

## Guide to site elements

This Guide is to present elements required on your e-shop website. It establishes criteria your company needs to meet to be active in our System. Remember, this will only be possible if your site is available online and provides a ready-to-use sales module. The website must present goods and services on offer with their respective prices; it also needs to ensure basic functionalities, such as the possibility of placing items in the shopping cart. Clear sale rules and appropriately drafted terms and conditions are the key to your success. Meeting these requirements will help you avoid an unintentional violation of law or regulations adopted by payment organisations.

### Offer - goods and services available on the website

The key element that encourages Customers to shop is a transparent shop website and an appropriately configured offer of goods and services. The payer should know which item is being bought and what its properties are. He should also be able to view item images. Proper item presentation is not only a legal requirement, but it also helps avoid unnecessary misunderstandings, complaints and - in consequence - negative reviews of the e-shop. An additional asset is presentation of stock availability and the time of service provision.

#### Remember:

Goods or services on your offer:

- must be your property and you must be authorised to sell them;
- cannot be sold if this infringes the applicable provisions of law;
- should be described in detail and properly presented.

If your offer has been modified (you have opened a new website or extended the offer by goods in new categories), contact us immediately. We will define your business type appropriately so that your Customers have no problem identifying a payment in their transaction reports.

## Terms and Conditions

### Presentation and acceptance

Presentation of the Terms and Conditions is a legal requirement and the most convenient form of outlining rules of cooperation between you and your Customer. They specify the principles of making an agreement and are required to be published on the website in a conspicuous location that is easily accessible to every potential Buyer. Before making a purchase, every Customer needs to confirm having read the Terms and Conditions and accept its provisions by ticking a proper field in the purchase form. Try to encourage the Customer to read the terms of service before making a payment – a link opening their content in a new window may be of help.

### Elements

The Terms and Conditions must be comprehensible, transparent and include all elements specified in this Guide. Even if you publish different pieces of information in different sections (e.g. *about us*, *contact*, *price list*), repeat them in the Terms and Conditions. The Customer is to accept having read them and not having browsed through your website.

The proper structure of the Terms and Conditions has been specified in the Act on providing services by electronic means of 18 July 2002.

Remember to include the following elements:

- your company information - registration data;
- manner of order processing;
- return procedure / policy;
- complaints procedure / policy;
- personal data protection procedure / policy;
- limitations to order processing;
- available payment methods.

## Price

Competition on the Internet market is enormous. A unique offer of goods and their attractive presentation may not be enough - it is the price to play the main part in the shopping process. Do not let satisfaction with price vanish upon making the payment. Make sure that a price indicated next to a product is the final one.

Explain it to Customers what additional costs they may want to incur when shopping on your site, e.g. for extended guarantee, shipping insurance, etc. Some Customers prefer a more expensive, yet guaranteed courier parcel. Others do not care for time and select cheaper, traditional mail with the public postal service (Poczta Polska in Poland). Irrespective of a desired shipping option, the Buyer needs to know the total cost of the order.

Remember:

- determine the price of an item and its currency;
- inform the Customer on any additional purchase-related costs (shipping, insurance, extended guarantee) and available discounts;
- sum up the whole due payment just before it is confirmed by the Buyer - list items in the cart, their quantity, price, shipping costs, additional fees (if applicable) and tax. The Customer needs to be aware of the final purchase value and its constituent parts.

## Company data

Make your shop recognisable and respect the law. It may take years to build a brand. The same refers to building trust. Your Customers check who you are and look for your business reviews. Remember to provide relevant information on your company, at least according to the Civil Code provisions. It is more than a legal requirement - it is a good practice. Customers need to know how to contact you both with shopping-related questions and after making a purchase, e.g. in relation to a complaint. A single phone call or an e-mail may clear up all the doubts.

Remember:

- place a full name of your company on the website;
- provide registration data, such as: statistical number (REGON), tax ID no. (NIP), National Court Registry no. (KRS) and institution (e.g. Municipal Office) where your business was registered;
- provide a contact phone number;
- provide a company e-mail address;
- enter a contact address;

sample identification elements - provide appropriately to your business legal form:

Przedsiębiorstwo Handlowe "ABC" Jan Nowak sp. z o.o.

