

ZEN.COM Card Terms (UK)

Version 1.0

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1. General

- 1.1. These ZEN.COM Card Terms identify the terms and conditions applicable for the issuance and usage of the ZEN.COM Cards. Please check the [Terms for Individual Users](#) (for consumers) or [Terms for Business Users](#) (for businesses) for general terms which apply to other ZEN.COM services ("General Terms").
- 1.2. A ZEN.COM Card (or "Card") is a physical or virtual debit card, bearing the marks of Mastercard International Incorporated, or any other card scheme with which ZEN.COM cooperates to issue and operate payment cards ("Card Organization"), issued by ZEN.COM to a cardholder which allows the cardholder to execute payment orders to and from the ZEN.COM account that is associated with that ZEN.COM Card.
- 1.3. ZEN-UK Limited, trading as "ZEN" and "ZEN.COM", is a company registered in the United Kingdom at the address of 344-354, GRAY'S INN ROAD, WC1X 8BP, London under the company number 13953648 ("ZEN.COM", "we", "us" and "ours"). ZEN.COM is an Authorised Electronic Money Institution licensed by the Financial Conduct Authority ("FCA") with the firm reference number 1000019 on 09/08/2024. ZEN is supervised by the FCA. A full list of the services that the FCA has licensed ZEN to provide may be found on the FCA's website.
- 1.4. ZEN.COM Cards are the property of ZEN.COM, you as a cardholder become eligible to use the functionalities connected with the Card pursuant to these terms.
- 1.5. Each ZEN.COM Card is connected to your ZEN.COM account and may be used to make payments and other transactions.

2. Issuing and Delivering your ZEN.COM Card

- 2.1. You must agree to these ZEN.COM Card Terms and request a ZEN.COM Card by following the instructions on the ZEN.COM mobile app or the ZEN.COM website (for businesses only).

- 2.2. In order to be eligible for a ZEN.COM Card you must have an active ZEN.COM account;
- 2.2.1. carefully read and agree to these ZEN.COM Card Terms;
- 2.2.2. agree to pay the Fees related to ZEN.COM Card issuance and usage available on the Pricing page ([for business users](#) – [for individual users](#)).
- 2.3. If you are using ZEN.COM services as a business, the representative of the business that has been registered with ZEN.COM can apply for a Card in their name. The Card will be connected to the ZEN.COM accounts of the business.
- 2.4. If you do not have sufficient funds in your ZEN.COM accounts to cover initial fees for Card issuance and delivery as well as the first month of ZEN.COM Card maintenance, we may not process your application. We may then choose to suspend processing the Card request until you have sufficient funds, or to reject your application.
- 2.5. If your Card request is successful and we approve it, you can start using your virtual Card right away. If it is a physical Card, it will be delivered to the address you have provided.
- 2.6. You must ensure that the Card delivery address is correct, up-to-date and that it contains all the necessary details to ensure delivery by post. You must inform us if the Card is not delivered within 20 business days from the date your Card request has been accepted, for ZEN.COM to verify the reason for non-delivery. If you have not received your Card within 20 Business Days and you have informed us about the incident, your Card will be restricted for security purposes. We do not take any responsibility for errors or delays in the delivery process caused by insufficient or incorrect address or delivery information. ZEN.COM reserves the right to charge you for any additional cost that may arise connected to issuing and/or delivering a new Card, if the delivery address was incorrect or incomplete, especially in situations where the delivery method or the carrier has been changed as a result.
- 2.7. It is your responsibility to properly destroy and discard any unused, inactive, or expired physical Cards in a manner that would ensure that the information contained physically, digitally and magnetically on the Card cannot be accessed or used by third parties.
- 2.8. We reserve the right, at our sole discretion, to temporarily or permanently block your ability to order new Cards if we suspect abusive activity. This includes, but is not limited to, (i) ordering an excessive number of Cards, (ii) incurring an excessive number of declined or rejected transactions, (iii) setting up a subscription, automatic or recurring payment with your Card and subsequently restricting the Card used for the subscription. If such action is taken, we will notify you via the email address registered to your account



without undue delay. We may grant you the possibility to re-enable the option to order new Cards by redeeming the underlying reason for the restriction, such as removing the restricted Cards from active subscriptions.

