

Yoco Device & SIM Card Policy

Last Updated September 2026

1 Introduction

This Device & SIM Policy sets out how Yoco devices must be used, cared for, supported, and returned. This policy forms part of your agreement with Yoco and applies only to device- and SIM-related matters.

This policy must be read together with the Main T&Cs, the Payment T&Cs, and the POS T&Cs. Capitalised terms have the meanings given to them in those T&Cs, unless stated otherwise.

If there is any inconsistency, the relevant Payment, POS, or Main T&Cs apply. This policy prevails only where the issue relates specifically to the care, use, support, or return of Yoco devices.

2 Essential Terms to help you understand our Policy

- 2.1 **Yoco devices** - All physical equipment supplied or approved by Yoco for use with Yoco Services, including card machines, POS hardware, SIM cards, routers, and related accessories.
- 2.2 **Payment Devices** - Yoco card machines (such as Yoco Neo, Neo Touch, Khumo, or Khumo Print), including any built-in SIM cards. Payment Devices may only be used with Yoco's Payment Services and not with any other payment provider or system.
- 2.3 **POS Hardware** - Physical point-of-sale equipment supplied or approved by Yoco (such as Yoco Counter, Table by Yoco, display screens, printers, routers, and cash drawers). POS Hardware is designed to run Yoco's POS Software and may not be used with third-party or competitor POS systems unless authorised by Yoco.
- 2.4 **POS Software** - Yoco's proprietary or licensed point-of-sale software that runs on Yoco-approved POS Hardware and integrates with Yoco's Payment Services.

3 Ownership & Use

- 3.1 **Ownership** - Where a Yoco device is purchased outright, ownership transfers to you once payment has been received in full.
- 3.2 **Instalment sale or Leased devices** - Where a Yoco device is provided under an instalment or repayment plan, ownership remains with Yoco until all amounts due have been paid in full. Leased devices are owned by Yoco and must be returned to Yoco when the lease ends, unless agreed otherwise.
- 3.3 **Permitted Use** - Yoco devices and Software may only be used with Yoco's systems and Services and in the manner authorised by Yoco.
 - 3.3.1 Payment Devices may only be used to process payments through Yoco's Payment Services.
 - 3.3.2 POS Hardware and POS Software may only be used to run Yoco's POS Services and integrated Yoco Payment Services.
 - 3.3.3 Yoco may authorise the use of certain Yoco Software on compatible non-Yoco devices, such as mobile phones.
- 3.4 You may not modify, tamper with, reverse engineer, or alter any Yoco device or Software under any circumstances.
- 3.5 **Device Reallocation Between Accounts** - A Yoco device may be reallocated from one merchant account to another via self-service, including where the device is secondhand and has not been

released or deactivated by the account it is being moved from. Where this happens, Yoco will notify the previous account holder by email and via an in-app banner. The banner will remain visible for 48 hours from the time of notification, or until dismissed by the account holder, whichever occurs first. This notification is for the previous account holder's information only: reallocation takes effect once the new account holder completes the self-service process and is not conditional on any action, inaction, or dismissal by the previous account holder. Yoco is not liable for any loss arising from a device reallocation carried out in accordance with this process, including where the previous account holder did not see or act on the notification.

3.6 **Unauthorised Use** - If Yoco devices or Software are used in an unauthorised way, Yoco may, acting reasonably:

- 3.6.1 suspend or terminate access to the affected Services;
- 3.6.2 disable or remotely deactivate affected devices or Software;
- 3.6.3 require the return of affected devices; and/or
- 3.6.4 recover reasonable costs or losses resulting from the unauthorised use.

4 Yoco's Right to Inspect or Monitor Devices

- 4.1 To protect the security and integrity of Yoco's systems, Yoco may, from time to time:
 - 4.1.1 monitor device activity or system logs remotely to verify authorised use;
 - 4.1.2 request information or conduct checks to confirm compliance with this policy and our T&Cs; and
 - 4.1.3 restrict, suspend, or deactivate any device or account that is tampered with, used with competitor systems, or otherwise used in breach of this policy or our T&Cs.
- 4.2 Yoco will act reasonably and, where lawful and practicable, notify you of any action taken and explain any available steps to restore access.

