1. General information

This document sets out the terms and conditions (the "**Terms**") for the Wero technical service ("**Wero**" or the "**Service**") offered through the Revolut Business app. These Terms form a legal agreement (the "**Agreement**") between:

- you; and
- us, Revolut Bank UAB, a bank incorporated and licensed in the Republic of Lithuania with company number 304580906 and authorisation code LB002119, with its registered office at Konstitucijos ave. 21B, 08130 Vilnius, the Republic of Lithuania. We are licensed and regulated by the Bank of Lithuania and the European Central Bank as a credit institution. You can view our licence on the Bank of Lithuania's website and our company registration on the Lithuanian Register of Legal Entities.

The Agreement concerning the use of Wero is concluded upon your acceptance of these Terms. The Agreement is valid for an indefinite period. These Terms should be read in conjunction with the Business Terms and any matters not expressly covered in these Terms are governed by our Business Terms. You must comply with the Business Terms at all times when using Wero.
If there is any conflict between these Terms and the Business Terms regarding Wero, these Terms will prevail. You can always download a copy of these Terms from our website or app.

2. What is WERO?

Wero is a service offered by EPI Company SE ("**EPI**"), a Belgian company having its registered office in De Lignestraat 13, 1000 Brussels, Belgium, with company registration number (CBE number) 0755811726 authorised by the National Bank of Belgium as a payment institution.
Wero allows you to make instant payments from your Revolut Business account to shops or businesses that accept Wero as a payment method (e/m-commerce), where this functionality is available.
Wero payments are executed using the Revolut Business account you choose, subject to your available balance and applicable limits. Wero transactions are processed in euros (EUR) as instant credit transfers. If you choose an account in a currency other than EUR, currency conversion will take place before the payment is executed.
Payments are ordered from your Revolut Business payment account to the shops or businesses you are paying, with immediate availability of the funds, where those shops or businesses accept Wero.

You do not need to take any additional registration, enrollment or onboarding action to use Wero. Once you accept these Terms, Revolut creates the necessary Wero profile and wallet for you in the background. Wero is made available to you at the point of payment.
Revolut may charge a fees for a Wero payment in accordance with your Revolut Business plan and the applicable fees for the local or SEPA Instant transfers, including where the payment exceeds any included transfer allowance.

3. How can I use Wero?

You can only use Wero if:

- you have a Revolut Business payment account denominated in euro (EUR);
- you agree to these Terms;
- your business is established, incorporated or registered in an EEA country or Switzerland where Wero is offered; and
- you use Wero for the business purposes of your Revolut Business account.

You must inform us if your business's situation changes in a way that affects your eligibility. We reserve the right to verify the information you provide.

Paying shops or businesses with Wero
Where this option is available, you can use Wero to pay at shops or businesses that accept it. You may be sent to Wero from the shop's website or app, or you may scan a QR code.
Before you pay, you will see who you are paying and the amount. You approve the payment the same way as any other payment, using Strong Customer Authentication (for example, an authorised user's biometric login or passcode).
A Wero payment to shops or businesses is an instant transfer. Once you approve it, it is sent straight away and cannot be cancelled or reversed by us.
Wero payments to shops and businesses are single, one-off payments, Wero does not currently take regular or automatic payments from your account.
Transactions are processed 24/7/365 in real-time under the SEPA Instant Credit Transfer (SCT Inst) scheme.
You can pay shops or businesses using Wero up to the applicable limits. The maximum amount you can pay is €100,000, unless a lower applicable limit applies. We may apply additional limits to the amount or frequency of Wero transactions, as determined by us and applicable law. We will inform you of these limits. We may restrict the use of Wero if transaction amounts exceed these limits. You can find the

applicable transaction limits on our Fees and Limits page. Wero transactions are subject to SEPA Instant scheme rules and local clearing cutoffs.
If something goes wrong with your purchase, for example, the goods or service are faulty, not as described, please contact the shops or businesses directly. If they agree to a refund, they will send it back to you through Wero. You can also ask Wero for help with a refund.
This does not affect your legal rights. In particular, if a payment was made from your account that you did not approve, you can contact us and we will look into it and refund you where required, as explained in our Business Terms.

Your Responsibilities:

- you agree to use Wero in accordance with these Terms and all applicable laws and regulations (including anti-bribery and tax laws); and
- you must not use Wero for unlawful purposes, to purchase illegal goods or services, or in a manner that infringes third-party rights.

