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 app. These Terms form a legal agreement (the "**Agreement**") between:

- you; and
- us, Revolut Bank UAB, acting through its Belgian branch (Revolut Bank UAB - Belgium Branch), 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 and registered with the Belgian Crossroads Bank for Enterprises (CBE) under number 0798.814.221, with its registered branch office at Square de Meeûs 35, 1000 Brussels, Belgium. 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 Personal Terms and any matters not expressly covered in these Terms are governed by our Personal Terms.
If there is any conflict between these Terms and the Personal 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 (this is a non-exhaustive list which may be subject to change):

- Make instant payments from your Revolut account to other individuals (P2P);
- Receive instant payments into your Revolut account from other Wero users; and
- Make instant payments from your Revolut account to shops or businesses that accept Wero as a payment method (P2M), where this functionality is available.

Wero payments are executed using your linked Revolut euro-denominated account, subject to your available balance and applicable limits. Wero transactions are processed in euro (EUR) as instant credit transfers. Currency conversion is not supported within the Wero flow.
Payments are ordered from your Revolut payment account to another account with immediate availability of the funds, as long as the recipient is also registered with the Service through any of its member institutions.
Wero may also offer features part of the Revolut app integration, and their availability can change.

3. How can I use Wero?

You can only use Wero if:

- you have a Revolut payment account denominated in euro (EUR);
- you agree to these Terms;
- you are a resident of an EEA country where Wero is offered; and
- you use Wero for your personal use.

You must inform us if your personal situation changes in a way that affects your eligibility. We reserve the right to verify the information you provide.
Sending or requesting a WERO payment
You can initiate Wero payments through various methods within the Revolut app, such as scanning a QR code or entering/selecting a payee's proxy (like a phone number or email address).
All your Wero payments will require your authorisation through the Strong Customer Authentication (SCA) methods used in your Revolut app (e.g., biometric login, passcode). The specific consent process will depend on the type of Wero transaction.
You can create Wero payment requests within the Revolut app by generating a QR code/ payment link and sending them to other Wero users. Payment requests can be created for a specific amount or as a general request where the receiver can add the amount. You can cancel a payment request at any time until they are authorised or declined by the other Wero user. Payment requests that are neither authorised, declined nor canceled expire. You can see the validity date of your payment requests when you create them and at any time in the Revolut app.
Transactions are processed 24/7/365 in real-time under the SEPA Instant Credit Transfer (SCT Inst) scheme.
You can send 100 payments and 100 requests using Wero during a seven day period starting at the moment of the first payment or request. The maximum amount you can send or pay is €100,000.

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 Wero use 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.

Your responsibilities

- You agree to use Wero in accordance with these Terms and all applicable laws and regulations (including anti-bribery and tax laws).
- You must not use Wero for unlawful purposes, to purchase illegal goods/services, or in a manner that infringes third-party rights.
- When adding text or other content to P2P transactions, you must not share content that is discriminatory, abusive, defamatory, racist, violent, pornographic, an apology for crimes, an incitement to violence or hatred, infringing on intellectual property, privacy rights, or image rights, illegal, or constitutes harassment or unsolicited advertising. You are responsible for any content you add.

Paying a shops or businesses with Wero

Where this option is available, you can use Wero to pay for shops or a business 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 Wero payment, using Strong Customer Authentication (for example, your 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.

If something goes wrong with your purchase, for example, the goods or service are faulty, not as described, please contact them 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 your Personal Terms.

4. When will we not process your WERO transaction?

We will reject your WERO transaction if:

- Your Revolut account is blocked, suspended, or closed;

- You fail strong customer authentication (SCA);
- You enter invalid recipient or payment information;
- You have exceeded your daily or per-transaction limits;
- You have insufficient funds in your linked EUR account;
- The WERO service is temporarily unavailable due to maintenance or external service disruptions (e.g., SEPA Instant connectivity issues);
- The recipient is not reachable under the SCT Inst scheme.
- 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 apply or be in compliance with applicable laws and regulations, or other policies of Revolut.
If a transaction is rejected, we will notify you in the Revolut app and, where available, indicate the reason.

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 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 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 software related to Wero will always be compatible with your device.
You are responsible for keeping your Wero 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 Personal 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?

You may terminate the Agreement and deactivate Wero at any time via the Revolut app or by contacting Support.
We may block or restrict your access to Wero temporarily or permanently if:

- There are objective reasons relating to the security of Wero.
- We suspect unauthorised or fraudulent use of Wero.
- You fail to comply with your obligations under these Terms or under the Personal Terms in relation to Wero.
- So required by law or regulation.

We will usually inform you before blocking or restricting access, and the reasons for doing so, unless providing this information would compromise security measures or be unlawful.
We may also terminate the Agreement immediately if:

- Wero is decommissioned by its scheme provider (EPI);
- Your Revolut account is terminated;
- You revoke/withdraw consent for processing necessary data for Wero functionality;
- You do not agree to the changes to this Agreement regarding the use of the Wero in accordance with Section 8 of these Terms.
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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 notify us that you reject them before their proposed date of entry into force. If you reject the changes, you have the right to terminate these Terms (and your use of Wero) free of charge with effect at any time until the date the changes would have applied. 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 Personal Terms applies to this contract. Please refer to Section 30 (*How to make a complaint*) of the Personal 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 Personal Terms of which this document forms part, as applicable.

If you remain dissatisfied after our internal complaints process, you can refer your complaint free of charge to **Ombudsfin** (Ombudsman in financial conflicts). Ombudsfin can be reached via their website (www.ombudsfin.be), by email (ombudsman@ombudsfin.be), or by post at: North Gate II, Boulevard du Roi Albert II, n° 8, bte. 2, 1000 Brussels, Belgium.

10. Legal bits and pieces

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.

By entering into this Agreement, you acknowledge and consent to the sharing of your personal data, including information protected under Article 55 of the Law on Banks of the Republic of Lithuania regarding banking secrecy, with third-party service providers as needed to provide the Service to you.

Your withdrawal right

You may withdraw from the Agreement without giving reasons by submitting a written declaration within 14 days of its conclusion. This deadline is met if the declaration is sent before its expiry. In the event of withdrawal from the Agreement, the Agreement is considered not to have been concluded, and you are released from all obligations and do not incur costs related to withdrawal.

Lithuanian law applies

The laws of the Republic of Lithuania apply to these Terms and conditions. Despite this, you can still rely on the mandatory consumer protection rules of your EEA country of residence.

The English version of the Agreement applies
These terms and conditions are published in English, French, and Dutch. The French or Dutch language version shall apply and prevail, and be conclusive and binding for participants residing in Belgium, and shall be used in any legal proceedings.

Taking legal action against us
Legal action under these Terms can only be brought to the Belgian courts.