

General Terms and Conditions for Tink Financial Services Ltd's Account Information Services and Payment Initiation Services

Version – September 27, 2023

These general terms and conditions (the “**Terms**”) apply for access to and usage of the Services (according to the definition in next paragraph) provided by Tink Financial Services Ltd, company number 12347825, (“**Tink**”, “**we**”, “**us**”, “**our**”).

Tink, a private limited company with its registered office in London, is an authorized payment institution that provides account information services and payment initiation services (jointly referred to as the “**Services**”). Tink provides the Services with a license granted by the Financial Conduct Authority, FCA, that supervises Tink. You can find our contact details in section 18 below. More information about Tink can be found on our website, consumer.tink.com (“**Website**”).

The Terms, together with other terms that you may come to accept while using the Services, constitute an agreement (“**Agreement**”) between Tink and you who use the Services, or the legal person you represent if the Services are provided to the legal person and not you personally (“**user**” or “**you**”). Please note the provisions in section 7.1 below regarding liability related to bank accounts that you hold together with someone else or accounts held by a legal person.

The Services can be provided to you either as a single service, or under a Framework Agreement. If the Services are provided as a single service, the Agreement is terminated as soon as we have performed the Service you requested, see section 12. However, if the conditions in section 5 are met, the Agreement will instead form a Framework Agreement and continue to apply until it is terminated by you or Tink.

The Terms are also available on the Website.

Please read through the Terms thoroughly before you agree to them and enter into the Agreement. If you do not accept all provisions of the Terms, you are not entitled to use the Services.

You are welcome to contact us on contact@tink.com if you have any questions regarding the Terms (complete contact details can be found in section 18).

The pre-contractual information is stated in section I. The terms for the Services is stated in section II. As mentioned above, it is however important that you read the Terms in entirety.

Section I - Pre-contractual information

For your convenience and in accordance with legal requirements, please find the pre-contractual information in the table below. As mentioned above, it is however important that you read the Terms in their entirety.

Company contact details	Tink Financial Services Ltd, Sweden House, 5 Upper Montagu Street, London, W1H 2AG. Email; contact@tink.com .
Supervision	Tink is a UK licensed provider of account information and payment initiation services supervised by the UK Financial Conduct Authority, Reference number 988456.
Description of the main characteristics of the services	<p>Tink's account information service allows a payment service user, holder of an account, to require that the account information about/from the holder's account is retrieved from the designated account and is made available to one of Tink's collaboration partners, as designated by the user, for the purposes defined by such partner in the service which that partner provides.</p> <p>Where Tink's account information service also includes providing you with a consolidated view of one or more of your accounts, the account information service consequently includes retrieval of the account data from/about the designated account and the provision of a consolidated view of the account data to you, by Tink, through Tink's partner who acts as Tink's agent.</p> <p>By using Tink's payment initiation service, a user can request an initiation of one or several payment orders from a bank account to another account.</p>
Information to be provided by the user for proper execution of the Services	To use the Services, you must provide information as requested by Tink within the respective Service – namely, your login details for the relevant bank, payment service provider or other service provider.
The form of and procedure for giving consent to execute the Services and withdrawal of such consent	If you have initiated a one-time payment order or a one-time retrieval of account information, your consent is only valid for that payment order or that retrieval of account information, which means that no withdrawal of consent is necessary. If you have consented to and initiated a recurring payment, you can cancel it through us. This can be done to the extent allowed by the bank where the account is held. In such case the provision of the Account information service is done under a Framework Agreement, you provide your explicit consent prior to the provision of the Account information service and may withdraw your consent at any time by terminating the Framework Agreement by contacting us at contact@tink.com .
Point in time of receipt of a payment initiation order	A payment initiation order is received by Tink the same day it has been approved by you. If you have approved a payment order with a future payment date, it is considered as received by Tink the day before the specified payment date. If this day is not a day where banks are open, it is considered as received by Tink the next coming banking day.
Cut-off time for receipt of the payment initiation order	Not applicable. A payment initiation order is executed by Tink directly upon your approval.
The maximum execution time for the service	The Services are executed immediately upon request, as soon as possible.
Spending limits	Not applicable.
All charges payable by the user to Tink	The Services are provided by Tink free of charge.
Means of communication, technical requirements for the user's equipment, agreed between the parties	All communication regarding the Services is executed online, through e-mail or other digital media. To use the Services, you need to have access to an internet connection. The Services can be used with an average internet browser and does not require the installation of special software.

