ZING

Terms and Conditions

Information

Zing was closed on May 22, 2025

We closed the Zing app and service on 22nd May 2025 at 12:00 pm BST (midday) due to changes in strategic business priorities.

Please download a copy of these terms and conditions for your records. This file also contains our most recent Fees and Limits document and our Prohibited Use Policy.

You can ask for copies of previous terms and conditions, including for our promotions, by contacting us at support@zing.me.

Thank you to all our members for choosing Zing for your international money. We'll miss you.

ZING

Terms and Conditions

We last updated this document on 19th December 2024.



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Welcome to Zing

Take some time to read our terms and conditions. They set out important details about your Zing account. Got questions? Reach out. We're here to support you every step of the way.

Zing is the money app for your international life. Send and spend in multiple currencies with total confidence.

We're not a bank. This means the money in your Zing account isn't protected by the Financial Services Compensation Scheme. You can find out how we protect your money in section "1.8. How we keep your money safe".

Icons

Our terms and conditions have helpful notes to make it easier to understand your obligations. Look out for these symbols:

Pay attention to this

Things you need to do

Time sensitive

If you joined Zing before 19th December 2024 these terms and conditions apply to you from 19th February 2025. If you joined Zing on or after 19th December 2024 they apply to you from the date you joined.



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Take your money global





1. Getting started with your Zing account

1.1 Our agreement

This Agreement is a legally binding agreement between you and us.

Please read it before you apply for a Zing account. If there's anything you don't understand, please contact us. You can use the 'Get help' section of our app or email: support@zing.me.

Your agreement with us is made up of:

- these terms and conditions
- the answers you gave us in your application
- the Currency Calculator in the app or on our website
- the Fees and Limits.

You can find the glossary in section "7. Definitions".

We've shared these terms and conditions with you online, but you can always ask for a copy or find a copy on our website.

Our Privacy Notice and Cookie Notice explain how we process your personal data.

1.2 Overview of your Zing account

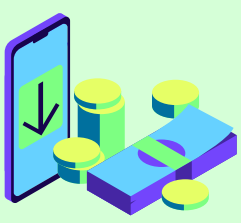
Your Zing account is a virtual account that holds your e-money (we'll call this "money"). It's an app-based account. You'll need to download the Zing app to use it.

1.3 How you can use your Zing account



Card transactions

You can use your physical or digital Zing card to make purchases or other payments. You may choose to link your Zing card to Google Pay or Apple Pay.



Third party transfers

You can transfer money from your Zing account to a payment account. A payment account can be a bank account. This account may be held by you or someone else.



Zing to Zing transfers

You can transfer money from your Zing account to someone else's Zing account.

To hold a Zing account you must be:

- at least 18 years old and
- United Kingdom resident.

1.4 Limits on using your Zing account and Zing cards

You can hold Wallets in multiple currencies. The currency of your first Wallet will be GBP. You can open more Wallets to hold other currencies. What is a Wallet?

If you don't have enough money in one Wallet to make a card payment, we may take money from your other Wallets to make the payment. We call this "sweeping". You can find out more about sweeping in section "2.3 If you don't have enough money in your Wallet."

You can only make a transaction on your Zing account or Zing card if you:

- stay within the limits set out in the Fees and Limits and
- have enough money in your Zing account.

If you don't, we can refuse the payment.

You must not use your Zing account:

- for a business or any business activity
- to speculate on the price of a particular currency (buying currency in the hope of making a gain) or
- conduct any type of trading activity (like buying and selling shares).

The money in your Zing account won't earn any interest.

Follow the laws wherever you are

You must not use your Zing account for anything unlawful. If you're using your Zing account abroad, you'll need to obey the local laws.

Follow our Prohibited Use Policy

You must not use your Zing account or your Zing card in any of the prohibited ways listed in our Prohibited Use Policy.

1.5 Who we are

ZING is provided by:

MP Payments UK Limited, a company registered in England and Wales with company number 14263447. MP Payments UK Limited is authorised by the Financial Conduct Authority under the Electronic Money Regulations 2011 for issuing electronic money and the provision of payment services, with Financial Conduct Authority registration number 983835.

Address: 8 Canada Square, London, E14 5HQ.

1.6 How we'll contact you

We'll send you service notifications or other information about your Zing account. We'll send these by email, SMS or through your Zing app.

Please keep your details up to date through your Zing app. This includes your address, email address and phone number.

1.7 Contacting us

You can contact Customer Services using the 'Get help' section of our app or by emailing support@zing.me

1.8 How we keep your money safe

We're not a bank. This means the money in your Zing account isn't protected by the Financial Services Compensation Scheme.

We use "safeguarding" to protect your money. The requirements for this are set out in the Electronic Money Regulations 2011 and the Payment Services Regulations 2017. This means we pay an amount into separate safeguarding accounts:

- held with a bank that isn't part of our group and
- equal to the amount of money we've issued to and/or received for our customers.

We may also cover amounts of money we've issued by an insurance policy with an authorised insurer. This means that if we become insolvent you should get most of your money back, after certain costs have been paid out.

MP Payments UK Limited is part of the global HSBC Group but MP Payments UK Limited is separate from HSBC UK Bank Plc, and your money does not count towards your total Financial Services Compensation Scheme protection with HSBC UK Bank Plc (if applicable).



2. Using your Zing account

2.1 Adding money to your Zing account

You can add money to your Zing account by using the methods displayed in the Zing app. These may change from time to time.

If you use a third party Payment Initiation Service, we'll need to share your account details with the third party Payment Initiation provider.

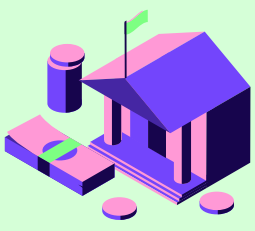
We might not add money to your Zing account if:

- it would exceed your Zing account limits
- your account is inactive or blocked
- the sender of the money hasn't given the correct Zing account details for your Zing account
- we suspect fraudulent activity on your Zing account or
- it's a breach of Applicable Laws.

If this happens, we may return the money to the sender, delay the payment, or hold the payment without telling you first.

2.2 Making payments

You can make payments to:



Payment accounts (including bank accounts)



Your other Zing Wallets



Other Zing members in your phone contacts



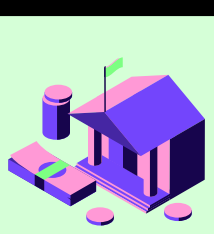
Using your Zing card



International payments

You can click on these tiles

Fees might be payable on payments, see section "3.1. Fees and limits."



Payments to a payment account (including bank accounts)
You can send money to a payment account held by you or someone else. A payment account can include a bank account.

Always check the account details are correct. If you don't use the correct details:

- your payment may be delayed or
- you might lose your money if it's sent to the wrong account.

If you change your contact details, it may take up to 24 hours before you can add new payees.