3. Expiry and Renewal of your ZEN.COM Card

- 3.1. Your ZEN.COM Card is valid until the expiration date associated with it or until it is blocked or restricted by ZEN.COM or the cardholder. The ZEN.COM Card is valid until the last day of month indicated in the expiration date.
- 3.2. Notwithstanding the above, ZEN.COM has the right to permanently restrict your Card if it has not been used to make an approved Transaction within the last 6 months or if the Card has been blocked for 30 days or more.
- 3.3. We will renew your ZEN.COM Card automatically if the ZEN.COM Card:
 - 3.3.1. is close to being expired;
 - 3.3.2. is active or has been blocked by your request; and
 - 3.3.3. has been used for at least one approved Transaction within the last 6 months prior to the expiration date.
- 3.4. In addition to the above, we may ask you to confirm your up-to-date delivery address for physical ZEN.COM Cards that will be renewed. Please note that your ZEN.COM Card may not be renewed in case we cannot reach you to confirm your address 1 month prior to the expiration date of the relevant physical card.

4. Fees

- 4.1. The fees related to ZEN.COM Card issuance and usage (where applicable) are available on the Pricing page.
- 4.2. If you are currently on a subscription model which grants you a limited number of free Cards, please be informed that Cards that have been restricted or disabled are counted towards this limit. You will be charged the regular Card issuance fee for Cards that you request in excess of your free Card allocation.
- 4.3. You hereby give your irrevocable consent to ZEN.COM to automatically deduct the fees from your ZEN.COM accounts, or if the balance of those accounts is not sufficient to cover the said fees, request payment of the fees directly from you.



- 4.4. We reserve our right to suspend, block or remove the ZEN.COM Card and the services associated with the ZEN.COM Card if you have failed to ensure that the fees are paid in a timely manner.

5. Using your ZEN.COM Card

- 5.1. Once your Card has been delivered, please check whether the information on the Card is accurate. If any of the Card information is incorrect, please refrain from using the Card and contact us without delay. You must then activate the Card by following the correct steps on the ZEN.COM mobile application.
- 5.2. You can use the ZEN.COM Card to make payments to merchants who display the relevant Card Organization Acceptance Mark in their place of business, application, or website. You can also use the Card at eligible ATMs bearing the relevant Card Organization Acceptance Mark for cash withdrawals, as well as using additional functionalities such as seeing the balance of the ZEN.COM Account connected with your ZEN.COM Card or changing your PIN.
- 5.3. You may use the Card if and to the extent that the available credit balance in the associated ZEN.COM Account is sufficient to cover the amount of the payment transaction and applicable fees (if any).
- 5.4. We will set an advised daily cash withdrawal limit for cash withdrawals to be made with the Card. We will also set an advised daily purchase limit which will apply to POS and online transactions, including mail and telephone orders. You may change these limits from the ZEN.COM mobile app. ZEN.COM is also entitled to unilaterally change these limits in its discretion for security reasons and notify you as soon as practicable for ZEN.COM.
- 5.5. You must keep the Card away from electromagnetic fields and physical damage, including excessive heat or mechanical damage.
- 5.6. It is your responsibility to ensure that the Card is not used by third parties.
- 5.7. You have a right to remove and/or destroy your Card and terminate the applicability of these Card Terms within 14 days of the Card's delivery, provided that you have not used the Card. In this case, the cost of production and delivery of the Card will be charged to you and can be deducted from any of your ZEN.COM accounts.
- 5.8. ZEN.COM may not fulfil your Card transaction, if:
- 5.8.1. your ZEN.COM account is blocked, suspended or terminated;



- 5.8.2. your Card is blocked or restricted;
- 5.8.3. your Card has expired;
- 5.8.4. you have provided incorrect PIN, Card Verification Code (“CVC”) or Card expiry date, as may be required;
- 5.8.5. the Card’s limit is exceeded;
- 5.8.6. there are insufficient funds on your connected ZEN.COM accounts;
- 5.8.7. there are other reasons arising out of the terms or laws applicable to you.

