



Terms & Policies

# PERSONAL TERMS

February 2026

## 1. Introduction

We, OneFor Europe B.V., a company incorporated in Netherlands registered with the Netherlands Chamber of Commerce under registration number 000055439349 and RSIN 865059214, with registered office at Flight Forum 881, 5657DV Eindhoven (hereinafter referred to as “OneFor Europe”, “OneFor”, “We” and “Us”), in cooperation with Moorwand Ltd (a company incorporated in England and Wales under registration number 08491211, the registered office of which is Fora, 3 Lloyds Avenue, London, EC3N 3DS (hereinafter “Moorwand”) and with Heuro SAS (a company registered in France under number 833165863, whose registered office is located at 1, Rue de la Bourse, 75002 Paris) (hereinafter “Heuro”) (each individually, and jointly, hereinafter referred to as the “Issuer”), via a mobile application (hereinafter referred to as the “OneFor App”) offer various technical services in relation to account, payment and card services as further described in these General Terms and Conditions (hereinafter referred to as the “OneFor Services”).

OneFor does not hold a license to provide e-money business or payment related services. Therefore, We use the Issuer who provides e-money and payment related services. Moorwand is authorised and regulated by the Financial Conduct Authority (FCA) in the UK to issue e-money, Reference No. 900709. Heuro is an electronic money institution authorised by the Autorité de Contrôle Prudentiel et de Résolution (ACPR) under number 89589 to issue electronic money and payment instruments.

The OneFor Card is promoted by Us. The GBP OneFor Card and EUR OneFor Card for Switzerland is issued by Moorwand. The EUR OneFor Card for EEA is issued by Heuro, partnering with Moorwand Ltd. The OneFor Card is issued pursuant to a licence by Mastercard International held by Moorwand Ltd. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. You will apply for a OneFor Card in a stated currency. All references to that currency in these terms and conditions are relevant to you.

The OneFor Wallet and the OneFor Card are products delivered to You by the Issuer (Moorwand, Heuro) and Us as technical service provider. Please note the OneFor Wallet and the OneFor Card are electronic money products and although they are products regulated by the FCA and the ACPR, they are not covered by the Financial Services Compensation Scheme in the UK nor by the Deposit Guarantee Scheme in France. The Issuer ensures that any funds received by You are held in a segregated account so that in the unlikely event that Moorwand Limited or Heuro becomes insolvent your funds will be protected against claims made by creditors.

## 2. Scope of application and contracting parties

These General Terms and Conditions (hereinafter referred to as “GTC”) apply to the entire business relationship You will enter, including but not limited to the use of the OneFor Services.

These GTC are also established between You and the Issuer. In this regard, We are acting as an authorised representative for the Issuer. These GTC govern the relationship between You and Issuer in accordance with this agreement, in particular Your use of the Mastercard debit card (“OneFor Card”), virtual IBAN account, and E-Wallet (“OneFor Wallet”), as well as the processing of related payment transactions and the settlement of such payment transactions by the Issuer (collectively hereinafter also the “Issuer Services”).

These GTC, together with our privacy policy, cookie law policy, complaints policy, and our official price list, constitute a legal agreement between You, Us, and the Issuer.



By registering on the OneFor App or using the OneFor Services, You acknowledge the terms of these GTC and declare that You agree to them.

You cannot transfer any of your rights under this agreement, including any right to money We or the Issuer hold to your OneFor Wallet, to any other person. You cannot grant any charge or other security over any money the Issuer holds for You.

### **3. Subject matter of the contract**

The subject matter of this agreement is the use of the OneFor Services and the Issuer Services. You shall be entitled to use the OneFor App facilitating the Issuer Services online and to retrieve information, among others, about your OneFor Card, OneFor Wallet, and transactions (including SEPA), offered by Us to You on behalf of the Issuer as a technical service provider of the Issuer.

You can only use the OneFor Services in relation to account services for your OneFor Wallet with the Issuer.

When You use the OneFor Services your account, card and transaction information, provided by Us as technical service provider on behalf of the Issuer, is transmitted in encrypted form. We access information and transmit data using interfaces provided by the Issuer.

### **4. Registration for the OneFor services; opening of a OneFor wallet; ordering a OneFor card**

You will need a smartphone with Internet access to use the OneFor Services via the OneFor App. The operating software on your smartphone must also meet certain minimum requirements. These minimum requirements are specified on our website at [www.onefor.com](http://www.onefor.com). We reserve the right to modify the minimum requirements.

You may not use the Service if you are not eligible to be a Registered User. To be a Registered User you must be (a) an individual, (b) over the age of 18 and (c) with full legal capacity.

