

stc pay × PayPal

Transfer Service

Terms & Conditions

This document is a standalone agreement required by PayPal and governs the stc pay × PayPal Transfer Service.

It is supplemental to and governed by the stc pay Remittance Terms & Conditions and the stc pay Account Terms & Conditions (Master Agreement).

1. The Service

The stc pay × PayPal Transfer Service ("**Service**") enables eligible stc pay customers in the Kingdom of Bahrain to:

- Transfer funds from their stc pay Wallet Account to their linked PayPal account ("**Top-Up**"); and
- Withdraw funds from their linked PayPal account to their stc pay Wallet Account ("**Withdrawal**")

The Service facilitates transfers between a customer's own linked stc pay and PayPal accounts only. Transfers to third-party accounts are not permitted.

stc pay acts solely as a payment facilitator for this Service. stc pay does not operate, control, or manage PayPal accounts.

2. Acceptance of Terms

By accessing or using the Service, you confirm that you have read, understood, and agreed to:

- The stc pay Account Terms & Conditions ("**Master Agreement**")
- The stc pay International Transfers (Remittance) Terms & Conditions ("**Remittance T&C**")
- The stc pay Privacy Policy
- These stc pay × PayPal Terms & Conditions ("**PayPal Terms**")
- PayPal's own User Agreement and legal documentation

In the event of any conflict, the Master Agreement prevails, followed by the Remittance T&C, and then these PayPal Terms. If you do not agree, you must not use the Service. Unless otherwise defined in these PayPal Terms, capitalised terms have the meanings given to them in the Master Agreement.

3. Eligibility

To use the Service, you must:

- Hold a fully verified stc pay Wallet Account in good standing,
- Hold a verified PayPal account registered in the Kingdom of Bahrain, under the same legal name as your stc pay account,
- Successfully complete the account linking and authorisation process, and
- Maintain both accounts in good standing at all times.

stc pay reserves the right to refuse or revoke access to the Service at any time, at its sole discretion.

4. PayPal as an Independent Third Party

PayPal is an independent third party. stc pay has no control over PayPal's services, systems, policies, or decisions. stc pay is not responsible for:

- PayPal's services, fees, exchange rates, or policies
- PayPal account limitations, suspensions, or closures
- Delays caused by PayPal's systems or processing
- Any dispute between you and PayPal

A PayPal account is not a stc pay account. stc pay cannot access your full PayPal transaction history and cannot intervene in any PayPal account action. You remain bound by PayPal's own User Agreement and all applicable PayPal terms at all times.

5. Account Linking & Authorisation

5.1 Linking Your Accounts

To use the Service, you must link your PayPal account to your Wallet Account through the App. This requires you to:

- Enter your registered PayPal email address,
- Log into your PayPal account, and
- Authorise PayPal to share your account balance information with stc pay.

By completing the linking process, you:

- Authorise PayPal to share your USD balance and relevant account information with stc pay,
- Authorise stc pay to access and display that balance within the App, and
- Confirm that you are the sole and lawful owner of the PayPal account being linked.

5.2 Revoking Authorisation

You may revoke your authorisation and unlink your PayPal account at any time through the App. Once unlinked, the Service will no longer be available until you re-complete the linking process.

stc pay will not be liable for any loss arising from incorrect login credentials, unauthorised access to your PayPal account, or any misuse of your PayPal account by any party.

6. Transactions

6.1 Withdrawal (PayPal to stc pay Wallet Account)

A Withdrawal enables you to move funds from your linked PayPal account to your stc pay Wallet Account. Key features:

- Funds are processed in USD and credited to your Wallet Account in BHD
- Currency conversion applies at the prevailing rate at the time of the transaction, as determined by stc pay
- Processing is typically prompt but may take longer depending on PayPal processing times, compliance checks, or banking intermediary timelines
- Business days exclude weekends and public holidays in the Kingdom of Bahrain and the United States

6.2 Top-Up (stc pay Wallet Account to PayPal)

A Top-Up enables you to move funds from your stc pay Wallet Account to your linked PayPal account. Key features:

- Funds are debited from your stc pay Wallet Account in BHD
- Currency conversion applies where applicable
- Processing times may vary depending on PayPal's systems and applicable processing schedules

6.3 Your Responsibilities

Before confirming any transaction, you must verify all details displayed on screen. Once confirmed, transactions are final. You are responsible for:

- Ensuring your PayPal account is active, verified, and in good standing
- Ensuring your stc pay Wallet Account has sufficient funds for Top-Up transactions
- Maintaining the accuracy of all account information provided

7. Irreversibility

All transactions under this Service are final and cannot be cancelled, reversed, or amended once confirmed by you.

If funds are returned due to PayPal account limitations, regulatory intervention, or rejection by PayPal, you will be responsible for bearing any costs incurred in connection with the return, including:

- Currency conversion losses arising from exchange rate fluctuations between the time of the original transaction and the time of return, and
- Any applicable fees, charges, or administrative costs.

If a transaction is returned or reversed by PayPal or an intermediary, exchange rates may have changed and you may receive back less than the amount originally debited due to FX movements and fees. stc pay is not liable for any losses arising from exchange rate changes between the time a transaction is initiated and the time it is settled or returned.

8. Fees, Charges & Exchange Rates

Fees and charges applicable to the Service are published on the App and website and may be updated from time to time. The applicable fee and exchange rate will be displayed to you before you confirm a transaction. By confirming, you accept the fees and rate shown.

Additional charges may apply, including:

- Currency conversion costs
- Applicable taxes or regulatory charges
- Exchange control or compliance costs

stc pay reserves the right to amend fees at any time. Changes will be published on the App and website.

9. PayPal Account Limitations

If your PayPal account is limited, frozen, or restricted for any reason:

- stc pay cannot intervene in or override PayPal's account decisions,
- Transactions may fail, be delayed, or be returned, and
- You remain responsible for any associated costs or losses.

It is your responsibility to maintain both your stc pay Wallet Account and your PayPal account in good standing at all times.

10. Transaction Reference Number

A unique reference number will be issued for each transaction under this Service. You must retain this reference number. stc pay may not be able to investigate or resolve any claim or dispute without it.

11. Service Availability

The Service is provided on an 'as available' basis. stc pay does not guarantee uninterrupted availability and may modify, suspend, or discontinue the Service at any time, with or without notice, for operational, regulatory, or other reasons.

12. Indemnity

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

- Your breach of these PayPal Terms or any applicable stc pay terms
- Your misuse of the Service
- Any PayPal account limitation or regulatory action triggered by your use of the Service
- Inaccurate or incomplete information you have provided

13. Governing Terms

These PayPal Terms are supplemental to the stc pay Remittance T&C and the Master Agreement. The provisions of the Master Agreement and Remittance T&C apply in full to your use of the Service.

These Terms are governed by the laws of the Kingdom of Bahrain. Any dispute arising from or related to these Terms shall be resolved in accordance with the dispute resolution procedures in the Master Agreement.