Transfers to your other Zing Wallets

You can transfer money between your Wallets in the Zing app. You can only hold one Wallet per currency. We'll convert your money into your chosen currency. The exchange rate will appear on-screen before you transfer your money. We'll apply this exchange rate to your conversion.



Transfers to other Zing members in your phone contacts

You can transfer money to someone else's Zing account using your phone contacts. To do this, you'll need to link the Zing app to your phone contacts list. You can find more information in the Zing app.



Using your Zing card to make a payment

Visa will tell us when you use your Zing card.
We'll deduct amounts from your Zing account after we receive this confirmation.



International payments using your Zing card

You can make international payments in currencies other than those you hold Wallets in. We'll convert the payment from your GBP Wallet into the payment currency. We'll use the Visa exchange rate at the time the payment is made. If you don't have enough money in your GBP Wallet, we'll take money from your other Wallets the same way as explained in section "2.3. If you don't have enough money in your Wallet".

Sometimes we may delay payments in accordance with section "5.1. When we can refuse your payment instructions" of this agreement. If this happens, the exchange rate may change. We'll confirm the new exchange rate in the Zing app. We'll do this before making payment. You can cancel the payment if you no longer want to make it.

2.3 If you don't have enough money in your Wallet

You'll need to make sure your Wallet has enough money for your transaction. We know that can be hard to track if you're travelling. If you don't have enough money when you make a card payment, we'll use money in any of your other currency Wallets. This is called "sweeping". It helps limit the number of payments being refused if you don't have enough money in a single Wallet. We'll convert these amounts using the exchange rate at the time of payment and charge any relevant fees for the exchange.

If there's a refund, we will refund you the whole amount into the Wallet of the currency of the transaction, or your GBP Wallet, and you may not get a refund of the exchange fees from the sweeping.

We'll take money from your:

- GBP Wallet first
- other Wallets from highest balance to lowest balance when converted into GBP.

We'll use the exchange rate at the time of the payment.



Example - Sweeping

For example, if you have two wallets we'll take money from this wallet first as it has the most money (in GBP).



Euro Wallet
£40 equivalent

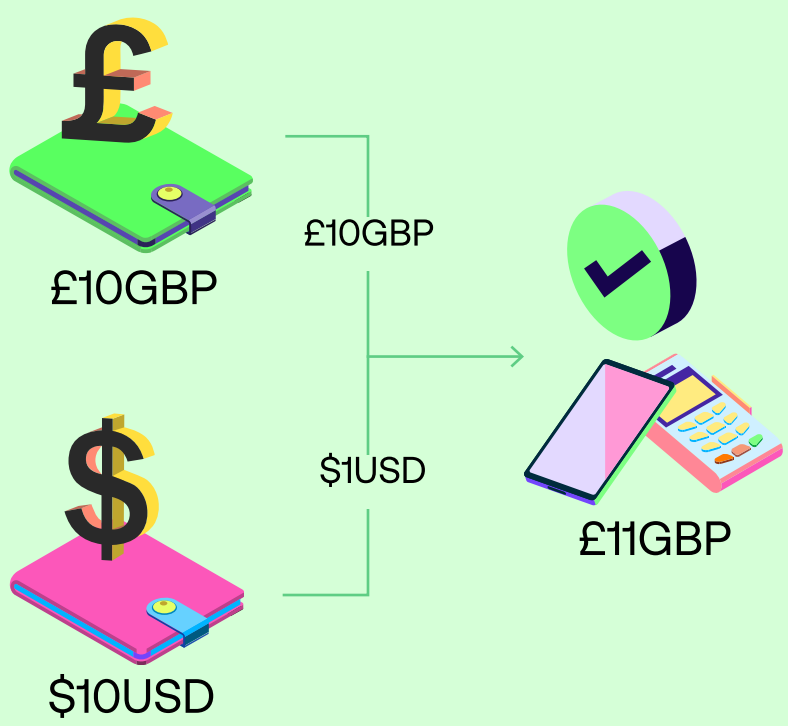
USD Wallet
£50 equivalent

Let's say you have 2 Wallet balances of £10 GBP and $10 USD. We'll also pretend that $1 USD = £1 GBP.

If you buy something that's worth £11 GBP, your GBP Wallet will be short £1.

If this happens, we'll take $1 USD from your USD Wallet to cover the difference.

Fees may apply to your transaction.
We haven't included these in the example.



2.4 Authorising payments

You can authorise us to make a payment through the Zing app. You can also use a third party such as a Payment Initiation Service Provider. But you will still be asked to use the Zing app to authorise the payment.

We'll treat a payment as authorised by you:

- if you made a transaction through your Zing app
- if you made a transaction and approved it using the verification code we

sent you in our payee approval SMS
- if a Payment Initiation Service Provider initiates a payment from your Zing account. A Payment Initiation Service Provider is a third party payment service provider authorised by its regulator to provide services including initiating transfers of money on your behalf

Unless:

- you let us know that the money was stolen from your Zing account or
- we haven't carried out your instructions correctly.

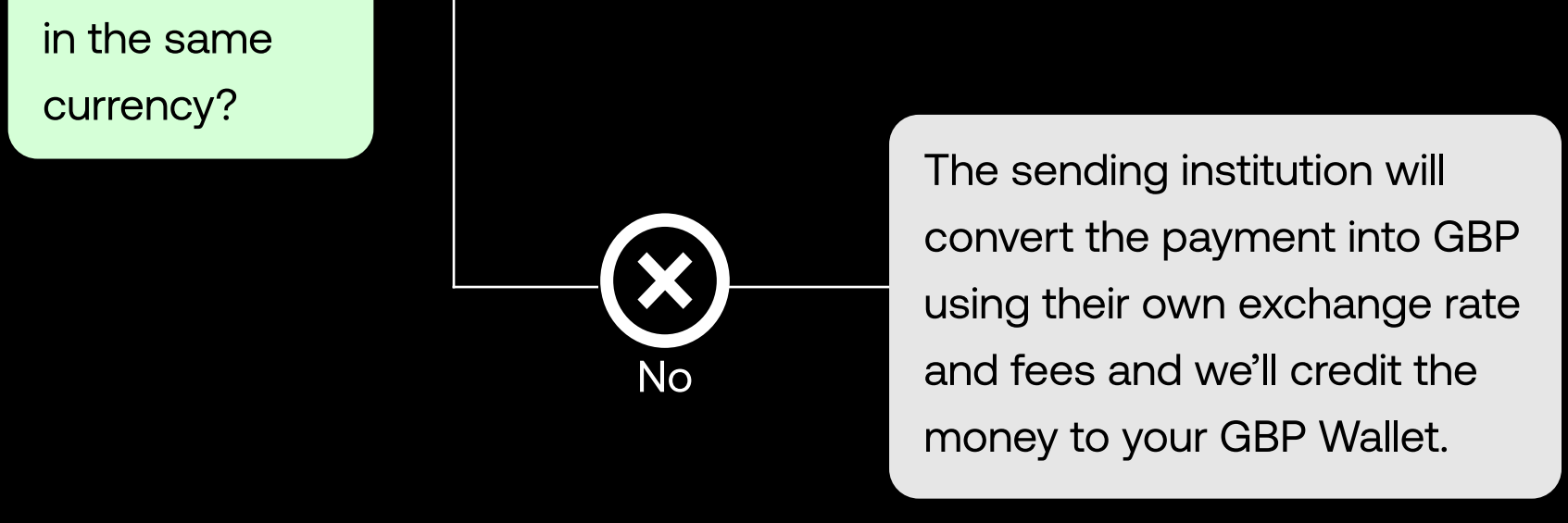
Once you authorise a payment, you won't be able to stop it.