6. PIN Code

- 6.1. You will be asked to set a PIN code when you are submitting a Card issuance request pursuant to Section 2 above. You can change or check your PIN on the ZEN.COM mobile app at any time. You can also change your PIN at any ATM which has this functionality.
- 6.2. You must enter the PIN code in order to use certain features of the ZEN.COM Card, including services available at eligible ATMs and points of sale. Certain services may be used without entering the PIN where contactless functionality is allowed by ZEN.COM and authorized by the User.
- 6.3. The Card will be temporarily locked until the next day in case the PIN is entered incorrectly for three (3) times in succession.
- 6.4. For security reasons, you must not disclose your PIN or other Card details such as your Card number or CVC to anyone, including the employees of ZEN.COM. The PIN may not be kept together with the Card, noted on the Card or written down, recorded on a physical or electronic medium, nor may it be made possible for third parties to obtain the PIN through similar deliberate acts on your part.

7. 3D Secure

- 7.1. As an additional security measure, ZEN.COM allows cardholders to use 3D Secure process for secure authentication of online Card transactions within the scope of actual and technical availability of 3D Secure system.
- 7.2. When 3D Secure is available, the cardholder will authenticate a payment order made by a ZEN.COM Card by:
 - 7.2.1. confirming a push notification in the ZEN.COM mobile application; or



- 7.2.2. entering a special one-time-password (“OTP”) sent as an SMS to the cardholder’s mobile phone number duly registered with ZEN.COM.
- 7.3. ZEN.COM is not liable for damages or losses that may occur if an unauthorized third party uses the push notification or gets access to the OTP due to the cardholder’s mobile device being lost, stolen, or passed on to a third party.
- 7.4. During the authentication process, ZEN.COM conducts an account check to ensure the success of your payment. This involves verifying whether you have sufficient funds in your account or if your Card is in a status that permits further payments. We will display detected issues related to insufficient funds or payment restrictions within the app before proceeding with the 3D Secure payment.
- 7.5. Your balance is determined by the sum of funds from your main accounts (i.e. accounts in the following currencies: PLN, USD, GBP, EUR). Any deficit in funds is calculated based on the difference between the available amount in the currency of the account and the currency of the payment. If the payment currency differs from the available currencies in the app, we will show the equivalent amount in the card currency.
- 7.6. ZEN.COM provides an additional option to top up your account or exchange currency between your accounts to complete the transaction. Any associated fees will be calculated and displayed before you decide to complete the payment.
- 7.7. ZEN.COM has the right to deny a payment option if the cardholder does not use 3D Secure despite the fact that it was made available at the time of authentication.

8. Authorization

- 8.1. You may authorize a transaction with your ZEN.COM Card on the internet, at points of sale, eligible financial institutions, ATMs and other devices marked with the relevant Card Organization Mark.
- 8.2. In order to authorize online Card transactions, you will be asked to provide your sensitive Card data such as your Card number, CVC, expiry date and in some cases the full name of the cardholder. If 3DS is enabled, you will also be requested to complete those security processes as explained in Section 7 below.
- 8.3. Successful online authorization of a transaction will block the relevant funds in your ZEN.COM account. You are obliged to maintain sufficient funds in your ZEN.COM account to cover all transactions, including those which have been authorized in offline mode. The blocked funds will be deducted from your account on the date of settlement.



- 8.4. If there are insufficient funds in the associated ZEN.COM Account to complete a Card transaction, the remaining amount to complete transaction is automatically converted from your other ZEN.COM accounts provided that such funds are available. The conversion takes place in accordance with the General Terms applicable to you (see Section 1 above).
- 8.5. In case any other currency conversion is needed, we will use the relevant Card Organization's exchange rate at the time of authorization. If the Card transaction was made with offline authorization, the conversion will be made based on the exchange rate available at the time the settlement was received from the relevant Card Organization.
- 8.6. If the PIN and/or a signature are additionally required for authorization, the authorization is not completed until they have been entered/signed respectively.
- 8.7. The authorization also contains the express consent to the processing, transmission and storing of your personal data necessary for the execution of the payment order by ZEN.COM.