4. When will we not process your WERO transaction?

We will reject your WERO transaction if:

- Your Revolut Business account is blocked, suspended, or closed;
- You fail strong customer authentication (SCA);
- You enter incorrect recipient or payment information;
- You have exceeded your daily or per-transaction limits;
- You have insufficient funds in the Revolut Business account you chose for the payment;
- The WERO service is temporarily unavailable due to maintenance or external service disruptions (e.g., SEPA Instant connectivity issues); or
- The shops or businesses you are paying cannot be reached through the Wero service.

The list above is non-exhaustive and you might encounter situations where we block or reject your Wero transaction in order to be in compliance with applicable laws and regulations, or in the situations agreed in our Business Terms.
If a transaction is rejected, we will notify you in the Revolut Business app and inform you of the reason for the rejection and, where applicable, how to rectify it, unless providing this information would be contrary to applicable EU or national law or a court or authority order.

5. What else should I know?

Your Obligations

- You must comply with all instructions and requirements we provide to ensure the security of your data, Wero transactions, and the Revolut Business app.
- You must comply with SCA requirements when requested.
- You must not conceal your true IP address or change settings to circumvent these Terms, deceive us about your location, or bypass security features.
- You must notify us of any incorrectly executed or unauthorised Wero transactions without delay and no later than 13 months from the date your Revolut Business account was debited.

System Requirements

To use Wero, you need a compatible mobile device with internet access that meets our software and security requirements. You may need to update your device's operating system if we change the supported versions. We don't warrant that the software related to Wero will always be compatible with your device.
You are responsible for keeping your Revolut Business app, login credentials and linked device secure.
If you suspect fraud or loss of access, please notify us immediately in accordance with Sections 9 and 23 of the Business Terms.

6. Data Protection

Protecting your personal data is important to us. When you use Wero, Revolut acts as a data controller.
For full details on how we collect, use, share, and protect your personal data, your data protection rights (including how to exercise them), and the legal basis for our processing, please see our Customer Privacy Notice. This policy also covers data transfers and your rights under data protection law.

7. When will we stop providing WERO services to you?

The Agreement is concluded for an undefined period. You may terminate the Agreement at any time and for any reason by choosing not to use Wero to pay shops or businesses, or by contacting Support.

We may terminate the Agreement for any reason. If we do, we will inform you by email at least two months before the termination is effective.
We may also terminate the Agreement immediately if you engage in fraud or commit a serious breach of these Terms or of the Business Terms that apply to your Revolut Business account.
Finally, the Agreement will automatically terminate if:

- It is required by law or regulation;
- Wero is decommissioned by its scheme provider (EPI);
- Your Revolut Business account is terminated;
- You revoke/withdraw consent for processing necessary data for Wero functionality;
- You reject changes to this Agreement regarding the use of the Wero in accordance with Section 8 of these Terms.

If the Agreement is terminated, you will lose your access to the Service and will no longer be able to use any feature offered by Wero.

8. Changes to these Terms

We may change these Terms at any time. We will propose changes to you on a durable medium (e.g., via email or an in-app notification) no later than two (2) months before their proposed date of application.
You will be deemed to have accepted the changes if you do not inform us that you reject them before they are effective. To reject the changes, you must terminate these Terms (and your use of Wero), but you can do so free of charge at any time by informing us before the date the changes are effective. Amendments may come into force with immediate effect if they are strictly required by legislative or regulatory measures.

9. Filing a complaint

The claims clause in the Business Terms applies to this contract. Please refer to "How to make a complaint" section of the Business Terms or our Complaints Policy for more information.
You will be responsible for the correct use of the Service and, therefore, for the consequences that may arise from the incorrect use of its functionalities, without prejudice to the provisions of the Business Terms of which this document forms part, as applicable.

10. Legal bits and pieces

Transfer of rights. Only you and us have any rights under the Agreement. You may not transfer any rights or obligations under the Agreement to any other person.
Your personal data. By entering into this Agreement, you acknowledge and consent to us disclosing the following client-secret information to third-party, including Wero, as operator of the scheme, and to the payment service providers participating in the scheme, solely to process, execute and settle your Wero payment:

- the fact you are our client;
- the account number and account user;
- the payment proxy and/or IBAN;
- and the details of the transaction (amount, time and beneficiary).

We will disclose what is necessary for that purpose and ensure recipients are bound by a duty or confidentiality. Any other disclosure of your client secret remains governed by Section 30 of our Business Terms.
Applicable law. The laws of the Republic of Lithuania apply to these terms and conditions and the agreement.
Languages. The language used in the performance of the Agreement regarding the use of the WERO service is English. If these Terms are translated into another language, the translation is for reference only and the English version shall prevail.

Disputes. Disputes in relation to, or arising from, the Terms will be settled by the courts of Lithuania.