2.5 Receiving payments

You can receive payments from:

- **United Kingdom payment accounts:** By giving the sender your Zing account details
- **International payment accounts**: Using the international bank transfer details displayed in your Zing app.

We'll credit the money as follows:



2.6 Timing of payments

Within the	Currency	Cut-off time*	We'll make payment within
Outgoing payments			
United Kingdom	GBP to GBP	5pm	The next Working Day
EEA	Euro to Euro	2pm	The next Working Day
EEA	GBP to Euro or vice versa	2pm	The next Working Day
United Kingdom	GBP to any currency, other than GBP or Euro	2pm	4 Working Days
EEA	Any currency, other than in GBP or Euro	9am	3-5 Working Days**
Outside the United Kingdom or EEA	Any currency	9am	3-5 Working Days**
Incoming payments			
N/A	Any currency	N/A	Same day we receive it

*A Working Day is Monday to Friday but doesn't include bank or public holidays in England. English timezone applies. You must give us your payment instruction by the cut-off time. All cut-off times are on a Working Day. Payment instructions given on a non-Working Day or after the cut-off time will be treated as if given on the next Working Day.

** Sometimes it can take longer depending on the country you're sending it to. Exact times for when we'll make the payment can be found in the Zing app.

2.7 Statements

You can check your available balance and transaction history through your Zing app. Statements will be provided to you on a monthly basis. You can also request a Zing account statement at any time in your Zing app.





Free your money, free your world



3. Fees and converting currency

3.1 Fees and Limits

You'll pay fees and charges. You can find these in our Fees and Limits document and in the Currency Calculator.

Our fees include currency conversion fees for payments and transfers. There are also limits on these transactions.

Some banks that help transfer the money between other banks will also charge fees. They may deduct these fees from your payment before we credit your Zing account.

3.2 Converting currency

We'll use our current exchange rate if we need to convert currencies. It will be applied immediately.

Our exchange rate is provided by a third-party banking partner.
It changes regularly.

We have a currency conversion tool on the Zing website. You can use it to check the current exchange rate between currencies. The tool reflects the exchange rate at the time you check it. It may change by the time you make a payment.

When you convert currencies, we'll show you the exchange rate in the Zing app. You can:

- confirm the payment at that exchange rate or
- decide not to make the payment.



You pay with your Zing app

Exchange rate
We'll use our exchange rate.

We'll show you the exchange rate in the Zing app.

Good to know
You can:

- confirm the payment at that exchange rate or
- decide not to make the payment.

Card payments from a Wallet

Exchange rate
We'll use our exchange rate for payments in a currency you can hold a Zing Wallet for. Where you agree to make a payment at a future date using your Zing card, the relevant exchange rate at the time of the payment applies.

Good to know
We can't show you the exchange rate before these transactions.

Card payments in a currency you can't hold a Wallet for

Exchange rate
Visa exchange rate for card payments.

Where you agree to make a payment at a future date using your Zing card, the relevant exchange rate at the time of the payment applies.

Good to know
We won't be responsible for the exchange rate applied to your payment.

Any transaction where the currency conversion isn't made by us

Exchange rate
This isn't made using our exchange rates.

Good to know
As we don't make the conversion, these situations are beyond our control. We won't be responsible for the exchange rate applied to your payment.



4. Keeping your Zing account safe

4.1 Your responsibilities

You're responsible for all transactions you authorise. You're also responsible for transactions which take place because you're acting fraudulently, you're grossly negligent or you breach this agreement in a serious way.

The information you use to access your Zing account and make payments is unique to you. You must keep it safe. This section sets out some ways to do this.

We'll assume it's you when your security details are used. It's your responsibility to keep your Zing account, Zing app and any Zing cards secure. You must keep your security details and your devices safe. These include other credentials, IDs, passwords and personal identification numbers or passcodes that you use to access your Zing account and any Zing cards. It also includes the devices you use the Zing app on. The Customer Service team will never ask you to share your passwords, personal identification numbers or passcodes that you use to access your Zing account and any Zing cards.

Choose a tricky pin and passcode

Your PIN is the 4-digit personal identification number used with your Zing card. Your passcode is a 5-digit number used to log into your Zing account.

It's a good idea to avoid choosing a PIN and passcode that's:

- easily guessed
- your telephone number or date of birth
- another PIN you use
- part of the account number
- all the same numbers or
- a series e.g. 1234.

You must not:

- write your access information or store it in a way that allows another person to access it
- enter the PIN in any ATM that doesn't look genuine, has been modified, has a suspicious device attached or is operating in a suspicious manner.

If we suspect your access information or Zing cards have been compromised, we may send you a replacement. This will help keep your Zing account secure.

Don't share details or devices

Don't share these with anyone else:

- your security details
- your Zing card
- your Zing account access information or
- the devices you use to access your Zing account.

You must not write down your security details in a way that allows another person to access them.

Tell us if you think someone has access

Tell us as soon as you can if you think someone has accessed your Zing account. You must give us any information we ask for. We may pass this information to the police.

You could lose your money
If someone takes money from your Zing account because you haven't kept your access information, Zing cards or device safe and secret, you may lose all of your money.

4.2 Security threats

We'll contact you as soon as we can if we suspect or know of actual fraud or a security threat to your Zing card or Zing account. We may ask you to verify your identity for security purposes but we'll never ask you to share your passwords, personal identification number, or the passcode you use to access the Zing app.

4.3 If we suspect fraud

Certain facts may lead us to reasonably believe you've acted fraudulently. If this happens, we won't give you a refund until we confirm the payment wasn't:

- fraudulent or
- authorised by you.

We won't keep your funds for longer than one Working Day after you tell us a payment was unauthorised, unless we reasonably suspect you have been fraudulent.

We may notify the police, or any other relevant authority.



5. When things don't go as planned

5.1 When we can refuse your payment instructions

We may refuse or delay a payment without giving you prior notice if:



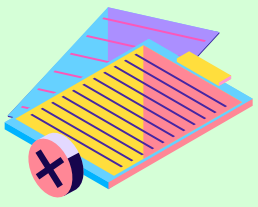
Your Zing account:

- doesn't have enough money in it
- would reach your account limits
- is suspected of having fraudulent activity or unauthorised access or
- is blocked, suspended, inactive or closed.



