



Fair Competition Statement

Free and fair competition is important to allpay and we believe in competing fairly with our competitors and dealing fairly with customers and suppliers.

Underpinning this commitment to comply with competition law at all times, we provide training for our Board and employees in relation to competition law issues, and we ask all of our stakeholders to be vigilant at all times to issues of competition law.

The object of these competition laws is to prohibit agreements or behaviour that damage competition in the UK market including:

- Agreeing (including accidentally) not to compete with another business
- Abusing a dominant position

Examples of anti-competitive practices include:

- Sharing competitive information with competitors, particularly prices, costs and sales volumes.
- Agreeing with competitors to fix the prices of products or services including rebates, discounts and commissions; or dividing up certain regions, markets or accounts between us.
- Accepting or discussing confidential information with competitors.
- Encouraging customers, suppliers, or former employees of competitors to provide information they should keep confidential.
- Joining or becoming a participant at a forum, event or meeting where anti-competitive behaviour takes place and attendance may be considered “concerted practice” i.e. the almost accidental breaching of the law through being present even if not intentionally engaging in discussion.

If anyone associated with allpay receives any requests for information, are approached in relation to any of the above, inadvertently receive information that they know they should not have received i.e. being copied in to an email meant for another business, or believe that the requirements of Competition Law are not being correctly adhered to then they should seek to raise any concerns with our in-house Legal Team legalservices@allpay.net without delay.

Any breaches that we become aware of will be reported and will work with relevant regulators to ensure these practices are investigated fully.

For further information on the Competition and Markets Authority please use [this link](#).

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