

## 1. General terms

PLATIO Limited and/or any of its subsidiaries or affiliates, the website [platio.uk](http://platio.uk) as well as other websites related to and operated by PLATIO Limited, hereinafter - Platio. Throughout the website, the terms "we," "us" and "our" refer to Platio.

By using this website, you agree to our Terms and Conditions as set out below. Please read the Terms carefully before you start to use our site. If you do not agree to these Terms and Conditions, you must not use our site.

Platio is not responsible if information made available on this site is not accurate, complete or current. The material on this site is provided for general information only and should not be relied upon or used as the sole basis for making decisions without consulting primary, more accurate, more complete or more timely sources of information.

Platio reserves the rights, at its sole discretion, to change, modify, add or remove any of these Terms and Conditions, in whole or in part, at any time, by posting revised Terms on the site. It is your responsibility to check periodically for any changes we make to the Terms and Conditions. Your continued use of the website after any changes to the Terms and Conditions or other policies means you accept the changes.

## 2. Company information

Platio Limited is a company registered in the United Kingdom with the Companies House registration number 09931628. Platio is authorized by the Financial Conduct Authority of the United Kingdom, hereinafter - FCA UK or FCA, under the Payment Services Regulations 2009 for the provision of payment services, license number 742163. Under the license, Platio has the rights to delegate its payment institution license to its affiliated companies in European Union.

## 3. Provided products and services

Main services of Platio allowed under the license are (including but not limited to): to provide payment services, services enabling cash withdrawals from a payment account as well as all the operations required for operating a payment account, executing payment transactions (no credit line), Issuing and/or acquiring of payment instruments, money remittance, services enabling cash to be placed on a payment account as well as all the operations required for operating a payment account, executing payment transactions (credit line).

The list of payment services offered by Platio is available on the website [www.platio.uk](http://www.platio.uk)

## 4. Establishment and termination of a business relationship

The agreement between the client and Platio can be completed in writing or electronically, or in other similar ways, by which there can be clearly identified positive expression of the client's will to the establish business relationship with Platio. The relationship starts with the signature of the legal documents by the client and the representative of Platio, or by receipt of an electronic version of the agreement, truthfully and fully completed by the client and Platio. The client has the right to terminate the agreement with immediate effect at any time by giving a notice to Platio. Platio has the right to terminate the agreement at any time by giving a prior notice to the client.

Upon establishment of a business relationship, the client shall register with Platio and give all information that Platio requires in connection with the registration and/or establishment or monitoring of business relationship.

When giving information, the client confirms and guarantees that all information is complete, accurate and true.

Platio may refuse to establish a business relationship and/or enter into any agreement with a person or to provide services to a person, if: the client does not or may not meet the requirements stipulated in the Articles 17 and 18(4) of Directive (EU) 2015/849 and ESA (AML/CFT) JC/GL/2017/34 regulating the prevention of money laundering and terrorist financing; the client has caused direct or indirect damage to Platio; the client is a politically exposed person; the client has been punished for a financial or economic crime, fraud or another crime with regard to abuse of trust; the client belongs to a risk group with regard to which Platio established restrictions on establishing a business relationship, opening a current or performing any other acts.

## **5. Identification**

In order to establish a business relationship, Platio is obliged to identify its clients. The identification rules and requirements are based on those established by the FCA UK. The client is obliged to submit to Platio any data and documents requested by Platio for identification.

If Platio has doubts about the client's data or documents, then Platio may ask the client to specify its data, provide additional information or documentation, or if necessary, to re-do the identification process.

For the purposes of the client's identification, Platio may request the following information, including but not limited to: full name and surname, date of birth, personal identification code, information regarding an identity document (incl. nationality), client's residency, the name, corporate form, capital, head office address, business description, identities of associates and executives, as well as a list of beneficial owners as defined by the ESA (AML/CFT) JC/GL/2017/34, information required by law (e.g. information about origin of client's assets, purpose of the business relationship etc.), client's preferences regarding Platio services and products, e-mail address, physical address, information about client's work or study, credit and debit card information, payment details, client's IBANs and other bank and payment account related details (incl. balance, logs, transactions), phone number and any other data (including technical) client provides to Platio, whether intentionally or unintentionally. For identification purposes the client's documents are requested, such as but not only: a copy of an official and valid identity document, a proof of residence which is less than 3 months old. The purposes of processing client's personal data: to process client's payment and service requests and transactions; to protect against and prevent fraud and unauthorized transactions; to create and manage client's account; to offer client new services; to issue payment instruments; to comply with the regulatory requirements and requests of the supervisory and law enforcement authorities; to respond to client's inquiries.

Platio has taken appropriate technical, physical and organizational security measures against the loss and unlawful processing of client's personal data.

## **6. Prevention of money laundering and terrorism financing**

Platio follows the Know-Your-Customer (KYC) principle upon the establishment of and during the business relationship with the client. Under the KYC principle, the client must be identified and the appropriateness of transactions must be assessed based on the client's principal business and/or prior pattern of transactions. Platio has the right to request additional information (e.g. documents serving as grounds for the transaction) from the client to allow it to comply with its anti-money laundering obligations (e.g. information concerning the owners and ultimate beneficiaries of the client and the client's business activity, including data on the contractual partners, turnover, the share of cash and non-cash transactions, frequency of transactions, etc.). The client agrees to immediately comply with and without any undue delay grant all needed information and documents related to any request for further information as Platio reasonably requires. If the client, regardless of the respective request, does not submit to Platio the documents and relevant information requested by Platio, Platio may, without prior notification, terminate the business relationship with the client and any other agreement which serves as a basis for the business relationship.

## 7. Privacy

With due attention to principles stipulated in Data Protection Act 1998 UK and EU Data Protection Directive 1995, Platío manages and keeps all data fairly and securely. Any information you give us about yourself will be stored on our systems and may be disclosed to, processed and used by us, and the other companies that assist us in providing our services only.

Platío has taken appropriate technical, physical and organizational security measures against the loss and unlawful processing of client's personal data. Platío will store the information and personal data within the maximum legal or regulatory period applicable depending on the purpose of each data processing.

## 8. Confidentiality

Platío and the client are aware that at the fulfillment of payment services they may provide information to each other, with which one of the contracting parties is interested in the other party not providing them to a third party or using them for their own benefit confidential information. The party receiving such confidential information commits a minimum level of professional care to ensure the confidentiality of such confidential information before any third party and refrains from their use for their own benefit. Their commitment contained in this Terms and Conditions shall not expire even after the termination of the contract for the period of 10 years.

The parties agree that confidential Information without the prior consent of the other contractual party will not be used for themselves and /or any third parties, nor they will be provided to third parties, nor allow any third parties to access confidential information unless these Terms and Conditions or the contract states otherwise.

## 9. Trademarks

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## **12. Contact us**

If you have any questions or comments about these Terms and Conditions or this website, please contact us: <http://platio.uk/contact.html>