



Fair Competition & Consumer Protection Statement

Fair competition and choice for customers is of paramount importance to allpay as a UK-regulated financial services provider and electronic money institution in the digital markets landscape. We prioritise dealing in a fair, transparent way in good faith with our customers and suppliers, and our practices are designed to comply with all regulatory expectations in this regard.

Underpinning our commitment to compliance, we provide internal training and we ask our stakeholders to be vigilant to issues arising. We recognise our customers benefit from competition between providers of financial services and we strive to offer competitive products that provide value and meet customers' needs. We also support innovation in digital financial services and emerging technologies whilst ensuring fair competition.

Examples of anti-competitive practices include:

- Sharing commercial information with competitors, such as costs and sales volumes.
- Competitors agreeing to fix the prices of products or services; or dividing markets or accounts between them.
- Encouraging customers or suppliers to provide information that they should keep confidential.
- Joining or becoming a participant at a forum, event or meeting where anti-competitive behaviour takes place.

Should there be any concerns in relation to the above please contact allpay's in-house Legal Services team: legalservices@allpay.net

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

A handwritten signature in black ink, appearing to read "M. Cotton".

Mary Cotton

Deputy Managing Director

AUGUST
2025