You will need to download the OneFor App from your mobile applications provider to start registration, to make a contract with Us and the Issuer for the opening of an OneFor Wallet and the use of the OneFor Card in accordance with these GTC. Once You have installed the OneFor App You will be led automatically through all the steps. You need to create a link between the mobile telephone and the OneFor App. You must provide all the data to complete registration. We may use different means and procedures to verify the details You provide. Among such methods, We may send a message to the telephone number or email address You provided during registration and may require validation prior to confirming your account ("User Account") and activating it. We may request You to provide additional information or means of identification and may request, access, process and store information from third parties, subject to applicable law, to verify your identity and the information you provide.

You must accept these GTC to complete the registration process. We are not obliged to confirm Your registration and may, in our own discretion, decline such registration. Without derogating from the generality of the above, We may decline registration if (a) We believe or suspects that You do not comply with the conditions and requirements pursuant to these Terms; (b) the information You provided is or seems to be incomplete, inaccurate, misleading or incorrect; (c) We believe or suspects that the confirmation of your registration may breach or violate any regulatory duty or procedures.

You can only use the OneFor Services once an identity check in accordance with applicable anti-money laundering laws has been performed by an external service provider acting on behalf of Us and the Issuer (hereinafter the "KYC Process"). The KYC Process conducted by an external service provider will be done remotely. You will be sent automatically to the identification process once You start the KYC Process in the OneFor App.

We ask You to provide the mandatory information for the KYC Process. You undertake to provide such mandatory data and documents that confirm the authenticity and validity of the information and data provided. If the personal data identifying You change or expire, We ask You to inform Us and to have the data changed accordingly. If the validity of the document You used for identification expires, We ask You to submit your renewed documents. We reserve the right to have your access to the OneFor App blocked or to terminate this agreement with You if You do not update your data. Should your contact information change, We ask You to inform Us immediately about such



changes via our contact forms or to update this data in the OneFor App. We reserve the right to ask You to confirm your data at regular intervals.

After a successful registration and KYC Process according to this Clause 4 We will inform You within two business days whether We and the Issuer have accepted your offer to conclude this agreement and to provide you with a One For Wallet and a One For Card.

Your User Account is personal. You undertake not to make any use of Your User Account other than for Your own personal use, according to these Terms and the applicable law.

During registration, We will provide You with a personal username (which may be your telephone number or e-mail address) and will allow you to define a password. You undertake to keep the username and password confidential and not allow any third party to use it. Any action made using the aforesaid username and password shall be deemed made by You. You undertake to inform Us in any case of unauthorized access to Your User Account that You become aware of, without undue delay. Without limiting the generality of the foregoing, unless you notify Us without undue delay of any unauthorized use of the User Account, You shall indemnify Us for any cost, expense or loss incurred by Us due to any such unauthorized use.

You may not create more than one User Account.

## **5. OneFor service and OneFor app**

The OneFor App is the main channel for providing the OneFor Services to You. You get access to the application by registering in accordance with Clause 4. The OneFor Services provided through the OneFor App depends on (a) your cooperation and the scope and type of information You provide to Us, and (b) the type of license the Issuer and/or our respective business partners have to carry out an activity in your country of residence.

Registering on our OneFor App gives You the non-transferable right to use our OneFor Services, in accordance with these General Terms and Conditions. With the termination of the OneFor Services, your right to use the OneFor App also ends.

Although We strive to ensure the unrestricted use and availability of the OneFor Services We do not provide any guarantee in this respect. You therefore recognize that access to the OneFor Services may be temporarily restricted for technical reasons (e.g., malfunctions, maintenance) or for reasons beyond our control (e.g., force majeure, third-party fault). We will inform You without delay if maintenance work is necessary and the OneFor Services are therefore not available during the maintenance period.

You can only use your OneFor Wallet and the OneFor Card if You have a positive balance in Your OneFor Wallet. You always have the option to check your balance in the OneFor App.

A continuously updated electronic statement of your transaction history is available 24 hours a day, 7 days a week, by visiting the OneFor App. You may export or print the electronic statement. You agree these are reasonable procedures to access card and account statements. We encourage You to retain your receipts to verify your card transactions. We further encourage You to check the payment transactions at least once a month. In accordance with applicable law, the records of payment transactions created or received by the Issuer may constitute evidence of the existence, amount and conditions of transactions.

The OneFor Services are subject to certain limits that are in place to safeguard the integrity of the OneFor Services. We may increase or reduce these limits at any time and to request additional identity verification and source of funds information to make such determinations.

## **6. OneFor wallet**

OneFor Wallet means your virtual IBAN account at the Issuer. The OneFor Wallet is used to process transactions within the OneFor App, from your connected OneFor Card as well as to carry out payment transactions such as SEPA and international payments.



To open an OneFor Wallet, You must be a natural person and at least 18 years old and accept these GTC for the use of OneFor Wallet which for an integral part of Your contractual relationship with the Issuer. You can only get access to the OneFor Wallet if You are resident in a country within the European Economic Area (“EEA”) in which the Issuer is authorized to provide such a service. You can only open one IBAN account with the Issuer.