9. Settlement

- 9.1. The payment orders successfully made by using a Card are settled at the time of their receipt by ZEN.COM.
- 9.2. Transactions are settled without additional currency conversion, provided that you have a ZEN.COM Account in the same currency as the transaction and you hold sufficient funds in that ZEN.COM Account at the time of its receipt by ZEN.COM. Otherwise, the transaction amount will be converted to the currency associated with your Card and your accounts will be charged based on the currency cascade rules specified under the general terms applicable to you. The exchange rate applied for the settlement is visible in the transaction history details.
- 9.3. If the payment order is made through an ATM, the operator of the ATM may charge you additional fees. Such charges are independent of ZEN.COM. The ATM operator is obliged to inform you about such extra charges prior to the confirmation of the payment order.
- 9.4. If ZEN.COM does not receive the Transaction from the relevant Card Organization for settlement within a reasonable amount of time, the transaction amount that was blocked in the ZEN.COM account may be released. Please note that this does not relieve you from your obligation to pay for the full amount of the transaction.



10. Card Security

- 10.1. You must safeguard your Card and personalised security credentials and ensure they are not used by any third party. If you find out about any loss, theft or misappropriation of the Card or other unauthorized use of the Card, Card details or PIN, you must immediately report this to ZEN.COM. You must ensure that any loss or theft, or unauthorised or fraudulent use of the Card is reported to the relevant local authorities without delay. You may block your Card temporarily or remove it. You can reactivate Cards you block at a later date. Removed Cards are restricted indefinitely and irreversibly. You must ensure that you properly destroy any physical Cards that have been removed.
- 10.2. If the Individual Terms apply to you, you may be liable for up to £35 of losses arising from unauthorised transactions made before you notify us, unless you acted fraudulently or with gross negligence. You are not liable for unauthorised transactions that occur after you notify us, or where we failed to apply Strong Customer Authentication when legally required, or where the law otherwise prevents your liability. If you acted fraudulently, you are liable for all resulting losses.
- 10.3. If the Business Terms apply to you, you are liable for all unauthorised transactions that occur before you notify us, except where the loss was caused by our fraud, wilful misconduct, or our failure to apply Strong Customer Authentication when required. After you notify us, you are not liable for unauthorised transactions unless you acted fraudulently.
- 10.4. We have the right to temporarily or permanently lock or remove the Card if:
 - 10.4.1. we deem it necessary for security reasons which may or may not be connected to you; or
 - 10.4.2. your virtual Card has not been used for a period of the last 6 months.

You will be informed of such an event as soon as practicable.
- 10.5. We are entitled, in our sole discretion, to call back and lock the Card or permanently restrict its usage if:
 - 10.5.1. its further secure use is deemed not possible;
 - 10.5.2. we have legitimate reasons for termination without notice, such action is justified by objective grounds in connection with the Card's security or if there is any suspicion of any unauthorized or fraudulent use of the Card or its details.
- 10.6. We may unlock the Card once the reasons for blocking no longer exist. We will inform you without undue delay in cases where the Card has been blocked/unblocked.