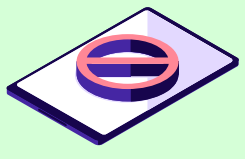
We're unable to because we believe it breaches:

- the law, sanctions, or is fraudulent
- our Prohibited Use Policy or
- this agreement.



We're unable to because:

- you gave us incorrect information
- you failed to give us all the information we reasonably need
- the law, regulatory requirements or rules of a payment system prevent us
- further checks need to be conducted
- a third party stops us from making the payment, e.g. if Visa doesn't allow a payment or
- the provider of the account that you are sending to isn't able to receive it.



You have acted in a way that means you:

- are in breach of this agreement and we believe the refusal or delay is justified
- owe us money, or we intend to exercise our right of set-off or
- have a bankruptcy order made against you or you've entered into an individual voluntary arrangement with your creditors (or the local equivalent of a bankruptcy order or individual voluntary agreement).

This includes payments either to or from your Zing account. We'll always act responsibly and fairly when deciding to refuse your instructions.

We're not responsible for:

- any losses you suffer as a result of us refusing or delaying a payment for these reasons or
- telling your intended payee about the situation.

If we refuse a payment:

- we'll notify you through email, SMS, or your Zing app.
- we'll tell you the reasons as soon as we can or by the end of the next Working Day after your payment instruction.

We'll do this unless the law prevents us.

If there's an error in your payment instruction, Customer Services may be able to tell you how to correct it. You can contact Customer Services by using the 'Get help' section of our app or by emailing support@zing.me.

5.2 You'll need to repay negative balances

If your Zing Wallet or Zing account goes into a negative balance, you must repay the negative amount straight away.

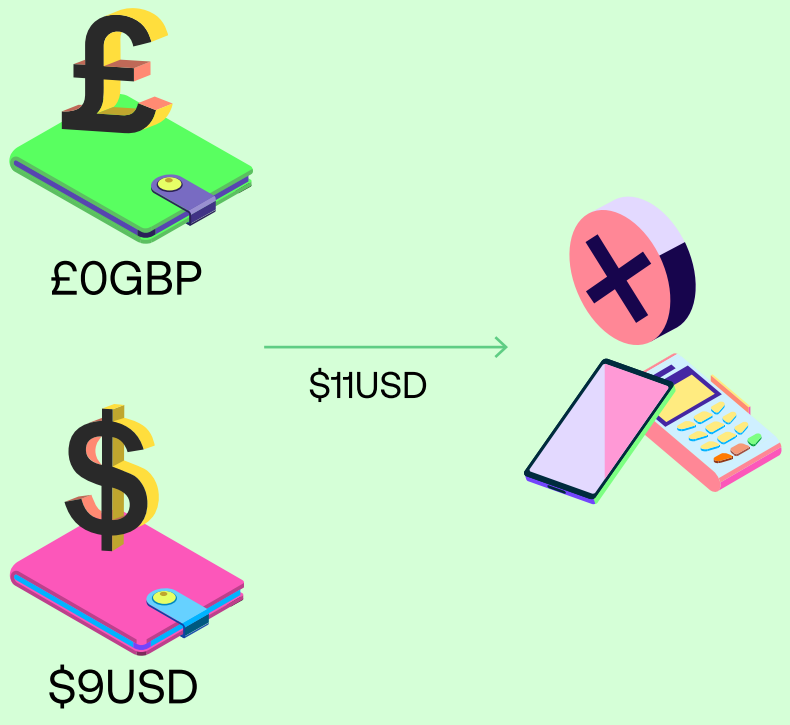
This includes where the negative balance occurs because of:

- an offline payment
- a chargeback
- a reversal of a transaction or
- a deduction of fees.

You must repay the negative amount by the end of the day on which you went into a negative balance. If you don't, we can take all steps necessary to recover the amounts (such as legal action and closing your Zing account). We can take the money from your other Wallets to repay your negative balance and may charge relevant fees when we make the exchange.

Example - Rejecting a payment if it would give you a negative balance

You have two Wallet balances of $9 USD and £0 GPB. If you try to buy something worth $11 USD, your payment will be blocked until you have enough money across your Wallets.



We can reject a payment if it exceeds the total amount you have in all your Wallets.

5.3 Unauthorised payments

Tell us ASAP

Tell us as soon as possible if you think:

- You've lost your Zing card or it's been stolen (and freeze the card in the Zing app)
- There are payments you didn't authorise or
- There are errors in a payment.

You can contact our Customer Services via email support@zing.me or the 'Get help' section of our app. We can block your Zing card and suspend your Zing account.

You must tell us as soon as possible and in any event within 13 months of the date of the payment for any unauthorised payments or errors or we may be unable to refund the unauthorised payment (if applicable).

Refunds and losses

We'll refund the amount of an unauthorised transaction and any fees and charges you paid unless we:

- reasonably believe you've acted fraudulently (see section "4.3. If we suspect fraud") or
- can show that you authorised the payment.

We'll do this before the end of the Working Day after you tell us about the unauthorised transaction.

You may be required to pay up to £35 for the loss, theft, fraud or unauthorised use of your Zing card or Zing account, unless:

- you couldn't have detected the loss, theft or unauthorised use before the payment was made (and you haven't acted fraudulently)
- the payment happened because of someone we're responsible for e.g. one of our employees or agents
- the payment was taken after you told us:
  - someone knew your security details or your Zing card was lost or stolen, or
  - we didn't give you a way to tell us about this
- we didn't ask you to follow certain legally required security authentication steps when you told us to make the payment
- we can't apply the charge because of an applicable law.

We won't be liable if you breach this agreement or fail to (intentionally or carelessly):

- tell us about your lost or stolen Zing card or
- keep your access information, security details, device or Zing card safe.

5.4 Authorised push payment scams

If you are the victim of an authorised push payment (APP) scam you may ask us to repay you.

An APP scam is when a scammer tricks you into making a payment and either:

- you meant to transfer money to someone's account, but were tricked into transferring it to a different person; or
- you transferred money to an account for what you thought was a genuine purpose, but which was fraudulent.

If you think that you have been a victim of an APP scam, it is very important that you tell us straight away. You can get in touch with ZingCare at any time via our in-app messaging service or by emailing support@zing.me. We will treat this as a claim for repayment. If you haven't done so already, we may also ask you to contact the police.

It's important to be careful when making payments and that you stop to think about the risk that you might be being scammed. You can learn more about how to protect yourself from scams on our website.

If you do fall victim to a scam you may be entitled to a repayment if you made a payment to a scammer after 7 October 2024 under new reimbursement rules, provided you made one or more GBP payments using the Zing app to another UK account which you do not control.

You can claim a maximum of £85,000 for a single claim (which could be for a single payment, or a series of payments made as part of the same scam). An excess of £100 may be deducted from your claim, which means that if your claim is less than £100 you may not get your money back.

