

## 1. Introduction

NOWE is a digital financial interface operated by **NOWE Money B.V.**, a company registered in the Netherlands.

NOWE is **not a bank**, does not provide payment services, and does not issue electronic money.

All accounts, IBANs and cards accessible through the NOWE application are provided under licence by **Equals Money International Limited** and/or its regulated affiliates in the UK and the EU.

NOWE only provides the user interface and customer-facing experience.

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## 2. Services Provided

NOWE provides its users with access to:

- A mobile and web interface to manage accounts issued by Equals
- Mastercard cards issued by Equals
- FX services provided directly by Equals
- Basic customer support and user guidance

All regulated financial services (payments, transfers, withdrawals, KYC, account creation, AML checks) are carried out exclusively by **Equals**.

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## 3. Nature of the Service

By using NOWE, the user acknowledges that:

- NOWE is not a regulated financial institution
- NOWE does not hold user funds

- NOWE cannot create, block, freeze, or close accounts
- NOWE does not perform KYC or AML
- All regulatory checks are performed by Equals
- Sensitive financial data is handled only by Equals

NOWE provides only:

- the brand
  - the digital experience
  - the customer interface
  - first-level support
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## 4. Accounts and Cards

All accounts, IBANs, cards, and payment services are provided by:

**Equals Money International Limited**, authorised by the Financial Conduct Authority (FCA – UK),

and/or

**Equals Money Europe**, authorised by the National Bank of Belgium (NBB).

NOWE cannot:

- issue or cancel cards
  - execute payments
  - modify cardholder data
  - intervene on compliance-related decisions
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## 5. Responsibilities of NOWE

NOWE commits to:

- Provide first-level customer support
- Forward regulated or technical issues to Equals

- Offer a clear and user-friendly interface
- Protect user data in compliance with GDPR
- Maintain platform availability

NOWE is **not responsible** for:

- transfer delays
  - KYC/AML rejections
  - compliance decisions by Equals
  - card or payment failures
  - Mastercard network issues
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## 6. Data Protection (GDPR)

NOWE only processes non-sensitive data such as:

- contact information
- communication preferences
- basic technical logs

All regulated and financial data (identity documents, AML/KYC information, transaction monitoring) is processed exclusively by Equals.

NOWE does not store identity documents or transaction histories.

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## 7. Support

NOWE provides support through:

- WhatsApp
- Email
- Phone (defined hours)
- Online FAQ

Any regulated or operational request is escalated to Equals.

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## **8. Modifications**

NOWE may update these Terms at any time.

The latest version will always be available at:

**<https://nowemoney.com/en/cgu>**

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## **9. Contact**

**NOWE Money B.V.**

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