayPal → stc pay)

- Processed in USD

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- Credited in BHD
- Subject to FX conversion
- Usually instant but may take up to five (5) business days

6.2 Top-Up (stc pay → PayPal)

- Debited from stc pay wallet
- Subject to FX conversion (if applicable)
- Processing time may vary

6.3 Business days exclude Bahrain and United States weekends and public holidays.

7. IRREVERSIBILITY

7.1 All transactions are final and cannot be cancelled, reversed, or amended once confirmed.

7.2 If funds must be returned due to PayPal rejection, limitation, or regulatory intervention, you shall bear:

- SWIFT fees
- FX fluctuations
- Commission differences
- Administrative charges

7.3 stc pay shall not be liable for any losses arising from exchange rate changes between initiation and settlement.

8. FEES, CHARGES & FX

8.1 Withdrawal Fee: 3% + USD 3 per transaction.

8.2 Top-Up fees may apply.

8.3 Additional charges may include:

- FX conversion
- Taxes
- Exchange control costs
- Regulatory costs

8.4 Fees and exchange rates are quoted before confirmation and must be accepted by the User.

8.5 stc pay reserves the right to amend fees at any time.

9. COMPLIANCE, AML & SANCTIONS

9.1 stc pay complies with Bahrain laws and international regulations relating to:

- Anti-Money Laundering (AML)
- Counter Terrorist Financing (CTF)
- Sanctions compliance
- Regulatory reporting

9.2 stc pay may:

- Verify identity at any time
- Request additional documentation
- Monitor transactions
- Delay or refuse transactions
- Suspend or terminate access

9.3 stc pay may refuse to transact with:

- Sanctioned individuals
- Restricted jurisdictions
- Politically exposed persons (PEPs)
- Entities deemed high-risk

9.4 stc pay shall not be liable for any loss resulting from compliance actions taken in good faith.

10. ACCOUNT LIMITATIONS

10.1 If your PayPal account is limited, frozen, or restricted:

- stc pay cannot intervene
- Transactions may fail or be delayed
- You remain liable for associated costs

10.2 It is your responsibility to maintain both accounts in good standing.

11. SUSPENSION & TERMINATION

stc pay may suspend or terminate access if:

- You breach these Terms

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- Fraud or suspicious activity is detected
- Required documents are not provided
- Required by regulator or court order

stc pay shall not be liable for damages resulting from such suspension.

12. LIMITATION OF LIABILITY

12.1 stc pay shall not be liable for:

- Indirect, incidental, special, or consequential damages
- Loss of profits, revenue, business, or goodwill
- Exchange rate losses
- Delays caused by PayPal or third parties
- Technical interruptions
- Regulatory actions

12.2 stc pay's total aggregate liability shall not exceed the amount of the specific transaction giving rise to the claim.

12.3 No liability shall arise for actions taken in compliance with applicable laws.

13. INDEMNITY

You agree to indemnify and hold harmless stc pay, its directors, employees, affiliates, and agents from any claims, losses, damages, fines, penalties, or legal costs arising from:

- Your breach of these Terms
- Your misuse of the Service
- PayPal account limitations
- Regulatory investigations triggered by your transactions

14. REFERENCE NUMBER REQUIREMENT

14.1 A transaction reference number will be issued for each transaction.

14.2 stc pay will not investigate any claim without the reference number.

14.3 Failure to provide the reference number releases stc pay from liability.

15. DATA PROTECTION & DISCLOSURE

15.1 stc pay may process personal data to provide the Service.

15.2 Information may be shared with:

- PayPal
- Regulators
- Credit bureaus
- Compliance service providers

15.3 Data may be processed outside Bahrain in accordance with applicable law.

15.4 You confirm all information provided is accurate and current.

16. SERVICE AVAILABILITY

16.1 The Service is provided "as is" and "as available."

16.2 stc pay does not guarantee uninterrupted availability.

16.3 stc pay may modify, suspend, or discontinue the Service at any time.

17. AMENDMENTS

stc pay may amend these Terms at its discretion. Continued use constitutes acceptance.

18. GOVERNING LAW

These Terms shall be governed by the laws of the Kingdom of Bahrain.