



Twin Pay Terms and Conditions

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Owned and operated by TWINPAY GROUP LIMITED

Registered office: Beighton Business Centre, 52a High Street, Beighton, Sheffield, South Yorkshire,
United Kingdom, S20 1ED

Contact Email: support@twinpay.co.uk



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1. Introduction

These Terms and Conditions ("Terms") govern your use of the Twin Pay services ("Services"), including the Twin Pay app, website, back-office portals, and any related products or services.

By creating an account, accessing, or using any part of the Services, you confirm you have read, understood, and agree to be bound by these Terms, the Privacy Policy, Cookies Policy, and any applicable laws or regulations.

If you do not agree to these Terms, do not create an account or use the Services.



2. Contracting Entity

Your agreement is with TWINPAY GROUP LIMITED for use of the Services in the United Kingdom.

If you use the Services in a country other than the one in which you opened your Account, you will enter a separate agreement for those sessions with the relevant TWINPAY GROUP LIMITED entity serving that country (if applicable).

For the United Kingdom: Twin Bank Ltd.

All references to "Twin Pay" in these Terms mean TWINPAY GROUP LIMITED and its applicable subsidiaries.

3. Acceptance of Terms

By opening an account, accessing, browsing, or using our Services, you agree to comply with these Terms and any amendments. Twin Pay may amend these Terms at any time as permitted by applicable law. Changes will be communicated in accordance with legal requirements and take effect upon posting.

4. Account Information

You may open a Twin Pay account through our app, website, or Customer Support.

You must provide accurate, complete, and up-to-date registration information.

Misrepresentation of your identity is prohibited.

You are responsible for maintaining the confidentiality of your account credentials and for all activity under your account. Notify us immediately of any unauthorised use.

We may suspend or terminate your account if we reasonably believe the information you provided is untrue, inaccurate, incomplete, or if there is unauthorised use.



5. License and Access to Services

TWINPAY GROUP LIMITED grants you a limited, personal, non-transferable, non-exclusive, revocable license to access and use the Services for personal, non-commercial purposes.

This license excludes:

- Resale or commercial use without our express written consent.
- Collection or use of any product listings, descriptions, or prices for commercial purposes.
- Any derivative use of the Services.
- Data mining, scraping, or similar data-gathering methods.

Unauthorised use terminates your license.

You agree not to:

- Share, sublicense, assign, transfer, lease, sell, distribute, or otherwise make available your rights under these Terms.
- Modify, adapt, translate, copy, disassemble, decompile, or reverse-engineer the Services, except as permitted by law.
- Conduct benchmarking or competitive analysis without our consent.
- Permit any party to breach these Terms.

6. Use of Your Account

You may use your account to pay for parking or electric vehicle charging at participating facilities, purchase permits, pay penalties (if available), and manage transactions.

When registering, you will create a confidential password and provide a valid mobile phone number. You agree not to share your password, to use your account and device securely, and to promptly report any loss, theft, or unauthorised use.

You are liable for any transactions made by anyone you authorise to use your account.



7. Pricing, Payment, Service Fees, and Refunds

Pricing

Parking, electric vehicle charging, and permit rates are determined by participating Facilities Operators and may vary based on location, time, day, or special events. Twin Pay passes these fees through to you and is not responsible for rate discrepancies. You authorise Twin Pay to charge these fees to your Payment Method.

Service Fees

Twin Pay may apply a service fee for transactions. Service fees may vary by facility or location and will be disclosed before you complete your transaction. By proceeding, you consent to the applicable service fee.

Service fees are separate from parking or electric vehicle charging fees and are retained by Twin Pay for providing the platform, payment processing, and related services.

Payment

You agree to pay all applicable fees, service charges, and taxes in the local currency.

Payments may be made to Twin Pay or directly to the Facilities Operator.

You are subject to any applicable terms of your payment provider. Twin Pay is not responsible for fees such as overdrafts or insufficient funds.

Refunds

If you identify a billing error, contact Customer Support within 14 days. Refunds will be credited to your Payment Method if approved. For operator-related issues, Twin Pay may direct you to the relevant Facilities Operator.

8. Verification of Transactions

Transaction details are available in your account, in-app, or via email. You consent to receive statements and notices electronically and may access up to one year of transaction history online.

9. Failure to Complete Transactions

Twin Pay does not guarantee parking or electric vehicle charging space availability. You must confirm availability and correctly initiate and terminate sessions. Twin Pay and Facilities Operators are not liable for failed transactions due to user error, insufficient funds, or technical issues.



10. Twin Pay as a Payment Solution Provider

Twin Pay facilitates payments but does not own or operate parking/charging facilities. Facilities Operators are responsible for signage, rules, and enforcement. You must comply with local rules; Twin Pay disclaims liability for operator restrictions.

11. Permits

Permits are sold through Twin Pay on behalf of Permit Issuers. Prices, terms, and enforcement are set by Permit Issuers. Twin Pay acts solely as an intermediary.

12. Disclaimer of Service Guarantees

Services are provided "as is" and "as available" without warranties or guarantees of uninterrupted or error-free operation. Twin Pay does not warrant that transactions will always be successful or facilities always accessible.

13. Warranties, Indemnities, and Limitations of Liability

Twin Pay disclaims all implied warranties, including merchantability and fitness for a particular purpose. You agree to indemnify Twin Pay and affiliates against claims, losses, or damages from misuse of services or violation of these Terms. Twin Pay's total liability will not exceed fees paid by you in the preceding three months.

14. Loss, Theft, or Unauthorised Use

You are responsible for safeguarding your account and payment details. Report any loss, theft, or unauthorised use immediately. Twin Pay is not liable for unauthorised transactions prior to notification.

15. Disputes and Error Resolution

Notify Twin Pay of transaction errors within 14 days of occurrence. We will investigate and, where appropriate, correct or refund any errors.

16. Dispute Resolution and Arbitration in the UK

Disputes will first be attempted to be resolved amicably. If unresolved, they will be referred to binding arbitration under the Arbitration Act 1996 (UK), unless you opt for small claims court proceedings where permitted.

17. Disclosure of Account Information

Twin Pay may disclose your information to law enforcement, regulators, or third parties as required by law or to protect legal interests.



18. Credit and Information Inquiries

By using our services, you authorise Twin Pay to conduct identity and credit checks with third-party providers.

19. Business Days

Business days are Monday through Friday, excluding public holidays in England.

20. Mobile Device Safety

You are responsible for maintaining the security of devices used to access Twin Pay, including protecting against malware and unauthorised access.

21. Cancellation of Your Account

You may cancel your account at any time by contacting Customer Support. Twin Pay may suspend or terminate accounts for Terms violations or misuse without notice.

22. Governing Law and Jurisdiction

These Terms are governed by the laws of England and Wales. You agree to the exclusive jurisdiction of the courts of England and Wales.

23. Intellectual Property

All rights, titles, and interests in Twin Pay services, including trademarks, copyrights, and content, are owned by Twin Pay or its licensors.

24. Miscellaneous

If any provision of these Terms is invalid, the remaining sections will remain in effect. Our failure to enforce any provision does not waive our rights. These Terms constitute the entire agreement between you and Twin Pay.

25. Customer Support

For assistance, contact:

Twin Pay Customer Support Centre

Beighton Business Centre, 52a High Street, Beighton, Sheffield, South Yorkshire, United Kingdom, S20 1ED

Email: support@twinpay.co.uk