We and/or the Issuer are entitled to reject the application to open a OneFor Wallet at our own discretion.

You can top up your OneFor Wallet by transferring EURO to your OneFor EUR Wallet, and by transferring GBP to your OneFor GBP Wallet. Funds that are loaded into your OneFor Wallet do not constitute a deposit. The balance in your account does not earn any interest.

You can only top up your OneFor Wallet in EURO (if you are resident in the EEA or Switzerland) or GBP (if you are resident in the UK) respectively.

The Issuer is entitled to debit transactions made with the OneFor Card and fees incurred to the OneFor Wallet. When using the OneFor Card, where the transaction currency does not correspond to the account currency, the transaction amount will be debited in the account currency. The exchange rate applied by Mastercard and/or the Issuer and valid at the time of the transaction processing will be applied with a surcharge of 1%.

At the time a transaction is executed using the OneFor Card We will block the transaction amount and all related fees on the OneFor Wallet until the Issuer has received all settlement information about the transaction. If the information about the transaction is not received in a timely manner, the blocking will be lifted without Us or the Issuer lifting the above-mentioned rights.

The funds in your OneFor Wallet are held in trust by the Issuer. The Issuer agrees to keep funds loaded onto OneFor Wallets segregated from other funds held by it, and to use all reasonable care in safeguarding such funds in accordance with applicable laws.

You are only authorized to make payments from your OneFor Wallet. In order to make a payment, You must submit all corresponding payment order details in order to effect the transaction. Your name and account number (IBAN format) will be pre-filled in the payment order, you will fill in the payment amount in EURO or GBP respectively, the name and account number of the beneficiary, the purpose of the payment and other information that is required in the payment order and necessary for the execution of the payment. We and/or the Issuer reserve the right to postpone or reject the payment order if You fail to provide all necessary information that the Issuer requires to verify the transaction.

The payment order will be irrevocably confirmed by You in the specified form if it is submitted via the OneFor App, using appropriate two-factor authentication means as and when required.

We and/or the Issuer are entitled to postpone or refuse the execution of a payment order in the following cases:

- Your OneFor Wallet balance is insufficient to carry out the relevant payment orders and/or cover the payment costs.
- The details of the payment order are not sufficient for verification.
- You placed an order/instruction to defer the registered payment.

As a precautionary measure and to protect your interests, We and/or the Issuer are entitled, without obligation, to request additional payment confirmation (authorization) from You if We and/or the Issuer suspect attempted fraud with your funds during payment processing including where after investigation the transaction is not, in fact, fraudulent. We and/or the Issuer is entitled to postpone the execution of such a payment until You confirm the payment according to your requirements. In this case We and/or the Issuer can refuse to execute the payment if We and/or the Issuer do not receive a confirmation from You.

We will inform You of a postponement of the payment or the refusal to execute the payment by means of a notification (e.g., in the OneFor App) without undue delay, but no later than the end of the following business day, unless law or regulation applicable to the Issuer or Us prohibit the provision of such information.



Your payments to other banks or payment providers will be processed by the Issuer on official bank business days, considering the acceptance deadline and the value date of the payments. For the execution of a payment order, the Issuer chooses the most suitable execution method and the most suitable processing systems. If the payment order You submitted is received by the Issuer before the acceptance deadline specified by the the Issuer, the Issuer will execute the payment with the value date specified in the order. On this value date, the Issuer forwards the payment amount to the beneficiary or the beneficiary bank or the intermediate bank. If the Issuer receives the payment order You submitted after the acceptance deadline specified by the Issuer, the Issuer will process it on the next business day. The Issuer is entitled, without obligation, to process your payment order on the same business day by extending the value date of the payment by another business day. If the value date appears to be a public holiday of the correspondent bank, intermediate bank, recipient bank or the settlement system through which the payment is to be executed, the Issuer, the correspondent bank, intermediate bank, recipient bank or the settlement system can send your submitted payment order on the next bank business through which the payment is to be carried out. If the correspondent bank, intermediate bank, recipient bank or the processing system through which your payment is to be made to another bank is located in a different time zone, the Issuer cannot guarantee execution in accordance with the above provisions. If You make payments to another payment provider, the Issuer cannot guarantee that the payment amount will be forwarded to the beneficiary's payment provider and credited to the beneficiary's account in due time if one or more intermediary banks / payment providers are involved in the execution of the payment.

