



# **Terms and Conditions**

bunq Common Goals



## Terms and Conditions

### 1. Welcome

Hi, it's great to see you are interested in creating or supporting a common goal! To explain all about what this means, we have drafted this document. Read on to learn more!

Let us introduce ourselves: We are bunq – bank of The Free. We are a new type of bank with a banking license from the Dutch Central Bank (De Nederlandsche Bank).

Do you want to know more about our banking license? Have a look at the 'bank register' provided by the Dutch Central Bank on [www.dnb.nl](http://www.dnb.nl).

Do you want to send us a postcard? Our address is Naritaweg 131-133, 1043 BS Amsterdam. To find us in the Dutch Trade Register (Kamer van Koophandel), look for bunq B.V. or the following number: 54992060.

### 2. What is a common goal?

Do you want to support a cause or a charity that you care about?

If you are a bunq Personal, Business or SuperGreen user, you can create in the bunq app a common goal page for a cause or charity that you support.

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

We will publish your name, the IBAN of your charity and the amount of donation collected on your common goal page on the bunq Common Goals website. By creating a common goal page, you give us permission to do so.

Please provide us with correct and non-misleading information for creating a common goal at all times. You are not allowed to use common goal pages for a goal or charity that you know or suspect to be erroneous, suspicious or fraudulent.

### 3. Do you want to donate?

Everyone can make donations to a common goal that a bunq user creates. You don't have to be a bunq user to donate to a common goal. Do you also want a bunq account? Come and join! Opening a bunq account only takes a couple of minutes.

It is up to you as the payer to set the payment amount, choose a payment method and initiate the payment.



Certain limits apply to the amount you can donate on a common goal page created by a bunq user. Please have a look at bunq Together to learn more about these limits.

Did you receive a suspicious donation link from someone you don't know? Please do not make any payments and report it to us.

#### **4. Security**

Before you make a payment on a common goal page, always check whether you know the user who created the page, the recipient of the payment and whether the amount is correct.

Be aware that we will only display the 'public nickname' of the user who creates a common goal. This name can be changed by the user and might therefore not correspond with the real name of the user. If you have any doubts about the identity of the user who creates a common goal page or the recipient charity, please contact the user and the charity you intend to pay before making the donation.

#### **5. Liability**

If you create a common goal, you are responsible for it. This means you are responsible and liable for the use and content of your common goal 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 make sure that the common goal page is for a legitimate cause and that the IBAN you include in your common goal page is correct.

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 do not endorse or take responsibility for these common goals or what happens with the donations collected through the page that a bunq user creates.

The receiver of these donations is responsible for any taxes that may be applicable.

#### **6. Business use**

It is not allowed to use common goal pages for business purposes. When we suspect that you do so, we will block or limit the use of your common goal page immediately without any notice being required.

#### **7. Limits**

To prevent fraud, misuse or business use of common goal pages, 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. Please have a look at bunq Together to learn more about these limits.

## 8. Privacy

We need personal information from you to provide our services to you. If you want to know which data we collect and what we do with it, please read our Privacy & Cookie Statement. You can find our Privacy & Cookie Statement in the bunq app and on [www.bunq.com/legal](http://www.bunq.com/legal).

## 9. The end...

You can disable your common goal page at any time. In some situations, we may want to immediately block your common goal page. We can do so in case, for example:

- you do not comply with these terms and conditions and any related documents;
- we are legally obliged to do so;
- 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 of any other agreement you have with us;
- we have reason to believe that information you provided when creating your common goals page is false, misleading, or fraudulent, or that funds are being used in a prohibited manner;
- we have reason to believe that you use common goal pages for commercial purposes.

## 10. 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](http://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.

## 11. What's more...

A judge might rule that a part of these terms and conditions or the agreement is void, invalid or inoperative. In this case the remaining parts shall not be affected and shall remain in effect. The invalid part shall be modified to the least degree necessary to remedy the invalidity.

If we do not enforce a provision at any point in time, it does not mean we cannot and will not enforce it later.

## 12. Applicable law

This agreement shall be governed and interpreted in accordance with the laws of the Netherlands. 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.

### **13. 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](mailto:support@bunq.com).