

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.

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**.

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.

7. Support

NOWE provides support through:

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

Any regulated or operational request is escalated to Equals.

8. Modifications

NOWE may update these Terms at any time.

The latest version will always be available at:

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

9. Contact

NOWE Money B.V.

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