A payment addressed to You from another payment provider will be credited to your OneFor Wallet on the business days following the receipt of a message from the bank or the payment provider of the payment initiator regarding the payment addressed to You, provided that the Issuer has received all the information required for the payment execution according to this agreement and the transactional requirements. The Issuer is entitled not to credit the payment addressed to You and your OneFor Wallet from another payment provider until the Issuer has received all relevant confirmations that the payment amount has been credited to the correspondence account of the Issuer. When the payment addressed to You from another payment provider is credited to your OneFor Wallet, the Issuer determines the value date of the payment according to the value date specified in the payment order. If the value date specified in the payment order is before the date of payment processing by the Issuer, the Issuer is entitled to set the business day before the date of payment processing as the value date. The payment amount will be credited to You on the value date as specified above. The Issuer will inform You of the value date of the payment credited to You on your account statement. A payment addressed to You is deemed to have been executed correctly, provided it has been executed in accordance with your OneFor Wallet number in IBAN format specified in the payment order. The Issuer is entitled to check, without obligation, whether the account number given in the payment order matches your name, and in the event of a corresponding discrepancy, the Issuer will refuse to execute the payment or request that the information be changed. If funds have been credited to your OneFor Wallet as a result of an error by the Issuer, the Issuer is entitled to debit the account with these funds without consent, whereby the Issuer will inform You accordingly in your account statement.

You have the right to request a correction or cancellation of the payment order submitted to the Issuer by contacting Us acting as a messenger providing and receiving declarations for the Issuer via Our customer service. However, the Issuer does not guarantee that the payment order will be corrected or cancelled. The Issuer guarantees that your payment order will be corrected or cancelled if it has not yet been carried out as You requested. If You have requested the correction or cancellation of an already executed payment order, the Issuer will, as far as possible, contact the beneficiary's bank or the intermediary bank in order to request corrections and refunds in the executed payment order You requested. In such a case, You may be charged for the cost of cancelling the payment.

## **7. OneFor card**

The OneFor Card is a debit card that will be issued to You and is linked to your OneFor Wallet (in case You have such one). It has a validity of 5 years.

You are the sole authorised user of the OneFor Card, and the card is not transferrable and shall be used by You strictly in accordance with this agreement. The Issuer and Moorwand reserve the right to limit the number of cards issued to a cardholder under the card program.



The OneFor Card is an electronic means of payment with retailers that accept Mastercard, and a means of withdrawing cash at authorised banks or Automated Teller Machines (“ATMs”) that accept Mastercard.

The OneFor Card can only be used for consumer transactions (and not business purchases), to pay for goods and services at a physical or online business that is part of the Mastercard payment network (i.e. showing the Mastercard logo on the counter or on the online site). The card can also be used to withdraw cash from any ATM that is registered as part of the Mastercard payment network.

The amount and currency of the card transaction made will be disclosed to Us and the Issuer by the payment processing organisation – Mastercard Worldwide.

After registration and verification, the Issuer automatically create a virtual debit card for You. Your virtual debit card can also be tokenized for use for online purchases, contactless payments in contactless POS terminals of physical merchants, cash withdrawals at ATMs that allow contactless cash withdrawals, and card-to-card processing of payments.

You can order a plastic debit card, and We endeavour that it will be delivered by regular post to You within 14 working days of placing your order, with a delivery fee stipulated by the Our price list. You are responsible for ensuring that the delivery address given to Us by You is correct, and We shall bear no responsibility if the delivery fails due to wrong information provided to Us. We reserve the right not to reimburse You the card ordering fee in such a case.

When You get your plastic card, it will be issued to You in an inactive state. You have to confirm receipt of the plastic card, and before You can use it, You need to activate the plastic card via the OneFor App. If You do not activate your plastic card, no transactions can be processed with it.

The OneFor Card is the property of the Issuer and is given to You for use. You are only entitled to use the OneFor Card in accordance with this agreement. If the OneFor Card contains a signature sample, You are obliged to sign the OneFor Card in the space provided for the signature sample. It is not permitted to damage the OneFor Card, alter or reproduce the OneFor Card, or allow such damage, alteration or reproduction. If the OneFor Card is damaged, You are entitled to request a replacement of Your OneFor Card via the OneFor App.

The PIN code is only known to You (as the cardholder) and is equated with the signature of the cardholder for transaction certification. If a PIN code is used, it is necessary to strictly follow all instructions from the relevant ATM or payment card terminal.

In cases in which a Point of Sale (POS) ensures secure authentication (3-D secure), You must carry out additional authorization by confirming such a card transaction with a one-time password derived from our card processor. You agree that a transaction confirmation made according to the above procedures constitutes your irrevocable consent regarding the amount and other details given in the document or on the display of an ATM or card POS terminal.

Each time You use your OneFor Card, You implicitly provide authorization to reduce your available balance by the amount of the transaction plus applicable fees. You are not allowed to exceed your available balance through an individual transaction or a series of transactions.

We normally receive notification of your authorization in the form of an electronic message in accordance with the rules and procedures of the payment system (Mastercard network). As soon as We received notification of your authorization to carry out the transaction, the transaction can no longer be stopped or revoked. However, under certain circumstances, You may be entitled to a refund under the card dispute rules under the rules of the Mastercard network.