for the transmission of information or notifications	
The manner in and frequency for provision of information	Information will be provided through e-mail or other digital media when so required.
The communication language	Primary communication language is English.
The user's right to receive the terms on paper or on another durable medium	The Terms can upon request be provided on durable medium.
User's responsibilities for safe keeping of a payment instrument and how to notify Tink	User is responsible for keeping the External Login Details protected from unauthorized access and also for protection of the technical equipment from unauthorized use and shall immediately inform Tink if a user suspects or has knowledge about unauthorized use of the Services or technical equipment.
Description of the ways of notifying the user of any unauthorized use or security risks	Notifications will be made electronically; appropriate security measures will be applied.
Conditions applicable to blocking of the user	Tink may at any time block your use of the Services if there is a risk for non-secure use of the Services, or in case of suspicion of unauthorized use of the Services. The same applies for suspected fraud or other illegal activity.
User's responsibilities for unauthorized use	<p>If you suspect that a payment based on a payment initiation has been executed without your approval or that it has been performed incorrectly, you are responsible for, without undue delay after becoming aware of it, reporting it to your bank where your bank account is held according to the bank's instructions. It is your bank that has to restore the balance provided that you have informed your bank within due time.</p> <p>Please note that if you are refunded the amount, unless the unauthorized use was not detectable prior to the payment or was caused by your bank or Tink, you may still be liable for a maximum of £35. This limit does not apply where you have either acted fraudulently, or intentionally/negligently failed to keep your security information or payment instrument safe.</p> <p>If you fail to notify your bank as soon as possible but (and no later than within 13 months after the amount is debited to your account), you may also become liable for the full amount of the transaction(s). Once you have notified your bank of the loss, theft, misappropriation or unauthorized use of your account or payment instrument, you will not be liable for further unauthorized transactions until this is rectified.</p>
Notification time for unauthorized or incorrectly executed payment initiation	If you suspect that a payment based on a payment initiation has been executed without your approval or that it has been performed incorrectly, you are responsible for, without undue delay after becoming aware of it, reporting it to your bank where your bank account is held according to the bank's instructions. It is your bank that has to restore the balance provided that you have informed your bank within due time. If you fail to notify your bank as soon as possible (and no later than within 13 months after the amount is debited your account), you may become liable for the transaction.
Tink's liability for the execution of payment initiation	Tink's aim is that all Services are performed correctly. However, Tink cannot guarantee the reliability or accuracy of the information presented in the Services.

	Please note that execution of the actual payment transaction is done by your bank; Tink is not liable to you for non-execution or defective execution of payments.
Conditions for refund for transactions initiated by a payee	Not applicable. The provision of the Services requires payer's approval.
Information on that the amended terms are deemed to be accepted unless the user informs Tink otherwise	If the Agreement constitutes a Framework Agreement, the amended Terms will come into force no earlier than 2 months after you have been informed of the amended Terms. If you disagree to the amended Terms, you may at any time terminate the Agreement by contacting us at contact@tink.com .
Duration of the Agreement	The Agreement is normally terminated as soon as we have performed the Service you requested. If you entered a Framework Agreement, it remains in force for a period of 365 days following the day when the Services was last performed at your request. However, you may at any time terminate the Agreement by contacting us at contact@tink.com .
Termination rights	The Agreement is normally terminated as soon as we have performed the Service you requested. If you entered a Framework Agreement, it remains in force for a period of 365 days following the day when the Services was last performed at your request. However, you may at any time terminate the Agreement by contacting us at contact@tink.com .
Information on applicable laws	The Agreement and the Terms shall be governed by and construed in accordance with the laws of England and Wales, without giving effect to conflict of law principles, and subject to mandatory provisions under the laws of your country of residence. To the extent that laws of England and Wales are in conflict with laws of your country of residence, laws of England and Wales shall prevail to the maximum extent possible. If not prohibited by the laws of your country of residence, disputes shall be settled by courts of England and Wales.
The out-of-court complaint procedures	UK Financial Ombudsman Service (FOS) - the FOS is a free, independent service, which might be able to settle a complaint between you and us. You may obtain further information regarding the FOS and contact the FOS at https://www.financial-ombudsman.org.uk . Please note that you can also contact the FCA on 0800 111 6768 (freephone) or 0300 500 8082 from the UK, or +44 207 066 1000 from abroad.

