

## ZEN.COM Pro Card Terms

Version 1.0

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### 1. What is this document?

This document sets out the terms and conditions that apply when you use ZEN.COM Pro Card. We call it the “ZEN.COM Pro Card Terms”.

These ZEN.COM Pro Card Terms apply in addition to our [Terms for Business Users](#) or (if you are self-employed or a free-lancer) [Terms for Individual Users](#), and any other applicable terms and conditions. Unless mentioned here otherwise, the [ZEN.COM Card Terms](#) also apply for your ZEN.COM Pro Card. These terms set out the additional things you need to know when using ZEN.COM Pro Card and the numerous benefits it offers. If there is any inconsistency between the other terms applicable to you and the ZEN.COM Pro Card Terms, the latter will apply for your use of ZEN.COM Pro Card.

If you use ZEN.COM Pro Card, these ZEN.COM Pro Card Terms will form part of the legal agreement between you (the account holder) and us (ZEN-UK Limited).

### 2. What is ZEN.COM Pro Card?

ZEN.COM Pro Card is a limited product dedicated to ZEN.COM users. ZEN.COM Pro Card can only be used for business related expenses. ZEN.COM Pro Card can be used to make card-present transactions by using a PIN, contactless transactions or card-not-present transactions.

Unless otherwise mentioned, Individual users are only entitled to the benefits indicated in these ZEN.COM Pro Card Terms while they are subscribed to the ZEN.COM Pro Plan. If the individual user cancels the ZEN.COM Pro Plan after receiving the ZEN.COM Pro Card, the ZEN.COM Pro Card can be used as a normal ZEN.COM payment card (subject to ZEN.COM Card Terms) and the user is not entitled to the benefits stated in these ZEN.COM Pro Card Terms from that moment on.

Details about the ZEN.COM Pro Plan for individual users can be found [here](#).

ZEN.COM Pro Card users can benefit from:

#### i. Reward Zone:

This is an exclusive *Zenefit* for business customers who are ZEN.COM Pro Card holders or individual customers who are on the ZEN.COM Pro Plan. You earn *Shards* for using your ZEN.COM Pro Card which can then be combined into *Stones*. *Stones* can be used to get *moneyback* on certain categories of expenses that you make using your ZEN.COM Pro Card. Please check out the [Reward Zone Terms](#) for more details.

## **ii. ZEN.COM Deals:**

ZEN.COM Deals are exclusive promotions on selected range of products or sellers, including special discounts, cashback offers and many more. You can find a list of the current ZEN.COM Deals on the ZENefits page on your ZEN.COM mobile app. We will notify you via e-mail or push notifications as new ZEN.COM Deals become available. Special terms which apply to specific ZEN.COM Deals will also be mentioned on the offer page.

## **iii. ZEN.COM Care Priority**

While all our users can benefit from ZEN.COM Care, the cases of ZEN.COM Pro Card holders will be handled as a priority by our ZEN.COM Care team. Please refer to the Terms for Business Users or Terms for Individual Users to learn more about ZEN.COM Care.

## **iv. Multi-Application Functionality**

Starting the date of publication of these terms as specified above, any new physical ZEN Pro Card ordered will include multi-application functionality as an additional feature. This functionality allows your physical card to store multiple PANs (Primary Account Numbers), enabling you to add up to three additional profiles for different countries on a single card. This feature is not available for virtual ZEN Pro Cards or physical cards ordered before the publication date of this document, which will continue to operate as single-application cards. If you decide not to order any additional profile to your ZEN card, it will be issued as a standard ZEN Pro card with a single PAN number.

When ordering your physical ZEN Pro Card, you may select between 0 and 3 countries for localized PANs from the available list shown in the ZEN app. Your country selections must be made during the ordering process and cannot be changed afterwards.

Your physical ZEN Pro Card is contactless-enabled by default.

For contactless transactions, only the default PAN (issued in GBP currency) will be used. To access additional PANs, you must physically insert your card into an ATM or payment terminal rather than tapping or swiping it. When inserted, you may select your preferred PAN from the on-screen menu. You may also add any PAN to supported digital wallets, where each functions as an independent virtual card.

Please note that only transactions using the default PAN (Pro card) will earn Shards that can be combined into Stones for the Reward Zone. Transactions made with localized PANs do not support this benefit or any other benefit related to the ZEN Pro Card itself. The list of available benefits for additional slots is listed under the option "Travel card" on the card order screen.

Each PAN on your multi-application card is managed separately. In case of security incidents such as theft or unauthorized transactions, you must restrict each PAN individually. The initial PIN you set applies to all PANs, but subsequent PIN changes require updating each PAN separately. Spending limits must also be configured individually per PAN. If you detect any unrecognized transaction on any PAN, we advise immediately restricting all PANs connected to the plastic card through the ZEN app as a security precaution.

The physical ZEN Pro Card with this functionality counts as one slot within your card limit.



ZEN is not liable for any ATM surcharges which may be applied by operators.

### **3. How can I order ZEN Pro Card?**

The ZEN Pro Card can only be ordered as part of the Pro Plan. We can enable or disable the option to order new ZEN Pro cards at any time at our discretion.

When ordering a new physical ZEN Pro Card, you will be able to configure multi-application functionality during setup. This includes selecting up to three countries for additional PANs. Virtual ZEN Pro Cards and physical cards ordered before this date do not support this functionality.

### **4. What are the limitations for getting the ZEN Pro Card?**

For the time being, ZEN Pro Card can only be obtained through the use of the Pro Plan, and it is only available for ZEN users who are registered in ZEN.

ZEN Pro Card can only be used for business related expenses. ZEN has the right to change the qualification requirements at any time, at ZEN's own discretion.

If you are eligible, you will receive the ZEN Pro Card to your connected ZEN account instantaneously.

### **5. How long I can use ZEN Pro Card?**

Virtual ZEN Pro Card will be issued for 2 years, physical ZEN Pro Card will be issued for 4 years. We have a right to terminate the ZEN Pro program any time. We will notify you 7 days before such termination.

### **6. Are there any additional fees that apply to ZEN Pro Card?**

Please refer to ZEN Card Terms and ZEN Pro Plan for the fees and charges that are applicable to your ZEN Pro Card.