In certain circumstances, We and/or the Issuer may refuse to conduct a card transaction that You have authorized. These circumstances include, among others the circumstances:

- If We and/or the Issuer has a reasonable suspicion that the security of your OneFor Card has been compromised and We and/or the Issuer therefore suspects that it is being used in a fraudulent or unauthorised manner.
- If, at the time We receive notification of the transaction, there are insufficient funds available to cover the transaction and any related fees.



- If there are errors, failures (mechanical or otherwise) or refusals by merchants, payment processors or payment systems processing transactions.
- If We and/or the Issuer is legally obliged to do so.

If a transaction is refused, You will be notified as soon as reasonably practicable that the transaction was declined and for what reasons (if legally permissible), along with the process of correcting any factual errors that led to the refusal, if applicable.

We and/or the Issuer may suspend (respectively block) the use of your OneFor Card if We and/or the Issuer has reasonable concerns about the safe use of your OneFor Card or if We and/or the Issuer suspect that your OneFor Card is being used in a fraudulent or unauthorized manner. We will notify You of such a suspension by means of a notice via the OneFor App or by email and the reasons for the suspension, unless this would jeopardize appropriate security measures or would otherwise be unlawful. The suspension will be lifted as soon as the reasons for such a suspension no longer exist, and We will then inform You of the lifting of the suspension immediately.

For security reasons, We and the Issuer will set payment limits for the transactions made with the OneFor Card, including Internet transactions (setting the maximum amount of each individual payment or the maximum amount over a certain period of time). You have the option to lower these limits via the OneFor App.

Your OneFor Card may become dormant, or inactive, after an extended period of no financial activity initiated by You. If your card is dormant, the Issuer may block outgoing transfers from your OneFor Card until You contact Our customer service to re-authorize such transfers.

By using the credentials or by signing the record of transaction for a purchase, cash withdrawal or cash advance, You authorize payments to the retailer, merchant, bank or service provider, as applicable, for a transaction. This authority may not be withdrawn once the transaction has become irrevocable. The transaction records sent by retailer, merchant, bank or service provider, even in the absence of a written signature, may be used as proof of the transaction in accordance with applicable law.

ATM operators may impose lower withdrawal amount limits than those set by Us and the Issuer. Also, ATM operators (or any network used) may assess and charge fees separate from those charged by Us and/or the Issuer, including fees for card balance inquiries even if You do not complete a funds transfer.

If You withdraw funds from an ATM that dispenses a currency other than that of the country where the ATM is located, the ATM operator may convert the amount being withdrawn into their local currency before converting it back to the currency being dispensed. This may occur even when the currency being dispensed is the same as that of your card. The amount debited from your OneFor Card may be greater than the amount which is dispensed by the ATM. Not all ATM operators advise of the amount to be debited from your OneFor Card before You withdraw money from their ATM.

Where the OneFor Card is used to conduct a payment transaction in a currency other than your card currency, the applicable exchange rate shall apply, as set out in clause 6.6 above.

You may request the Issuer to issue an additional card to another cardholder (companion). The companion card holder is required to register in the OneFor App and undergo the same process of identification as any other OneFor user. By giving access to an additional card to a companion card holder, you enable that individual to get access to the types of card payments and transactions enabled by the OneFor Card.

The companion cardholder will have no access to your account balance. You will have the option to allocate money to a companion card. You authorize the companion card holder to manage his/her card by himself/herself and agree not to have access to the details of transactions performed by this companion card.

You may have up to 5 companion cards issued to different companion card holders. A companion card holder can only hold one companion card at a time. All terms and conditions applicable for a OneFor Card apply to the companion card as well.



To request a companion card, you should make sure that you have completed the full process of identification with OneFor, and you obtained an OneFor Wallet accordingly. A companion card issuance process can only be initiated if all the following conditions are fulfilled:

- You authorize the Issuer to issue a companion card to an individual who has successfully passed the identification procedure of OneFor; and
- The individual you chose as your companion has accepted these GTC; and
- You both have confirmed in the OneFor App to be linked and connected.

You are the legal sponsor of the companion card of the companion cardholder; thus, you should make sure that you know the individual you are suggesting issuing a companion card in a way that doesn't implicate You into any legal dispute. The companion cardholder is granted by you full rights of managing his/her card with any balances assigned to it. You agree to forego any rights in accessing the balance or transaction details in the card of the companion.

You may request from Us and the Issuer to disconnect your companion from your OneFor Wallet, and We shall ensure that such process is finalized within 5 business days after receiving your request via the OneFor App.

In case you decide to close your OneFor Wallet, the companion cards connected to you will be also closed.

Where You have sponsored a companion card, You hereby undertake to ensure the proper and intentional delivery of the physical companion card to the companion.

## **8. Use of the OneFor services, authentication, communication of/change in information, recording of phone conversations and electronic communications**

All communication with You will take place using the OneFor App (particularly regarding provision of bank statements), by email and by our customer support (telephone, chat, email). Our contact details are listed in the OneFor website ([www.onefor.com](http://www.onefor.com)).