11. Digital Wallets

- 11.1. You may add your physical or virtual Card to a mobile or wearable wallet application offered by a supported third party ("Digital Wallet"), such as Apple Pay, Google Pay, Garmin Pay or Xiaomi Pay. When you add your Card to a Digital Wallet, a digital version of your Card is created for that device ("tokenized Card").
- 11.2. Your tokenized Card remains a ZEN.COM Card under these Terms. All provisions of these Card Terms, including those concerning authorisation, limits, security, fees, and liability, apply to the use of your tokenized Card in a Digital Wallet.
- 11.3. You may use your Card through mobile devices only if you have an active ZEN.COM account, an active Card, and access to the ZEN.COM mobile application.
- 11.4. You may use your Card in a Digital Wallet or other mobile payment service made available through the ZEN.COM App, subject to the provisions of these Card Terms and the rules of ZEN.COM's external service provider partners that enable Card transactions using mobile devices. Your use of such services constitutes your acceptance of those rules and any applicable Digital Wallet provider terms.
- 11.5. Your tokenized Card is linked to your physical or virtual Card. You can add and use the tokenized Card only once your Card has been activated. If your Card is blocked, restricted, suspended, replaced, or if your ZEN.COM account is closed, you will not be able to make payments using the tokenized Card until the underlying issue is resolved or a new Card is activated.
- 11.6. The digital PAN (token) is created during the process of tokenizing your Card. For each Card, only one unique token may be generated for a specific mobile device. However, you may have your Card tokenized more than once for separate mobile devices. If your Card is damaged, replaced, or renewed, you may need to complete the tokenization process again before you can continue using the Card in a Digital Wallet.
- 11.7. If the expiry date of your Card is extended or renewed, the same change will automatically apply to your tokenized Card. You do not need to take any additional action for the updated expiry date to take effect in your Digital Wallet.
- 11.8. You may use your tokenized Card on several mobile or portable devices that are linked to the mobile device on which you use the ZEN.COM App, provided that the token is assigned only to the specific device that was used to tokenize your Card. A tokenized Card cannot be shared or transferred between devices that were not used in the tokenization process.



- 11.9. You may remove your tokenized Card from a mobile device or Digital Wallet at any time. If you choose to add it again, a new token will be generated during the new tokenization process. Removing a token from your device does not affect your physical or virtual Card, which remains active unless it is separately restricted, suspended or blocked.
- 11.10. Any limits, restrictions, or controls which apply to your physical or virtual Card also automatically apply to your tokenized Card.
- 11.11. Regardless of the transaction amount, ZEN.COM may require you to confirm a payment made with your tokenized Card by entering your Card PIN, providing your signature, using biometric verification, or entering your mobile device security code. The choice of authentication method may depend on the type of transaction, the merchant's requirements, or ZEN.COM's security procedures.
- 11.12. Access to biometric authentication and the mobile device security code depends on the functionalities and permissions of the mobile device software provided by the manufacturer. Biometric scanning is used to read and store biometric characteristics in order to create an internal digital key for the user.
- 11.13. Payments made through a mobile or portable device connected to your main device are possible only after you unlock your mobile device using a security code or biometric scan linked to that device. After successful authorisation, no additional confirmation from the Cardholder is required for the next 24 hours, unless the connected device is removed or its pulse-monitoring function is disabled. In such a case, you will be required to complete a new authorisation before making the next payment.
- 11.14. ZEN.COM is not responsible for any transactions made with the tokenized Card by third parties who gained access to the mobile device or application used to add the tokenized Card.
- 11.15. ZEN.COM does not charge any fees to the cardholder for adding a Card to a Digital Wallet. All fees and charges for transactions made with a tokenized Card are the same as those that apply to payments made with a virtual or physical Card.

12. Card Scheme Rules

- 12.1. ZEN.COM Cards are issued by ZEN-UK Limited under the licence of the respective Card Organization (Mastercard International Incorporated). All transactions made with a ZEN.COM Card are subject to the operating rules of the relevant Card Organization.



- 12.2. For ZEN.COM Cards issued under the Mastercard licence, Mastercard Rules and Mastercard currency conversion procedures apply:
<https://www.mastercard.com/global/en/business/support/rules.html>
- 12.3. In the event of any inconsistency between these ZEN.COM Card Terms and the applicable Card Organization Rules, the latter shall prevail to the extent required by those rules.

13. Final Provisions

- 13.1. The rules about changing the General Terms also apply for the Card Terms. Please check the General Terms for more information.
- 13.2. The restriction or expiration of your ZEN.COM Card(s) do not automatically terminate the effectiveness of these terms. However, all your ZEN.COM Cards will be restricted immediately if your ZEN.COM account is terminated or any of the relevant ZEN.COM terms (General Terms or Card Terms) become inapplicable to you for any reason whatsoever.
- 13.3. The dispute resolution and complaints procedure is provided under the General Terms.

