



This page sets out the entity including the applicable e-money institution (“**EMI**”) responsible for your particular Monese Account under this Monese Agreement for both UK and EEA based Customers. The relevant “Terms and Conditions” are as follows:

- GBP accounts in the UK - <https://monese.com/gb/en/terms> (please select United Kingdom on the country drop-down list)
- GBP accounts in the EEA - <https://monese.com/gb/en/terms> (please select EU/other on the country drop-down list)
- EUR accounts in the UK - <https://monese.com/gb/en/terms> (please select United Kingdom on the country drop-down list)
- EUR accounts in the EEA - <https://monese.com/gb/en/terms> (please select EU/other on the country drop-down list)
- RON accounts in the UK - <https://monese.com/gb/en/terms> (please select United Kingdom on the country drop-down list)
- RON accounts in the EEA - <https://monese.com/gb/en/terms> (please select EU/other on the country drop-down list)

UK Customers

If you are a UK Customer, unless this Agreement is clear it is not the case, references to us, we and our in this Agreement mean: (i) Monese; OR (ii) where any part of this Agreement deals with your Monese Card, any e-money issued to you or any payment services provided to you, PPS UK and/or Monese acting as agent of PPS UK.

The situation is different depending on the type of Monese Account you hold. If you are a UK based Customer and:

- you have a Monese RON Account. In respect of your Monese RON Account, references to us, we and our mean: (i) Monese; OR (ii) where any part of this Agreement deals with your Monese Card, any e-money issued to you or any payment services provided to you, PPS EU and/or Monese EU acting as agent of PPS EU; or
- you have a Monese EUR Account. In respect of your Monese EUR account, reference to us, we and our mean: (i) Monese, where any part of this Agreement deals with e-money issued to you or any payment services provided to you, OR (ii) where any part of this Agreement deals with your Monese Card, PPS UK .

As a UK Customer, your Agreement is structured as follows:

Type of Monese Account you hold:**Your Agreement is with:**

Monese GBP Account

Monese and PPS UK, with PPS UK as the EMI.

Monese EUR Account

Monese and PPS UK (see below).

Monese RON Account

Monese EU and PPS EU, with Monese EU as the agent.

Since Monese can issue e-money and provide certain payment services in its own right, we reserve the right to notify you that we will migrate certain of your Monese Accounts (for example, your Monese GBP Account or your Monese Joint Account) from PPS UK to Monese. If we notify you that this will be the case, Monese shall become the e-money institution responsible for that particular Monese Account and, where any part of this Agreement deals with any e-money issued or certain payment services provided to you in relation to that particular Monese Account, references to us, we and our shall mean Monese. Any notice given to you will be in accordance with the terms of this Agreement and the safeguarding of your e-money will be dealt with in accordance with the section “How we keep your money safe”.

EEA Customers

If you are an EEA Customer, unless the Agreement is clear it is not the case, references to us, we and our in this Agreement means: (i) Monese EU; OR (ii) where any part of this Agreement deals with your Monese Card, any e-money issued to you or any payment services provided to you, PPS EU and/or Monese EU acting as agent of PPS EU.

However, if you hold a Monese GBP Account that was set up before 1 August 2020 and you’re also actively using this account whilst either visiting, working or sometimes living in the UK, your account may continue to be administered by PPS UK. If this applies to you we will have let you know already if this situation applies.