

bunq

Terms and conditions

Mobile Wallet



How does it work?

We will automatically add a virtual bunq card to your bunq account if you are a Premium or Business user with an eligible device. You can add this card to your Mobile Wallet via the bunq app.

Once you have added a card to your Mobile Wallet, you will be able to use your device as if it were a contactless card whenever you see the contactless/NFC sign or the logo of the Mobile Wallet provider. The card you linked will be debited and the transaction will show up in your overview just like any other transaction.

Literature

These terms and conditions govern your access and use of your (virtual) bunq card(s) via your Mobile Wallet. They are an addition to the general terms and conditions currently applicable to your use of our products and services (your account terms), and the bunq card rules. You can always find the latest versions of all of our terms and conditions at www.bunq.com.

When you use your Mobile Wallet, you will be subject to the Mobile Wallet provider's terms and conditions (including their privacy policy). In addition, there may be third party's terms and conditions and privacy policy applicable to you. It is your own responsibility to read them and to comply with them.

Some simple rules

Please use only your own card(s) with your Mobile Wallet and do not conduct any activities that could be considered misuse, illegal or could damage our good name/reputation.

To keep in mind

- When you link a card to your Mobile Wallet, the card will get a different card number in the background. This number will be used for your Mobile Wallet transactions. This is worth remembering when asking a merchant for a refund for something you've bought using the Mobile Wallet.
- Please be aware that some contactless terminals may let you make payments above your contactless limit.
- Within your Mobile Wallet, you can view your most recent transactions of your Mobile Wallet card(s).
- If you would no longer like to use your Mobile Wallet, you can simply remove your card(s) from your Mobile Wallet.

What does it cost?

The use of your Mobile Wallet is free of charge for our users, and comes along with the bunq Premium and bunq Business memberships. Please be aware that some third parties might charge you in relation to your use of Mobile Wallet card(s).

Security

- Please take into account the security guidelines included in our general terms and conditions and the bunq card rules.
- Don't tell anyone your code or any other security details. We will never ask you for them, so do not share with anyone.



- Don't install or use an unauthorized modification of the operating system on your device. This increases the risk of fraudsters accessing your device and stealing your information or money.
- Make sure to delete all of your information in your Mobile Wallet when you change or swap devices.

Privacy

When you add a card to your Mobile Wallet, we may exchange information with the Mobile Wallet provider to verify your identity, check your eligibility, and to prevent the possibility of fraud.

In order to use the Mobile Wallet services and successfully perform Mobile Wallet payments through bunq, we could be required to share data about you and your transactions with the Mobile Wallet provider.

Based on the Mobile Wallet provider's rules we are required to share anonymised information relating to your transactions with the Mobile Wallet to enable them to improve their payment service.

From time to time, we may contact you about the Mobile Wallet providers via different communication channels. This might include sending you marketing messages.

It is possible to delete your account and end the use of the services of the Mobile Wallet provider. The most up to date instructions on how to do this can be found on the Mobile Wallet provider's support website

Changes and termination

We (and the Mobile Wallet provider) may block, restrict, suspend or terminate the use your card(s) via your Mobile Wallet if you breach your agreements with us or any other relevant agreements (such as the Mobile Wallet terms and conditions).

We do not operate the Mobile Wallet platform and have no control over its operations. The Mobile Wallet provider is fully responsible for the platform and may change, restrict, suspend or terminate the platform at any time. This means we don't take any responsibility or liability with regard to your Mobile Wallet and your use of the platform.

We reserve the right to revise these terms and conditions at any time in accordance with your account terms. We furthermore reserve the right to implement limits on the use of your Mobile Wallet and to stop offering or supporting your (virtual) card, or to stop participating in your Mobile Wallet at any time.