

Online Credit Card Payments Terms & Conditions

This page contains the terms and conditions you must accept prior to completing an online payment by credit card.

Before your payment can be processed you must accept the following terms and conditions.

Acceptance

By using the WITT online payment service, you have agreed to accept the terms and conditions applying at the time you complete the transaction.

Service Providers

The service available through this website is provided by Windcave and Westpac Merchant Services. You do not have to be a Westpac customer to use this service.

Fee Payable

Fees or charges may apply as this transaction is carried out in terms of the arrangement between your card issuer and yourself. It is your responsibility to ascertain what if any fees there are.

If payment is made using a credit/debit card issued outside New Zealand, any currency conversion will be done according to the terms and conditions of the card and there may be additional fees charged by your card issuer.

Payment Made To WITT

WITT will receive only transaction data that enables payment to be made to your WITT account. If your payment is not successfully processed due to credit/debit card or other issues your payment liability to WITT will remain outstanding. If your payment liability remains outstanding you may be subject to interest and other charges. Fulfilment of your payment obligations are your sole responsibility.

If you select an amount to be paid to WITT and this payment is accepted but it is later found that the amount paid is insufficient you remain liable to WITT for the balance.

Payment Cannot Be Changed

You must carefully check all information you input into the WITT online payment service, to ensure it is correct before you confirm the transaction can proceed. You will not be able to change it once it has been submitted.

WITT will have no liability for transactions that are incorrect as a result of inaccurate information provided by you or for any loss of information caused by factors outside the control of WITT. This includes any information supplied by you as part of an application to WITT.

Refunds

Refunds, if any, will be at the discretion of WITT and will be made in line with WITT's refund policy. Any applicable refunds, apportioned or full, will be based on the invoice amount.

Security

If you have a user account for WITT's online applications, you are entirely responsible for maintaining the security of your login ID and password and for all activity that occurs on or through your account. You must change your password immediately if you believe that your login ID and password have been used without authorisation and you must advise WITT of this. WITT will not have any liability for any unauthorised use of your account nor of your failure to comply with these obligations.

Your Privacy

You hereby authorise WITT to receive and collect information about you (including information about your online transactions) from time to time through WITT's website. Personal information collected about you may be used by WITT for any of the following purposes:

- i. To provide you with the services requested by you;
- ii. To process your application for enrolment at WITT;
- iii. To process payments made by you to WITT.

Any such information collected shall be treated in accordance with the Privacy Act 2020.

You also agree that any personal information you input into this website is being collected by Windcave and Westpac Merchant Services to enable your payment transaction to WITT to be completed. It will be held by Windcave and Westpac Merchant Services as a record of the transaction and may also be used by Windcave and Westpac Merchant Services to create a statistical picture for Windcave and Westpac Merchant Services.

Windcave, Westpac Merchant Services and WITT will take steps to ensure your personal information is held securely. You may, in accordance with the Privacy Act 2020, request access to, and correction of, all personal information held by WITT by contacting the WITT Privacy officer.

Windcave, Westpac Merchant Services and WITT make no warranty, express or implied, and do not assume any legal responsibility:

- That the website or the server are free from computer viruses or any other harmful components, defects or errors
- That any defects in the website can be corrected
- That your access to the website will be reliable, without interruption, deletions, defects, computer viruses or communication line failures or
- For any theft, destruction, damage or unauthorised access to your computer system or network

New Zealand Law

The WITT online payment service is governed by New Zealand law, and the New Zealand Courts have exclusive jurisdiction in relation to it. The WITT online payment service has been prepared in accordance with New Zealand law. If you access the WITT online payment service from outside New Zealand, you do so at your own risk and are responsible for ensuring compliance with all laws in the place where you are located.

Right to Suspend, Alter or Cancel Service

WITT will be entitled at any time and without prior notice to you to suspend, alter or cancel the online payment service.