You are not entitled to a repayment under the new rules where:

- you did not make your repayment claim within 13 months of the last payment you made to the scammer

- payment was made via your Zing card (including your virtual Zing card) or by Apple Pay, Google Pay or any similar method
- payment was made in a currency other than GBP or was made to an overseas account
- payment was made to an account you control (e.g. another personal or joint account in your name)
- you didn't authorise the payment (but see 5.3 Unauthorised payments) or
- there's a genuine legal dispute between you and the person you paid.

In addition, we may refuse your repayment claim if we believe that you acted fraudulently or with 'gross negligence' (i.e. you were extremely careless). This could include where you:

- ignored warnings from us or an authority like the police that a payment might be an APP scam
- didn't make a claim as soon as you could have done
- failed to provide important information regarding your claim, or didn't send us the information as soon as you could have done or
- don't report the scam to the police or another authority if we ask you to.

It's important that you tell us if there are any special circumstances that might apply to your case - for example why you might have delayed reporting the scam - as this might affect the outcome of your claim.

If your claim is not covered by the reimbursement rules, we will still investigate and may provide a refund based on applicable laws, regulations, and industry guidelines.

Every repayment claim is reviewed individually. We consider all of the information provided by you, the account provider that received the payment, and where relevant, a third party such as the police.

If you submit a repayment claim, we'll let you know the outcome as soon as we can. We'll let you know if we need any more information and we'll update you on the progress of your claim.

We aim to repay you within 5 Working Days of your claim, unless we need more time to look into your claim. If so, we will aim to make a final decision no later than 35 Working Days after you make your claim.

5.5 Incorrect payments

If a mistake is made in the payment, this section tells you what action to take and what we will do.

Mistake made by:
You

Action to take:
The person who mistakenly received the money may return it. But this isn't guaranteed.

Responsible for the loss:
You

We'll try to recover your money. We may charge you a fee to cover our costs for doing this. We'll tell you what this is when you contact us. If we can't recover your payment, we can share any relevant information with you unless the Applicable Laws prevent us from doing so. This might help you reclaim the money.

Mistake made by:
Us

Action to take:
You'll need to tell us as soon as possible. We'll refund the payment and any fees or charges. We don't have to do this if you did not tell us within 13 months.

Responsible for the loss:
Us for the first 13 months after, then you will be.

Mistake made by:
Others who pay you by mistake

Action to take:
If you were paid by mistake, then you'll need to return the money. We can take it back out of your Zing account or put a hold on the money. We don't have to tell you before we do these things. We may have to help the bank or institution that sent the payment. This includes sharing details about you and the payment.

Responsible for the loss:
Others

5.6 'Card on file' refunds

This is where you didn't agree the exact amount of a payment when you pre-authorised it. For example, if you've used your Zing card to rent a car or book a hotel room. In this situation we'll give you a refund if you meet all of the following criteria:

- the pre-authorisation didn't state the exact amount to be paid
- the amount charged was more than you could reasonably have expected to pay. This is based on the circumstances. It may include your previous spending patterns
- the person you paid is in the United Kingdom or EEA
- you didn't consent to the payment directly with us
- we and the person you paid didn't give you any information about the payment during the 4 weeks before it was taken and
- you ask us for a refund within 8 weeks of the payment being taken from your Zing account.

To check if you're eligible for a refund, we may ask you to send us information on the first 3 bullets points above.

We'll tell you the outcome of your claim within 10 Working Days from the later of the date on which we receive:

- your claim or
- any information we've requested about the claim.

If you ask a merchant for a refund, we'll add the money to your Zing account when we receive it. See section "2.3. If you don't have enough money in your Wallet" for what happens if sweeping was used to make the original payment.

5.7 You want to close your Zing account

You may close your Zing account at any time. You can do this by:

- following the in-app process or
- contacting our Customer Services.

You also have the right to close your account within 14 days of when we confirm it is opened, and we'll treat this agreement as cancelled.

We'll only terminate your agreement after you've:

- withdrawn your money
- paid any amounts you owe us including fees and charges and
- closed your Zing account.

Withdrawing your money

You'll need to transfer your money to another account. Please remember that your account limits still apply. You can transfer it to an account in:

- the same currency (we call this redemption)
- a different currency, and we'll convert and deduct the usual fee.

Pay any amounts you owe us

You'll need to pay anything you owe us in full. This includes fees and charges. If you don't, we may take steps to recover what you owe us. This includes legal action. We might keep your Zing account open until you've paid us in full.

5.8 When we can close or suspend your Zing account

We can end this agreement by giving you at least 2 months' notice. We'll give you notice via email, SMS or the 'Get help' section of our app. The 2 months' notice begins once the notification is sent to you, even if you don't read it. During the notice period, we may limit some of the functionality of your account (for example, we may limit your ability to transfer money into a non-GBP wallet). We'll return any money in your Zing account to you in GBP without charging fees from us after you've paid any amounts you owe us.

We can end this agreement straight away if:

- you breach this agreement in a serious way
- we will be in breach of Applicable Laws by continuing to offer this account to you
- we believe you've used, or intend to use, your Zing account or Zing card:
  - in a very careless manner or
  - for fraudulent or other unlawful purposes or
- we can't process your transactions because of the actions of third parties. We can also end this agreement straight away if your Zing account is closed.



We can suspend or close your Zing account straight away if:

- You have:
  - not given us information we've requested or you've given us information we believe is incorrect or untrue
  - reached your Zing account limit set out in the Fees and Limits
  - displayed violent or aggressive behaviour towards our staff or made unreasonable demands of our staff
  - not repaid us money you owe within a reasonable period of time after we've asked
  - used your Zing account in a way, we have good reason to believe, could damage our reputation or goodwill if you continue to use it
  - breached this agreement in a serious way, including breaching our Prohibited Use Policy in a serious way or
- We believe:
  - it's necessary for security reasons
  - any law, regulation, or court order require us to do so
  - with good reason, that your use of the Zing app is harmful to us or our software, systems or hardware or
- We can't process your transactions because of the actions of third parties or
- We suspect or wish to prevent unauthorised or fraudulent use of your Zing account or Zing card or any related security information.

5.9 What happens if we suspend or close your Zing account

We'll try to tell you before we suspend or close your Zing account.

In some cases, we may have to tell you after. We'll also tell you why we've done so, unless the law prevents us.

We may also tell anyone involved in a related transaction.

If we close your Zing account, we'll contact you to return your money to you. We'll need details from you of where to send it. You can provide these by contacting Customer Services by emailing support@zing.me. We'll return your money:

- within a reasonable period of time and
- by transferring it to a payment account of the same currency if we're legally and practically able to.

If we can't transfer your money to a payment account in the same currency (for example, because the account we're transferring it to doesn't support it) we will convert it to GBP using our rate at the time we make the payment. Fees may apply.

You must pay any charges and fees you owe us or we may be unable to close your account.

If you're not using your account, we may stop payments in or out to protect against fraud. We'll let you know first. We'll do this after your account has been inactive for 12 months. We may do this after 180 days if you never use your account after opening it.