Section II - Terms for the Services

1 GENERAL

- 1.1. By using the Services, you enter into the Agreement and confirm that you have read, understood and accepted these Terms.
- 1.2. To use the Services, you must be at least 18 years of age and/or otherwise be authorized to enter into the Agreement, and also agree to be bound by the Terms.
- 1.3. By using the Services, you authorize Tink to access your login details at one or more respective banks, payment service providers or other service providers (“**External Login Details**”), in accordance with the instructions for the Service concerned. When doing this, you give your explicit consent for and instruct Tink to use your External Login Details on your behalf to perform the Services in accordance with sections 2, 3 and 4.
- 1.4. You are responsible for being authorized to use the External Login Details and request the provision of the Services.
- 1.5. The Services are provided to you through any of our collaboration partners (“**Partner**”) that provide one or several of their own services to you (“**Partner Service**”) and where there is a need for Tink to provide the Services to you for the Partner Service to have the desired functionality. Where the account information service includes providing you with a consolidated view of one or more of your accounts in a Partner’s flow, Tink’s Partner acts as an agent to Tink and is presenting a consolidated view of the account information on Tink’s behalf. Please note that Tink only is responsible for Tink’s provision of the Services to you, by Tink itself or its agents on Tink’s behalf, in accordance with these Terms. The Partner Services are provided to you by the respective Partner in accordance with the terms and conditions that apply for the respective Partner Service and are thus outside the scope of this Agreement. For more information regarding the functionalities of the Services please see below. Information regarding Partner Services are provided by respective Partners.
- 1.6. You approve that all communication with Tink regarding the Services is executed online, through e-mail or other digital media. The Terms can upon request be provided on durable medium. Our primary language for communication is English.
- 1.7. To use the Services, you need to have access to an internet connection. The Services can be used with an average internet browser and do not require any special software.

2. THE SERVICES

- 2.1. These Terms apply when we provide account information services and/or payment initiation services. Account information service provisions are specified in section 3 and payment initiation service provisions are specified in section 4.

3. ACCOUNT INFORMATION SERVICE

- 3.1. Tink’s account information service (“**Account information service**”) allows you as holder of one or several accounts or, when the Account information service is provided to a legal person,

representative for the legal person holding such account, in a fast and secure way identify yourself and require that account information is retrieved. The retrieved information from and about one or more accounts held by you or the legal person (“**Information**”) is made available to Partners such as for example banks, financial institutions and other service providers, in connection to the performance of Partner Services. Where Tink’s Account information service also includes providing you with a consolidated view of one or more of your accounts, the Account information service consequently includes retrieving of the account data from/about the designated account and making a consolidated view of the account data available to you, by Tink, through Tink’s Partner who acts as an agent to Tink. The Account information service always requires that you provide your explicit consent to us performing the Account information service and, as a part of that service, retrieve relevant data and also make the Information available to the Partner that you have designated.

- 3.2. Tink can retrieve information about payment accounts, credit- or debit card accounts, savings accounts, investment savings accounts etc. A prerequisite for the Account information service to be performed is that the account is accessible online. What account information is retrieved by Tink in your case is dependent on the services that your Partner provides to you, meaning that Tink will only retrieve data required for the purpose of provision of that service.
- 3.3. The Account information service is made available to you within a Partner Service. Before the Account information service is initiated, a list of available third parties, banks or other service providers that it is possible to retrieve the Information from (“**Information Source**”), is presented to you. Based on the presented list, you choose the Information Source you want to retrieve the Information from. In the next step, information regarding that the Account information service is provided by Tink is presented to you. Prior to the initiation of the Account information service, you have to accept these Terms and give your explicit consent to the provision of the service. In the same step, we also present information about how Tink processes your personal data. When we have received your request on the provision of the Account information service, you identify yourself towards the Information Source in the way required by the Information Source by usage of External Login Details. When the consent for that retrieval has been provided it cannot be revoked. In connection, a request on retrieval of the Information is immediately sent to the Information Source, whereafter Tink retrieves the Information that you have instructed Tink to retrieve. As soon as the Information has been retrieved, it is made available to the Partner designated by you, whereafter the Account information service is completed.
- 3.4. When the Account information service is performed under a Framework Agreement (see section 5 below), Tink is able to automatically update the Information. This requires that your explicit consent has been provided to Tink and an initial identification of you has been made towards the Information Source. The Information may then be automatically updated during a time period determined by the Information source, which may vary between cases. However, each update of the Information will in some cases require a new consent and require that you identify yourself towards the Information source.
- 3.5. The time it takes to perform the retrieval of data varies depending on the time required for the identification towards the Information Source and the volume of the information that is to be retrieved. It will however be performed as soon as possible after you consent to the performance of the service.

