



Terms and Conditions For Online Payments

A Nation of Hope (“us,” “we,” or “our”) is registered as a nonprofit corporation in the State of Texas and a 501(c)(3) social enterprise charitable organization. Our website is www.anationofhope.org (“the Website”).

These are the Terms and Conditions which govern the use of payment services provided through the Website. If you intend to make a tax-deductible, charitable donation to A Nation of Hope, instead of making a payment, please review our Terms and Condition for Donations.

These Terms and Conditions apply separately to each transaction made on the Website. By confirming on the Website that you wish to make a purchase, you agree to be bound by these Terms and Conditions.

1. The eCommerce Services

- a. We will use your purchase at our discretion but within the charitable objectives and operational requirements of A Nation of Hope.
- b. All payments through the Website may be processed by credit card and Apple Pay. We accept Visa, Mastercard, Amex, ChinaUnionPay, Jcb, Diners, CartesBancaires, Discover, Electron, and Maestro.
- c. Once you confirm through the Website that you wish to proceed with your purchase, your transaction will be processed through our payment services providers, **Wix Payments, Adyen, N.V., and Stripe**. By confirming that you wish to proceed with your purchase, you authorize **Wix Payments, Adyen, N.V., and Stripe** to request funds from your credit, debit, or Apple Pay provider. Please review the terms and privacy policies of these providers to understand how they handle your personal information and payment details.
- d. We and our payment providers are fully PCI DSS compliant, meaning your payment information is handled in accordance with the highest security standards.
- e. We may use cookies or similar technologies to enhance your experience when using our payment services. By using the Website, you agree to the use of such technologies. Please review our Privacy Policy for more details.

2. Unauthorized Card Use

- a. If you become aware of fraudulent use of your card, or if it is lost or stolen, you must notify your card provider. We make every effort to ensure that all transactions on our Website are secure. However, A Nation of Hope will not be held liable for fraud, unauthorized transactions, loss or theft of your card, or errors. It is your responsibility to ensure that your payment details are correct before confirming the transaction.

3. Information From You

- a. Before we can process a purchase, you must provide us with (i) your name, address, telephone number, and email address; and (ii) the credit or debit card number, expiration date, and card security code (CSC) you wish to use to fund the purchase. We will use this information to process your purchase for each transaction. It is your responsibility to ensure the information provided is correct.
- b. When you submit your payment details, these details will be transferred to our payment providers, **Wix Payments, Adyen, N.V., and Stripe**, and that provider will collect and process your payment data securely. Review **Wix Payments, Adyen, N.V., and Stripe's** terms and conditions (different from A Nation of Hope's) to ensure you understand how



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the provider will process your personal payment information before you purchase.

- c. We will not share your personal and payment details with any third party other than what is reflected in A Nation of Hope's Privacy Policy. Our Privacy Policy consists of the Terms and Conditions of Online Payments, and by agreeing to these Terms and Conditions, you are also agreeing to the way we use and protect your personal information in line with our Privacy Policy.

4. Refund policy

- a. If you make an error in your purchase or are not satisfied with your purchase, please contact us either by email (inspire@anationofhope.org), by phone (682-277-9994), or by mail (A Nation of Hope, PO Box 121071, Fort Worth, TX 76121-1071) within 3 days after purchase.

5. General Information

- a. We reserve the right to amend these Terms and Conditions For Online Payments at any time. Significant changes will be communicated to you via the email address provided or through a notice on our Website.
- b. These terms and conditions are governed by State of Texas Law and are subject to the exclusive jurisdiction of the State of Texas courts.
- a. A Nation of Hope may, at its sole discretion, choose, at times, to accept, or, at other times, to not accept, payments made in currencies other than United States dollars (USD) at any time or for any duration of time. During periods of time when A Nation of Hope does choose, at its sole discretion, to accept payments in currencies other than USD, then any such payments made in currencies other than United States USD will be converted to USD at the exchange rate provided by our payment processor at the time of the transaction. A Nation of Hope is not responsible and will not be held liable for any exchange rate fluctuations or financial gains, losses, errors, or other results from such fluctuations.
- b. A Nation of Hope will not be held liable for any losses, damages, or claims arising from payment processing errors, fraud, or unauthorized use of your payment method. You are responsible for ensuring the accuracy of the information provided at the time of payment.