Ul. J.P. Woronicza 17

00-950 Warszawa

NIP: 123-456-78-90

REGON: 123456

KRS: 123456

Entered into the Register by the District Court in Warsaw, 20th Commercial Department

Tel. 022 123 234 56

e-mail [abc@abc.pl](mailto:abc@abc.pl)

## Manner of order processing

You surely want to meet your Customers' expectations and thus allow them to make an individual choice as regards the manner of processing their orders. Quick, guaranteed, cheap and discreet - this is the Buyer who decides what his top priority at a given time is. Make sure, however, the Buyer is aware of pros and cons of a given shipping option, and about consequences of selecting it. The Customer should know the price, shipping option, delivery date and information on a period during which any irregularities may be reported. Another asset is enabling the Customer to track the consignment or the status of order processing. You will save time not having to answer phones or reply to reminder e-mails from impatient Customers.

Remember:

- determine shipping options and a delivery company;
- determine the method of order processing;
- determine a delivery date;
- determine a shipping cost for every available option;

## Returns

Nobody likes them but the Customer is entitled to them under the law. Compared to shopping in a brick-and-mortar shop, a distant purchase gives the Customer more privileges. Remember that under the *Act on protection of some consumer rights and product liability* the Consumer who has entered into an agreement with you may withdraw from the agreement without naming any reasons by submitting a relevant written declaration within 10 days after receiving the item. If the Consumer is not informed on this right, the period for returning the item is extended to 3 months. Only in some cases, the 10-day period is excluded. If your goods and services are in this group, tell your Buyers about it.

Remember:

- inform the Buyer about the right to return an item irrespective of his selected payment form;
- any statements according to which returns are accepted only in the case of some payment options (e.g. they are available for transfer payments but not for payment cards) are illegal;
- determine in what way and in what circumstances returns will be accepted;
- inform the Buyer how he may report a return;
- determine a period during which an item can be returned - 10 days in most cases;
- inform the Customer when and how money will be refunded - remember to make a refund using the same channel as the one used for the payment. It is extremely important when the Customer complains about a missing refund for an item he returned.
- if returns are impossible due to the character of items sold or services provided, inform the Buyer about it by adding a relevant justification.

## Complaints

An item purchased may be subject to the complaints procedure. The Customer is entitled to the procedure but needs to know its rules. Inform him how your shop considers complaints. Determine conditions and deadlines of their consideration. The Buyer pays attention to them while shopping and may look for relevant provisions when necessary.

Remember to respect law, which protects the Customer and imposes on you certain complaint-related obligations.

Remember:

- determine deadlines and principles of considering complaints - indicate how to ship the complained item and provide your mailing address;
- inform the Buyer about the complaint status as it changes - the Buyer will be surely worried or even irritated because of having to ship a faulty item back;
- inform the Customer about the method of considering his complaint - be it a refund, a replacement item or a repair;
- as for a refund - make it using the same channel as the one used for the original payment.

### **Protection of personal data**

Customer's trust and protection of his data should be your top priority. Regulations concerning personal data protection are unequivocal and impose on you certain obligations. The Buyer has placed trust in you by providing his personal details. Thus, he has the right to know how you use and protect them and whether you transfer them to third parties.

Remember:

- define your company as the Personal Data Administrator;
- indicate an act of law, on the basis of which you process Buyers' personal data;
- inform your Customers why you need the data - is it used to process the order only or for marketing purposes as well;
- define how you protect Buyers' data - this helps build trust;
- inform Buyers how they can view, edit and delete their data;
- inform Buyers about third parties to which data is made available;
- remember that order processing requires making data available to PayU S.A., which is the Personal Data Administrator as well. Order processing may require a transfer of data to courier companies or Poczta Polska - if so, inform your Buyers about it in the shop terms and conditions;

### **Limitations to order processing**

The sale of some items is subject to limitations resulting from export regulations, place of conducting business operations or a specific character of items as such. For example, when selling alcohol you need to take account of limitations concerning many groups of Buyers.

Remember:

- define all possible limitations concerning order processing and indicate what their reason is;
- inform your Customers about additional conditions to be met in order to complete the shopping process;
- area outside of which you do not process orders.

## Payment method

The Customer may use a range of different methods to pay for your goods or services - be it a bank transfer, a payment card or an SMS. You should tell your Customer which payment options are available in your shop. An element that facilitates this task, and is also a requirement, is placing logotypes of payment intermediaries on your website. The Customers recognise the logotypes of PayU, Visa and MasterCard - they know these entities can be trusted and their funds are safe with them.

Remember:

- inform your Customers about available payment options