4. **PAYMENT INITIATION SERVICE**

- 4.1. Through Tink’s payment initiation service (“**Payment initiation service**”) you can request one or more initiations of a payment order from any of your payment accounts at your bank where the account is accessible online to your own or other’s accounts. By requesting that we provide the Payment initiation service you also give your explicit consent that we provide the service. Certain maximum amounts may apply in relation to payment orders that are eligible for the Payment initiation

service.

4.2. You use the Payment initiation service, each time you wish to initiate a payment or a transfer, in the Payment initiation service, by

- requesting that the payment/transfer is initiated,
- providing information on which of your accounts the payment should be initiated from,
- providing the account of the payee, and/or
- providing an invoice reference number/message, according to the instructions.

Depending on the functionality in respective Partner Service, information regarding the payee, such as name, invoice reference number and payee account number, can also be handed to us directly from the Partner, whereby you are responsible to make sure that the information provided to us is correct.

4.3. When information about the payee and the payee account has been filled in, you select the bank you want to initiate the payment order from. In the next step you select the account you want to initiate the payment from and, by using your External Login Details towards your bank in the way required by the bank, request the provision of the Payment initiation service. Following that Tink performs the Payment initiation service and receives information from your bank about whether the payment was initiated or rejected by your bank. As soon as the Payment initiation service has been executed you, and the Partner designated by you, are provided a summary of the payment initiation, whereafter the Payment initiation service has been completed.

4.4. An order to perform a Payment initiation service is always considered to be received by Tink the same day it has been approved by you. If you have approved a payment order with a future payment date, it is considered as received by Tink the day before the specified payment day. If this day is not a day where banks are open, it is considered as received by Tink the next coming banking day.

4.5. As soon as you have approved the initiation it is performed by Tink, which means that your bank receives a payment order. Please note that the execution of the actual payment transaction is done by your bank and that this may be executed another day than the day you towards Tink approved and confirmed the payment initiation.

4.6. For the case where you have initiated an order of recurring payments, you will before you approve the initiation be presented with a summary of the recurring payment. This summary includes information on the amount, payee, date for the first payment and the frequency of the recurring payment.

4.7. An initiated payment order may be revoked under certain circumstances. You can only revoke a payment order through Tink if it was originally initiated through Tink. Payments initiated by other actors cannot be revoked through Tink.

4.8. You can only revoke a payment order to the extent allowed by the bank where the payment account is held. You can revoke a payment order through Tink up until the point in time that your bank allows. Please note that this time can vary between different banks and between different types of payments.

4.9. It is your responsibility that the information you provide for the performance of the initiation is correct and that you have sufficient funds on the selected payment account. Tink is responsible for performing the initiation, meaning that a payment order is communicated to the bank where you hold your bank account.

4.10. Tink will notify you if the initiation cannot be performed. The execution of the payment order is done by the bank and is the responsibility of the bank. The time for execution of the payment order is dependent on the specific bank's execution time.

4.11. If you suspect that a payment based on a payment initiation has been executed without your approval or that it has been performed incorrectly, you are responsible for, without undue delay after becoming aware of it, reporting it to your bank where your bank account is held according to the bank's instructions. It is your bank that has to restore the balance provided that you have informed your bank within due time. If you fail to do so, you may become liable for the transaction. Please note that if you are refunded the amount, unless the unauthorized use was not detectable prior to the payment or was caused by your bank or Tink, you may still be liable for a maximum of £35. This limit does not apply where you have either acted fraudulently, or intentionally/negligently failed to keep your External Login Details or payment instrument safe.

4.12. If you fail to notify your bank about any unauthorized or incorrect transaction:

- as soon as possible after becoming aware of such, or
- within 13 months after the amount is debited to your account,

you are liable for the entire amount.

Once you have notified your bank of the loss, theft, misappropriation or unauthorized use of your account or payment instrument, you will not be liable for further unauthorized transactions until this is rectified.

5. FRAMEWORK AGREEMENT

5.1. When providing an Account information service there might be cases when a desired functionality in a Partner Service requires repeated retrieval of Information from/about your account. This requires that you also approve that the Information is made available to the designated Partner a number of times, or, where the Account information service includes provision of the consolidated account information view, that the consolidated account information is updated, repeatedly over a period of time. The Payment initiation service will never be provided under a Framework agreement.