5.10 Blocking your Zing card

We can block your Zing card if we:

- think it's necessary for security reasons
- have reason to suspect unauthorised or fraudulent use of your Zing card
- are required to do so by Applicable Laws or
- identify high risk activity on your Zing account.

We may also block any payments that would give you a negative balance (unless we can sweep from another Wallet). We'll try to tell you before we block your Zing card. In some cases, we may have to tell you immediately after. We'll also tell you our reasons for doing so, unless the law prevents us. We may also tell anyone involved in a related transaction that we've blocked your Zing card.
We'll unblock your Zing card as soon as possible after the reasons for blocking no longer exist.

Make your money move





6. Other important legal bits

6.1 When you're responsible to us

You may be responsible for any loss we suffer from your actions or omissions if you've breached this agreement or have acted fraudulently. This includes any lost profits and reasonable legal costs.

We'll try to keep the losses to a minimum.

6.2 When we're responsible to you

To the extent allowed by law, our liability to you in connection with this agreement (whether in contract, tort including negligence, breach of statutory duty or otherwise) is excluded and limited in the following ways:



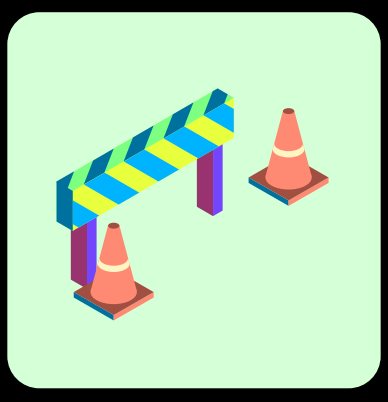
Excluded

We're not responsible for any losses resulting directly or indirectly:

- where something's happened that we couldn't predict or that isn't normal, and
- where it's outside our (or our agents' and/or sub-contractors) control, and
- we couldn't have avoided it even where we used all our efforts, for example a lack of funds or failure of network services at ATMs, maximum withdrawal limits set by ATM operators and failure of data processing systems or
- where Applicable Laws mean we must breach this agreement.

We're not responsible for and don't guarantee the availability of any third party services or websites. Any access from the Zing app will be on an "as is" and "as available" basis. We don't give any warranty or guarantee that any third party services are free from risks.

We're not responsible for any material or content on any third party services, such as websites or apps, that you access through the Zing app.



Limited

If your Zing card is defective or damaged and it's our fault, then our responsibility is limited to replacing your Zing card.

If money is incorrectly taken from your Zing account and it's our fault, our responsibility is limited to returning that amount to you.

In the unlikely event that money is taken from your Zing account, but you didn't authorise this deduction, our responsibility is limited in accordance with section "5.3. Unauthorised payments" of this agreement.

In all other circumstances, our liability is limited to a refund of the money in your account.



Not excluded or limited

Nothing in this agreement excludes or limits our liability:

- for death or personal injury resulting from our negligence or fraud
- to the extent that such liability can't be limited or excluded under Applicable Laws.

The above exclusions and limitations in this section also apply to any responsibility or liability of our affiliates and partners to you which may arise in connection with this agreement. This includes Visa, other suppliers, contractors, agents or distributors and any of their respective affiliates.

6.3 Changing the terms of this agreement

We may change the terms of this agreement. Some of the reasons we might make changes are set out below:

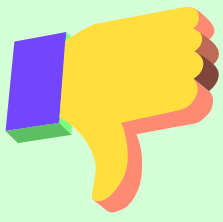
- due to legal or regulatory requirements
- to reflect decisions or recommendations of regulators, courts or industry guidance
- to reflect changes in the cost of running our business
- because we're changing or introducing new services or products
- if we think it'll make them easier to understand or more helpful to you or
- to explain the way our business is run (for example, if the change is needed because of a change in the way any financial system or technology is provided).

We'll give you 2 months' notice of most changes to this agreement.

If you don't agree with a change to this agreement, you must tell us before the 2 month notice expires. We'll then close your Zing account and end this agreement. If you don't contact us, you'll be deemed to have accepted the changes.

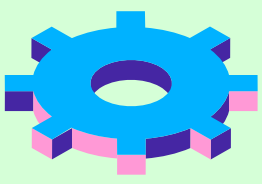
If we want to make any changes that are to your advantage, we reduce our charges, or we introduce new features that don't impact these terms, we can make the change straightaway and then give you notice after the change.

6.4 Complaints



Making a complaint

If you're unhappy with our services please contact Customer Services using the 'Get help' section of our app or email complaint@zing.me. Where your complaint relates to payment or electronic money services, we'll aim to resolve it within 15 days after your complaint. For any other matter, responses may take up to 56 days.



Our process

All complaints must follow our complaints procedure. We'll confirm our complaints procedure when we acknowledge your complaint. We will respond to your complaint by email or in-app messaging. We may attach a PDF file for the final response.



Delays

Sometimes things might happen that might mean we can't resolve your complaint within 15 days. If this happens, we'll email you explaining the reasons for our delay. We'll also give a deadline for when we'll send you a full reply to your complaint. For complaints relating to payment or electronic money services this deadline won't be more than 35 days after we received your complaint, for any other matter the deadline won't be more than 56 days.



If you're still unhappy

If you're unhappy with how we dealt with your complaint, you can refer it to the Financial Ombudsman Service. You'll need to do this within 6 months of the date we sent (or should have sent) our final response to you. The address is: Financial Ombudsman Service, Exchange Tower, London E14 9SR. Details of the service offered by the Financial Ombudsman Service are available at https://www.financial-ombudsman.org.uk/.

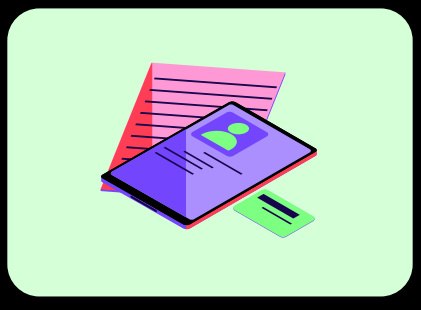
6.5 Your personal data

It's important you understand how we use your personal data to provide you with your Zing account and any associated services under this agreement. We are a "controller" of your personal data.

You can find more information in our Privacy Notice which explains:

- what personal data we hold
- how we use it and
- how we keep it safe.

This section explains some points that are also important to your agreement with us.



Setting up your Zing account

You'll need to:

- give us accurate information about you when setting up your Zing account
- tell us of any changes to your personal details as soon as possible so our records stay up-to-date.

We may confidentially check the information you give us. We may obtain information on you ourselves or through third parties from secure databases.



Making payments

We may give your personal data to any payment service provider used to complete your payment instruction.

By making a payment instruction, you acknowledge this transfer of your personal data.

We'll contact you if we need any more information from you. You can ask our Customer Services for information about the payment service providers we use.

We may also transfer your personal data outside of the United Kingdom, EU and/or the EEA so that you can use your Zing card while travelling or as permitted by law.



