

## 1. Force Majeure

**13.1** PaymentsCompliance shall not be liable or responsible for any failure to perform, or delay in performance of, any of its obligations under these Terms that is caused by events outside its reasonable control ("Force Majeure Event").

**13.2** A Force Majeure Event involves any act, event, non-happening, omission or accident beyond PaymentsCompliance's reasonable control and includes without limitation

(a) strikes, lock-outs or other industrial action;

(b) civil commotion, riot, invasion, terrorist attack or threat of terrorist attack, war (whether declared or not) or threat of or preparation for war;

(c) fire, explosion, storm, flood, earthquake, subsidence, epidemic, pandemic or other natural disaster;

(d) impossibility of the use of public or private telecommunications networks; or

(e) the acts, decrees, legislation, regulations or restrictions of any government.

