

# Schedule 1 — Definitions

**Effective date:** These Definitions apply to all customers who accept our terms during the account opening process on or after 1 May 2021, and to any customers who opened their accounts prior to this date starting from 1 July 2021. Please see the previous version of the General Terms and Conditions, including Schedule 3 (Joompay Card Terms and Conditions), [here](#).

**“Add Cash”** – means a Top-up of your Joompay Account with a payment card;

**“Business Day”** - means a day, other than a public holiday in Luxembourg, when banks in Luxembourg are open for business.

**“Card Issuer”** means Joompay which is licensed by a card scheme to issue Joompay Cards and manage the associated funds across the Visa network.

**“Card PIN”** means personal identification number, which is associated with your Joompay Card and allows you to enter into Card Transactions.

**“Card Processor”** means a third-party payment network card (e.g., GPS) processor.

**“Communications”** means information provided relating to your Joompay Account or any Account Transaction or Card Transaction, including: any agreements and policies you agree to, (e.g., these General Terms and Conditions) including updates to these agreements or policies; disclosures and notices, including prospectuses and reports for transaction receipts or confirmations; Joompay Account statements and history; and payments authorizations and transaction receipts or confirmations; documents; and any other information related to your Joompay Account or the Joompay Services.

**“Counterparty”** means the person you wish to send Electronic Money or money to.

**“Counterparty Bank Account”** means a bank or other payment account of the Counterparty.

**“CSSF”** means the Commission de Surveillance du Secteur Financier, the Luxembourg prudential supervisory authority of the financial sector whose address is: 283, route d’Arlon L-1150 Luxembourg, Grand-Duchy of Luxembourg. Further information on the CSSF can be obtained on the CSSF’s website at [www.cssf.lu](http://www.cssf.lu)

**“Electronic Money”** means electronically stored value represented by a claim against Joompay.

**“Force Majeure Event”** means an event which is beyond the reasonable control of an affected party including without limit any market disruption, acts or restraints of national or foreign government(s) or public authorities including courts, war, revolution, strikes or other industrial action, fire, flood, natural disaster, explosion, terrorist action, the suspension or limitation of trading by any execution venue, or any breakdown, failure, defective performance or malfunction of any telecommunications settlement or other equipment or systems.

**"Information"** means any confidential and/or personally identifiable information or other information, including but not limited to the following: first name, surname, email address, date and place of birth, tax identification number, billing/shipping address, phone number and financial information.

**"Joompay", "we," "us," or "our"** means Joompay Europe S.A., the details of which are set out in Clause 2.1.

**“Joompay Account”** means your relationship with us as described in these General Terms and Conditions and in particular the accounts held with us in which Electronic Money are held.

**"Joompay Account Profile"** means your profile, accessible on the Joompay Application where you can view, among other things, your personal details security settings.

**“Joompay Application”** means the mobile application for iOS and Android owned or licensed by Joompay.

**“Cash Out”** has the meaning set out in Clause 9.1.(b)

**“Joompay Card”** means either physical or virtual Joompay Card as offered in the Joompay Application.

**“Card Transactions”** means the transactions defined in Clause 9.2 of these General Terms and Conditions.

**“Joompay Card Terms and Conditions”** means the terms and conditions between you and Joompay (acting as Card Issuer) relating to the issuance to you and the use by you of the Joompay Card enclosed as Schedule 3.

**"Joompay Services"** means you being given access to the Joompay Application and being able to enter into Account Transactions, you being issued with a Joompay Card and being able to enter into Card Transactions and the management of your Joompay Account and any other services provided by Joompay to you from time to time.

**“Account Transactions”** means the transactions defined in Clause 9.1 of these General Terms and Conditions.

“**Activity**” means the list of Account Transactions and Card Transactions you have entered into, which is available on the Joompay Application in a separate tab.

“**Transaction**” means any of the Account Transactions or Card Transactions, such as a P2P Payment, a Cash Out, an ATM Withdrawal or a Card Purchase.

“**Transaction Limits**” means the limits Joompay imposes on the Account Transactions and Card Transactions you can enter into (including, without limitation, the Unverified Joompay Account Limits), the details of some of which will be set out on the Joompay Application.

“**Joompay User**” means a user of Joompay which is not you.

“**Mobile**” means your smartphone or other electronic device upon which you have downloaded the Joompay Application.

“**Passcode**” means your personal identification number which is entered onto the Joompay Application to gain access to the latter.

“**Paylink**” means an internet link (address) associated with your Account enabling us to receive card payments from third parties and to issue you an equivalent amount of Electronic Money.

“**Paytag**” means a unique identifier assigned to you and to each Joompay User starting with “&” symbol and enabling the associated user to send and receive P2P Payments with this identifier.

“**Privacy Policy**” means our privacy policy which can be found on <https://joompay.com/v2/privacy>.

“**Restricted Country**” means a country that is either subject to EU or OFAC sanctions, or restricted by Visa, MasterCard or other payment schemes, or is considered by Joompay in its sole discretion to be subject to a greater money laundering and terrorist financing risk.

“**Supplement(s)**” means an agreement between Joompay and you for the provision of separate services by Joompay or one of its partners to you.

“**SignUp**”: sign-up process to be completed on the Joompay Application to apply for the opening of a Joompay Account and to be provided with the Joompay Services, during which you i.a. provide us with information and accept these General Terms and Conditions.

“**Top-Up**” means you or a third-party sending money to us in return for us issuing Electronic Money to your Joompay Account.

“**User**”, “**you**” or “**your**” means you being the individual that has agreed to these General Terms and Conditions to use the Joompay Services.

“**User Bank Account**” means a bank account belonging to you.

“**Website**” means our general website, the web address of which is [www.joompay.com](http://www.joompay.com)

“**2009 Law**” means the Luxembourg law of 10 November 2009 on payment services, as amended.

[help@joompay.com](mailto:help@joompay.com)

Joompay Europe S.A., registered at 21 rue Glesener, L-1631, Luxembourg, is an Electronic Money Institution authorised by the Ministry of Finance and regulated by the Commission de Surveillance du Secteur Financier, Luxembourg, under register number W00000015.