We send short messages (Push/SMS/WhatsApp) to the mobile phone number provided by You. You are requested to enable such service when registering for our service. You are advised to read these messages regularly and report any errors You might observe immediately.

We will communicate with You in English, any other language made available to You is on a best effort basis. This also applies to this agreement: if a translated version of the agreement in one of the languages supported by our application is made available, in case of dispute the English version prevails.

You acknowledge and agree that, for Us to perform the OneFor Services to You, We have the right to register and keep records of telephone and electronic communications with You, all in accordance with the applicable privacy regulations. The right to register and keep records of such communications shall not trigger any liability by Us.

We ask You to provide the necessary information to verify your identity. You undertake to provide Us with the requested data and information as well as documents that confirm the authenticity and validity of the information and data provided. If the personal data that identifies You change or expire, We ask You to inform Us and have the data changed accordingly. If the validity of the document You used for identification expires, We ask You to submit your renewed documents. We reserve the right to have your access to the OneFor account blocked or to terminate the contract with You if You do not update your data. Should your contact information change, We ask you to update this information in the OneFor application. We reserve the right to ask You to confirm your data at regular intervals.

You will not have the option of changing the following information yourself in your user account: Email, mobile telephone number, residence address. We will verify any changed email address, changed mobile telephone number or changed registration address which You have submitted to us.

We ask that You notify our customer support of any personal information changes, e.g., change of name (marriage).

You are entitled to access and use the OneFor App remotely and to submit applications using the authentication means We have issued in accordance with the procedure We have established. Transactions that You send via the OneFor App using the authentication means are binding for You and have the same legal force as orders that have a manual signature.



All communication takes place between You and Us. This includes but is not limited to declarations or notifications relating to your contractual relationship with the Issuer. In this respect We are intermediaries acting as a messenger providing and receiving declarations for the Issuer. You must also send any notification to terminate the OneFor Wallet or the contract of use for the OneFor Card to Us. OneFor will forward this information to the Issuer as messenger of the Issuer.

## 9. Complaints

If You are not satisfied with any element of the service You receive, You can submit your complaint via the available channels as listed on Our website ([www.onefor.com](http://www.onefor.com)). We shall reply, on your registered e-mail to your complaint. Such a reply shall address all points raised, within an adequate timeframe and at the latest within 3 business days of receipt of the complaint. In exceptional situations, if the answer cannot be given within 3 business days for reasons beyond our control, We shall keep You informed clearly indicating the reasons for a delay in answering to the complaint and specifying the deadline by which You will receive the final reply.

If you have received a response from our Customer Services team and are unhappy with the outcome, you can escalate your complaint to the Issuer's Complaints Department by writing to [operations@moorwand.com](mailto:operations@moorwand.com).

In the unlikely event that we are unable to resolve your issue to your satisfaction, you have the right to refer your complaint to the UK Financial Ombudsman Service (FOS).

### United Kingdom

**Address:** Exchange Tower, London E14 9SR

**Telephone:** 0800 023 4 567 (free from most landlines but charges may apply if using a mobile phone), Mobile Phone: 0300 123 9 123 (calls by mobile cost no more than a national rate call to a 01 or 02 number)

**E-mail:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

If you have a EUR account and have received a response from our Customer Services team that you are unhappy with the outcome, you can escalate your complaint to the Issuer's Complaints Department by writing to [support@ouitrust.com](mailto:support@ouitrust.com).

In case you are not satisfied with our reply, You have the right to escalate to the French Mediateur.

### France - French Mediateur

**Address:** Maître Carol SABA

Le Mediateur de la Consommation AFEPAME

A l'attention du Médiateur de la Consommation de l'AFEPAME

c/o WEBHELP

Zac de Gray Impasse Clément Ader 70100 Gray

Email : [contact@mediateur-consommation-afepame.fr](mailto:contact@mediateur-consommation-afepame.fr)

**Website:** <https://mediateur-consommation-afepame.fr/>

## 10. Data protection and retrieval

We take the protection of personal data very seriously. The use of personal data takes place exclusively within the applicable laws. You can find detailed information on how we handle your data in the privacy policy on our website.

## 11. Obligations as a user

You must make sure that your OneFor Services access data are kept secret and secure. This means that You must keep the data which are needed to access the OneFor Services secret, must not disclose this information, must not



allow or enable any third parties to obtain this information and must take any action necessary to ensure that such information remains confidential, e.g., by creating and regularly changing a secure password consisting of digits, letters and special characters. You must make sure that your mobile telephone is kept secure and cannot be used by third parties.

You may only set up the technical link to the OneFor Services using the access channels (OneFor App) about which You have been informed by Us.

You must ensure that emails can be sent and received at the email address You provide at the point of registration.

