

Terms for Single Cashcard Transactions (LT)

Version 1.0

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1. Definitions

'you' – means natural person or business or other entity who want to make single transaction to the Merchant.

'we', 'us', 'our', ZEN.COM or 'the Company'– means “UAB ZEN.COM” a company registered in Lithuania at Konstitucijos av. 18B, LT-09308, Vilnius, legal entity code 304749651, holding Electronic Money institution licence No. 35 issued by the Bank of Lithuania.

“CashCard” – means a prepaid electronic money payment instrument known as ZEN.COM CashCard (the CashCard) issued by UAB ZEN.COM.

“Merchant” -means an entity from which you are buying goods or services means which is merchant approved by ZEN.COM to accept the CashCard as a payment method in ZEN.COM PAY 2.0 model.

2. The Object and Scope of These Terms

These Terms apply when you use a selected payment method indicated on the Merchant's website in order to make a single payment transaction to the Merchant to pay for goods or services.

The acceptance of these Terms does not entail the opening of a payment account by ZEN.COM for you.

The Merchant is the payee of the transaction you are concluding. We act only as an acquirer of transaction and issuer of payment instrument (CashCard). We are not a party to the agreement for goods or services concluded between you and the Merchant. We are not responsible for the performance of the service or the quality of the product that may be provided by the Merchant based on your agreement.

We act as acquirer to the Merchant which has a payment account at us, and we are collecting payments on Merchant's behalf. This means that we have the right not to credit the funds of

your payment to Merchant's account or suspend its processing for various legitimate reasons. These may be related with our duties to check the legality or credibility of a transaction or avoid suspicions of fraudulent activity. We may also cancel a completed transaction and issue a refund on similar terms. However, in any case, we will inform you if your transaction request has been refused or cancelled and no payment has been made to the Merchant.

Please remember that the limits apply, especially the maximum value of a single transaction a maximum transaction value per user.

You must not use a CashCard for any unlawful purpose, including fraud, money laundering, terrorist financing, or in breach of these Terms, sanctions or applicable law.

ZEN.COM may impose additional limits or restrictions on the use of the CashCards where it is required for regulatory, security, fraud prevention or risk management purposes.

Merchant will receive funds in accordance with the individual rules contained in the contract between Merchant and us.

3. Fees

We may charge you an additional fee for the transaction. In each such case, we will inform you about the fee when you choose the payment method.

4. Your Data

By agreeing with these Terms, you also accept our privacy policy available at: <https://www.zen.com/privacy-policy/>

We only collect and process your data that is required to process the transaction. This includes your name, surname, e-mail address, as well as information about the purchased items or the purchased service. Such information may also be shared with the Merchant. In cases where required by applicable laws, we may request you to provide more information about yourself and/or the transaction.

5. Limitation of Liability

If we have refused to process the transaction, we shall not be liable for any loss or damage that you may incur as a result.

We are not held liable for goods or services provided to you by the Merchant and/or fulfilment of agreement which you have with the Merchant.

In case you have a complaint related to the goods or services which were sold and/or provided to you by the Merchant, then you should directly contact the Merchant.

You can contact us any time regarding these Terms by e-mail to the address hello@zen.com.

