

bunq

Terms & Conditions

bunq.me



Welcome!

Hi, we are bunq. It's great to see you're interested in creating a personal bunq.me page! To explain you all about what this means, we have drafted this document. Read on to learn more!

Already a bunq user? Great! Please continue creating your personal bunq.me page in your bunq app. Our general terms and conditions bunq personal or bunq business also apply to you in addition to these terms and conditions. You can find these in the bunq app and on www.bunq.com.

Who or what is bunq?

We are bunq; a fully licensed Dutch bank offering innovative payment solutions in Europe. Our address is Naritaweg 131-133, 1043 BS in Amsterdam (the Netherlands), and you can find us in the Dutch trade register by searching on number 54992060.

Do you want to know more about our banking license? Have a look at the Dutch Central Bank's bank register. You can find this register on www.dnb.nl.

What is bunq.me?

With bunq.me you can easily set-up your personal payment page. On this page, others can make payments to you using several payment methods.

You can share the web address of your bunq.me page with others to make it easy for them to pay you, for example for a shared present, a donation for charity or to realise a creative project.

How does bunq.me work?

Everyone can use bunq.me to easily create a personal payment page. All you need is an email address and a SEPA bank account in your own name!

Please provide us with correct and non-misleading information for creating a bunq.me page at all times. You're only allowed to create a bunq.me page for yourself.

After a bunq.me page has been created, you can share the web address of your page with others. When someone visits your page, your visitor can make a payment to you. It is up to the payer to set the payment amount, choose a payment method and initiate the payment.

When a payment is made on a bunq.me page using iDEAL or SOFORT, or when a payment is made using bunq to a non-bunq account, the payment is initially sent to an internal bunq account. This means you'll also receive these payments from an internal bunq account.

On your bunq.me page we will display the name and IBAN of the owner of the page. This information will be visible to anyone that visits your page. By enabling a bunq.me page, you give us permission to publish said information on your page. If needed, you can disable your bunq.me page at any time.

When do I receive my payments?

We make sure to process payments on bunq.me pages as soon as possible. Payments made to a bunq account are normally received instantly. Payments to non-bunq accounts are generally received within one working day. Payments that were sent using SOFORT are usually received within two to three working days.

Do you also want to receive payments instantly using bunq.me? Open your bunq account now! Opening a bunq account only takes a couple of minutes.



Business use

It is not allowed to use bunq.me for business purposes.

When we suspect you use bunq.me for business purposes, we will block or limit the use of your bunq.me page immediately without any notice being required.

Responsibility

If someone initiates a payment on your bunq.me page using iDEAL or SOFORT, the bank of the payment sender is responsible for transferring the payment to us. We are subsequently responsible for crediting your bunq account or initiating the payment between our internal account and your account at another bank.

In the exceptional case we have credited/transferred an amount to your account, but do not receive the corresponding payment from the bank of the payment sender, we are entitled to reverse the crediting/transfer.

By processing the payment to you, we do not become part of the (delivery/payment) obligations between you and the sender of the payment.

Limits

To prevent fraud, misuse or business use of bunq.me, we have implemented several usage limits. Payments above these limits will be refused. We can change these limits from time to time without prior notice.

Privacy

For opening and using a bunq.me page, we process personal data. Take a look at our Privacy & Cookie Statement for more information on the purposes of our data processing, how we treat your personal data and how to exercise your personal data rights.

You can find our Privacy & Cookie Statement on www.bunq.com.

Legal nastiness

Our services

Using bunq.me is at your own risk. We do not provide any warranties for the functioning of our services and the correctness of the information provided by us.

We may temporarily or permanently (partially) suspend our services, for example for maintenance. We can do so without prior notification or any obligations towards you.

Liability

Your bunq.me page is yours and yours only. This means you're responsible and liable for the use and content of your bunq.me page and any damages caused with your page and/or which are a result of non-compliance with what these terms and conditions require/ask from you.

Please take the interests of others into account and refrain from using content with a sexual, discriminating, misleading, racist, threatening, illegal or otherwise unwanted nature. Please also take intellectual property rights into account and refrain from using content if you do not possess the rights to do so.



We are not liable for damages or losses caused by:

- temporary interruptions of our services (for whatever reason);
- fulfilling our statutory duties or other mandatory rules;
- blocking your bunq.me page (e.g. in case we suspect you breached these terms and conditions); and
- abnormal and unforeseen circumstances (e.g. natural disasters).

We are only liable in case damages are caused by our intended or gross negligence, and only accept liability for direct losses or damages. We will never cover indirect losses or damages (such as missed profits). We are not liable for mistakes of third parties, whether we choose to use their services or not. Nothing in this agreement limits our liability for damages to life, body and health.

Proof

Our administration is to be considered correct and can be used by us as conclusive proof in case of disputes. In case you contest the correctness of our administration, you must provide proof. We are not required to keep our administration longer than the law demands from us.

Changes

Some situations might require us to modify these terms and conditions. You can always find the latest version of these terms and conditions on www.bunq.com. It is your own responsibility to frequently check our website for changes. By continuing to use our services after the terms and conditions have been modified, you automatically accept the modified terms and conditions.

The end

In general, you can use bunq.me as long as you want. In some cases, we may want or are required to terminate or block your payment page (immediately). We will (for example) do so in case:

- we decide to stop supporting bunq.me;
- you do not comply with what these terms and conditions require/ask from you;
- we are required to do so by law;
- you become, or we suspect you might become, insolvent or the subject of any insolvency proceeding;
- you are no longer authorised to manage your bunq.me page independently, for instance when you are legally disqualified, under administration, or otherwise no longer have the legal capability to act;
- you pass away;
- you have provided us with false information or did not keep us up-to-date;
- we know or suspect that you use (or have used) our services for fraudulent or illegal activities, or activities contrary to public order and/or morals;
- you're in breach with any other agreement you have with us; or
- in case we have reason to believe that you use your page for business purposes.

We can terminate or block your bunq.me page without any liability of obligations to you. In case your bunq.me page is terminated (for whatever reason), all rights and licenses granted to you by us will cease immediately, and access to your bunq.me page will be blocked. Any debts you may have will become due instantly, meaning you will have to pay your total debt to us immediately.

Translations

This is an English translation of our Dutch bunq.me terms and conditions. Small differences might exist between the Dutch and English version. The Dutch version will prevail in case of any discrepancies or conflicts between the English and Dutch version.

Applicable law

These terms and conditions are governed and interpreted in accordance with the laws of the Netherlands, unless mandatory consumer protection laws of your country of residence apply.



Any dispute, controversy or claim shall be resolved exclusively by the relevant courts in Amsterdam (the Netherlands) or by a court at your place of residence.

Questions, complaints and remarks

If you want to contact us, the easiest and safest way is to contact our support chat in the bunq app. If this is not possible, you can also send an email to support@bunq.com.