You must inform Us without delay if You discover that your access data have been lost, stolen, misused or otherwise used without your authorization. You must also report any theft or misuse to the police without delay. You must also inform Us without delay if You suspect that any other person has obtained or found out about your access data without your authorization or is using your access data. When You report the loss, theft, or compromise of your OneFor Card or credentials or unauthorized use of your OneFor Card or OneFor Wallet, You must provide Us with accurate and complete information, including, verification of your identity, your full credentials (except your PIN), transaction information, the circumstances that resulted in loss, theft, or compromise of your OneFor Card or credentials, and help to ensure that the OneFor Card or OneFor Wallet is deactivated as soon as possible. We or the Issuer may request written statements and attestations from You.

Attacks on the functionality of the OneFor Services, such as the mass-sending of emails (SPAM), attempts to hack the services, brute force attacks, the use or sending of spyware, viruses and worms are prohibited.

Orders of all kinds must have unambiguously recognizable contents. Orders which are not unambiguously worded may be queried and result in delays. You must ensure that the information You provide in orders is correct and complete, including but not limited to the account number, IBAN and sort code/BIC.

Under no circumstances may You use your OneFor Card and OneFor Wallet: (1) in violation of applicable laws or regulations, including those governing financial services; (2) in violation of this Agreement; (3) in a manner that violates the privacy or proprietary rights of another, including spam, phishing, or unwanted solicitations; (4) to perform unlawful acts, including illicit gambling and acts involving stolen goods or illegal substances; or (5) to perform transactions involving a transfer of funds for illegal purposes or made to hide the source of such funds ("money laundering").

## **12. Costs**

The charges for the use of the OneFor Services, including the amount of payments, which exceed the charges agreed for the main service, are detailed in the "List of Pricing" available on the OneFor website ([www.onefor.com](http://www.onefor.com)). Unless We have agreed otherwise, the charges stated in the "List of Pricing" apply to all services listed.

The amounts stated in the "List of Pricing" are inclusive of value-added tax.

We shall be entitled to unilaterally amend the "List of Pricing", by giving a notification on such changes at least two months prior to a new "List of Pricing" becoming effective. Clause 16 applies.

Unless We have agreed otherwise, We will debit the charges from You directly. You authorize Us to debit charges from your OneFor Wallet with the Issuer.

You may be required to pay any charges, costs, or fees in relation to investigations, chargebacks, and similar services as listed in the additional price list available on the OneFor website.

We may deduct any fees, costs, expenses, damages, and loss resulting from Your breach of these Terms (to the extent permitted by law) from any funds deposited in OneFor Wallet and/or OneFor Card.

## **13. Term and termination**

By acknowledging these GTC, the agreement for the use of the OneFor Services with Us and the agreement for the issuance and use of the OneFor Wallet and the OneFor Card with the Issuer becomes effective on the date You register with us and are concluded for an unlimited period.

You may terminate the agreement with Us at any time and therewith also terminate your agreement with the Issuer and therewith close your OneFor Wallet and OneFor Card via the OneFor App or by email to Us. You may redeem



your available balance prior to the effective closing of the OneFor Wallet. We will then erase your user account and associated data in line with applicable legal retention periods.

We may serve notice of two months by writing or by email to terminate the contract of use with You.

The agreement may also be terminated without notice by either party for good cause. A good cause which would allow Us to terminate without notice would be if it would be unreasonable to expect this contract to be continued even regarding your legitimate interests. A good cause would also include but not be limited to an infringement of Your obligations described in this agreement.

#### **14. Right of withdrawal for consumers and model withdrawal form**

You may withdraw from the OneFor Service, the OneFor Wallet, and the OneFor Card under the following conditions:

##### *Right of withdrawal*

You have the right to withdraw from the OneFor Service within 14 days without giving any reason. The withdrawal period will expire after 14 days from the day of the conclusion of the registration. To exercise the right of withdrawal, You must inform Us of your decision to withdraw from the OneFor Service by an unequivocal statement (e.g., an e-mail). You may use the below model withdrawal form, but it is not obligatory.

To meet the withdrawal deadline, it is sufficient for You to send your communication concerning your exercise of the right of withdrawal before the withdrawal period has expired.

##### *Effects of withdrawal*

If You withdraw from the OneFor Service, We shall reimburse to You all payments received from You, including the costs of delivery (with the exception of the supplementary costs resulting from your choice of a type of delivery other than the least expensive type of standard delivery offered by Us), without undue delay and in any event not later than 14 days from the day on which We are informed about your decision to withdraw from the OneFor Service. We will carry out such reimbursement using the same means of payment as You used for the initial transaction, unless You have expressly agreed otherwise; in any event, You will not incur any fees as a result of such reimbursement.

If You requested to begin the performance of services during the withdrawal period, You shall pay Us an amount which is in proportion to what has been provided until You have communicated Us your withdrawal from the OneFor Service, in comparison with the full coverage of the OneFor Service.