6.6 Intellectual property and third party providers

The intellectual property in our products and services is owned by us or licensed by third parties. You must not:

- use the intellectual property as your own, except to enjoy our products or
- reverse-engineer, tamper with or deliberately disrupt our products or services, or access them in any way that isn't a usual way to use them, except in accordance with Applicable Laws.

6.7 Set-off

We can deduct any amounts you owe us from amounts we're due to pay to you. This applies to your Zing account as a whole (i.e. across all your Wallets). We call this our right of set-off.

6.8 Third party providers

Some of the features and content in your Zing app are provided by third parties. You agree to the third parties' terms and conditions or licences by using these features or content. You may also be subject to their privacy notices or policies.

For example, Google Maps features and content. Your use of the Google Maps features and content is subject to the current versions of:

- Google Maps/Google Earth Additional Terms of Service at https://maps.google.com/help/terms_maps and
- Google Privacy Policy at https://www.google.com/policies/privacy.

6.9 Waiver or relaxation

If you breach this agreement, we may not take steps to enforce our rights straight away. Any delay is not a waiver of our rights. It won't prevent us from enforcing those rights or remedies later (or any other rights we may have).

6.10 Transferring this agreement

This agreement is personal to you. You can't transfer any right or obligations under it to anyone else. You'll remain responsible until:

- all Zing accounts in your name are closed
- all Zing cards registered in your name are cancelled and
- everything you owe under this agreement has been paid to us in full.

We may transfer our rights, benefits and obligations under this agreement at any time. We'll use our reasonable efforts to tell you in writing before we do. We'll only transfer to someone we believe can perform them and who has the appropriate regulatory permission.

We may subcontract any of our responsibilities under this agreement unless prevented by Applicable Laws. Any transfer or subcontract won't reduce your rights.

6.11 Third party rights

Only you and us have any rights under this agreement. No third party, who isn't a party to this agreement, has a right to enforce any part of it, except where this agreement expressly provides for such rights.

6.12 Survival of agreement

If any part of this agreement is unenforceable or illegal, this doesn't affect the remaining parts which will continue in full force and effect.

6.13 Language

This agreement is in English. We'll communicate with you in English. Any translation is for reference only.

6.14 Law and jurisdiction

This agreement is governed by English law. Any dispute between you and us in connection with this agreement may be brought in the courts of England and Wales.



Contents
1. Getting started
2. Using your Zing account
3. Fees and converting currency
4. Keeping your Zing account safe
5. When things don't go as planned
6. Other important legal bits



Definitions

Applicable Laws	All laws and regulations which apply to Zing when providing services to you.
EEA	The European Economic Area, which currently includes all countries in the European Union together with Iceland, Norway and Liechtenstein.
Currency Calculator	The currency calculator on our website or in our app where you can see the currencies we support, the exchange rate and any applicable fees.
Payment Initiation Service	An online service which accesses your Zing account to initiate the transfer of funds on your behalf.
Wallet	The section of your account that holds a particular currency. You can hold multiple Wallets in different currencies.
Working Day	Monday to Friday but doesn't include bank or public holidays in England.

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Fees and Limits

We last updated this document on 19th December 2024.

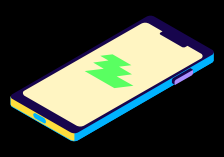


Fees

Limits

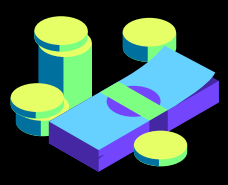
Fees

The below sets out the fees and limits associated with using Zing services. All payments are subject to our Terms and Conditions.



Zing account

Feature	Fee/cost
Opening account	Free
Monthly fee	Free
Redemption of funds	Free
Closing account	Free

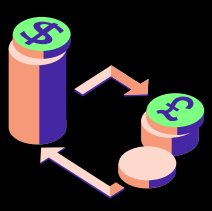


Adding money

Feature	Fee/cost
Debit card (incl. Apple Pay/Google Pay) where available	Free
Bank transfer	Free
Open Banking	Free

Fees

Limits



Payments & currency conversion

Feature	Fee/cost
Payments in the same currency between Zing accounts owned by different users	Free
Incoming bank payments	Free
Outgoing domestic payments	Free
Outgoing international payments	Varies by destination. Displayed in the Zing app before payment is confirmed. You can also view our fees using the Currency Calculator on our website.
Currency conversion (between Zing wallets and with payments involving currency exchange)	Varies by currencies you're converting between. Viewable in Zing app using the Currency Calculator. You can also view our fees using the Currency Calculator on our website.



Fees

Limits



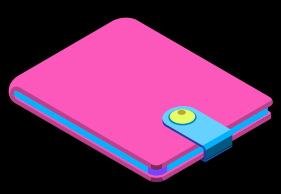
Zing card

Feature	Fee/cost
Issuance of virtual card	Free
First physical card	Free
First card replacement before renewal	Free
Second (and more) card replacement before renewal	£5
Card renewal due to expiration	Free
Paying with the card online/POS in the wallet currency	Free
Domestic ATM cash withdrawals (in GBP)	Free
International ATM cash withdrawal	1st withdrawal within each calendar month for free. 2nd and more: £2 or equivalent in a wallet currency that was used for transaction.
Using your card for a transaction in non-wallet currency	Currency conversion fee of 0.20% will apply on top of Visa exchange rate.
Using your card in a currency when there is insufficient balance, and the rest is automatically taken from another currency wallet that has sufficient funds (sweeping)	Currency conversion fee will apply with the fees, costs and rates as would be set out in the Currency Calculator in the app. You can check these in the app before making a payment using a currency with insufficient balance. If you're making a payment in a non-wallet currency then the payment will be made from your GBP wallet and the above section also applies. For more information about sweeping please see our Terms and Conditions. You can also view our fees using the Currency Calculator on our website or in our app.

Fees

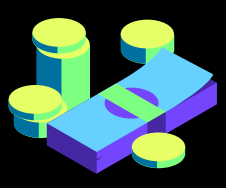
Limits

Limits



Account balance

Item	Limits in GBP or currency equivalent
Max wallet balance (per currency)	£40,000

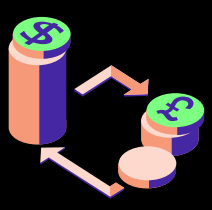


Adding money

Item	Limits in GBP or currency equivalent
Debit card (incl. Apple Pay/Google Pay)	You can see the limits on how much you can add, and how many transactions you can make, on our website or in the Zing app. These may change from time to time.
Open banking (in-app transfer from your supported bank account)	No min value - align to max wallet balance
Bank transfer	No min value - align to max wallet balance

Fees

Limits



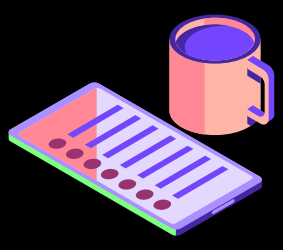
Payments & currency conversion

Item	Limits in GBP or currency equivalent
Payments between Zing accounts owned by different users - single payment limit	Max £40,000*
Outgoing domestic payments - single payment limit	Max £40,000*
Outgoing international payment - single payment limit	Max £40,000*
Currency conversion - single transaction limit	Max £40,000*

*Different minimum and maximum limits may apply, depending on the currency. Use the Currency Calculator in the Zing app for the most up-to-date limits. These limits can change from time to time.

