

### **PayPal -M-PESA – Ts & Cs**

1. The PayPal - M-PESA service is provided by Safaricom to M-PESA customers (you) with eligible Kenyan PayPal and M-PESA accounts. You agree to grant PayPal third party rights to rely on your acceptance of these terms applicable to the PayPal - M-PESA service.
2. Use of the PayPal - M-PESA service is subject to these terms and the terms applicable to your PayPal and M-PESA accounts. By using the PayPal - M-PESA service, you are deemed to have accepted these terms and the PayPal User Agreement and the M-PESA Global terms and conditions. If you do not accept the terms, please do not use the PayPal - M-PESA service.
3. For each Withdrawal and Top Up transaction, you will be charged a 3% conversion fee. In addition, for Top Ups, M-PESA will charge you a customer to business PayBill charge (the "PayBill Charge") as detailed in these terms and the FAQs. These fees are payable to Safaricom.
4. Each Withdraw transaction from your PayPal account to your M-PESA wallet shall be a send payment instruction by you as sender to Safaricom as recipient and (a) Safaricom shall accordingly credit your M-PESA wallet; and (b) the transaction will be reflected as a send payment transaction on your PayPal Account.