If We provide certain OneFor Services to You immediately after registration, your right of withdrawal expires if You have both (i) given Us your explicit consent and (ii) confirmed your knowledge that You waive your right of withdrawal if We completely fulfil the service. Your right to withdraw from the OneFor Service expires in the case of a contract for the delivery of digital content that is not on a physical data carrier, even if We have started to execute the service after You have expressly agreed that We will start to execute the service before the end of the withdrawal period and You have confirmed that You are aware that You will waive your right to withdraw by giving your consent when the execution of the service starts. We will emphasize these points to You separately in relation to the corresponding OneFor Services.

##### *Model withdrawal form*

If You want to withdraw from the contract, please fill out this form and send it back.

To: OneFor Europe B.V., Flight Forum 881, 5657DV Eindhoven, Netherlands

[email address: support@onefor.com]

- I/We (\*) hereby give notice that I/We (\*) withdraw from my/our (\*) contract for the provision of the following service (\*),
- Ordered on (\*)/received on (\*),
- Name of consumer(s),
- Address of consumer(s),



- Signature of consumer(s) (only if this form is notified on paper), Date

• \_\_\_\_\_

(\*) Delete as appropriate.

## 15. Limitation of liability, no warranties

You shall not be entitled to claim damages. This disclaimer shall not apply to claims for damages against Us and/or the Issuer arising from injury to life, limb or health, a breach of substantial contractual obligations (material obligations) or liability for any other deliberate or grossly negligent breach of obligation by a party, our legal representatives, or vicarious agents. Substantial contractual obligations are ones whose fulfilment is necessary for the object of the contract to be achieved.

To the extent permitted by law, the Issuer and/or We will not be liable for any loss or other additional costs You incur in the event of suspension of payment or refusal to execute the payment specified in this agreement. The Issuer and/or We are not responsible in relation to a non-executed or wrongly executed payment order if the proper execution of the same is hindered by legal acts or other regulatory requirements that apply to Us.

To the extent permitted by law, the Issuer and/or We are not liable for losses or other additional costs that You may incur as a result of the non-execution or improper execution of the payment order if the account number of the beneficiary specified in your payment order is saved in IBAN or another format, including invalid or incorrect account number, does not match any other payment details given, even if the details given in your payment order are incorrect or incomplete.

If substantial contractual obligations are breached, to the extent permitted by law, We and/or the Issuer shall only be liable for foreseeable losses typical of the type of contract involved where such losses are the result of simple negligence, except for claims for damages which benefit You based on injury to life, limb, or health.

The restrictions as stated shall also apply to our legal representatives and vicarious agents as well as the legal representatives and vicarious agents of the Issuer should claims be brought against them directly.

The stated limitation of liability shall not apply if We and/or the Issuer have fraudulently concealed the defect or accepted a guarantee for the quality of the item. The same shall apply if We and/or the Issuer have entered an agreement on the quality of the item.

Other than as set forth in this agreement, We make no other representation or warranty with respect to the services provided.

## 16. Changes and availability

We may, at any time and without prior notice change the layout, design, scope, features or availability of the Service.

The availability, functioning, quality, and functionality of the Service depend on various factors, including software, hardware, and communication networks, which may be also provided by third parties, at their responsibility. These factors are not fault-free.

We may revise these Terms, including – but not limited to - fees and charges, in whole or in part, at any time by providing you at least two (2) months prior notification of the amended Terms, by e-mail to the address We have on file for Your User Account. It is Your responsibility to review Your email account for such notifications. Your continued use of the service after the effective date of the amended Terms constitutes Your consent to the amended Terms. If you do not accept the changes, You may terminate your relationship with Us, free of charge at any time until the date the changes apply, in accordance with clause 13.

## 17. Final provisions / assignment

The terms of this agreement shall be governed by and interpreted in accordance with the laws of the Netherlands and Netherlands courts will deal with any legal proceeding between us.

This agreement constitutes the entire agreement between You and Us with respect to the OneFor Services, and between You and the Issuer with respect to the Issuer Services. If any provision of this agreement is determined to



be unenforceable under applicable law, the other provisions of this agreement will remain valid and enforceable.

A failure by Us and/or the Issuer to enforce the performance of any provision of this agreement will not in any way constitute a waiver by Us of our right to subsequently enforce such provision or any other provisions of this agreement. Those provisions of this agreement intended to survive any termination or cancellation of this agreement shall survive in force upon any such termination or cancellation.

You may not assign or transfer your rights and obligations under these Terms without our prior written consent. Any attempted or actual assignment by You, without our prior written consent, shall be null and void. We may assign these Terms in their entirety, including all rights, duties, liabilities, and obligations therein, upon notice to You and without obtaining Your further specific consent, to a third-party, upon a merger, acquisition, change of control or the sale of all or substantially all its equity or assets relating to the Agreement. By virtue of such assignment, the assignee assumes our stead, including all rights, duties, liabilities, and obligations, and We are irrevocably released therefrom.