Fees

Limits



Card usage

Item	Limits in GBP or currency equivalent
Card payment - single transaction (except contactless)	£5,000
Contactless card payment - single transaction	£100
Cash withdrawal within each 24 hour period	£500
Card payment (inc. cash withdrawals) - 7 day rolling period	£10,000

ZING

Prohibited Use Policy (United Kingdom)

We last updated this document on 12th December 2023.



Welcome

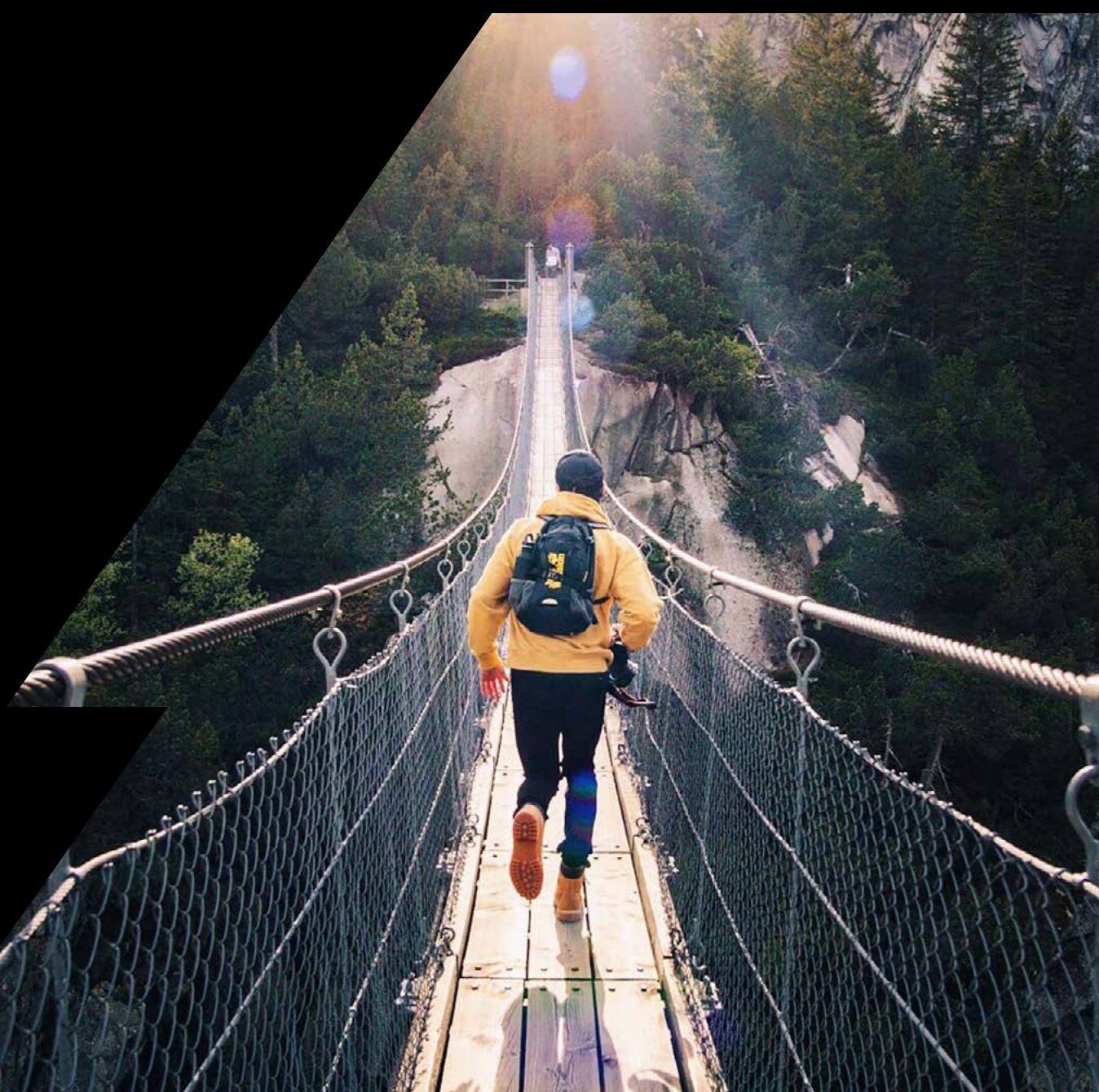
As part of our commitment to combatting financial crime, money laundering and terrorism financing we have placed several restrictions on how you may use your Zing account.

> You agree not to use your Zing account in any manner which is unlawful or in any of the ways listed in this policy.

We may refuse any payments made in breach of this policy and may suspend or close Zing accounts of customer's who act in breach of this policy.

If we allow a prohibited payment to go through, it doesn't mean that we have agreed that this policy is changed or doesn't apply to you.

For more detail on the conditions of your Zing account and when we may refuse payments and suspend or close accounts, please see the Zing Terms and Conditions.





Non-permitted industries

You may not at any time use your Zing account to make payments in relation to any of the following industries:

- Weapons / military-grade security
- Multi-level marketing
- Pawnbrokers [MCC: 5933 - Pawn Shops]
- Political organisations [MCC: 8651 - Organisations, Political]
- Precious metals and stones [MCC: 7995 - Betting (including Lottery Tickets, Casino Gaming Chips, Off - track Betting and Wagers)]
- Adult entertainment
- Drug paraphernalia
- CBD and related products
- Trading of carbon credits
- Cryptoassets
- Gambling [MCC: 7995 - Betting (including Lottery Tickets, Casino Gaming Chips, Off - track Betting and Wagers)]
- Ponzi / pyramid schemes
- Firms involved in the servicing of illegal goods/services including but not limited to: counterfeit goods/trademark infringement, human trafficking, child labour, prostitution
- Mining and extraction
- Speculative trading.



Non-permitted industries – United States of America

In addition to the list above, you must not use your Zing account to make payments in the United States of America in relation to any of the following industries:

- Chemicals
- FDA classified medical devices
- Medications or prescription drugs
- Alcohol [MCC: 5813 - Drinking Places (Alcoholic Beverages), Bars, Taverns, Cocktail lounges, Nightclubs and Discotheques]
- Tobacco [MCC: 5993 - Cigar Stores and Stands]
- Dietary supplements
- Seeds or plants [MCC: 5193 - Florists Supplies, Nursery Stock, and Flowers]
- Regulated financial services
- Outbound telemarketing [MCC: 5966 - Direct Marketing-Outbound Telemarketing Merchants].



Non-permitted activities

You must not at any time use your Zing account for:

- speculating on a price of a particular currency or other type of trading activity or
- transactions deriving from crypto currencies.