5.2. To the extent required for the Partner Service in question, by agreeing to the Terms, you give your explicit consent for recurring retrieval of Information in accordance with sections 3.4 and 5.1 above. Based on your consent Tink will within the scope of the Account information service update the Information on a recurring basis, as often and for as long as you have provided your explicit consent for, to the extent allowed by the Information source. Where allowed by the Information source, Tink will continue updating the Information following the method applied by the Information source.

5.3. If and when you consent to recurring retrievals of Information in accordance with section 5.1 above, the Account information service will be provided over time, which differs from the case where you require one-off retrieval of the Information. Where you have given your consent to recurring retrievals, the Agreement will be in force until you or we terminate the Agreement. Such agreements that apply until further notice are referred to as "**Framework Agreement**" in these Terms. Provisions regarding the Agreement term and termination are specified in section 12 below.

6. FEES

6.1. Tink provides the Services to you free of charge. Fees imposed by your mobile phone operator or internet provider may apply. For Partner Services it is the Partner's fees and terms and conditions that apply.

7. ADDITIONAL INFORMATION ON YOUR RESPONSIBILITY FOR USAGE OF THE SERVICE

7.1. It is your responsibility that you have the right to use the External Login Details and that you are

authorized to request the respective Service. Please note that this also applies to payment accounts and other accounts that you hold together with someone else or accounts held by a legal person (company or other organization).

7.2. In addition to the above, you are also responsible for and guarantee that:

1. your use of the Services is made in accordance with the Terms and applicable laws and regulations.
2. you keep your External Login Details protected from unauthorized access.
3. you protect your technical equipment from unauthorized usage, e.g., with pin code or your biometrical characteristics (e.g., fingerprint reader).
4. you immediately inform Tink if you suspect or have knowledge about unauthorized usage of the Services or of your technical equipment or payment instrument.
5. the information you provide in the Services is accurate, up to date and complete.
6. the information you provide in the Services does not infringe the rights of anybody else or in any other way violates law or someone else's rights.
7. you do not copy, modify, distribute or publish content provided by Tink within the Services or in any other way misuse the Services or use it for any other purpose than they are intended for.
8. you do not try to circumvent the security measures or other limitations of the Services.

8. AVAILABILITY AND OUR LIABILITY

8.1. The Services are normally available around-the-clock, all days of the year. However, we cannot guarantee the Services are free from errors or interruptions. We have the right to make changes in operating methods, technical specifications etc. and always have the right to shut down the Services for maintenance and similar activities. Our aim is that all Services are performed correctly and all information in the Services is correct and as up to date as possible. However, Tink cannot guarantee the reliability or accuracy of the retrieved information that is presented in the Services. Tink cannot be held accountable if the Services are unavailable or if any information or functionality does not work as expected, besides what follows on Tink's liability under applicable law.

8.2. The performance of the Services can be dependent on services that a third party provides to you (e.g., mobile phone operator or internet provider). We are not responsible for such services provided to you by a third party.

8.3. Tink assumes no responsibility for any financial or other type of decision you take based on your use of the Services or for services or goods you choose to purchase from independent third parties or Tink's collaboration partners, including Partners.

8.4. Other than what is stated in mandatory law, Tink is under no circumstances liable towards you or any third party for any direct or indirect losses or damages incurred in connection to the provision of the Services, and Tink's total liability for damages connected to your usage of the Services shall never exceed EUR 50. Notwithstanding the aforementioned, Tink may be liable where Tink has acted fraudulently, in willful default or in negligence.

9. PROCESSING OF PERSONAL DATA

9.1. Tink's provision of the Service includes processing of your personal data. Information about how we process your personal data is available on the Website.

10. MEASURES FOR CUSTOMER DUE DILIGENCE ETC.

10.1. In order to comply with applicable anti-money laundering rules, we may request that you provide us with certain information. By requesting a Service, you undertake to provide all such information as

may be deemed necessary for such purposes, and you understand that failure to provide requested information may result that a requested Service cannot be performed.

- 10.2.** Tink may come to monitor your usage of the Services for the purpose of complying with current anti-money laundering rules. The principles for such monitoring may vary from time to time and depend on the circumstances relating to the user, such as transaction patterns and similar.

11. VIOLATION OF TERMS ETC.

- 11.1.** If you violate the Terms or otherwise harm us, we are entitled to terminate your access to the Services.