5 Warranty Returns & Replacements

- 5.1 **Warranty** - Yoco warrants that Yoco devices will be free from defects in materials and workmanship for twelve (12) months from the date of delivery (the "**Warranty Period**"). This warranty applies to the original purchaser and covers manufacturing or factory defects only. It does not cover ordinary wear and tear or damage caused by misuse, negligence, accidents, liquid exposure, unauthorised repair or modification, or improper installation.
- 5.2 If a Yoco device is found to be defective during the Warranty Period, Yoco will, at its discretion, replace it with an equivalent new or refurbished device at no cost. Yoco does not offer repairs to devices. To qualify for a replacement, the defect must be reported within the Warranty Period, reasonable proof of purchase must be provided, the device must be returned within the timeframe communicated by Yoco, and the device must not have changed ownership.
- 5.3 **Exclusions** - The warranty does not apply to damage or defects excluded above (5.1), damage caused by connecting Yoco devices to non-Yoco hardware, software, or accessories (except where Yoco has expressly authorised the use of Yoco Software on another device, such as a mobile phone), or performance issues caused by network connectivity, power supply failures, or factors outside Yoco's control. Where a warranty claim does not apply, you may be required to purchase a replacement device at the then-current retail price.

- 5.4 **Returns, Exchanges, and Cooling-Off** - You may return or exchange a Yoco device within thirty (30) days of delivery. You may choose a refund of the device purchase price or an exchange for another Yoco device model, subject to availability. Returned devices must be in their original condition, including all accessories and packaging, and accompanied by proof of purchase. Any setup, installation, activation, or configuration fees are non-refundable.
- 5.5 **Cooling-off** - If you purchased a device online or through direct marketing, you may cancel the purchase within seven (7) business days of delivery in accordance with section 16 of the Consumer Protection Act. You will be responsible for the cost of returning the device.
- 5.6 **Delivery Issues and Damage** - You should inspect your device on delivery. If it is defective or not fit for purpose on arrival, you may reject it for a full refund, and Yoco will cover the cost of return. If damage occurred during delivery, you must notify Yoco within seven (7) days and provide supporting evidence. Once confirmed, Yoco will arrange a replacement.
- 5.7 **Lost, Stolen, or Damaged Devices** - Yoco does not replace or refund devices that are lost, stolen, or damaged due to negligence, mishandling, improper use, or unauthorised repair. In these cases, a replacement device must be purchased at Yoco's current retail price. If you suspect theft or fraudulent use, you must notify Yoco immediately.
- 5.8 **How to Contact Us** - To report a fault, request a replacement, return, or refund, contact Yoco Support:
- 5.9  **087 550 9626 (Mon-Sat, 8 am-5 pm)**
- 5.10  **Live Chat via the Yoco website, Web App, POS App, or Yoco App**
- 5.11  **support@yoco.com.**

6 SIM Cards Use

- 6.1 Certain Yoco devices rely on cellular connectivity and include one or more pre-installed SIM cards as part of Yoco's managed connectivity service. These SIM cards must not be removed, may only be used in the Yoco device they were assigned to, and may not be used in any non-Yoco device, accessory, hotspot, router, or external system.
- 6.2 SIM connectivity is provided only to support payment processing and necessary device operations, including transaction traffic, operational communications, required software updates, and device-to-device messaging (such as Table to Counter interactions).
- 6.3 If no transactions are processed for three (3) consecutive months, Yoco may suspend or terminate the SIM. Suspended SIMs may be reactivated at no cost, while permanently terminated SIMs cannot be reactivated and may be replaced by Yoco where required.
- 6.4 Where Yoco reasonably identifies misuse, tampering, or excessive or abnormal data usage (including tethering, streaming, hotspot use, or non-Yoco applications), Yoco may recover any costs incurred, suspend or deactivate the SIM, and/or require payment of a reconnection or replacement fee.