

## Terms of use

Last updated: 1 October 2026

The Sandbox ("the **Sandbox**") is provided by Payments NZ Limited ("**Payments NZ**") . The Sandbox is available to those entities that were API Standards Users and API Community Contributors as at 21 September 2026 ("**Users**") on the Terms of Use ("the **Terms**") set out below.

### Description

The Sandbox is a test environment which mirrors production. It allows functionalities and features of the API Standards to be tested by using test data and data field structures provided by Payments NZ.

### Terms of Use

By setting up your Sandbox account, accessing and using the Sandbox, you agree that:

1. Your log-in credentials may only be used by you and cannot be shared with other people.
2. The Sandbox must not be used for performance testing. If you use it for performance testing your account will be terminated immediately.
3. You are responsible for protecting your hardware, software, data and other material from viruses, malware, and other internet security risks.
4. You must not attempt to gain unauthorised access to any part of the Sandbox, the server on which the Sandbox resides, or any other server, computer, or database connected to Payments NZ.
5. Your use of the Sandbox must not expose Payments NZ to malicious software or security risks such as malware, Trojans, viruses, denial of service attacks or any other material that is malicious or technologically harmful to the Sandbox.
6. Your use of the Sandbox must comply with all applicable laws and regulations, including copyright and privacy laws.
7. Your use of the Sandbox must be professional and respectful of other users of the Sandbox. If Payments NZ determines, at its sole discretion, that your behaviour falls below this threshold, your account will be terminated immediately.
8. Payments NZ may collect and hold information about Users to enable it to:
  - a. provide the Sandbox to Users;
  - b. maintain a register of users of the Sandbox; and
  - c. provide aggregated reporting of Sandbox use.
9. Glueware's Open Banking Engagement Platform, hosted by Middleware NZ, will provide analytics services to Payments NZ and the Sandbox metrics will be stored in Google Cloud Platform. Payments NZ does not accept any responsibility for the actions or omissions of Middleware NZ Limited or Glueware's Open Banking Engagement Platform.
10. Payments NZ has no responsibility or liability for the deletion or failure to store any test data maintained by the Sandbox. Payments NZ makes no warranty or representation regarding the Sandbox, including warranties as to description, availability or uptime of the Sandbox, merchantability that the Sandbox will be free from defects, viruses or otherwise fit for the purpose required by Users.

11. Payments NZ is not liable for any loss whether the loss is direct or consequential (including loss of profits), incurred by you arising out of, or in connection with, the use of the Sandbox.
12. Payments NZ may make changes to the Sandbox from time to time.
13. Payments NZ may cease providing the Sandbox at any time without notice.
14. In addition to rights to terminate your account under clauses 2 and 7, Payments NZ may suspend or terminate your account if you breach these terms and conditions or if your Sandbox account is inactive for more than twelve months.
15. Upon termination of your account (howsoever arising) or cessation of the Sandbox pursuant to clause 13, Payments NZ may, without liability, delete all data associated with your account. It is your sole responsibility to ensure that you maintain appropriate backups of any data stored in the Sandbox prior to any such termination or cessation.
16. Payments NZ may amend these Terms from time to time by publishing amended Terms on the Payments NZ Sandbox Portal and notifying Sandbox Users, using the contact details provided. By continuing to access and use the Sandbox you are deemed to accept the amended Terms.

#### **17. Indemnity**

You agree to indemnify and hold Payments NZ Limited, the API Centre, present or former members of the API Council and the API Independent Committee, the Board and Chief Executive of Payments NZ and the officers, employees and agents of Payments NZ Limited or the API Centre from all claims, liabilities, damages, losses and expenses suffered or incurred by any third party due to or arising out of your breach of these Terms, or your violation of any law or the rights of a third party relating to your use of the Sandbox.