- 11.2.** We reserve the right to suspend you from using the Services at any time if you violate the Terms or otherwise use the Services in a manner that may cause damage to Tink or a third party.

- 11.3.** In cases of suspected security risks, or if Tink suspects that an initiated payment is unauthorized, Tink may inform you in the manner deemed appropriate for the situation. Tink also reserves the right to at any time block the Services if there is a risk for non-secure use of the Services, or in case of suspicion of unauthorized use of the Services. The same applies for suspected fraud or other illegal activity.

12. TERM AND TERMINATION

- 12.1.** The respective Service is provided and performed immediately or in close connection to your request for performance of the Service.

- 12.2.** Provided that you and Tink have not entered into a Framework Agreement (regarding Framework Agreement, see section 5), the Agreement is automatically terminated after we have performed the Service requested by you.

- 12.3.** If you and Tink have entered into a Framework Agreement (regarding Framework Agreement, see section 5), the Agreement remains in force for a period of 365 days following the day when the Services was last performed at your request. However, you may at any time terminate the Agreement by contacting us at contact@tink.com.

- 12.4.** Agreements that are Framework Agreements can also be terminated by Tink with a notice period of 2 months.

13. FORCE MAJEURE

- 13.1.** We are not responsible for delays or deficiencies in functionality or performance that we reasonably cannot anticipate or that in otherwise are caused by circumstances outside our reasonable control (force majeure), including but not limited to events such as fire, flooding, explosion, riot, acts of war, hurricane, sabotage, acts of terrorism, vandalism, accidents, epidemic disease, government or governmental authority action, court injunction, strike or other similar events that may arise despite Tink's reasonable effort to prevent, avoid, delay or mitigate effects of such events.

14. AMENDMENTS TO THE TERMS

- 14.1.** We reserve the right to, at any time, change the Services, amend the Terms or cease the provision of the Services. If you do not accept the amended Terms, you have the right to at any time terminate the Agreement. If you continue to use the Services after an amendment of the Terms has come into force, you are deemed to have accepted the amended Terms.

14.2. If the Agreement constitutes a Framework Agreement (regarding Framework Agreement, see section 5), the amended Terms will come into force no earlier than 2 months after you have been informed of the amended Terms. If you disagree to the amended Terms, you may at any time terminate the Agreement in accordance with section 12.

15. MISCELLANEOUS

15.1. Tink has the right to transfer its rights and obligations under the Agreement. Tink also has the right to engage subcontractors for the fulfilment of its obligations.

15.2. The Terms are available at the Website. You also have a right to, upon request, receive a copy of these Terms. You are welcome to contact us with your request on contact@tink.com.

15.3. Statutory information about the Services is provided in accordance with applicable law on our Website or through contact@tink.com when the information is requested by you.

16. GOVERNING LAW AND DISPUTE RESOLUTION

16.1. The Agreement and the Terms shall be governed by and construed in accordance with the laws of England and Wales, without giving effect to conflict of law principles, and subject to mandatory provisions under the laws of your country of residence. To the extent that laws of England and Wales are in conflict with laws of your country of residence, laws of England and Wales shall prevail to the maximum extent possible. If not prohibited by the laws of your country of residence, disputes shall be settled by courts of England and Wales.

17. COMPLAINTS AND SUPERVISION

17.1. We care about our customers. Therefore, we are keen to answer your questions or to know if you are dissatisfied with us and our goal is to address all inquiries as soon as possible. For contact with our customer service, please use contact@tink.com (state “Complaint” in the subject field).

17.2. We will handle your complaint promptly and aim to resolve any complaint within 15 business days from the date we received the complaint. In such case we due to special reasons are unable to provide you with a response within 15 business days, we will notify you of such reasons and may extend our response period to up to 35 extra business days. If you do not receive our final response in due time or you are otherwise dissatisfied with the final response, you have the right to refer your complaint to the UK Financial Ombudsman Service (FOS). The FOS is a free, independent service, which might be able to settle a complaint between you and us. You may obtain further information regarding the FOS and contact the FOS at <https://www.financial-ombudsman.org.uk>.

17.3. Tink is licensed as a payment institution and is supervised by the Financial Conduct Authority (FCA), with reference number 988456. This is stated in the Financial Services Register kept by the authority, <https://register.fca.org.uk/s/>.

18. CONTACT INFORMATION

18.1. You can always contact us as follows:

Tink Financial Services Ltd (company number 12347825)

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