

Part1 AGB PaySelect GmbH

§1 Terms of delivery and payment

The dispatch of the PaySelect PrePaid MasterCard will be initiated immediately after full receipt of payment (issue fee, service fee and first annual fee).

Payments must be made by bank transfer. PaySelect GmbH announces the bank details to the customer immediately after receipt of the order.

The PaySelect GmbH reserves the right to change the terms of delivery or payment.

§2 Subject matter of financing

1. PaySelect GmbH offers a free financing check on request. The customer receives access to a form of an external contractor. With this a loan request can be made.

2. The company PaySelect GmbH itself does not grant any loans and only acts as an intermediary of loans. The company PaySelect GmbH is not involved in the provision of services and owes the prospective customer no success. Whether and on what terms a loan agreement is concluded is solely a decision of the bank and the prospective buyer. Likewise, PaySelect GmbH does not assume any liability for the receipt of a credit term offered, as the banks may submit an individual offer based on the creditworthiness of the prospective customer.

3. In the case of a loan, a loan agreement is concluded exclusively between the prospective client and the bank. Within the scope of such a contractual relationship, the respective terms of contract and the General Terms and Conditions (GTC) of the respective bank apply.

4. All conditions of the customer deviating from the general terms and conditions of PaySelect GmbH do not apply.

§3 Pre-contractual information according to Art. 247 §13 BGBEG

1. The company PaySelect GmbH is not working for one or more specific lenders, but as an independent intermediary.

2. For brokerage of loans, PaySelect GmbH receives a commission from the lenders in the range of 0% to 5% in the area of personal credit / consumer credit and other types of credit. The amount of commission varies depending on the lender, financing product, conditions, type and extent. Any commissions that PaySelect GmbH receives result from interest payments, premiums or any applicable termination fees that are charged to the client by the bank. This means that the service of PaySelect GmbH is paid by the current installments or fees. Possibly, the bank may make a bonus payment to PaySelect GmbH on the basis of certain sales and quality requirements, which is not yet fixed at the present time. The fees mentioned are not dependent on the term of the contract and will not be refunded in the event of premature repayment of the brokered loan, even if they are not pro rata.

3. A further brokerage commission or additional charges shall not be paid by the client unless it is separately agreed in the loan brokerage contract.

§4 Final provisions, applicable law

1. The contract and your relationship with us arising out of or in connection with the contract are governed by German law. Any dispute arising out of or in connection with the contract shall be subject to the jurisdiction of the courts of Germany.

2. By way of derogation, consumers within the EU (outside Germany) have jurisdiction over the courts of their place of residence.

3. The contract language is German.

4. In the event of deviations from the versions in other languages, only the German text must be taken into account.

Part 2 Right of Revocation and Revocation Sequences

Right of withdrawal

You can cancel your contract within 14 days without giving a reason by a clear statement. The period begins after receipt of this instruction on a durable medium, but not before conclusion of the contract and also not before fulfillment of our information obligations under Article 246b § 2 paragraph 1 in conjunction with Article 246b § 1 paragraph 1 EGBGB.

In order to maintain the cancellation period, the timely dispatch of the revocation is sufficient if the declaration is made on a durable medium (eg letter or e-mail). The revocation must be sent to:

PaySelect GmbH
Friedrich Ebert plant 35-37
Tower 185
60327 Frankfurt am Main

E-Mail: cancellation@payselect.de
Phone: 0800-4060777

You also have the opportunity to use our cancellation form, which you are not obliged to.

Consequences of withdrawal

In the case of an effective cancellation, the mutually received benefits must be returned.

You are obliged to pay compensation for the service provided until the cancellation, if you have been informed of this legal consequence prior to the submission of your contract declaration and have expressly agreed that we will commence execution of the consideration before the end of the revocation period. If there is an obligation to pay compensation, this may mean that you still have to meet the contractual payment obligations for the period until the cancellation. Your right of revocation expires prematurely, if the contract is completely fulfilled by both parties at your express request, before you have exercised your right of revocation.

Obligations to reimburse payments must be fulfilled within 30 days.

The period begins for you with the sending of your revocation, for us with their receipt.

If you wish to cancel your card and this contract during the cancellation period, please send the card to Card Compact Limited, 483 Green Lanes, London N13 4BS, United Kingdom / United Kingdom. In order to receive a full refund (including all fees paid to date), the card must be returned unused and without signature during the withdrawal period. If the card has already been used, you will not receive any refund of funds spent, including related fees. However, we provide a free refund of the initial card fee and any remaining funds.

End of revocation